

Personal Injuries Assessment Board

Strategic Plan 2019-2024

OCTOBER 2019





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Foreword

This is the fourth Strategic Plan prepared by the Board under the Personal Injuries Assessment Board Act 2003. PIAB's role is to assess personal injuries compensation in a timely and cost-efficient manner by helping to remove unnecessary delivery costs while ensuring consistency of awards and fair treatment for all parties.

PIAB has assessed more than 130,000 cases since it was set up in 2004 with approximately 60 per cent of claimants accepting its assessments. The average time to assess a case over the past five years has continued to be a fraction of the time taken through other channels and the delivery cost of processing PIAB cases remains far lower than the typical delivery cost through other channels. The PIAB system delivers benefits to all parties. The non-adversarial and efficient operation of PIAB over the years since its establishment in 2004 has succeeded in addressing the need for timely, efficient processing of personal injury claims with low processing costs thereby contributing to overall economic competitiveness.

In response to widespread concerns about high insurance costs, it is clear that more action is now needed to address claims costs and concerns about the development of a compensation culture. PIAB is fully committed to playing its role with key stakeholders in addressing the issues that have arisen in recent years in the overall claims environment such as inconsistent levels of compensation settlements, a lack of availability of transparent data on claims costs and the need for better data in relation to frequently occurring soft-tissue/'whiplash' related injuries.

The work of PIAB has been strongly supported during the years of our 2014-2019 Strategic Plan by Minister for Business, Enterprise and Innovation, Heather Humphreys T.D. and her predecessors Tánaiste Frances Fitzgerald T.D. and Ministers Mary Mitchell O'Connor, T.D. and Richard Bruton T.D. We were very grateful to work with the then Minister of State at the Department of Finance, Eoghan Murphy T.D., and his successor Michael D'Arcy T.D. as part of the Cost of Insurance Working Group (CIWG). We also wish to thank all the officials in Government Departments working with us for their ongoing support, particularly those working in our parent department.

This plan has been compiled following on-going consultation with stakeholders. We are grateful to all of those stakeholders for their time and contributions. Our governing Board has had a key role in finalising the plan.

We see this plan as being very timely due to developments in the personal injury claims environment and its delivery as being vital for all parties to claims and to society as a whole. We look forward to the successful delivery of the updated Vision, Mission, Objectives and Actions in this plan.



Dermot Divilly
Chairperson

Introduction to Strategic Plan



Background to establishment of PIAB

PIAB was established in 2004 following the enactment of the Personal Injuries Assessment Board Act 2003. It was set up to tackle the costs associated with delivering personal injury compensation payments which were believed to be significantly impacting the cost of insurance to the detriment of business and consumers alike. These same concerns have re-emerged over the past number of years. The key role of the non-adversarial PIAB system is to remove cases from unnecessary and costly litigation.

Since its inception PIAB has removed the need for significant numbers of cases to be litigated. This beneficial situation has resulted from cases that PIAB has directly resolved through a formal award, as well as through its system which facilitates early dialogue between parties which can result in early settlements. Unfortunately it is well-documented but unclear as to what happens to cases that are settled outside of the PIAB process and accordingly PIAB in its analysis of the relevant issues focuses on the cases that are directly resolved through its processes.

The establishment of PIAB has also resulted in a system which is much clearer and simpler and does not involve the stress of litigation.

The time taken to resolve cases by PIAB is approximately 7 months (compared to over 3 years historically in litigation) and the delivery cost is currently in the region of 6.5% of the value of accepted awards. By comparison, the Department of Finance's Cost of Insurance Working Group 2017 Report on Motor Insurance¹ found that litigation or other costs associated with settling claims outside the PIAB process were between 44% and 48% in the years 2013 to 2015.

Preparation of this Strategic Plan

PIAB's Strategic Plans provide the overall direction of the organisation for five-year time periods. This is the fourth Strategic Plan since PIAB's establishment in 2003 as an independent State body. This plan has been formulated following a review of our performance over the last 5 years, an analysis of the wider personal injury claims environment and a consultation process involving our key stakeholders who represent the interests of consumers, business, the medical and legal communities, the insurance industry and the State sector. We are very grateful to all of the organisations who assisted us in the consultation process.

The organisations that PIAB communicated with are listed in the Appendix to this Strategic Plan.

¹ See p103 of CIWG "Report on the Cost of Motor Insurance", January 2017.
<https://www.finance.gov.ie/wp-content/uploads/2017/07/170110-Report-on-the-Cost-of-Motor-Insurance-2017.pdf>

Chapter 1:

Review of Performance 2014-2019



During the period 2014-2019 the Personal Injuries Assessment Board continued to deliver on its statutory role and its mission and objectives, as set out in the organisation's last Strategic Plan and in each of PIAB's annual reports.

The organisation also played a constructive role in wider developments through collaborating closely with all stakeholders, progressing key projects to the benefit of our customers and supporting positive change in the personal injuries area.

During the years covered by the previous Strategic Plan, 2014-2019, the organisation has continued to cover day-to-day costs without needing Exchequer funding and continued to provide our low-cost and efficient service. PIAB continues to deliver assessments in a speedy and low cost manner. By resolving claims in a fair and consistent way, our work also has consequential benefits in encouraging pre-litigation agreements (early settlements) by the parties to claims.

Claims Volumes

PIAB has, since its establishment, received over 400,000 claims, of which consent to assess was received in over 200,000 cases and awards with a value of over €3 billion were made in over 130,000 cases. PIAB was established to assess undisputed personal injury claims. In resolving these personal injury claims without the need for costly and lengthy litigation, PIAB has significantly reduced the cost of delivering compensation in the past 14 years.

During the period 2014-end 2018:

- ▶ PIAB managed over 165,000 personal injury claim applications and made over 60,000 formal awards to accident victims of almost €1.5 billion;
- ▶ PIAB achieved an average claims processing timeframe in the region of 7 months throughout the period – well below the statutory 9 month timeline. PIAB kept costs of processing at approximately 6% of the value of accepted awards, far below the levels in other channels had cases been resolved outside of the PIAB process.

Table 1 shows the volumes of claims received by PIAB since 2014.

Table 1 Volume of claims received by PIAB 2014-2018

Year	Claim Applications to PIAB
2018	33,371
2017	33,114
2016	34,056
2015	33,561
2014	31,576

Outside of the detailed data provided by PIAB, comprehensive data on the total number of all claims made annually is not available in Ireland. Since it is believed that a significant number of claims are privately settled before entering the PIAB process, there are currently no known statistics for the size of the entire personal injuries sector in Ireland in terms of volumes of claims.

In general terms, the mix and split of applications between Motor Liability (ML), Employer Liability (EL) and Public Liability (PL) has remained relatively constant over the years, with ML dominating. Recent years have seen a small decrease in motor claims which are typically of lower value and a small increase in PL claims. EL claims volumes have increased over the past 5 years probably due to the increased numbers of people at work.

Award Volumes

An Award is the value of compensation payable to an injured party when a claim is settled. It includes General Damages for pain and suffering caused by the injury both to date and into the future. An Award may also include 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 document relates to the total value of an Award and does not differentiate between General and Special Damages.

The table below shows details of awards made by PIAB since 2014.

