



# The Civil Resolution Tribunal

Motor Vehicle Accident and Personal Injury Claims  
Shelley Lopez, Chair and Lauryn Kerr, Legal Counsel



# What is the CRT?



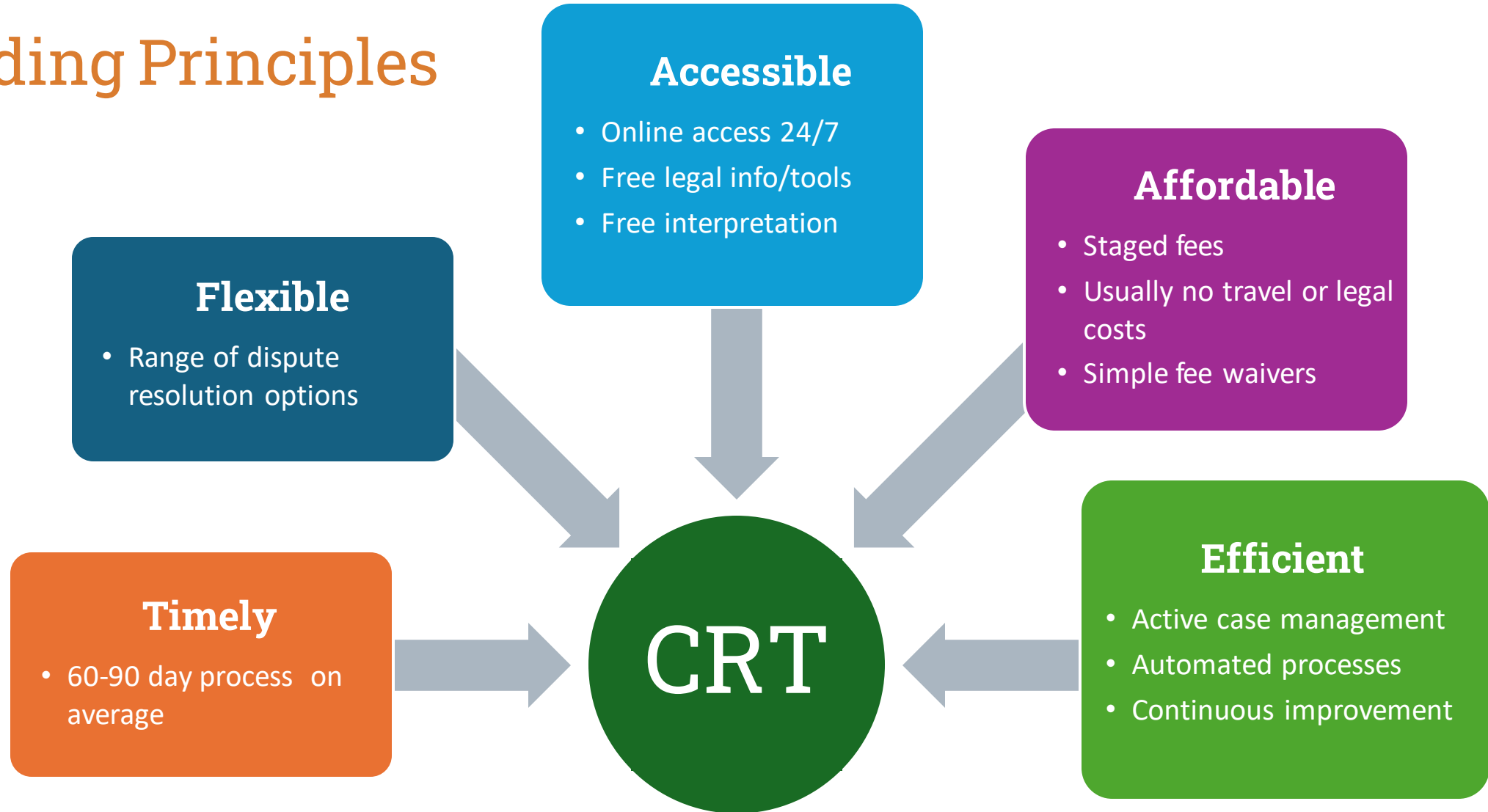
Part of the justice system

1<sup>st</sup> online tribunal in  
Canada



Bringing the justice system  
to the public

# Guiding Principles



# Jurisdiction



Strata (Condominium)  
July 2016



Small Claims <\$5K  
June 2017



Motor Vehicle Accidents  
April 2019



Accident Benefits  
May 2021



Non-Consensual Disclosure - Intimate  
Images, January 2024

# MVA Reform

Major changes:

