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Like most motorists, I despair at the soaring cost of insurance premiums.

Recent investigations in the national press tell us that insurers have saved hundreds of millions of pounds since far-reaching reforms to personal injury claims were introduced three years ago, yet our premiums have continued to rise while the number of claims has continued to fall. Whatever is responsible for premium hikes, clearly it is not claims for injuries.

There are many factors which affect the cost of our premiums, including insurers charging each other over-inflated rates for credit hire vehicles, and a hefty increase in the tax paid on policies. Rising repair costs are adding to the problem. I understand some modern headlights, for example, cost more than £600 to replace.

The Government now plans to have another go at tackling the cost of insurance by restricting the right to claim compensation for some injuries. When you see where the costs are adding up, it is obvious that the Government is setting its sights on the wrong target.

The plans will, supposedly, save motorists £50 on each annual policy. This sounds fine until you are unfortunate enough to be injured because another driver crashes into you. That's when you may need compensation to get you back on track. That's what insurance is for.



It hardly seems worth it does it? What is more, the evidence suggests we have absolutely no reason to believe insurers would even follow up on their promise.

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