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Aviva proposes ban on whiplash claims

Car insurance should help people when things go wrong – that is the point of having cover. And compensation exists to help injured people put their lives back on track as much as possible. One in five people with whiplash still suffer symptoms a year later, and they will certainly find that the eight pence a day on their premium to cover them is worth it.

It's worth remembering that more than half of the cost of the average premium is spent on repairs, staffing, and overheads, according to the Association of British Insurers. The Office of Fair Trading found the insurance industry's approach to car repair and replacement is "dysfunctional", and adds an unnecessary £225 million a year to the bill for consumers.

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