



Chancellor's Autumn Statement – reaction from Association of Personal Injury Lawyers (APIL) 25 November 2015

APIL president Jonathan Wheeler said:

“In 2012 the insurance industry promised the Government that if reforms to the way whiplash claims are handled were introduced, savings would be passed on to motorists through their premiums. All that has changed since then is that the insurance industry has failed to live up to its own promises. Since 2012 the portal (a streamlined system for dealing with personal injury claims) has been extended, medical reporting for whiplash claims has been completely overhauled, sharing of fraud data has been introduced and solicitors fees have been slashed. Government figures show whiplash claims have fallen by more than a third in the past four years. Yet still insurance premiums have increased.

Only two years ago the Government ruled out increasing the small claims court limit because there were no adequate safeguards to protect genuine claimants. There are still no adequate safeguards. If the small claims court limit is raised to £5,000 all that will happen is that genuine victims of injury will not be able to afford the legal help they need to bring genuine claims and there will be an epidemic of cold calling from claims management companies as they rush to take advantage of vulnerable people who won't be able to afford legal representation. We need to remember that these are people who have been needlessly injured by the negligence of others. Removing the right to damages for pain and suffering would show a callous indifference to the suffering of people who were needlessly injured by the negligence of others. “