Dear [MP],

I am writing to you with concerns about the argument being made by the insurance industry that they can’t reduce motor insurance premiums because too many motorists are making fraudulent claims.

 I have seen evidence that in fact, profit levels at the UK’s largest insurance companies have dramatically risen in recent years.  If there is an issue with fraud, surely insurers can simply stop paying out to those individuals or companies they suspect of fraud?

 I’m concerned that the voices of consumers and the drivers are not being heard on this issue and that the government is listening too much to the insurance industry.

What assurances can you give me that in addressing the issue of possible fraud by some people claiming they have whiplash, people who have been genuinely injured on the roads or elsewhere will not lose out?

 Kind regards,