



**1 September 2015**

**OPEN LETTER TO THE INSURANCE INDUSTRY FROM JONATHAN WHEELER,  
PRESIDENT OF THE ASSOCIATION OF PERSONAL INJURY LAWYERS**

As we gear up for the return of Parliament, isn't it time we also geared up for greater collaboration to defeat the real scourges of our day-to-day work: needless injury, fraud and the exploitation of vulnerable people?

In recent weeks I have been a part of the personal injury sub-group which made recommendations to the Insurance Fraud Task Force for its final report, due to be released by the end of the year. Of course we didn't all agree on everything, but it was good to get round a table and thrash out some important issues. While we were doing that, I was reminded that it's only been three months since insurers started sharing data with claimant lawyers to help prevent fraud. A few years ago no-one would have placed bets on this being achieved.

Great work is also being done between insurers and claimant lawyers to improve the way we deal with serious injury cases and rehabilitation.



So why stop there? Earlier this year the ABI published a list of ten ‘insurance and savings priorities’. It included making young drivers safer on the road. Guess what? We think that is a laudable aim and we’d like to help, so tell us what we can do to support your work on this.

The ABI list included cracking down on the behaviour of claims management companies. We’re all for that – we believe injured people should go direct to properly qualified and accredited solicitors. Some insurers support us in that already. If the rest of the industry were to put its weight behind our scheme, claims management companies could become redundant altogether.

The ABI list also includes modernising the system to ‘get compensation to claimants’. Who could argue with that? Of course, modernisation need not mean the complete dismantling of a system to benefit one party at the expense of all others. It can – and should – mean working in genuine collaboration to help injured people receive the care and compensation they need.

For example, I would like to see public liability insurance made compulsory to help ‘get compensation to claimants’ where they currently have no means of redress, and drive up



safety standards. The benefits would be tangible, the costs minimal. Will you support us in this campaign?

We all want industrial deafness cases to be settled more quickly, and I hope the opportunity provided by the Civil Justice Council, at the behest of Lord Faulks, to talk about these claims will be an opportunity for us to really get to the heart of the issues.

And let us please have less obfuscation about whiplash claims. We all know claims have fallen in the past four years. Compensation Recovery Unit statistics do not lie. Just accept that and let's all move on.

You have shareholders to please. We have businesses to run. In the middle of it all we have vulnerable injured people to help. Let us please ratchet down the rhetoric and get on and do that – together.

Jonathan Wheeler

President

Association of Personal Injury Lawyers