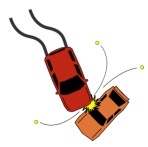
ALL MODELS



Accident occurs

Seek medical treatment

Insurer notified of accident via form

Insurer accepts application

DEFINED BENEFITS

Must be applied for within 3 months of accident. Benefits for income loss will only commence from the date one month prior to the claim being notified to the insurer.

Any disputes

Internal Review

<u>If dispute is still unresolved then:</u>

Likely Independent Medical Examiner

CTP dispute resolution process under the jurisdiction of the Magistrates Court , which could include Alternative Dispute Resolution

If an injured person makes a common law claim

Insurer **<u>accepts</u>** negligence by another driver

Insurer **<u>denies</u>** negligence by another driver

Insurer pays **defined benefits** until common law claim is resolved* unless there are reasonable grounds to cease payments

**time limits apply*

Claimant can take their claim to the Magistrates Court

Claimant is **<u>SUCCESSFUL</u>**

Claimant is **<u>UNSUCCESSFUL</u>** - defined benefits cease as per time frame

Insurer and claimant commence negotiations within 6 months of making the common law claim

Offer of settlement (open for 1 month)

Offer not accepted

SETTLED

Final payment made

Legal proceedings to be initiated within 3 months of offer expiring

Court process commences