

DATED 10th May 2007

MEDICAL REPORTING ORGANISATION AGREEMENT

Colman Coyle LLP
Wells House
80 Upper Street
London
N1 0NU

Beachcroft LLP
100 Fetter lane
London
EC4A 1BN

THIS AGREEMENT is made the 10th day of MAY 2007
BETWEEN (1) THE COMPENSATORS as hereinafter defined) and (2) THE
MEDICAL REPORTING ORGANISATIONS (as hereinafter defined)

The following definitions apply within this agreement

Definitions

“Term” The period from the date of the agreement until the date of termination under clause 13.

“Applicable Claim” Any claim for damages for personal injury alleged to have arisen as a result of a road traffic accident or an employer’s or public liability claim where the level of general damages anticipated by the Claimant at the time the Report was commissioned did not exceed £15,000.

“Applicable Invoice” The original invoice or payment request issued in the ordinary course of business by the Medical Reporting Organisation to the Claimant or the Claimant’s solicitors

“Applicable Report” An expert medical report provided by a General Practitioner, Orthopaedic Surgeon or Accident and Emergency Specialist for use in connection with an Applicable Claim and include the cost of any addendum and the cost of obtaining medical records

“Claimant” An individual making an Applicable Claim

“the Compensators” Those companies or other bodies defending Applicable Claims, (but such definition to include insurers or other funders of such defendants) listed in Appendix 1 of this Agreement and any other company who later decides to endorse this agreement in accordance with Appendix 4.

“Matrix” shall mean the Matrix appearing in Appendix 3 to this Agreement.

the Medical Reporting Organisation” Those companies listed in Appendix 2 of this Agreement and any other Organisation who later decides to endorse this agreement in accordance with Appendix 4.

“Required Information” Means:
1. The Compensators’ claim reference number

2. The Claimant's name.
3. The Claimant's date of birth
4. The Accident Date

Preamble

- (A) The parties to this Agreement are involved in personal injury claims. The Medical Reporting Organisations are regularly instructed to obtain expert medical evidence on behalf of Claimants in relation to Applicable Claims and the Compensators fund many of the Defendants in these claims. Where a claim is successful, amongst other things, the Compensators become liable to pay the Claimant's costs of pursuing the claim including the costs of obtaining the Applicable Report.
- (B) The parties seek to obtain a greater degree of certainty as to the cost of expert medical evidence in lower value cases to avoid disputes and enable each party to have certainty as to the sum payable and recoverable, with a view to the benefit of consumers.
- (C) The parties reached agreement both in relation to outstanding cases where the recoverable sum has not yet been paid and also in respect of future cases in the terms that appear in this Agreement.
- (D) This Agreement relates to Applicable Reports provided in relation to Applicable Claims

Agreement

The Compensators and the Medical Reporting Organisations, in consideration of the mutual obligations set out in this document agree with each other as follows:-

1. That in relation to any Applicable Report where the Applicable Invoice has not been paid by the Compensator by the date upon which the Compensator became a

signatory to this Agreement the recoverable costs in respect of such Applicable Report shall be capped at the rates shown in the Matrix.

2. If the Compensator pays to the Medical Reporting Organisation the sum due in respect of an Applicable Invoice within 90 days following the receipt by the Compensator of the Applicable Invoice or a copy thereof and the Required Information

The sum payable is capped at the sum shown as Rate A in the Matrix

2.1 For the purposes of this clause 2 "Pay" means the receipt by the Medical Reporting Organisation of cleared funds or of a cheque that is duly honoured.

3. If the Compensator fails to pay to the Medical Reporting Organisation the sum due in respect of any Applicable Invoice within the 90 day period referred to in clause 2 the sum payable in respect of the Applicable Report shall be capped at the sum shown as Rate B in the Matrix

4. For the avoidance of doubt:-

4.1 Nothing in this Agreement shall impose upon the Compensator any liability to pay an Applicable Invoice which the Compensator would not have had if it had not been a party hereto.

