

# Sue Brown

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## Motor Insurance Taskforce faces criticism for Lack of Balance

**Motorists across the UK continue to face record-high insurance premiums. Yet the government body set up to investigate the issue — the Motor Insurance Taskforce — has operated almost entirely in the shadows since its creation last year.**

The Taskforce was launched after vocal criticism from former Transport Secretary Louise Haigh and is co-chaired by the Department for Transport and HM Treasury. Its membership spans Whitehall, with the Home Office, Ministry of Justice, Department for Business and Trade, Department for Education and key regulators including the Financial Conduct Authority and Competition and Markets Authority. Ministers or representatives from Scotland, Wales and Northern Ireland have also been involved.

A stakeholder panel was created to provide external input. On the insurance side have sat the ABI, BIBA, the MIB, the Society of Motor Manufacturers and Traders and the price comparator Compare the Market. Consumer groups Which? and Citizens Advice also participated.

But claimant organisations — those who represent road traffic accident victims — were notably absent. This omission raises serious concerns about the balance and fairness of the process.

The Taskforce's report is expected this autumn, possibly timed with the November Budget. For claimant representatives, the process has uncomfortable echoes of George Osborne's 2015 Budget, when so-called "whiplash reforms" were introduced. Those changes were sold on the promise of cutting costs for motorists, but in practice they tilted the playing field heavily in favour of insurers and eroded access to justice for many injured people.

Recent FCA publications have only heightened our concerns. One report concluded that the reforms had successfully delivered a reduction of £15 per premium in 2022-23 as a direct consequence — despite clear evidence that average premiums have not fallen as promised. Another report released this summer leaned heavily towards insurer-friendly recommendations, with little attention to the impact on injured claimants.

By excluding claimant organisations entirely, the Taskforce has risked producing recommendations that lack balance and credibility. While Which? and Citizens Advice are worthy consumer champions, 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. By shutting claimant voices out of the process, the government has listened to only one side of the debate.

Government scrutiny of insurance costs is welcome and overdue. But the disturbing lack of transparency, the imbalance of the participants and the likely insurer-favourable outcomes, will seriously undermine the credibility of its conclusions.

The Taskforce is in danger of repeating past mistakes — scapegoating accident victims and their representatives, while insurers face minimal penalties for failing to deliver on their promises and motorists see little real change. That would not be progress, but further regression. It looks as if access to justice is about to be, once again, eroded and damaged.

