

# Whiplash Reforms

September 2019



# Welcome

Dominic Clayden, Chief Executive Officer (MIB)



# Introduction

- Today's objectives:
  - Share an update from MoJ
  - Share delivery progress towards the key milestones of public test and go-live
  - Demonstrate the latest work on the solution design and build, launching and running the service
  - Answer your questions

# Agenda

	Speaker	
<b>1. Introduction</b>		
• Welcome and agenda	Dominic Clayden	10:30
<b>2. MoJ update</b>	Richard Hutchinson	
<b>3. Building the service</b>		
• Customer journey simplified	Anna Fleming	
• Service Demo	Supported by Jake Rimmer	
Lunch		12:00-13:00
<b>4. Launching the service</b>	Anna Fleming	13:00
• Focus on Testing		
• Focus on Integration		
• Focus on Registration		
• Focus on Fraud		
<b>5. Designing and Running the service</b>		
• Brand values	Shavaun Glen	
• Customer experience	Garry Luxford	
• Customer contact strategy		
• Supporting the end to end service		
<b>6. Q&amp;A panel</b>	Q&A panel	
<b>7. Close</b>	Dominic Clayden	14:30



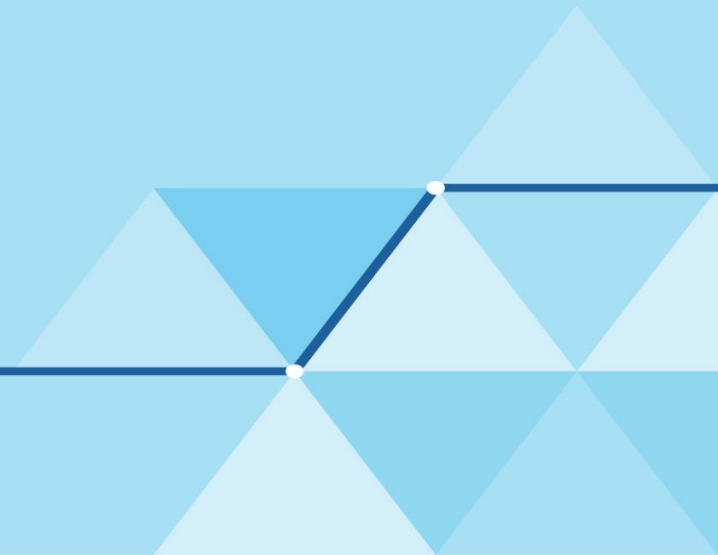
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# Whiplash Reforms

**MoJ update**

**Richard Hutchinson, Head of Whiplash Reforms  
Programme**

10-11 September 2019



# Whiplash Reforms

## Policy context and environment

- Civil Liability Act - background
- Prorogation
- SI to establish new PSLA tariff for whiplash injuries
- Rules to raise Small Claims Limit for Road Traffic Accident claims and pre-action protocol
- Aim to implement reforms from April 2020

# Whiplash Reforms

## MoJ policy approach

- Claimant and access to justice at the heart of the process
- Online service to help people make and manage small RTA-related personal injury claims without a lawyer
- Simple, quick, efficient with guidance and support
- Free at the point of entry for claimants
- Extensive stakeholder sessions to help design

