Motor Accident Solicitors Society (MASS), 15 October 2025

Immediate release

FOI confirmation that claimant representatives have been excluded from the Motor Insurance Taskforce

The Taskforce's final report will lack credibility and legitimacy in listening only to insurers

It has been confirmed that claimant representatives have been excluded from the government's **Motor Insurance Taskforce**, prompting concern that the review of record-high premiums will deliver insurer-biased outcomes and further restrict access to justice for injured motorists.

A Freedom of Information request, obtained by MASS, has confirmed that the Taskforce – consisting of Ministers/officials from various Whitehall departments and financial regulators – and the supporting Stakeholder panel, did not include any claimant representatives.

The Stakeholder Panel was designed to provide external input to the Taskforce — but while major insurance industry players - the **ABI**, **BIBA**, **MIB**, **SMMT**, and **Compare the Market** are represented, and consumer bodies **Which?** and **Citizens Advice** have seats at the table, no claimant organisations with specialist expertise in personal injury law, have been invited to participate.

> "Leaving claimant voices out of the process makes the Taskforce unbalanced from the outset," said Sue Brown, Chair of MASS. "It's unacceptable that insurers have been given multiple seats at the table, while those representing the injured have none."
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> "Which? and Citizens Advice are worthy consumer champions, but neither has the specialist expertise in personal injury law needed to scrutinise insurer arguments in this highly technical area. Even Citizens Advice routinely refers accident victims to MASS."

MASS has written to ministers on several occasions (Transport Ministers in November 2024 and January 2025, and the Economic Secretary in February 2025) seeking the opportunity to either participate in the work in the Taskforce or submit written or oral evidence. We are aware that other claimant representative organisations have also done so. We did not receive a reply to any of our letters.

The Taskforce's final report is expected this autumn, possibly alongside the November Budget. For claimant groups, the exclusion recalls George Osborne's 2015 'whiplash reforms', which promised cheaper premiums in return for cost savings at the expense of claimants, but instead tilted the system heavily towards insurers, undermining the rights of accident victims.

Recent FCA publications have reinforced the fear of history being repeated. One claimed the earlier reforms delivered significant savings to drivers, despite overwhelming evidence that the insurance industry has failed to deliver on its "cast-iron" promise to return £1.2 billion in annual savings to drivers through lower insurance premiums. Another report, released this summer, leaned heavily towards insurer-friendly recommendations, with little attention to the impact on injured claimants.

> "Government scrutiny of motor insurance costs is right and necessary," added Sue Brown. "But doing it without those who understand the experience of claimants following a motor

accident risks producing policy again being written by the insurance industry, for the insurance industry."

MASS is calling on the Government to discuss the Taskforce's draft recommendations with claimant organisations before any final report is published.

Without balanced representation, MASS warns that the Taskforce will lack credibility and legitimacy — and once again, injured motorists could pay the price.

Notes to Editors:

- The following information was confirmed in a Freedom of Information request received from the Department of Transport, dated 7 October and received 10 October 2025 (the full FOI response is available on request).

- The Motor Insurance Taskforce was established in October 2024, co-chaired by the Department for Transport and HM Treasury, following concerns over rising motor premiums expressed by the then Shadow Secretary of State for Transport, Louise Haigh MP, during the 2024 General Election campaign.

- The membership of Taskforce: **Department for Transport, HM Treasury,** the **Home Office, Ministry of Justice, Department for Education, Department for Business and Trade,** the **Financial Conduct Authority** and **Competition and Markets Authority.**

- A stakeholder panel consisted of: **Association of British Insurers, British Insurance Brokers' Association, Motor Insurers' Bureau, The Society of Motor Manufacturers and Traders, Compare the Market**, **Which?**, and **Citizens Advice**.

- The Taskforce has also met with representatives from the **Scottish Government** and **Welsh Government** and met with Ministers (6 May and 8 July) from the **Northern Ireland Executive.**

- The Taskforce has met 16 October 2024, 28 April 2025 and 21 July 2025 and the stakeholder panel met on 2 July 2025.

- The terms of reference for the Taskforce were withheld, determined to be exempt from disclosure under section 35(1)(a) of the Freedom of Information Act on the grounds that the information relates to the formulation and development of 'live' government policy.

- The Taskforce's report is expected in **Autumn 2025**.

- 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 60 firms of solicitors that we represent act for the majority of victims of motor accidents involving personal injury.

- All Media enquiries should be directed to Tim Carr on; 07775 853789 or email:tim@tcarr.co.uk. For any other enquiries please contact MASS Executive Director, Jane Loney on – 07710 103630 or jane@mass.org.uk