

## RTA Portal FAQ's

### **What is the new reform?**

The reforms were introduced to streamline the current compensation by speeding up the process of establishing liability and finalising payment costs of RTA claims. Claimant solicitors now submit agreed information to insurers, responding within specific time periods.

### **How is the new process different from the previous RTA PI claims procedure?**

The new system requires the use of standardised information passed between Claimant Solicitors and insurers through a secure and electronic portal. The portal is structured by specific time frames, which enables key decisions to be communicated a lot quicker than the previous process.

### **How do I know if my claim is eligible?**

If all of the following apply to your claim then it will be eligible to be submitted through the new process.

- Any RTA claim where there is personal injury
- If your accident took place after 30<sup>th</sup> April 2010.
- If your claim is valued between £1,000 and £10,000 (for your injury)

### **What claims are excluded from the Portal?**

If your claim consists of any of the following it will be excluded from the new process.

- Where there is no injury, or your injury is valued at less than £1,000
- Untraced drivers cannot be submitted
- Where the Claimant or the Defendant is deceased
- Where the Defendant's vehicle is registered outside the UK

### **How is the RTA Portal Structured?**

There are two main stages involved in the new process.

Stage One: The Claimant Solicitor completes a claim notification form. This is then electronically sent to the Defendant's insurer, they then have 15 working days in which to admit or deny liability.

If liability is admitted then the claim automatically moves onto stage 2 of the process. Medical evidence is then gathered between stages one and two.

Where there is no response from the insurer, or where liability is denied, the claim automatically exits the process. The claim will then proceed under the

previous pre-action protocol period of PI claims. The claim cannot re enter the new process.

Stage Two: Where liability is admitted, the Claimant Solicitor completes a settlement pack to the Defendant insurer. The insurer then has 15 working days to either accept the offer or make a counter offer. Where a counter offer is made there will be a further 20 working days for consideration and negotiation between both parties.

Stage Three: This stage only comes into effect when the relevant parties cannot agree a settlement figure. The claim will then proceed to a quantum hearing where both parties will complete a Court proceeding pack.