# Whiplash Reforms

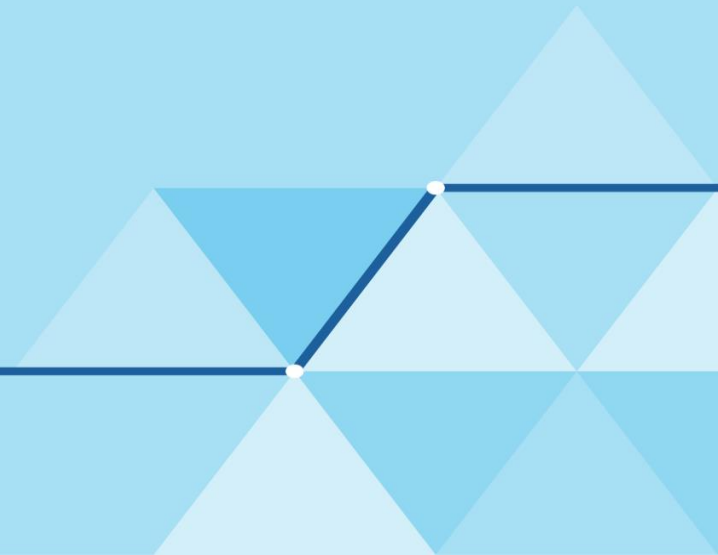
## MoJ policy decisions

- Online service applies to all RTA-related PI claims where PSLA is not >£5,000 and any claims for special damages not >SCT limit
- Medical reports for unrepresented claims: published government response (5<sup>th</sup> September)
- Making sure the unrepresented claimant gets a fair settlement
- Working with CPRC on the PAP and Rules for April 2020
- New service excludes claims for credit hire and rehabilitation
- Minors & protected parties excluded from increase in SCT limit





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# Building the service

Anna Fleming, Chief Operating Officer

Jake Rimmer, Business Analyst



# Service demonstration – what it is and isn't

- The MoJ provide high level direction of programme content, with MIB seeking feedback from a range of stakeholder groups including: Stakeholder Advisory Group, Fraud Advisory Group, Web User Forum and the Integration Focus Group
- This demo shows part of the core journey:
  -  User Portals
  -  Claim Notification
- The demo does not include proposed branding and other key design elements
- Content is currently being refined to ensure consistency and clarity of language, terms used, font etc
- Capacity is built into the plan to respond to feedback received during public test

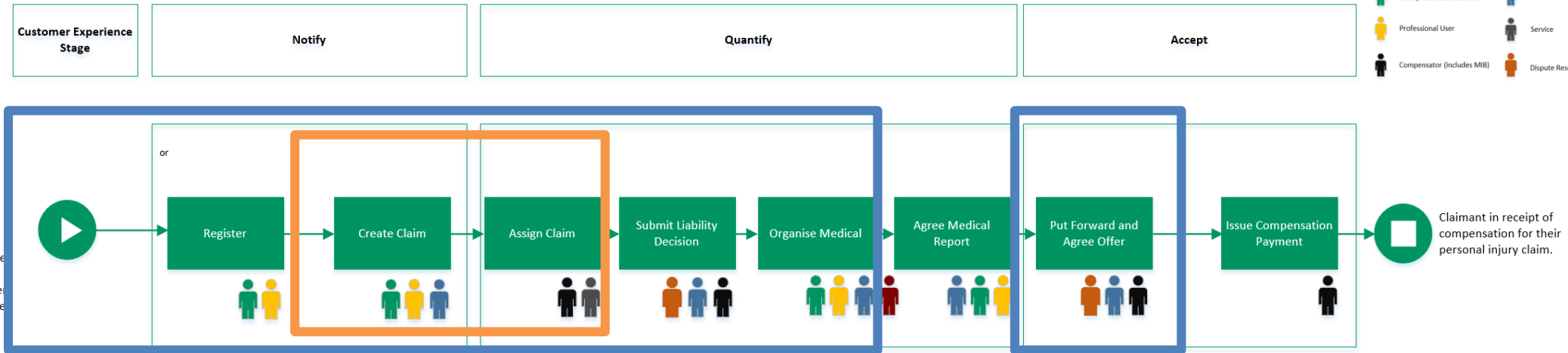
# Customer journey – simplified

Below shows a simplified version of the journey being built, from registering a claim to issuing compensation



Claimant involved in a Road Traffic Accident. They submit their own personal injury claim.

They contact the call centre, which completes their claim entry for them and supports them through the experience.