Table 2 Awards Volumes and Values by Year

	No. of Awards	Value of Awards
2018	12,112	€298.56m
2017	12,663	€315.04m
2016	12,966	€315.13m
2015	11,734	€268.45m
2014	12,420	€281.21m

Prudent and Efficient Operation

In order to deliver value and low processing costs, PIAB operates in a prudent and efficient way, and it continued to do so and to generate surpluses during the period 2014-2019.

PIAB continued to effectively deliver on its critical role of providing a low cost and efficient method of resolving personal injury claims. The PIAB model resolves these claims to both parties' satisfaction in approximately 60 per cent of the claims it assesses, all within statutory timeframes. The balance of cases may settle directly between parties before or during litigation, or during the PIAB process, but there is no detailed publicly available data as to the outcome of these cases. The PIAB system removes very significant avoidable costs previously associated with personal injuries compensation claims while ensuring that the rights of parties to personal injuries claims are protected.

Arising from the Board's focus which is aimed at minimising claims processing costs, PIAB has maintained efficient staffing levels since establishment and complemented in-house resources with scalable support from an outsourced service provider. PIAB has also invested significantly in its systems including an infrastructure upgrade, a move to a data centre, an upgraded website with an easy to access online application form which can be used by direct claimants and a Solicitors' Portal, more detail on which is provided below.

Operation of PIAB Model

All personal injury claims in Ireland must go to PIAB unless settled early between the parties. PIAB assesses claims in line with the current level of damages and as it is independent all parties can be assured that they are receiving a fair award.

Claimants using the PIAB system pay a modest application fee of €45 (€90 as of September 1, 2019) while respondents (the person or persons against whom the claim is made) pay a €600 fee on consent to the process. PIAB covers its day-to-day costs and has delivered surpluses over the years.

The Board consistently achieves high customer satisfaction ratings as determined by its in-house satisfaction surveys reflecting ease of accessibility and this has been the case over the past five years. Specific customer-focussed services PIAB provides include the following:

- ▶ Customer Charter & Complaints procedures are in place.
- ▶ E-services – an on-line application capability was developed, electronic correspondence has been facilitated, and electronic funds transfer. A Solicitors' Portal has also been developed and is described further below.
- ▶ Easy to access information published through our website and easy to understand leaflets.
- ▶ Multilingual services.
- ▶ Booking and arranging of medical examination appointments.

By availing of the support of an outsourced service centre facility PIAB has been able to provide extended opening hours and other supports. Through tight management and close collaboration with the service provider PIAB has been able to focus on its core role – assessment of awards – whilst drawing on its service partner for more administrative functions.

From a consumer perspective, PIAB continues to deliver compensation for personal injury awards in line with the current level of damages but without the stress of a court appearance for claimants. In calculating the compensation due to a claimant, PIAB takes full consideration of the injury sustained, the pain and suffering, the lost earnings and whether any other special damages apply e.g. medical treatment costs.

Human Rights

PIAB's Customer Charter commits us to the following: Treating customers equally, fairly and with respect. In fulfilling this, PIAB is aware of our duty to eliminate discrimination, and to promote equality and the protection of human rights. The rights of those we engage with to be treated with fairness and equality are vital in our work and we are determined to uphold those objectives.

The organisation is aware of the categories of people protected by equality law. PIAB does not discriminate on any of the grounds set down in relation to provision of the goods and services in the Equal Status Acts 2000-2015 (ESA).

PIAB provides services to all claimants or respondents, relating to claims which have occurred in the Republic of Ireland. It takes decisions based on its role and responsibilities under legislation including the Personal Injuries Assessment Acts, as amended, and other relevant legislation. It provides services in a variety of languages. Our website has been developed to provide access to people with visual disabilities and is written in a simple and clear manner.

Summary of Key Developments 2014-19

During the period of the 2014-2019 Strategic Plan, PIAB continued to deliver on its mission and strategic objectives – managing all cases received in respect of motor, workplace and public liability claims, and making awards in appropriate cases, while ensuring the time taken for assessing claims and the cost of processing claims remains a fraction of other channels.

The following is a summary of key developments over the period in addition to the normal operations of PIAB during those years:

2014

PIAB was a lead player in the Government **"Framework for Business Support Services"**. This followed the pioneering work by PIAB in establishing an external contracted service centre, following agreement with the Department of Public Expenditure and Reform.

PIAB had earlier pro-actively proposed that the Department of Employment Affairs and Social Protection address the **recoupment of accident-related welfare benefits**. Legislation was introduced in August 2014 and PIAB began facilitating the recoupment of this money from awards made by the Board. This resulted in approximately €6.5 million being recouped by the Department and the Exchequer from awards since 2014.

Detailed planning commenced for the **upgrade of the key PIAB IT system**, the Claims Management System, which is used in claims handling, processing, and assessment. This system, compliant with all data protection requirements, deals with approximately 30,000 new cases each year and enables records storage.

2015

Damages are assessed using *The Book of Quantum* which is a guide to compensation levels in Ireland, and is available at www.piab.ie. Under the terms of the Civil Liability & Courts Act 2004 the law also requires the Judiciary to have regard to the Book of Quantum. In 2015 a review commenced of the Book of Quantum, using independent expert consultants, and involving the review of data from the Courts Service, from insurers' settlements, from the State Claims Agency, and from PIAB's own data.

In the ICT area, PIAB upgraded its *Claims Management system* in 2015 to a web enabled version. As well as delivering efficiencies and service improvements, this ensured that new web-based Portal systems could be introduced in later years for groups of customers and stakeholders.

PIAB increased its resources in 2015 to further increase the throughput of cases. It enhanced its programme of *training and development* of its staff to promote up-skilling and continuous learning. It also made changes to work patterns in line with needs of the business and employees.

2016

PIAB published the revised *Book of Quantum* in October 2016. The updating of the Book used detailed research on the levels of damages being paid for personal injuries in Ireland as a result of road traffic, workplace and public liability accidents and sets out the ranges of damages being paid. The publication was based on an examination of a representative sample of over 51,000 closed personal injury claims during 2013 and 2014. This was, at the time, the most comprehensive publicly available analysis of its kind carried out in Ireland.

The revised Book included more granular detail in respect of certain injury types, the severity of these and the actual ranges of compensation being awarded, as well as new injury types, such as concussion, partial finger amputations, clavicle injuries, upper limb disorders, and Achilles tendon injuries.

Mr Justice Peter Kelly, President of the High Court, welcomed the publication of the updated Book of Quantum in 2016, stating: "The new Book of Quantum will provide important data to all of those making awards or agreeing settlements in personal injuries cases. The fact that the publication has been updated, covers more injuries and has greater detail is very positive. While all cases are considered individually, judges will find the revised Book of Quantum very useful in informing decision-making in relation to the value of damages."

Cost of Insurance Working Group²

Against a backdrop of high insurance premiums the Department of Finance's Cost of Insurance Working Group (CIWG) was established in July 2016 bringing together all the relevant Government Departments and agencies involved. CIWG was tasked with examining the factors contributing to the increasing cost of insurance and identifying what short, medium and long-term measures could be introduced to help reduce the cost of insurance for consumers and businesses taking account of the requirement for the need to ensure a financially stable insurance sector. The first phase involved an examination of the Motor Insurance sector. The second phase involved an examination of the Employer and Public Liability Insurance sectors.

During 2016 and 2017 PIAB implemented the requirements of the *revised Code of Practice for the Governance of State Bodies* and implemented the requirements arising from new prompt payments legislation.

