

## NEW CLAIMS PROCEDURE



**The claims procedure is changing - see how it will affect you and your clients:**

**Glaisyers Solicitors LLP can help you get up to speed on the new process before your competitors.**

As of 6th April 2010 the claims procedure is changing for personal injury cases valued between £1,000 and £10,000. The aim of the new protocol is to expedite personal injury claims. The current process will still apply for non-PI cases.

The new protocol will include cases valued between £1,000 and £10,000 however the vehicle damage aspects i.e. repairs, hire, PAV etc will not be included in this valuation.

This process will be beneficial as it will encourage insurers to deal with claims in an efficient manner set against specified deadlines. Under the new regime, interim payments can be requested and the insurers have 15 working days to release payment otherwise the claim will exit the protocol, which will have costs consequences for the insurers. These potential sanctions will hopefully lead to a quicker recovery rate overall. Once the claim falls out of the scope of the new protocol the current Civil Procedure Rules (CPR) will apply and proceedings can be issued.

At the outset of the claim, the Claimant's Solicitors are required to complete a Claims Notification Form (CNF). This will require additional information being obtained from the client when the initial details are taken.

Once the CNF is received by the third party insurers they have 15 working days to respond with an admission of liability otherwise the claim again leaves the new protocol and falls under the current CPR.

Within the CNF Claimant's Solicitors are obliged to provide full contact details of the hire company together with the daily rate of hire. We do believe that there are situations within the new process that will assist hire companies and we will liaise with you on an individual basis with regards to this and other aspects of the process.

We are optimistic that the new protocol will have the desired effects of expediting personal injury claims and lead to an overhaul in the practices of the insurance industry.

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