

## Whiplash Compensation And Fraudulent Claims

It has been estimated that fraudulent whiplash injury compensation claims could be costing the insurance industry around £125 million per year, pushing the cost of premiums up for the rest of the motoring community: the average cost of motor insurance in the UK is £360, of which an estimated £120 is paid into fraudsters' pockets.

Measures taken in the past to reduce the number of fraudulent claims made have also taken their toll on the industry, in some cases delaying payments to genuine whiplash sufferers.

In extreme cases, gangs of criminals have been caught staging car crashes and then making fraudulent whiplash compensation claims. Car Fraud Investigator, Peter Taylor, says that the scam is relatively easy to conduct: two drivable cars can be bought for around £1,000. An extra £800 is then used to buy fully comprehensive car insurance and the remaining £300 is used to purchase third party cover for the other vehicle.

The cars are deliberately crashed and other members of the gang put their names on the claim and claim whiplash injuries. In one instance, each member of a gang claimed £2,500 for whiplash. A further £5,000 was added to the bill to cover the costs of the cars and loss of earnings for each passenger. The total cost of this single scam was £26,000.

However, there is good news for genuine claimants. Recent research has made it easier to detect fake whiplash symptoms. Mainly, the fraudsters let themselves down by not knowing the way whiplash works; the pattern followed by whiplash symptoms is now very clear and predictable, especially in the early stages of the injury.

A study was set up to test this theory, in which a team of doctors were presented with a group of whiplash sufferers; some of these patients were 'ringers' who were not injured but faking symptoms. The team of doctors was able to correctly assess the credibility of each case. In some cases, some of the ringers even had genuine whiplash sufferers in their families but were unable to accurately replicate the correct symptoms.

Exaggeration of symptoms is the main 'giveaway' in these cases. There is also the fact that obvious findings such as inflammation, muscle spasm, range of motion and the fixation of the vertebral joints cannot be easily faked. Conversely, genuine sufferers have been found to actually minimize or underplay the extent of their injuries and pain for fear of appearing to exaggerate.

Interestingly a study conducted in 1995 by an Australian Research Institute not only found compelling data that supports an organic basis for whiplash pain, but also found that there was no evidence that desire for monetary gain affected the prognosis for whiplash sufferers. The study concluded that the only known way to reliably confirm a patient's whiplash claim is through 'blocking' the affected joints with anesthetic and studying the effects on mobility.

Personal injury law firms have been very pro-active in funding the research into verifying genuine cases and the resulting information should make whiplash compensation claims a lot less stressful for actual sufferers.

Have You Suffered A Whiplash Injury?

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### About the Author

1stclaims.co.uk is run by a non-practising Personal Injury Solicitor with over 14 years personal injury claims experience. For further information regarding [whiplash compensation](#), please visit our website.

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