April 1, 2019

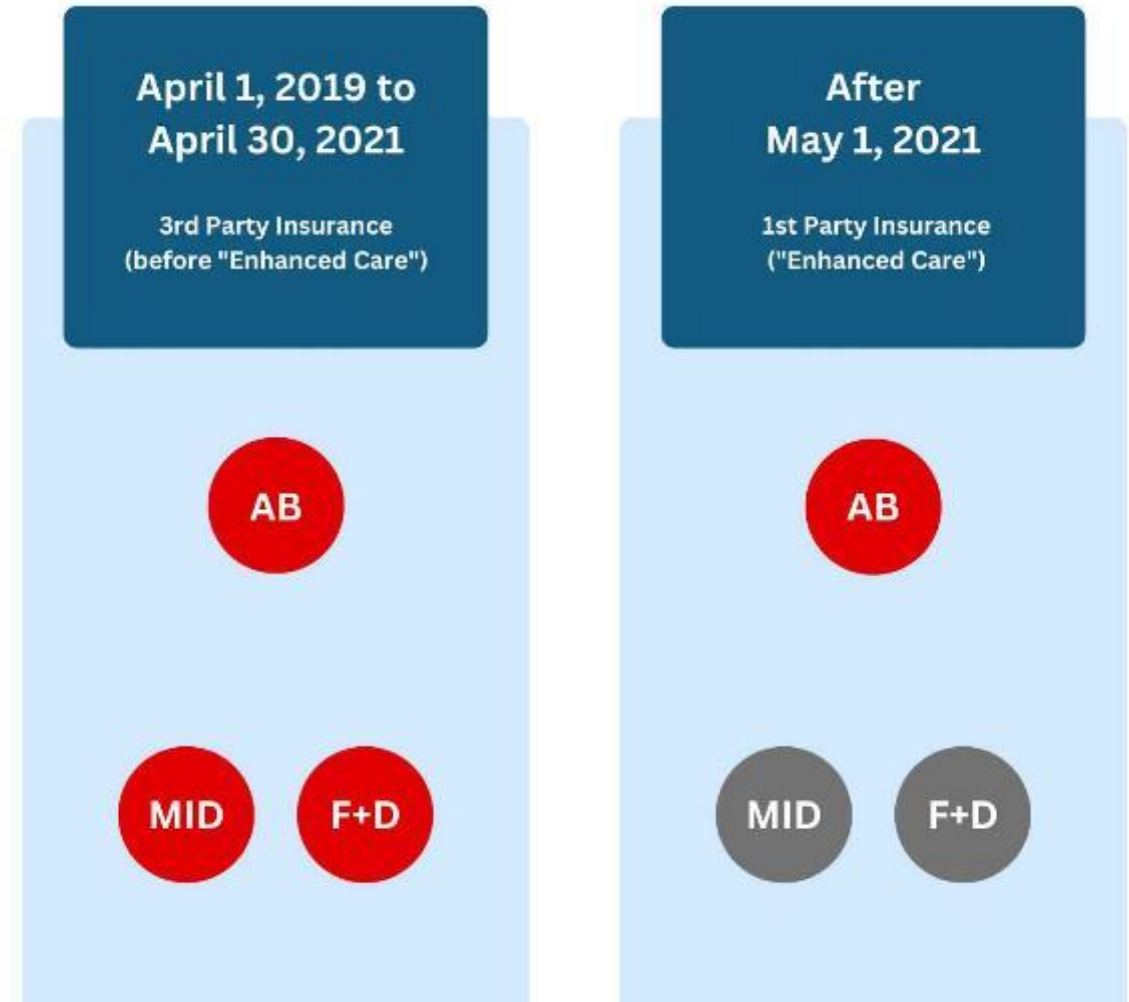
- Cap on non-pecuniary damages
- CRT jurisdiction up to \$50,000
- Limits on expert evidence
- Constitutional challenge

May 1, 2021

- Tort ban
- Enhanced care (no fault)



Accident Date



# Enhanced Accident Benefits



Available to an injured driver, pedestrian, or cyclist regardless of fault for the accident

# Enhanced Accident Benefits Include



- Medical and rehabilitation benefits (physiotherapy, chiropractor, massage, dental care, counselling, assistance with daily living activities, accessibility renovations, medical equipment)
- Income replacement (including supports for students and minors)
- Caregiving expenses
- Permanent impairment compensation
- Death and funeral benefits

# How it works

## Apply or respond



Start with our Solution Explorer. It has free legal information and tools. Then make a claim or respond to a claim someone made against you.

