

Consumer C response to Provisional Findings report

In August 2012 my car was parked overnight on a public road and was clipped by another vehicle causing minor damage to the rear end. The other driver was honest enough to leave her insurance details under my windscreen wiper and this enabled me to make a successful claim against her insurance. I have since been plagued by unnecessary phone calls from Claims Management Companies, over a period of 17 months, who want to know if I would like to make a claim for personal injury (or “discomfort” as one caller said) against the other party’s insurance. These organisations obviously have access to my name and phone number and, although they know about the accident they don’t know the one thing which they really need to know, i.e. that there was no-one in my car at the time. I am now paying a small monthly fee to bar withheld numbers but I am still receiving calls from other numbers. The volume of calls which I have had to endure over such a long period of time has given me a personal insight into the combined persistence of the Claims Management industry and leads me to the conclusion that personal injury claims might be pushing up all of our insurance premiums to a higher level than would otherwise have been the case if it was left to individual drivers to instigate their own claims for personal injury.