

**Pricing for Bodily Injury Claims Within a UK Private  
Motor Account**

**Stephen Jones & Grant Mitchell**

## Pricing for Bodily Injury Claims Within a UK Private Motor Account

A spate of recent legislative changes has increased significantly the cost to motor insurers of third-party bodily injury (TPBI) claims. These changes (which include Ogden, benefit recovery, NHS cost recovery, no-win no-fee, Woolf, and others) have compounded the already difficult job of the motor pricing actuary of making appropriate allowance for TPBI claims, both in overall and structural terms, within the risk premium.

This workshop will seek to illustrate some methods that have been adopted in pricing for TPBI claims, and in making allowance for the effects of recent legislative changes.

The workshop will make extensive reference to the "Bodily Injury Claims" Working Party Paper, and will encourage active participation from those having experience in the pricing of direct (i.e. non-reinsurance) private motor business.