## Negotiation



Use our secure and confidential negotiation platform. You can talk through the issues in the claim and try to reach an agreement.

## Facilitation



If you can't negotiate a solution to your claim, a CRT case manager will help you try to reach an agreement. Your agreement can be turned into an enforceable order.

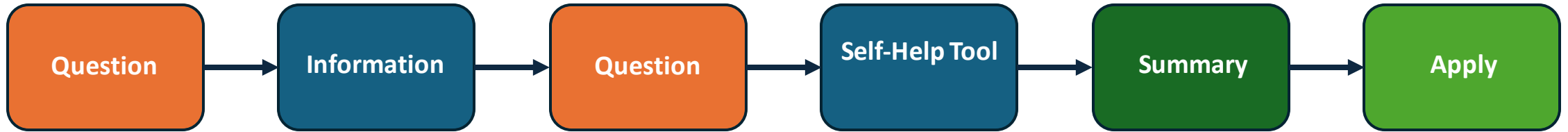
## CRT decision



If you can't reach an agreement by negotiation or facilitation, an independent tribunal member will make a decision about your claim. A CRT decision can be enforced like a court order.



# Solution Explorer



- Conditional logic - interactive question and answers
- Free public legal information and tools, available 24/7
- Template letters, worksheets and other self-help tools
- Resolve or prepare for CRT process

## Get started with our Solution Explorer

The Solution Explorer is free and anonymous. It asks you simple questions and gives you customized legal information and options based on your answers. Its self-help tools, like communication templates, might help you resolve your issue on your own.



### Want to make a CRT claim?

The Solution Explorer will classify your issue and give you the right online application form. You might want to [read our application checklist](#) before making a claim.



### Did someone make a CRT claim against you?

Use the Solution Explorer to get free legal information about the issues in the claim. Then come back here to [respond to the claim](#).

**Let's get started! What is your issue about?**



Vehicle accidents on or after May 1, 2021



Vehicle accidents before May 1, 2021



Continue a saved exploration





# Civil Resolution Tribunal



Vehicle Accidents before May 1, 2021

[Save and exit](#)

## Your Exploration Information

 Access code: **kXfK7VWmk**  Email  Print

## Additional External Resources


- [Limitation Periods](#) 
- [CRT Decisions](#) 

Welcome! We're going to ask you some questions, so we can give you the right information for your situation. First, have you reported the accident to an insurer?

Insurers usually make it your duty to report an accident. In BC, drivers have ICBC as a basic insurer. You or the other driver might also have another private insurer. If you were a pedestrian, cyclist or passenger, contact ICBC as a first step.

☒ Yes

☐ No

[Next](#) 

Not sure? [Quit](#) or [Go Back](#)



# Civil Resolution Tribunal

Vehicle Accidents before May 1, 2021

[Save and exit](#)

## Suggested Resource

### INFO: The CRT and Motor Vehicle Accidents

Learn what types of motor vehicle accident disputes can be resolved by the CRT.

[Next](#)

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[Email](#) [Download](#) [Print](#)

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## The CRT and Motor Vehicle Accidents

*Learn what types of motor vehicle accident disputes can be resolved by the CRT.*



### What you should know

The Civil Resolution Tribunal (CRT) is an independent tribunal. The government doesn't tell it how to decide disputes.

The CRT is not part of the Insurance Corporation of British Columbia (ICBC) or any other auto insurer.

#### Auto insurers

Treatment and compensation for motor vehicle accidents is usually paid by auto



# Civil Resolution Tribunal

Vehicle Accidents before May 1, 2021

[Save and exit](#)

## Your Exploration Information

Access code: **kXfK7VWmk** Email Print

## Information You Provided

1. I've reported the accident to an insurer
2. The accident happened on or after April 1, 2019

## Resources

- [INFO: The CRT and Motor Vehicle Accidents](#)

## Additional External Resources

- [Limitation Periods](#)
- [CRT Decisions](#)

## Were you injured in the accident?

You can also explore on behalf of someone who was injured, or if a family member died as a result of the accident.

