



Whiplash claims - why it's vital to notify us as soon as possible

It's more important than ever to notify us of whiplash claims early. This will help keep claim costs down and make our service quicker and smoother for your customers. Here's how you can help.

In 2021, the [Whiplash Reforms](#) were updated, with stricter timeframes, tariff limits, a ban on pre-med offers and new rules for both insurers and those claiming. To help us comply with these and to give your customer a better claims experience, it's essential to notify us as quickly as possible.

Why this is so important

We need you to notify us as early as possible so that we can make a decision on liability and capture the third party's details when we're at fault. For any claims where we're only partially or completely not at fault, we need to provide a signed Statement of Truth alongside our liability response within 30 days. This requires us to instruct a Claims Investigator to speak to the driver and obtain the statement, all within the 30 day timeframe. If we're unable to do this we'll need to admit liability or exit the claim, which will incur further costs. We need to avoid this to keep costs



from dramatically increasing and to make sure your customer's claim is dealt with efficiently. You can see what happens to costs if you don't notify us right away in the table over the page.

Speed up claims and reduce costs with our Claims Hub

The best and quickest way to notify a claim is through [Allianz Claims Hub](#). You can do this anytime and there are no call waiting times.

It's important to upload [everything we need](#) when you make the claim, so we have all the information to hand to quickly move on with the claim.

Once notified, we can swiftly arrange for your customer's vehicle to be repaired by one of our approved repairers – and offer a free courtesy vehicle. You'll also be able to track the progress of the repair through the Hub.

Keeping the MID updated

The Official Injury Claims (OIC) portal uses the entries on the Motor Insurance Database (MID) to automatically route claims to compensators. We can now redirect claims if they've been wrongly sent to us. But if the other insurer doesn't accept the claim, we have to deny liability within 30 days. If we don't, we're deemed to have admitted liability.

So the best way to make sure claims are made against the right policy is to make sure you and your customers regularly update the MID.



What happens when you don't notify us straightaway

This table shows what happens if you don't notify us or give us all of the information straightaway, including the dramatic increase in costs.

	How you notify us	What that means for the repair claim	What that means for the hire claim	What that means for the personal injury claim	Total cost*
Scenario 1: You notify us on day 1	You log the claim on the Allianz Claims Hub. You give us full contact details for the third party. This means we can immediately phone the third party. The early notification increases the chances of us taking control of the claim and managing all aspects.	The third party accepts the offer of repair through our approved repairer network. We'll collect the damaged vehicle within 24 hours and monitor the length of the repair. This reduces the costs in line with our agreed rates.	The third party agrees to use our preferred supplier for vehicle hire.	OIC portal: We call the third party and identify that they have suffered a whiplash injury. We signpost the claimant to the OIC portal and help them submit their claim. We then arrange physiotherapy for the claimant. The third-party's medical report confirms a seven-month whiplash injury with minor psychological injuries. MOJ portal: We call the third party and identify that they have suffered a whiplash injury with a prognosis of longer than two years. We offer to deal with the third party directly to avoid legal costs. They accept and we arrange physiotherapy and commission a medical report.	
		Estimated repair cost: £2,800	Estimated hire cost: £1,000	Estimated personal injury cost: Through OIC: £1,270 Through MOJ: £6,500	£5,070 - £10,300
Scenario 2: You notify us on day 5	OIC: The customer's fleet manager calls us, but only gives us the name and registration number of the third party. MOJ: The customer's fleet manager notifies us through the Allianz Claims Hub, but only gives us the name and registration number of the third party. In both cases, as we can't talk to the third party directly, we have to speak to their insurer.	The third party has contacted their own insurer to arrange for their vehicle to be repaired. The third party's insurer doesn't apply their repairer discounts to claims where they can recover their money from another party as they would for a fault claim. As we can't negotiate a reduction in repair costs and rates, costs increase.	The third party's insurer refers them to a credit hire company to hire a car while their vehicle is being repaired or replaced.	OIC portal: We call the third party and identify that they have suffered a whiplash injury. We signpost the claimant to the OIC portal and help them submit their claim. We then arrange physiotherapy for the claimant. The third-party medical report confirms a seven-month whiplash injury with minor psychological injuries. MOJ portal: The third party has instructed solicitors to pursue the injury claim. They've submitted a claim through the MOJ portal, arranged physiotherapy and commissioned a medical report.	
		Estimated repair cost: £3,400	Estimated hire cost: £2,500	Estimated personal injury cost: Through OIC: £1,270 Through MOJ: £9,000	£7,170 - £14,900
Scenario 3: You notify us on day 15	You email us, saying the claims form will follow with full details. We have to wait for the claims form to confirm validation and fault.	As we can't confirm our position on liability, the third-party's insurer can't waive the third-party excess. The third party doesn't want to pay the excess for an accident that's not their fault, so chooses to have their vehicle repair costs paid by credit. This can drive up the overall costs.	The third party opts for credit hire. Because of the delay in reporting, there's an increased risk that we can't make a payment of hire within 30 days, which means there will be penalty charges.	OIC portal: There's a higher risk that we can't confirm our position on liability within the 30 days allowed for investigation. The claim goes to court, adding fees and the cost of our own solicitors to deal with it. MOJ portal: There's a higher risk that we can't confirm our position on liability within the 15 days allowed for investigation, so it drops out and costs increase. The third party is likely to use a more experienced solicitor, who might bring in more complex types of claim.	
		Estimated repair cost: £4,200	Estimated hire cost: £2,700	Estimated personal injury cost: Through OIC: £4,500 Through MOJ: £13,000	£11,400 - £19,900
Scenario 4: We're notified on day 30	We receive the claims notification from the third-party solicitors through the OIC or MOJ portal. We send many chasers for the report from the third party's broker, but receive no details for three months.	Storage costs of the third party's vehicle build up because we can't confirm our position on both cover and liability. The third party goes to a credit repairer.	As we can't admit liability within 90 days, the hire charges switch to commercial rates. The period of hire is also much longer as we can't confirm cover or liability until our policyholder reports it.	OIC portal: We can't confirm liability within the 30-day investigation period. Because of this, the claimant takes the claim to court to decide liability, adding higher costs, our own solicitors' fees and small claims fixed costs. MOJ portal: We can't confirm liability within the 90-day investigation period allowed. Because of this, the third party's legal team prepare to take the claim to court. They include all types of loss and maximise damages to increase costs.	
		Estimated repair cost: £7,000	Estimated hire cost: £11,000	Estimated personal injury cost: Through OIC: £4,500 Through MOJ: £18,000	£22,500 - £36,000

*The figures in this table are just an illustration and are based on assumptions. They take into account the likelihood of higher damages linked to items like credit hire, credit repair and legal fees.