



NEWS RELEASE
18th January 2010

Count Down to RTA PI Claims Process Reforms Begins

Insurers and claimant lawyers have 77 days to adapt internal operations and processes in readiness for April 6 – the formal implementation date of the Ministry of Justice reforms to streamline the compensation system for low cost RTA personal injury claims.

As of today 18th January, insurers, claimant lawyers and compensators can register to use the electronic portal designed to support adherence to the reforms by enabling the swift electronic exchange of all relevant claim information and related documentation, including medical reports. The portal will facilitate the streamlined flow of information on liability and quantum between parties, enable key decisions to be communicated rapidly, avoid duplication, reduce operational costs and allow for swifter claims settlement in line with the timeframes set by the new reforms.

To register, organisations should contact IDSL project manager Howard Missin by email: howard.missin@polarisplus.co.uk and further information is available at www.rtapiclaimsprocess.org.uk. Early registration and use of the portal will allow organisations to bed in operational processes in advance of formal implementation of the reforms on April 6 in a training environment.

Those registering will be able to access the portal via a web browser option to a secure web server and complete electronic forms online. Organisations can arrange testing / training partnerships whereby completed electronic forms can be submitted and transmitted for bi-lateral testing and training purposes. Access to the internet using standard browser software such as Internet Explorer (Version 6 or above) Mozilla Firefox

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Count Down to RTA PI Claims Process Reforms Begins Continued/...

or Opera is the only IT requirement. The web browser interface option has completed stringent user acceptance testing in December 2009 supporting Phase 1 of the roll out of the electronic portal, which addresses the requirements of Stage 1 of the claims process reforms. Stage 1 of the reforms requires insurers, on receipt of a claim notification form from the claimant lawyer, to admit or deny liability within 15 working days. Insurers currently have a maximum of 3 months from acknowledging the claim to accept or deny liability.

Phase 2 of the portal roll out will commence in February. This will provide an additional method for accessing the portal, linking with the Web Server via Application-to-Application (A2A) interfaces to the internal applications/systems used by Claimant Representatives or Defendant Insurer/Compensators. This uses standard XML-based messages. These messages provide the necessary information for the processing of claims, and also support the interaction of the client applications with the process as controlled by the system. The data content of the messages will be validated as necessary, and will be rejected in the event of an error.

User acceptance testing of Stages 2 and 3 of the process reforms for both web browser and A2A options will be completed in February. Stage 2 requires that on acceptance of liability the claimant lawyer completes and sends a settlement pack to the insurer/compensator and a timeframe of 15 working days has been set for insurer/compensator acceptance or a further 20 working days to negotiate via counter offers. Stage 3 of the reforms specifies that where liability has been accepted but relevant parties cannot agree a settlement figure, the claim proceeds to a quantum hearing. Stage 3 is not subject to a defined timeframe.

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Count Down to RTA PI Claims Process Reforms Begins Continued/...

Editors Notes:

Background to Electronic Portal

Claimant lawyers insurers and compensators are working in collaboration to develop and implement an electronic portal which supports the process now agreed in conjunction with the Ministry of Justice to enable faster agreement on liability and payment of low cost RTA injury claims (between £1,000 - £10,000). Insurers currently have between 60-90 days to accept or deny liability for such personal injury claims – under the new rules this timeframe will be reduced to just 15 days. It is anticipated that the enhanced process will encompass the majority of all motor personal injury claims occurring in England and Wales - improving the claim process for as many as 500,000 individuals.

A Project Steering Group (PSG), with an independent chairman and supported by IDSL, has been established to manage the development of the electronic communications portal. The PSG is comprised of representatives from the Law Society, the Association of Personal Injury Lawyers (APIL), Motor Accident Solicitors Society (MASS), the Trade Union Congress (TUC), the Motor Insurers' Bureau (MIB) and insurers. The system is being developed by highly trusted and experienced technology partner, CRIF Decision Solutions Ltd (CRIF), for maximum performance and security and to meet the Information Commissioner's recommendations for secure transmission of electronic messages. CRIF is well known for providing decisioning solutions to financial services companies and was selected by a panel of claimant lawyers and insurers/compensators following a process which reviewed 15 responses to an Invitation to Tender.

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