- ☒ Yes
- ☐ No

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# Civil Resolution Tribunal

Vehicle Accidents before May 1, 2021

[Save and exit](#)

## Your Exploration Information

Access code: **kXfK7VWmk** [Email](#) [Print](#)

## Information You Provided

1. I've reported the accident to an insurer
2. The accident happened on or after April 1, 2019
3. I was injured in the accident

## Resources

- [INFO: The CRT and Motor Vehicle Accidents](#)

## Additional External Resources

- [Limitation Periods](#)
- [CRT Decisions](#)



## Select issues to explore

Select as many issues as you'd like. We'll take you through them one at a time.

### Which issues would you like to explore?

- ☐ Accident benefits
- ☐ Compensation ("damages") for things not covered by benefits
- ☐ Whether my injury is considered minor

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Not sure? [Quit](#) or [Go Back](#)





## Civil Resolution Tribunal

Vehicle Accidents before May 1, 2021

[Save and exit](#)

## Suggested Resource

## INFO: Getting Medical Evidence

Learn how to get medical evidence for injuries suffered in a motor vehicle accident.

Next

Not sure? [Quit](#) or [Go Back](#)[Email](#) [Download](#) [Print](#)

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# Getting Medical Evidence

*Learn how to get medical evidence for injuries suffered in a motor vehicle accident.*



## What you should know about a medical opinion

You might need a medical opinion to show the insurer and the CRT what your injuries are from the motor vehicle accident. Health care professionals that treat you for your injuries can provide a medical opinion.

Health care providers can only provide their opinion. They can't decide whether an injury is a "minor injury", or how much you should claim for damages.



## How to get a medical opinion

If you don't have a family doctor, visit a walk-in clinic. If it's a medical emergency, go to your nearest hospital or call 911 for an ambulance.

During the visit, tell the provider what your medical issues are as a result of the accident. Be as complete and accurate as possible. The provider may take a medical



## Civil Resolution Tribunal

Vehicle Accidents before May 1, 2021

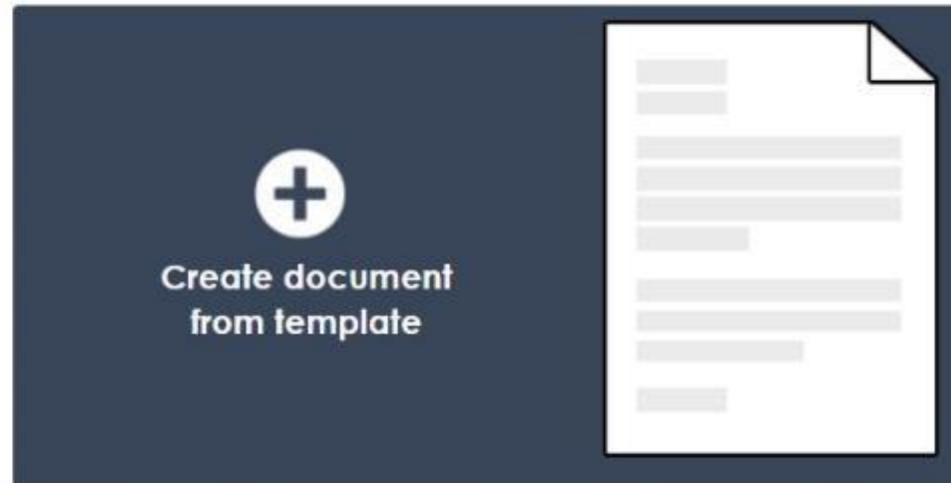
[Save and exit](#)

### Suggested Resource

#### **LETTER: Notification of Medical Opinion - Minor Injury**

Use this letter template to let your insurer know you visited a healthcare provider for a medical opinion.

Click "Create document from template" to build this letter. Enter your details for each field. When the letter is finished, you can print, email, or download it. Then you can sign and mail it. Keep a copy of the completed letter for your records.

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Not sure? [Quit](#) or [Go Back](#)





## Civil Resolution Tribunal

Vehicle Accidents before May 1, 2021

[Save and exit](#)

## Suggested Resource

**INFO: Worksheet - Calculating Motor Vehicle Accident Damages**

Use this worksheet to calculate the amounts for your damages claim.

