



4 July 2014

House of Commons Transport Select Committee - *Driving premiums down: fraud and the cost of motor insurance*

Response from John Spencer, president of the Association of Personal Injury Lawyers (APIL):

“The Government should listen to the committee’s warning about avoiding hasty legislation to dismiss claims for ‘fundamental dishonesty’. Despite the fact that it is a complex area of law, it was introduced in the Criminal Justice and Courts Bill at such a late stage in the House of Commons it had no scrutiny there at all.

Blanket dismissal of such cases will have damaging consequences for injured people with legitimate claims for compensation. While the definition of ‘fundamental dishonesty’ remains unclear, injured people may find themselves spuriously accused of fraud by unscrupulous insurers. Embarking on a legal case can be daunting enough for injured people, but the threat of being falsely accused of overstating their suffering could lead people with genuine claims to underplay their symptoms or fail to bring cases at all.”