

InjuriesBoard.ie



The Injuries Board
REVIEW 2012

ASSOCIATION OF IRISH RISK MANAGEMENT

17th 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 human figure in yellow and green, positioned to the right of the text.

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

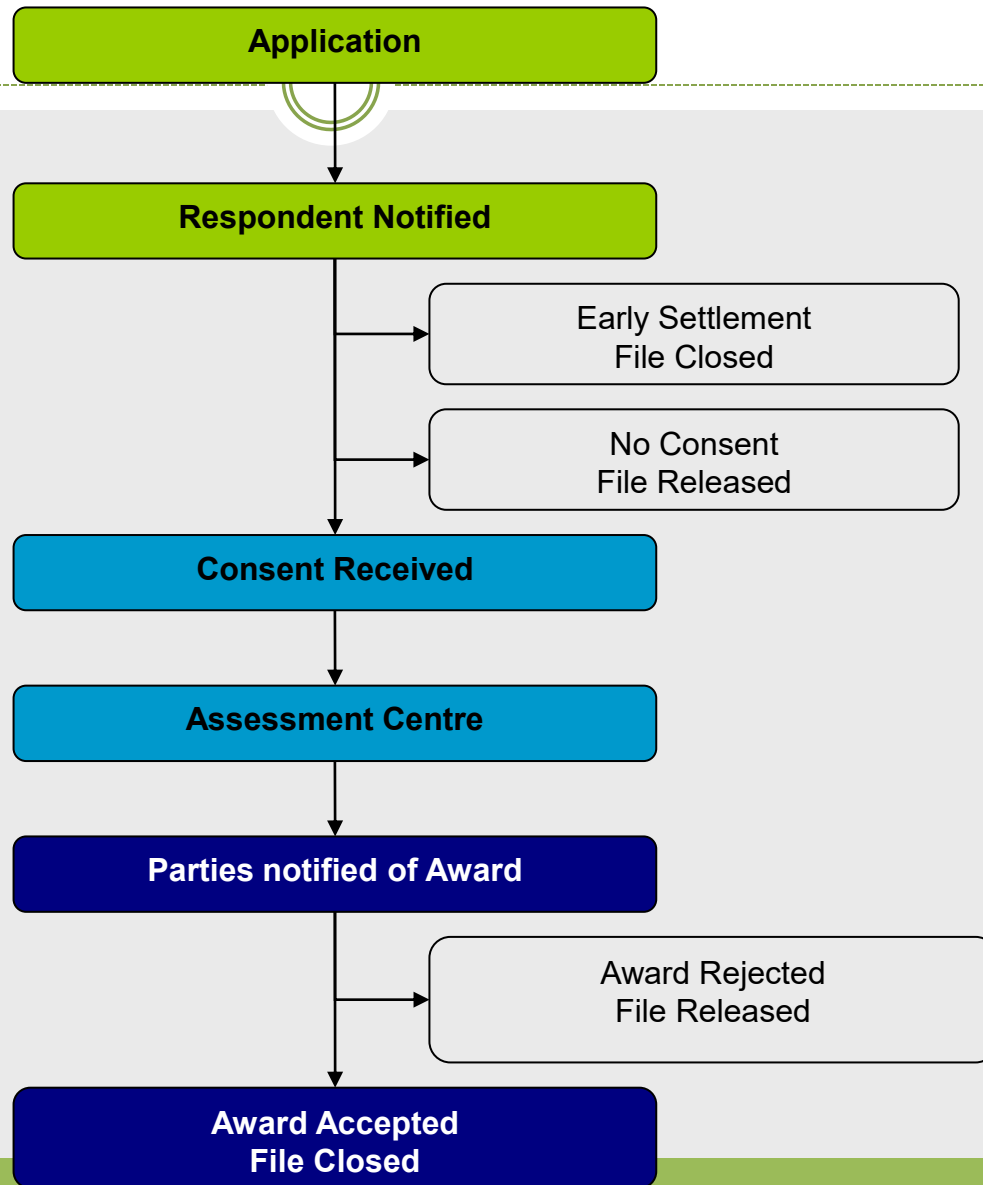
**Make
Compensation
Awards in an
Efficient Manner**

