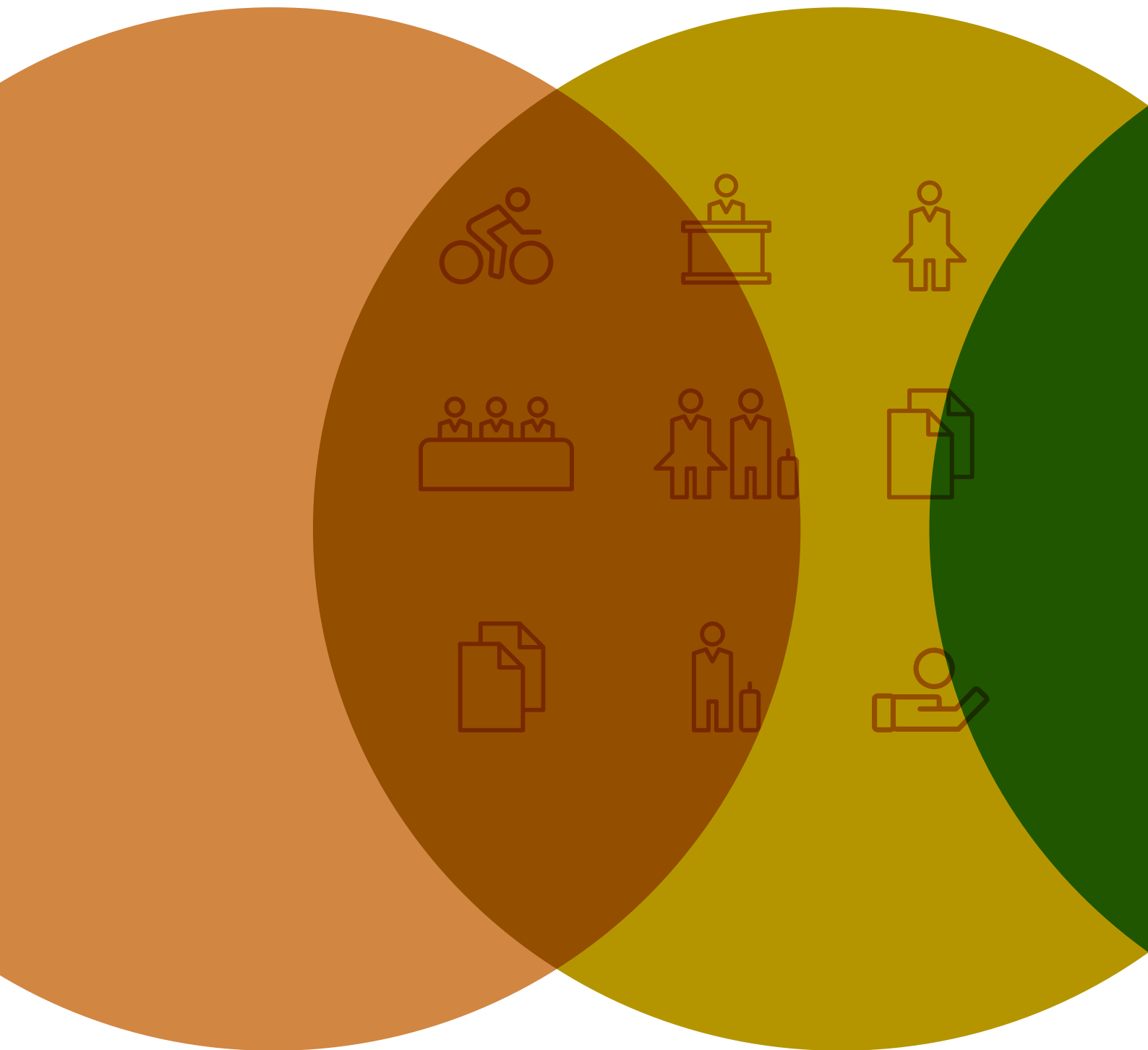


Personal Injuries
Assessment Board
Annual Report 2015



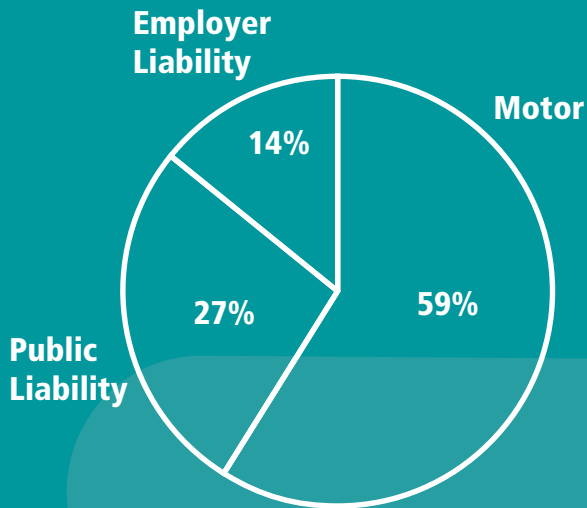


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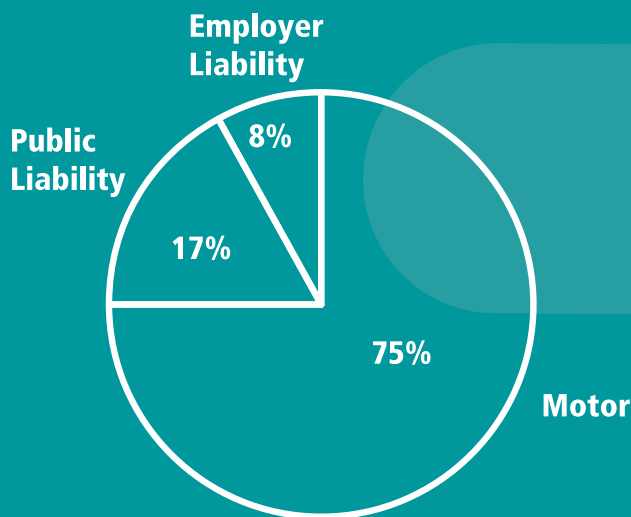
PIAB Overview 2015



Total number of applications in 2015



33,561



Value of Awards



€268.4m

Average
Award



€22,878

Total number of
awards in 2015



11,734

Delivery Costs %



6.5%

Highest
Award



€368,927

Calls to
Service Centre



56,000

Website visits



258,257

Increase in
Applications over
2014



6%

Lowest Award



€50

Chairperson's Foreword

I am pleased to present our 2015 Annual Report to you. In what has been a challenging year in the environment for Insurance, it remains essential that the service offered by the Personal Injuries Assessment Board continues to contribute to the settlement of claims in Ireland. Our objective is to offer a fair and transparent personal injury claims assessment service for people who have been unfortunate to have suffered an accident in their car, their place of work or in a public place. We aim to provide this service at the lowest possible cost with the fastest possible resolution for all concerned.

In 2015 we saw another strong operational performance by the organisation, delivering a quality service to its customers. This has been achieved as a result of the hard work, enthusiasm and commitment of the staff.

During the year the former Chief Executive Patricia Byron departed after leading the organisation from the outset. Great tribute is due to her for leading the Executive through the many challenges it has faced over the years. Tribute is also due to Maurice Priestley who as Interim Chief Executive steered the organisation until Conor O'Brien was appointed CEO in October.

The Personal Injuries Assessment Board operates in accordance with its Strategic Plan for the period 2014-2019. This plan sets out our current key Strategic Objectives along with the key actions to be undertaken to achieve these objectives. I look forward to working with our new Chief Executive, Board Members and the Executive alike, as we seek to implement the strategies contained within this plan.

I would finally like to thank Minister Bruton and his officials for the support they have shown during the year, and I look forward to working in collaboration with the Department in the coming years.



Dermot Divilly

Chairperson

Chief Executive's Introduction

I am very proud to have taken on the role of Chief Executive of the Personal Injuries Assessment Board (PIAB). It is an organisation that plays a very important role in the settlement of claims fairly and transparently for all parties. It also provides an excellent service to people who have experienced the trauma of an accident and who want to move on with their lives and put the unfortunate incident behind them. I look forward to ensuring that we continue this good work and look for ways to improve our service over the coming years.

2015 saw a modest increase in claims of 6% with 33,561 applications, which was to be expected given the increase in economic activity as the country returns to growth. The level of awards remained steady with a 1% increase in the average award at €22,878. This figure has remained stable for the past seven years.

In order to analyse the contribution of claims to the increasing insurance premiums, we believe that data on personal injury claims should be published to show trends, costs and time-lines for settlements. We in PIAB are keen to participate in any such exercise that could lead to better insight into the overall environment of personal injury claims that might ultimately lead to an improvement in the management of claims.

A review of the Book of Quantum commenced in 2015, utilising the services of an independent analytics company. This was a considerable undertaking involving the collation and analysis of tens of thousands of claims from insurers, the Courts Service, the State Claims Agency and PIAB. The purpose of this exercise was to update the values in the guideline for personal injury awards and, where possible, improve the usability of the publication for all readers. The key to the success of the Book of Quantum is its consistent application by the insurers, PIAB and the Courts. This will help ensure that claims are settled fairly, transparently and quickly.

Looking ahead to 2016 we will undertake a number of initiatives to improve our service. We will develop and launch a new brand identity to reflect a clearer definition of our role, an enhanced stakeholder approach, and appropriate targeting of all customer channels. We will carry out a process and technology review to look for ways to increase the use of our services, save costs and generate efficiencies, as well as facilitating greater digitalisation and self-service. We will publish

the updated Book of Quantum to drive consistency of awards. We will share data with other bodies as appropriate to assist in identifying causes and impacts of accidents.

Any organisation is only as good as the people who work in it. Considerable tribute is due to our staff, who continue to work with diligence and passion to deliver an excellent service and I would like to thank them for their hard work and dedication.

I look forward to working with the governing Board and our staff as well as Departmental Officials and the Minister for Jobs, Enterprise and Innovation as we strive to meet the needs of our stakeholders and the wider public at large.



Conor O'Brien

Chief Executive

Overview

Mission Statement

33,561

NUMBER OF APPLICATIONS



7.1 MONTHS

TIME TO ASSESS



11,734

NUMBER OF AWARDS



6.5%

DELIVERY COSTS



The mission statement of the Personal Injuries Assessment Board (PIAB) is "to facilitate the delivery of compensation in a fair, prompt and transparent manner for the benefit of society overall".

In delivering on our mission and mandate during 2015 PIAB has:

- ▶ Managed 33,561 personal injury claims and made 11,734 formal Awards;
- ▶ Achieved an average claims processing timeframe of 7.1 months – below the statutory 9 month timeline;
- ▶ Awarded total compensation for accident victims of €268.4 million at an administration cost of 6.5% of the actual compensation amount.

Core Strategic Objectives

The five core strategic objectives of the Personal Injuries Assessment Board as set out in its current strategic plan are:

Objective 1

To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of the Personal Injuries Assessment Board in a timely manner.

Objective 2

To promote the lowest possible administration costs associated with the resolution of personal injury claims.

Objective 3

To promote a culture of innovation and excellence, fostering an efficient, flexible organisation with motivated and skilled staff and maximising the positive impact of technology.

Objective 4

To promote and advance a superior customer service, focussed on making information about our services accessible to all, supported by a transparent and accessible claims assessment process and a cost-effective organisation.

Objective 5

To continue to contribute positively to the changing personal injury claims resolution environment in Ireland through greater use of the Board's non-adversarial model.

During 2015, the Personal Injuries Assessment Board continued to work towards the attainment of these Objectives. Sections 1 to 4 of this Report set out in detail the initiatives and actions undertaken during the year.

Section 1

Assessing compensation entitlements in a fair, accurate and timely manner.

