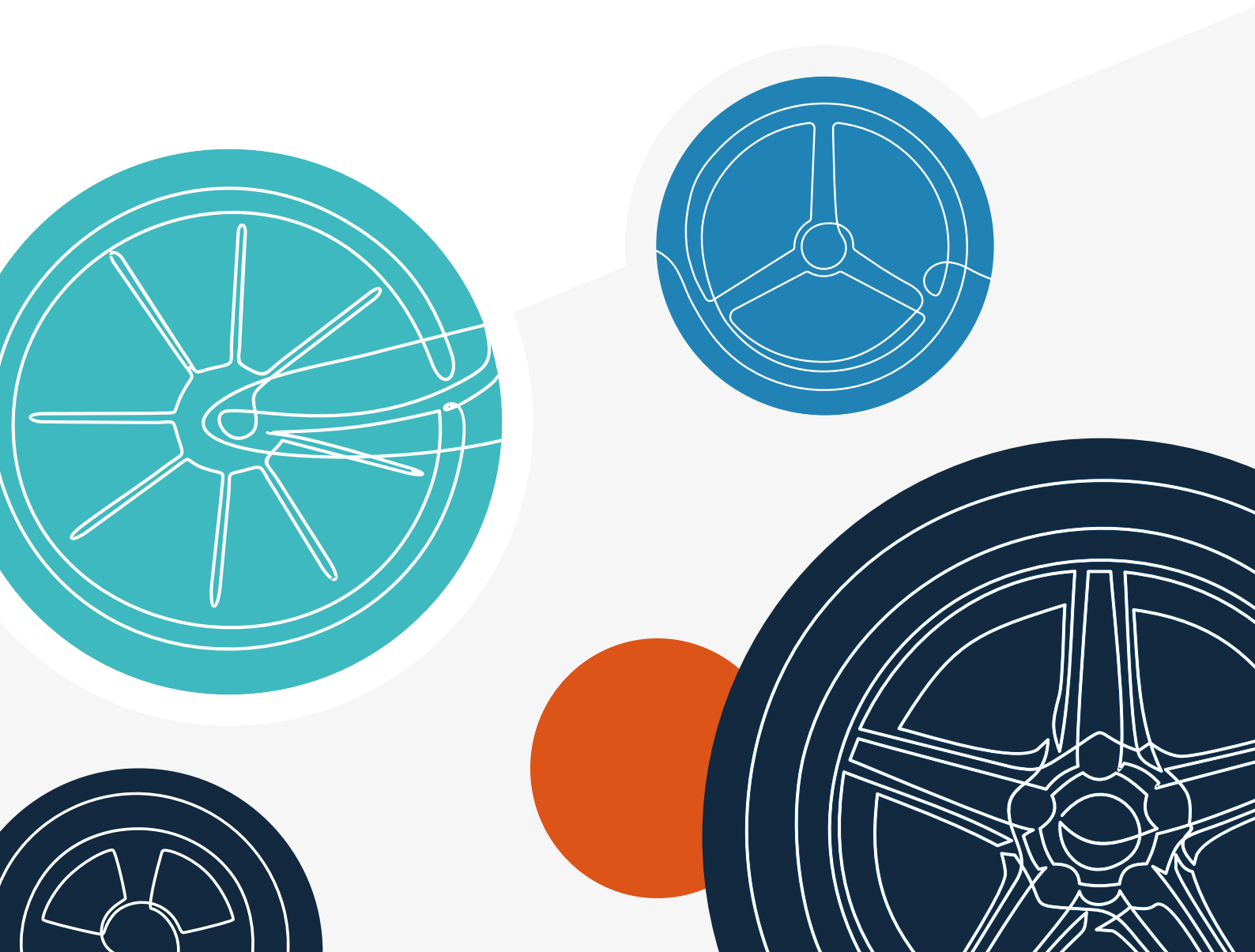


Motor Liability Personal Injury Claims & Awards 2019-2024

May 2025



Who we are:

The Injuries Resolution Board is an independent State Body established in 2004 to support the fair, prompt, and transparent resolution of personal injuries claims without the need for unnecessary litigation.

Through the Injuries Resolution Board, personal injuries claims can be resolved impartially without the need for many of the costs and time associated with litigation. The Injuries Resolution Board is a self-funded public body and is a key pillar in contributing to reform of the insurance sector and the personal injuries environment. The Injuries Resolution Board generates millions of euros in savings which would otherwise be spent on pursuing claims through litigation leading to higher costs for parties to claims and ultimately to policy holders, communities and businesses

What we do:

The Injuries Resolution Board independently facilitates the resolution of personal injury claims through neutral, impartial mediation and/or assessment of compensation for injuries sustained as a result of:

- Motor/ Road traffic accidents
- Employer/ Workplace accidents,
- Public Liability accidents
- Garda Compensation Scheme

Our assessment and mediation services are fair, independent and non-adversarial and we use the same Guidelines as the Courts to calculate levels of compensation. Our services lead to quicker, consistent and lower cost resolution of claims benefiting all parties and society. The Injuries Resolution Board also collects and analyses data on personal injury claims and awards to help contribute to greater transparency and inform policy and decision making in this area.

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Executive Summary

This report examines the incidence of road traffic accidents from 2019 to 2024, offering detailed insights into the demographic characteristics of road users most at risk of injury. Over this period, more than 76,000 claim applications were submitted to the Injuries Resolution Board, resulting in over €700 million in compensation.

Trends in Motor Liability Claim Volumes

- Between 2019 and 2024, 76,535 personal injury claims related to road traffic accidents, termed Motor Liability claims, were submitted to the Injuries Resolution Board.
- In 2024, over 12,000 Motor Liability claims were submitted, representing a 4% increase from 2023, but a 30% decrease from 2019.

Despite the 30% reduction in claims from 2019 to 2024, traffic volumes returned to pre-pandemic levels in 2023. During this period, fatal collisions on Irish roads increased by 22%, while the number of serious injuries sustained, according to data from the Road Safety Authority (RSA), remained relatively unchanged (-3%). Additionally, the number of motor insurance policies earned increased by 15%, and the number of driving licences (full and learner permits) increased by 15% between 2019 and 2022. The Personal Injuries Guidelines introduced in 2021 aimed to promote consistency in personal injury claims and significantly reduced compensation for minor injuries, such as soft tissue injuries sustained in low-impact collisions. These factors have contributed to the ongoing reduction in claim volumes.

Trends in Road Traffic Accidents 2019-2024

- While Motor Liability claims increased by 4% in 2024 compared to 2023, claims for injuries sustained by pedestrians increased by 15%, and those among bus users rose by 16% during this period.
- In 2024, car drivers accounted for a majority of claims (52%), followed by car passengers (27%).
- While 175 road deaths were reported in 2024 according to the RSA, our data shows that for every one tragic death there are 68 claims made to the Board for non-fatal motor related injuries.

- From 2019 to 2024, the most significant reduction in claim volumes was observed among younger age groups (those aged under 44 years old). In contrast, claims among individuals aged 45 and older increased at a more pronounced rate. Specifically, claims among road users aged 65 and older accounted for 8% of motor liability claims in 2024, up from 6% during 2019-2022.
- Dublin and Limerick account for a higher number of Motor Liability claims relative to their population. Dublin, with 28% of the population and 25% of national driving licences, accounts for 32% of claims. Similarly, Limerick, which has 4% of the population and national driving licences, accounts for 7% of claims.

Fatal Road Traffic Accidents 2019-2024

- Between 2019 and 2024, over 300 claims relating to fatal road traffic accidents were submitted to the Injuries Resolution Board. Across 2022-2024, the number of fatal claims has steadily increased from 50 applications in 2022, to 56 claims in 2023, and 60 claims in 2024.
- For pedestrians, the percentage of fatal claims (29%) is nearly five times higher than their share of personal injury claims (6%). Similarly, motorcycle users accounted for 10% of fatal claims, 5 times higher than their overall share of personal injury claims (2%). This data highlights the elevated risk faced by vulnerable road users in road traffic accidents.
- Adults aged 65 and older, who make up 15% of the population and 7% of all personal injury claims, accounted for nearly 1 in 4 fatal incidents (22%). Those aged 20-24 years, representing 6% of the population, accounted for 13% of fatal road traffic accidents.



Trends in Injuries Sustained in Road Traffic Accidents

- Neck and back injuries were the most significant injury sustained in 58% of Motor Liability awards in 2024. This represents a decrease from 2022, when 65% of awards were made for these injury types.
- In 2024, psychiatric damage injuries accounted for the most significant injury sustained in 16% of Motor Liability awards, compared to 10% of awards in 2022.
- Almost 1 in 4 car passengers sustained psychiatric damage injuries in road traffic accidents, the highest of any road user group.
- Cyclists had a six times higher rate of sustaining facial injuries in road traffic accidents than other road user groups (6% vs 1% of awards, respectively).
- The data shows the highest rates of severe injuries among vulnerable road user groups. Pedestrians are at a considerably higher risk of sustaining severe injuries in road traffic accidents, accounting for 1 in 10 of all awards for this group. Similarly, 8% of motorcyclists sustained severe injuries in 2024, compared to just 1 in every 100 awards made for injuries sustained by car drivers and car passengers.

Trends in Personal Injury Compensation

- Between 2019-2024, the Injuries Resolution Board made over 37,000 assessments of compensation for road traffic accidents, equating to over €700 million in compensation.
- Between 2019-2024, over 17,000 assessments of compensation made by the Board were accepted by both parties, meaning these cases did not proceed to litigation. The estimated total savings on legal fees for accepted Motor Liability awards during this period was over €284 million.

- The total value of awards made in 2024 was €105.8 million, a 5% increase on 2023, but a 41% decrease on the total value of Motor Liability awards in 2019.
- Between 2019 and 2024, over €370 million was awarded for injuries sustained by car drivers, followed by car passengers (€160 million), pedestrians (€55 million), cyclists (€53 million), and motorcyclists (€24 million).
- Reflecting the greater severity of injuries sustained by vulnerable road users, motorcyclists and pedestrians were awarded, on average, €36,389 and €33,576, respectively—more than twice the average compensation for car drivers and passengers in 2024.
- In 2024, the average Motor Liability award (excluding fatalities) was €17,333, an increase of 9% on the average award of €15,950 in 2023. Similarly, the median Motor Liability award of €12,510 in 2024 represents a 17% increase on the median award of €10,661 in 2023.
- Since 2022, the proportion of awards made for minor injuries has decreased from 86% to 81% in 2024, while awards made for moderate to severe injuries have increased from 14% to 20%, with more complex injury cases being retained and assessed by the Board.

Conclusion

This report, utilising 6-years of personal injury claims and awards data, highlights key trends in road traffic accidents, identifying population groups most at risk of sustaining injuries on our roads and providing insights into trends in personal injury claims and compensation values. It is hoped that the findings will assist the development of road safety policy and ensure that individuals injured in road traffic accidents continue to receive fair compensation for the injuries sustained.

Infographic Summary

Trends in Motor Liability Claims

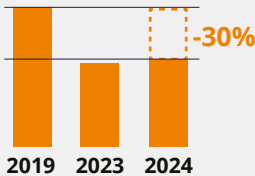
1st January 2019 - 31st December 2024

2019-2024

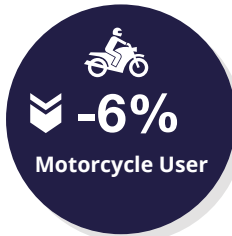
76,535

Motor Liability Claim Applications

Motor Liability claim volumes increased by 4% in 2024, but remain 30% lower than 2019

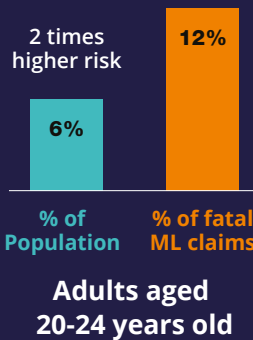
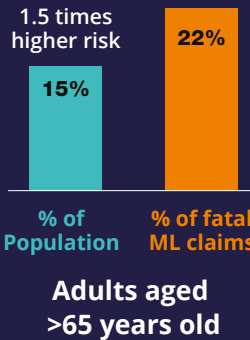
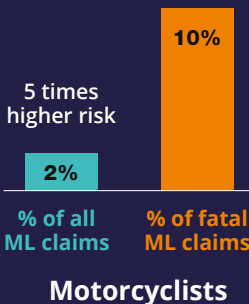
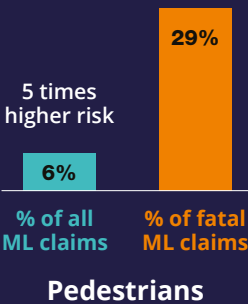


Volume of Claims 2024 v 2023



Fatal Road Traffic Accident Claims

Between 2019 and 2024, over 300 claim applications related to fatal road traffic accidents were submitted to the Injuries Resolution Board.
Groups at higher risk of sustaining fatal injuries:



Dublin
28% of population
24% of national driving licences
32% of motor liability claims 2019-2024

Limerick
4% of population
4% of national driving licences
7% of motor liability claims 2019-2024

Volume of claims 2024 v 2022

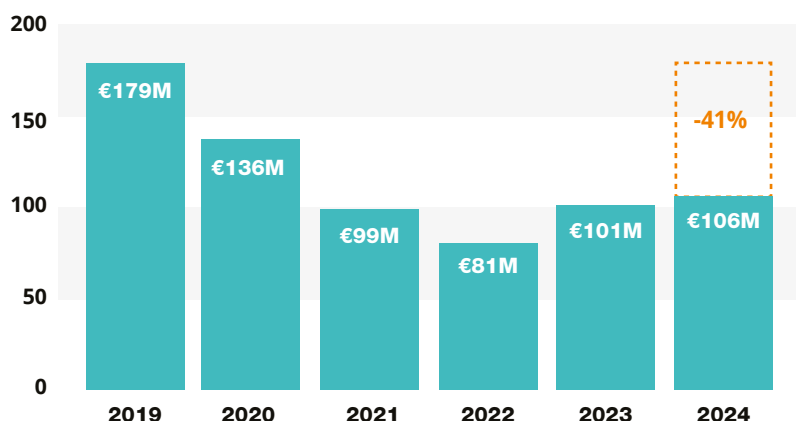
Since 2022, motor liability claim volumes are increasing at a faster rate among older cohorts than younger age groups

+39%	55-64 year age group
+38%	65+ year age group
+12%	25-34 year age group
+6%	19-24 year age group

