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COST OF MOTOR INSURANCE: Statement from the Association of Personal Injury Lawyers in response to report from the House of Commons Transport Committee

We have long said that the answer to increases in car insurance premiums lies in the insurers' own hands and so we welcome the committee's call on the industry to abandon sharp practice in its handling of motor claims.

The recommendation for an investigation into cold calling is also long overdue. Solicitors' rules on this are extremely robust and it is time for insurers and others who plague members of the public with cold calls to be subject to the same rigour.

But the priority must be for innocent victims of genuine injury, including whiplash injuries, to have access to the full and fair compensation they need. Whiplash injuries can be extremely painful and can often linger, leaving some people with chronic conditions. It must be remembered that the burden of proof lies with the victim. The defendant has every right, and opportunity, to challenge medical opinion if it is thought to be wrong.

Any measures which risk blocking people from making valid claims will leave injury victims and taxpayers effectively subsidising the insurance companies who have already accepted our premiums. It is time for the needs of vulnerable injured victims to take precedence over those whose negligence causes needless injury in the first place.