[Next](#)

Not sure? [Quit](#) or [Go Back](#)

[Email](#)[Download](#)[Print](#)

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## Worksheet – Calculating Motor Vehicle Accident Damages

*Use this worksheet to calculate the amounts for your CRT damages claim.*

If you're not sure how to calculate your claim amounts or what you might be entitled to, you may want to get professional advice.

My amount is...	What it's for...	How to calculate it...
<b>Pain and suffering</b>  \$ _____	<p>You suffered physical pain and emotional distress as a result of the accident.</p> <p>If the CRT decides your injury is a "minor injury", this amount is capped at \$5,500 from April 1, 2019 to March 31, 2020, and \$5,627</p>	<p>You could review past CRT and court decisions to see what was awarded in similar circumstances. You may want to get professional advice.</p>



# Civil Resolution Tribunal

Vehicle Accidents before May 1, 2021

[Start a new exploration](#)[Quit](#)[Save and exit](#)

## Summary Report

[Email](#)[Download](#)[Print](#)

### Make a CRT Claim



Thanks for answering questions about your situation. Your answers were anonymous.

Click "Apply" to make a claim with the CRT. We'll give you the correct application form for what you told us. You'll have to give some personal information, and pay an application fee.

[Apply](#)

This page is a summary of what you told us, and all the resources we showed you. This is NOT your claim application form. To make a CRT claim, click the "Apply" button above.

To return to this report:

Your access code is: **kXfK7VWmk**



# Application

**You are here**



Apply or  
respond



Negotiation



Facilitation



CRT  
decision



## Dispute Application



This application asks for your legal name, contact information, and mailing address. We need this so we can contact you about your dispute. Your legal name is also important in case you want to file your CRT decision with a court to enforce it.

### Applicant Information

The applicant is the person making the claims.

### What type of applicant are you?

- ☒ An individual  
☐ Contact person for a business or organization

### Name

Title

Select an Option ▼

What are your pronouns? ⓘ

They/Them ▼

Legal first name

BARBARA

Legal middle name (optional)

Legal last name

JONES

Preferred name (optional)

BARB

### Loans and Debts Claim

CRT Dispute Number  
SC-2022-009552

Application Fee  
[CRT Fee Schedule](#)

Status  
Draft

You have 30 days to submit

### Related Resources

- [About the CRT Process](#)
- [Additional Supports](#)
- [Helpers & Representatives](#)

# Online Application



# Negotiation

**You are here**



Apply or  
respond



Negotiation



Facilitation



CRT  
decision



SC-2022-000763 &gt;

[Summary](#)[Messages](#)[Claims ▾](#)[Dispute Notice and Response](#)[Evidence](#)[Manage dispute](#)**NEGOTIATION****REACHED AN AGREEMENT?**

Let us know when you reach an agreement on this claim.

[Agreement reached](#)

## Subject: Negotiation

**Between****Facilitator at CRT**

We set up this space for you to negotiate a resolution to your claim. Discuss, share information, or make suggestions on how to resolve this claim.

Communications made during negotiation are confidential and can't be disclosed during the tribunal decision process.

If you reach an agreement, click the "Agreement reached" button. If you reach an agreement on your own and don't need an order, the CRT will refund your application fee.

September 14, 2022

## Reply

Stay on topic. Be polite and respectful. [Tips for negotiating](#)