Trends in Motor Liability Awards

1st January 2019 - 31st December 2024

Total compensation value: **€701M**



Highest Value Motor Liability Awards

€539,330

Highest value Motor Liability award in 2024

€691,392

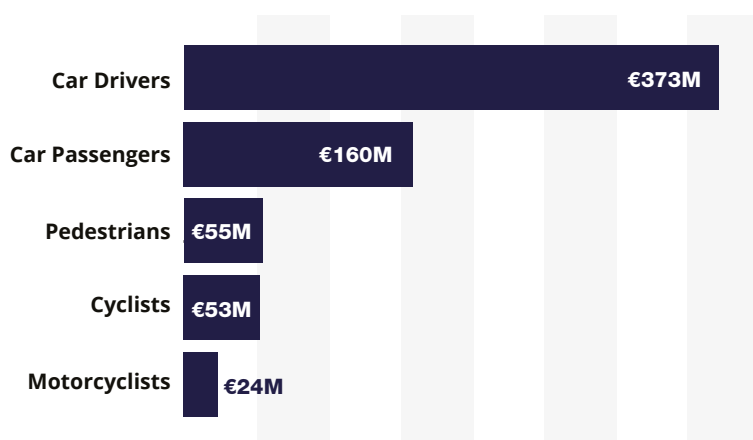
Highest value Motor Liability award in 2023

€655,678

Highest value Motor Liability award in 2022

Across 2022-2024, the highest value ML Awards all related to fatal or serious injuries sustained by motor vehicle users due to head-on collisions

Total compensation value 2019-2024



Median award value

€12,510

↑ +17% on 2023 ↓ -30% on 2020

Average award value

€17,333

↑ +9% on 2023 ↓ -22% on 2020

78%

Motor Liability consent rate in 2024

47%

Motor Liability acceptance rate in 2024

€284
Million

Saved in avoided legal costs by the Injuries Resolution Board, due to Motor Liability claims not proceeding to litigation 2019-2024

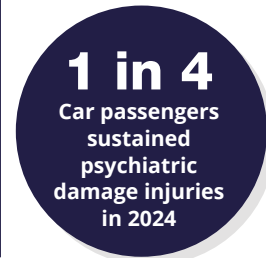
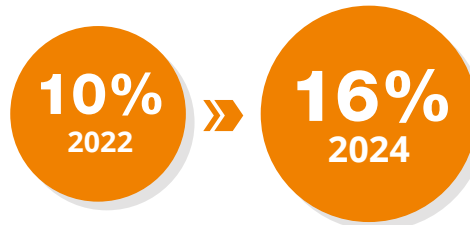


Trends in Road Traffic Accident Injuries in 2024

% Motor liability awards related to neck or back injuries



% Motor liability awards related to psychiatric damage injuries








Cyclists had a **6 times higher** rate of sustaining facial injuries than other road user groups



Neck and back injuries were the most significant injuries sustained by car drivers, accounting for **68% of awards** for this road user type in 2024



% of each road user group sustaining moderate to serious severity injuries in road traffic accidents in 2024

	 39% of motorcyclists	 39% of pedestrians	 30% of cyclists	 18% of car drivers	 16% of car passengers
Average award in 2024	€36,389	€33,576	€26,788	€16,038	€13,540
Median award in 2024	€18,925	€18,250	€17,186	€12,938	€9,960

Vulnerable road users sustain greater severity injuries in road traffic accident, receiving higher levels of compensation on average



Introduction



This report, prepared in collaboration with EY Economic Advisory, aims to provide a comprehensive analysis of road traffic accidents in Ireland from 2019 to 2024, focusing on the demographic characteristics of road users most at risk of injury and trends in personal injury compensation.

By analysing the large repository of data on Motor Liability claims collected and maintained by the Injuries Resolution Board, Ireland's independent State Body responsible for the resolution of personal injury claims, this report offers valuable insights into the incidence and impact of road traffic accidents over a six-year period.

The analysis comprises over 76,000 personal injury claims related to road traffic accidents submitted to the Injuries Resolution Board between 2019 and 2024. Additionally, this report examines over 37,000 assessments of compensation made for injuries sustained in road traffic accidents, with a total value of more than €700 million. The data provides a comprehensive view of trends in motor liability claims, fatal road traffic accidents, commonly sustained injuries, and personal injury compensation. Collectively, this report adds to a growing body of evidence identifying types of road users which experience higher risks of sustaining serious and fatal injuries on our roads.

Most research conducted on road traffic accidents to date has utilised health data obtained from hospital records or has focused on specific types of injuries. While this approach provides valuable insights into the impact of injuries on particular demographic groups, it has the potential to overlook the broader population-level impact of road traffic accidents. There is a growing recognition of the need for further research into road traffic accidents using real-world data.

The World Health Organisation (WHO) has highlighted the need for further research into road traffic accidents¹, and academic literature has emphasised the importance of utilising diverse datasets to enhance our understanding of traffic accidents and improve predictive models².

This report, utilising six years of data on personal injury claims arising from road traffic accidents, equating to over 76,000 claims, provides real-world insights into the incidence and severity of accidents and the injuries sustained, which should inform the development of policy in the area of road safety. This report also describes the impact of accidents on specific road user groups, specifically vulnerable road users such as pedestrians, cyclists, and motorcyclists, in addition to identifying population groups at higher risk of sustaining severe and life-changing injuries. The findings should inform the development of effective interventions and policies to better protect these high-risk groups.

By utilising a large body of claims-related data, this report aims to support the development of more effective road safety policies and ensure that individuals injured in road traffic accidents receive fair compensation. The findings should contribute to ongoing efforts to reduce the incidence and severity of road traffic accidents, ultimately enhancing public safety and promoting a safer environment for all road users.

¹ [Global status report on road safety 2023](#)

² Niture, N., Abdellatif, I. A systematic review of factors, data sources, and prediction techniques for earlier prediction of traffic collision using AI and machine Learning. *Multimed Tools Appl* (2024). <https://doi.org/10.1007/s11042-024-19599-6>

Report Methodology



This section provides an overview of the data utilised in this report and the methodologies applied to the analyses presented throughout. This report was prepared in collaboration with EY Economic Advisory

Data utilised in this Report

This report comprises data related to personal injury claims and assessments of personal injury compensation. This dataset includes 76,535 Motor Liability claims (personal injury claims submitted by individuals injured as a result of road traffic accidents) submitted to the Injuries Resolution Board between 1st January 2019 and 31st December 2024, and over 37,000 assessments of compensation made during this period.

The Injuries Resolution Board, as Ireland's statutory body responsible for the assessment and mediation of personal injury claims, collects data on over 20,000 accidents each year. This data encompasses road traffic accidents, workplace accidents, Garda compensation scheme claims, and Public Liability accidents, the former of which is the focus of this report. Motor Liability claims can arise from various types of accidents, including collisions between two vehicles (the most frequent type of claim), accidents between a vehicle and a type of vulnerable road user (pedestrian, cyclist, motorcyclist, e-scooter user), or a non-collision transport accident. Non-collision transport accidents refer to incidents which do not involve a road user or vehicle being struck by another vehicle or person, such as those caused by debris or potholes on road surfaces, injuries sustained by passengers in vehicles as a result of a loss of control by a driver, or injuries sustained by public transport users due to sudden braking.

The data utilised in this report includes several variables related to the injured party including the age at accident date, gender and a description of the injuries sustained. The County in which the accident occurred was not available for each claim, however, the County in which the Claimant resides was available and a breakdown of claims based on this information is provided.

Data relating to the accident includes the affected road user group (e.g. car driver, motorcycle user, etc.) and the vehicle or person with whom the accident occurred. It is important to note that while the Injuries Resolution Board's data is coded in line with the ICD-10 medical coding system, as recommended by the World Health Organisation, only the most common codes are applied, with less frequent accident types with relatively fewer claims, such as collisions with animal drawn vehicles, classified as 'other'. While this report aims to provide a comprehensive view of all road user groups affected by accidents, in some cases road user groups with few personal injury claims have been combined to protect their anonymity. For example, motorcycle drivers and motorcycle passengers were combined and reclassified as 'motorcycle users' throughout this report. Additionally, e-scooter or e-bike user was added to the classification system for personal injury claims by the Injuries Resolution Board in February 2024, with initial claim volumes described for this period throughout the report.

It's important to consider that while Motor liability claims are submitted to the Board on average 0.9 years post-accident date, generally, injured parties have two years to submit a claim following an accident. The total claim totals presented in this report may differ slightly from totals provided in previous reports. This is due to the 'live' repository data utilised in this report being subject to retrospective keying. This is particularly relevant to the fatal claims section of this report, with data quality assurance improvements undertaken to improve the accuracy of data for this claim type across previous years, including the removal of duplicate claims from analyses.

Personal Injury Claims Data – Strengths and Limitations

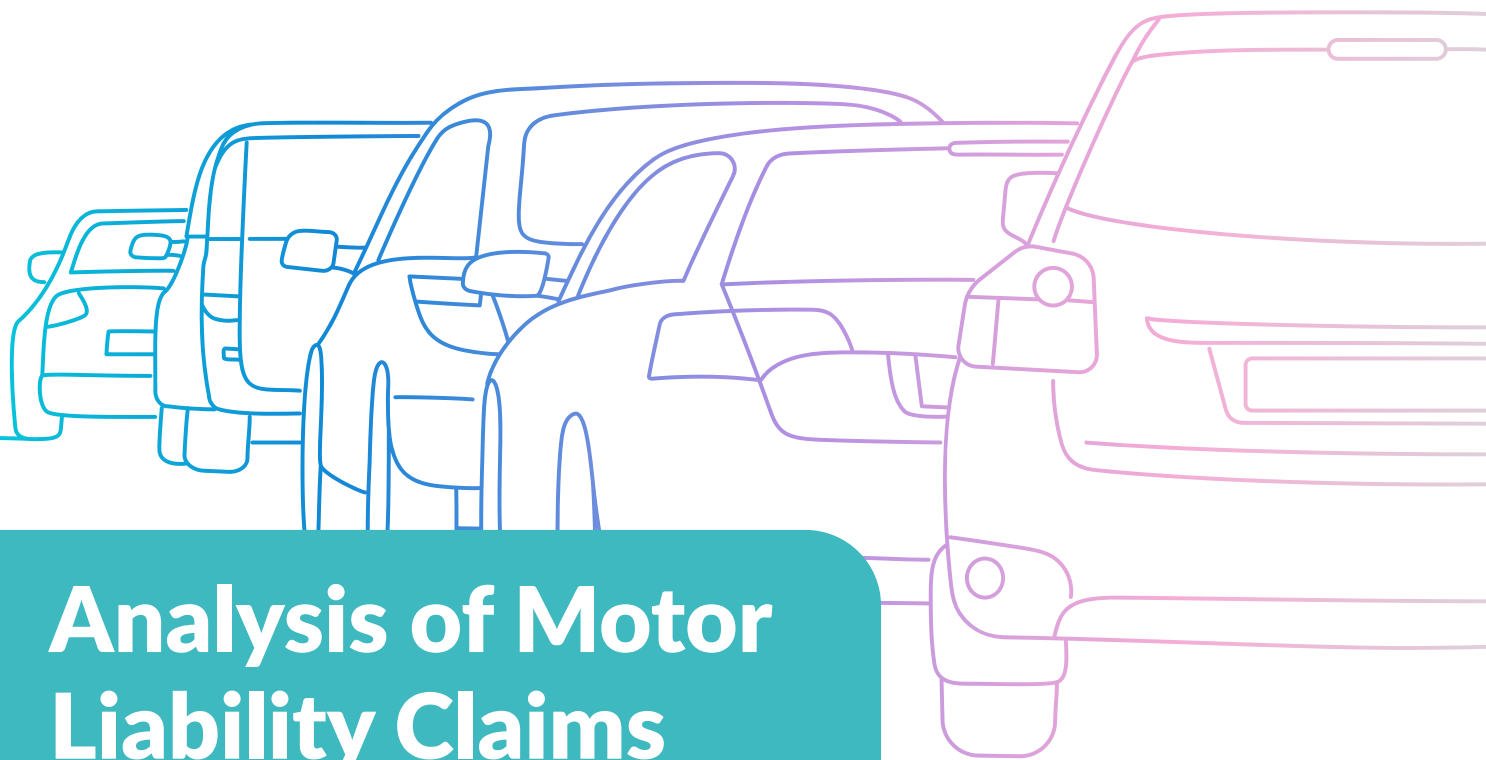
To identify potential risk factors for road traffic accidents and the most frequently affected road user groups, it is necessary to explore trends over time using a large volume of accident-related data. Most studies on the impact of road traffic accidents to date have primarily used health service records, such as in-patient hospital data or emergency department presentations. Analyses based on data from a single healthcare setting or a specific type of healthcare service, however, may underestimate the total burden of road traffic accidents and potentially exclude certain demographic groups. Following an accident, injured parties may seek medical attention from various formal healthcare settings, including accident and emergency departments, general practitioners, urgent care centres, private clinics, and pharmacies. The choice of treatment setting is likely influenced by factors such as the type and severity of injuries, as well as regional availability. In the absence of e-health records in Ireland, analyses based on data from a single setting may not be representative of all accident types or demographic groups. Therefore, while healthcare-related data is vital for understanding the impact of accidents on individuals, including injury treatment and prognosis, it's necessary to explore other forms of real-world data to gain a more comprehensive understanding of the total burden of accidents on individuals and society.

While the personal injury claims data presented in this report reflects real-world data used in the assessment of personal injury claims, information which is collected for administrative or legal purposes rather than as a part of a pre-designed research study carries inherent limitations. Claims-related data may be subject to underreporting bias, as many individuals injured in accidents choose not to pursue compensation. It remains unclear whether there are regional, demographic, or injury severity-related differences in the incidence of claim submissions, which could potentially affect the generalisability of the findings detailed in this report.

Despite the limitations of using claims-related data in research, the large volume of data analysed in this report (over 76,000 claims and over 37,000 assessments of compensation) provides a robust sample for statistical analysis. This analysis, conducted over a 6-year period, allows for the identification of long-term trends and patterns in accident types, causes, and locations. The data presented in this report encompasses a wide range of information, including both claims-related and medical data, facilitating the identification of key risk factors among different population groups.

Personal Injury Compensation Data

This report includes an analysis of all assessments of compensation made by the Injuries Resolution Board in respect of Motor Liability claims between the 1st of January 2019 and the 31st of December 2024. Assessments of compensation made prior to the 24th of April 2021, were made with reference to the Book of Quantum, while awards made from the 24th of April 2021 were made with respect to the Personal Injuries Guidelines. This report includes a description of average and median Motor Liability award values between 2020 and 2024 to monitor trends across the period. Simply put, the average award value describes the common value of awards made across 2020-2024, if the total value of awards was shared equally among each claim, while the median award value describes the amount of compensation that a typical Claimant was awarded across 2020 and 2024. Both metrics are equally important in identifying changes over time.



Analysis of Motor Liability Claims 2019-2024

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Motor Liability Claim Volumes 2019-2024

Between 2019 and 2024, a total of 76,535 personal injury claim applications related to road traffic accidents, termed Motor Liability claims, were submitted to the Injuries Resolution Board.

In 2024, over 12,000 Motor Liability claims were submitted to the Board, representing a 4% increase on the 11,587 claims submitted in 2023, but a 30% reduction on the volume of claims submitted in 2019 (Figure 1).

Overall, between 2019 and 2020, there was an 18% reduction in the number of Motor Liability claims submitted to the Injuries Resolution Board, this was followed by a 19% decrease between 2020 and 2021 and an 11% reduction between 2021 and 2022. The downward trend ended in 2023 with total claims increasing by 14% and by a further 4% in 2024.

