

# IMPORTANT NEWS

## MINISTRY OF JUSTICE REFORMS

The long awaited MOJ Reforms are due to come into effect from April 2010 and for those who are unaware of the changes, the reforms will implement a new structure for the processing of personal injury claims.

The Reforms have come about largely in response to wide concerns over the cost of legal representation and just as importantly, the delay in the delivery of compensation to personal injury claimants.

Under the new regulations, where there is no dispute on liability, Insurers will have only 15 days to investigate the circumstances of an accident and admit liability. This applies to all Motor claims where there is a personal injury element likely to be valued between £1,000 and £10,000, which in itself will account for the majority of injury claims.

The effects of the new system should produce a much quicker settlement to the Claimant and legal costs are capped at each point in the process, thus benefitting Claimant and Insurers.

Those accidents involving a degree of contributory negligence will fall outside the scope of the MOJ rules and will be dealt with in the normal way, incurring much higher levels of Solicitors costs.

It is now more important than ever that all accidents should be reported immediately to Insurers with the minimum of delay, if full advantage is to be made of the reforms and to this end WRIGHTSURE as part of our Customer Service and Risk Management Strategies are able to play an important role for all our Clients in this early reporting procedure. Our dedicated Claims Handlers are all trained to take new claim notifications by telephone, which is sufficient in most cases (in advance of a completed Accident Report Form) for Insurers to make a quick decision on liability and ensure that the claim falls within the MOJ Protocols.

There is the added advantage that even on non injury type claims, that if Third Party claims are captured early enough, Insurers can often supply a courtesy vehicle to the Claimant, ruling out the possibility of expensive and often unnecessary credit hire, so our advice is 'DON'T DELAY IF YOU CAN REPORT IT TODAY'.

Fuller information on the MOJ Reforms to the Personal Injury (PI) Compensation Process can be supplied upon request for those who would like greater detail on the changes.