



Count Down to RTA PI Claims Process Reforms – 41 Days to go

From the 23rd February Insurers and claimant lawyers will have just 41 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.

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 visit the website (www.rtapiclaimsprocess.org.uk) and download the relevant registration form for your organisation from the 'How to sign up' tab, complete and return as soon as possible to support@rtapiclaimsprocess.org.uk. Early registration and use of the portal will allow organisations to be 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 or Opera is the only IT requirement. The web browser interface option has completed stringent user acceptance testing in December 2009 covering requirements for 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.

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. 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.

In February user acceptance testing for Application-to-Application (A2A) interfaces via the portal will be completed. This will provide an additional method for accessing the portal, linking with the Web Server, 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.

For further information email support@rtapiclaimsprocess.org.uk or visit our website at www.rtapiclaimsprocess.org.uk

Recommendation is that you action now by registering your organisation