Figure 1

Volume of Annual Motor Liability claims, 2019 - 2024

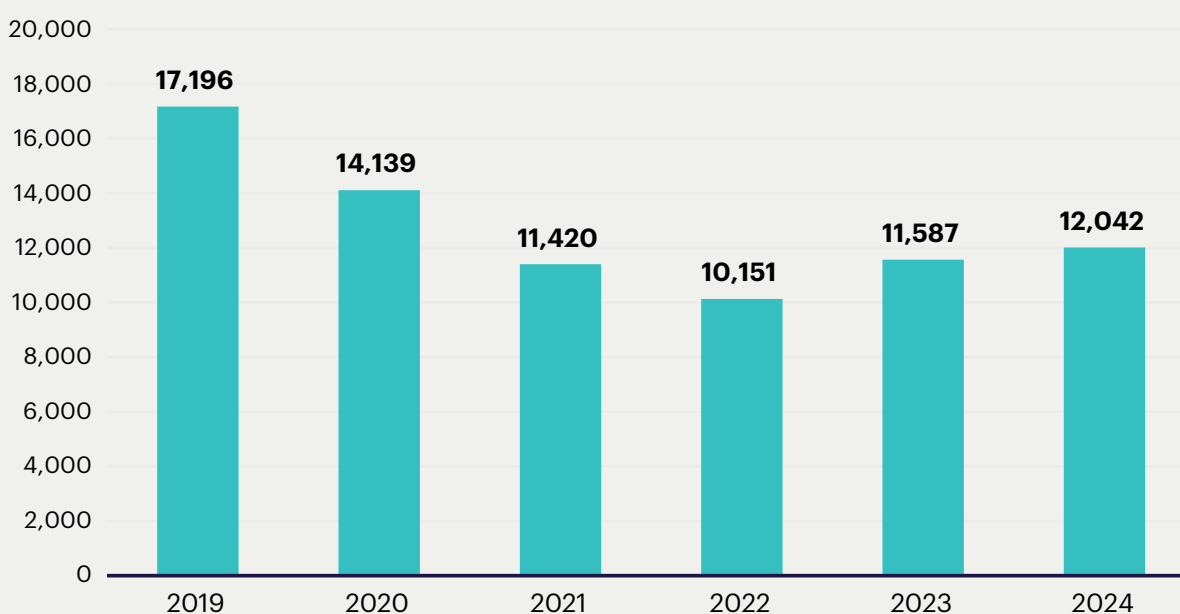
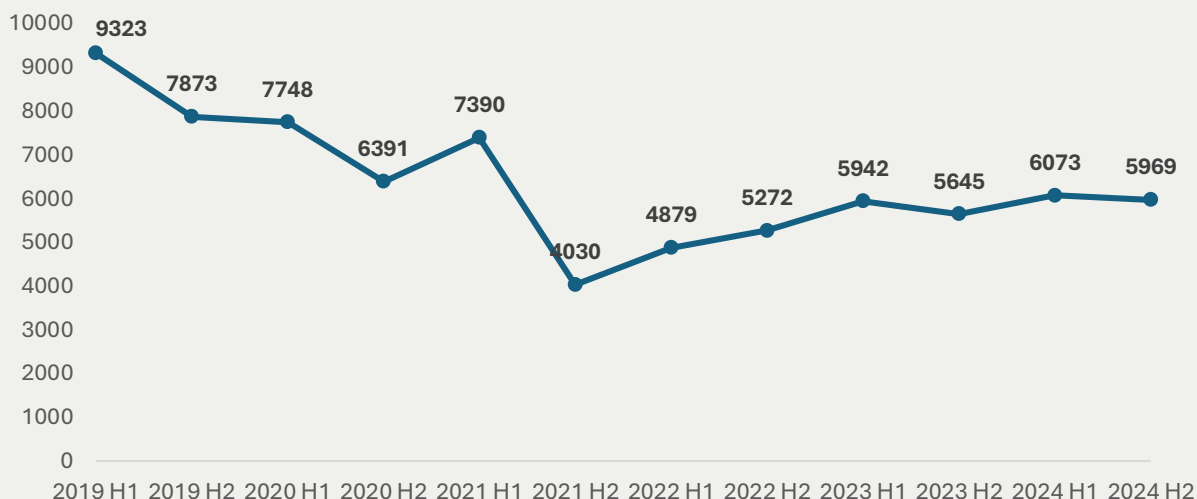


Figure 2 provides a half-annual overview of the volume of Motor Liability claims submitted in the first and last six months of 2019-2024. The figure shows a significant decline in claim applications between 2019 and 2020, due to the immediate impact of the Covid-19 pandemic on traffic volumes. Following this, Motor Liability claim applications increased in the first half of 2021, with this increase attributed to the introduction of the Personal Injuries Guidelines in April 2021, which promoted greater consistency in award levels and reduced the levels of compensation for more minor injury types.

Motor Liability claim volumes significantly reduced in the second half of 2021. In the periods since, the volume of claims submitted relating the road traffic accidents has steadily increased, however, claim volumes remain significantly below the volume received prior to the onset of the Covid-19 pandemic and the introduction of the Personal Injuries Guidelines.

Figure 2

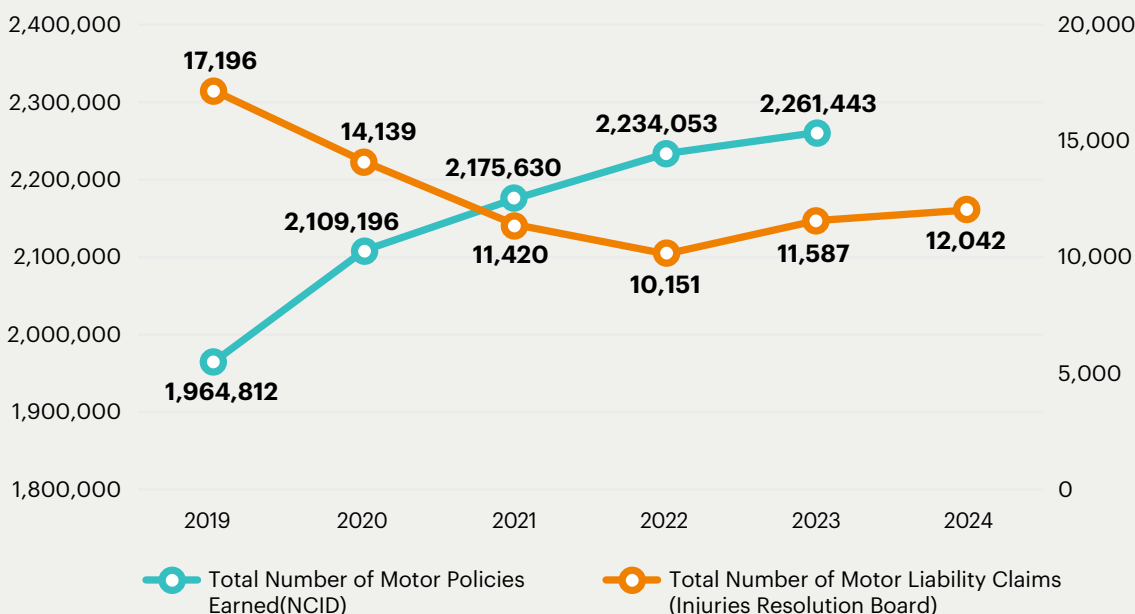
Volume of Motor Liability claims on a Half-Yearly Basis, 2019-2024



As shown In **Figure 3**, while the number of motor insurance policies increased steadily between 2019 and 2024, driven by an increasing population and economic growth, the number of Motor Liability personal injury claims has observed fluctuations over this 6-year period.

Figure 3

Annual totals of Motor Liability claims submitted to the Injuries Resolution Board (orange line) and the total number of Private Motor Policies (including third-party and comprehensive cover) between 2019-2024 (blue line)³.



³ Private Motor Insurance Report 6 - National Claims Information Database

Key Considerations for Road Traffic Accident Claim Volumes

Traffic volumes and the Impact of the Covid-19 Pandemic

Several factors have contributed to the trends observed in motor liability claims between 2019 and 2024. Firstly, the Covid-19 pandemic had an immediate and prolonged impact on traffic volumes, with traffic levels decreasing by 28% on national roads and by 30% on motorways in 2020 compared to the previous year⁴. Reduced traffic levels mean fewer vehicles on the road, thus decreasing the likelihood of collisions and other traffic-related accidents. As public health restrictions began to ease, traffic volumes increased by 15% overall in 2021 and were just 1% lower by April 2022 than the same period in 2019⁵. Traffic volumes increased by a further 8% in 2023 compared to 2022 and had returned to pre-pandemic levels⁶. Given that road traffic accident claims are submitted to the Board on average 0.9 years post-accident date, it is unlikely that the reduced traffic volumes observed during the pandemic years are contributing significantly to the reduction in claim volumes. It is also unclear whether the pandemic may have resulted in other longer-term impacts on personal injury claim volumes, through increased risk awareness and aversion among the population or wider cultural shifts influencing personal injury claim incidence rates.

The Frequency of Accidents and Road Safety Improvements

The sustained significant reduction in Motor Liability claims in 2024 may also be attributed to continued advancements in vehicle safety design, with all new vehicles sold in Ireland from July 2024 required to be equipped with advanced driver assistance systems, including automatic emergency braking, lane-keeping assist and blind-spot detection⁷.

Despite recent safety advancements, data from the Road Safety Authority (RSA) shows that between 2019 and 2024, there was a 23% increase in the number of fatalities on Irish roads (excluding public spaces), and a 22% increase in the number of fatal collisions. Additional data published by the RSA also shows that serious injuries, defined as individuals who are hospitalised or sustain fractures, concussions, internal injuries, crushing, severe cuts and lacerations, or severe general shock as a result of road traffic accidents, remained relatively unchanged in 2023 compared to 2019 figures (-3%)⁸. Recent months have also seen significant changes in road safety policy, with An Garda Síochána (AGS) and the Motor Insurers' Bureau of Ireland (MIBI) launching a new system to enable roadside checking of a vehicle's insurance status⁹. Additionally, 2025 saw reductions in the speed limit on rural roads. It is a combination of all these factors that provide important context for current and future trends in road traffic accident claims.

The Introduction of the Personal Injuries Guidelines

Additional wider environmental factors that have undoubtedly influenced personal injury claim volumes include the introduction of the Personal Injuries Guidelines in April 2021. The Personal Injuries Guidelines replaced the Book of Quantum as the basis for assessment in personal injury cases. Reflecting findings from the Personal Injuries Commission in 2018, which found settlement values for soft tissue injuries in Ireland were 4.4 times higher than the corresponding settlement amounts in England and Wales, the Guidelines significantly reduced the value of personal injury compensation that could be awarded for some minor severity injury types.

⁴ [tii-national-roads-network-indicators-2020.pdf](#)

⁵ [Covid Traffic Patterns](#)

⁶ [TII National Roads Network Indicators 2023](#)

⁷ [All New Vehicles to be Equipped with Advanced Safety Systems](#)

⁸ [Review of provisional collisions and casualties](#)

⁹ [New system for identifying uninsured vehicles launched and rolled out to frontline Gardaí - Friday 24th May 2024 - Garda](#)

The introduction of the Guidelines aimed to ensure greater consistency in personal injury awards across the settlement channels and to create a more predictable, fair, and efficient process for resolving personal injury claims. The implementation of the Guidelines in April 2021 coincided with the Covid-19 pandemic, which has impeded our ability to isolate the impact of their introduction on claim volumes from the impact of the pandemic in previous periods. However, it was anticipated that as we emerged from the post-pandemic period, claim volumes would return to their pre-pandemic prevailing rates. In 2024, however, Motor Liability claim volumes remain 30% lower than the number of claims submitted in 2019.

Broader Population Trends

The 4% increase in road traffic accident claim volumes in 2024 compared to 2023, and the 30% reduction in comparison to 2019 must also be viewed in the context of a growing population and an increasing number of motor insurance policies purchased. Data from the most recent publication by the Central Bank of Ireland of the National Claims Information Database (NCID), which details private motor policies, premiums, and settlements in 2023, shows a 15% increase in the number of policies earned between 2019 and 2023¹⁰. While more recent data on the number of full driving licences and learner permits was unavailable at the time of publication, data from 2018-2022 shows a 15% increase in the number of licence holders during this period¹¹.

It is important to note that all personal injury claims are required to be submitted to the Board unless settled early directly with insurers or respondents (person or organisation against whom a claim is made). Therefore, it is important to consider whether the reduction in the number of motor liability claims submitted to the Board can be attributed to a greater proportion of settlements made directly with insurers/respondents prior to the Injuries Resolution Board's involvement. The latest report on private motor settlements from the Central Bank, utilising the NCID, shows that direct settlements with insurers have remained relatively unchanged between 2019 and 2023, decreasing from 36% to 34% of all private motor insurance settlements. This provides further evidence that personal injury claim volumes have significantly reduced over the six-year period and thus, are no longer proceeding through the Board's services or through the litigation system.

10 [Private Motor Insurance Report 6 - National Claims Information Database](#)

11 [irish-bulletin-of-vehicle-and-driver-statistics-2022.pdf](#)

Road Traffic Accident Claims by Road User Type

Figure 4

Volume of Motor Liability claims submitted between 2019-2024, categorised by road user type*

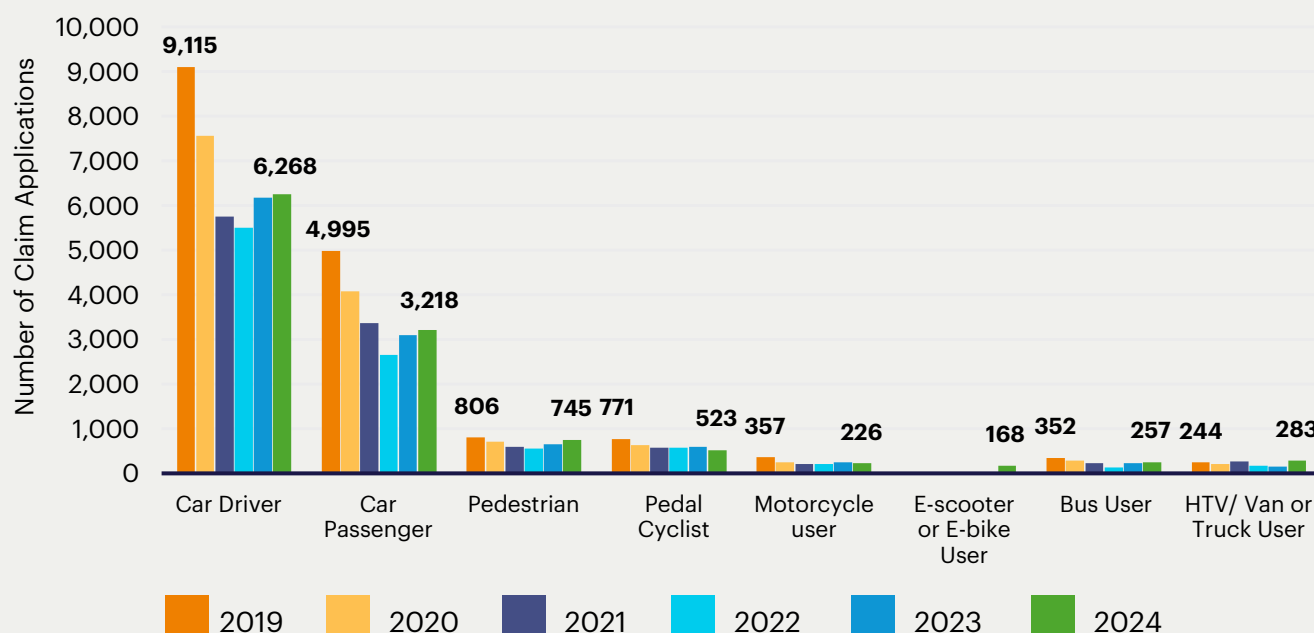


Figure 4 shows the trend in Motor Liability claims from 2019 to 2024, categorised by road user type. Across this period, 76,535 claims were submitted to the Injuries Resolution Board, of which the vast majority resulted from accidents affecting Car Drivers (53%) and Car Passengers (28%). Motor Liability claim volumes among Car Drivers increased by just 1% in 2024 in comparison to 2023 and remain almost a third-lower than the volume of claims submitted by this road user group in 2019 (-31%). Claim volumes among Car Passengers increased by 4% in 2024 in comparison to 2023, rising from 3,106 claims in 2023 to 3,218 claims in 2024.

