



## **A2J Ltd trading as Access to Civil Justice 'A2J'**

### **Strategic Plan & Funding Summary**

#### **Issues**

A2J Ltd has agreed an initial strategy to address certain reforms announced in the Chancellor's Autumn Statement:

**1. No cash compensation for minor soft tissue injuries ("Whiplash")**

The government believes this class of injury is open to fraudulent claims and is driving 'nuisance calls' and other unwelcome marketing behaviour as well as inflating motor insurance premiums.

A2J contends:

- The vast majority of claimants are genuine; their rights should not be abrogated in order to deter the fraudsters;
- The courts have dictated that those injured by acts of negligence deserve compensation; these rights can be traced back to Magna Carta;
- There are other solutions which will reduce fraudulent claims without prejudicing innocent victims;
- The perceived increase in claims for personal injury is not driven by claims management companies, but by the insurance industry properly serving customer needs.

**2. Increase the small claims limit from £1,000 to £5,000.**

The government suggests this measure will reduce legal bills for insurers, thereby reducing motor insurance premiums. A2J says:

- A £5,000 injury includes some quite serious and permanent injuries and this arbitrary level is not appropriate;
- The Transport Select Committee looked at this very recently and concluded that no change is needed;
- The changes will put consumers at risk, as increasing the limit will attract unregulated firms to act as 'Litigation Friends' and pocket up to 25% of damages and provide Legal Expenses Insurance, at a profit, paid out of damages;
- There will be a rise in litigants in person, and Litigation Friends at court that will put pressure on the judiciary and the MoJ, which is facing big budget cuts;

**3. The government's overriding objective is to reduce motor premiums by £40-50 per year.**

A2J is certain the proposals will not have the desired effect and that, as a package, are unfair on drivers. A2J will demonstrate:

- That increases in premiums are linked to investment returns, not claims;
- The stated £1bn of costs does not take into account the significant income that insurers and brokers receive from dealing with policyholders who have been injured;
- The Forum and Institute of Actuaries and the Treasury forecast no such decrease in premiums;



- Insurers pay out compensation as a result of policyholder negligence. Most gain income from supplying services to innocent victims. These proposals aim to reduce the cost of a negligent act, and dramatically cut the opportunity for insurers to supply services to the innocent. Inevitably this means the cost of motor insurance to careful drivers will rise, and poor drivers will benefit from reducing premiums

#### Mission Statement

A2J Ltd is as a professional incorporated lobbying group with an Executive Committee. It represents the interests of the public and is supported by the broader personal injury (PI) sector and its shared response to the government's proposed road traffic accident compensation reforms.

A2J provides members with a cohesive voice to fight these proposed draconian measures; it will work with the government and the 'Strategic Alliance' of The Law Society, the Association of Personal Injury lawyers and the Motor Accident Solicitors' Society to create sensible, balanced alternatives which protect individuals' rights, while addressing the government's concerns, particularly in relation to claims fraud.

#### Principles

A2J Ltd has appointed and formed an experienced executive team from a cross section of the PI sector to represent the interests of the public served by A2J members. The team will act dynamically and will pool all available A2J Ltd resources and funds to tackle the objectives set for the group and act in a manner which is as far as possible aligned with the interests of the Strategic Alliance.

The Executive Committee comprises:

1. Martin Coyne - MD, Ralli Ltd **A2J Director General and Spokesperson**
2. Andrew Twambley, MD - Amelans Solicitors & Injury Lawyers 4U **A2J Spokesperson**
3. Ben Welsh - Director, Certus Communications **A2J Communications Lead, Political and Media Counsel\***
4. Denise Wilkinson, Amelans Solicitors **A2J Secretary**
5. Nick Garner - MD, Financial & Legal Insurance
6. Matthew Maxwell Scott - Government Relations Lead, Slater + Gordon
7. Charles Layfield - Head of Legal Practice & Corporate Services, Minster Law (BGL Group)
8. Darren Pardon - Commercial Director, New Law Solicitors
9. Craig Budsworth - Branch Manager, True Solicitors

*\*Ben is supported by the Minster Law media team and Mike Kniec, social media officer. Follow us on Twitter @ccesstojustice*

*Parliamentary advisors Ben Welsh and Matthew Maxwell Scott are also joined by Andrew Dismore, Labour Assembly Member for Barnet and Camden to provide insight and expertise across the political spectrum.*



A2J Ltd members will use their best endeavours to operate as one uniform voice at all times through the executive team and jointly deliver the agreed objectives, with a pragmatic division of resources. The executive committee will be kept informed at all times of meetings, public statements and similar occurrences which represent A2J and will have the opportunity to validate any written material.

#### Objectives

Each objective will, as far as possible, be delivered in harmony with the approach taken by the Strategic Alliance:

- To raise funds to fight the government's reforms with these resources allocated to specific objectives with the approval of the executive committee;
- Collaboratively share the resources at the disposal of A2J members to support the campaign;
- Create consistent key messages for the campaign ensuring 'One Voice & Unity of Purpose' with the Strategic Alliance and create an alternative to the reforms for the government to implement;
- Deliver expert insight into key aspects of the economic arguments through the provision of an economists' report (commissioned 24/12/2015);
- Deliver an effective media and lobbying campaign in a coordinated manner; and
- Identify key topics to provide industry insight which will support the campaign.

#### Funding

A2J have prepared a budget for the initial year 1 campaign and require funding of £500,000; hence all contributions will be greatly appreciated and we have prepared the following table based on turnover to assist you:

<b>Turnover (£)</b>	<b>Suggested Contribution (£ ex VAT)</b>	<b>VAT</b>	<b>Suggested Contribution (£ inc VAT)</b>
Under £1m	£1,000	£200	£1,200
£1-4m	£4,000	£800	£4,800
£4-10m	£8,000	£1,600	£9,600
£10-25m	£15,000	£3,000	£18,000
Over £25m	£20,000	£4,000	£24,000

A2J Ltd is a company limited by guarantee and has been incorporated solely for the 2015 Autumn Statement campaign.

The Directors of A2J Ltd are Martin Coyne (Ralli Ltd), Andrew Twambley (Amelans and IL4U) and Matthew Maxwell Scott (Slater + Gordon). The Company Secretary is Denise Wilkinson (Amelans and IL4U).



Whilst the relevant documentation is currently awaited from Companies House (at 21/04/2016) to enable VAT registration, monies are being collected by Ralli Ltd Solicitors of Manchester.

A VAT invoice will be issued upon VAT registration. In the interim a receipt will be sent.

Please send contributions by Bank Transfer or Cheque:

Ralli Ltd Clients Account  
Nat West  
Sort Code      01-05-31  
Account        39196712

FAO Jonathan Pickup  
Ralli Ltd  
Jackson House  
Sibson Rd  
Sale  
Manchester  
M33 7RR

Thank you in advance for your support.

Martin Coyne on behalf of your Executive Committee