



DEBATE PACK

Number 2015/99, 16 November 2015

Personal Injury Fraud

By Benjamin Politowski

Westminster Hall Debate 18 November 2015, 1430hrs

A Westminster Hall debate scheduled to last for one and a half hours is to be held on the motion, 'This House has considered personal injury fraud'.

The member in charge of this debate is Karl McCartney.

The proceedings of this debate may be watched at parliamentlive.tv

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Summary

Fraudulent or exaggerated personal injury claims, particularly in relation to whiplash, are one of the reasons often cited by the motor insurance industry for the cost of insurance premiums.

In the previous Parliament, this rising cost of motor insurance was a focus for inquiry by the Transport Committee, who highlighted, amongst other reasons, the increase in the number of slight injury accident claims and the level of insurance fraud.

The Coalition Government, who referred to the UK as “the whiplash capital of Europe”, implemented a number of measures as part of the Whiplash Reform Programme and Civil Justice Reform to try and reduce fraudulent personal injury claims, and the implementation of these policies have been continued under the current Government.

Whilst both the level of fraud and the number of genuine personal injury claims are difficult to ascertain, this debate pack provides an overview of the statistics available, along with relevant parliamentary material and links to media, government and other documents.

The Situation in Scotland

Certain aspects of the law relating to personal injury claims are markedly different to those which exist in the rest of the United Kingdom; this is largely due to the separate legal system which exists in Scotland.

Whilst road traffic law is broadly consistent across the UK – especially as regards the requirements for owners of motor vehicles to have a valid insurance policy, and likewise requirements for the police to be notified if someone is injured in a road traffic accident – the legal process, rules and regulations in relation to claims for personal injury are quite different.

Under Scots law, when a person is injured or their property damaged as a result of wrongful or negligent action, they may raise a civil claim for damages. The Scottish Government has published advice on [personal injury damages](#), and [Citizens Advice Scotland](#) have information about the process of making a claim in Scotland.

The Scottish Government has also outlined proposals in a [recent consultation](#) to make changes to the law surrounding damages as part of a *Damages Bill* [2013/14].

According to [Brodies LLP](#) – a Scottish law firm – the prevalence of fraudulent insurance claims in Scotland has always been lower than in England; however they do note this is largely due to the smaller number of insurance policies underwritten in Scotland.

Fraud in Scotland is a common law crime – loosely defined – when some kind of deception is used for personal gain. This common law definition could cover false or exaggerated insurance claims, especially those which involve a civil action for damages.

The amount of fraudulent personal injury claims made in Scotland is as unknown as it is in the rest of the UK. Section 1 of this debate pack highlights some available figures on personal injury road accidents and claims submitted across the whole of Great Britain.

1. Personal Injury Fraud

The insurance industry is a highly cyclical one, with premiums rising and falling rather than increasing each year. This is particularly true of motor insurance premiums, as can be seen from the [ABI statistics](#).

In the previous 2010 Parliament, the [Transport Committee](#) ran an inquiry into the [cost of motor insurance](#). The focus of the inquiry was what was leading to the rising cost of insurance premiums and the consequences of these increases. Amongst the reasons investigated by the Committee, two were highlighted, about which there was general agreement: the increase in the number of personal injury claims, and the increase in fraudulent insurance claims.¹

Of particular concern to the industry is fraudulent or exaggerated claims in relation to whiplash injuries. Whiplash is defined as:²

The neck pain which occurs after the soft tissue in the spine has been stretched and strained when the body is thrown in a sudden, forceful jerk.

There is no authoritative data on insurance or personal injury fraud, but the Association of British Insurers has previously estimated it to be 7% of all claims.

Further information on these issues is given in the reports of the Transport Committee from the 2010 Parliament, listed in section 4.

1.1 Government Reforms

The Coalition Government sought to address the issues it saw with personal injury claims through a number of reforms which are coming into force now. These reforms were made as part of the Government's "Whiplash Reform Programme", and were largely part of policy relating to [Civil Justice Reform](#).

