

## Legal Expense Insurance - The Great Insurance Scam!

Heard about the Insurance scam where the Insurance Companies scam you -the unsuspecting innocent policy holder.

Have you been told that you have a legal expense policy attached to your car insurance?

Have you bought a legal expense insurance policy and been told by your insurance company that they will pay your legal fees in pursuing a [personal injury claim](#)?

Well, BEWARE of legal expense insurance (LEI) - you may be surprised to learn the ugly truth about LEI.

### **LEI is a sham, pure and simple.**

Let me guess, you are told by your insurance company that they will pay your legal fee's in pursuing a claim and then refer you onto a Solicitor . Absolute nonsense - in fact the actual agreement they have with the Solicitors is that they don't pay any legal fees at all.

Think about it under English law, the other/negligent insurers pay your legal fees - so why would your insurance company pay them.

We don't charge you a penny in legal fees, neither do other reputable Solicitors.

So, what's with you buying a legal expense insurance policy costing £15.00 - £25.00 which says they will pay for your legal fees in pursuing a personal injury claim?

Well, it's an easy £25.00 in the pockets of your insurers for nothing.

### **Sorry but it gets worse.**

The truth is that LEI is really about selling your injury claim.

LEI is simply a mechanism for you to contact your insurers and for them to take the claim details and to sell these onto the highest bidder.

It's a way for your insurance company to profit from your injury. By telling you that you have legal cover, they get you to automatically contact them to give them the details of your accident; or they call you and tell you that you already have legal cover to pursue a claim.

They then sell on your contact and accident details to a firm that is prepared to buy your claim.

You have a complete freedom of choice of Solicitor, so think carefully about choosing the right one - think about LEI as it really is - your insurers are simply selling on your claim to the highest bidder.

## **You don't have to have your choice taken away from you!**

Let me repeat myself, just in case you are in a state of shock:

LEI is just a mechanism for your insurance company to sell on your claim to a firm that is prepared to pay through the nose for your claim. The highest bidding law firm gets referred your claim.

Unfortunately, many law firms (not all) are willing to buy your claim from your insurance company; so your insurers get a backhander and profit from your injury, and all for the privilege of selling on your details.

Both your insurance company and the Solicitors are supposed to tell you about the payment by your Solicitors to your insurance company but from our experience they never do.

## **From our experience of speaking to Clients on a daily basis:**

We have yet to hear of a Client that has been told by the Solicitors or the insurers that their injury claim was sold on -

We are aware that you are never told that the Firm that has been referred your case, by your insurance company, has actually paid over a large wad of cash to your insurers.

Ok, so what's the big deal, well let's summarise:

1. You fork out £15.00-25.00 for a worthless LEI policy.
2. Your Insurers sell on your claim to the highest bidder and profit from your injury.
3. Your Insurers nor your Solicitors comply with the rules and tell you about the shady back hander given to your insurers.

## **If that's not bad enough, it gets worse.**

Worst of all and the biggest kick in the teeth, is that the problem with these types of firms is that they buy your injury claim for so much money (anywhere around £600.00) that they no longer have this money to spend on your claim.

So you fork out £25.00 for a LEI policy, your insurers sell on your claim without telling you and they secretly profit from your injury and then to cap it all off; as a result of it all you get a poorer service.

It's easy to work out that if a firm buys your case for around £600.00, then that is £600.00 less in the pot that the Solicitors can spend on running your claim.

Your insurers profit from your injury and as a result you get a worse service because the chosen firm has paid so much for your injury claim.

The firms that pay these massive referral fees demanded by insurers for your injury claims, actually make very little on each case because of the extremely high cost of acquiring the case.

**Therefore they have to make money on volume.**

They have to get in as many claims and spend as little as time on each claim as possible and this may mean cutting corners.

*Cutting corners may mean:*

- Employing young unqualified staff
- High case volumes for there staff to handle
- Poor Client contact
- Missing out the individual elements of your claim
- Resulting poor service

I guess with LEI firms you can compare it, to a factory floor where you are on a production line, where you and your file is on the conveyer belt, the same as every other Client.

They make so little per claim because since October 2003, the base costs that Solicitors get for running road traffic accidents has been fixed (except in exceptional circumstances) to £800.00.

If firms are buying cases for £600.00 they stand to make very little on a claim that they will be funding and running in some cases for a considerable period of time.

Independent firms like ourselves, that don't buy claims from insurers, can actually spend time on your claim; looking at you and each case individually; keeping you updated regularly; spending time negotiating with the other insurers and ensuring you get the best result.

If we paid £600.00 for your case then we could not provide you with the high level of service that we currently offer so that is why we say NO to LEI.

We are proud that each of our client's are looked after like an individual.

**You could be too - You do have a choice!**

You could choose the Solicitors that your insurance company have selected, in the knowledge that your insurers are profiting from your injury and as a result the selected Solicitors have less money to spend on your claim from day 1.

OR you can choose independent Solicitors like ourselves, with no middlemen and no backhanders!

## The choice is YOURS.

We would advise that you always go direct to an independent firm of Injury Lawyers like ourselves.

It usually does make sense to go direct.

So choose the right Injury Lawyer for you, don't be fooled by LEI

- Your choice of [Injury Lawyer](#) should be all about service.

## We focus on Service, Service, Service.

It's not about price, we don't charge you nor should the LEI firm - as it's always the other/negligent insurers that pay the legal fees, so it's not about being cheaper -

It's about picking the firm that can provide you with the best service!

*Go for a professional, high quality and friendly service.*

Who will get you more compensation, who will get it quicker and who will provide you with a personal friendly service, keeping you regularly updated and always in the loop.

Unfortunately most people involved in road traffic accidents don't know the truth about LEI.

You do!

The choice is yours, at least now you can make an informed decision.



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