Business Goals			
<p>A digital service which is accessible and useable so Unrepresented Claimants are able to submit and manage their own personal injury claim.</p>	<p>Identify and allocate claim to correct Compensator.</p>	<p>To support the Unrepresented Claimant if a compensator disputes their claim, so they are fully informed of the options available to them.</p>	<p>Provide independent dispute resolution for both liability and quantum disputes.</p>
<p>A digital service which is accessible to Professional Users to submit and manage their clients personal injury claim.</p>	<p>Ensure the service guards against "inequality of arms" by offering the Claimant independent evaluation if their claim is disputed.</p>	<p>For an Unrepresented Claimant to be able to select, arrange and attend a medical examination with an appropriate medical report provider at a time and location convenient to them.</p>	<p>To provide the Claimant with information and guidance on how to issue court proceedings.</p>
<p>Create a call centre operation to support those Claimants who don't want to use the digital online service.</p>	<p>When the Claimant attends their medical examination it is conducted in a safe, secure and confidential environment.</p>	<p>The Unrepresented Claimant has a positive medical examination experience.</p>	
<p>To capture appropriate data to enable a Compensator to register the Claimants personal injury claim with the DWP (Department of work and Pensions).</p>	<p>The Unrepresented Claimant is able to understand what the medical report provider has said about their injury and the symptoms they have experienced, when they are asked to review and accept their medical report.</p>	<p>The Medical Report Provider has an assurance they will be paid, regardless of the outcome of the Claimant's claim or their acceptance of their medical report.</p>	

