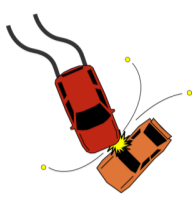


# CURRENT ACT CTP INSURANCE SCHEME



Accident occurs



Seek medical treatment

Fill out the **Motor Accident Notification Form/Medical Accident Medical Report (MANF/MAMR)** and give it to your CTP insurer (within 30 working days of the accident)

This form allows for early payment of medical expenses (up to \$5,000) for most people without lodging a claim

If the motor vehicle accident was someone else's fault and you want to pursue a common law claim, fill out a **Notice of Claim** form and provide it to the insurer of at-fault vehicle. If previously no MANF/MAMR was filled out, it must be filled out and attached

**Time limit to making a claim**  
9 months from the date of the motor vehicle accident to make a claim or 1 month from seeking advice from a **lawyer**. (**Nominal Defendant** time limit is 3 months)

Insurer has 1 month to provide a preliminary response to the Notice of Claim. Insurer may request more information

Insurer has 6 months to evaluate claim

Insurer **denies** negligence by another driver

Insurer **accepts** negligence by another driver

**SETTLED**  
Final payment made

**Offer of settlement**

If injured person decides to pursue the claim

If injured person decides not to pursue the claim, end of process

**Offer not accepted**

**Court** process commences including compulsory conference and mandatory final offer

