

InjuriesBoard.ie



**The Injuries Board**  
**REVIEW 2012**

ASSOCIATION OF IRISH RISK MANAGEMENT

17<sup>th</sup> April 2013

Peter O'Brien – Operations Manager

# Who We Are

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**Independent,  
Self-Funding  
State Body**

**Process all  
Personal Injury  
Claims in Ireland**  
•ML, EL, PL

**Injuries  
Board.ie**

The logo for Injuries Board.ie features a stylized lowercase letter 'i' in a light green color. The dot of the 'i' is a solid yellow circle, and the stem is a curved line that starts thin and widens at the bottom.

**Reduce PI Costs  
but maintain  
Awards to  
claimants**

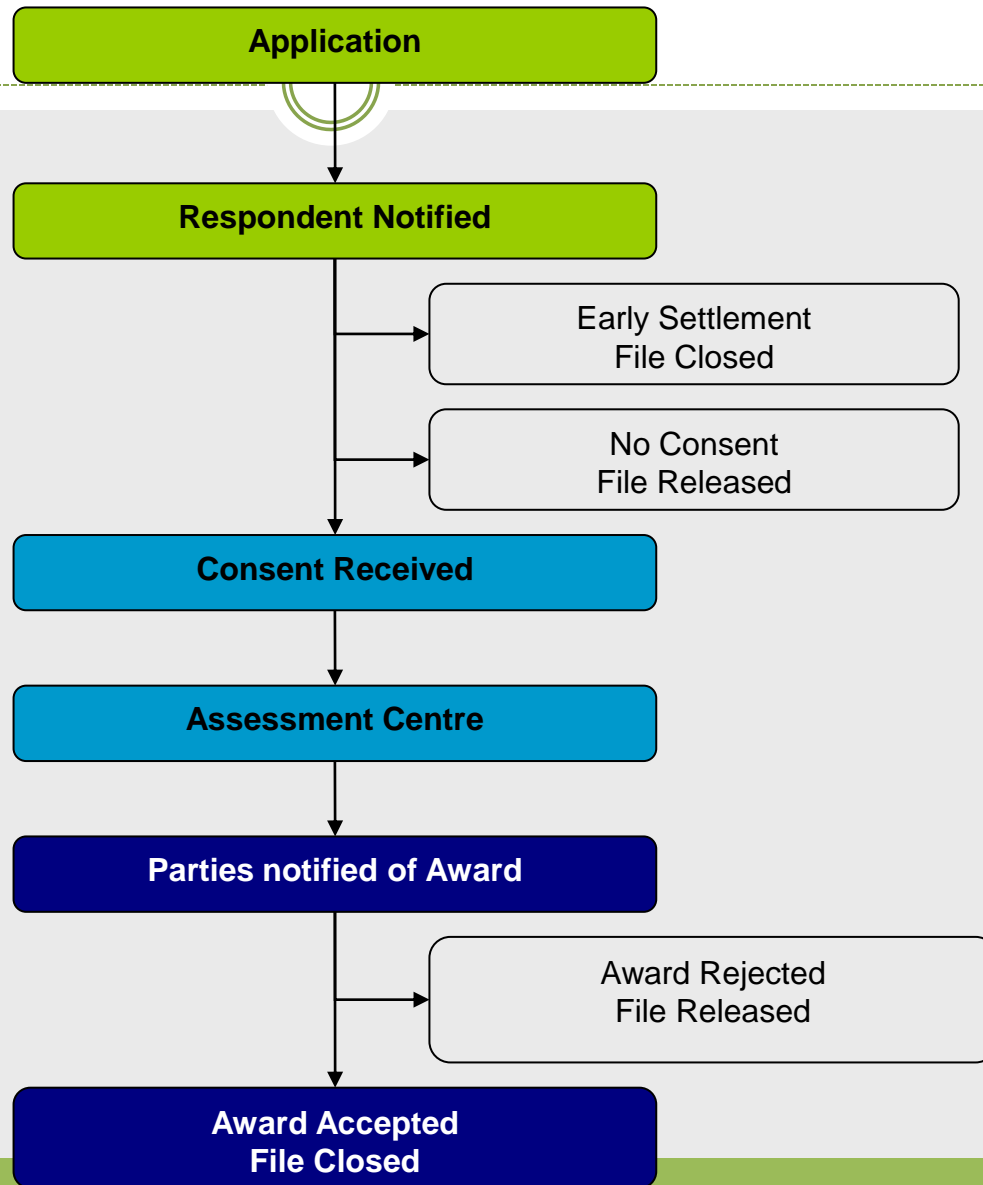
**Make  
Compensation  
Awards in an  
Efficient Manner**

