

From: [REDACTED] <[REDACTED]@uk>

Sent: 14 October 2026 12:07

To: [REDACTED] Thomas [REDACTED]

Cc: [REDACTED]

Subject: The County Courts (Financial Limits) Order (Northern Ireland) 2026

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[\[REDACTED\]ortant](#)

Dear Thomas,

We are getting in touch with the Committee on the issue of the proposed changes to the County Court monetary limit and associated scale fee costs under The County Courts (Financial Limits) Order (Northern Ireland) 2026 which is due to be considered by the Committee for Justice on Thursday 15 October. The Association of British Insurers (ABI) has followed this matter with interest as it is material for insurers writing liability cover in Northern Ireland and we submitted our views to County Court Rules Committee scale costs consultation in July 2026.

We had understood that the Committee for Justice would issue a four-week Call for Evidence, giving an opportunity for stakeholders to comment. Unfortunately, we did not receive notification of the Call for Evidence and we understand that other stakeholders are in a similar position, so please accept our apologies for not responding before now.

Insurers are major users of the County Court in defending liability actions for personal injury arising from road traffic accidents, workplace accidents or injuries sustained on the public estate. Legal costs are an increasing and significant factor in insurance claims costs in Northern Ireland which puts inflationary pressure on premiums for motor, employer's liability and public liability insurance which affects consumers, businesses and public bodies in Northern Ireland.

We accept that scale costs should extend to the new general civil jurisdiction of £60,000. We also recognise the proposal that there should be six additional bands each of £5,000 from £30,000 to £60,000, and understand the argument that this would (i) provide certainty to parties to litigation and (ii) continue the practice in the County Court of costs being awarded by reference to a scale which allows parties to assess the likely

financial risks of litigation. However, in the future we would like to see more fundamental reform of litigation costs in Northern Ireland. This should have the following aims and objectives:

- The costs of litigation in the County Courts in Northern Ireland being kept as economical as possible. This should include a fair and reasonable approach to setting remuneration which properly reflects the simpler nature of litigating in the County Court compared to the High Court;
- Greater proportionality between the amounts awarded and costs;
- Minor claims for road traffic damage and/or injury such as whiplash being brought out of the costs bearing arena into the small claims court;
- Where motor claims are heard in the County Court, further differentiation in litigation costs to reflect that they are more straightforward to handle;
- The use of the SPPI index (rather than the GDP deflator) when assessing the appropriate inflation percentage to apply; and
- Consideration of introducing staging to the costs process, as this would better reflect the amount of work required at each stage and take into account that cases settle at different times along the litigation route.

We would welcome the opportunity to discuss any aspect of this submission further, and engage with the Committee for Justice on the wider issues of access to civil justice and personal injury reform in Northern Ireland.

Regards,

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*The***ABI**

[REDACTED]

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Long-Term Savings Conference

When: 3 November 2026, 10:30-15:00

Where: The ABI, 30 Fenchurch Street, London, EC3M 3BD

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