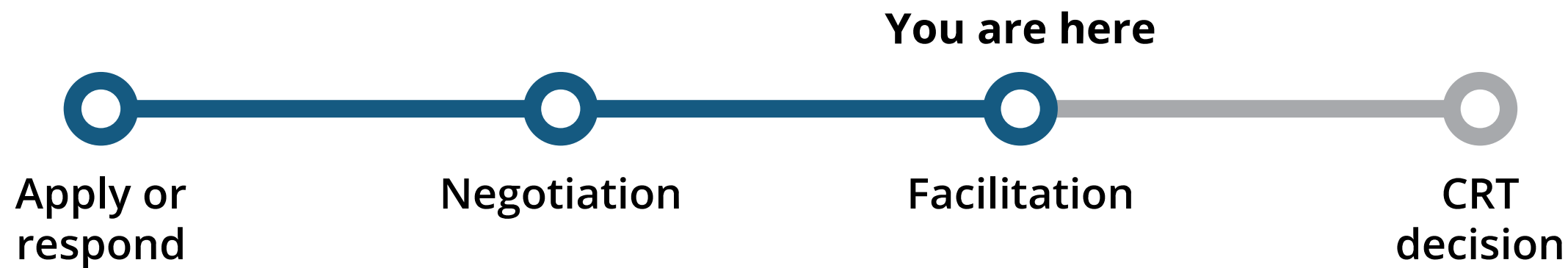
**WHO CAN VIEW THIS**

All people in dispute

# Negotiation Messaging



# Facilitation





# Facilitation

- Case managers are dispute resolution experts who help people reach agreements
- Very flexible
- Mix of mediation and active case management







# CRT Decision

**You are here**



Apply or  
respond



Negotiation




Facilitation



CRT  
decision

# Evidence Upload

 Civil Resolution Tribunal

SC-2023-010470 > Summary Messages Claims ▾

[Tribunal Decision Summary](#)

## Evidence

Learn more about the best [types of evidence](#) to add.

\* denotes an estimated date of evidence

Show Filters ▾ Sort: Created date (latest first) ▾

No evidence.

+ Add evidence

### Add Evidence

×

#### Add Evidence

Upload a file - e.g. photos, documents, videos

Files to upload

Browse for files

Select Files

#### Please Confirm

☐ I understand that, under section 92 of the Civil Resolution Tribunal Act, providing false or misleading evidence to the Civil Resolution Tribunal is an offense that can lead to imprisonment, a \$10,000 fine, or both.

☐ This evidence does not contain negotiation or settlement discussions, unless the other parties agreed.

Save

Close



# Decision-making

- Experienced lawyers across BC
- Online Portal
- Written hearings
- Plain language reasons
- Enforceable in court



# Published Decisions

## Search Decisions

[Advanced Search](#)

## Browse Decisions

[Accident Claims – Liability, Damages and Minor Injury Determinations](#)[Accident Benefits](#)[Societies/Cooperative Association Decisions](#)[Small Claims Decisions](#)[Strata Property Decisions](#)[Accident Responsibility](#)

### Recent Additions

1. [1263618 B.C. Ltd. v. Low](#) - 2023 BCCRT 820 - 2023-09-26  
Small Claims Decisions - Final Decision



2. [9305076 Canada Ltd. v. Ohene-Asante](#) - 2023 BCCRT 821 - 2023-09-26  
Small Claims Decisions - Final Decision



3. [Cash Stoploans Inc. v. Creelman](#) - 2023-09-26  
Small Claims Decisions - Default Decision





# Enforcement and Judicial Review

- Orders can be filed in court and enforced
- Decisions are subject to judicial review
  - Standard of review for CRT decisions is prescribed, generally very deferential
  - Typical remedy is to set aside the decision and remit back to the decision-maker



# Statistics





# Statistics at a Glance

## Budget

- \$13.7M CAD in 2023/2024 (approx. 9.3M euro)
- Staff salaries represent 73% of expenses
- Staff mainly work remotely

## Staff

- Chair
- 5 Vice Chairs
- 9 tribunal members
- ~85 staff

## Technology

- \$19M CAD multi-year investment in technology
- Built on licensed Salesforce platform
- Estimated \$0.85M CAD per year for licensing and support

# Dispute Volumes to March 31, 2024

	Small Claims	Motor Vehicle Injury	Accident Benefits
Solution Explorer (SE) Uses	165,772	19,626	9,138
Disputes as % of SE Explorations	19%	14%	6%
<b>Total Disputes Received</b>	<b>32,071</b>	<b>2,781</b>	<b>340</b>
Total Disputes Closed	28,504	1,549	101
Resolved by Adjudication	5,825 (20%)	114 (8%)	18 (18%)
Default/Dismissed/Other	11,434 (40%)	82 (5%)	13 (13%)
Resolved without Adjudication	11,245 (40%)	1,353 (87%)	70 (69%)
Outstanding Disputes Mar 31, 2024	3,567	1,232	239



