1. Accident occurs
2. Seek medical treatment
3. 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.

4. 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)

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

6. Insurer has 6 months to evaluate claim.

7. Insurer accepts negligence by another driver

   SETTLED
   Final payment made

8. Offer of settlement

   Offer not accepted

9. Court process commences including compulsory conference and mandatory final offer

10. Insurer denies negligence by another driver

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