² Reports of the Department of Finance Cost of Insurance Working Group are available at <https://www.finance.gov.ie/what-we-do/insurance/the-cost-of-insurance-working-group/>

2017

The CIWG Report on the Cost of Motor Insurance (January 2017) made 33 recommendations across six areas with 71 associated actions providing for greater clarity, certainty and transparency in relation to motor insurance costs. The recommendations focused on consumer protection, the personal injury claims environment including maximising the PIAB process and transparency, and addressing fraud. A number of the 33 recommendations were specifically aimed at PIAB. PIAB officials are members of the CIWG. PIAB was also involved in working groups charged with the creation of a National Claims Information Database as well as examining legal issues associated with the sector.

In terms of personal injury claims the CIWG motor report concluded that:

- ▶ Awards for Personal Injury claims represent a significant component of an insurance company's pricing model;
- ▶ Soft tissue claims represent a significant component of personal injury (PI) claims;
- ▶ Severity in soft tissue claims can be difficult to diagnose; and
- ▶ Approaches that link diagnosis, treatment, prognosis and awards of damages should be examined.

The level of awards for personal injuries in Ireland is ultimately determined by the courts: precedents set by the courts are followed by the PIAB and influence also how insurers settle claims.

Stakeholders participating in CIWG had shared their concerns in terms of a perceived lack of consistency in personal injury claim award levels through direct settlements between insurer and claimant, the PIAB and litigation channels. Such a lack of consistency in award levels can reduce incentives to settle claims early as the parties involved are unsure of appropriate award levels. Conversely, consistent use of the Book of Quantum (BOQ) and early agreement on compensation levels are in everyone's best interests, providing fair compensation to claimants in line with the law of tort, enabling responsible parties realise their liabilities in a timely manner and reducing ancillary costs.

Addressing the personal injury resolution framework in Ireland is a complex task. Whilst the CIWG engaged in a preliminary analysis of possible options used in other jurisdictions that could augment the Irish system, one of their key recommendations was the establishment of the **Personal Injuries Commission (PIC)**³ along with particular action points to be carried out within specific timeframes. The Department of Business, Enterprise and Innovation was assigned as the Lead/Owner in respect of each of the action points. The PIC was tasked with investigating and making recommendations on processes in other jurisdictions which could enhance the claims process in Ireland, benchmarking international personal injury awards with those in Ireland, and reporting on alternative compensation and resolution models.

The CIWG report envisaged the PIC researching systems in other jurisdictions for handling personal injury claims, reporting on systems where scales or rating of soft tissue injuries are used, benchmarking international awards for personal injury cases and analysing and reporting on international compensation levels and compensation mechanisms. It advocated that approaches that clearly link the diagnosis, treatment, prognosis and the award of damages should be examined; the PIC should investigate other models internationally but focus on those applying to common law jurisdictions, and that the PIC might also look at other relevant areas. A phased work programme for the PIC was suggested and outlined in the CIWG report.

³ Reports of the Personal Injuries Commission are available at <https://dbei.gov.ie/en/Who-We-Are/Department-Structure/Commerce-Consumer-and-Competition-Division/Personal-Injuries-Commission/Personal-Injuries-Commission.html>

The Personal Injuries Commission was established in early 2017 with the appointment of Mr Justice Nicholas Kearns, former President of the High Court, as its chairperson. Membership of the PIC included representatives from the medical profession, the legal profession, the insurance sector and government departments and agencies. The PIC was supported by a secretariat within the Department of Business, Enterprise and Innovation. PIAB committed itself to supporting the work of the Personal Injuries Commission. In addition to having a member serve on the PIC, PIAB provided significant resources to support the work of the PIC Secretariat.

The PIC's first report focused on the assessment of severity of common type injuries. In carrying out its work the PIC undertook a considerable amount of research with a focus on those other international models applying to common law jurisdictions. Research was also carried out on countries with different jurisdictional models. Following detailed consideration, a formal consultation process was agreed upon with the objective of gathering views from a number of key medical organisations.

Conclusions/key recommendations of PIC's first report

PIC recommended the adoption by medical professionals of a standardised approach to the examination of soft-tissue ('whiplash') injuries and the use of a standardised reporting template to bring more consistency to medical reporting and diagnosis. This standardised approach should be along the lines of South Australia Clinical guidelines for best practice management of acute and chronic Whiplash Associated Disorder (WAD) injuries.

The new examination and reporting standards should use the Whiplash Associated Disorder (WAD) grading, the Neck Disability Index (NDI) and the Visual Analogue Scale (VAS) for pain. Use of these principles is to be included in every soft-tissue ('whiplash') examination and medical report going forward, where a claim is being made for compensation. The use of any additional tests and tools for the examination and evaluation of soft-tissue ('whiplash') injuries should be left to the discretion of the examining medical professional.

Training and accreditation in soft tissue ('whiplash') reporting is agreed as being a best practice requirement for those wishing to complete relevant reports and should be delivered to improve the consistency and quality of reporting. Such training and accreditation should be introduced initially as part of a medical practitioner's continuous professional development (CPD) training programme and overseen by an appropriate professional/regulatory body.

In relation to the medical examinations:

- a) Insurers should ensure that all cases commissioned by them from medical examiners going forward are completed in line with the template form
- b) PIAB should redesign their Form B going forward to reflect the recommended standardised template.
- c) Court Rules changes should be considered which would require reports to be produced using the standardised format.
- d) The Use of standardised Medical reports should be included in any pre-action protocol developed for personal injury claims.

Relevant medical professional bodies should publish, as soon as possible, guidelines in respect of training for use by medical professionals.

PIC also recommended that future publications of the Book of Quantum be linked to the newly standardised examination and reporting injury categories i.e. ‘whiplash’ soft-tissue injuries/QTF WAD scales. The Cost of Insurance Working Group report had recommended that the next review of the Book of Quantum should take account of the output of the work of the PIC. This recommendation highlights the output of the initial PIC report in terms of its potential impact on this next review but has effectively been superseded by the Second and Final report of the PIC – see below.

Finally the first PIC report recommended that relevant injury data should be collated and published by appropriate bodies.

The launch in 2017 and further development in 2018 of the **PIAB Solicitors Portal** was a key development. This web service has major benefits for all parties in terms of efficiency and savings in processing costs.

It is a secure, web-based platform where authorised users can access information in relation to their client’s claims and correspond with PIAB. It brings benefits including: Access for solicitors to real time information in relation to claims; Facility to monitor the progress of claim applications; Ability to speedily and easily upload/download documents significantly reducing postage costs and paper storage.

PIAB’s **website** also underwent re-development. The site is suitable for mobile and tablet device use and is clear on the independent and fair role of the Board by providing information to claimants and those who claims are made against (respondents) with equal prominence, as well as providing information to legal professionals and medical professionals. This followed the move to the use of the PIAB identity in all communications and the use of the Government harp symbol to differentiate the work of PIAB as a state organisation from commercial claim handling firms.

An upgrade to the **air-conditioning and lighting systems** completed in 2017 in the PIAB building in Grain House, Tallaght resulted in efficiencies and costs savings. The work also included a general refurbishment of the offices. This was facilitated by the temporary relocation of staff and systems to another building in Tallaght.