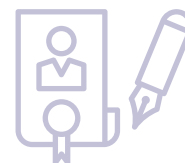
33,561

NUMBER OF APPLICATIONS



11,734

NUMBER OF AWARDS



€22,878

AVERAGE AWARD



€368,927

HIGHEST AWARD



Awards

The Personal Injuries Assessment Board (PIAB) assesses compensation payable for personal injuries sustained as a result of a motor, workplace or public liability accident. All such cases must by law be submitted to PIAB unless resolved at an earlier stage between the parties. Where the respondent (the party against whom the claim is made) consents to an assessment being made by PIAB, the assessment is completed within a maximum 9 month period and often sooner. Where both parties accept the assessment, the matter is resolved without recourse to litigation, resulting in legally enforceable awards on a par with the Courts. In 2015, PIAB made 11,734 awards for compensation to the value of €268.4 million.

An Award is the value of compensation payable to an individual in respect of a personal injury. It includes General Damages for pain and suffering caused by the injury and Special Damages for financial loss – both to date and into the future e.g. loss of wages, cost of medical care etc. Awards data in this report relates to the total value of an Award and does not differentiate between General and Special Damages.

General Damages are assessed using The Book of Quantum, a guide to compensation levels in Ireland (available at www.injuriesboard.ie) to which the Courts are also required to have regard under the Civil Liability & Courts Act 2004. During the year a review of the Book of Quantum commenced with the expectation that a revised book will be available in the second half of 2016.

Awards Volumes and Values

Set up in 2004, PIAB made its first awards in 2005. Table 1.1 sets out the number and value of awards made each year since 2006. PIAB has made over 94,000 awards with a value exceeding €2.1 billion to date.

Table 1.1 Awards Volumes and Values by Year

	No. of Awards	Value of Awards
2015	11,734	€268.45m
2014	12,420	€281.21m
2013	10,656	€243.46m
2012	10,136	€217.94m
2011	9,833	€209.83m
2010	8,380	€186.63m
2009	8,643	€200.22m
2008	8,845	€217.16m
2007	8,208	€181.04m
2006	5,573	€115.28m
Total	94,428	€2,121.22m

Figure 1.1 Breakdown of 2015 Awards by Category

Motor Liability	75%
Employer's Liability	8%
Public Liability	17%

Awards by Claim Category

In 2015, 75% (8,815) of the number of all awards were in respect of Motor Liability cases, while 8% (924) related to Employer's Liability and 17% (1,995) related to Public Liability. This split remained unchanged from 2013 and 2014.

Value of Awards by Category

Figure 1.2 shows the average value of awards by each of the categories in 2015 i.e. Motor Liability, Employer's Liability and Public Liability. The average award of €22,878 in 2015 was marginally higher (1%) than the average award of €22,642 in 2014. The volume of cases in each claim category can vary year to year reflecting changes in the economic environment and the flow of new claims. Changes in the severity and volume of claims each year can cause a variation in the average award.

Figure 1.2 Value of Average Awards by Category in 2015 compared to 2014

	2014	2015
Motor Liability	€21,215	€21,470
Employer's Liability	€32,134	€31,267
Public Liability	€24,677	€25,213
Overall Average	€22,642	€22,878

During 2015, and in line with earlier years, average awards in the Employer's Liability category were highest at €31,267 reflecting the often more serious and complex nature of the injuries sustained in workplace accidents.

Range of Awards – Highest/Lowest Awards

The lowest and highest awards are shown in Figure 1.3. PIAB processes claims ranging from very low severity to very serious cases. The highest Award to date (€1,390,043) was made in 2013.

Figure 1.3 Range of Awards

Highest Award 2015	€368,927
Lowest Award 2015	€50

Note: There is no cap on the value of awards PIAB is authorised to award. The value of awards however varies in relation to the nature and severity of the injuries suffered in any given accident.

Table 1.2 Breakdown of Total No. of Awards in 2015 (by Value and Claim Category)

Average Value Category (€s)	Motor Liability	Employer's Liability	Public Liability	Total
<20k	5,334	328	955	6,617
20-38k	2,796	380	710	3,886
38-100k	642	200	319	1,161
>100k	43	16	11	70
All	8,815	924	1,995	11,734

Value and Claim Category Analysis

Over half (56%) of all PIAB awards are under €20,000 and 9 in 10 (89.5%) are under €38,000. This has been consistent in recent years. The profile of injury type continues to predominantly involve soft tissue or fractures – or a combination of both. There has been a small drop in the percentage of cases under €20,000 (56% in 2015 as compared to 59% in 2014).

89.5% of personal injury awards are under €38,000, so it is clear that serious injuries continue to be the exception rather than the rule. The high volume of low to medium value personal injury claims drives the underlying aggregate claims bill in Ireland, which also comprises claims for property damage and financial reserves required to meet outstanding claims at year end.

Table 1.3

DUBLIN	2015 Average Award
Motor Liability	€19,622
Employer's Liability	€26,204
Public Liability	€23,559
REST OF LEINSTER	2015 Average Award
Motor Liability	€22,349
Employer's Liability	€34,997
Public Liability	€27,123

Table 1.3

CONNAUGHT ULSTER*	2015 Average Award
Motor Liability	€24,730
Employer's Liability	€34,662
Public Liability	€27,892
MUNSTER	2015 Average Award
Motor Liability	€21,131
Employer's Liability	€32,322
Public Liability	€24,816

* Republic of Ireland counties

Average Award by Region/Category 2015

Table 1.3 shows the breakdown of the average award by category on a regional basis. Employer's Liability awards are typically of higher value due to the nature of the injuries sustained in workplace accidents. Regional variations are reflected in the particular nature of the accidents involved. A detailed analysis of awards by region and county can be found in Appendix 2.

Assessment Timeline

PIAB is obliged, under its 2003 Act, to assess claims within 9 months of a respondent's (those responding to claims – mostly insurers on behalf of policyholders) consent to the assessment process. The 2015 results for PIAB show that the average time to deliver Awards was 7.1 months.

Figure 1.4 Compensation Timeline

From Date of Consent to Date of Award – 7.1 months

Applications (Claims)

All personal injury claims (with exceptions set out in the Personal Injuries Assessment Board Act 2003) must be submitted to PIAB. Claimants can deal directly with the organisation or they may ask a third party, including solicitors, to submit their claim on their behalf at their own cost. This is a user friendly administrative system with no oral hearings or adversarial processes and we make many supports available to claimants wishing to handle their claim themselves. PIAB requires the treating doctor(s) to provide a medical update based on treatment records for their patient relating to the accident injuries. At this point PIAB appoints the necessary independent experts to assist the Statutory

Assessors in determining the full nature and extent of injury including financial losses such as reduced income, medical and other such costs arising from the accident injuries. On occasion, more than one report may be required depending on the nature of the injury sustained, stage of recuperation and future medical prognosis. PIAB, as an independent State body, ensures this is all thoroughly completed. On occasion the organisation avails of extended timelines but, as per our results, the average timeline to award in 2015 was 7.1 months.

In assessing claims and awarding compensation, we make no distinction between a direct applicant and a claimant who pays an intermediary to process the application to us on their behalf. In 2015 a total of 33,561 applications for personal injury claims were received by PIAB, an increase of 6.3% on 2014. Motor claims increased by 4.3%, Workplace related claims increased by 10.9%, and Public Liability claims increased by 8.4%. To date we have received over 290,000 claims since the organisation was established.

Table 1.4 shows the volumes of claims received by PIAB in the period 2010-2015.

Table 1.4 Volumes of Claims by Category over the Past Six Years

Claims volumes	2015	2014	2013	2012	2011	2010
Total Claims	33,561	31,576	31,311	29,603	27,669	26,697
Motor Liability	19,812	18,994	18,877	17,443	16,351	15,971
Employer Liability	4,843	4,368	4,040	3,828	3,866	3,724
Public Liability	8,906	8,214	8,394	8,332	7,452	7,251

The volumes of claims received by PIAB is impacted by accident frequency, propensity for accident victim to make a claim and the existence of a responsible party, and the behaviour of respondents who may attempt to settle the case directly with the accident victim in advance of any claim being made through PIAB.

To understand the personal injury claims market the full picture in relation to overall claim volumes cannot be definitively confirmed without access to full market data, particularly from the Insurance industry.

Section 2

Contributing positively to the claims resolution environment.

Before PIAB was established, a claimant who had suffered a personal injury had no alternative but to pursue their claim through the litigation system.

Today, PIAB's non-adversarial model delivers settlements to claimants without the need for litigation in less than 9 months, and at a delivery cost of less than 7% (e.g. if the value of an award is €10,000, then the typical cost to arrive at that settled figure is €700).

I. Courts:

PIAB was established to deliver compensation to injured claimants without the need for litigation in appropriate cases. PIAB operates a paper based administration system which does not involve oral hearings. If a claim cannot be settled, the claimant is obliged to submit their claim for assessment. If an assessment is accepted the responsible party pays the claimant the amount of the compensation assessment and the matter is closed. It is estimated that 70% of claims are settled without the need for litigation, freeing up the Courts to deal with the more complex contested claims and those claims which are outside the remit of PIAB.

II. Competitiveness/Insurance Costs:

PIAB does not receive funding from the Exchequer. PIAB generates a fee income from claimants and respondents. Continuous efficiency improvements over recent years have seen successive reductions in the fees charged. The current fee of €600 is now at its lowest level since the Board commenced handling cases.

PIAB was mandated to address the cost of delivering compensation and reducing the timeframe in which it was delivered. As outlined elsewhere in this report, delivery costs and times have been significantly reduced. There are however many other factors which contribute to the cost of insurance which are outside the remit of PIAB.

III. Claimant Experience:

In general, the claimant will know within a maximum of 3 months of a completed application if the respondent wishes the claim to be assessed by PIAB, in which case an award will generally be made within a maximum of 9 months from the date of this consent. Outside of medical costs the only upfront cost is a refundable application fee of €45 and claimants have access to a dedicated Customer Service Centre as well as online support for assistance throughout the process.

IV. Claims and Policy Insights:

In fulfilling our remit to deliver compensation awards, we gather substantial data on injuries and the circumstances of accidents in a wide variety of settings. Access to this anonymised data provides an important insight into the types of injuries people sustain and the nature of the accidents in which they are involved. This statistical information can be particularly useful to those responsible for risk management and accident prevention, including other State Agencies. Such insights can also be of value to the general public by enabling PIAB to highlight risks as well as emerging insights on rehabilitation measures and policies. We continue to examine whether we can harness claims data to better prevent or reduce the impact of accidents, i.e. accident frequency and or severity.

In previous years we published a comprehensive review of injuries which arose from workplace accidents, motor accidents and accidents in public places. These reviews provided significant insights into accidents and the subsequent effects on those involved and will benefit those responsible for risk management. As a consistent source of information, it also has the potential to be leveraged to assist in the reduction of accidents. In 2015 we published an analysis of public liability awards made in 2014.

PIAB is seeking to adopt an international injury coding model based on medical information (World Health Organisation's ICD10 model) and is currently working with other agencies in this regard. By coding our injury data in accordance with this model improved analysis of the severity of injuries and accident causes will be possible, and be of particular use to accident prevention organisations/agencies.

Section 3

Reducing administration costs associated with resolving personal injury claims.

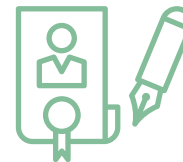
6,716

ACCEPTED AWARDS



€151.35m

VALUE OF ACCEPTED AWARDS



6.5%

DELIVERY COSTS



LOWEST

EVER FEES



Self-Funding Agency

Once again, in 2015, the organisation operated at nil cost to the Exchequer or taxpayer. Since inception PIAB has been a net contributor to the Exchequer, not drawing any funds but contributing in terms of tax, PRSI and pension remittances. PIAB's income is derived from the fees it charges, primarily on respondents (or their insurers) with a modest application fee levied on claimants. In 2015, we charged fees of €600 for respondents and €45 for claimants. Application volumes which drive income increased approximately 6% on 2014 levels. Total income was approximately €12 million for the year. In 2015 we recorded a surplus of €1.2m.

