

Whiplash Plans To 'Cut Car Insurance Premiums By £40'

Deborah Saini, a personal injury specialist at leading regional award winning law firm Pictons comments:-

Whilst factually whiplash figures are on the increase, more than likely because there are now many more vehicles on our roads than ever before, I am not sure that headlines like this are terribly helpful. They only serve to fuel the fire that Britain is in the throes of a compensation epidemic and detract from the issue of whether or not it is fair to effectively remove access to justice for a large proportion of people injured in a road traffic accident. There is greater emphasis now on rehabilitation and helping people get better and back to work rather than just handing them a lump sum in compensation. Removing access to compensation will arguably also remove access to private treatment and rehabilitation and those people will turn to the NHS which is already struggling. We need to look at the wider picture.

A huge cost to the British Insurance Industry and to the motorist is the uninsured driver. It is estimated that uninsured drivers on our roads push up our motor insurance premiums by around £33 per year. Those uninsured are also much more likely to cause an accident, in turn causing injury or death, or be driving an unroadworthy vehicle. The problem of uninsured drivers however seems to receive far less media attention than whiplash claims. I think there is a misconception with whiplash claims that somehow those injured are receiving 'something for nothing' but whiplash is a painful and debilitating injury which deserves to be taken as seriously as other forms of injury.

Where there is financial gain, there will always be exploitation but is scrapping the right to compensation for whiplash claims or even capping it the right thing to do? Over recent years steps have been taken to reduce fraud in an attempt to ensure that only those genuinely injured can claim compensation such as greater control over the doctors who provide medical reports. In my view the insurance industry and personal injury professionals need to maintain and continue their efforts to stamp out fraudulent claims but this should not mean that whiplash claims are stamped out altogether.

If you have been involved in a road accident and been injured and would like to discuss a potential claim please call Deborah on 0800 302 9448