

NEWS RELEASE

November 3rd 2009

CRIF DECISION SOLUTIONS LTD ANNOUNCED AS TECHNOLOGY PARTNER SUPPORTING RTA PERSONAL INJURY CLAIMS PROCESS REFORMS

CRIF Decision Solutions Ltd (CRIF) has been selected as the technology systems provider by a selection panel of claimant lawyers and insurers/compensators working to implement an electronic communications process to support the MoJ process reforms to low cost RTA personal injury claims. The selection panel reviewed 15 responses to an Invitation to Tender as part of the selection process. The reforms, which aim to speed up the time taken to reach settlement for claimants and reduce the time and costs spent on lower value RTA cases (£1,000 - £10,000) are due to take effect from April 2010.

The technology system under development by CRIF will provide for an electronic portal enabling communications via web services, including XML interfaces with claimant lawyer and insurer/compensator in-house systems and web browser options. It will facilitate swift, electronic exchange of all relevant claim related documentation, including medical reports, between claimant lawyers and insurers/compensators, supporting the drive to meet the agreed process time scales.

A 'kick start' workshop involving claimant lawyers and insurers/compensators took place at the beginning of October and an initial pilot, covering stage 1 of the new process and involving claimant lawyers and insurers/compensators is scheduled for January 2010.

Insurance Database Services Ltd (IDSL), responsible for project management and co-ordinating the roll out of the electronic portal, will be arranging a series of communications to all claimant lawyers and insurers/compensators to keep them apprised of system development and to provide assistance on interfacing with their in-house systems and processes.

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Editor's Notes:

Selection Panel Members:

Representation on the panel was provided by APIL, MASS, TUC, Insurers and the MIB

Background to New Process Framework Taking Effect April 2010:

The new process will be contained in a new Pre-Action Protocol and amended Civil Procedure Rules.

Stage One: Claimant's solicitor completes the claim notification form and sends it to the insurer/compensator who may admit/deny liability. 15 working day time limit. £400 fixed fee cost.

Medical evidence is gathered between stages 1 & 2 – there is no set time period as medical reports must reflect the claimant's injuries and recovery

Stage Two: Where liability is admitted the claimant solicitor completes and sends a settlement pack (medical report attached) to the insurer/compensator. The insurer/compensator has 15 working days to accept or a further 20 working days to negotiate via counter offers. £800 fixed fee cost.

Stage Three: Where the parties cannot agree a settlement, the claim will proceed to a quantum hearing. No time limit. Fixed costs for this will be £250 for a paper hearing or £500 for an oral hearing.

About IDSL:

IDSL is the body responsible for implementing and managing data sharing initiatives for the insurance industry. IDSL is project managing and co-ordinating the implementation of the electronic solution supporting claimant lawyers and insurers/compensators to adopt the processes now agreed in conjunction with the MoJ, to enable faster agreement on liability and payment of low cost RTA personal injury claims.

About CRIF Decision Solutions Ltd:

CRIF Decision Solutions Ltd was established in the UK in 1997 as part of the CRIF Group. The company provides decisioning solutions to financial services companies, IFA monitoring systems for life assurers and the management of general insurance claims databases for insurers/compensators.

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