

Live Webinar – Introduction to Personal Injury Claims

Course Duration: 3 hours

Course Overview

This interactive half-day webinar offers a practical introduction to the handling and valuation of personal injury claims, with a particular emphasis on quantum — the financial worth of a claim.

Tailored for professionals in liability and motor claims, the session explores how personal injury claims are investigated, assessed, and negotiated. Through exercises, participants will gain the skills and confidence needed to have an understanding of how claims are evaluated and negotiated.

The course assumes that liability is not at issue and concentrates solely on quantum.

Who should attend?

Ideal for professionals working in or around liability and motor claims, particularly those seeking to improve their understanding of claim valuation. This course is especially relevant for:

- Claims handlers and adjusters (especially those new to personal injury)
- Underwriting assistants and junior underwriters
- Legal and claims support staff
- Insurance brokers
- Anyone wanting a refresher on personal injury valuation and negotiation

Note: No legal or medical background is required, but a general understanding of insurance claims is recommended.

Course Objectives

By the end of the session, participants will be able to:

- Understand the end-to-end process of a personal injury claim
- Define and explain the concept of quantum, including the key heads of claim.
- Apply valuation techniques, using medical and expert evidence to assess claim value.
- Grasp the fundamentals of reserving and its role in managing claims.
- Recognise the importance of rehabilitation and its effect on outcomes.
- Develop negotiation strategies specific to quantum and settlement discussions.
- Participate confidently in claim evaluations and team discussions.

Course Content

Introduction to Personal Injury Claims

- Overview of personal injury claims handling

Understanding Quantum

- What is quantum?
- How is it calculated?
- Impact on overall claim management

Heads of Claim

- General damages: Pain, suffering, loss of amenity
- Special damages: Medical costs, lost earnings, care needs

Reserving Principles

- Importance of accurate reserving

Investigating and Valuing Claims

- Gathering and evaluating evidence
- Role of medical reports and expert input
- Judicial guidelines and valuation tools

The Role of Rehabilitation

- Early intervention strategies
- How rehabilitation influences recovery and settlement

Negotiation Strategies

- Core principles of negotiation in personal injury claims

Learning Approach

- Group discussions to share insights
- Scenario-based exercises to apply new knowledge