2018/2019

Second CIWG report and implementation by PIAB of its recommendations

The Cost of Insurance Working Group’s (CIWG’s) Report on the Cost of Employer and Public Liability Insurance was published in January 2018. The report makes 15 recommendations with 29 associated actions to be carried out. The recommendations and actions are detailed in an action plan contained in the report with agreed timelines for implementation. The recommendations, covering three main themes, include actions to:

- ▶ Increase Transparency: enhance levels of transparency and improve data sharing and collection processes
- ▶ Review the level of damages in personal injury cases: request that the Law Reform Commission undertake a detailed analysis of the possibility of developing constitutionally sound legislation to delimit or cap the amounts of damages which a court may award in respect of some or all categories of personal injuries.
- ▶ Improve the personal injuries litigation framework: through a number of measures, namely:
 - Ensuring potential defendants are notified in sufficient time that an incident has occurred in relation to which a claim is going to be made against their policy;
 - Tackling fraudulent or exaggerated claims;
 - Ensuring suitable training and information supports are available to the judiciary to assist in the fair and consistent assessment and awarding of damages in personal injury cases.

PIAB had 2 specific actions arising – one relating to ensuring greater awareness of its customers as to the notification of claim obligations under the Civil Liability & Courts Act 2004; the other in relation to a report to the Department in relation to the timeframe to initiate proceedings/settle cases after the rejection of a PIAB assessment. Both recommendations have been implemented on time. Any changes that arise from the implementation of recommendations that could impact how personal injury damages are assessed will ultimately impact on the operation of the Board's process.

A major 8-month readiness project was implemented by PIAB in preparation for the go-live of the **General Data Protection Regulation**. The readiness project was informed by an analysis by independent expert data privacy consultants, identifying any additional areas to be covered by PIAB's policies, procedures and practices. All of PIAB's data processing and privacy policies and procedures were reviewed and updated where required, to ensure readiness for the implementation of the Data Protection Bill in May 2018.

The Second and Final Report of the Personal Injuries Commission

The Second and Final Report deals in the main with the benchmarking of Irish personal injury award levels with awards in England and Wales and an examination of alternative compensation and resolution models in other jurisdictions.

Key findings of the Report

- ▶ The benchmarking exercise has revealed that the level of general damages for soft-tissue ('whiplash') injury claims in this jurisdiction runs at a multiple of 4.4 times that of our nearest neighbours, England and Wales.
- ▶ The multiple that has emerged in the benchmarking exercise is of such a magnitude that the PIC is satisfied that it calls for a response that is effective and achievable in the shortest time. It is a response which, in the form of a key recommendation in the Report, follows the example of judicial intervention which has occurred in Northern Ireland and in the UK, namely the introduction of Judicial Guidelines for judges.
- ▶ The PIC believes that the imminent statutory establishment of the Irish Judicial Council provides a unique opportunity to seek and obtain such guidance for judges in measuring general damages for personal injury. Judicial Guidelines should lead to greatly increased levels of consistency in awards, increase the frequency of early resolution of claims and reduce costs.

The key recommendation of relevance to PIAB is that the PIC recommends that the Judicial Council should, when established, be requested by the Minister for Justice and Equality to compile guidelines for appropriate general damages for various types of personal injury. The PIC believes that the Judicial Council will, in compiling the guidelines, take account of the jurisprudence of the Court of Appeal, the results of the PIC benchmarking exercise, the WAD (Whiplash Associated Disorder scale as established by the Quebec Task Force) scale and any other factors it considers relevant. The Judicial Council, in the production of the new guidelines, may avail of assistance, as appropriate, from the Personal Injuries Assessment Board (PIAB) and other relevant stakeholders. The PIC recommends review of the guidelines at regular intervals, for example every three years. As a starting point the PIC recommends a judicial recalibration of the existing Book of Quantum guidelines.

As a consequence of this recommendation, subsequent legislative amendments to the Personal Injuries Assessment Board Act 2003 may be required in relation to the removal of PIAB's statutory responsibility to compile the Book of Quantum and also to the provision in the Civil Liability and Courts Act 2004 which should be amended to state that "the court shall, in assessing damages in a personal injuries action, have regard to the guidelines produced by the Judicial Council".

The PIC believes this overall approach will achieve in early course a greater level of consistency in Ireland in the assessment of general damages.

In the event of any delay in the establishment of the Judicial Council the PIC believes that as a contingency arrangement the Executive should establish a formal framework, inclusive of PIAB, to enable the judiciary to complete guidelines in advance of the renewal deadlines for the next Book of Quantum.

The report also highlighted a lack of consistent and detailed industry-wide coding of injury data. Accordingly, the PIC recommends that insurers and other relevant parties consider adopting the same internationally recognised injury coding system. It is suggested that the appropriate system to be used is the World Health Organisation's ICD-10 system. ICD is the international standard for reporting diseases and health conditions and the diagnostic classification standard for all clinical and research purposes. PIAB have already adopted this system.

PIAB supports the recommendations of the PIC report and the implementation of the actions therein. We have continually advocated for consistent compensation award levels to achieve a sustainable and predictable personal injury compensation system in Ireland. Increased clarity and consistency on injury compensation levels are important elements of the wider insurance industry reform programme.

PIAB executives and the staff seconded to the **Personal Injuries Commission (PIC)** secretariat played a major role, working with the Department of Business, Enterprise and Innovation and other stakeholders, in the finalisation and publication of the PIC's international benchmarking study and final report, and in work on the implementation of the report's recommendations.

Implementation of PIC's recommendations by PIAB

On foot of the recommendations from the first PIC report PIAB has re-designed its medical report and has rolled it out to all of PIAB's independent medical panel practitioners. PIAB has also engaged with the insurance industry to assist them in their roll-out of the template.

PIC also recommended the training and accreditation of medical professionals who complete personal injury medical reports should be promoted. This should become 'Best Practice' and training should be introduced at the CPD level.

All those involved in commissioning reports should ensure the use of accredited medical professionals for completion of their personal injury medical reports, when the relevant training and accreditation programmes are in place. This includes Members of the PIAB panel completing personal injury medical reports.

PIAB has been actively working with medical professional bodies in terms of their responsibilities as a result of PIC recommendations to develop a suitable training programme for medical providers. Progress has been made in this regard including a well-attended neck injury workshop as part of the ICGP's winter (2018) training programme and a presentation by PIAB at ICGP's National Trainers Conference (March 2019).

In response to a recommendation in the first PIC report PIAB published in late 2018 detailed information relating to the incidence and cost of 'whiplash' soft-tissue injuries claims. This information was compiled by using a **new data classification system** referencing the internationally recognized World Health Organisation's ICD 10 system which will facilitate greater analysis of the types of injuries sustained in accidents resulting in personal injury claims.

The **Solicitors Web Portal** began gaining significant numbers of users from the legal profession during 2018 and into 2019. Ongoing consultation and communications took place. The Web Portal is a secure platform which has major benefits in terms of the overall claims processing system and for solicitors using the facility.

Energy Efficiency

As a public sector agency, we are fully committed to playing our part in the achievement of energy efficiency (reduction) targets of 33% improvement from the baseline year 2009 to 2020. As of December 2018 based on the figures provided to SEAI we have achieved a 63.4% improvement from baseline.