Built scope

Demo scope

# Service demonstration

# Launching the service

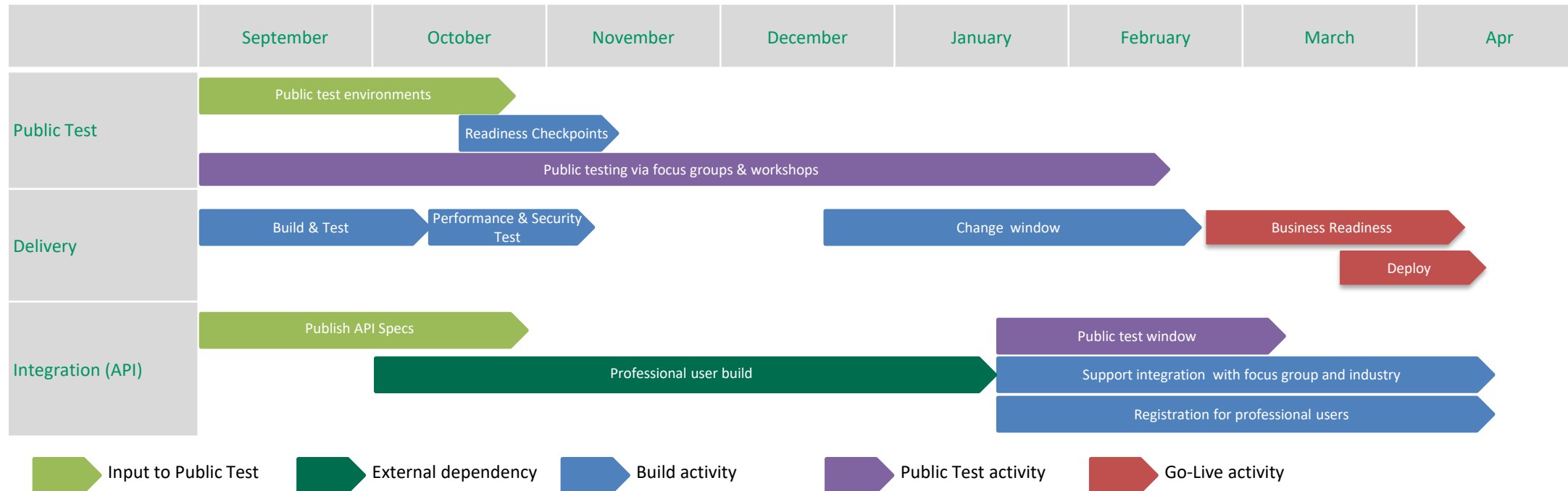
Anna Fleming, Chief Operating Officer



# Launching the service

- Now –**  
Build & continuation of public test
- MIB is continuing to deliver the build of the core solution; reliant on a number of design and policy decisions from the Ministry of Justice (MoJ) and the underpinning PAP/rules from the Civil Procedure Rules Committee
  - The build is progressing using agile methodology – through a series of ‘sprints’, we are designing, building and immediately testing components of the solution
  - MIB are now testing all the scope required for the web-based journey (some of which has been presented in the demo), and are continuing to build elements of the integrated solution. Both of these aspects will continue to be focus group tested
- Soon –**  
Wider testing, integration
- Wider testing will start in mid-November and MIB are working up the detailed logistics to support that and ensure that multiple scenarios are tested with customers/unrepresented testers, solicitors and insurers
  - The integration project is on track and sharing API specs and data dictionaries with vendors and professional user groups to support their development activity. Specs have been shared for 3 of the 5 sprints, with final confirmation due in October, subject to any final changes from MoJ or CPRC
- 2020 -**  
Registration and launch
- Registration on the live web portal will be available in January - 3 months ahead of go-live - to enable and validate ‘super-user’ registration, giving sufficient time for organisations to set up their access
  - Following a go-no-go decision alongside MoJ, the service is targeting launch on 6 April 2020

# Focus on testing



2019 Focus workshops  
Public test window

- In 2019 public test will test web-based journey for customers/unrepresented claimants and for solicitors and insurers logging on via the web portal. Some areas will need to be simulated ('stubbed') e.g. elements of the ADR and Medco in advance of fully testing those areas in January

2020 Focus workshops  
Public test window

- In January 2020 we will test the remaining elements of the core journey, as well as enabling solicitors and insurers to test their systems' integration into the core service
- Registration will commence in January to enable organisations to set up their access ready for April



# Focus on integration

- MIB is working to ensure professional user organisations can integrate into the service via ‘APIs’
- API specifications and associated data dictionaries are being built in a series of sprints
- Each sprint output is shared with the Integration Focus Group (a representative set of professional users) before sharing more widely with the industry
- The information will enable professional users to undertake their required technical development, with time during the public test window (from January) to test these interfaces

Sprint #	Sprint date	Proposed scope
Integration Sprint 1	June ✓ Draft published early July	<ul style="list-style-type: none"> <li>• Create Claim</li> <li>• Get Assignments</li> <li>• Global System Error Handling</li> <li>• Error Handling</li> </ul>
Integration Sprint 2	June / July ✓ Draft published end July	<ul style="list-style-type: none"> <li>• Get Claim Details</li> <li>• Acknowledge Claim</li> <li>• Submit Liability</li> <li>• Submit Attachment</li> </ul>
Integration Sprint 3	July / August ✓ Draft published late August	<ul style="list-style-type: none"> <li>• Get Attachment List</li> <li>• Get Attachment</li> <li>• Create Offer</li> <li>• Accept/Reject Offer</li> </ul>
Integration Sprint 4	August/September [to be published w/c 16 <sup>th</sup> Sept]	<ul style="list-style-type: none"> <li>• MedCo Search DME</li> <li>• MedCo Search MRO</li> <li>• Interim Payment Request</li> <li>• Interim Payment Decision</li> <li>• Add Messages</li> <li>• Get Message List</li> <li>• Get Message</li> <li>• Add Losses</li> </ul>
Integration Sprint 5	September [to be published w/c 14 <sup>th</sup> Oct]	<ul style="list-style-type: none"> <li>• Get Notifications</li> <li>• Update Claim Details</li> <li>• Get Notifications</li> <li>• Update claim information (Claim Handler details)</li> <li>• Update Liability decision percentage</li> <li>• Challenge Liability Decision (Prof. User)</li> <li>• Challenge Acknowledgement Decision (Prof. User)</li> </ul>
n/a	October	Full set of final specs published [subject to any changes made to PAP or policy]

# Focus on registration

- MIB is working to ensure that professional user organisations can start the registration process in early January
- The registration will consist of two parts:
  1. registering the organisation followed by the vetting process performed by the Service Back office staff;
  2. ability to create the actual users of the Service (both web users and as well as API credentials)
- Organisations that choose to follow the Whiplash process directly on the Portal will be able to create their team structure and receive the web user's credentials
- Organisations that choose to integrate via 'APIs' will first receive the API credentials to the test/integration environment; followed by the API credentials to the public test/live environments
- Access to the test/integration environment combined with API specifications (see "Integration focus" slide) will enable professional organisations to undertake their required technical development and test of interfaces before deployment to "Live" environment

