



## **The Times**

Re: *Whiplash claims bump up car insurance costs*, page 2, 18 August 2016

How long must insurers be allowed to make spurious claims about the cost of motor premiums without being challenged?

The reality could not be more clear. The insurance industry's own data shows that the average cost of a personal injury motor claim has fallen by more than six per cent during the last three years. Car insurers are making annual savings of approximately £518 million on personal injury claims but it could be even more. The level of whiplash claims has in fact been in decline since 2010, by 41 per cent to date.

The increase in insurance premiums cannot logically have anything to do with whiplash claims.

Neil Sugarman

President

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