# Average & Median Times to Resolution

For disputes closed  
between April 1, 2022  
and March 31, 2023

		Small Claims	Motor Vehicle Injury	Accident Benefits
Number of Disputes Closed		3,629	343	38
Net Time to Resolution (days) <sup>1</sup>	Minimum	1	1	11
	Maximum <sup>2</sup>	1,711	662	353
	Average <sup>3</sup>	102	88.4	105.3
	Median <sup>4</sup>	72	57	56.5
Number of Disputes on Hold >1 Days <sup>5</sup>		114	123	11
Average Number of Days on Hold <sup>5</sup>		40.8	98.3	36.3

# Participant Satisfaction

April 1, 2023 – March 31, 2024



**83%**

say CRT treated them  
**fairly**

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**82%**

would **recommend** the  
CRT to others

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**60%**

agree CRT handled  
dispute in **timely manner**

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**86%**

agree online services were  
easy or neither easy nor  
difficult to **use**

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**86%**

agree CRT process was  
easy or neither easy nor  
difficult to **understand**

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**85%**

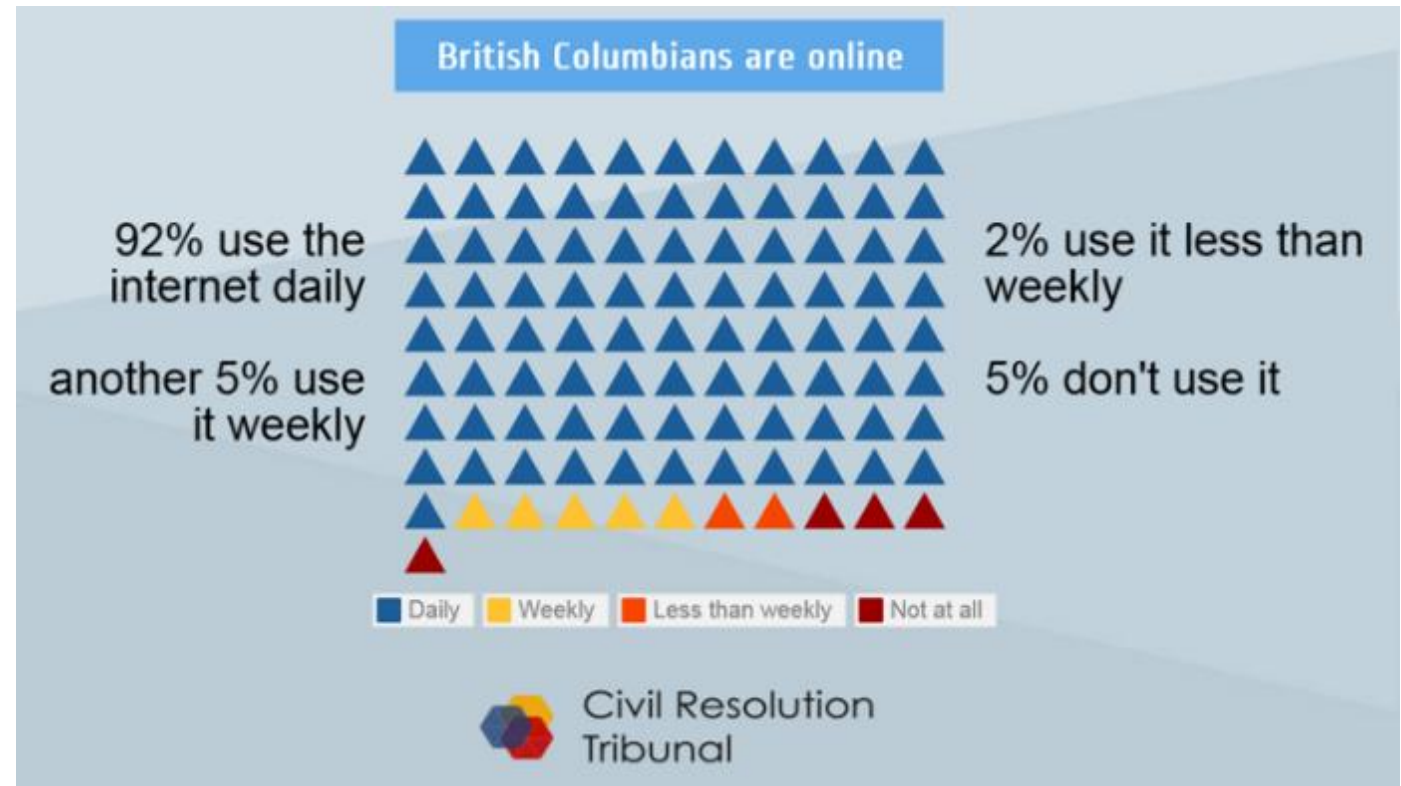
agree information CRT  
provided **prepared** them  
for dispute resolution