In 2018, PIAB consumed 150,503 KWh of energy, consisting solely of electricity use; this was the first full year of electricity usage since the refurbishment works were undertaken. The overall 2018 usage represents a 36,897KWh decrease on usage in 2017.

PIAB participates in a framework agreement for the supply of electricity procured centrally by the Office of Government Procurement.

PIAB is aware of its responsibilities in relation to sustainability issues. We have put in place a number of green initiatives which include the promotion of public transport use by staff under the tax-saver scheme, staff access to the cycle-to-work scheme, the use of recycling bins and energy efficient measures including the installation of sensory-activated lights in offices.

Chapter 2:

The Current environment – challenges and opportunities



The past five years saw a very significant focus on the personal injuries environment in Ireland. During those years the Irish economy steadily recovered from the economic recession with welcome increases in employment, inward investment and economic activity. The insurance industry underwent major change with significant volatility in terms of profitability in the sector and significant increases in the levels of premiums charged to consumers, businesses, community organisations, local authorities and others.

Significant public focus was placed on the cost of insurance as the average price of motor insurance premiums increased by 70% per cent between 2013 and 2016. Businesses subsequently reported spiralling liability insurance premiums.

Premium increases are well in excess of EU trends and there have been conflicting messages as to the reasons. While there has been a reduction in motor premiums since then, significant concerns at the effect of this cost on consumers, the economy and competitiveness continue to be expressed by consumer and business representatives.

There has been a great deal of analysis as to the causes of increasing insurance premiums and recommendations to address these matters have been put forward by both the CIWG and the PIC. While a number of recommendations have been implemented the situation in relation to liability insurance in some sectors has become critical. Accordingly it is vital that all remaining recommendations are implemented and in this regard PIAB will continue to play its part as necessary.

Playing a Key Role in Reform

PIAB as an independent State body has a unique position to provide an insight into the nature, causes and changes in factors that affect the sector. For this reason, we have been in a position to make proposals and to provide context on changes in the way the sector operates.

PIAB has contributed significantly to both the CIWG and PIC through our representation on those bodies and through the provision of information and support, as well as actively implementing the various recommendations relating to PIAB made by these bodies. All recommendations of the CIWG and the PIC which were for action by PIAB have been delivered. In addition to being directly responsible for implementing recommendations of the Cost of Insurance Working Group, PIAB has been extensively involved in the Cost of Insurance Working Group and in implementing other recommendations as follows:

- ▶ Data sub-group: PIAB staff were involved in the small data sub group which is charged with developing the scope of the new National Claims Information Database (NCID). This group is also involved in scoping the legislation required to place the NCID on a statutory basis, as well as engaging with the insurance industry to acquire up to date and regular data/information in advance of the development of the NCID.
- ▶ Legal sub-group: PIAB staff were involved in a legal sub group which was set up for the second phase of the CIWG's work and which has inputted significantly into the CIWG's second report. This group has extensively examined the personal injuries environment and its recommendations will supplement the recommendations arising from the first CIWG report.

- ▶ Personal Injuries Commission (PIC): PIAB was represented on the PIC both in its membership and through involvement in the PIC Secretariat. We also provided practical assistance to the PIC through the secondment of two highly experienced staff members during 2017 and 2018.

PIAB warmly welcomed the reports of the Personal Injuries Commission (PIC) and believes it presents an opportunity for a step-change in improving the personal injuries compensation system in Ireland.

Understanding the dynamics of the claims market is key to protecting consumer interests. Since its establishment the Board has gained a unique insight into the nature, causes and resolution of claims and into the factors and stakeholders that impact them. This in turn has enabled the Board to proactively address and advocate changes in the public interest including the following:

Amending Legislation

Earlier this year PIAB welcomed the passing of the PIAB (Amendment) Act 2019. The changes brought in by this Act alongside the implementation of the Government's wider insurance reform agenda, strengthen PIAB's operation and enhance its low cost model. This should ultimately lead to benefits for business and consumers.

This legislation will address the situation where a minority of claimants do not co-operate with the PIAB process particularly regarding attendance at independent medical examinations to facilitate the accurate evaluation and ultimately assessment of injuries. If a claimant does not attend for medical examinations or if they provide incomplete information when making a claim, the amended legislation means that if this claim then goes to Court, a Court can take this into account and a decision on costs could be made against the claimant.

The PIAB Act facilitates service improvements and efficiencies which are being introduced by PIAB, including the enablement of greater usage of technology.

In addition, the Act introduces technical amendments to clarify issues relating to the Statute of Limitations i.e. where additional respondents are added to the PIAB process.

Informing Public Policy

The Board's data enables it to provide information objectively on matters in the public interest. It does this by publishing information annually on the volume and value of awards, the numbers of claims and other aggregate information by county and by range of awards. More recently it has provided more detailed information in relation to the nature of injuries sustained (e.g. 'whiplash') as well as causal factors. Additionally PIAB has produced valuable information in relation to the breakdown of road user types involved in personal injury motor claims.

Wider Applications of the Board's Non-Adversarial Model

The Board has a valuable role to play in advocating the application of the non-adversarial model where to do so would result in improved outcomes and/or more efficient delivery. Part of our focus in this regard is to ensure that policymakers are aware of the benefits which the Board's model can bring to existing areas outside the Board's remit or to new redress schemes the Government may approve in the future.

Use of Information Technology and Social Media

Since PIAB was established, there has been a widespread adoption of electronic channels by consumers and business. Large numbers of people engage with organisations and service-providers through their smart phones, tablets or PCs. While there is a continuing need for engagement via telephone and paper forms, this is reducing. This creates an opportunity to encourage people to utilise the PIAB service directly. In response to this, the new PIAB website is mobile-friendly and does not have graphics, meaning that it can be used more quickly. The introduction of the online application form for claimants plus the Solicitors Portal is going to be followed by the digitalisation of the medical process. All of this will encourage the use of PIAB’s model and the delivery of benefits in terms of efficiency.