Claim volumes in most of the road user categories follow trends that are broadly in line with the overall trend in claim volumes for the period (i.e., decreasing each year between 2019 and 2022 before increasing marginally in 2023 and 2024). An exception to this trend included motorcycle users¹² (including drivers and passengers) for whom personal injury claim volumes decreased by 6% in 2024 in comparison to 2023.

¹² For the purposes of this analysis the term “Users” refers to a combination of driver and passenger Claimants (e.g., Motorcycle Users include Motorcycle Drivers and Motorcycle Passengers).

* In 2023, the Personal Injuries Resolution Board Act 2022 commenced which supported the Board to collect more detailed data on accidents. This has likely led to more accurate data categorisation in recent periods, such as accidents affecting Van drivers which may have previously been coded as Car drivers.

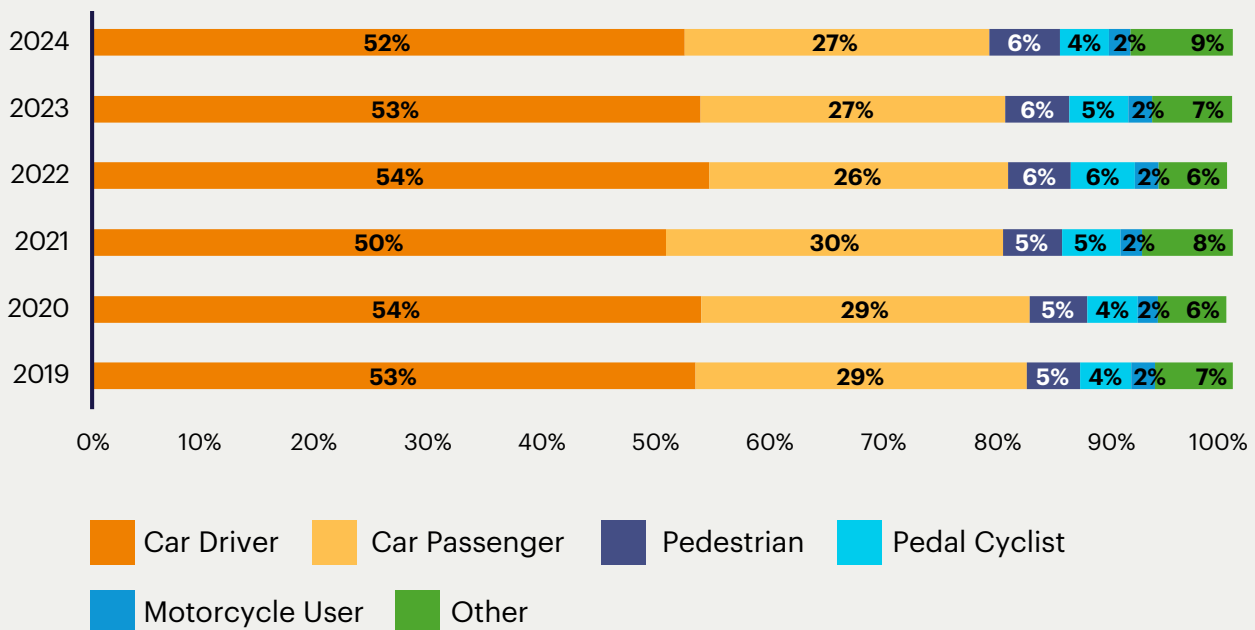
Table 1

Volume of claims submitted between 2019-2024 based on the most common Road User Types

Road User Type	Total Number of Personal Injury Claims 2019-2024	%Change in Claim Volumes 2024 v 2019	%Change in Claim Volumes 2024 v 2023
Car Driver	40,338	-31%	+1%
Car Passenger	21,440	-36%	+4%
Pedestrian	4,064	-8%	+15%
Pedal Cyclist*	3,679	-32%	-13%
Motorcycle User	1,509	-37%	-6%
Bus User	1,483	-27%	+16%

Figure 5

Annual percentage of Motor Liability claims based on Road User Group across 2019-2024



As shown in **Figure 5**, the proportion of Motor Liability claims attributed to injuries sustained by each road user type has remained relatively stable across the 6-year period 2019-2024. Car drivers have consistently accounted for a majority of road traffic accidents claims, ranging from 54% of claims in 2020 to 50% in 2021. Accidents affecting car passengers ranged from 30% of claims in 2021 to 26% of claims in 2022.

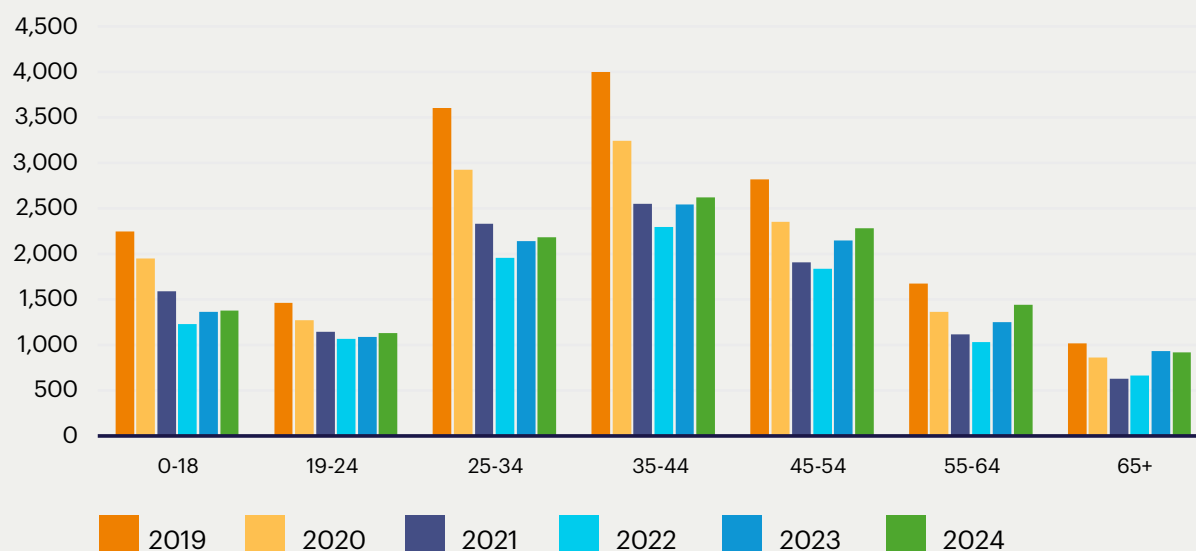
Personal injury claims affecting pedestrians has remained consistent, accounting for 6% of Motor Liability claims in 2024, while claims related to pedal cyclists has ranged from 6% of claims in 2022 to 4% in 2024. Motorcycle users accounted for 2% of claims between 2019-2024, while road users categorised as 'Other' accounted for between 6-9% of claims across the period.

* In February 2024, E-bike or E-scooter user was added as a new road user type to the Injuries Resolution Board's claims database. In previous periods, these groups may have been coded as cyclists which may be contributing to the reduction in claims among this group in 2024.

Demographic Characteristics of Motor Liability Claimants

Figure 6

Claimant Age Group



As shown in **Figure 6**, the total volume of motor liability claims decreased each year across age categories between 2019 and 2022, before increasing again for most age groups in 2023 and 2024. Between 2019 and 2024, the largest percentage decrease in claim volumes was among those aged under 18 years (-39%) and the 25-34-year-old age group (-39%).

Similar reductions were observed among those aged 35-44 years (-35%), 19-24 years (-23%), 45-54 years (-19%), and 55-64 years (-14%). While claims among those aged 65 years and older also decreased across the six-year period, the percentage reduction was just -10% in 2024 compared to 2019.

Table 2

Proportion of total claims by age group, 2019 to 2024

	0-18	19-24	25-34	35-44	45-54	55-64	65+
2019	13%	9%	21%	24%	17%	10%	6%
2020	14%	9%	21%	23%	17%	10%	6%
2021	14%	10%	21%	23%	17%	10%	6%
2022	12%	11%	19%	23%	18%	10%	7%
2023	12%	10%	19%	22%	19%	11%	8%
2024	12%	9%	18%	22%	19%	12%	8%

Table 2 describes the proportion of Motor Liability claims submitted to the Board between 2019 and 2024, broken down by the age of Claimants at the date of the accident. The findings highlight that the 35–44-year age group accounted for the greatest number of personal injury claims across the six-year period (22% of Motor Liability claims in 2024). Between 2019 and 2024, the over 65-year-old age group has accounted for a growing proportion of claims.

It is important to note that the number of people aged 65 years and older increasing by 156,800 between 2018 and April 2024, with the over 65-year-old age cohort noted as Ireland’s fastest-growing age demographic. Overall, across 2019–2024, the proportion of claims attributable to younger age demographics, specifically those aged under 44 years, has declined, while the 45+ year age groups have experienced a rise in the proportion of claims. This likely reflects Ireland’s ageing population during this period.

Table 3

Percentage of Motor Liability Claims between 2019–2024 compared to Age Group Population Proportion

	0-19 ¹³	20-24	25-34	35-44	45-54	55-64	65+
Census 2022 ¹⁴	26%	6%	12%	15%	14%	11%	15%
%Claims 2019-2024	13%	9%	20%	23%	18%	10%	7%

Table 3 compares the proportion of motor liability claims based on the age of the claimant at the time of the accident with the age demographic of the population, as per the 2022 Irish Census.

Claimants aged between 20–54 years old account for a significantly higher proportion of motor liability claims relative to their population percentage. This variance is most pronounced for the 25–34-year and 35–44-year age groups, who account for 12% and 15% of the population and 20% and 23% of motor liability personal injury claims, respectively.

Two of the age groups examined, 0–19 and 65+, had lower claim percentages than their proportion of the population, with the 0–19 age group having the greatest variance (26% of the population vs 13% of claims). Driving levels among these cohorts are significantly lower than other age groups, due to the low levels of licence holders among these groups. Conversely, middle-aged groups (25–44 years) show a higher proportion of claims, likely due to higher driving activity and exposure.

13 Note: The data in Table comes from two sources, Census 2022, and the Injuries Resolution Board. The age bands for these datasets do not align for the two youngest age groups (0–18 and 19–24 in the Injuries Resolution Board data and 0–19 and 20–24 in the Census 2022 data), causing a slight discrepancy in comparison. However, this difference is sufficiently small to have limited impact on this analysis.

14 [Census 2022 - Population Distribution](#)

Table 4

Residential County of Individuals Injured in Road Traffic Accidents 2019-2024

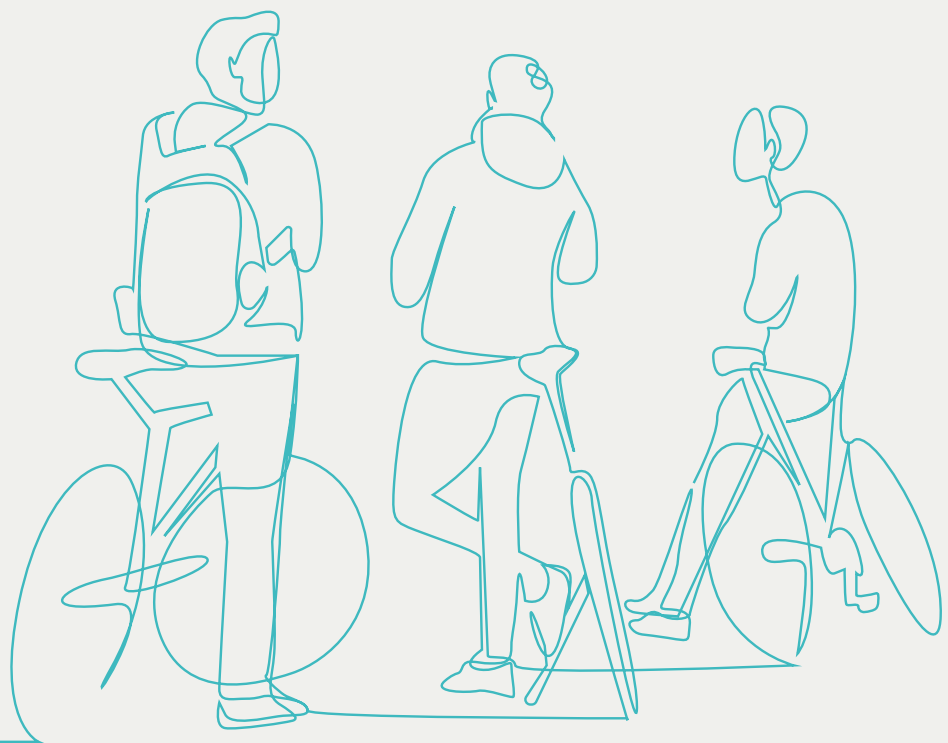
County	Percentage of claims	Percentage of population	Percentage of 2023 Driving Licences Held ¹⁵	Percentage of Registered Private Vehicles 2024 ¹⁶
Dublin	32%	28%	25%	25%
Cork	11%	11%	12%	12%
Limerick	7%	4%	4%	4%
Galway	5%	5%	6%	6%
Kildare	5%	5%	5%	5%
Louth	4%	4%	3%	3%
Meath	4%	3%	4%	4%
Tipperary	3%	3%	4%	4%
Donegal	3%	3%	3%	3%
Kerry	3%	3%	3%	3%
Wexford	2%	3%	3%	4%
Waterford	2%	2%	3%	3%
Clare	2%	3%	3%	3%
Wicklow	2%	2%	3%	3%
Mayo	2%	3%	3%	3%
Cavan	2%	2%	2%	2%
Westmeath	2%	2%	2%	2%
Laois	2%	2%	2%	2%
Offaly	1%	2%	2%	2%
Longford	1%	1%	1%	1%
Carlow	1%	1%	<1%	1%
Roscommon	1%	2%	1%	2%
Kilkenny	1%	1%	2%	2%
Sligo	1%	1%	1%	1%
Monaghan	1%	1%	1%	1%
Leitrim	1%	1%	1%	1%

15 ROA24 - Current Driving Licences

16 TTAQ3 - Mechanically Propelled Vehicles Under Licence

The data presented in **Table 4** shows the total number of Motor Liability claims submitted to the Injuries Resolution Board between 2019 and 2024, based on the Claimant's address. The table shows the proportion of claims attributed to each county, the proportion of the Irish population living in that county, according to the 2022 Irish Census, the percentage of driving licences held in Ireland in 2023 and the proportion of registered private vehicles in 2024, broken down by licencing County. It should be noted that this analysis is based on the home address of the claimant and not the location of the accident. While the claimant may reside in one county, the accident resulting in a motor liability claim may have occurred in another county.