# Objectives Met

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- Self-funding.
  - No monies from the Exchequer
- Reduce claims timelines ✓
  - 5 times faster (from 3 years to c. 7 months)
- Same awards as Courts ✓
  - C. 90% awards still <€38,000
- Lower claims administration cost ✓
  - €40m/€50m savings PA - **six fold** cost reduction
  - Based on 46%
  - Forfas report +11% - conservative 55%

# InjuriesBoard.ie Process – At a Glance



# 2012

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- Compensation Awards up 3.9% to €218m
- Claims volumes up 4.7% or 24% since 2007
- Motor claims up 6.7% or 33.5% since 2007

# 2012

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- The average award in 2012 was €21,502, with the highest being €697,495.
- County Limerick had the largest number of awards as a proportion of population with County Kilkenny having the lowest number of awards per head of population

Key Facts:	2012	2011	2010	2009
No. of new Claims	28,962*	27,669	26,964	25,919
No. of Awards	10,136	9,833	8,380	8,643
Total Value of Awards	€217.94m	€209.8m	€186.6m	€200.2m
Average Award	€21,502	€21,339	€22,271	€23,166
Average time to process Claim	7.2 months	7.2 months	6.9 months	6.5 months

\*Excluding 641 one-off DuPuy hip replacement claims

# Award Analysis 2012



- **Motor Liability** accounts for 75% of total Awards (Average Award €20,631)
- **Employer Liability** accounts for 8% of total Awards (Average Award €27,286)
- **Public Liability** accounts for 17% of total Awards (Average Award €22,656)



# Average Award



- 2012 €21,502
- 2011 €21,341
- 2010 €22,271
- 2009 €23,163
- 2008 €24,552
- 2007 €22,057
- Lowest €0, Highest €829,000

# EL Awards 2012

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- 807 Employer Liability awards (2011 – 820 awards) totalling €22.02 million.
- Average award was €27,286 (2011 - €27,102)
- 69.1% (558) were for men, and 30.9% (249) were for women
- Average award for men was €27,657, and for women was €26,456
- 32.2% of awards were in the 25-34 age group, while 22.6% were in the 35-44 age group

# EL 2012 continued

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- 48% of the awards were under €20k, with 82.6% under €38k
- Thursday was the most common day for accidents, Sunday was the least common day
- January was the safest month, July had the most accidents
- Dublin, Cork and Limerick were the counties with the highest number of awards,
- Leitrim, Roscommon and Laois had the lowest number of awards.