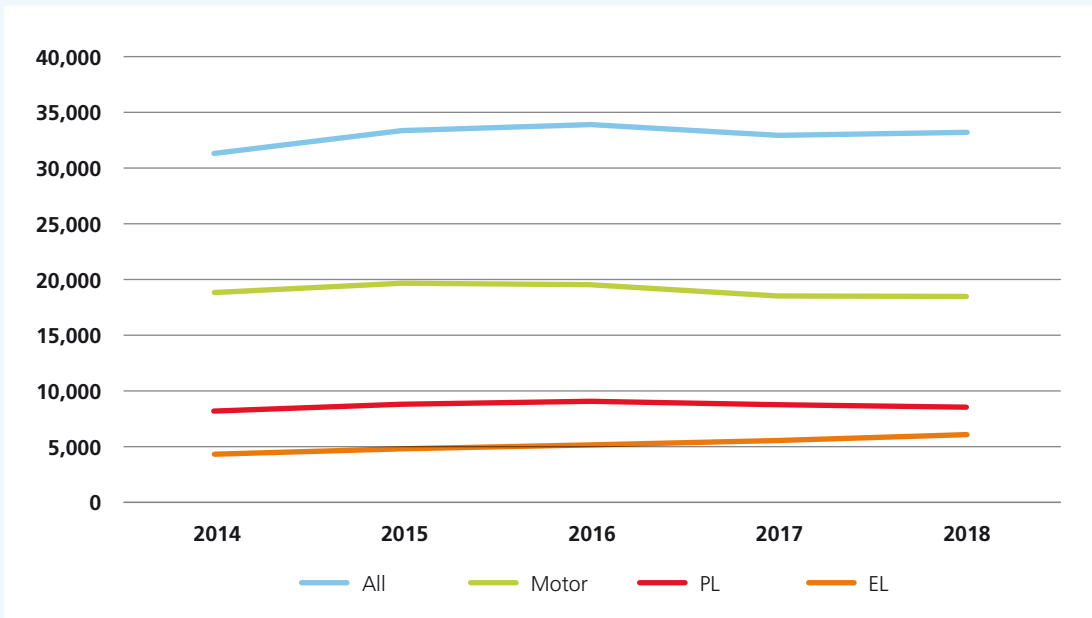
Changing Nature of Work

The changing nature of work is one to which PIAB like all employers is giving ongoing consideration. The nature of work is increasingly being affected by the diverse and fast-moving technologies and skills employed. It also encompasses the growing awareness of the importance of team working and collaboration. It increasingly relates to the relationship between work and life outside work, including crucially, parental and caring responsibilities. New ways of working to meet the challenges and opportunities of the above areas are needed and PIAB is aware of this and will ensure it is prepared for this.

PIAB has already responded to the use of new technologies but further development in this area will take place. PIAB has also responded with employee-centric work patterns including flexible working where possible.

Claims Volumes over Past 5 Years

Figure 1



In the period of our last Strategic Plan overall claims volumes increased from 31,576 in 2014 to 34,056 in 2016 before reducing to 33,114 in 2017 and 33,371 in 2018. In the motor area in particular, a reduction in injuries may have followed the improvements in safety technology in vehicles. There were 18,994 motor claims made to PIAB in 2014 and 18,564 claims made to PIAB in 2018.

Employers Liability claims increased from 4,368 in 2014 to 6,141 in 2018 and Public Liability claims increased from 8,214 claims in 2014 to 8,666 in 2018.

A factor in the change in Employers Liability claims since 2014 may have been the increase in employment as the economy recovered from the recession in previous years. The increase in Public Liability claims is consistent with feedback from businesses and local authorities.

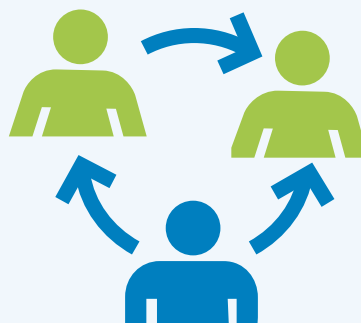
It is expected that in the next five years, claim volumes will be broadly consistent with the levels seen over the years 2014-18.

Diversion of Upfront Claims Resolution Volumes from Insurers

Over the years there have been fluctuations in the volume of claims where insurers consent to the use of the PIAB system. The factors behind these fluctuations may have been caused by differing factors. For example changes in the respondent fee charged to insurers may impact the rate of consent to the PIAB assessment process (the fee was reduced to €600 in 2013). On the other hand, some insurers may be focusing on settling early and privately with claimants before a claim comes to PIAB. The full picture in relation to overall claims volumes in Ireland cannot be definitively confirmed without having access to respondent's/insurance company's data on the volume of all personal injury claims made including those that settle outside the Board's process. Data gaps across the market remain and PIAB over the past four years reiterated its call for greater data transparency across the insurance market so the factors impacting premiums can be understood more fully and to inform policy. Facing into the next 5 years the overall picture in relation to the claims environment is still unclear. It is hoped that the National Claims Information Database when up and running with the Central Bank will provide a greater understanding of the operation of the wider insurance/claims market. In turn this will provide policymakers with better opportunities to make informed policy decisions. For its part PIAB needs to position itself in a way that it can respond positively to any policy changes.

Chapter 3:

Reviewing our Vision, Mission, and Strategic Objectives



The Personal Injuries Assessment Board is now an established organisation within the personal injuries landscape. The earlier chapters demonstrate the success of PIAB in providing an alternative non-adversarial model for resolving personal injury claims while awarding existing levels of compensation.

The Board has delivered a consistent output either directly through awards made or indirectly through facilitating early direct resolution of claims. By continuously evolving, seeking greater efficiencies and improving our processes we have delivered a cost effective and efficient service.

With the continued need of society to address the cost of claims, the role of PIAB has never been more necessary.

Maintaining high quality, efficiency and reliability of operations is of course the most central piece of PIAB's planned activities in the period to 2024.

In addition to that, following on from the consultation process for this Strategic Plan as well as feedback from within the organisation, there are other key objectives requiring emphasis including highlighting the benefits of increased usage of the Board's model; an intensive focus on new technology and digital channels; enhancing our operational capability; and leveraging the benefit of publishing aggregated data.

Summary of Main Emerging Themes from Stakeholder Consultation on Strategic Plan

Overall the consultation with stakeholders that we engaged in as part of the preparation of the Board's next Strategic Plan showed that there was broad support for the work of PIAB, and for its successful contribution.

- ▶ There was support for all of the previous (2014-2019) strategic objectives and in particular the objective of contributing positively to the claims environment.
- ▶ Increased digitalisation of PIAB's service was welcomed by a number of stakeholders.
- ▶ The good relationship between PIAB and its main external stakeholders was recognised. It was generally felt that PIAB operated efficiently.
- ▶ Some stakeholders expressed concerns about the overall personal injuries sector and how claims costs were alleged to be contributing significantly to the cost of insurance. They did state however that the concerns expressed did not relate to any criticism of the operations of PIAB.
- ▶ Increased clarity externally on PIAB's role, operations, objectives and metrics was supported, with increased simplicity of messaging.
- ▶ There was support for further public information programmes by PIAB focusing on its role in contributing positively to the claims environment.

Strategic Plan 2019-2024: Updated Vision, Mission Statement & Strategic Objectives

The following are the updated Vision, Mission Statement and Strategic Objectives which we have finalised for the 2019-2024 period, based on reviewing the overall environment and our performance in the period covered by the last plan.

Our Vision

Promoting and operating a fair, efficient and non-adversarial system to resolve personal injuries claims with savings in processing costs, for the benefit of claimants, respondents and Irish society in general.

Our Mission Statement

The Personal Injuries Assessment Board (PIAB) will deliver personal injuries compensation in a fair, effective and transparent manner. It will actively encourage an improved claims resolution environment in Ireland and the use of the PIAB model. By doing this, it will remove avoidable costs, and support a sustainable compensation system for all parties and for society.

PIAB will do this through:

- ▶ Delivery of excellent customer service, efficient processing and assessment of injuries.
- ▶ Continuous improvement, innovation and the use of digital technology.
- ▶ The publication of data to assist all interested parties.
- ▶ Maintaining the highest standards of integrity, independence and fairness.
- ▶ Developing PIAB's people and systems to increase capability.