# Focus on fraud

- The ownership of anti fraud measures will continue to be the responsibility of compensators and those who represent users of the service. Nevertheless, the system has been designed to incorporate fraud reduction initiatives and provide information to insurers to aid identification of concerns
- Workshop held with representatives across the industry to develop ideas for service enhancements, with additional sessions planned as policy decisions are made. This process will be ongoing
- Access to the service is designed with the latest fraud conventions in place, as an example the following capability is being established:
  - Verification of email addresses and mobile phone numbers
  - Two step authentication when the un-represented claimant/customer switches devices
- The security module captures geographic location, IP address and some device details – MIB are exploring how to use this data to identify concerns such as multiple unconnected claims from the same IP address and flag this to the relevant compensators
- Reporting will be set up to identify multiple claims with common information, which can also be used to alert compensators to concerns – common elements might include, personal details, same accident locations, same witnesses etc
- Data ownership, privacy and use notices, data sharing agreements will be properly established

# Designing & running the service

Shavaun Glen, Chief Communications Officer

Garry Luxford, Head of Customer Operations



# Brand values

**Vision** • To make the claim process simple, unbiased and secure for everyone

**Values**

- Trustworthy
- Approachable
- Helpful
- Understanding
- Effective
- Independent & unbiased
- Supportive and straightforward

