

## Annual Report for 2016

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<b>Key purpose of paper:</b>	Report of Claims Portal status and activities in 2016
<b>Decisions required:</b>	Board approval to publish final version

### Aims/Purpose

Claims Portal Limited is the organisation responsible for setting the Strategy, Finance and Governance of the Claims Portal. It also considers and approves changes to the Portal to improve its overall performance and functionality as well as new developments as a result of changes to judicial procedures.

### Objectives

The use of the Claims Portal for submission of personal injury claims where damages are anticipated to be between £1,000 and £25,000 is mandated under the Civil Procedure Rules in the Pre-Action Protocol for Low Value Personal Injury Claims in Road Traffic Accidents and the Pre-Action Protocol for Low Value Personal Injury (Employers' Liability and Public Liability) Claim.

The Company's objective and purpose is to develop, manage and administer through a claim routing portal or other mechanisms a claims process ("the Process") giving effect to the Pre-Action Protocol for Low Value Personal Injury Claims in Road Traffic Accidents and the Pre-Action Protocol for Low Value Personal Injury (Employers' Liability and Public Liability) Claims and related Rules as may be amended from time to time established or to be established by Parliament through the Ministry of Justice and to do so in accordance with those protocols and rules of the court. The Company will deliver the process to users and undertake such activities as are consequential to the management and administration of the process including all residual functions of a Project Steering Group established to oversee the development of the portal.

The service is available for use by lawyers authorised to conduct litigation in England and Wales, litigants in person and compensators. The terms under which access is granted and governed are regulated by requiring Users to sign a Portal User Agreement and adhere to its terms.

The role of the Claims Portal Limited Board is to ensure that the Portal facilitates implementation of the processes set out in these Protocols.

The objectives of the Portal include delivery of the following benefits:

- Transfer of information between parties in a more secure and efficient way
- Quicker and easier communication of decisions
- Reduced cost of communication
- By including some basic validation checks, the Portal helps to avoid inconsistent, incomplete or incorrect information being exchanged
- Meeting of published service level agreements (SLAs)
- Full availability of the service within the published availability times
- Access via application to application (A2A) and as a web service
- Provision of schemas for developers of A2A systems
- Provision of monthly management information
- Provision of a user helpdesk

## Governance and Structure

Claims Portal Limited is a not-for-profit company. The Board is made up of 12 non-executive directors, representing their stakeholders, plus an independent neutral (non-voting) chair.

### **Independent Chair**

The independent chair appointed by the Board is Tim Wallis.

### **Board members**

The Board members are appointed by the following organisations:

- APIL (Association of Personal Injury Lawyers)
- MASS (Motor Accident Solicitors Society)
- TUC (Trade Union Congress)
- The Law Society of England and Wales
- ABI (Association of British Insurers)

MIB MSL are responsible for providing a managed service to the CPL Board, including:

- Management of the agreed SLA's with our technology partner
- Production of Management Information
- Project and change management
- Management of user accounts
- Procurement
- Accounting and financial management
- Communications
- Service delivery
- User audits
- Risk Management services
- Data Protection and Information Security advise
- Maintain the CPL website
- Management of calls to the Helpdesk

## Finance

During the period from 1<sup>st</sup> January 2016 to 31<sup>st</sup> December 2016 Claims Portal Limited's income and expenditure was as follows:

Income	£1,753,904
Expenditure	£1,753,828

### Portal Development - Release 5

Release 5 was implemented on 29<sup>th</sup> November 2016 and included:

- Changes to the Administration Console allowing Portal users to create branches, and changing the way the Administration User function worked to allow Users to have a single Portal login as both Administrator and other user types
- The addition of new fields for the askCUEPI reference, the Medco reference and the CRU reference
- Improvements to the Stage 2 offer and counter-offer functionality
- Some user journey improvements including field masking
- The introduction of functionality for the bulk transfer of claims between user organisations

Over the course of 2015 work had been done in planning more extensive improvements to the Portal. Following the November 2015 Autumn Statement announcement in relation to whiplash injury claims and the Small Claims Track, a decision was made to scale down the release in anticipation that these changes may necessitate further developments to the Portal in 2017 and the remainder of the proposed improvements, including the proposed introduction of User Pays, were put on hold.

### Claims Portal website

CPL maintains a website at [www.claimsportal.org](http://www.claimsportal.org). The website contains Walk Throughs, replies to Frequently Asked Questions, and News and Announcements relating to the Portal.

CPL's Data Retention Policy is published on the website.

In order to provide an improved service to Users and reduce the requirement to contact the Helpdesk, improvements to the Claims Portal website have been commenced to improve search functionality to enable users to better access "how to" information in the relevant sections of the User Guides and FAQs.

### Insurance Fraud Taskforce Recommendations

The IFT made one recommendation that required action by CPL: it recommended that CPL share data with the IFB.

Changes to the User Agreement have been made requiring Users to agree to the data sharing, and a pilot is to be implemented in early 2017. If the pilot demonstrates that the information will be valuable, a full data sharing process will be developed.

Audit

Over the course of 2016 CPL has commenced a programme of audits to ensure compliance with the User Agreement and high level lessons learned have been published for the benefit of the wider user community.

Our Suppliers

- Management service provider : MIB Management Services Limited
- Technology partner : CRIF Decision Solutions Limited
- Website developer : GrowCreate
- Solicitors : Field Fisher LLP
- Auditors : Smith & Williamson
- Broker : Marsh Limited
- Secretarial services provider : APIL

Claims Portal Executive Dashboard

RTA

CNFs submitted January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
70400	72266	70739	71520	65559	69958	65735	68639	66201	67131	69763	57199

Settled claims January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
16068	16655	17954	17839	17203	18270	16568	16727	16720	16012	16756	14044

EL (Accident only)

CNFs submitted January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
4030	4315	4472	4305	4127	4194	4057	4370	4404	4018	4284	3178

Settled claims January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
634	698	775	779	707	701	693	633	641	652	675	578

EL (Disease)

CNFs submitted January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
1373	1222	1100	981	861	1000	823	888	847	815	861	616

Settled claims January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
78	103	89	90	59	81	69	53	77	51	64	61

Public Liability

CNFs submitted January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
5242	5769	5766	5493	5150	5641	5261	5474	5701	5184	5292	3898

Settled claims January to December 2016

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
621	662	677	663	570	629	556	653	605	611	602	541

Service Levels

Portal availability

Jan-16	99.60%	Green
Feb-16	99.80%	Green
Mar-16	100%	Green
Apr-16	99.90%	Green
May-16	100%	Green
Jun-16	99.60%	Green
Jul-16	99.90%	Green
Aug-16	100%	Green
Sep-16	100%	Green
Oct-16	99.90%	Green
Nov-16	100%	Green
Dec-16	99%	Green

Portal performance/response time

Jan-16	98%	Green
Feb-16	97.60%	Green
Mar-16	97.50%	Green
Apr-16	98.10%	Green
May-16	97.90%	Green
Jun-16	96.80%	Green
Jul-16	98.70%	Green
Aug-16	98.70%	Green
Sep-16	98.80%	Green
Oct-16	99.20%	Green
Nov-16	97.80%	Green
Dec-16	98.30%	Green

Behaviour committee

The role of the Portal Behaviour Committee, which is made up of claimant and insurer board members, is to assist with behavioural issues arising from the use of the Claims Portal. It provides guidance on appropriate and expected behaviour by the users of the Portal. The Behaviour Committee can be contacted via the Claims Portal website and findings are published on the website.

During 2016 the Committee received 15 complaints, of which 3 were upheld, 6 were not upheld and 6 were still outstanding as the end of the year.