The proportion of Motor Liability claims by county broadly aligns with the population distribution in Ireland, with most counties having a proportion of claims that in line with both their population proportion. The key exceptions to this are Dublin and Limerick, where the total volume of claims significantly exceeds both their population percentages, the proportion of national driving licenses held and their respective percentage of registered private vehicles. This may be attributed to urban dynamics, including higher traffic congestion, more complex road networks, and greater pedestrian activity in both of these cities in comparison to more rural areas.



Demographic Characteristics based on Road User Type

Figure 7

Motor Liability Claims between 2019-2024 based on Road User Type and Claimant Gender

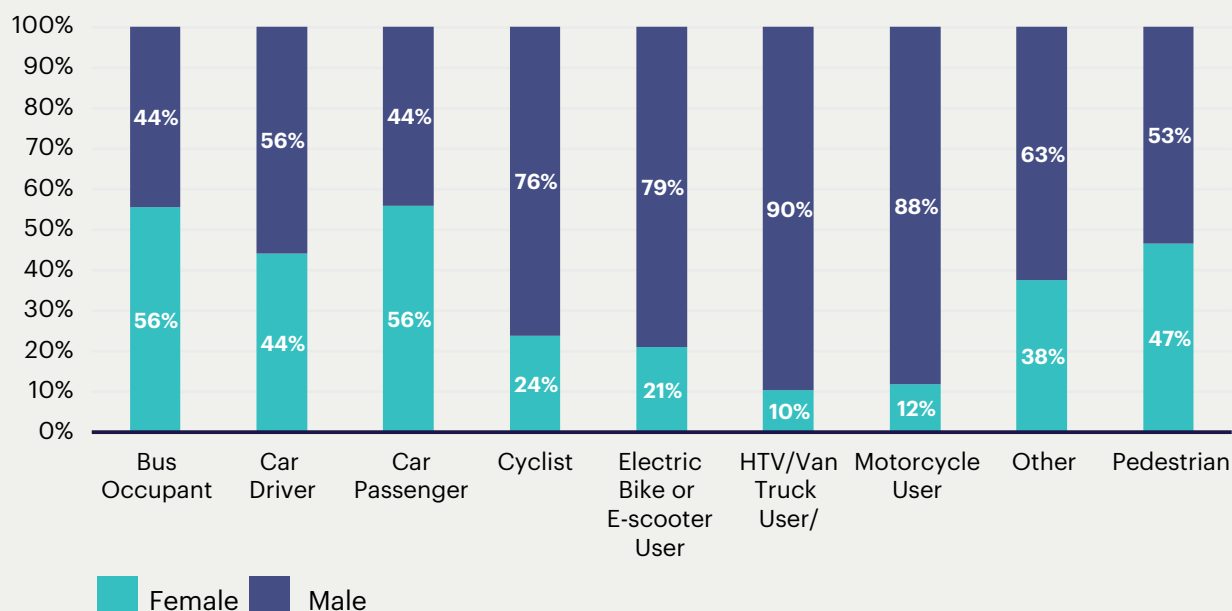


Figure 7 provides a breakdown of Motor Liability claims submitted to the Injuries Resolution Board between 2019 and 2024, categorised by the gender of the injured party and their road user type. The findings reveal notable gender disparities across different road user types. Male Claimants account for over half of all Motor Liability claims (54%) and make up a majority of injured car drivers (56%), cyclists (76%), electric bike or e-scooter users (79%), HTV/van/truck users (90%), and motorcycle users (88%). Female claimants are more frequently represented among injured bus occupants (56%) and car passengers (56%).

Interestingly, the findings show that males account for 56% of injured car driver claims, which is broadly in line with the proportion of driving licenses held by males in Ireland in 2023 (54%)¹⁷. Additionally, data shows higher driving frequency among males, with findings from the 2022 Census identifying that 52% of people who commuted to work, school or college were male, compared to 48% female. This report's findings are in line with previous national research, which found that between 2019 and 2023, 78% of driver fatalities were male while 61% of individuals seriously injured on roads were male in Ireland¹⁸.

¹⁷ [Drivers Transport Women and Men in Ireland Hub - Central Statistics Office](#)

¹⁸ [Driver Spotlight Report Fatalities and Serious Injuries 2019-2023](#)

Figure 8

Motor Liability Claims between 2019-2024 based on Road User Type and Claimant Age

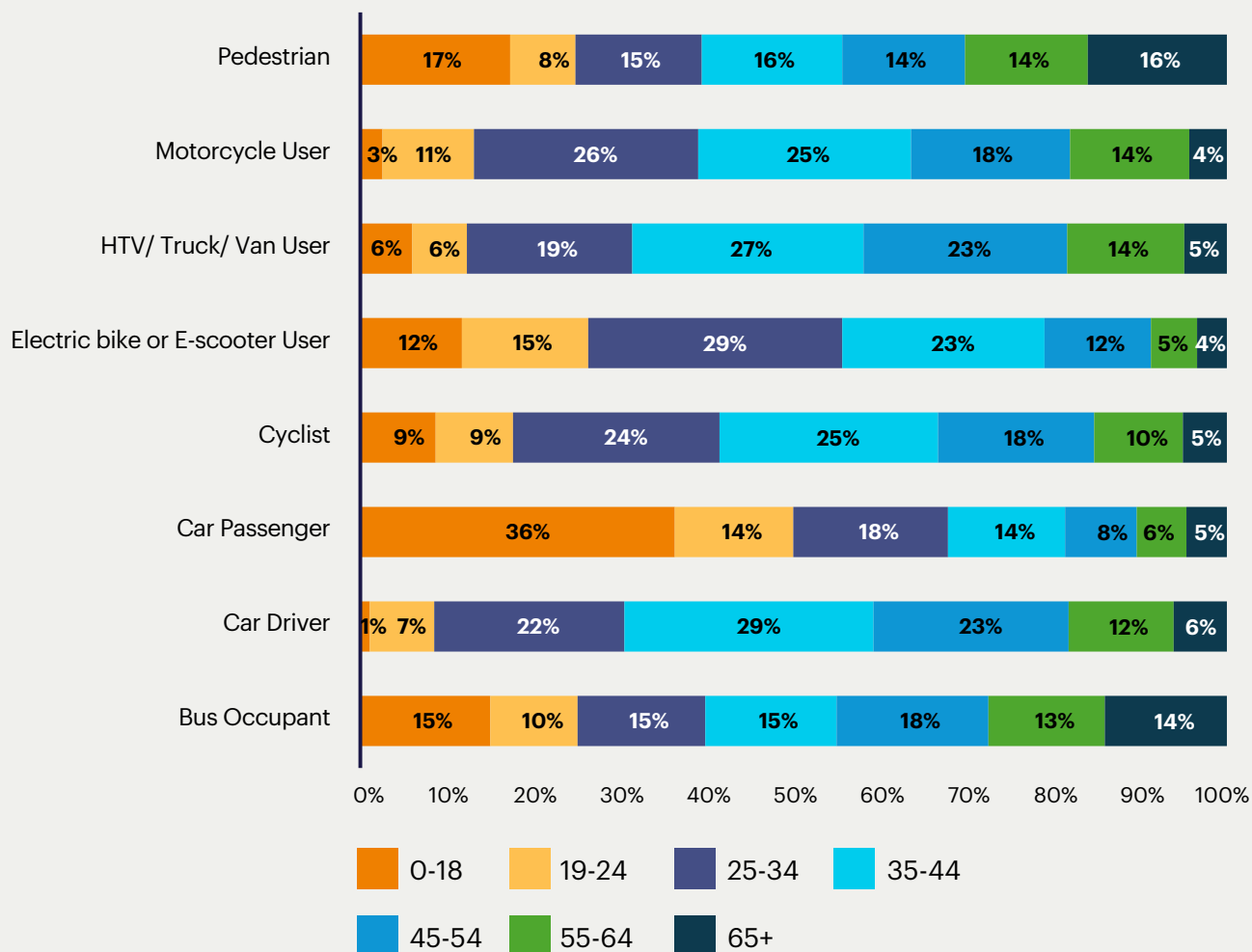


Figure 8 shows the percentage distribution of Motor Liability claims submitted by injured road user groups, broken down by age category. The data reveals distinct patterns and trends across different age groups and road user types.

Bus Occupants: Claims from bus occupants are relatively evenly distributed across age groups, with the highest proportion among those aged 45-54 (18%) and 0-18 (15%). The relatively higher percentage of injured bus occupants aged between 0-18 years, in comparison to other road user categories, likely reflects greater use of this mode of transport among younger age groups.

Car Drivers: The majority of claims from car drivers are concentrated in the 25-34 (22%) and 35-44 (29%) age groups, reflecting the greater proportion of licence holders among these age groups. Younger drivers (0-18) account for only 1% of claims, reflecting the legal age limit of 17 years old to submit an application for a driver's license in Ireland.

Car Passengers: Claims from car passengers are predominantly from the youngest age group (0-18), accounting for 36% of claims. This reflects the greater likelihood of children and young adults to commute as car passengers and their heightened vulnerability in road traffic accidents. The proportion of claims decreases with age, with the 65+ age group accounting for only 5% of car passenger claims.

Cyclists: Cyclist claims are most common among the 25-34 (24%) and 35-44 (25%) age groups, suggesting that these age groups are more likely to use bicycles and are at higher risk of accidents. The youngest (0-18) and oldest (65+) age groups have lower percentages of claims.

Electric Bike or E-scooter Users: Claims from electric bike or e-scooter users are highest among the 25-34 (29%) and 35-44 (23%) age groups, indicating that these modes of transport are popular among younger adults. The 0-18 age group accounts for 12% of claims, reflecting emerging trends in road usage.

HTV/Truck/Van Users: Claims from HTV/truck/van users are most frequent across the 35-44 (27%) and 45-54 (23%) age groups, likely reflecting the most common age demographics utilising these modes of transport.

Motorcycle Users: Motorcycle user claims are highest among the 25-34 (26%) year age group, the second highest proportion of any injured road user type for this young adult demographic. This was closely followed by the 35-44 (25%) age group. The youngest (0-18) and oldest (65+) age groups had significantly lower percentage of claims for this mode of transport, accounting for 3% and 4% of motorcycle user claims, respectively.

Pedestrians: Claims from pedestrians are most among those aged 0-18 (17%) and 65+ (16%), highlighting the increased vulnerability of minors and older adults in pedestrian road traffic accidents.

The data highlights the varying risk profiles of different age groups across road user types. Younger individuals (0-18) are particularly vulnerable as car passengers and pedestrians, while middle-aged adults (25-44) face higher risks as car drivers, cyclists, and motorcycle users. Additionally, older adults (65+ years) account for a higher frequency of bus occupant (14%) and pedestrian accidents (16%).



Profile of Road Users Impacted by Road Traffic Accidents 2019-2024

Profile of Road Users Impacted by Road Traffic Accidents 2019-2024	24
Profile of Injured Car Drivers	25
Profile of Injured Car Passengers	25
Profile of Injured Pedestrians	25
Profile of Injured Pedal Cyclists	26
Profile of Injured Motorcyclists	26
Profile of Injured E-scooter/E-bike Users	26



Profile of Injured Car Drivers

Number of Personal Injury Claims (2019-2024):
40,388

Percentage change in claim volume 2024 v 2023:
(+1%)

Accidents caused by collision with: Car/Truck/
Van (94%); Heavy Transport Vehicle/Bus (5%);
Fixed or Stationary Object (1%)

Age Profile: Injured Car Drivers were on
average 42 years old at the date of accident.
52% of injured Car Drivers were aged between
35-54 years old.

Gender Profile: 56% of injured Car Drivers were
male, while 44% were female.

**Most frequently sustained injury types in
2024:** Neck Injuries (39%), Back Injuries (29%),
Psychiatric Damage (12%), Shoulder Injuries
(9%) and Knee Injuries (2%)

Injury Severity in 2024: 82% Minor Severity;
17% Moderate Severity and 1% Serious and/or
Severe Injuries

**Average Value of Compensation Awarded in
2024:** €16,038

**Total Value of Compensation Awarded
2019-2024:** €373.2M



Profile of Injured Car Passengers

Number of Personal Injury Claims (2019-2024):
21,440

Percentage change in claim volume 2024 v 2023:
(+4%)

Accidents caused by collision with: Car/Truck/
Van (87%); Fixed or Stationary Object (7%);
Heavy Transport Vehicle/Bus (4%)

Age Profile: Injured Car Passengers were on
average 28 years old at the date of accident.
36% of injured Car Passengers were aged
between 0-18 years old.

Gender Profile: 56% of injured Car Passengers
were female, while 44% were male.

**Most frequently sustained injury types in
2024:** Neck Injuries (30%), Back Injuries (25%),
Psychiatric Damage (24%), Shoulder Injuries
(7%), and Head Injuries (3%)

Injury Severity in 2024: 85% Minor Severity;
15% Moderate Severity and 1% Serious and/or
Severe Injuries

**Average Value of Compensation Awarded in
2024:** €13,540

**Total Value of Compensation Awarded
2019-2024:** €160.0M



Profile of Injured Pedestrians

Number of Personal Injury Claims (2019-2024):
4,064

Percentage change in claim volume 2024 v 2023:
+15%

Accidents caused by collision with: Car/Truck/
Van (93%); Heavy Transport Vehicle/Bus (4%),
Two or Three-wheeled Vehicle (3%)

Age Profile: Injured Pedestrians were on average
41 years old at the date of accident. 1 in 4
injured pedestrians were aged under 24 years
old, while 16% were aged over 65 years old.

Gender Profile: 53% of injured Pedestrians were
male, while 47% were female.

Most frequently sustained injury types in 2024:
Psychiatric Damage (16%), Back Injuries (13%),
Knee Injuries (12%), Shoulder Injuries (11%) and
Ankle Injuries (7%)

Injury Severity in 2024: 63% Minor Severity; 30%
Moderate Severity and 8% Serious and/or Severe
Injuries

Average Value of Compensation in 2024: €33,576

Total Value of Compensation Awarded 2019-2024:
€55.3M



Profile of Injured Pedal Cyclists

Number of Personal Injury Claims (2019-2024): 3,679

Accidents caused by collision with: Car/Truck/Van (94%); Heavy Transport Vehicle/Bus (3%), non-collision transport accident (2%)

Age Profile: Injured Pedal Cyclists were on average 38 years old at the date of accident. 49% of injured Cyclists were aged between 25-44 years old.