Continuous Efficiency Focus

There was a continued focus in 2015 on securing value for money in the supplies and services procured by PIAB. Competitive tendering and Central Government contracts were used in order to achieve savings and efficiencies.

We strive to pay our suppliers within the terms of the prompt payments legislation (which is 30 days from the resolution of any issues arising from invoicing). In 2015, our compliance was in excess of 99.7% with 81.7% of the invoices paid within Government Guidelines of 15

days. In cases where the number of days exceeded 30 days, prompt payment interest was paid. The amount of prompt payment interest paid in 2015 was €2,579. The quarterly returns are available on our website.

PIAB pays approximately 24,000 invoices annually. In 2015, 100% of these invoices were paid by Electronic Funds Transfer, an increase on 2014 levels and in line with the E-Government initiative.

Cost Savings

In 2015, PIAB delivered the current level of compensation at a delivery cost of 6.5%. Our delivery costs are not based on a percentage of the amount of the award but are predominantly fixed fees.

The more cases that can be processed through PIAB's low cost model the greater the impact on overall claims costs which are a contributing factor to insurance premium levels.

Section 3 Reducing administration costs associated with resolving personal injury claims.

In 2015, 6,716 Awards were accepted by customers of PIAB resulting in €151.35 m of compensation. The relevant figures since 2010 are outlined in Table 2.1. It is possible that a large proportion of rejected awards settle shortly afterwards as they do not appear in the litigation data from the Courts Service. The overall value of compensation awarded is impacted by the mix of claims received i.e. whether Motor, Public place or Workplace, in addition to the severity of the injuries and financial losses within each of these categories.

Table 2.1 Total Number and Value of PIAB Accepted Award

	2010	2011	2012	2013	2014	2015
No. of Accepted Awards	5,038	5,875	6,124	6,476	7,519	6,716
Total Value of Accepted Awards	€108.24m	€122.71m	€127.62m	€142.57m	€165.97m	€151.35m

Table 2.2 PIAB Delivery Costs

	2010	2011	2012	2013	2014	2015
Total PIAB Delivery Costs	€9.52m	€10.68m	€11.47m	€10.76m	€11.17m	€9.84m

Table 2.2 shows the actual PIAB delivery costs of €9.84m. These costs represent the amount of the fee paid by the respondent/insurer in addition to any 3rd party costs such as the cost of medical reports. The income from fees ensures PIAB operates on a self-funding basis with no requirement for exchequer intervention.

Section 4

Delivering superior customer service from an efficient, flexible and cost-effective organisation.

56,000

CALLS TO SERVICE CENTRE



258,257

WEBSITE VISITS



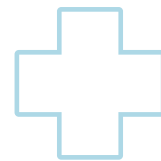
357,000

ITEMS OF POST



25,000

MEDICALS ARRANGED



Customer Service

Customer service is delivered through the front line Service Centre and through activities completed by the Assessment Centre teams. PIAB's Customer Service Centre provides:

- ▶ Detailed information and assistance to potential claimants and respondents in progressing claims;
- ▶ Detailed guidance and assistance to claimants completing applications;
- ▶ The Customer Service Centre is accessible on Lo-call number 1890 829 121 from 8am to 8pm Monday to Friday. In addition, direct claimants can now complete their applications online 24/7 with web chat facilities (during working hours) available to assist direct claimants throughout the process

During 2015 over 33,000 applications were handled and assessments were made in 11,734 cases.

In 2015, we continued to provide a transparent and accessible claims assessment process through the Service Centre. In 2015, the Centre received in excess of 56,000 telephone calls, 98% of which were answered within 20 seconds following a short automated greeting; 357,000 items of post, 110,000 electronic mail items and 18,300 faxes. In addition over 25,000 medical appointments were arranged in 2015 to support timely assessments.

The Customer Service Centre assists claimants with particular needs, e.g. linguistic or other vulnerabilities. Feedback from customers who contacted our helpline is very positive with high satisfaction levels recorded.

Our Complaints Procedure is published on our website along with a dedicated complaints mailbox for customers. There were no significant issues reported in 2015. We welcome customer feedback at all times, using this as a valuable opportunity to review existing processes and improve customer experience.

Website

PIAB's website www.injuriesboard.ie is a primary focus for engagement and information sharing with our customers. The site provides customer focussed elements including online options to submit claims directly. The site features simple navigation and design with understandable and accessible plain language, and clear information on how to make a claim. There is an easy to use online form, clear instructions and help functions, online support, a variety of contact options including call-backs, contact forms and web chat, feedback options through the site and on-line form, and a dynamic news and information area. The site includes a direct newsfeed from the PIAB Twitter account. The use of social media and this newsfeed helps connect us directly with our customers in real time.

User experience with the website continues to be positive with an increase of nearly 10% in visits in 2015 and an increase of 6.5% in the number of claims coming through the on-line channel compared to 2014. Satisfaction levels are well over 90% as reported through the feedback channels. In 2015 there were 258,257 visits to the website compared to 235,599 visits in 2014.

Smartphone application (“app”)

PIAB’s smartphone app informs and educates the public about the role of PIAB and provides information on the personal injury claims process. It complements our user friendly website and online direct claims service.

Information & Communications Technology

Information and Communications Technology is a key enabler. Our strategy is to continue investing in ICT to enhance self-service and increase the level of online interaction with our key stakeholders. With this in mind, we upgraded our Claims Management system in 2015 to a web enabled version. This upgrade will facilitate interfacing more readily via “portals” with our key stakeholders (Claimant, Respondent, Medical & Legal Community) and has the potential to deliver efficiencies and value propositions in the future. Work will commence on the delivery of these portals during 2016.

Facilities – Leasehold Premises

PIAB currently occupies premises at Grain House, Exchange Hall, Tallaght, Dublin 24. The premises are sub-leased on a 20 year term via the Office of Public Works who lead and manage the primary lease.

Review of Energy Usage in 2015

As a public sector agency, we are fully committed to playing our part in the achievement of energy efficiency (reduction) targets, currently 33% across the public sector, by 2020. In this regard, we appointed an Energy Management Team who developed an Energy Policy, which was adopted in 2011.

Energy Usage 2015

In 2015, PIAB consumed 208,250 KWh of energy, consisting solely of electricity use. This represents a 5,050 KWh increase on usage in 2014.

Actions Undertaken in 2015

In 2015 we undertook a range of initiatives to improve our energy performance, including:

- ▶ On-going staff awareness programme relating to energy conservation

Actions Planned for 2016

In 2016, we intend to further improve energy performance by completing the following;

- ▶ Plan and implement the upgrading of the Air Conditioning system
- ▶ On-going staff awareness programme relating to energy conservation

Human Resources

One of the key objectives for PIAB is to promote a culture of innovation and excellence, fostering an efficient, flexible organisation with motivated and skilled staff and maximising the positive impact of technology.

During 2015 some of the challenges we faced were around retention of our good people, maintaining morale and improving working conditions. We were assisted in 2015 with the easing of the moratorium on recruitment of staff and receiving sanction to increase the staffing complement to 80. During 2015 we held 4 recruitment competitions for various grades and we received over 500 applications from prospective candidates. Advertisements were placed on our website, in national papers, Public Jobs website and were circulated to Rehab, the National Learning Network and the Irish Association for Supported Employment and Employability, ensuring equal opportunities for all. Arising from these competitions we promoted eight existing staff to higher grades and had two external appointments.

During 2015 Partnership was used to address the need for consultation in an effective manner for the benefit of the organisation as a whole. Arising from these consultations we have now introduced additional employee centric work sharing patterns that will support all employees in achieving an improved work/life balance. We have always supported atypical working options but we have worked in 2015 to enhance the options available to staff whilst ensuring that the business needs are met. In addition the Partnership process was used to review and improve the Performance Management process to be more effective and to actively promote personal development.

Through our Joint Consultative Committee Forum we introduced changes to key policies such as the Code of Conduct policy.

We continue to focus on employee health, safety and wellbeing and support an Employee Well-Being programme to assist staff to cope with personal problems where they impact on work performance or attendance, or where there is an impact on general well-being and health. The scheme is voluntary and free to all employees, regardless of length of service. During 2015 we facilitated lunch time briefing sessions which were advantageous to the holistic development of staff covering topics such as Building Resilience, Positive Parenting and First Aid. We continue to monitor sick leave levels and we have an active return to work programme in place for any employees who are unfortunate enough to miss time from work. We are happy to report that during 2015 we had our lowest sickness rate in four years.

We worked during 2015 to develop the Training and Development programme to promote up-skilling and continuous learning, and a tender was issued in 2015 for a new provider to develop a bespoke training programme.

Employee engagement is seen as a key priority for PIAB and we continue to support staff in arranging social and team building exercises that will encourage employee engagement. During the year our staff organised fundraising activities for a number of charities including Temple Street Children's Hospital.

Internal Audit

The Internal Audit function is a key element in informing the governing Board on the effectiveness of the system of internal controls. The internal auditors operate in accordance with the Code of Practice for the Governance of State Bodies. Internal Auditor reports were prepared in 2015 covering a wide range of areas: Financial, Operational and Organisational. These reports were brought before the Audit Committee and there were no significant issues identified.

Corporate Governance

PIAB operates in accordance with the provisions of its 2003 Act, as amended in 2007. PIAB operates under the aegis of the Minister for Jobs, Enterprise and Innovation who is empowered to provide funds to the Agency to enable it to discharge its obligations and to seek certain information on the Agency's activities.

In addition to the terms of our governing legislation, we are also required to comply with a wide range of other statutory (National and EU) and administrative requirements. In particular, we have put in place procedures to ensure compliance with the following specific requirements:

Code of Practice for the Governance of State Bodies

PIAB has developed and implemented procedures to ensure that it complies with the Code. Annually, the Board's Chairperson formally confirms to the Minister for Jobs, Enterprise and Innovation PIAB's compliance with the Code. As part of the requirements of the Code a Service Level Agreement has been developed with our parent Department and we adhere to it.

Risk Management

During the year we implemented Risk Management procedures as outlined in our Risk Management Framework. This comprehensive framework is fully integrated with our Quality Assurance Programme and Business Planning cycle.

Ethics in Public Office Act, 1995

PIAB comes within the scope of the Ethics in Public Office Act, 1995 and has adopted procedures to comply with the Act. Accordingly, where required, Board Members and staff holding designated positions have completed statements of interest in compliance with the provisions of the Act. Furthermore, procedures are in place for the on-going disclosure of interests by Board Members which is a question asked at the outset of every Board meeting. Staff at management level are also subject to this legislation.

Safety, Health and Welfare at Work Act 2005

In accordance with the Safety, Health and Welfare at Work Act, 2005, PIAB has implemented procedures to comply with the provisions of the Act. We have adopted a Safety Statement that encompasses all of the aspects of staff welfare. In 2014 PIAB in compliance with the Act offered Display Screen Equipment eye examinations for all staff for the fifth time since the organisation was established.

Employment Equality Acts, 1998 and 2004

PIAB is committed to a policy of equal opportunity and adopts a positive approach to equality in the organisation. PIAB is committed to developing a balanced work/life environment. It currently operates flexi time for graded staff with requirements in relation to the minimum and maximum number of hours to be worked. Following receipt of sanction to recruit additional staff to bring staffing to 80 the Partnership Committee discussed enhanced working options and intends rolling out options which are available in the wider Public Service to staff of PIAB in mid-2016. 9 staff availed of Parental Leave in 2015, 7 of whom work a reduced working week under Parental Leave. Several staff benefited from paid paternity leave in 2014.

Data Protection Acts, 1988 and 2003

PIAB is a registered data controller under the Data Protection Acts. We operate in accordance with a formal Data Protection Policy as agreed with the Office of the Data Protection Commissioner. This places us at the forefront of implementing data protection procedures, thus protecting the individual's fundamental right to privacy and exercising control over how personal information may be made available under the Data Protection Acts.