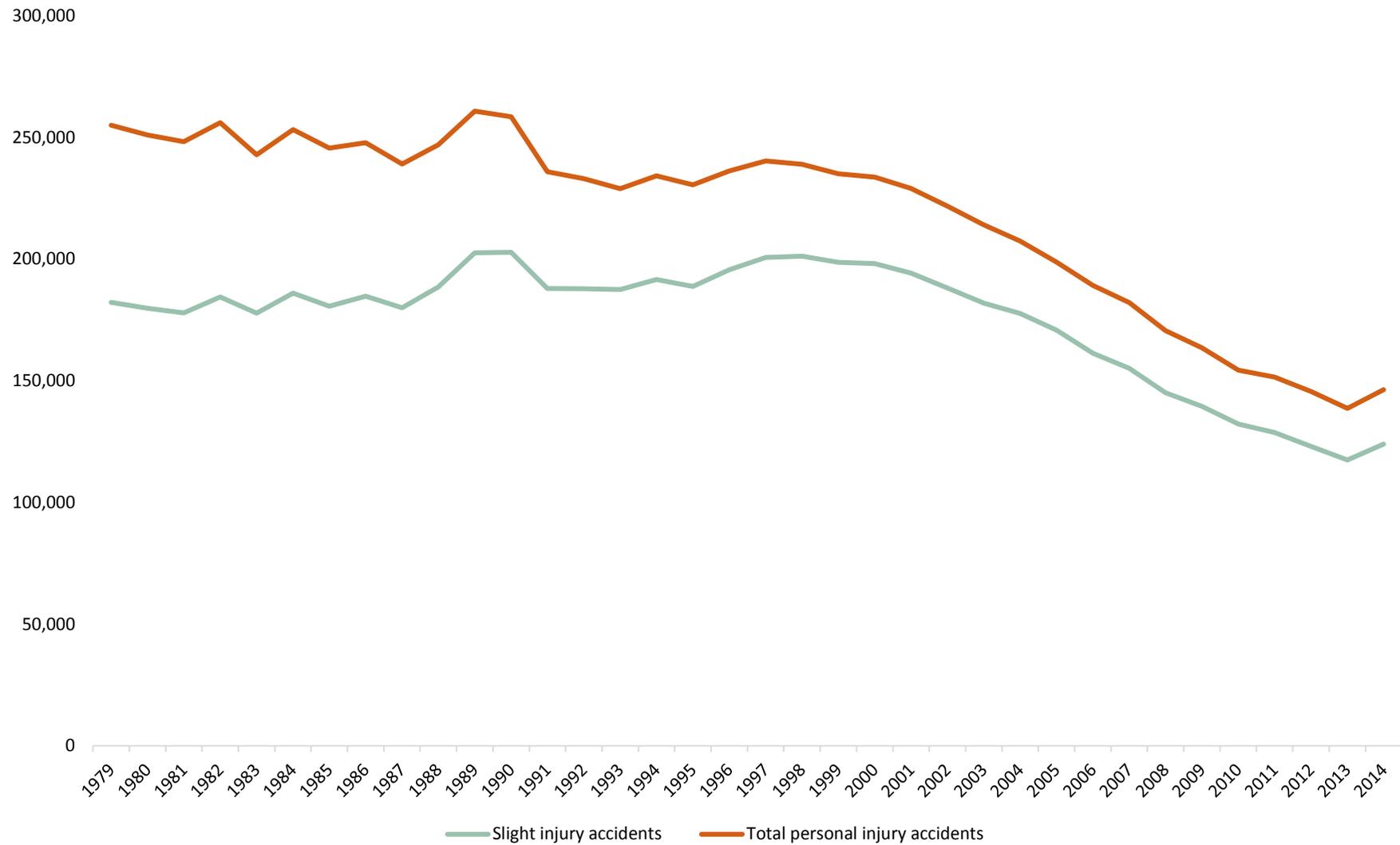
Recent changes have included:

- Fixing the cost of medical reports and ensuring that the provider of the report has no direct link to the claimant.
- Since 1 June 2015, solicitors now carry out a previous claims check on claimants before pursuing a personal injury claim.
- Medical reports for claims since 6 April 2015 now have to be submitted via the new [MedCo Portal](#).
- Referral fees paid between lawyers, insurance companies and claims management firms are now banned.
- From January 2016, there will be a new accreditation scheme for medical experts who provide medical reports.

¹ Transport Committee, *The Cost of Motor Insurance*, Fourth Report of Session 2010-11.

² Transport Committee, *Driving premiums down: fraud and the cost of motor insurance*, Fifth Report of Session 2014-15, 4.

Reported personal injury road accidents, Great Britain, 1979-2014



Source: Department for Transport, table RAS10013

1.2 Road Accident Statistics

As can be seen from the graph on page 4, the number of personal injury road accidents has been in decline since the mid-1990s.

