

Ministry of Justice Portal Claims

What is the Claims Portal?

The Claims Portal is the default method of dealing with personal injury claims that fall within the guideline amounts of between £1,000 and £25,000 occurring in the UK.

The Claims Portal acts as a go-between for claimants and defendants, making it straightforward to pursue a road traffic accident (RTA) or personal injury claim.

3 Stages in the Claims Portal Process

The 3 stages are Investigation, Negotiation and Litigation.

Stage 1 – Investigation

A Solicitor/Lawyer will send a Claim Notification Form (CNF) to the defendant, which must be acknowledged within 1 working day.

The defendant/defendant's insurers then have 15 days to provide a liability response for a RTA claim.

The defendant/defendant's insurers then have 30 days to respond to the claim if it has been designated as an EL or Employers Liability claim.

The defendant/defendant's insurers then has 40 days to respond to the claim if it has been designated as a PL or Public Liability claim.

Once this stage has been completed the claim will only stay in the portal system if the defendant/defendant's insurers have admitted liability in full.

Stage 2 – Negotiation

The claimant will then need to submit any medical evidence to support their injury claim. They'll also need to state how much they are prepared to accept as recompense to settle the claim. All parties then have a further 35 days to negotiate and come to an agreement.

Stage 3 – Litigation

If there has been no agreement at the end of Stage 2 then the defendant/defendant's insurers pays their final offer to the claimant. It is then up to the claimant to pursue the matter further through Court proceedings to obtain a higher amount.

Benefits of the Claims Portal

Keeps Costs Down

After the justice reforms initiated by Lord Woolf in 1999, and subsequent revisions to the legal system, it has become increasingly expensive to pursue small claims, especially road traffic accident claims for injury or damage to a vehicle.

However, if a claim stays within the Portal process it is likely to be significantly cheaper in legal costs than those that fall outside the system. It is important to know that there are strict deadlines in place for each stage of the process. If

those processes are breached, or any of these deadlines missed, then the claim is rejected from the portal and the legal costs will continue, likely soaring significantly.

Speeds Up the Process

Before the Claims Portal was introduced, pursuing road traffic accident (RTA) claims could take months, if not years! By ensuring that small to medium-sized claims all go through the same system and eliminating a huge amount of red-tape that previously slowed up the process, the process has now been speeded up significantly. In effect, it can take as little as four months from start to finish, rather than the previous average of around 12 months.

Decisions are reached quickly, and because the Portal is electronic, the transfer of information between parties is carried out in a secure and much more efficient way.

Action YOU need to take on receipt of a claim

1. On receipt of a letter of claim or a Claims Notification Form (CNF) from a claimant's representative, you need to take the following action:
 - Acknowledge receipt of the correspondence to the claimant's representatives within 1 working day of receipt. The acknowledgement **must be sent by email** and we suggest you use the following wording:

RE: [Claimant Solicitor Reference, Claimant's name]
INCIDENT DATE: [DATE]

We acknowledge receipt of your Claim Notification of [DATE], a copy of which has been forwarded to our insurers with instructions to contact you.

Please note our insurance details: [INSURER NAME] [POLICY NUMBER]

Please forward all future correspondence to our insurer as per above details.

2. Notify us via email at claims@grpclaims.co.uk and/or your insurer immediately, including the following with your notification:
 - A copy of the Claims Notification Form or letter of claim
 - Any other correspondence received from the claimant or their representatives
 - A copy of the email acknowledgement you sent to the claimants representatives
 - Any other relevant information you may have concerning the incident
 - Where possible please provide a copy of the envelope that the Claims Notification Form arrives in (The date stamp on the envelope provides proof of the date posted, that can be used if the claimant representatives allege that the Claims Notification Form was posted at a different time.
3. Once your insurer has received the notification, a member of the liability team will contact you to advise the next steps.