Gender Profile: 76% of injured Pedal Cyclists were male, while 24% were female.

Most frequently sustained injury types in 2024: Back Injuries (16%), Shoulder Injuries (16%), Knee Injuries (9%), Psychiatric Damage (8%) and Wrist Injuries (7%)

Injury Severity in 2024: 71% Minor Severity; 25% Moderate Severity and 5% Serious and/or Severe Injuries

Average Value of Compensation in 2024: €26,788

Total Value of Compensation Awarded 2019-2024: €52.8M



Profile of Injured Motorcyclists

Number of Personal Injury Claims (2019-2024): 1,509

Percentage change in claim volume 2024 v 2023: -6%

Accidents caused by collision with: Car/Truck/Van (87%); Heavy Transport Vehicle/Bus (4%), non-collision accident (4%)

Age Profile: Injured Motorcyclists were on average 40 years old at the date of accident. Over half (51%) of injured Motorcyclists were aged between 25-44 years old.

Gender Profile: 88% of injured Motorcyclists were male, while 12% were female.

Most frequently sustained injury types in 2024: Back Injuries (13%), Psychiatric Damage (13%), Neck Injuries (12%), Shoulder Injuries (12%) and Knee Injuries (10%)

Injury Severity in 2024: 64% Minor Severity; 31% Moderate Severity and 6% Serious and/or Severe Injuries

Average Value of Compensation in 2024: €36,389

Total Value of Compensation Awarded 2019-2024: €24.4M



Profile of Injured E-scooter/E-bike Users

Number of Personal Injury Claims (February-December 2024*): 168

Accidents caused by collision with: Car/Truck/Van (93%); non-collision accident (4%); Heavy Transport Vehicle/Bus (2%)

Age Profile: Injured E-scooter/E-bike Users were on average 34 years old at the date of accident. 1 in 4 injured E-bike/ E-scooter Users were aged under 24 years old.

Gender Profile: 79% of injured E-scooter/ E-bike Users were male, while 21% were female.

**In February 2024, E-bike or E-scooter User was added as Road User Type code to the Injuries Resolution Board claim database.*



Fatal Road Traffic Accidents 2019-2024

Fatal Road Traffic Accidents 2019-2024	27
An Analysis of Fatal Road Traffic Accidents 2019-2024	28

An Analysis of Fatal Road Traffic Accidents 2019-2024

This section describes the number of claims relating to fatal accidents submitted to the Injuries Resolution Board between 1st of January 2019 – 31st of December 2024. During this period, **338 personal injury claims related to fatal road traffic accidents were submitted to the Injuries Resolution Board.**

Figure 9

Number of fatal claim applications related to road traffic accidents submitted to the Injuries Resolution Board between 2019-2024 and the number of fatalities due to Road Traffic Accidents reported by the Road Safety Authority (RSA) between 2019-2024¹⁹.

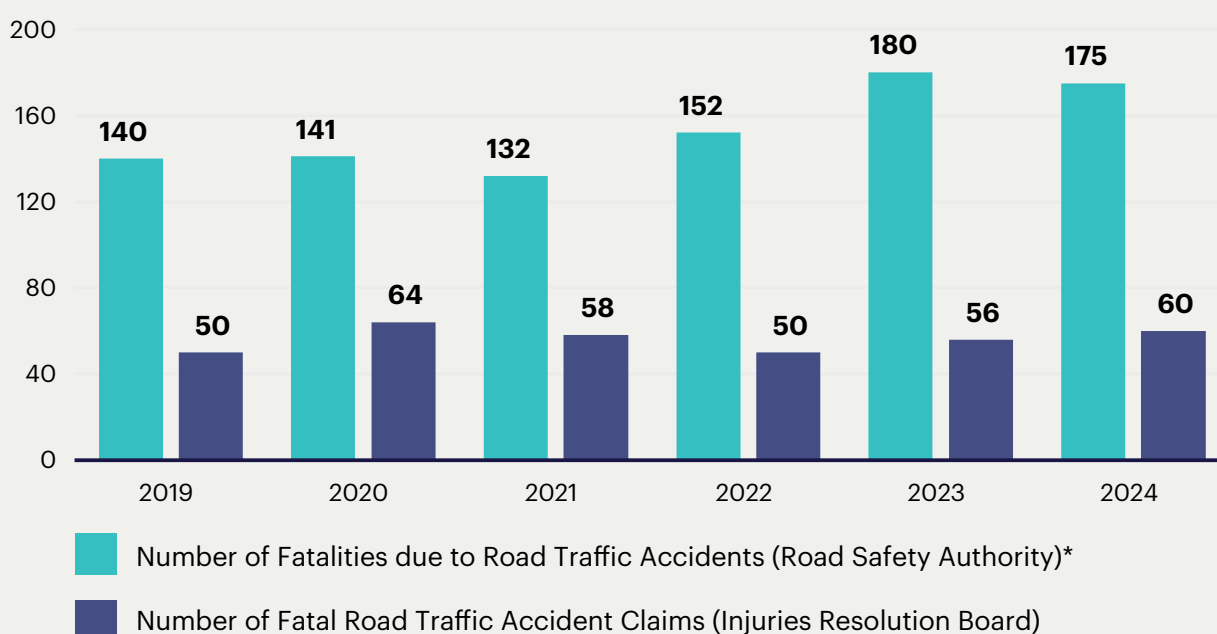


Figure 9 shows the number of fatalities due to road traffic accidents on Irish roads between 2019-2024 and the number of personal injury claim applications submitted to the Injuries Resolution Board relating to fatal road traffic accidents across the same period. The data indicates a general upward trend in the number of fatalities due to road traffic accidents from 2019 to 2023, with a slight decrease in 2024. The number of claims shows a fluctuating pattern, with peaks in 2020 and 2024.

While there is no direct one-to-one correlation between the number of fatalities and the number of fatal personal injury claim applications, certain years, such as 2020 and 2023, show a parallel increase in both fatalities and the number of claims submitted.

¹⁹ [Driver Spotlight Report Fatalities and Serious Injuries 2019-2023](#)

* Data is subject to revision by the Road Safety Authority

Table 5

Age Distribution of Irish Population (2022 Census) vs. Percentage of Motor Liability Claims (2019-2024) and Fatal Motor Liability Claims (2019-2024) based on age group

	0-19 ²⁰	20-24	25-34	35-44	45-54	55-64	65+
Percentage of Population (Irish Census 2022 ²¹)	26%	6%	12%	15%	14%	11%	15%
% of Personal Injury Claims 2019-2024	13%	9%	20%	23%	18%	10%	7%
% of Fatal Personal Injury Claims 2019-2024	11%	13%	14%	13%	16%	11%	22%

Table 5 compares the age distribution of the Irish population as per the 2022 Census with the incidence of motor liability claims and fatal motor liability claims across different age groups. The data shows that individuals aged 0-19, who constitute 26% of the population, account for 13% of personal injury claims and 11% of fatal personal injury claims. The 20-24-year-old age group, represent 6% of the population but account for a higher proportion of claims, with 9% of Motor Liability claims and 13% of fatal claims. The 25-34 age group, comprising 12% of the population, has the highest percentage of Motor Liability claims at 20%, while accounting for 12% of fatal Motor Liability claims between 2019-2024.

Individuals aged 35-44, who make up 15% of the population, account for 23% of Motor Liability claims and 13% of fatal claim applications.

The 45-54 age group, representing 14% of the population, account for 18% of Motor Liability claims and 16% of fatal claims. Those aged 55-64, constituting 11% of the population, account for 10% of Motor Liability claims and 11% of fatal claim applications. Notably, the 65+ age group, which represents 15% of the population, has the lowest percentage of personal injury claims at 7%, yet they account for the highest percentage of fatal claims at 22%. A closer look at this trend showed that over a third of all fatal claim applications related to pedestrians affected individuals aged over 65 years old. These findings underscore the need for targeted safety measures and interventions to protect vulnerable age groups, particularly older adults, who the data shows are disproportionately affected by fatal road traffic accidents.

20 Note: The data in Table 5 comes from two sources, Census 2022, and the Injuries Resolution Board. The age bands for these datasets do not align for the two youngest age groups (0-18 and 19-24 in the Injuries Resolution Board data and 0-19 and 20-24 in the Census 2022 data), causing a slight discrepancy in comparison. However, this difference is sufficiently small to have limited impact on this analysis.

21 [Census 2022 - Population Distribution](#)

Table 6

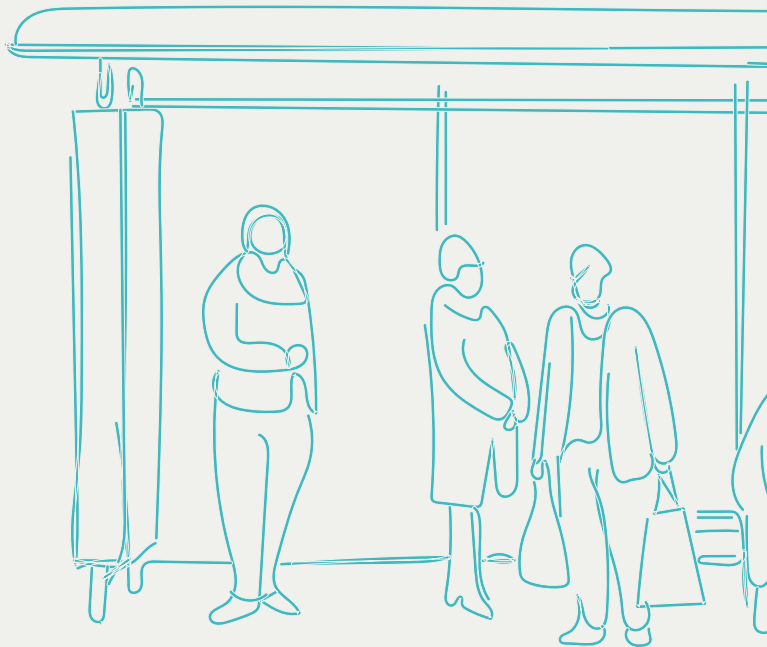
Percentage of Motor Liability Claim Applications (2019-2024) and Fatal Motor Liability Claim Applications (2019-2024) based on Road User Type

	Car Driver	Car Passenger	Pedestrian	Cyclist	Motorcycle User	Other
% of Personal Injury Claims 2019-2024	52%	27%	6%	4%	2%	9%
% of Fatal Personal Injury Claims 2019-2024	26%	25%	29%	7%	10%	3%

Table 6 describes the distribution of motor liability claim applications and fatal motor liability claim applications from 2019 to 2024 based on road user type. While Car Drivers account for a majority of Motor Liability claims (52%), this group corresponds to a notably lower percentage of fatal claim applications at 26%). Car Passengers, who account for 27% of Motor Liability claims, have a similar proportion of fatal claim applications at 25%.

Pedestrians, despite accounting for only 6% of Motor Liability claims, represent a disproportionately high percentage of fatal claims at 29%. This highlights the vulnerability of pedestrians in road traffic accidents. Cyclists, who constitute 4% of personal injury claims, account for 7% of fatal claims, indicating a higher risk of fatality compared to their overall claim percentage. Motorcycle users, representing 2% of personal injury claims, have a 5-times higher proportion of fatal claims at 10%. The data highlights why pedestrians, cyclists, and motorcyclists are defined as ‘vulnerable road users,’ given their heightened risk of sustaining fatal or life-changing injuries in road traffic accidents.

The data suggests that while car drivers and passengers are affected by a majority of road traffic accidents and resultant personal injury claims, pedestrians and motorcycle users experience a higher risk of fatality in road traffic accidents. These findings emphasise the need for targeted safety measures to protect vulnerable road users, particularly pedestrians and motorcyclists, who are significantly and disproportionately affected by fatal accidents.





Analysis of Motor Liability Personal Injury Compensation 2019-2024

Analysis of Motor Liability Personal Injury Compensation 2019-2024	31
Total Number of Motor Liability Awards 2019-2024	32
Total Value of Motor Liability Awards 2019-2024	34
Average and Median Value of Personal Injury Compensation by Road User Type in 2024	38

Total Number of Motor Liability Awards 2019-2024

This section of the report provides an overview of over **37,000 assessments of compensation made by the Injuries Resolution Board for road traffic accidents between 2019 and 2024.**

This section describes the total value of assessments of compensation made by the Injuries Resolution Board during this period, overall and based on the affected road user type. Furthermore, we explore trends in average and median award values in 2024, with reference to previous periods. Finally, we provide an overview of the most common injuries sustained as a result of road traffic accidents in 2024.

Figure 10 describes the number of assessments of compensation made by the Injuries Resolution Board across 2019 and 2024 in respect of Motor Liability claims. Overall, between 2019 and 2024, the Injuries Resolution Board made 37,670 assessments of compensation for injuries sustained in road traffic accidents. In 2024, the Board made 5,924 Motor Liability awards, which accounted for 69% of all awards that year. This represents a 5% decrease compared to the number of Motor Liability awards made in 2023. In comparison to 2019, the number of Motor Liability awards made in 2024 represents a 26% decrease.

