

Ralph Wooldridge response to Provisional Findings report

I have not read your full interim report thus I apologise if your reports fully considers and provides remedies to my concerns.

1a Recently a motorcycle smashed into the back of my car. The driver of the motor cycle was reading directions on his clipboard (he was doing the London Taxi Driver's Knowledge). I had several witnesses who were prepared to give evidence that the motor cycle driver was at fault.

I made a claim to my insurance company. The company agreed for me to instruct a repairer on their approved list.

The repairs were carried-out within a couple of weeks.

I was provided with a courtesy car whilst repairs were executed.

My insurance company contacted my witnesses and then sent details of the claim to the motorcycle driver's insurance company. That company did not acknowledge receipt nor reply to my insurance company. My insurance company tried emails, letters and telephone calls over very nearly a full year. The only replies they had from the motorcycle driver's insurance company were -'we do not deal with other insurance companies' and ' we are too busy to deal with you'. My insurance company only received payment after they had threatened legal action.

b If I had had to deal directly with the motorcycle driver's insurance company I would, no doubt, have been subject to similar treatment. No repairs would have been carried-out for nearly a year, I would have been without transport for nearly a year and I would probably have had to consult or engage a solicitor to write the appropriate letter to the company. If the motorcycle driver's insurance company were not prepared to deal with a fellow insurance company in this manner what chance would a single, inexperienced non-lawyer with little experience of making insurance claims have had ?

c Both insurance companies were large well-known companies.

d your proposals that the 'victim' has to deal directly with the insurance company of the at-fault driver would be disastrous. What incentive would any insurance company have to deal with someone who is not their insured ? My insurance company does at least recognise me as a customer and profit-centre. To the at-fault insurance company I am simply a cost-centre.

e In response you may suggest that I could appeal to an insurance ombudsman or the Insurance Bureau or the Association of British Insurers or even you but whilst that is occurring I would have been without a repaired car and without transport. At least under the current system I have the comfort of knowing that my insurance company will get my car repaired and me back on the road without undue delay.

2 You seem to suggest that as the 'victim's' insurance company agrees to the repairs yet the 'at-fault' insurance company pays the bill there is little or no incentive for the 'victim's' insurance company to control costs. However, the 'victim's' insurance company knows that should there be a dispute about fault and/or there are opposing witnesses or the 'at-fault' driver is not insured the 'victim's' insurance company will have to pay themselves. Thus there is a very strong incentive for them to control costs as the costs may in the end fall on them.

3 Any proposals that you finally make must pass the test of ensuring that repairs are carried-out without undue delay and that a courtesy car is provided whilst the owner's car is off the road. If they make insurance cheaper yet fail this test then they will be unwelcome to the private motor car driver and will very quickly have to be revised.

I hope that in the next phase of your enquiries you will give consideration to my evidence and in your final proposals address my concerns.