In 2014, there was a total of 194,477 casualties as a result of a road traffic accident; this is the first year the figure has increased since 1997.

A total of 146,322 personal injury road traffic accidents were reported to the police in 2014 (this number includes fatalities and serious injury accidents). Of these, 123,998 (85%) were "slight injury" accidents.

There were 1,775 fatalities as a result of a road traffic accident in 2014.

According to data obtained from the Department for Transport's National Travel Survey (NTS), 55% of people indicating they had been injured in a road traffic accident said they had suffered whiplash.

Slight Injury

An injury of a minor character such as a sprain (including a neck or whiplash injury), bruise or cut which is not judged to be severe, or slight shock requiring roadside attention. This definition includes injuries not requiring medical treatment.

Slight injuries sustained in a traffic accident in the last 3 years

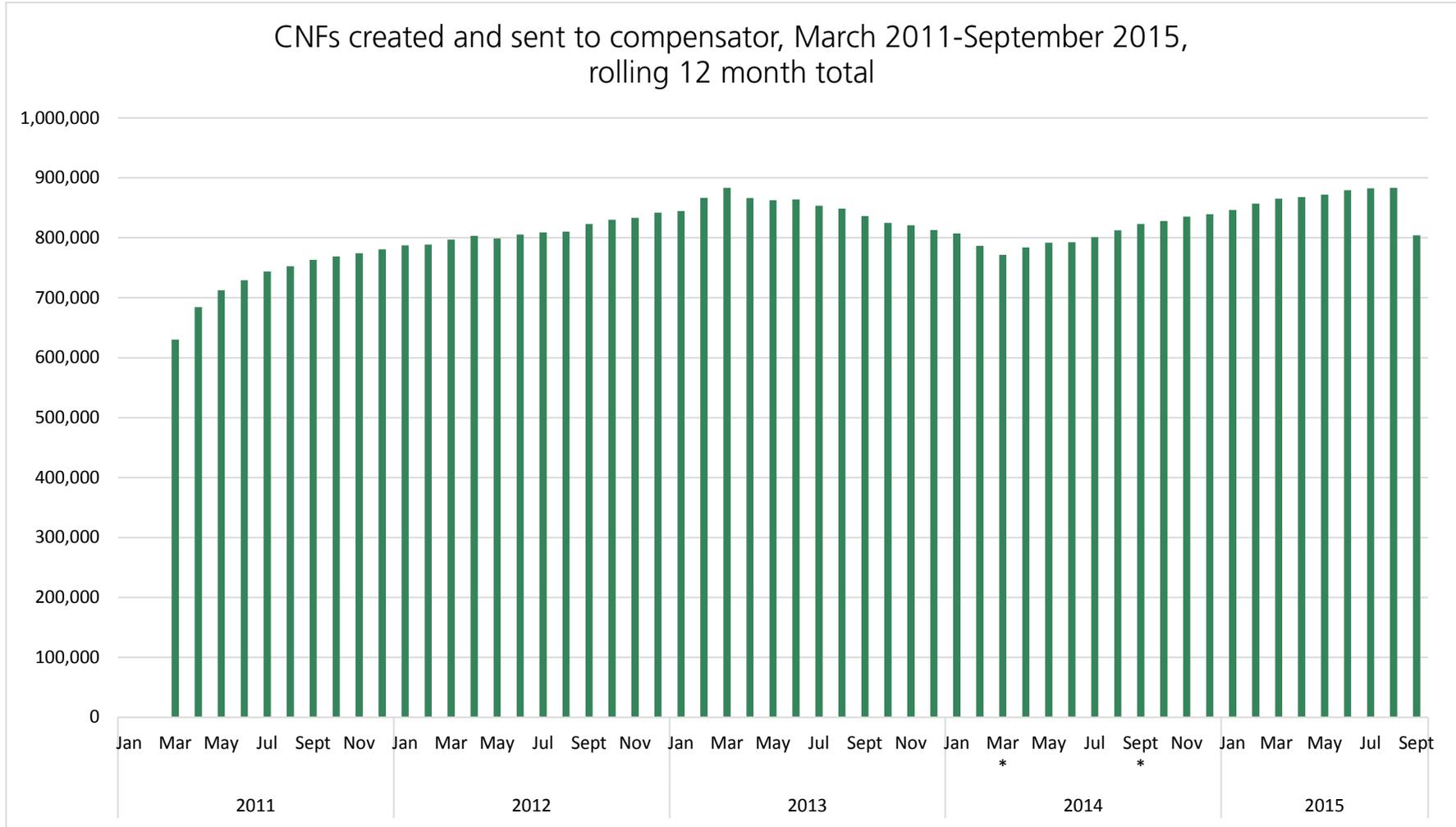
Injury	Percent
Whiplash	55
Minor bruising or cuts	38
Slight shock	27
Sprains	11

