

# Transport Committee

House of Commons 7 Millbank London SW1P 3JA

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## From Mrs Louise Ellman MP, Chair

Otto Thoresen  
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12 February 2014

I am writing to follow up the written evidence you recently provided to us on reducing the number and cost of whiplash claims.

A number of witnesses, including AXA Insurance and the Forum of Insurance Lawyers, raised with us the possibility of “psychological reactions” to road traffic accidents becoming the focus of claims, evading the tighter rules proposed on whiplash claims. We would be grateful for your view on this. In particular, we would be grateful to know:

- How many claims following road traffic accidents involve a claim relating to mental health/illness?
- How many of such claims were successful, and what was the average pay-out? What proportion of such claims are settled out of court?
- How do insurers assess claims with a mental health component? In what circumstances do you require a medical assessment?
- Where medical professionals are used, how are they selected?

We would be grateful if you could reply by Friday 14 March.

Louise Ellman MP  
Chair of the Committee  
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