

Motor Accident Solicitors Society (MASS), 29 October 2025

Immediate release

MASS welcomes Ministry of Justice review as key chance to restore fairness for accident victims

The Motor Accident Solicitors Society (MASS) has welcomed the Ministry of Justice's post-implementation review of the whiplash reform programme, including the Civil Liability Act 2018.

MASS says the review offers an important opportunity for the sector to provide clear data and evidence on how the claims process is functioning — and whether it delivers the access to justice that accident victims are entitled to and deserve.

Sue Brown, Chair of MASS said:

“A smooth, efficient and quick claims process benefits everyone. Earlier settlements help claimants recover faster, while compensators gain from greater certainty and reduced costs. There are a range of possible measures that could speed up the process, and both sides would benefit from better and more consistent data to inform stakeholders and give a truer picture of the claims market.”

“However, the current process is deeply flawed. Access to justice has been eroded, and there is considerable inequality of arms in favour of defendants. Many claimants struggle to navigate complex systems without adequate representation. We believe there are a range of measures that could make the process fairer for injured motor accident victims and shift the pendulum of justice back to the centre.”

“Most of the policy objectives set out by Ministers in the last government have not been met. In Opposition, Labour opposed some of the central planks of the Civil Liability Act — and we hope that the principles and injustices highlighted then will spur the Government to make the process fairer and more balanced going forward.”

MASS looks forward to making a full and constructive contribution to this review in the coming months to ensure that it leads to a more efficient and just system for those injured through no fault of their own.

Notes to Editors:

- Published on 29 October 2025, the Ministry of Justice's 'Post-implementation review of the Whiplash Reform Programme: Call for Evidence', seeks views from interested parties until 22 December 2025.
- MASS believes that the Civil Liability Act 2018 and the wider associated reforms should be judged on the following stated objectives as set out either by Ministers during the passage of the Act or the related official documentation:

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| 1. Preserve and protect the ability of claimants to access justice for low-value RTA claims | FAIL |
| 2. Reduce the overall number of road traffic accident small claims | QUALIFIED PASS WITH MAJOR IMPACTS |
| 3. Reduce/disincentivise minor, exaggerated and fraudulent claims | UNKNOWN |
| 4. Reduce the overall cost of whiplash claims for insurers | FAIL |
| 5. Reduce motor insurance premiums by £35 per annum | FAIL |
| 6. Introduce a fixed tariff system of damages for injuries up to 2 years | PASS BUT WITH MAJOR IMPACTS |
| 7. Consequences for insurers if they fail to pass on savings to customers | FAIL |
| 8. Ban on settlement of whiplash claims without a medical report | PASS |
| 9. Raising the small claims limit to £5,000 | PASS BUT WITH MAJOR IMPACTS |
| 10. Operate an online portal to process whiplash claims designed for unrepresented claimants | FAIL |
| 11. Operate a frictionless and easy to use claims system | FAIL |
| 12. Provide support for unrepresented claimants through the charity/third sector | FAIL |
- MASS are a membership organisation dedicated to representing the interests of road traffic accident victims and claims experts across the UK. As a non-profit organisation formed in 1991, MASS is widely known as the expert voice on all matters relating to road traffic accident claims and the 70 firms of solicitors that we represent act for the majority of victims of motor accidents involving personal injury.
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