

# RTA Unit

## Overview

In April 2010 the Ministry of Justice introduced a new electronic process for people wanting to make Road Traffic Accident (RTA) claims, where the amount of compensation would be less than £10,000 and the accident occurred on or after 30th April 2010. This three stage process has been designed to make it easier for claimants to bring a claim, reducing the time it takes for their claim to be settled and treatment and compensation to be received.

All contact with your insurers takes place electronically, eliminating the inevitable delays of traditional paper correspondence. To ensure that our clients benefit from this new process and receive the best possible service we have set up a dedicated RTA Unit and specialist IT system to focus on these types of cases. Using this system, some of our clients have received their compensation in less than 25 days.



Our RTA Unit will handle all stages of the process for you and ensure that all the relevant forms are completed correctly, so you don't need to worry. Deadlines have been implemented by the MoJ and your solicitor will make sure that these are stuck to by all parties.

## The Three Stages

### Stage 1

Providing early notification of a claim to the defendant and their insurer.

When you speak to one of our specialist RTA solicitors they will take the full details of your accident, which will be sent to the defendant's insurer who then has 15 business days from receipt of the claimsform to respond. If we are helping you bring a claim via the Motor Insurers' Bureau (MIB) then this deadline is 30 days.

### Stage 2

Medical evidence, offers to settle and negotiation At this point your Slater and Gordon solicitor will arrange for you to see a doctor for a medical examination. The doctor will complete a medical report on your injuries following the accident and send it to your Slater and Gordon solicitor. Depending on the nature of your injuries you may have to see more than one medical expert, but all this will be arranged by your lawyer.

This is nothing to worry about and ensures that any compensation you are awarded fully reflects your injuries and the medical treatment and care you may need because of them. You will get to see a copy of the report as well.

Within 15 business days of receiving the report your solicitor will complete what is called a 'Stage 2 Settlement Pack Form' which will contain all relevant information about your injuries and their required treatment and send this on to the defendant's insurer.

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If the defendant has admitted liability but your claim cannot be settled immediately then you will automatically receive an interim payment of at least £1000. If the medical report is final the defendant's insurer then has 15 business days from receipt of the settlement pack to consider and either accept your solicitor's valuation of your claim or make a counter proposal. If the value of the claim is agreed then your case is settled and you can look forward to receiving your compensation within 10 working days of the settlement being reached.

Occasionally a defendant's insurer will not agree with your solicitor and make a counter offer. If this happens your lawyer will discuss this with you and together you will decide what to do next.

### Stage 3 - Where quantum cannot be agreed

Quantum is the amount of compensation that you're entitled to. A number of factors have to be considered such as:

- The type of accident and the severity of your injuries;
- The length of time you have been affected and
- Any financial loss you have experienced. For example loss of income and any costs incurred for treatment, rehabilitation, pain and suffering.

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If your solicitor and the defendant's insurer cannot agree on a fair amount of compensation for your accident then an application will be made to the court. Your solicitor will discuss this with you and assist every step of the way.

Often, once an application has been made to the court, known as issuing proceedings, the defendant's insurer will come back with another offer. If this is accepted then they have to pay the compensation within 10 days of a settlement being reached.

### RTA Unit Team and our Successes

Our RTA Unit is headed by personal injury expert, Jane Cooper, who is a Partner with over 15 years experience. She is supported by a dedicated team who, utilising the new MoJ process and our own cutting edge electronic system, have already settled several cases for clients within a month of the accident

- Whiplash claim settled for client within one month, £1200 compensation
- Whiplash claim settled for client within one month, £1300 compensation
- RTA resulting in shooting pain in back and arm settled for client within one month, £1000 compensation
- Rear end shunt settled for client within 6 weeks, £1800 compensation.



### What to do Next

If you have been in a road traffic accident then speak to one of our expert RTA Unit team today who will be happy to talk you through your case. They will be happy to explain how we can help and what the new MoJ process means for your claim.

Please feel free to discuss your own position and concerns. Contact your nearest office on:

**T:** 0800 9171 999

**W:** [www.slatergordon.co.uk/policelaw](http://www.slatergordon.co.uk/policelaw)

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