

## Regional newspapers

## 10 May 2017

Sir,

I would think that a severely injured person such as a brain-damaged child who needs round-the-clock care for the rest of his life would be granted the greatest level of compassion. Instead catastrophically injured people are being publicly lambasted by the insurance industry, an industry which exists to help them, for rising motor insurance prices.

For many years, the compensation paid by at fault insurers has failed to meet the needs of people with life-altering, life-limiting injuries. This was put right recently by a change in something called the discount rate, resulting in a hysterical reaction from the insurance industry which until now had enjoyed a windfall after reaping premiums from negligent policyholders while underpaying the people they harm.

Finally, insurers are being held to account. But rather than accept their responsibilities, these companies now suggest that people with catastrophic injuries should continue to struggle on inadequate compensation, or else all motorists must pay higher premiums. They should be ashamed of themselves.

Setting of premiums is the responsibility of insurers, and only insurers. It is your insurer who has decided to pass the cost of years of mismanagement onto you, the motorist, rather than its shareholders.



**Brett Dixon** 

President

The Association of Personal Injury Lawyers (APIL)