# What we've learned

# Centering the Public

- Let evidence guide development
- Invest in UX expertise
- Make legal tech look familiar
- Be disciplined about plain language
- Implement in stages



# Don't Pave the Cow Path

- Resist the urge to digitize the status quo
- Tech isn't transformative without process transformation
- Technology development + business process transformation = magic



# What Doesn't Work...

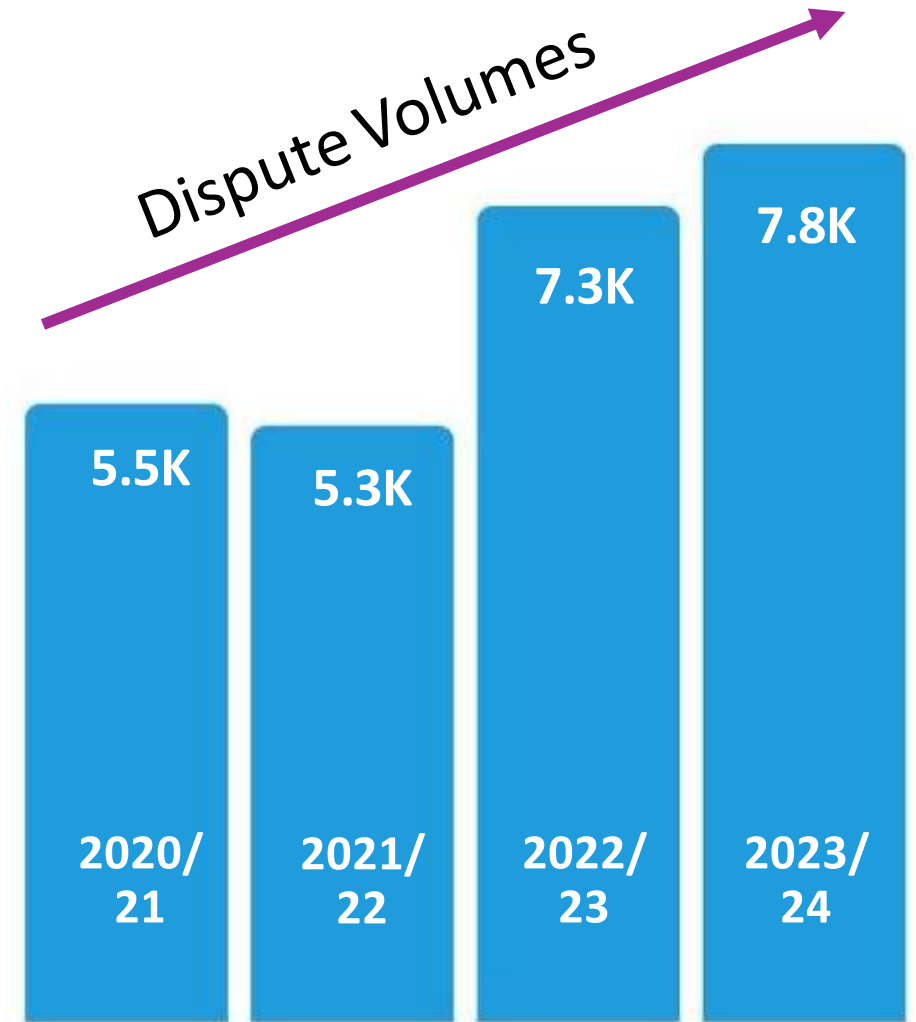
- Getting too attached to one way of doing things
- Wanting technology to do everything
- Guessing about user preferences
- Fear of failure
- Letting the perfect be the enemy of the good





# Current challenges

- COVID-19 effects
  - Hiring and retention
  - Increased dispute volumes across all areas of jurisdiction
- Influx of motor vehicle claims after constitutional challenge decision
  - New process for lawyers
  - Delays obtaining evidence



# Thank you

Learn more at:



[www.civilresolutionbc.ca](http://www.civilresolutionbc.ca)



@CivResTribunal

|



/CivilResolutionTribunal



[youtube.com/@civilresolutiontribunal](https://youtube.com/@civilresolutiontribunal)



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