

Alok Sharma, MP for Reading West

6th June 2018

Dear Constituents,

Thank you for contacting me about Early Day Motion (EDM) 1140.

The number of whiplash claims has been too high for too long and in 2017 the insurance industry identified 69,000 motor insurance claims that it considered fraudulent. The Government's reforms seek to reduce and control the costs of whiplash claims and to disincentivise people making fraudulent or unmeritorious claims. The level of compensation paid out for such claims is, in the Government's view, out of all proportion to any genuine injury suffered, especially when balanced against its effect on the price of premiums paid by ordinary motorists.

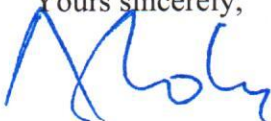
The measures in the Civil Liability Bill relating to whiplash will therefore address a number of issues. They will introduce a ban on settling whiplash claims without medical evidence, discouraging fraudulent claims and encouraging insurers to investigate claims properly. They will also provide for a new system of fixed tariffs for payments for pain, suffering and "loss of amenity" in whiplash claims. This will give claimants proportionate compensation while controlling the costs of claims.

The Government has said it will continue to liaise with all stakeholders and will consider any proposals which it believes could have a positive impact and which can be taken forward without impacting on the overriding aims for these reforms of reducing the number and cost of whiplash claims.

With regards to EDMs, I make a general rule of not signing these. They have no legislative effect, are almost never debated in Parliament, and cost the British taxpayer over £600,000 annually in printing and publication costs alone. I do not feel that this represents a good use of public money, especially given the size of the current budget deficit.

Thank you again for taking the time to contact me.

Yours sincerely,



Alok Sharma MP

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