4.2 Payment of an Applicable Invoice is not intended to represent any admission of liability by the Insurer.

4.3 Rates A and B are exclusive of Value Added Tax and shall be subject to the addition of Value Added Tax at the appropriate rate if and where applicable

4.4 Clauses 2 and 3 hereof do not apply to Applicable Invoices issued prior to 1st January 2006.

4.5. If a Compensator pays an Applicable Invoice in accordance with Clause 2, the Compensator shall not be entitled to any refund or repayment or setoff whatsoever in respect of such invoice, notwithstanding that liability may subsequently be denied or the Applicable Claim fail.

4.6 It is agreed that payment by the Compensator within the terms of this agreement extinguishes further liability (in respect of the Applicable Report for which payment has been made) to the Medical Reporting Organisation by the claimant; their solicitor; and / or their insurer; the defendant and / or their insurer / compensator.

5. The Medical Reporting Organisation will not seek to recover more than Rate A or B (as appropriate) in respect of any Applicable Report where payment is due to be made by a Compensator who is a party to this Agreement and the Compensator shall pay such sum as may be charged by the Medical Reporting Organisation not exceeding Rate A or B (as appropriate) for any Applicable Report for which they agree or become liable to make payment.

6. This agreement shall not prevent any other agreement or arrangement being maintained between any Compensator and any Medical Reporting Organisation which covers some or all of the same subject matter.

7. Where the report obtained is from a Medical Reporting Organisation which is a party to this agreement the Claimant is not required to nominate in advance nor provide advance details of the expert instructed and the Compensator will accept a report from any expert selected by the Medical Reporting Organisation, save to the extent that the Compensator has previously raised with that Medical Reporting

Organisation a reasoned objection to any particular expert and the Medical Reporting Organisation has agreed not to propose such expert in cases involving the Compensator.

8. In respect of any Applicable Report where the invoice has been issued by a Medical Reporting Organisation prior to 1st January 2006 Rate A shall not apply and the parties shall apply Rate B as the cap notwithstanding that the Medical Reporting Organisation may not have supplied the Required Information. For the avoidance of doubt any invoice originally charged at less than Rate B shall be paid at the original invoiced amount.

9. This Agreement will not apply or affect cases where the Claimant has served a notice of commencement of detailed assessment of costs pursuant to Part 47 CPR or commenced proceedings for an Order for detailed assessment of costs pursuant to Part 8 CPR prior to the date of this Agreement or the date upon which the Compensator became a party to this Agreement.

10. The Compensators agree with the Medical Reporting Organisations that for the purposes of CPR 45.10(2)(a)(i) the cost of obtaining a medical report includes the cost of the expert and the Medical Reporting Organisation where applicable and further agree that they will not raise or continue to pursue any objection to the recoverability of such fees in any proceedings.

11. This Agreement shall be deemed to be made by each Compensator with each Medical Reporting Organisation who are signatories hereto from time to time severally and by each Medical Reporting Organisation with each Compensator which is a signatory from time to time severally and is made by each of the parties for the

benefit of themselves and also the Claimant and the Defendant involved in any Applicable Claim and their respective solicitors.

12.1 For the avoidance of doubt: this Agreement shall not confer upon a Compensator any right to production of the original or a copy of any Applicable Report (whether or not the Compensator shall have made any payment in respect thereof) and any privilege attaching to an Applicable Report or other documentation supplied by or belonging to a Claimant and his or her advisers is expressly preserved.

12.2 This Agreement does not override any of the rights and obligations conferred on either the Claimant or the Defendant by the Civil Procedure Rules in respect of obtaining a medical report or reports for the purposes of an Applicable Claim.

13. This Agreement shall remain in force until 1 April 2009, save to the extent that any part of the Agreement is superseded by rules of court incorporating this or any other agreement on the amount of the recoverable fee under an Applicable Invoice. Any Applicable Invoice and Required Information received by the Compensator by that date will be treated in accordance with the terms of this Agreement.

except:-

13.1 Any Compensator may terminate its participation in this Agreement in relation to one or more of the Medical Reporting Agencies by giving not less than three months written notice to each such Medical Reporting Organisation (such notice to expire at the end of a calendar month) but no such notice shall be served prior to 1st January 2008

- 13.2 Any Medical Reporting Organisation may terminate its participation in this Agreement in relation to one or more of the Compensators by giving not less than three months written notice to each such Insurer (such notice to expire at the end of a calendar month) but no such notice shall be served prior to 1st January 2008
14. The Parties hereto agree that any Compensator or Medical Reporting Organisation which is not a party hereto at the date of this Agreement may become a party by serving notice in compliance with the terms of Appendix 4 and shall become a party 14 days after it has served such notice.