Source: Department of Transport NTS, [Table RAS5003](#)

Reported medical attention required following traffic accident in last 3 years

Medical Attention	Percent
None	28
First aid at roadside	15
At GP surgery	33
At minor injuries unit	7
At A and E	31
Inpatient at hospital	5
Other	11

Source: Department of Transport NTS, [Table RAS5003](#)



Source: Data from the Claims Portal

1.3 Number of Claims

Insurance claims for damages as a result of injuries sustained in a road traffic accident have to be logged via a [claims portal](#). Claims are submitted on a claim notification form (CNF) which can be used to show the number of personal injury claims made and submitted.

The graph opposite on page 6, shows a rolling 12 month cumulative total of CNFs submitted to the portal. The asterisks indicate months where a spike in the number of claims submitted occurred due to claims being re-submitted to transfer claims between organisations.

The graph shows that there was a steady increase in the number of claims to March 2013 – the total number of claims submitted in the 12 months to March 2013 was 883,300.

Since then the number of claims declined, with 770,000 claims made in the 12 months to 31 March 2014.

In the 12 months to March 2015, the number of claims has increased with 883,600 CNFs submitted. However, the latest figures show a fall with 804,000 CNFs submitted in the 12 months to 30 September 2015: this is 2% lower than the year before and 9% lower than the 12 months to 31 August 2015.

It is too soon to say if this is part of a downward trend in the number of CNFs submitted. However, it is of note that in 2015 there was a number of reforms in relation to soft tissue injury and new whiplash claims.

1.4 Cold Calls

A number of nuisance calls (i.e. those which are unsolicited and unwanted marketing telephone calls and text messages) relate to accident claims. In 2015 to the end of September, there were 128,831 nuisance calls reported to the [Information Commissioners Office](#) (ICO). Of this, 19% (24,713) were in relation to accident claims.

Top 5 topics for nuisance calls and texts reported to the ICO, 2015

Accident claims	24,713
PPI	23,992
Energy	7,092
Banking	6,712
Solar Panels	6,426

Source: [Information Commissioners Office](#)

2. Parliamentary Business

2.1 Parliamentary Questions

The following is a selection of PQs (both written and oral) asked in relation to personal injury fraud. To search for more parliamentary material relating to this, or any other topic, use [Parliamentary Search](#)

Motor Vehicles: Insurance [14996]

Asked by Karl McCartney on 5 November 2015

To ask the Secretary of State for Justice, what assessment he has made of the quality of the evidence presented by the Association of British Insurers on the continuing increases to motor insurance premiums being a result of fraudulent personal injury claims; and if he will make a statement.

Answered by Dominic Raab on 10 November 2015

The Government is concerned about the incidence of fraudulent personal injury claims and the costs that they cause. The Insurance Fraud Taskforce is considering the evidence from a range of stakeholders, including the ABI, as part of its remit to make recommendations to tackle insurance fraud more generally.

Personal Injury: Compensation [901972]

Asked by Mr Barry Sheerman on 28 October 2015

To ask the Secretary of State for Justice, if he will take steps to reduce the number of false personal injury claims.

Answered by Dominic Raab on 3 November 2015

This Government is building on the significant reforms of the coalition Government to tackle fraudulent and unnecessary personal injury claims. We are looking forward to receiving the recommendations of the Insurance Fraud Taskforce later this year and will announce further reform in this important area in due course.

Personal Injury: Compensation [60]

Asked by Jim Shannon on 27 May 2015

To ask the Secretary of State for Justice, what steps he is taking to reduce whiplash claim fraud; and what recent discussions he has had with the devolved administrations on this issue.

Answered by Dominic Raab on 4 June 2015

The last Government worked closely with a wide range of stakeholders to develop an effective whiplash reform programme. New rules were implemented on 6 April 2015 to make sure that medical reports used in whiplash claims are obtained through the new MedCo IT portal. The new system also makes sure that solicitors are not able to obtain a report from an organisation with which they have a direct financial link.

These measures supplement reforms implemented on 1 October 2014 to fix the costs of initial medical reports at £180; to provide an expectation that there will usually only be one report; to prohibit the reporting expert from providing medical treatment to the claimant; to discourage insurers from using pre medical offers to settle; and to allow defendants to submit their version of events to the expert if necessary.