Freedom of Information Act, 2014

PIAB was brought under the remit of Freedom of Information (FOI) legislation during 2015. The organisation has received a number of requests both case related and more general since then. We are actively working on the publication of our Section 8 Publication Scheme as required by the FOI Act and this will be published on our website in April 2016.

Official Languages Act 2003

PIAB comes under the remit of the Official Languages Act 2003 which provides a statutory framework for the delivery of services through the Irish Language. In accordance with Section 10 of the Act, this Annual Report is published simultaneously in Irish and English.

Procurement

Competitive tendering is the normal procedure utilised by PIAB in the procurement process. Tenders issued have had due regard to the value thresholds for the application of procurement rules. PIAB confirms compliance with procurement procedures in respect of competitive tendering. This includes adherence to both national guidelines and the relevant EU Directives, which have the force of law in this and all Member States. We continually review and update our procurement policies and procedures and also provide training to relevant personnel in this important technical area.

Prompt Payment of Accounts Act, 1997

PIAB acknowledges its responsibility for ensuring compliance in all material respects with the provisions of the Prompt Payment of Accounts Act, 1997, and the European Communities (Late Payment in Commercial Transactions) Regulations 2012. It is our policy to ensure that all invoices are tracked and paid promptly before their due date for interest and charges purposes. Procedures are in place to provide reasonable assurances against non-compliance with the Act and Regulations.

Taxation

PIAB confirms compliance with tax laws. Procedures are in place to ensure that PIAB is exemplary in its compliance with its obligation under taxation laws and that all tax liabilities are paid on or before the relevant due dates.

Strategic Planning

PIAB operates in accordance with its Strategic Plan for the period 2014-2019. This plan sets out our key Strategic Objectives over the coming years along with the key actions to be undertaken to achieve these objectives. At Operational level, staff objectives and Annual Business Plans continue to be aligned with PIAB's Strategic Objectives.

Stakeholder Relations

During 2015, we maintained our programme of engagement with key stakeholders. In addition to regular liaison meetings with our parent Department (Jobs, Enterprise & Innovation) and representatives of claimant and respondent groups, we met many other stakeholders during the year. Feedback from our stakeholders is essential as we continue to develop, improve and implement policies.

Section 4 Delivering superior customer service from an efficient, flexible and cost-effective organisation.

The following is a selection of organisations which we met during the year: The Courts Service, the Law Society, Insurance Ireland, the Health and Safety Authority, IBEC, Department of Finance, Department of An Taoiseach and the Road Safety Authority. Additionally, a number of presentations were made to various bodies including, the Medico-Legal Society and NUI Galway. We also took part in the Taking Care of Business Initiative run by the Department of Jobs, Enterprise & Innovation and had a stand at the National Ploughing Championships.

User Groups

As part of our on-going commitment to improve services to our stakeholders, user forum meetings continued to be held during the year with the Law Society and Insurance Ireland.

Inter-Agency Co-Operation

PIAB is represented on the Health & Safety Work Place Related Vehicle Safety Committee run by the Health & Safety Authority (HSA) and the Road Safety Authority (RSA). We have supplied the group with relevant data in relation to workplace accidents involving vehicles such as forklifts. This information is useful in terms of the HSA's and the RSA's safety programmes.

Awareness Research

PIAB commissioned research during the year to measure the public's awareness of PIAB and its processes. The findings are broadly similar to 2014 in that awareness levels of an organisation that deals with compensation remains at 45% and prompted brand awareness of the organisation remains at just over 50%. Marginally more people know that all claims must be processed through PIAB and that claims can be made directly. These figures remain low.

Our communications is still broadly targeted at our specific users and potential claimants to ensure they have access and knowledge of how to navigate our system, rather than being directed to the public at large.

This research assists us in our public information programmes. While only a small percentage of the public will make a claim in any given year it is vital that those who have accidents have information available to them at the earliest possible juncture to make an informed decision about how to proceed with a claim if they intend to seek compensation.

Section 5

Financial Statements for the year ended 31 December 2015

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General Information		
Members of the Board	Dermot Divilly (Chairperson)	
	Conor O'Brien (CEO)	Commenced as CEO 1st October 2015
	Patricia Byron (Former CEO)	Membership ceased on 31st March 2015
	Maurice Priestley	Membership from 1st April 2015 - 30th September 2015 as Acting CEO
	Walter Cullen	
	Margot Slattery	
	Dermot Gorman	
	Breda Power	
	Martin Naughton	
	John Lynch	
	Fionnuala O'Loughlin	
	Mick Stewart	
	Karen O'Leary	
Office	Grain House Exchange Hall Belgard Square North Tallaght Dublin 24	
Auditor	Comptroller and Auditor General Dublin Castle Dublin 2	
Bankers	Bank of Ireland 4 – 6 Priorsgate Main Street Tallaght Dublin 24	
Solicitors	Arthur Cox & Co. Earlsfort Centre Earlsfort Terrace Dublin 2	
Website	www.injuriesboard.ie	

Statement of Responsibilities of the Board

Section 77 of the Personal Injuries Assessment Board Act 2003, requires the Board to prepare annual financial statements in the format and manner specified by the Minister for Jobs, Enterprise and Innovation.

In preparing these financial statements, the Board is required to:

- ▶ Select suitable accounting policies and then apply them consistently.
- ▶ Make judgements and estimates that are reasonable and prudent.
- ▶ Prepare the financial statements on a going concern basis unless it is inappropriate to presume the Board will continue in operation.
- ▶ State whether applicable accounting standards have been followed, subject to any material departures being disclosed and explained in the financial statements.

The Board is responsible for keeping proper books of account which disclose, with reasonable accuracy at any time, the financial position of the Board and which enable it to ensure that the financial statements comply with Section 77 of the Act. The Board is also responsible for safeguarding the assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On Behalf of the Board

John Lynch

21st April 2016

Martin Naughton

21st April 2016

Statement on Internal Financial Control

Responsibility for system of internal financial control

On behalf of the Board of Directors of the Personal Injuries Assessment Board (PIAB), I acknowledge our responsibility for ensuring that an effective system of internal financial control is maintained and operated.

The system can only provide reasonable and not absolute assurance that assets are safeguarded, transactions authorised and properly recorded, and that material errors or irregularities are either prevented or would be detected in a timely manner.

Key Control Procedures

The Board of PIAB has taken steps to ensure an appropriate control environment is in place by:

- ▶ clearly defining management responsibilities;
- ▶ formalising a clear separation between the Board's and the Executive's functions and powers;
- ▶ setting regular reporting requirements concerning financial and related matters;
- ▶ establishing an Audit Committee with defined terms of reference;
- ▶ engaging an external firm of accountants to act as providers of an internal audit service to the PIAB;
- ▶ publishing Codes of Conduct for both Directors and employees of the PIAB; and
- ▶ seeking to maintain a strong culture of accountability across the organisation.

The Board adheres to all the requirements of the Code of Practice for the Governance of State Bodies ('the Code') insofar as it is appropriate for a non-commercial State body.

The Board has also established processes to identify and evaluate business risks by:

- ▶ identifying the nature, extent and possible implications of the risks facing PIAB, including the extent and categories which it regards as acceptable;
- ▶ assessing the likelihood of identified risks occurring;
- ▶ assessing the Board's ability to manage and mitigate identified risks; and
- ▶ having regard to costs of operating particular controls relative to the benefit obtained.

The system of internal financial control is based on a framework of regular management information, administrative procedures including, to the extent practicable having regard to the scale of PIAB, segregation of duties and a system of delegation and accountability. In particular it includes:

- ▶ a comprehensive budgeting system with an annual budget which is reviewed and agreed by the Board;
- ▶ regular reviews by the Board of periodic and annual financial reports which indicate financial performance against forecasts;
- ▶ setting targets to measure financial and other performance; and
- ▶ regular internal audit reviews.

The Board has appointed Deloitte to act as internal auditors and to report to the audit committee.

The audit committee, which is comprised of non-executive directors, includes persons possessing knowledge of accounting, internal control and risk management matters. The audit committee is further charged with ensuring that the Board is kept informed of the matters that it has considered.

The internal audit function operates in accordance with an approved Internal Audit Charter, which is consistent with the provisions set out in the Code. A three-year internal audit work plan has been determined in consultation with the audit committee and is reviewed annually and revised as and when required. The current internal audit work plan takes account of areas of potential risk identified in a risk assessment exercise carried out by Deloitte. The internal auditor provides the audit committee with regular reports on assignments carried out. These reports highlight deficiencies or weaknesses, if any, in the system of internal financial control and the recommended corrective measures to be taken where necessary.

Annual Review of Controls

I confirm that in respect of the year ended 31st December 2015, the Board conducted a review of the effectiveness of the system of internal financial control and that the Board's review was informed by the work of the internal auditor, the audit committee, which oversees the work of the internal auditor, and the PIAB's executive which has responsibility for the development and maintenance of the financial control framework.

Signed on behalf of the Board;

Dermot Divilly

Chairperson

21st April 2016

Comptroller and Auditor General

Report for presentation to the Houses of the Oireachtas

Personal Injuries Assessment Board

I have audited the financial statements of the Personal Injuries Assessment Board for the year ended 31 December 2015 under the Personal Injuries Assessment Board Act 2003. The financial statements comprise the statement of income and expenditure and retained revenue reserves, the statement of comprehensive income, the statement of financial position, the statement of cash flows and the related notes. The financial statements have been prepared in the form prescribed under Section 77 of the 2003 Act, and in accordance with generally accepted accounting practice.

Responsibilities of the Members of the Board

The Board is responsible for the preparation of the financial statements, for ensuring that they give a true and fair view and for ensuring the regularity of transactions.

Responsibilities of the Comptroller and Auditor General

My responsibility is to audit the financial statements and to report on them in accordance with applicable law.

My audit is conducted by reference to the special considerations which attach to State bodies in relation to their management and operation.

My audit is carried out in accordance with the International Standards on Auditing (UK and Ireland) and in compliance with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements, sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of

- ▶ whether the accounting policies are appropriate to the Board's circumstances, and have been consistently applied and adequately disclosed
- ▶ the reasonableness of significant accounting estimates made in the preparation of the financial statements, and
- ▶ the overall presentation of the financial statements.

I also seek to obtain evidence about the regularity of financial transactions in the course of audit.

In addition, I read the Board's annual report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by me in the course of performing the audit. If I become aware of any apparent material misstatements or inconsistencies, I consider the implications for my report.

Opinion on the financial statements

In my opinion, the financial statements:

- ▶ give a true and fair view of the assets, liabilities and financial position of the Board as at 31 December 2015 and of its income and expenditure for 2015; and
- ▶ have been properly prepared in accordance with generally accepted accounting practice.

In my opinion, the accounting records of the Board were sufficient to permit the financial statements to be readily and properly audited. The financial statements are in agreement with the accounting records.

Matters on which I report by exception

I report by exception if I have not received all the information and explanations I required for my audit, or if I find:

- ▶ any material instance where money has not been applied for the purposes intended or where the transactions did not conform to the authorities governing them, or
- ▶ the information given in the Board's annual report is not consistent with the related financial statements or with the knowledge acquired by me in the course of performing the audit, or
- ▶ the statement on internal financial control does not reflect the Board's compliance with the Code of Practice for the Governance of State Bodies, or
- ▶ there are other material matters relating to the manner in which public business has been conducted.

I have nothing to report in regard to those matters upon which reporting is by exception.