Figure 10

Total Number of Motor Liability Awards (2019-2024)

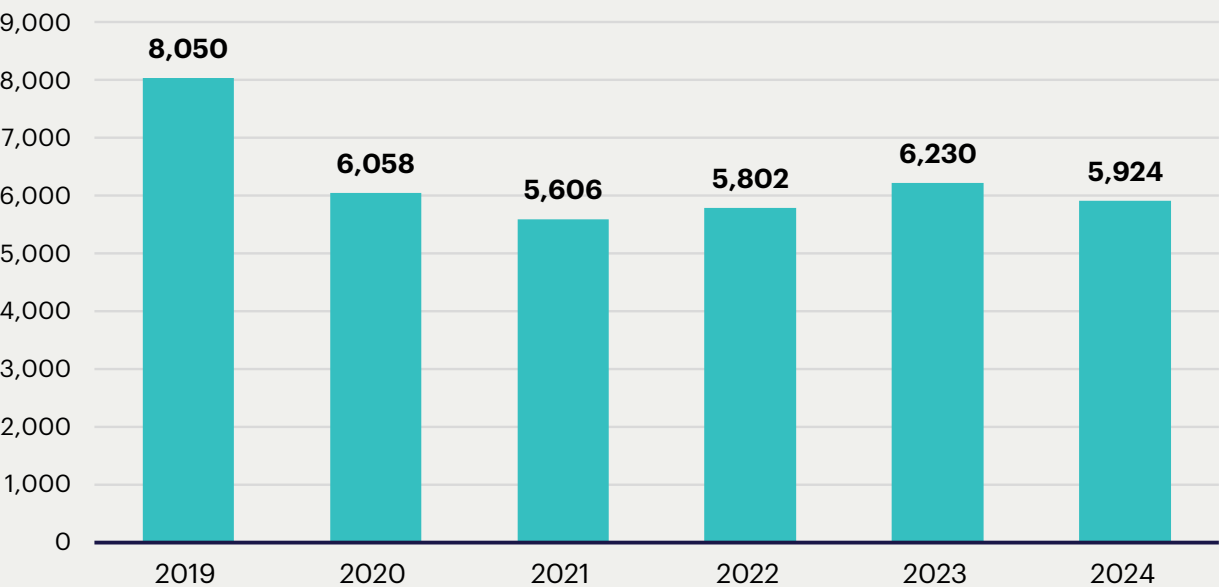


Table 7

Consent Rate and Acceptance Rate among Motor Liability Claims and Awards 2019-2024

Year	2019	2020	2021	2022	2023	2024
Consent Rate	64%	62%	67%	78%	80%	78%
Acceptance Rate	51%	49%	43%	40%	45%	47%

Table 7 describes the Consent Rate among Motor Liability claims and the Acceptance rate among Motor Liability awards between 2019 and 2023. When a Claimant submits a personal injury claim to the Injuries Resolution Board, the Board issues a notice of the claim to the Respondent – the individual(s) or organisation(s) against whom the claim is being made. Following this, the Respondent has a 90-day time period, to either agree or decline to have the Injuries Resolution Board assess or mediate the claim. If the Respondent consents, the Injuries Resolution Board will proceed with assessing or mediating the claim. However, if the Respondent does not provide consent the Injuries Resolution Board issues a legal document called an ‘authorisation’ to the Claimant which enables them to pursue the claim through litigation if they choose to do so. Prior to the introduction of the Guidelines in 2021, the proportion of Respondents to a claim consenting to an assessment of compensation being made by the Injuries Resolution Board remained relatively stable. For example, from 2016 to 2019, the consent rate for Motor Liability claims varied by a maximum of 2% annually, ranging from 66% in 2016 to 64% in 2019. Table 7 shows that in 2024, the consent rate for Motor Liability claims of 78%, represents a 14% increase on the consent rate in 2019, thereby reducing the likelihood of claims proceeding to litigation.

Table 7 also describes the acceptance rate for Motor Liability awards between 2019 and 2024. When an assessment of compensation is issued to each party, the Claimant has 28 days to indicate whether they accept or reject the award, while the Respondent(s)/ insurer has 21 days to respond. If both parties accept the award, the Injuries Resolution Board issues an Order to Pay, instructing the Respondent(s) to pay the Claimant the awarded amount. If the award is rejected, the Injuries Resolution Board releases the case, allowing the Claimant to pursue litigation if they choose. While the acceptance rate reduced with the introduction of the Guidelines from 49% in 2020 to 43% in 2021, it has since increased to 47% in 2024. The data shows steady growth in the acceptance rate for Motor Liability awards between 2019-2024.

Total Value of Motor Liability Awards 2019-2024

Figure 11

Total Value of Motor Liability Awards (2019-2024)

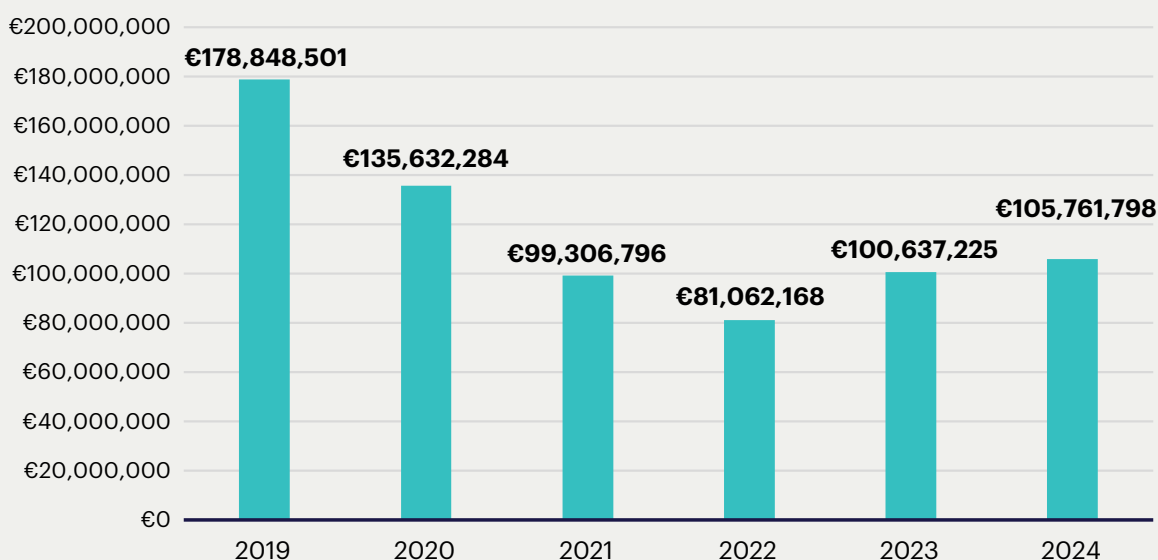


Figure 11 describes the total value of compensation awarded by the Injuries Resolution Board for injuries sustained in road traffic accidents between 2019 and 2024. In 2019, the total value of motor liability awards made by the Injuries Resolution Board was €178,848,501. This amount decreased by 24% in 2020 to €135,632,284, coinciding with onset of the Covid-19 pandemic. This downward trend continued in 2021, with the total value of Motor Liability awards further decreasing to €99,306,796.

In 2022, the total value of Motor Liability awards reached its lowest value at €81,062,168. However, starting from 2023, there is an observable upward trend. In 2023, the total value increased to €100,637,225 and in 2024 the total value of Motor Liability awards increased by a further 5% to €105,761,798. Despite this upward trend, the total value of Motor Liability awards made in 2024 represents a 41% decrease on 2019.

Figure 12

Total Value of Motor Liability Awards (2019-2024) based on Road User Type

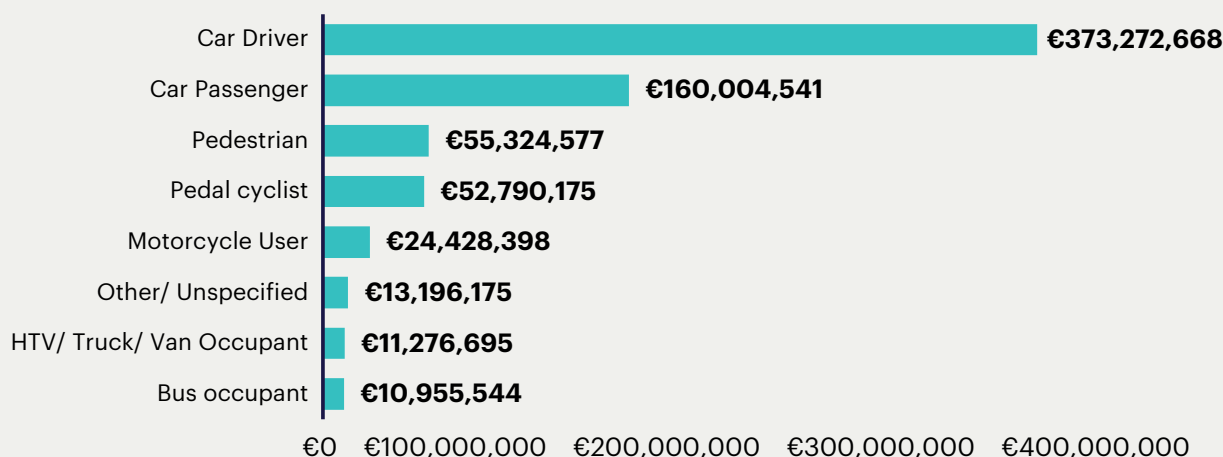


Figure 12 describes the total value of Motor Liability awards between 2019 and 2024, categorised by road user type. Car drivers account for the highest total value of awards at approximately €373 million, which aligns with this group's higher claim volume of 40,338 during this period. This is followed by car passengers, with a total award value of over €160 million. Pedestrians and pedal cyclists, despite having lower claim volumes of 4,064 and 3,679 respectively, show significant total award values of approximately €55 million and €53 million. This indicates that these vulnerable road users sustain more severe injuries in road traffic accidents, resulting in higher individual award values. Motorcycle users were awarded over €24 million in compensation for injuries sustained in road traffic accidents between 2019 and 2024, reflecting the greater severity of injuries for this road user group. Bus users and heavy transport vehicle (HTV) or van/truck occupants show total award values of approximately €11 million each. These findings highlight the varying impacts of road traffic accidents on different road user types, with car drivers and passengers experiencing the highest total award values due to their higher claim incidence rates, while pedestrians and cyclists, though associated with fewer claims, incur substantial individual award values likely reflecting the severity of injuries sustained.

Average and Median Value of Motor Liability Awards

Personal injury awards are comprised of two distinct components: General Damages, which includes the award for pain and suffering and Special Damages, which includes the award for any financial losses incurred by the Claimant as a result of the accident including loss of earnings or treatment costs. The introduction of the Personal Injuries Guidelines related solely to the award for General Damages.

The introduction of the Personal Injuries Guidelines had a significant impact on overall award values, through reduced General Damages awards. **Table 8** provides an overview of average award values from 2020 to 2024.

In 2020, the average Motor Liability award was €22,158, with General Damages averaging €20,249 and Special Damages averaging €1,909. This was the last full-year period prior to the introduction of the Guidelines, during which awards were made with reference to the Book of Quantum.

Following the introduction of the Guidelines, there was a marked reduction in average award values. Between April and December 2021, the average Motor Liability award decreased to €12,747, representing a significant decrease of 42% from 2020. General Damages averaged €10,559, a 48% decrease on the previous year, while Special Damages averaged €2,189.

In 2022, the average Motor Liability award increased slightly to €13,593, a 7% increase from 2021. General Damages averaged €11,291, while Special Damages averaged €2,302. This data shows that average award values were 39% lower in 2022 compared to 2020, with General Damages showing a 44% reduction.

In 2023, average award values increased by 17% compared to 2022. The average Motor Liability award was €15,950, with General Damages averaging €13,471 and Special Damages averaging €2,478. Despite this increase, the average award value in 2023 remained significantly lower than the pre-Guideline average award value of €22,158 in 2020.

In 2024, the average Motor Liability award increased further to €17,333, with General Damages averaging €14,820 and Special Damages averaging €2,628. This represents an 9% increase from 2023, indicating a continued upward trend in award values, however, average Motor Liability award values still remained 22% lower than 2020.

Overall, recent years have seen a gradual increase in Special Damages, increasing by 38% from €1,909 in 2020 to €2,628 in 2024, influenced by factors such as inflation. General Damage awards, however, remain significantly below 2020 values in 2024, but recent years have seen this award component gradually increase, in line with the increasing complexity of cases being assessed by the Injuries Resolution Board.

Table 8

Average Value of Motor Liability Awards overall and based on Special Damages and General Damages components between 2020-2024

Year	Average Special Damages	Average General Damages	Average Motor Liability Award
2024	€2,628	€14,820	€17,333
2023	€2,478	€13,471	€15,950
%Increase 2024 v 2023	+6%	+10%	+9%
2022	€2,302	€11,291	€13,593
2021 (Apr-Dec)	€2,189	€10,559	€12,747
2020	€1,909	€20,249	€22,158

Table 9 describes the median value of Motor Liability awards from 2020 to 2024. In 2020, the median Motor Liability award was €17,938, with General Damages at €16,000 and Special Damages at €763. After the Guidelines were introduced, there was a noticeable decline in median award values. From April to December 2021, the median Motor Liability award decreased to €9,850, a 45% decrease from 2020. General Damages decreased to €9,000, a 44% reduction on 2020, while Special Damages increased slightly to €831.

In 2022, the median Motor Liability award of €9,842 remained almost unchanged from 2021. General Damages remained at €9,000, and Special Damages decreased slightly to €760. Overall, median award values in 2022 were 45% lower than in 2020, with General Damages showing a 44% reduction.

In 2023, median award values increased by 8% compared to 2022. The median Motor Liability award was €10,661, with General Damages at €9,000 and Special Damages at €810. Despite this rise, the median award value in 2023 was still significantly lower (-41%) than the pre-Guideline median of €17,938 in 2020.

In 2024, the median Motor Liability award increased further to €12,510, with General Damages at €11,000 and Special Damages at €950. This represents a 17% increase from 2023, indicating a continued upward trend in award values. However, median Motor Liability awards remained 30% lower than in 2020.

It is important to note the differences between average and median values can be attributed to the impact of high-value cases on award statistics. The average values are more susceptible to being skewed by a few high value awards, which can significantly raise the overall average. In contrast, median values represent typical value of compensation awarded to Claimants, and are less sensitive to the influence of outliers.

Table 9

Median Value of Motor Liability Awards overall and based on Special Damages and General Damages components between 2020-2024

Year	Median Special Damages	Median General Damages	Median Motor Liability Award
2024	€950	€11,000	€12,510
2023	€810	€9,000	€10,661
%Increase 2024 v 2023	+17%	+22%	+17%
2022	€760	€9,000	€9,842
2021 (Apr-Dec)	€831	€9,000	€9,850
2020	€763	€16,000	€17,938

Table 10

Proportion of Motor Liability awards by total award value, 2020-2024

Award Range	<€5k	€5k-<10k	€10k-<15k	€15k-<20k	€20k-<25k	€25k-<50k	€50k+
2024	15%	22%	24%	14%	8%	10%	5%
2023	22%	24%	21%	12%	7%	8%	5%
2022	26%	24%	22%	12%	7%	6%	3%
Apr-Dec 21	20%	31%	25%	12%	4%	5%	3%
2020	2%	8%	20%	31%	14%	21%	5%

Table 10 shows the distribution of Motor Liability awards from 2020 to 2024, highlighting significant changes in award values during this period. In 2020, most awards were valued between €10,000 and €20,000 (51%), with 40% valued over €20,000. Between April and December 2021, however, there was a notable reduction in award values following the introduction of the Personal Injuries Guidelines. Awards valued over €20,000 reduced from 40% in 2020 to just 12% during this period. At the same time, awards valued under €10,000 increased significantly from 10% of Motor Liability awards in 2020 to 51% between April and December 2021.

In 2022, the trend towards lower award values continued, with 25% of awards valued at less than €5,000. Higher value awards, those valued over €50,000, remained low at just 3%. This pattern persisted in 2023, with the €5k-<€10k range being the most common (24%), followed by awards valued under €5,000 (22%), while awards valued over €50,000 increased slightly to 5%.

In 2024, the distribution of Motor Liability award values shifted towards the mid-value ranges. Awards under €5,000 decreased from 22% in 2023 to 15% in 2024. Higher value awards saw a slight increase, with 15% of Motor Liability awards valued over €25,000 in 2024, compared to 13% in 2023 and 9% in 2022.

