



Important Information: Employers' & Public Liability Claims Reporting

Overview:

In 2010, following the 'Review of the Civil Litigation Costs' (known as the Jackson Reforms) the Government introduced an on-line portal to record all Motor Personal Injury Claims with a value of less than £10,000. From the 31st July 2013 the portal has been expanded to include Motor Personal Injury, Employers Liability and Public Liability Personal Injury Claims up to a value of £25,000.

Insurers have been long campaigning for change in the way in which these claims are handled. With no personal risk to the victim of an accident in pursuing a claim for compensation and an increasing number of services offering help to do this (no win no fee), the cost of personal injury insurance claims has spiralled. Going forward, all claimants with claims handled via the online portal will no longer have the option to appoint a 'No Win, No Fee' solicitor.

Insurers believe that claims handled via the on-line portal will significantly reduce current claims costs. However the timescales for reporting and managing claims have been considerably tightened, which impacts on the way in which future claims are handled.

What does this mean for you?

As a Mole Insurance Services client you currently benefit from our fully managed claims service, this will continue. However for future personal injury claims made against you, the prompt reporting of claims and the early supply of all relevant accident documentation is essential.

The majority of employer's liability claims will be notified to the Insurer through the Portal by the claimant's representative. However there remains a possibility that public liability personal injury claims may be notified directly to you, in this instance you will need to:

Contact our Claims Department on: Torquay: 0333 2026510 and select option 3

If you choose to acknowledge the claim, please ensure you comply with the following:

- Contact the Claimants representative by email and acknowledge the Claims Notification Form within 24 hours. Simply advise them the name of your Insurer and give them your policy number.
- Notify our claims team on the same day as the acknowledgement is sent in order that we can advise your Insurer on your behalf.

Please do not at any point comment on the nature of the claim or discuss liability with either the claimant or the claimant's representative.

The timescales for Insurers to admit liability and communicate the decision is now:

- Motor personal Injury 15 business days (unchanged)
- Public Liability 40 business days (currently 90 days)
- Employers Liability 30 business days (currently 90 days)

Top Tips:

To maximise the potential cost savings from these changes, we need to ensure that as many claims stay within the timescales and are kept within the portal. In order to achieve this we would request that you:

- Review your current process for claims notifications against the new timescales
- Record all accidents/incidents promptly
- Ensure that all relevant documentation including accident reports, photographs, witness statements, risk assessments and training records are readily accessible.
- Collate earnings details promptly following any accident that is likely to give rise to a claim
- Provide points of contact and details for investigating purposes when notifying a claim
- Respond promptly and fully to any requests made by insurers for information

To notify us of a claim please contact our Claims team on: 0333 2026510 and select option 3

For further advice, please do not hesitate to contact a member of the team who will be happy to discuss these changes with you.

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