Patricia Sheehan

For and on behalf of the Comptroller and Auditor General

26th April 2016

Statement of Income and Expenditure and Retained Revenue Reserves

For the Financial Year Ended 31 December 2015

	NOTES	2015 €	2014 €
Income			
Fee Income	2	11,756,463	11,580,807
Transfer from Capital Account	12	0	7,667
Other Income		11,045	65,347
Total Income		11,767,508	11,653,821
Expenditure			
Salaries, Pensions and related expenses	3	5,475,132	5,451,331
Claims Processing expenses	4	2,696,845	2,497,312
Board Member Fees	3	80,370	62,666
Accommodation & Building costs	5	424,587	453,857
Recruitment, Training & Education	5	64,795	46,724
Information, Research & Communication	5	332,084	342,900
Legal Costs & Professional Fees	5	299,183	255,171
Judicial Review Costs	5	1,682	100,230
IT Costs	5	362,559	383,324
Telecommunication Costs		68,865	112,659
General Administration	5	616,421	552,130
Loss on Disposal of Fixed Assets		0	264
Depreciation		188,616	198,265
Total Expenditure		10,611,139	10,456,833
SURPLUS OF INCOME OVER ADMINISTRATION EXPENSES		1,156,369	1,196,988
Interest Receivable		45,834	121,896
SURPLUS FOR THE YEAR		1,202,203	1,318,884
Balance at 1 January		16,678,504	15,359,620
BALANCE AT END OF YEAR		17,880,707	16,678,504

All income and expenditure for the year relates to continuing activities at the balance sheet date. The Statement of Income and Expenditure and Retained Revenue Reserves includes all gains and losses recognised in the year.

The Statement of Cash Flows and notes 1 to 16 form part of these financial statements.

On Behalf of the Board On Behalf of the Board

John Lynch

21st April 2016

Martin Naughton

21st April 2016

Statement Of Comprehensive Income

For The Year Ended 31 December 2015

	NOTES	2015 €	2014 €
Surplus for the year		1,202,203	1,318,884
Experience gains on retirement benefit obligations	13	234,000	285,000
Change in assumptions underlying the present value of retirement benefit obligations	13	3,132,000	(7,413,000)
Adjustment to Deferred retirement benefits funding	13	(3,366,000)	7,128,000
Other Comprehensive Income for the year		1,202,203	1,318,884

The Statement of Cash Flows and notes 1 to 16 form part of these financial statements.

On Behalf of the Board

On Behalf of the Board

John Lynch

21st April 2016

Martin Naughton

21st April 2016

Statement Of Financial Position

As At 31 December 2015

	NOTES	2015 €	2015 €	2014 €	2014 €
Non Current Assets					
Tangible Assets	6		324,777		301,501
Current Assets					
Receivables	7	2,046,763		1,537,320	
Cash at bank and in hand		932,147		1,654,856	
Short Term Deposits		16,534,709		15,502,218	
Total Current Assets		19,513,619		18,694,394	
Payables: amounts falling due within one year					
Payables: Amounts falling due within one year	8	1,229,482		1,441,932	
Net Current Assets			18,284,137		17,252,462
Total Assets less Current Liabilities			18,608,914		17,553,963
Creditors: amounts falling due after one year					
Provision for liabilities and charges	9	728,207			875,459
Retirement Benefits					
Retirement Benefit Obligations	13		(21,209,000)		(22,877,000)
Deferred Retirement Benefit Funding Asset	13		21,209,000		22,877,000
Net Assets after Retirement Benefits			17,880,707		16,678,504
Financed By:					
Capital Account	12		0		0
Income & Expenditure Account			17,880,707		16,678,504
Total Financed by:			17,880,707		16,678,504

The Statement of Cash Flows and notes 1 to 16 form part of these financial statements.

On Behalf of the Board

On Behalf of the Board

John Lynch

21st April 2016

Martin Naughton

21st April 2016

Statement Of Cashflows

For The Year Ended 31 December 2015

	NOTES	2015 €	2014 €
Net Cash Flow from Operating Activities			
Surplus for the Financial Year		1,202,203	1,318,884
Adjustments for:			
Depreciation		188,616	198,265
Bank Interest Received		(45,834)	(121,896)
Capital Account Transfer		0	(7,667)
(Increase)/Decrease in Receivables		(509,442)	(358,915)
Increase/(Decrease) in Payables		(212,450)	176,995
Increase/(Decrease) in Provision for Liabilities		(147,252)	(15,455)
Cash from Operations		475,841	1,190,211
Cash Flows from Investing Activities			
Purchase of Tangible Fixed Assets	6	(211,893)	(154,033)
Disposal of Fixed Assets		(0)	264
Net Cash outflow from Investing Activities		(211,893)	(153,769)
Cash Flows from Financing Activities			
Interest Received		45,834	121,896
Net Cash outflow from Financing Activities		45,834	121,896
Net Increase in Cash and Cash Equivalents		309,782	1,158,338
Cash and Cash Equivalents at 1 January		17,157,074	15,998,736
Cash and Cash Equivalents at 31 December		17,466,856	17,157,074

Notes to the Financial Statements

for the Financial Year ended 31 December 2015

1 Statement of Accounting Policies

The basis of accounting and significant accounting policies adopted by Personal Injuries Assessment Board are set out below. They have all been applied consistently throughout the year and for the preceding year.

General Information

Personal Injuries Assessment Board was set up under the Personal Injuries Assessment Board Act 2003, with a head office at Grain House, Exchange Hall, Belgard Square North, Tallaght, Dublin 24.

PIAB's primary functions are set out in Part 3 of the Personal Injuries Assessment Board Act 2003

- ▶ To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of InjuriesBoard.ie in a timely manner.

PIAB is a Public Benefit Entity.

Statement of Compliance

The financial statements of the company for the year ended 31 December 2015 have been prepared in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) issued by the Financial Reporting Council. These are the Board's first set of financial statements prepared in accordance with FRS 102. The date of transition to FRS 102 is 1 January 2014. Transition to FRS102 had no material impact on the comparative amounts for the year ended 31 December 2014 and therefore, restatement of 2014 financial statements is not required.

Basis of Preparation

The financial statements have been prepared under the accrual method of accounting, the historical cost convention, in accordance with generally accepted accounting practice and are in the format agreed with the Minister for Jobs, Enterprise and Innovation. The unit of currency in which the financial statements are denominated is the Euro.

Fee Income

Fee Income consists of Claimant and Respondent Fees. Claimant fees are recognised on a cash receipts basis. Respondent Fees are recognised on consent to the Board's assessment process.

Tangible Fixed Assets

Tangible Fixed Assets are stated at cost or valuation less accumulated depreciation. Depreciation is provided on a straight line basis at rates which are estimated to reduce the assets to their realisable values by the end of their expected useful lives as follows:

Leasehold Improvements	Remaining years of the lease	
IT Hardware/Software	25%	Straight Line
Office Equipment	20%	Straight Line
Fixtures & Fittings	12.5%	Straight Line
Office Furniture	12.5%	Straight Line

Taxation

The Board is exempt from Income Tax and Corporation Tax under Section 220 of the Taxes Consolidation Act 1997. This exemption does not apply to deposit interest. Where interest receivable is subject to tax (e.g. DIRT) the net receivable amount is credited to the Income and Expenditure account.

Operating Lease

Rental expenditure under operating leases is recognised in the Statement of Income and Expenditure and Retained Revenue Reserves over the life of the lease. Any lease incentives received are recognised over the life of the lease.

Employee Benefits

Short Term Benefits

Short term benefits such as holiday pay are recognised as an expense in the year, and benefits that are accrued at year-end are included in the Payables figure in the Statement of Financial Position.

Critical Accounting Judgements and Estimates

The preparation of the financial statements requires management to make judgements, estimates and

assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The following judgements have had the most significant effect on amounts recognised in the financial statements.

Impairment of Tangible Fixed Assets

Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less cost to sell and value in use.

Depreciation and Residual Values

The Board have reviewed the asset lives and associated residual values of all fixed asset classes, and in particular, the useful economic life and residual values of IT Hardware/Software, and have concluded that asset lives and residual values are appropriate.

Provisions

The Board makes provisions for legal and constructive obligations, which it knows to be outstanding at the period end date. These provisions are generally made based on historical or other pertinent information, adjusted for recent trends where relevant. However, they are estimates of the financial costs of events that may not occur for some years. As a result of this and the level of uncertainty attaching to the final outcomes, the actual out-turn may differ significantly from that estimated.

Retirement Benefit Obligation

The assumptions underlying the actuarial valuations for which the amounts recognised in the financial statements are determined (including discount rates, rates of increase in future compensation levels, mortality rates and healthcare cost trend rates) are updated annually based on current economic conditions, and for any relevant changes to the terms and conditions of the pension and post-retirement plans.

The assumptions can be affected by:

- (i) the discount rate, changes in the rate of return on high-quality corporate bonds
- (ii) future compensation levels, future labour market conditions
- (iii) health care cost trend rates, the rate of medical cost inflation in the relevant regions.

Retirement Benefits

Nature of Scheme

The Board operates a defined benefit pension scheme for its employees. The scheme structure is based on the Public Service Model. The employee scheme was approved by the Minister of Enterprise, Trade and Employment and the Minister for Finance in 2008. The Spouse and Children's scheme was approved in 2009.

Scheme Characteristics

The scheme has a number of specific characteristics:

- ▶ The Board makes an agreed contribution to the Department of Jobs, Enterprise and Innovation.
- ▶ The contribution comprises of an employee element along with an employer element. The employer contribution in 2015 was 25% of gross pay, 30% for staff on PRSI Class B and D.
- ▶ There is a commitment from the Department of Jobs, Enterprise and Innovation with the agreement of the Department of Finance, that the Exchequer will meet the cost of benefits as they fall due.

In substance, the Board considers that the obligation to pay retirement benefit remains with Personal Injuries Assessment Board (PIAB), but that the Exchequer has committed to providing PIAB with sufficient funds to settle any such obligations on PIAB's behalf as they fall due, provided PIAB pays over employees' and the employer's contributions at rates specified. Accordingly, the financial statements recognise both a Retirement Benefit Obligation and a Deferred Exchequer Retirement Benefit Funding receivable.

The Board also operates the Single Public Services Pension Scheme (Single Scheme), which is the defined benefit scheme for pensionable public servants appointed on or after 1 January 2013. Single Scheme members' contributions are paid over to the Department of Public Expenditure and Reform.

Scheme Liabilities

Model Scheme liabilities represented by the present value of future payments earned by PIAB staff to date are measured on an actuarial basis using the projected unit method. Pension costs reflect benefits earned by PIAB staff in the period and are shown net of employee pension contributions, which are retained by the Department. The amount to be included in the financial statements for the Deferred Exchequer Retirement Benefit Asset amount is estimated at an amount equal to the estimate of the obligation for the pension scheme liabilities.

Scheme Actuarial Gains or Losses

Actuarial gains or losses arising from changes in actuarial assumptions and from experience surpluses and deficits are recognised in the Statement of Comprehensive Income for the year in which they occur and a corresponding adjustment is recognised to the balance for Deferred Exchequer Retirement Benefit Asset.

Pension costs in the Income and Expenditure account comprise the employer's contribution in respect of the year.

Debtors

Known bad debts are written off and specific provision is made for any amount the collection of which is considered doubtful.

Capital Account

The capital account represents assets transferred from Department of Jobs, Enterprise and Innovation prior to the set-up of the Board. The assets are amortised on the same basis as depreciation of the related Leasehold Improvement fixed assets.

2 Fee Income

	2015	2014
	€	€
Claimant Fee Income	1,474,841	1,385,637
* Respondent Fee Income	10,281,622	10,195,170
	11,756,463	11,580,807

* The respondent fee is in respect of the Board dealing with an application (as outlined in the PIAB Act). The respondent fee is recognised on consent to the Injuriesboard.ie process. The average time taken to complete the assessment of a claim in 2015 is 6.9 months.

