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**How to better react to developments in
liability and insurance**

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Layout & Distribution: Valéria Kozakova

The Social Construction of Bodily Injury

Phil Bell

Experiences in the U.K.

ROYAL & SUNALLIANCE

- Concept of Justice
- Compensation Culture
- Role of Claims Management Companies
- Creativity of lawyers
- Compensation Bill
- Is it too late?

Psychiatric illness



- Stress/depression
- Failure to educate
- Fear of asbestos
- Fear of death
- Racial abuse

Whiplash



- 200,000 claims per year
- Legal costs
- Quick recovery
- Compensation entitlement

Bodily Injury?



- Failure to be made "head girl"
- Falling coconut
- Too many letters
- Acoustic shock
- Beat Knee

What next?



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