Further reforms to tackle fraudulent claims at source came into effect on 1 June 2015, when it became mandatory for claimant-solicitors to carry out a previous claims check on potential clients. In addition a robust new accreditation scheme for medical experts will be introduced on 1 January 2016 to help improve the quality of medical reports overall.

The Government's whiplash reform programme only covers England and Wales as these issues are a devolved matter in Northern Ireland and Scotland. Ministry of Justice officials did, however, talk to colleagues from the devolved administrations during the development of the reform programme.

Personal Injury: Compensation [222754]

Asked by Ian Paisley on 29 January 2015

To ask the Secretary of State for Justice, what steps he is taking to tackle insurance fraud known as crash for cash.

Answered by Mike Penning on 5 February 2015

The Government takes insurance fraud very seriously. It has recently set up a taskforce, chaired by the former Law Commissioner David Hertzell, which will consider the range of insurance fraud and make recommendations to reduce the level of fraudulent claims with a view to reducing premiums and protecting the interests of honest consumers. The taskforce aims to publish an interim report by Spring 2015 with a final report by the end of 2015.

The Government has also been working closely with stakeholders from across the industry to develop a package of reforms to tackle the abuse of whiplash claims. The next round of reforms will come into force in April.

Personal Injury: Compensation

[[HC Deb 1 May 2014 c764-5W](#)]

Mr Slaughter: To ask the Secretary of State for Justice pursuant to his answer of 5 March 2014, *Official Report*, column 636W, on personal injury: compensation, what recent discussions he has had with members of the core group on whiplash and other members of the wider stakeholder community. [196517]

Mr Vara: The Ministry of Justice has formed medical and legal sub groups to provide further assistance with the implementation of the Government's whiplash reform programme. My colleague Lord Faulks, Minister of State for Justice, wrote to all working group members on 20 March to prioritise their work programme.

On 2 May 2014, Lord Faulks sought views on proposed fixed costs for medical reports and related issues. The responses will be considered before amendments to the Road Traffic Accident Protocol and Civil Procedure Rules are finalised and presented to the Civil Procedure Rule Committee.

Information on membership of the sub groups, copies of the letters from Lord Faulks and other associated documents, together with an update on progress are available on the MOJ website at:

<http://www.justice.gov.uk/civil-justice-reforms/personal-injury-claims>

Nick de Bois: To ask the Secretary of State for Justice (1) what assessment his Department has made of the effects on the economy of reforming the UK's civil procedure rules to clarify courts' powers to strike out cases due to exaggerated or fabricated personal injury claims; and if he will make a statement; [196527] (2) what estimate his Department has made of the expected cost to the economy of (a) detected and (b) undetected personal injury insurance fraud in 2014-15; [196525] (3) what estimate his Department has made of the cost to the economy of (a) detected and (b) undetected personal injury insurance fraud in the last year for which figures are available. [196526]

Mr Vara: No figures are available for the number of victims of, or average loss incurred from, personal injury fraud. Figures for 2011 published by the Association of British Insurers describe 7% of all motor claims in 2011—worth £441 million—as fraudulent. In addition, they estimate that a further £1 billion of motor insurance fraud went undetected in 2011.

The Government are committed to turning the tide on fraudulent personal injury claims. To this end we are working closely with stakeholders across the industry to secure better data on motor accident cases, including the number of fraudulent cases.

No estimate is available of the economic effects that might accrue from clarifying the courts' powers to strike out claims that are exaggerated or fabricated. However, we are considering what reform might be appropriate to the law in this area.

Personal Injury: Compensation

[[HC Deb 10 April 2014 cc402-3W](#)]

Jim Fitzpatrick: To ask the Secretary of State for Justice (1) if he will take steps to reform civil procedure rules to clarify courts' powers to strike out cases due to exaggerated or fabricated personal injury claims; and if he will make a statement; [194773]

(2) what estimate his Department has made of the effect on insurance premiums of personal injury insurance fraud in the last year for which information is available; and if he will make a statement; [194759]

(3) how many insurance fraud cases were struck out due to exaggerated or fabricated personal injury claims in the last year for which figures are available; [194774]

(4) if he will take steps to reform civil procedure rules in a similar manner to the Republic of Ireland's Civil Liabilities and Court Act 2004 to tackle third party insurance fraud; [194804]

(5) if he will make resources available for a project by the Law Commission investigating the question of fraud by victims of personal injury; [194805]

(6) what estimate his Department has made of the scale of (a) detected and (b) undetected insurance fraud in the last year for which figures are available; [194806]

(7) if he will request that the Law Commission undertake a law reform project on the question of fraud victims of personal injury as part of its 12 programme of law reform. [194807]

Mr Vara: The Government are committed to turning the tide on fraudulent personal injury claims. To this end, it is considering what specific reforms might be appropriate, including whether the Law Commission should be asked to consider this issue. We will make our conclusions known in due course.