3(i) Salaries, Pensions and Related Expenses

	2015	2014
	€	€
Salaries	4,055,297	4,018,346
* Employer Superannuation Contributions	1,031,422	1,024,629
Employer PRSI Contributions	372,364	369,332
	5,459,083	5,412,307
** Other Costs	0	39,024
Holiday Pay Accrual	16,049	0
	5,475,132	5,451,331

* €273,121 of Pension Related Deduction has been deducted and paid over to the Department of Jobs, Enterprise and Innovation in 2015, €279,115 was deducted and paid over in 2014.

** Other Costs relating to salary recharged for staff on redeployment.

Staff Numbers

Average Staff directly employed by the Board	65	67
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Emoluments of Chief Executive

Patricia Byron (resigned 31st March 2015)	47,413	167,184
Maurice Priestley (acting Chief Executive 1st April - 30th September)	8,790	0
Conor O'Brien (new Chief Executive started 1st October 2015)	36,153	0
Salary	92,356	167,184

Included in the above Patricia Byron's salary figure is €3,113 for a car allowance which was €11,008 in 2014.

Performance related payments were discontinued in 2010.

The new Chief Executive Conor O'Brien commenced 1st October 2015 with a basic salary of €143,535 and his pension entitlements are in accordance with the terms of the Single Public Service Pension Scheme.

Employees - by number of staff in the following salary bands

In accordance with the provisions of Circular 13/2014 the following staff numbers relate to employees whose gross salary paid in the year fell within the appropriate band

Salary Range:	2015	2014
From - To		
60,000-70,000	1	5
70,000-80,000	13	10
80,000-90,000	7	6
90,000-100,000	5	5
100,000-110,000	2	2
110,000-120,000	0	0
120,000-130,001	0	0
130,000 +	0	1
	28	29

Employer Pension Contribution	€	€
Single Public Service Pension Scheme	13,895	-
Model Scheme	1,017,527	1,024,629
	1,031,422	1,024,629

(ii) Board Fees and Expenses

	2015	2014
	€	€
Board Fees	80,370	62,666
By Board Member		
Dermot Divilly - Chairperson	20,520	9,432
Martin Naughton	11,970	11,970
John Lynch	11,970	11,970
Margot Slattery	11,970	7,980
Walter Cullen	11,970	7,980
Dermot Gorman	11,970	3,158
Joe O'Toole	0	3,392
Tom Noonan	0	3,392
Jerry Fitzpatrick	0	3,392
	80,370	62,666

The following Board Members were paid no fees during 2015: Breda Power, Fionnuala O'Loughlin, Mick Stewart, Karen O'Leary, Patricia Byron and Conor O'Brien due to the application of One Person One salary principle.

There were no Board related expenses paid during the year.

4 Claims Processing expenses

	2015	2014
	€	€
Outsourced Service Centre Costs	2,696,845	2,497,312
Claim related Medical Fees	6,911,626	6,804,868
Claim related Other Costs	116,483	123,320
Claim related Costs to be Reimbursed	(7,028,109)	(6,928,188)
	2,696,845	2,497,312

* As part of the process (see Note 2) the Board retains the services of a range of professional practitioners including general practitioners, consultants, and actuaries. The information obtained provides the Statutory Assessors with the information necessary to make an assessment of damages. The level of claim processing costs varies per claim. Due to the average timeline of the process there will be claim processing costs incurred in 2016 relating to consents received in 2015, these costs are not provided in the financial statements. These costs and other claim related costs are reimbursed to the Board by the respondent.

5 Expenditure

	2015	2014		€	€
Accommodation & Establishment Costs	€	€	Judicial Review Costs		
Rent, Rates and Service Charges	309,724	309,305	Judicial Review Provision (Note 9)	200,000	316,778
Cleaning and Security	52,823	56,568	Release of Judicial Review Provision	(198,318)	(216,548)
Light & Heat, Maintenance and Other	62,040	87,984		1,682	100,230
	424,587	453,857	IT Costs	€	€
Recruitment, Training & Education Costs	€	€	IT Software Development	38,440	55,121
Training, Education and other costs	22,103	46,724	IT Licence Fees	172,619	147,203
Advertising, Interviews and other recruitment costs	42,692	0	IT Support & Maintenance	126,330	153,899
	64,795	46,724	IT Consumables & Training	0	8,477
Information, Research & Communication Costs	€	€	Managed Print Service	22,351	9,406
Public Awareness	154,077	190,735	IT Other Costs	2,819	9,218
Advertising - Other	156,714	129,290		362,559	383,324
Leaflets/Brochures & Publications	21,293	22,875	General Administration	€	€
	332,084	342,900	Postage	376,268	350,623
Legal Costs & Professional Fees	€	€	Travel & Subsistence	14,000	15,357
Statistical, Internal Audit and other Professional Fees	148,973	148,209	Office Stationery	35,687	32,260
Audit Fees	16,500	17,500	Insurances	57,890	13,460
General Legal Advices	133,710	89,462	Sundry Costs	14,329	14,164
	299,183	255,171	Employee Related Expenditure	7,037	6,540
			Prompt Payment Interest	2,579	3,360
			Provision for Doubtful Debts	55,982	28,925
			Respondent Fee Write Offs	31,850	61,600
			Claim Related Fee Write Offs	20,799	25,841
				616,421	552,130

6 Fixed Assets

	Leasehold Improvements	IT Hardware/ Software	Office Equipment	Fixtures &Fittings	Office Furniture	Total
Cost / Valuation	€	€	€	€	€	€
As at 1 January	832,665	988,917	8,628	16,338	13,240	1,859,788
Additions	0	177,395	34,498	0	0	211,893
* Disposals	0	(19,032)	0	0	(11,265)	(30,297)
As at 31 December	832,665	1,147,280	43,126	16,338	1,975	2,041,384
Accumulated Depreciation						
As at 1 January	832,665	696,865	3,453	13,094	12,210	1,558,287
Charge	0	180,223	7,475	671	247	188,616
Disposals	0	(19,031)	0	0	(11,265)	(30,296)
As at 31 December	832,665	858,057	10,928	13,765	1,192	1,716,607
Net Book Value						
As at 31 December 2015	0	289,223	32,198	2,573	783	324,777
As at 31 December 2014	0	292,052	5,175	3,244	1,030	301,501

* Arising from a review of the Fixed Asset register during the year, assets with a net-book value of nil and cost of €11,265 were removed from the register.

7 Receivables

	2015	2014
	€	€
Amounts falling due within one year		
Fees Receivable		
Respondent Fees	1,203,650	812,550
Claim Related Fees	852,739	653,178
Provision for Doubtful Debts	(205,196)	(149,214)
Interest Receivable	18,085	6,678
Prepayments	165,540	205,855
Other Debtors	11,945	8,273
	2,046,763	1,537,320

The pension cost of three InjuriesBoard.ie pensioners is discharged by the InjuriesBoard.ie and reimbursed by the Department of Jobs, Enterprise and Innovation. The cost in 2015 of €203,288 was reimbursed in full by the Department of Jobs, Enterprise and Innovation prior to year end.

8 Payables

	2015	2014
	€	€
Amounts falling due within one year		
Payables	157,381	442,462
Accruals	535,135	585,984
Taxes & Social Welfare	326,760	250,145
Pension Liability	167,009	116,651
Other Creditors	43,197	46,690
	1,229,482	1,441,932

9 Provision for Liabilities - Judicial Review

	2015	2014
	€	€
Opening Balance	875,459	890,914
Additional Provision (Note 5)	200,000	316,778
Utilised In Year	(148,934)	(115,685)
Write Back of Provision	(198,318)	(216,548)
Closing Balance	728,207	875,459

Provisions represent a prudent estimate of liabilities that may arise to third parties, in respect of legal actions notified prior to year end. Due to the nature of its operations the Board is involved in various legal actions, principally the judicial review of sections of the Personal Injuries Assessment Board Act 2003.

The provisions are based upon an assessment of the probable costs of defending known actions to the extent that such costs can be reliably estimated. The assumptions made in assessing the appropriate level of provision include the likely outcome of the actions, future trend of legal costs (both our own and third party) and the estimated date the action will be heard. The Board is satisfied that it has made the best estimate of the appropriate provision in the financial statements for the likely outcome, the provision may be subject to revision from time to time as more information becomes available.

10 Contingent Liability

Legal Actions

As stated in Note 9 the Board is, from time to time, party to various legal actions. Based on a number of factors, the Board believes that it is probable that further actions will be notified during 2016.

11 Financial Commitments

Operating leases

The Board occupies two floors at Grain House, Exchange Hall, Belgard Square North, Tallaght, Dublin 24. The premises are leased by the Office of Public Works (OPW) and the lease costs of €188,554 per annum are borne by the Board under an oral tenancy. The Board operates under a twenty year lease term commencing April 2004.

At 31 December 2015 the Board had the following future minimum lease payments under non-cancellable operating leases for each of the following periods

	2015	2014
	€	€
Payable within one year	188,554	188,554
Payable within two to five years	754,216	754,216
Payable after five years	628,513	817,067
	1,571,283	1,759,837

Operating lease payments recognised as an expense were €188,554 (2014: €188,554)

12 Capital Account

	2015	2014
	€	€
Balance at 1 January	0	7,667
Amortisation in line with asset depreciation	0	(7,667)
Balance at 31 December	0	0

The capital account represents assets transferred from Department of Jobs, Enterprise and Innovation prior to the set-up of the Board. The assets are amortised on the same basis as depreciation of the related Leasehold Improvement fixed assets.

13 Accounting Treatment for Retirement Benefits

The Board operates a defined benefit pension scheme for its employees. The scheme structure is based on the Public Service Model. The employee scheme was approved by the Minister of Enterprise, Trade and Employment and the Minister for Finance in 2008. The Spouse and Children's scheme was approved in 2009.

The scheme has a number of specific characteristics:

- ▶ The Board makes an agreed contribution to the Department of Jobs, Enterprise and Innovation.
- ▶ The contribution comprises of an employee element along with an employer element. Employees who are fully insured for PRSI purposes contribute at the rate of 3.5% of net remuneration plus 3.0% of remuneration. The employer contribution in 2015 was 25% of gross pay, 30% for staff on PRSI Class B and D.
- ▶ There is a commitment from the Department of Jobs, Enterprise and Innovation with the agreement of the Department of Finance, that the Exchequer will meet the cost of benefits as they fall due.

Actuarial Valuation

The Board commissioned an actuarial valuation of accrued liabilities at the balance sheet date, and the cost of benefits (service cost) accrued during the year. This valuation, which was based on the Projected Unit method, is premised on the following assumptions:

Assumed Annual Rate	2015	2014	2013
Discount rate	2.70%	2.20%	3.90%
Inflation assumption (Consumers Prices Index)	1.80%	1.80%	2.00%
Salary increases	3.05%	3.05%	3.25%
State pension increases	2.30%	2.30%	2.50%
Pensions in payment increases	2.55%	2.55%	2.75%

In addition, the following demographic assumptions have been made as at 31 December 2015.

Life expectancy at age 65

Male currently aged 40	25.1 years
Male currently aged 65	22.2 years
Female currently aged 40	26.1 years
Female currently aged 65	23.7 years

Based on the above, the present value of liabilities at the balance sheet date is €21,209,000 [2014: €22,877,000], and the service cost (calculated on the foregoing assumptions) for the year is €1,386,000 [2014: €886,000].

Analysis of total pension costs charged to expenditure

	2015	2014
Total employer contribution	1,031,422	1,024,629
Current service cost	1,386,000	886,000
Interest cost	516,000	577,000
Past service cost	0	0
Adjustment to Deferred Exchequer Pension Funding	(1,902,000)	(1,463,000)
Total charged to Income & Expenditure Account	1,031,422	1,024,629

* The Current Service Cost includes employee contributions totalling €228,379 in 2015 and €190,000 in 2014.