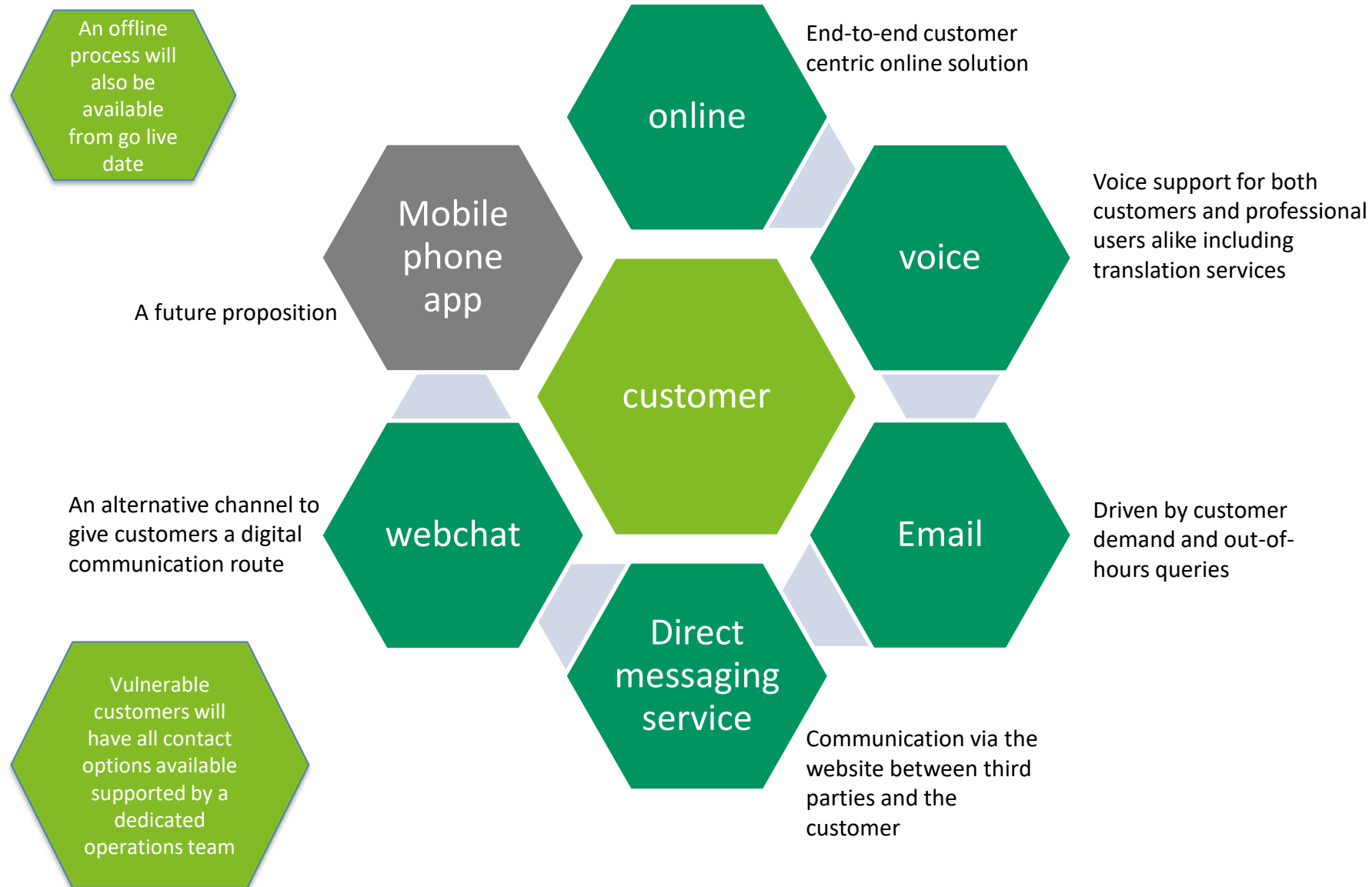
# Our approach

- Develop a name and visual identity for a new service (England and Wales)
- Distinct standalone brand not MoJ or MIB branded. The new brand needs the gravitas of a government service without being one
- Predominantly a web based service and the brand needs to work across all digital channels. Also working across traditional formats/channels
- Convey a sense of trust, putting customer at the heart of the process
- A descriptive rather than abstract or compound name with the aim of making it hard for others to impersonate

# Customer experience

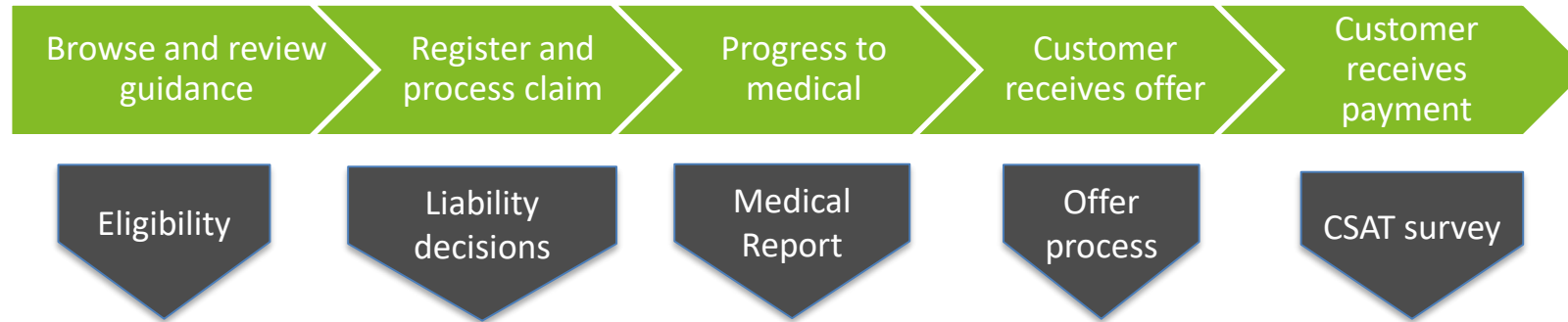


# Customer contact strategy

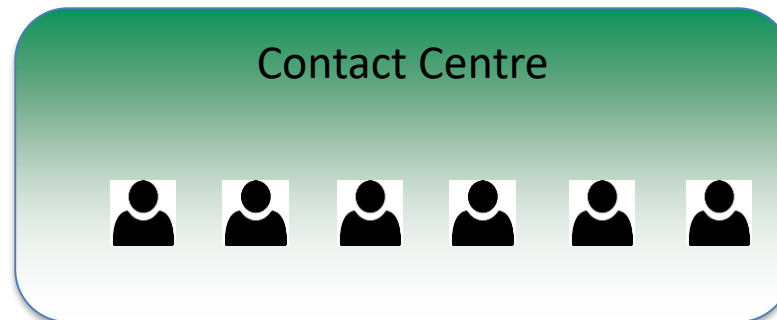




# Supporting the end-to-end service



- Vulnerable customer operational support
- Professional user helpline
- Translation services
- Account managers