# Reform Agenda

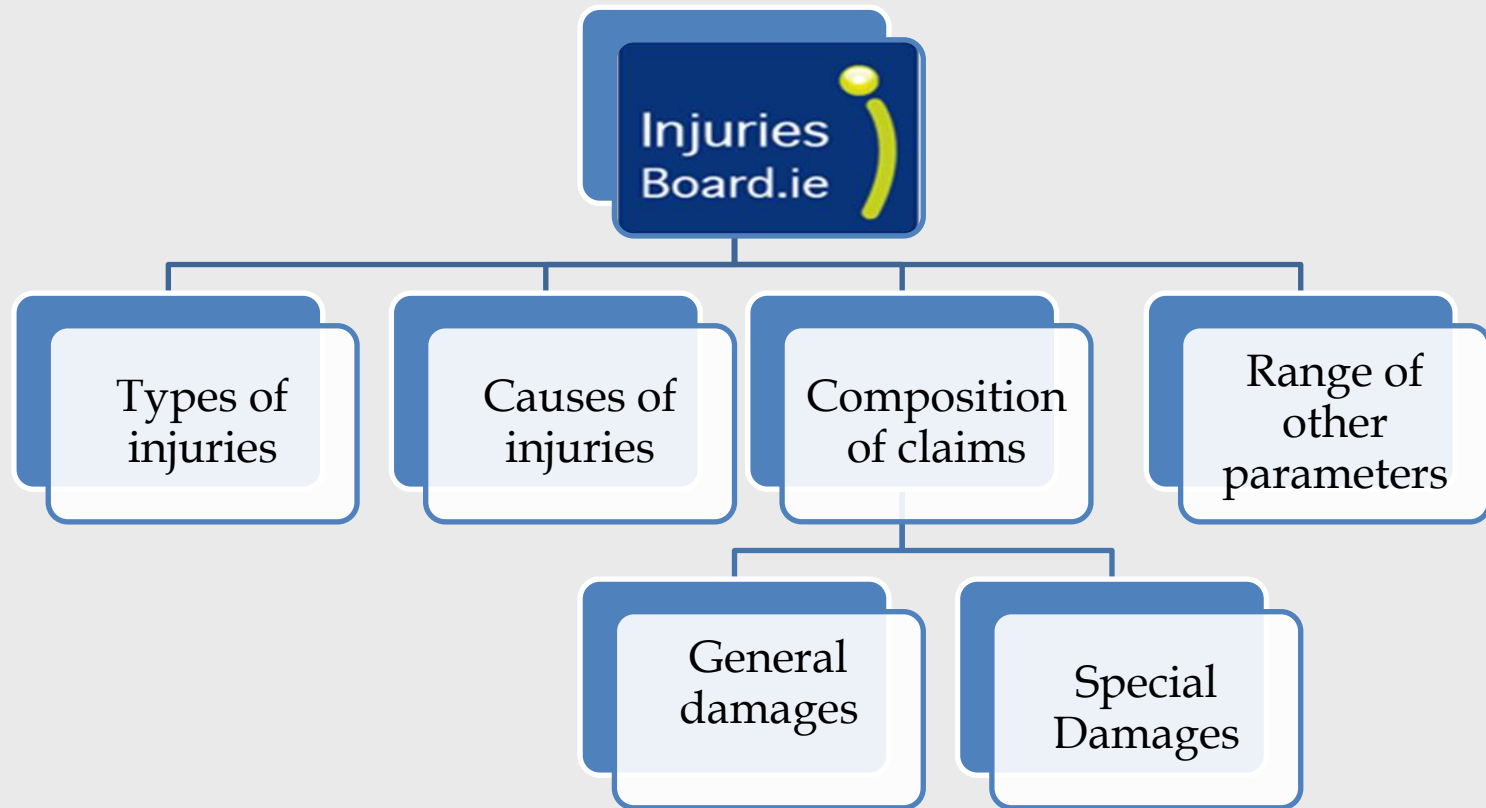
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- Outsourced Service Centre from the outset
- New website recently launched
- Online facility for direct claimants
- Encrypted electronic correspondence

# InjuriesBoard.ie database

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- Tip of the iceberg of InjuriesBoard.ie database



# Public interest in sharing data

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- Sharing of quality data can assist :
  - Accident prevention
  - Risk analysis
  - Setting premiums
  - Informing solvency and prudential assessments
- A body such as the Central Bank could assess information from:



# The Broader P.I. Landscape - some developments

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- Central Bank Code on Consumer Protection
- Settlement of rejected awards
- Court data – analysis of proceedings

# Claims Promotion

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- Increase in website advertising by solicitors despite restrictions on advertising
- Emergence of websites operated by claims management companies which promote claims
- Evidence of claims harvesting and passing of “personal injury leads” – infringes data protection
- Brought to the attention of Data Protection Commissioner, Law Society, Min for Justice, Central Bank
- Referral fees in the UK have led to major increase in claims particularly whiplash – vital that practice does not take hold here
- Need to avoid UK situation where premiums have significantly increased





# Thank You

*LoCall 1890 829 121 [www.injuriesboard.ie](http://www.injuriesboard.ie)*