No figures are available on the number of exaggerated or fabricated personal injury claims struck out by the courts. Figures for 2011 published by the Association of British Insurers (ABI) indicate that whiplash claims cost customers more than £2 billion a year and add £90 to the average motor insurance premium.

The ABI describe 7% of all motor claims in 2011—worth £441 million—as fraudulent. In addition, they estimate that a further £1 billion of motor insurance fraud went undetected in 2011.

As announced last year, we are working with stakeholders in the industry to tighten the medical evidence process so that only evidence from accredited experts can be considered, and the costs for those reports can be fixed. This will mean people can no longer profit from exaggerated or fraudulent compensation claims but victims with genuine cases can still get the help they deserve. We are introducing these reforms later in the year. We are also working to secure better data on motor accident cases, including the number of fraudulent cases.

2.2 Debates

Finance Bill [HC Deb 8 Sep 2015 c309]

Chris Philip: I want to say more about an opportunity to do more to combat the cost of insurance premiums. I have personal experience of the very widespread practice of making fraudulent claims, particularly for personal injury. I will mention some statistics in a moment, but I will first talk about my personal experience.

A year or two ago, my wife and I were involved in a very minor traffic collision: the car got a bit of a bump and the bumper had to be replaced, but it was nothing more serious than that. A claims management company based in the north of England somehow got hold of my mobile phone number. I have no idea how it did so—from the breakdown recovery company, the insurance company or the police—but weekly for at least a year after the accident, I was called by an extremely pushy and aggressive salesperson. Essentially, they incited me to commit fraud. No matter how often I explained that I, my wife and my young twins had suffered no injury, they insisted that I must have suffered an injury such as a bad back or an aching neck and that I had a claim that could be settled at the insurance company's expense. They repeatedly and persistently incited me to commit fraud.

The figures show that that is not an isolated example. Aviva is currently investigating 5,500 claims of personal injury fraud. Such fraud has increased 20% year on year. Personal injury claims have increased by 50% since 2007, despite the fact that the number of road traffic collisions has fallen during that period. In this country, personal injury claims make up 35% of insurance pay-outs; in Germany, it is only 4%. Aviva estimates that those claims add £50 to each and every insurance premium paid in this country, which is significantly more than the tax increase we are debating. It is estimated that one in nine personal injury claims is fraudulent.

We have an opportunity to do more to stamp out such fraud and to reduce the cost of insurance premiums, as hon. Members on both sides of the House have mentioned. I believe that there is a case for simply banning outright outbound phone calls by ambulance-chasing law firms. We should just make it illegal for them to call people to incite fraudulent claims. I would certainly be very happy to vote for legislation to outlaw such a practice. If anyone has a genuine claim, they can find a law firm's number in the "Yellow Pages" or on Google; people do not need to be phoned in this way. I urge both Government and Opposition Front Benchers to take my proposal very seriously.

2.3 Written Statements

Whiplash Reform Programme: Review and Call for Evidence [HCWS139]

Made by Dominic Raab (PUS for Human Rights, MoJ)

My noble friend the Minister of State for Civil Justice (Lord Faulks QC) has made the following Written Statement.

"In response to widespread concerns about the high number of whiplash claims and the impact they have on the price of motor insurance premiums, the Government has recently implemented a whiplash reform programme. A key component of these reforms was the introduction of an independent IT Portal for the sourcing of medical reports. All initial medical reports used in support of whiplash claims must be obtained through the new portal which is operated by MedCo Registration Solutions (MedCo) an independent industry led not for profit company. The new system makes sure that solicitors are no longer able to obtain a report from an organisation with whom they have a financial link, whilst maintaining competition between MROs in the market.

The Government committed to undertake a review once 6 months worth of useable data were available. However, since the Portal went live on 6 April 2015, issues relating to a number of new business practices within this sector have emerged which have the potential to undermine the Government's policy objectives and public confidence in the MedCo Portal.

