



**13 September 2011**

**Response from the Association of Personal Injury Lawyers to Jack Straw's ten-minute rule bill**

Jack Straw is deluded if he thinks a lawyer could possibly give advice to an injured person for the price of £100. In all cases the solicitor needs to talk to the client to understand the symptoms, and the impact of the injury on the client's life, as well as obtaining a medical report. These were the factors taken into account when fixed costs for road traffic accidents were agreed with the insurance industry only last year.

Mr Straw should also be aware of the Association of British Insurers' own report of 2008. In Tackling Whiplash: Care, Prevention, Compensation it is said that "vehicle bodies have become stiffer since the late 1980s, increasing crashworthiness in high speed rear-end crashes. This helps reduce the incidence of serious injuries, but may increase the incidence of whiplash, due to higher relative transfer of energy in a crash." Surely Mr Straw would not prefer to see a return to increased serious injuries?

Of course fraud must be discouraged, and we support the Transport Select Committee's recommendation that insurers must take a lead in this. Insurers should be under a duty to inform claimant lawyers the minute that they have suspicions that a claimant is fraudulent. Fraud is crime and claimant lawyers are also on the front line. They can't help to fight it with their hands tied behind their backs.

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