Movement in net pension liability

	2015	2014
Net Pension Liability at 1 January	22,877,000	14,439,000
Current Service Cost	1,386,000	886,000
Interest Cost	516,000	577,000
Past service cost	0	0
Experience (gains)/losses on scheme liabilities	(234,000)	(285,000)
Change in assumptions	(3,132,000)	7,413,000
Benefits paid during the year	(204,000)	(153,000)
Net Pension Liability at 31 December	21,209,000	22,877,000

History of scheme liabilities and experience (gains) / losses

	2015	2014
Change in assumptions underlying the present value of the pension scheme liabilities	(3,132,000) (14.80%)	7,413,000 32.40%
Experience (gains) / losses on liabilities	(234,000)	(285,000)
% of liabilities at year end	(1.1%)	(1.2%)
Scheme liability	21,209,000	22,887,000

14 Related Party Disclosures

Please refer to Note 3 for a breakdown of the remuneration and benefits paid to key management. In accordance with the Code of Practice for the Governance of State Bodies, the Board has in place Codes of Business Conduct for Board Members and employees. These codes include guidance in relation to the disclosure of interests by Board members and these procedures have been adhered to by the Board during the year covered by these financial statements. There are no transactions in the period in which the members had an interest.

15 Personal Injuries Assessment Board Act 2003

The Department of Jobs Enterprise and Innovation are currently completing a legislative review of the Personal Injuries Assessment Board Act 2003 and the Personal Injuries Assessment Board (Amendment) Act 2007.

16 Approval of Financial Statements

The Financial Statements were approved by the Board on the 21st of April 2016.

Appendices

Appendix 1

The Organisation

Organisational Structure

This following section outlines the organisational structure of the Personal Injuries Assessment Board (PIAB). PIAB is led by a Board of Directors (detailed below).

The Board is appointed by the Minister for Jobs, Enterprise and Innovation and consists of a Chairperson, and 10 ordinary members, including the Chief Executive. The Board is responsible for formulating PIAB's policies and the execution of other fiduciary duties.

Full List of Board Members

Name	Position	Attendance Record
Dermot Divilly	Non-Executive Chairperson	9 out of 9
John Lynch	Vice Chairperson and Business Consultant	8 out of 9
Patricia Byron (resigned 31/3/15)	Chief Executive	2 out of 2
Maurice Priestley (1/4/15-30/9/15)	Acting Chief Executive	5 out of 5
Conor O'Brien (appointed 1/10/15)	Chief Executive	2 out of 2
Walter Cullen	Irish Congress of Trade Unions (ICTU) nominee	7 out of 9
Dermot Gorman	Insurance Ireland nominee	2 out of 9
Martin Naughton	Irish Congress of Trade Unions (ICTU) nominee	9 out of 9
Karen O'Leary	Competition and Consumer Protection Commission	7 out of 9
Fionnuala O'Loughlin	Consultant Psychiatrist	7 out of 9
Breda Power	Department of Jobs, Enterprise & Innovation	8 out of 9
Margot Slattery	Irish Business & Employers Federation (IBEC) nominee	5 out of 9
Mick Stewart	Central Bank of Ireland	8 out of 9
Stephen Watkins	Secretary to the Board	

Details of fees paid to Board Members are set out in the Financial Statements. As in previous years, no expenses were paid to Board Members.

In addition to full Board meetings there were five meetings of the Board's Audit Committee during 2015.

Committee Membership at year-end

Audit Committee
John Lynch (Chairperson)
Walter Cullen
Dermot Gorman
Breda Power
Mick Stewart

Organisational Structure

Board			
Chief Executive			
Operations	Business Support Services	Corporate Services	Finance
Director of Operations	Director of Business Support Services	Director of Corporate Services	Director of Finance

Executive Management Team

Chief Executive Conor O'Brien is a member of the Board. He also leads the Executive Management Team which includes:

- ▶ Maurice Priestley – Director of Operations
- ▶ Helen Moran – Director of Business Support Services
- ▶ Stephen Watkins – Director of Corporate Services
- ▶ Bernadette King – Director of Finance

The Chief Executive is responsible for the day-to-day management of PIAB's operations supported by Directors, Managers, Assessors and Support Staff. At the end of 2015 PIAB employed 66 staff in Tallaght, Dublin 24. In addition, PIAB uses an outsourced Service Centre.

Appendix 2

Geographical Analysis of Claims

Table 6.1 Breakdown of Awards by Location (Based on Address of Claimant) 2014 vs. 2015)

	2014 No. of Awards	2014 % of Awards	2015 No. of Awards	2015 % of Awards
Republic of Ireland	12,128	97.6%	11,440	97.6%
Northern Ireland	194	1.6%	168	1.4%
UK (other than Northern Ireland)	69	0.6%	88	0.7%
Rest of World	29	0.2%	38	0.3%
TOTALS	12,420	100.0%	11,734	100.0%

Table 6.2 Breakdown of Award Categories by Location (Based on Address of Claimant) 2015 vs. 2014)

	2015 ML	2015 EL	2015 PL	2015 Total	2014 ML	2014 EL	2014 PL	2014 Total
Republic of Ireland	8,569	905	1,966	11,440	9,080	927	2,121	12,128
Northern Ireland	146	6	16	168	167	6	21	194
UK (other than Northern Ireland)	74	4	10	88	61	3	5	69
Rest of World	26	9	3	38	20	5	4	29
TOTALS	8,815	924	1,995	11,734	9,328	941	2,151	12,420

Table 6.3 Provincial Breakdown of Number of Awards (Based on Address of Claimant) 2015 vs. 2014)

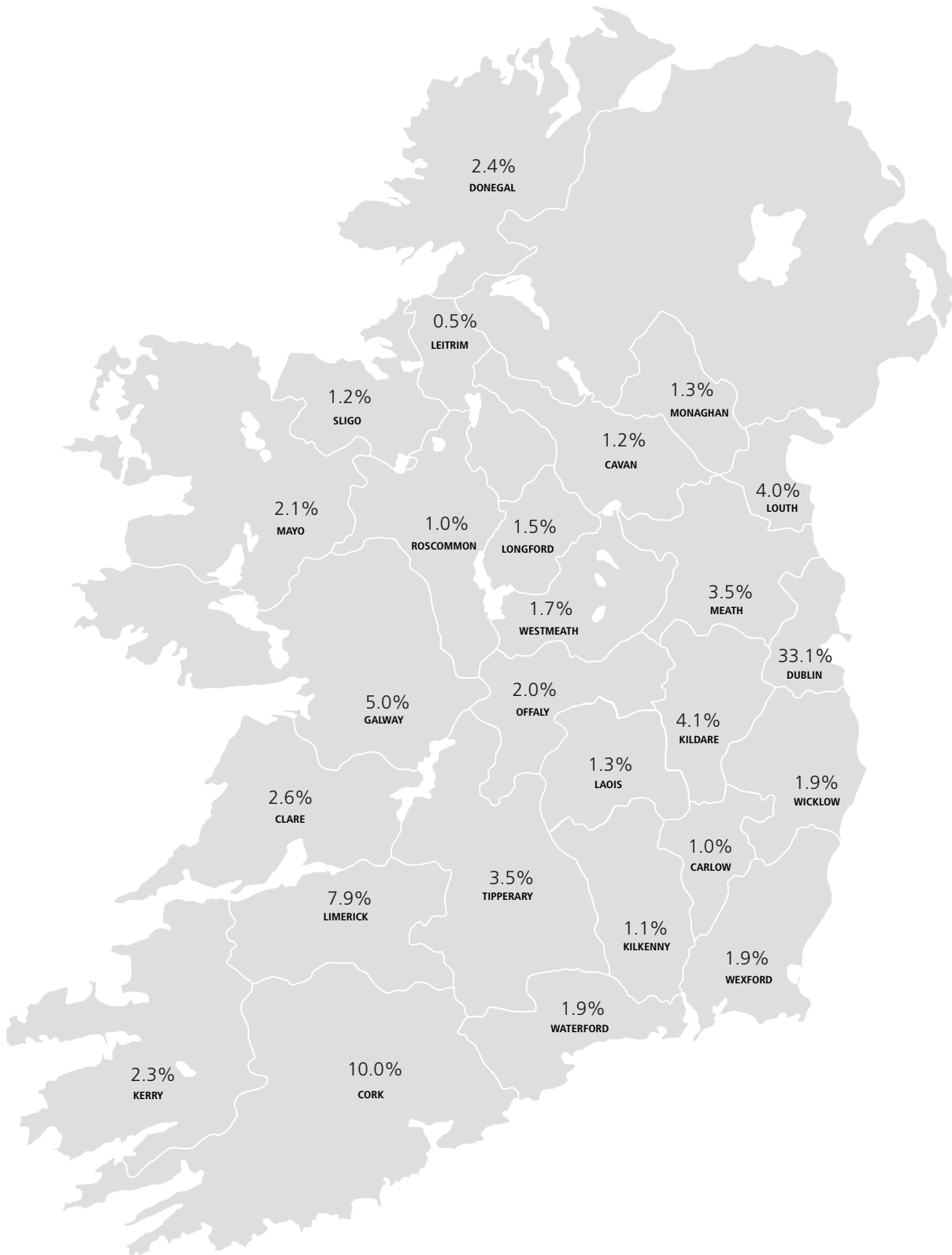
	2015 ML	2015 EL	2015 PL	2015 Total	2014 ML	2014 EL	2014 PL	2014 Total
Dublin	2,758	306	722	3,786	2,807	323	779	3,909
Rest of Leinster	2,098	262	393	2,753	2,155	247	504	2,906
Connaught-Ulster*	1,336	101	240	1,677	1,492	111	245	1,848
Munster	2,377	236	611	3,224	2,626	246	593	3,465
Outside the State	246	19	29	294	248	14	30	292

* ROI Counties

Figure 3.1 Number of Awards per County



Figure 3.2 % of Awards per County*



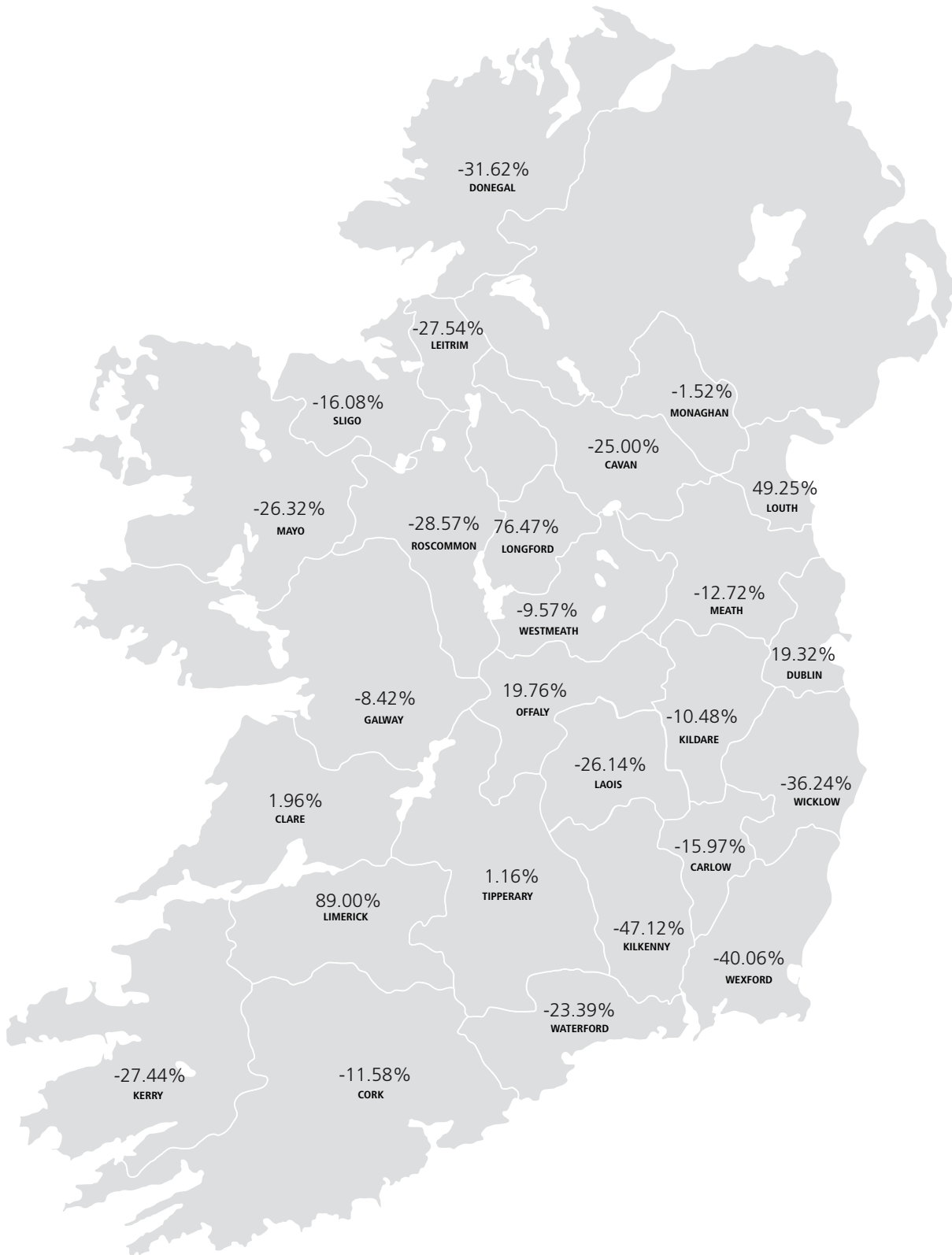
* Based on Central Statistics Office 2011 Census Results.