Today, therefore, I would like to confirm that the Government is bringing its planned review forward and I invite all stakeholders in the personal injury sector to participate in the public call for evidence which will form a key part of the review process. The review will specifically seek evidence on whether the MedCo IT Portal meets the Government's objectives, and the evidence provided will be analysed to identify whether changes need to be made to the portal or to the framework of rules underpinning it in order to achieve those objectives.

The Government seeks views from stakeholders across the medico-legal reporting services sector in respect of whiplash claims, including representatives from the claimant lawyer, medical and insurance sectors. A report with recommendations for action - if required - will be published in the autumn.

Copies of the Call for Evidence have been placed in the Libraries of both Houses. The document is also available online at: <https://consult.justice.gov.uk/>."

Cost of Motoring [HC Deb 23 Oct 2013 c18WS]

The Lord Chancellor and Secretary of State for Justice (Chris Grayling): I am today announcing the publication of the Government's response to their consultation "Reducing the number and costs of whiplash claims", which closed on 8 March 2013, alongside further measures this Government are taking in order to help drive down the costs of motoring and put money back in the pocket of the driver.

The publication also provides our response to the House of Commons Transport Committee's "Cost of motor insurance: whiplash" report and recommendations, published on 31 July 2013. I am grateful to the Committee for their valuable and thoughtful findings, which we have taken into account.

For too long honest drivers have been bearing the cost—through higher insurance premiums—of fraudulent and exaggerated whiplash claims. The Association of British Insurers indicates that 7% of all motor claims were fraudulent, and that dishonest personal motor insurance frauds worth £441 million were detected by the industry in 2011. The Government want to tackle that abuse to help drive down the cost of living and deliver a system that hard-working, law-abiding people can have confidence in.

The reforms I announce today form part of a series of changes to the justice system introduced by the Ministry of Justice, such as the reform of "no win, no fee" arrangements and a ban on referral fees paid between lawyers, insurers, claims firms, garages and others, which are removing incentives for excessive litigation and tackling the culture of claims. New figures from the Ministry of Justice's claims management regulation unit also published today, show that the number of claims firms in the personal injury market has gone down by more than 1,000 following the law changes, from a peak of 2,553 in December 2011 to 1,485 last month.

We now propose to implement our consultation proposal to introduce an independent medical panel scheme, to establish a new and more robust system of medical reporting and scrutiny of whiplash claims. These measures received a good degree of support from those who responded to the consultation. Our reforms will mean that exaggerated and fraudulent whiplash claims are deterred and challenged while the genuinely injured, backed up by good-quality medical evidence, get the help and compensation they deserve.

We are currently working on the detail of the independent medical panel scheme. We will have further discussions with all sides, including insurers and claimant representatives, and within Government, before we bring forward our final proposals. I am grateful to representatives from all sides of the industry for their constructive proposals in this area, which we are considering. I am clear that the final scheme will need to be not only effective but proportionate and sustainable, with any costs not falling on the public purse.

We also want to work with all sides to tackle those practices which can contribute to the inflated number of whiplash claims. For example, we want insurers to end the practice of making offers to settle claims without requiring medical evidence. We also want insurers to share more of their data on suspected fraudulent or exaggerated claims with claimant lawyers, and we want claimant lawyers to carry out more effective checks on their potential clients before taking on claims.

On the consultation option to increase the small claims track threshold for personal injury claims, the Government have carefully considered all responses. We believe that there are good arguments for increasing this threshold to £5,000 for all road traffic accidents to raise incentives to challenge fraudulent or exaggerated insurance claims. At the same time, we have listened to the views of the Transport Committee and others that now may not be the right time to raise the small claims limit because of the risks that it may deter access to justice for the genuinely injured and encourage the growth of those disreputable claims firms which so damage the industry. At this stage, we have decided to defer any increase to the small claims threshold until we can determine the impact of our wider reforms on motor insurance premiums and better safeguard against the risks identified above. We believe that this is the right thing to do for all interests.

Our consultation also generated a number of further proposals to reduce fraudulent and exaggerated whiplash claims which we are currently considering.

The reforms I am announcing today and those which we have already made to the civil justice system should contribute to lower motor insurance premiums. Indeed we are already seeing these beginning to fall. Figures published by the AA's British insurance premium index today show that quoted shop-around premiums have reduced by 12% over the previous year.