Our Strategic Objectives

1. Continue to provide a low cost, fair, and independent system for the assessment of personal injury claims on a non-adversarial basis, and ensure our awards reflect any changes to how damages are assessed or calculated by the courts.
2. Highlight the increased usage of the Board's model as the optimal method of resolving personal injury claims. Ensure that claimants and respondents are fully informed on how to use the system and are aware of the benefits of using it.
3. Provide an excellent service to all our customers including through the development of innovative service delivery options focusing on greater use of digital technology.
4. Enhance our operational capability to address the changing needs of the organisation by investing in and supporting our staff to further enhance individual and collective capacity, ensure the highest standards of corporate governance are in place and ensure that appropriate structures, processes, competencies and technologies are in place to support the delivery of our Strategy, Mission and Objectives.
5. Actively support and engage with policymakers and stakeholders through the publication of aggregated data and analysis which can help identify trends in injury assessment or awards or which identifies issues in the claims resolution environment which can be improved or developed. By publishing relevant data contribute to improvements in the area of health and safety in the road, workplace or public place environments. This objective anticipates publishing or sharing our data to assist those involved in accident prevention.

Actions to Achieve Strategic Objectives

Arising from these Strategic Objectives, a number of actions will be implemented by the Board. The following pages provide a detailed rationale for the specified actions to be followed and the Key Performance Indicators.

Objective 1

Continue to provide a low cost, fair, and independent system for the assessment of personal injury claims on a non-adversarial basis, and ensure our awards reflect any changes to how damages are assessed or calculated by the courts.

This objective encompasses the desirability of providing a low cost service that is fair, transparent, and independent of all parties. It takes account of the needs of claimants, respondents, and of society in general, where insurance costs are a matter of concern. It also envisages or anticipates changes to the assessment of damages which may emerge subsequent to the recommendations of the Personal Injuries Commission which calls on the Judicial Council to have a role in setting guidelines for the amounts to be awarded in personal injury cases.

The following strategic actions arise:

- ▶ Continually improve and document the Board's assessment processes and procedures to ensure fair and accurate assessment of compensation.
- ▶ Pursue measures which identify and categorise claims thus supporting the assessment process.
- ▶ Promote and implement Quality Assurance Programme improvements which support fair and accurate assessment in a timely manner.
- ▶ Endeavour to collect and analyse available data and review the Book of Quantum in line with legislative requirements.
- ▶ Examine cases within the Board's remit which do not proceed through the full assessment process and which could be better serviced by the Board.
- ▶ Review all services provided in terms of value for money and deliverables for stakeholders.
- ▶ Deliver cost savings and environmental benefits through energy efficiency programmes.
- ▶ Effectively manage all third party service providers focusing on financial management and customer service aspects.
- ▶ Further develop internal efficiencies in systems and processes which contribute to reductions in administration costs.
- ▶ Liaise with appropriate parties to secure settlement data.
- ▶ Concentrate resources on those areas where the returns, relative to expenditure, are of greatest value.
- ▶ Implement any required process changes arising from legislative developments.
- ▶ Implement CIWG & PIC recommendations.
- ▶ Utilise competitive procurement to achieve value for money in goods and services.

KPIs:

- ▶ All claims assessed within statutory timeframes.
- ▶ Delivery costs maintained at low levels, while absorbing increasing 3rd party costs. (This is subject to any changes in prevailing award levels and fixed costs).
- ▶ Award levels maintained at the prevailing level of damages.
- ▶ CIWG and PIC recommendations implemented.
- ▶ Procurement – numbers of suppliers, procurement cost reduction, spend per active supplier.
- ▶ Energy efficiency – % reduction from baseline in 2009; savings year on year in light & heat spend. (This usage should take account of increases in electricity rates).

Objective 2

Highlight the increased usage of the Board's model as the optimal method of resolving personal injury claims. Ensure that claimants and respondents are fully informed on how to use the system and are aware of the benefits of using it.

This envisages having a greater number of cases resolved through the Board as distinct from going into the litigation system. It anticipates an increased role by the Board in encouraging policy initiatives or stakeholder behaviour that will result in higher acceptance rates of the Board's awards, greater encouragement of respondent's to consent to the Board's process, and potentially the Board handling cases that it currently does not handle. The objective, along with objective 5, also anticipates greater use of data which clearly demonstrates the potential benefits of the increased use of the Board's model.

The following strategic actions arise:

- ▶ We will review and streamline all our processes to make them more accessible.
- ▶ We will develop and implement public awareness campaigns with measurable goals, focusing on informing customers that they have a choice to deal directly with the Board, and encouraging and assisting them to do so.
- ▶ We will communicate effectively and appropriately by:
 - Presenting information in an accessible format.
 - Optimising technology including our website/digital tools.
 - Making information clear, concise, and more easily understood by the public.
 - Making our correspondence, forms and leaflets more appropriate and easily understood and maximising the use of plain language.
 - Seeking feedback from customers on quality of information.
- ▶ We will develop/refine our existing customer complaints procedure.
- ▶ We will fully comply with Freedom of Information legislation including making certain categories of information accessible to the public.
- ▶ We will engage and interact with key stakeholders with a view to improving services provided.
- ▶ We will carry out Research including customer surveys.
- ▶ We will review, implement and audit performance against our published Customer Charter.
- ▶ We will ensure our policies and the reasons for the decisions we make, are transparent.

- ▶ We will carry out research into areas where the opportunities to use a non-adversarial model might arise to the benefit of all parties.
- ▶ Present the business case to policy makers detailing the benefits of applying the Board's non-adversarial model across the State for the benefits of the State and society.
- ▶ Ensure policymakers are aware of the benefits which the Board's model can bring to existing areas outside the Board's remit or to new redress schemes the Government may approve in the future to highlight the significant cost savings achievable for the State.
- ▶ Co-operate and share data with other agencies and bodies which have a role in accident/injury prevention and claims related resolution systems.
- ▶ We will work to ensure that we comply with legislative requirements in the area of human rights and equality, in particular where new initiatives are planned. We will report progress in our annual reports.
- ▶ We will continue to provide training and information to our staff on human rights and equality.

KPIs:

- ▶ Settlement rates.
- ▶ Level of stakeholder engagement.
- ▶ Amount of data shared.
- ▶ Customer feedback including complaints, customer survey results.
- ▶ % level spend on research.

Objective 3

Provide an excellent service to all our customers including through the development of innovative service delivery options focusing on greater use of digital technology

This envisages the transformation of our service offering by the development of digitised services such as portals for solicitors, insurers, medics etc. The desired outcome is that the vast majority of services will be delivered electronically over the period of the new plan. Digitisation will enhance the service provided by the Board and create greater efficiencies for the organisation. This objective also encompasses utilising our website, information provision, customer service/complaints, and continued full compliance with FOI, Data Protection/GDPR and other areas.

The following strategic actions arise:

- ▶ We aim to make the customer's interaction with us simpler, faster and more satisfying. In this regard, we will implement a number of specific Strategic Actions as follows:
- ▶ Utilise technology to support the use of our model by claimants, legal professionals, medical professionals and respondents.
- ▶ We will make the best use of technology and we will provide web based options for interacting with the organisation. We will prioritise the use of the digital channel by making it straightforward and efficient. We will continue to respond to user trends such as a movement to mobile technology such as smartphones/tablets etc.

- ▶ The Board will continue to apply best practice across the organisation with a view to delivering an efficient and effective service to all customers and ultimate beneficiaries, which encompasses society in general.
- ▶ We will ensure all personal data is securely protected and maintained, particularly sensitive personal data, and will continue to comply with the requirements of the General Data Protection Regulation (GDPR).
- ▶ PIAB will continue to put in place necessary measures, where possible, in order to promote energy efficiency and reduce our carbon footprint.