APPENDIX 1

Zurich Financial Services

Norwich Union Insurance Limited

Allianz Insurance PLC

Fortis Insurance Limited

HSBC Insurance (UK) Limited

AXA Insurance UK Limited

Churchill Insurance Company Limited

Direct Line Insurance PLC

The National Insurance & Guarantee Corporation Limited

UK Insurance Limited

APPENDIX 2

Doctors Chambers Limited

e-Reporting Group Limited

Mobile Doctors Limited

Personal Injury Medical Services Limited (t/a Medico-Legal Reporting)

Premex Services Limited

Premier Medical Limited

Speed Medical Examination Services Limited

UK Independent Medical Services Limited

APPENDIX 3

	Rate A Paid within 90 days of receipt of the Applicable Invoice and Required Information	Rate B Paid after 90 days of receipt of the Applicable Invoice and Required Information
General practitioner Report – No notes	£195	£220
Review notes by General Practitioner	£50	£55
Orthopaedic Report – Including review of notes	£425	£465
Accident and Emergency report – Including review of notes	£375	£410
Addendum	Cost + £25	Cost + £30
Cost of obtaining each set of medical records	Cost charged by data provider + £25	Cost charged by data provider + £30

APPENDIX 4

How to become a Party to this Agreement:-

Beachcroft LLP and Colman Coyle LLP will jointly hold a copy of this Agreement at 100 Fetter Lane, London EC4A 1BN and Wells House, 80 Upper Street, London, N1 0NU while it is in force.

Any Compensator or Medical Reporting Organisation intending to become a party to this Agreement must give notice by email to that effect to Beachcroft LLP at medfee@beachcroft.co.uk or Colman Coyle LLP, howard.colman@colmancoyle.com

ANY such notice shall contain details of an email address for the Compensator or Medical Reporting Organisation together with the name and email address (if different from the address already provided) for the person or persons having responsibility for the administration and conduct of this agreement within their organisation

The Compensator and / or Medical Reporting Organisation will be deemed to have become a party to this Agreement on the 14th day after notice has been acknowledged by either Beachcroft LLP or Colman Coyle LLP. Acknowledgment will be sent by email and an email address should be provided to which acknowledgment should be sent. The rules for service in accordance with Part 6 of the Civil Procedure Rules will apply to that acknowledgment.


Beachcroft LLP will deal with the administration linked to the scheme and Colman Coyle LLP should advise Beachcroft LLP on medfee@beachcroft.co.uk immediately upon receipt of notice from any new party to the agreement and confirm when acknowledgment was sent

A register of those currently involved in the scheme is to be held centrally by Beachcroft LLP and by Colman Coyle LLP.

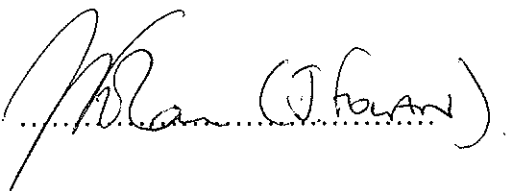
That register will be published via the websites at www.Beachcroft.co.uk and www.colmancoyle.com.

If any new member gives notice that they intend to join all current members will be notified by way of group email by Beachcroft LLP. Therefore email contact details must be provided.

Signed on behalf of each the)
Medical Reporting Organisation)
listed in Appendix 2 by Howard)
Colman solicitor and duly authorised)
agent for the purposes of this Agreement only)

 (H. Colman)
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Signed on behalf of each of the)
Compensators listed in Appendix 1 by)
Joanna Folan solicitor and duly authorised)
agent for the purposes of this Agreement only)

 (J. Folan)
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