The Government expect the insurance companies to act on the commitment they made at the Prime Minister's summit in February 2012 to pass on to consumers and businesses industry estimated savings of approximately £1.5 billion to £2 billion that could come from the reforms on both legal fees and future changes on whiplash claims.

I believe that taken together the measures I set out today will provide an effective response to support hard-working motorists and families, deterring fraudulent and exaggerated whiplash claims and helping to reduce the cost to premiums of dealing with such claims.

In addition to these reforms and in order to help further the hard-working people of this country we have decided to launch a range of measures to help drive down the costs of owning and running a car.

The fee charged for the MOT test for a car is £54.85, and has been frozen at that price since 2010. I can inform the House that the Government will freeze the price for an MOT test for the rest of this Parliament. While competition in many areas introduces discounts to this fee, some 12 million drivers are estimated to pay this fee in full. This

announcement will save them from a price rise that would cost them around £50 million a year.

This Government are also determined to help the motorist at the pump. I can announce today that the Government will launch a trial of motorway signs that will display the cost of fuel along the route, helping the driver make the informed choice about where to fill up, and importantly, boosting competition along British motorways.

Finally, the Government want to make it cheaper for those who want to drive for the first time. The Department for Transport will launch a review of the fees charged to obtain driving licences and the fees for taking a test.

Copies of the Government response to the consultation and to the Transport Committee report are available in the Vote Office and the Printed Paper Office. The document is also available online at <http://www.justice.gov.uk>.

3. Media Articles

The following is a small selection of recent press and media articles relevant to this debate.

Please note: the Library is not responsible for the views expressed in, or the accuracy of, external content.

BBC News, 12 March 2015

[Whiplash insurance claims near record levels, says Aviva](#)

BBC News, 30 May 2014

[Insurance fraud at record high, says ABI](#)

Guardian, 3 October 2015

[Whiplash epidemic returns to be pain in motoring insurers' necks](#)

Telegraph, 10 August 2015

[Return of whiplash scandal will 'add 15pc to car insurance costs'](#)

Telegraph, 10 August 2015

[Esure says motorists will pay the price for rise in claims](#)

Telegraph, 15 June 2015

[Stubbornly high personal injury claims set to push up cost of car insurance](#)

The Observer, 11 June 2015

[Ministers rein in the lawyers who overcharge NHS millions](#)

Guardian, 23 April 2014

['Cash for crash' scams fuel sharp rise in insurance fraud](#)

Guardian, 16 April 2014

[No-fault claims adding 30% to car insurance, AA finds](#)

4. Further Information

4.1 Library Briefings

Commons Library, *Motor car insurance: premiums and fraudulent claims*, SN06061

Commons Library, *Referral fees in personal injury cases*, SN06015

Commons Library, *Nuisance Calls: Unsolicited sales and marketing, and silent calls*, SN06033

Commons Library, *Social Action, Responsibility and Heroism Bill*, RP14-38 (see sections 1.5 & 1.7)

Commons Library, *Criminal Justice and Courts Bill – Lords Amendments*, SN07038 (see sections 4.3 – 4.4)

4.2 Reports of the Transport Committee

- [The cost of motor insurance](#), Fourth Report of Session 2010–11
- [The cost of motor insurance: Government Response to the Committee's Fourth Report of Session 2010–12](#), Fifth Special Report of Session 2010–12
- [Cost of motor insurance: follow up](#), Twelfth Report of Session 2010–12
- [Cost of motor insurance: follow up: Government Response to the Committee's Twelfth Report of Session 2010–12](#), Thirteenth Special Report of Session 2010–12
- [Cost of motor insurance: whiplash](#), Fourth Report of Session 2013–14
- [Cost of motor insurance: whiplash: Further Government Response to the Committee's Fourth Report of Session 2013–14](#), Eleventh Special Report of Session 2013–14
- [Driving premiums down: fraud and the cost of motor insurance](#), First Report of Session 2014–15
- [Driving premiums down: fraud and the cost of motor insurance: Government and Association of British Insurers Responses to the Committee's First Report of Session 2014–15](#), Fifth Special Report of Session 2014–15

4.3 Government Consultation

Ministry of Justice, *MedCo Framework Review: Call for Evidence*, (this consultation ran from 16 July – 4 September 2015 and responses are currently being analysed).

4.4 Insurance Fraud Taskforce

The Insurance Fraud Taskforce exists to investigate the causes of fraudulent behaviour and recommend solutions. It was set up in January 2015 and published its interim report in March. A final report is due by the end of this year.

- Insurance Fraud Taskforce, *Interim Report*

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