



HOUSE OF COMMONS
LONDON SW1A 0AA

May 2018

Dear Constituent,

Thank you for contacting me about EDM 1140 and the Civil Liability Bill.

Ministers do not, by convention, sign any Early Day Motions, as doing so is likely to breach the Ministerial Code's rules on collective responsibility. However, the number of whiplash claims has been too high for too long and is symptomatic of a wider compensation culture. This is being put right through the Civil Liability Bill, which will ensure that whiplash claims are no longer an easy payday and that money can be put back in the pockets of millions of law-abiding motorists.

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 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.

Thank you again for taking the time to contact me.

Yours faithfully,

A handwritten signature in blue ink that reads "Chris".

CHRIS HEATON-HARRIS MP
MEMBER OF PARLIAMENT FOR DAVENTRY