KPIs:

- ▶ % level of claims submitted through the Solicitors Portal.
- ▶ % level of solicitors registered to use the Solicitors Portal.
- ▶ % level of invoices paid by electronic means.
- ▶ % level of fee receipts received electronically.
- ▶ Level of Medical/Respondents digitalisation.
- ▶ Utilise technology to develop efficiencies e.g. claims management system, online efficiencies through the website, financial/payment systems.
- ▶ Increase in engagement levels with the Board by electronic means.
- ▶ Compliance with FOI and Data Protection legislation – e.g. data breaches etc.

Objective 4

Enhance our operational capability to address the changing needs of the organisation by investing in and supporting our staff to further enhance individual and collective capacity, ensure the highest standards of corporate governance are in place, and ensure that appropriate structures, processes, competencies and technologies are in place to support the delivery of our Strategy, Mission and Objectives

This includes organisational training & development, employee well-being, corporate governance/compliance, risk management/audit/internal control, value for money, cost management, process improvements, outsourcing, procurement, etc.

The following strategic actions arise:

- ▶ Through appropriate training and development, ensure the technical competence of expert assessment staff.
- ▶ Review the panels of experts used to support the assessment process.
- ▶ Comply with the Code of Practice for the Governance of State Bodies.
- ▶ Develop efficiencies using ICT in the operation of our systems e.g. claims management system, online efficiencies through the website, financial/payments systems etc.
- ▶ Continue to review organisational structures on an ongoing basis.
- ▶ Embed a Performance Management System that enables more effective employee performance and includes a framework for managing underperformance.
- ▶ Promote employee well-being through a safe and healthy working environment.

- ▶ Review options in terms of remote/home working as a means of enhancing work-life balance.
- ▶ Through Training & Development, including e-learning, maintain the competence of staff to ensure they deliver high levels of service, ensure professionally qualified staff comply with CPD requirements.
- ▶ Ensure Corporate Knowledge Retention planning is considered and planned for.
- ▶ Create a Talent Management Strategy to ensure we attract, engage and retain employees.
- ▶ Co-operate and share our experience/expertise in the development of in-house and out-house Shared Services with Government Departments and other agencies.
- ▶ Implement best practice procurement policies and utilise centrally procured services where appropriate.
- ▶ Ensure through the internal communications framework that key information is shared thus enabling more effective performance.
- ▶ Ensure continuation of a strong sustainable financial model.
- ▶ Ensure appropriate timely review of financial policies and procedures.
- ▶ Ensure that appropriate audit structures are always in place and follow up recommendations arising from audit reviews.
- ▶ Ensure systems and processes are in place to identify and manage risk.
- ▶ Conclude Annual Service Level Agreements with our parent Department in a timely manner.
- ▶ Implement government policies, including those in the area of e-government and public sector reform.
- ▶ Through KPIs and regular monitoring, ensure that the Service Centre is delivering a quality service to all end users and adding value to the process.
- ▶ Ensure appropriate insurance programme is in place.

KPIs:

- ▶ Process improvements.
- ▶ Well-being and work-life balance.
- ▶ Delivery costs maintained at low levels.
- ▶ Value for money initiatives.
- ▶ Number of days training delivered.
- ▶ % level Training spend.
- ▶ Risk Register reviews/Risk management audits.
- ▶ Number of calls to Service Centre.
- ▶ Greater availability of data to the public and to relevant interest parties.
- ▶ Increase in awareness levels.
- ▶ Staff surveys.
- ▶ % Cyber/IT spend.
- ▶ Number of new panel experts.
- ▶ Number of OGP framework participating.
- ▶ Staff Retention rate.
- ▶ Reduction in postal costs.

Objective 5

Actively support and engage with policymakers and stakeholders through the publication of aggregated data and analysis which can help identify trends in injury assessment or awards or which identifies issues in the claims resolution environment which can be improved or developed. By publishing relevant data contribute to improvements in the area of health and safety in the road, workplace or public place environments.

This objective anticipates publishing or sharing our data to assist those involved in accident prevention.

The following strategic actions arise:

- ▶ Collaborate with other State Agencies in the publication of data which will assist in terms of health & safety.
- ▶ Develop further capability to use coding systems such as ICD-10 which will enable the categorisation and ultimate publication of relevant data.
- ▶ Consult & engage with existing and new stakeholders/new user groups as to their key data requirements.
- ▶ Gather and produce relevant data relating to the assessment of personal injury compensation and related areas.

KPIs:

- ▶ Level of communications and stakeholder engagement.
- ▶ Volume of data published.
- ▶ Stakeholder feedback.
- ▶ Collaboration with organisations in safety or similar spheres.

Chapter 4: Organisational Structure



The following section outlines the organisational structure of The Personal Injuries Assessment Board. The Personal Injuries Assessment Board is led by a Board of Directors (detailed below). The Board is appointed by the Minister for Business, Enterprise and Innovation and consists of a Chairperson, the Chief Executive and 9 ordinary members including those nominated by external bodies and those designated under legislation.* The Board is responsible for formulating The Personal Injuries Assessment Board policies and the execution of other fiduciary duties.

* The Personal Injuries (Amendment) Act 2019 removes the nomination function of ICTU and IBEC.

Full list of Board members as at January 2019

Name	Position
Dermot Divilly	Chairperson
Nuala Jackson	Senior Counsel
Conor O'Brien	Chief Executive
Walter Cullen	Irish Congress of Trade Unions nominee
Vacant	Insurance Ireland nominee
Martin Naughton	Irish Congress of Trade Unions nominee
Tim O'Hanrahan	Central Bank and Financial Services Authority of Ireland
Colette Crowne	Competition and Consumer Protection Commission
Dr. Jean O'Sullivan	Consultant In Emergency Medicine
Breda Power	Assistant Secretary, Department of Business, Enterprise & Innovation
Margot Slattery	Irish Business & Employers Federation nominee
Stephen Watkins	Secretary to the Board

Organisational Structure Diagram



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 executive functions of the Personal Injuries Assessment Board and is supported by a management team, statutory assessors and expert support staff. At the end of 2018, PIAB had 78 full time staff. In addition, the Board has an outsourced Service Centre providing ancillary back office support and a helpline from 8am to 6pm weekdays.

Appendix

Stakeholders Consulted

The following stakeholders were consulted as part of the development of this new plan:

- ▶ AA Ireland
- ▶ Chambers Ireland
- ▶ Bar Council of Ireland
- ▶ Brokers Ireland
- ▶ Central Bank of Ireland
- ▶ Consumers' Association of Ireland
- ▶ Courts Service
- ▶ Competition and Consumer Protection Commission
- ▶ Ibec
- ▶ Irish College of General Practitioners
- ▶ Irish Congress of Trade Unions
- ▶ Irish Hospital Consultants Association
- ▶ Irish Small and Medium Enterprises (ISME)
- ▶ Insurance Ireland
- ▶ Law Society of Ireland
- ▶ Society of the Irish Motor Industry

In addition, stakeholder consultations take part on an ongoing basis with medical organisations, consumer groups, legal representative bodies, employers, and employees, educational institutions, Government Departments and relevant agencies.



PIAB Service Centre

Monday to Friday, 8am to 6pm

Tel: 1890 829 121

From NI and UK 0870 876 8121

P.O. Box 8, Clonakilty, Co. Cork

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