



## Personal Injury Claims Fact Sheet – October 2018

The Ministry of Justice has streamlined the compensation system for low value road traffic accident personal injury claims between £1,000 and £10,000.

Insurers have 15 days to accept or deny liability for personal injury claims.

Members who administer their own claims with a third party deductible of £10,000 or more need to respond to claims under this timescale.

### What are the benefits?

The process has the potential to benefit members as the claims process will be speeded up and the administration has been simplified. The key benefits are:

- The swift, electronic exchange of all relevant claim information and related documentation between lawyers and insurers/ compensators - including medical reports – will enable key decisions to be communicated more quickly and reduce duplication.
- A streamlined flow of agreed information on both liability and quantum between parties will therefore help to reduce operational costs and enable the insurer/compensator to agree settlement more quickly.
- Through the use of uniform input forms, lawyers are likely to reduce processing time for each claim handled.
- The system will include validation checks by Insurance Database Services Ltd on claims information to ensure that all required data is forwarded between parties.
- Claimant lawyers using the web browser will be able to save partial information prior to sending full details to insurer/compensator enabling secure storing of data before completion.

### How are claims processed?

An electronic portal exists to enable faster agreement on liability and payment of claims.

---

The purpose of this fact sheet is to provide general guidance and information only. Although every effort is made to ensure that the content is accurate, the BVRLA cannot accept any liability whatsoever for any inaccuracy contained within it, nor for any damage or loss, direct or indirect, which may be suffered as a result of any reliance placed upon the information provided, whether arising in contract, tort or in any other way.

Advice should always be obtained from your own professional advisers before committing to a specific action.



## How can members' access the portal?

The portal is administered by Insurance Database Services Ltd (IDSL).

Members or administrators who are handling claims on members' behalf need to be registered with IDSL. To register members will need to fill in a spreadsheet with contact details of claim handlers and whether claims will be processed by a web browser or a link to the web server by an application to application interface.

The spreadsheet can be accessed [here](#).

Once complete the spreadsheet needs to be sent to [idsl@polarisplus.co.uk](mailto:idsl@polarisplus.co.uk).

## Web browser

The browser based access to the web server provides the ability for the users to complete the agreed electronic forms online and submit for transfer to the recipient party. Input to the forms is fully validated by the system to the agreed requirements before transmission, requesting user correction if necessary.

## Application-to-Application (A2A) interfaces

The interface links to the web server via an application-to-application (A2A) interface to the internal applications/systems used by claimant representatives or defendant insurer/compensators.

It 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.

## Further information

For queries on registering with IDSL contact:

**Joe Biddle** at IDSL - Tel: 0207 265 5763 or email [idsl@polarisplus.co.uk](mailto:idsl@polarisplus.co.uk)

For full details on the changes and the new system click [here](#).

## BVRLA Contacts:

[legal@bvrla.co.uk](mailto:legal@bvrla.co.uk) or call 01494 434747

---

The purpose of this fact sheet is to provide general guidance and information only. Although every effort is made to ensure that the content is accurate, the BVRLA cannot accept any liability whatsoever for any inaccuracy contained within it, nor for any damage or loss, direct or indirect, which may be suffered as a result of any reliance placed upon the information provided, whether arising in contract, tort or in any other way.

Advice should always be obtained from your own professional advisers before committing to a specific action.