Figure 3.3 % of Total Population per County*



* Based on Central Statistics Office 2011 Census Results.

Figure 3.4 % Variance of Awards vs. Population per County*



* Based on Central Statistics Office 2011 Census Results.

Table 6.4 Top 5 Counties by Awards as per head of population 2015

	% of Awards per County	% of Total Population in County	Variance to National Average
Limerick	7.9%	4.18%	89.00%
Longford	1.5%	0.85%	76.47%
Louth	4.0%	2.68%	49.25%
Offaly	2.0%	1.67%	19.76%
Dublin	33.1%	27.74%	19.32%

Table 6.5 Bottom 5 Counties by Awards as per head of population 2015

	% of Awards per County	% of Total Population in County	Variance to National Average
Kilkenny	1.1%	2.08%	-47.12%
Wexford	1.9%	3.17%	-40.06%
Wicklow	1.9%	2.98%	-36.24%
Donegal	2.4%	3.51%	-31.62%
Roscommon	1.0%	1.40%	-28.57%

Overall Awards 2015

Figure 3.5 Highest No. of Overall Awards by County 2015 (based on address of claimant)

Dublin	3,786
Cork	1,149
Limerick	908
Galway	567

Figure 3.6 Lowest No. of Overall Awards by County 2015 (based on address of Claimant)

Leitrim	55
Carlow	109
Roscommon	119
Kilkenny	122

Motor Liability Awards 2015

Figure 3.7 Highest No. of ML Awards by County 2015 (based on address of Claimant)

Dublin	2,758
Cork	858
Limerick	682
Galway	464

Figure 3.8 Lowest No. of ML Awards by County 2015 (based on address of Claimant)

Leitrim	40
Carlow	81
Kilkenny	89
Roscommon	89

Employer's Liability Awards 2015

Figure 3.9 Highest No. of EL Awards by County 2015 (based on address of Claimant)

Dublin	306
Cork	86
Kildare	61
Limerick	56

Figure 3.10 Lowest No. of EL Awards by County 2015 (based on address of Claimant)

Leitrim	5
Roscommon	5
Longford	7
Kilkenny	9

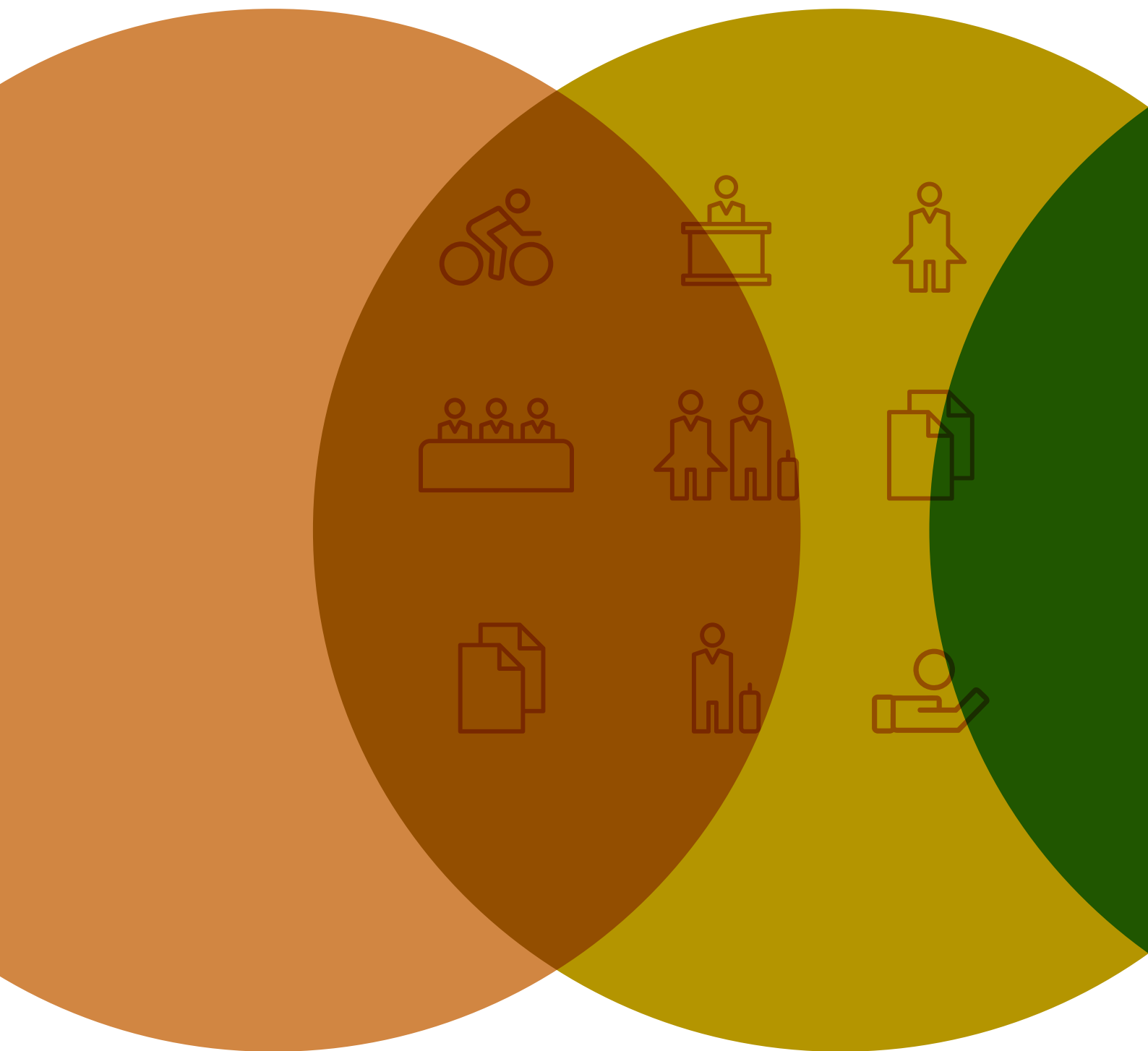
Public Liability Awards 2015

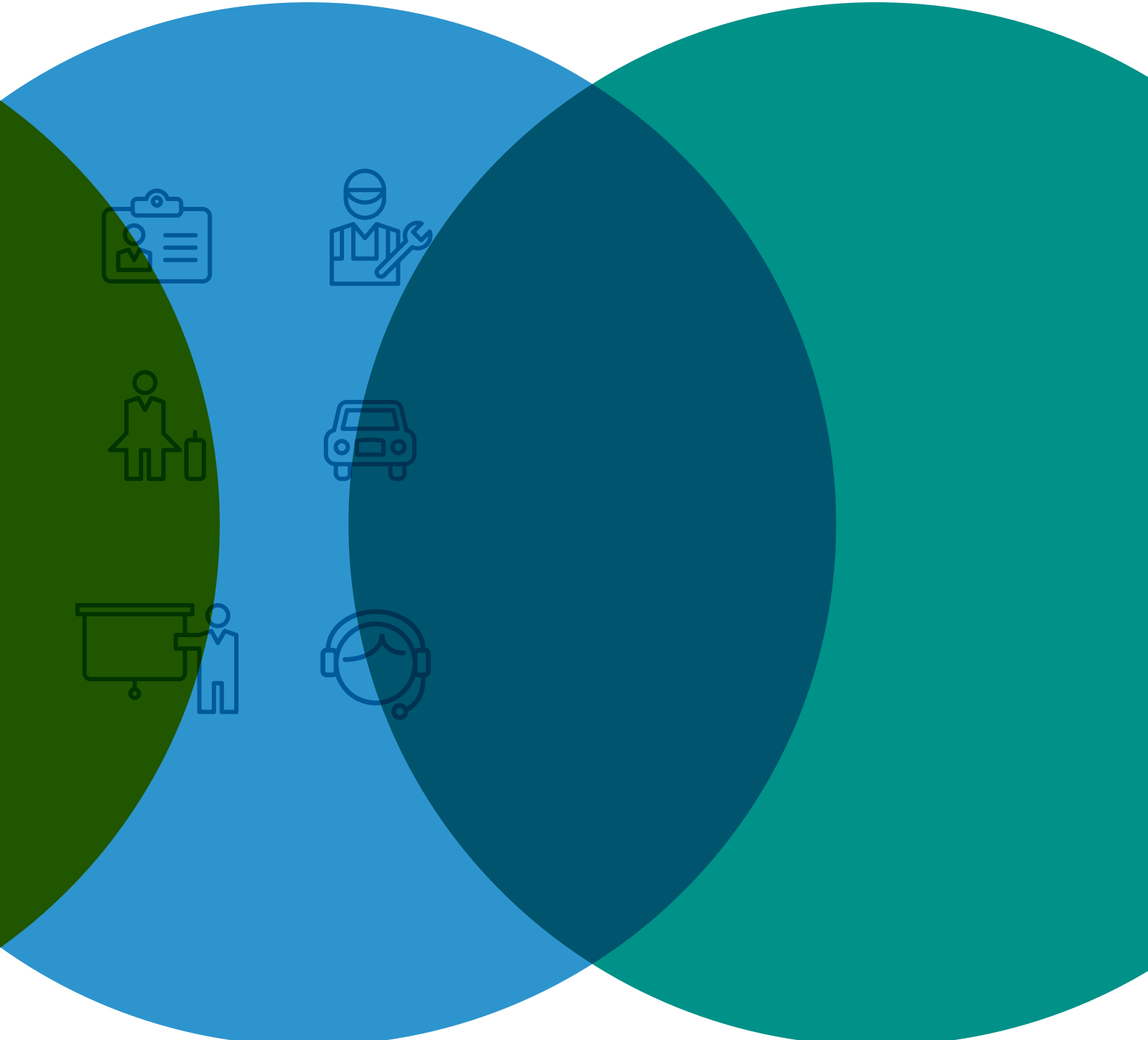
Figure 3.11 Highest No. of PL Awards by County 2015 (based on address of Claimant)

Dublin	722
Cork	205
Limerick	170
Tipperary	81

Figure 3.12 Lowest No. of PL Awards by County 2015 (based on address of Claimant)

Cavan	Nil
Donegal	10
Mayo	10
Laois	15





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