# Q&A panel



# Your questions

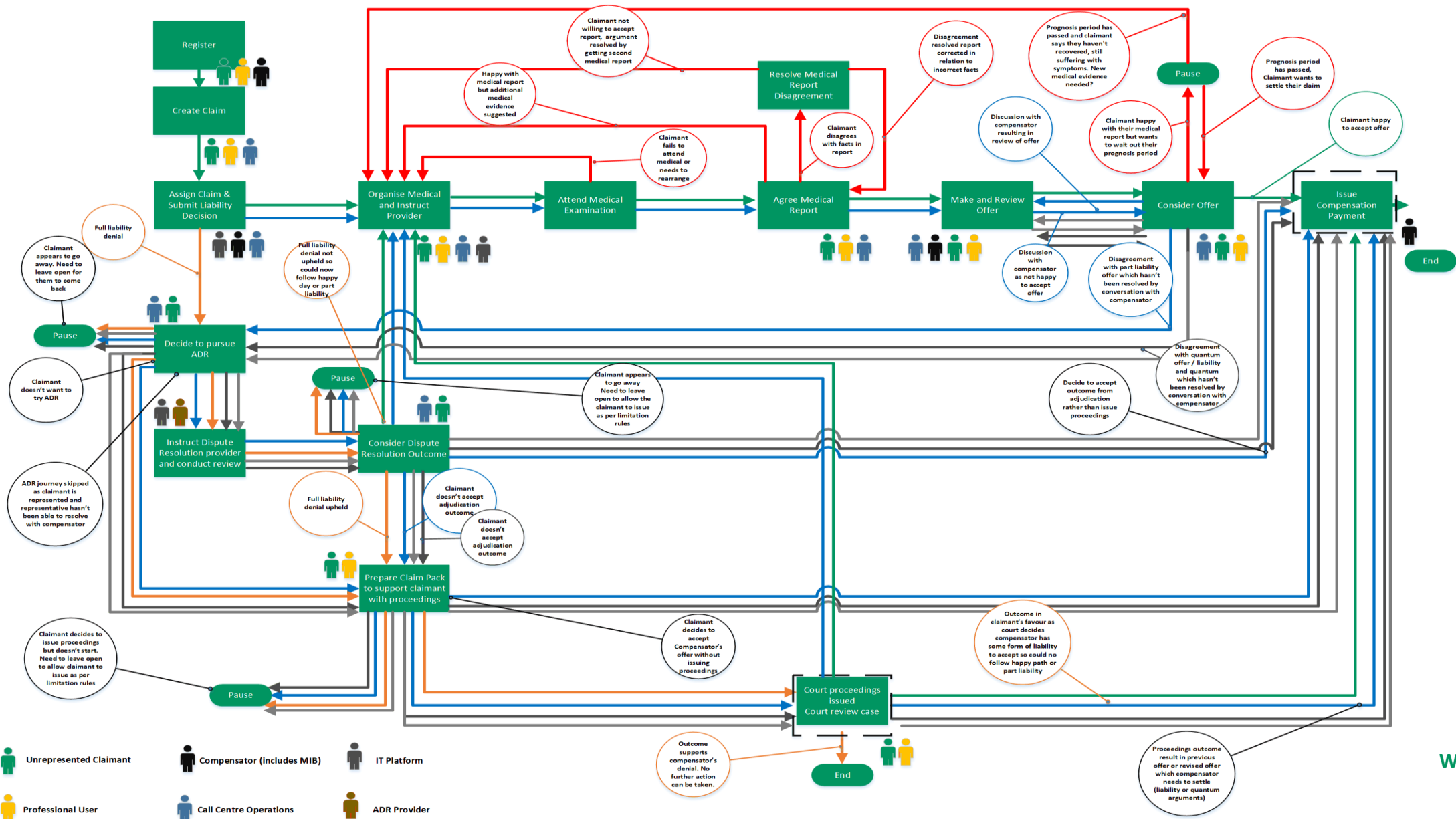
[ProgrammeEnquiries@mib.org.uk](mailto:ProgrammeEnquiries@mib.org.uk)



# Appendices



# The customer journey



- Unrepresented Claimant
- Compensator (includes MIB)
- IT Platform
- Professional User
- Call Centre Operations
- ADR Provider