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 64 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

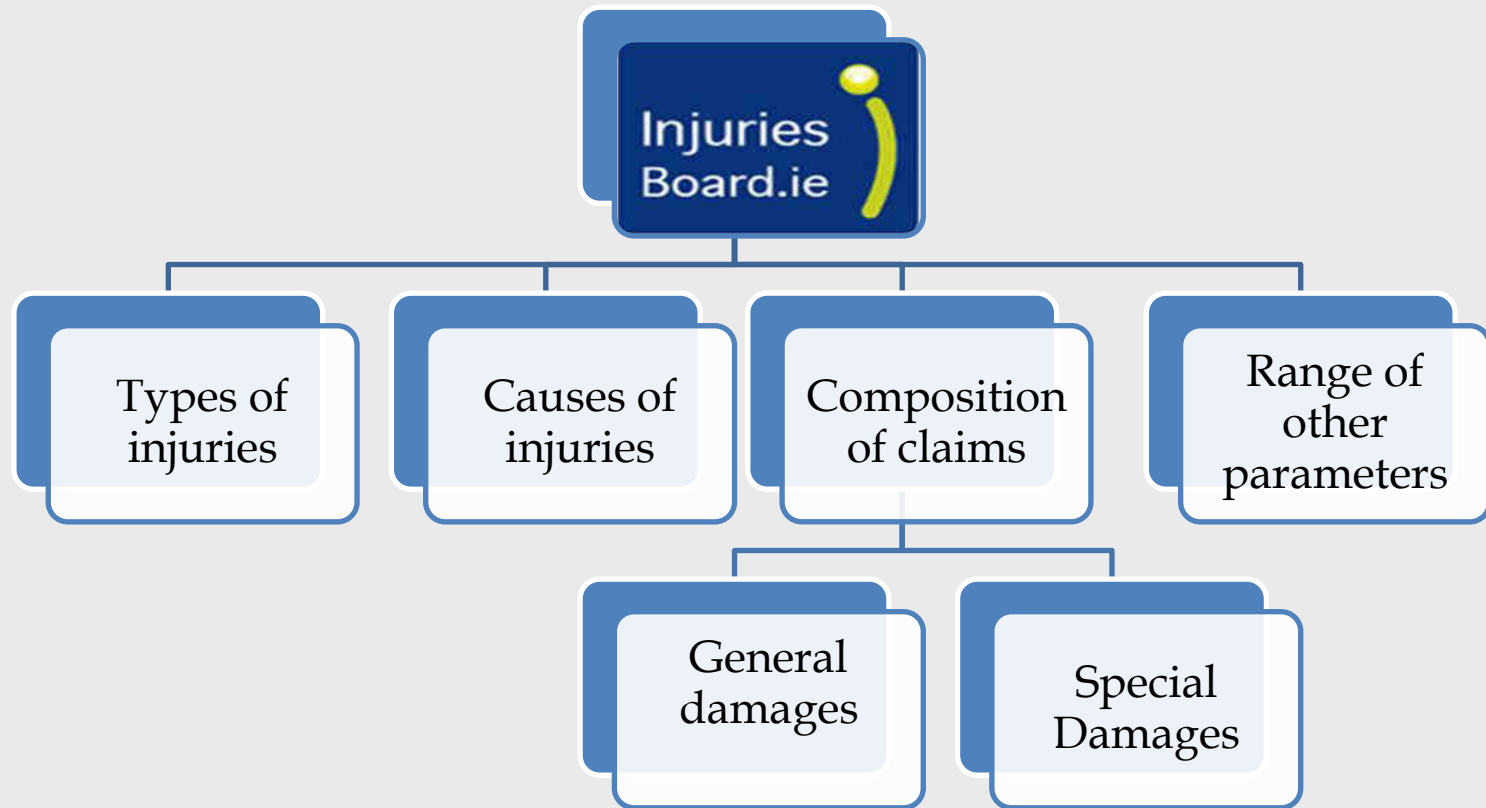
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- Outsourced Service Centre from the outset
- New website recently launched
- Online facility for direct claimants
- Encrypted electronic correspondence

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