

Claiming for whiplash adds £93 to policies (various, including The Times)

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After all the reforms to the personal injury system from which the insurance industry has benefited, Aviva's latest broadside on injury claimants is both outrageous and utterly unhelpful.

Fees for such claims have been slashed to the bone. The Association of British Insurers (ABI) says that reforms to the system have allowed insurers to pass on savings of £600 million in lower premiums to consumers.

Lawyers and insurers have been working together to combat fraudulent claims with crossindustry efforts having established a new system of accredited medical experts to ensure people with whiplash injuries are properly examined. Data is now shared between insurers and lawyers to help identify fraudulent claims from the outset.

But what really must not be ignored is the fact that the number of whiplash-related motor claims has fallen by nearly 30 per cent since 2010. Any increase in premiums cannot be due to personal injury claims.

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