Average and Median Value of Personal Injury Compensation by Road User Type in 2024

Figure 13

Average and Median Value of Personal Injury Compensation in 2024 based on Road User Type

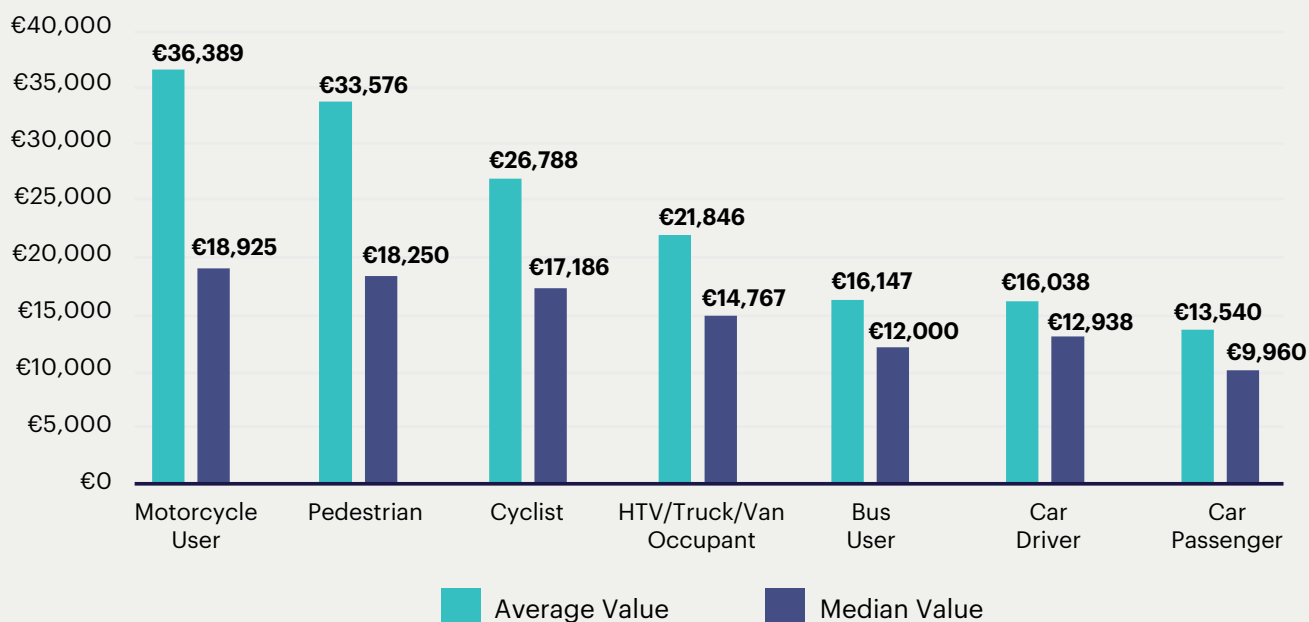


Figure 13 describes the average and median compensation values awarded in 2024 based on the type of injured road user. The data reveals that motorcyclists received an average compensation of €36,389, which is over 2.5 times higher than the average compensation awarded to car passengers (€13,540). Pedestrians followed closely, with an average award of €33,576, more than double the average compensation for car drivers and passengers. This trend correlates with the higher frequency of severe injuries sustained by motorcyclists and pedestrians. Later sections of this report will show that 39% of awards for injuries sustained by pedestrians and motorcyclists were for moderate to serious injuries, more than twice the prevalence among car passengers and drivers. The data shows that vulnerable road users receive higher compensation on average, reflecting the greater severity of injuries they sustain in road traffic accidents.



Injury Analysis



Injury Analysis

The Injuries Resolution Board makes an assessment of both General and Special Damages in respect of Personal Injury claims. The award of General Damages is determined with reference to the Personal Injuries Guidelines, referring to the Most Significant injury sustained. As shown in Figure 14, the most common injuries sustained in road traffic accidents include neck injuries (32%), back injuries (26%) and psychiatric damage injuries (16%).

In 2022, neck and back injuries accounted for the Most Significant injury in 65% of Motor Liability cases. In the second half of 2024, this has reduced to 58% of awards. This has coincided with an increase in Motor Liability awards made for psychiatric damage injuries during the same period, increasing from 10% of awards in 2022 to 16% in 2024.

Figure 14

Motor Liability Awards in 2024 based on Most Significant Injury Type

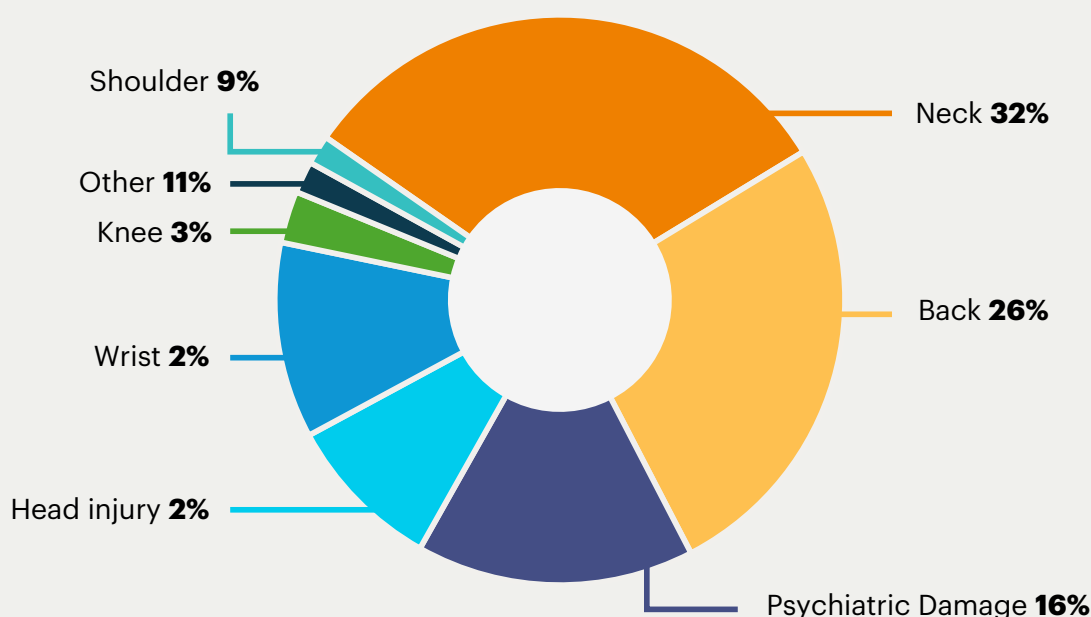
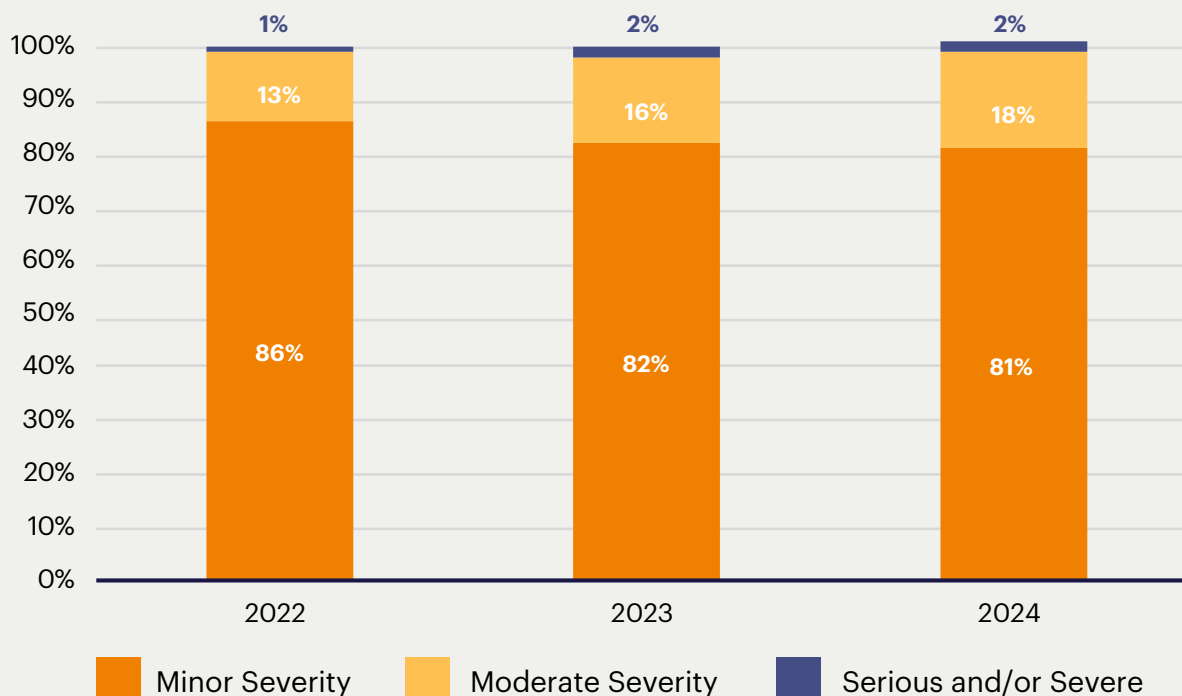


Figure 15

Breakdown of injury severity for the Most Significant Injury among Motor Liability Awards 2022-2024



The introduction of the Guidelines in 2021, provided severity classifications for the most common injury types. **Figure 15** describes the seven most common injury types: ankle injuries, back injuries, knee injuries, neck injuries, psychiatric damage injuries, shoulder injuries and wrist injuries for Motor Liability awards made between 2022 and 2024, based on severity classification, as per the Guidelines. Minor severity orthopaedic injuries typically include soft tissue injuries, where substantial recovery occurs within a maximum of five years. Moderate severity orthopaedic injuries often involve fractures that cause significant pain and discomfort. Severe and serious orthopaedic injuries include those that cause intense pain and discomfort, potentially leading to impairments in an individual's ability to complete tasks independently.

The Guidelines take a range of factors into account when determining an injury's severity, including the extent of required treatments and the expected prognosis. Higher levels of compensation are awarded for injuries of greater severity, relative to the pain and suffering experienced by the Claimant. Any change in the severity of injuries assessed within a given period will directly impact award values.

Figure 15 indicates that the proportion of moderate and serious and/or severe injuries assessed by the Injuries Resolution Board for Motor Liability awards has increased from 14% in 2022 to 20% of awards in 2024.

Figure 16

Profile of Most Significant Injuries sustained by Claimants in Road Traffic Accidents based on Road User Type

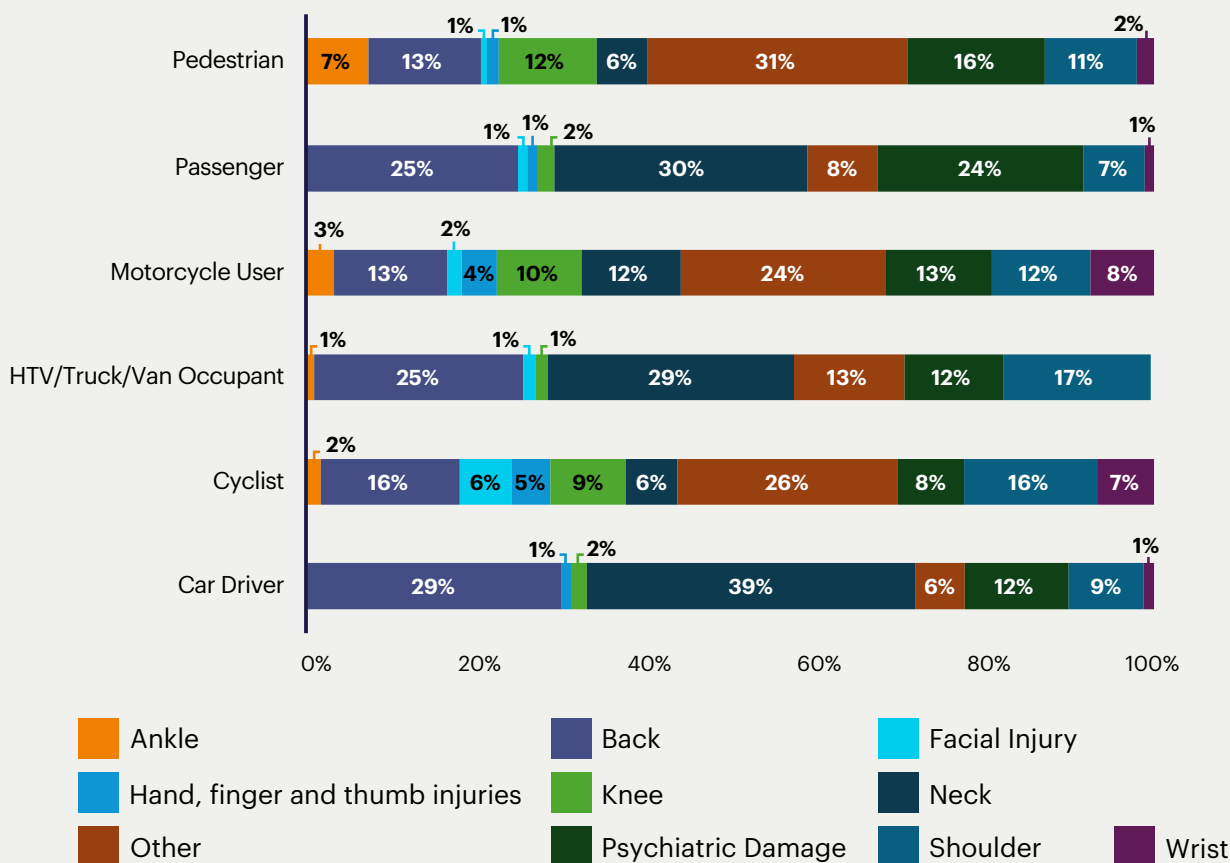


Figure 16 presents a breakdown of the most commonly sustained Most Significant injuries for Motor Liability awards made by the Injuries Resolution Board in 2024 based on the road user type affected.

Pedestrians: In 2024, the most common injury sustained by Pedestrians in road traffic accidents was Psychiatric Damage injuries, accounting for 16% of all awards made. This was followed by back injuries (13%) and knee injuries (12%) and shoulder injuries (11%).

Car Passengers: Over half of all car passengers sustained neck and back injuries in road traffic accidents (55%), while nearly 1 in 4 sustained psychiatric damage injuries (24%). Interestingly, this road user group had the highest proportion of psychiatric damage injuries than any other type of injured road user.

Motorcycle Users: This injured road user group were most likely to sustain psychiatric damage injuries (13%) and back injuries (13%) in road traffic accidents. This was closely followed by neck (12%) and shoulder injuries (12%).

HTV/Truck/ Van Users: In 2024, over half of this road user category sustained neck and back injuries (54%). This was followed by shoulder injuries (13%) and psychiatric damage injuries (12%).

Cyclists: This injured road user group were most likely to sustain back (16%) and shoulder injuries (16%) in road traffic accidents. Interestingly, cyclists had the highest proportion of facial injuries (6%), in comparison to other road user types.

Car Drivers: 39% of car drivers sustained neck injuries in road traffic accidents, the highest percentage of any road user type. This was followed by back injuries (29%) and psychiatric damage injuries (12%).

Figure 17

Severity Profile of Most Significant Injuries sustained by Claimants in Road Traffic Accidents based on Road User Type

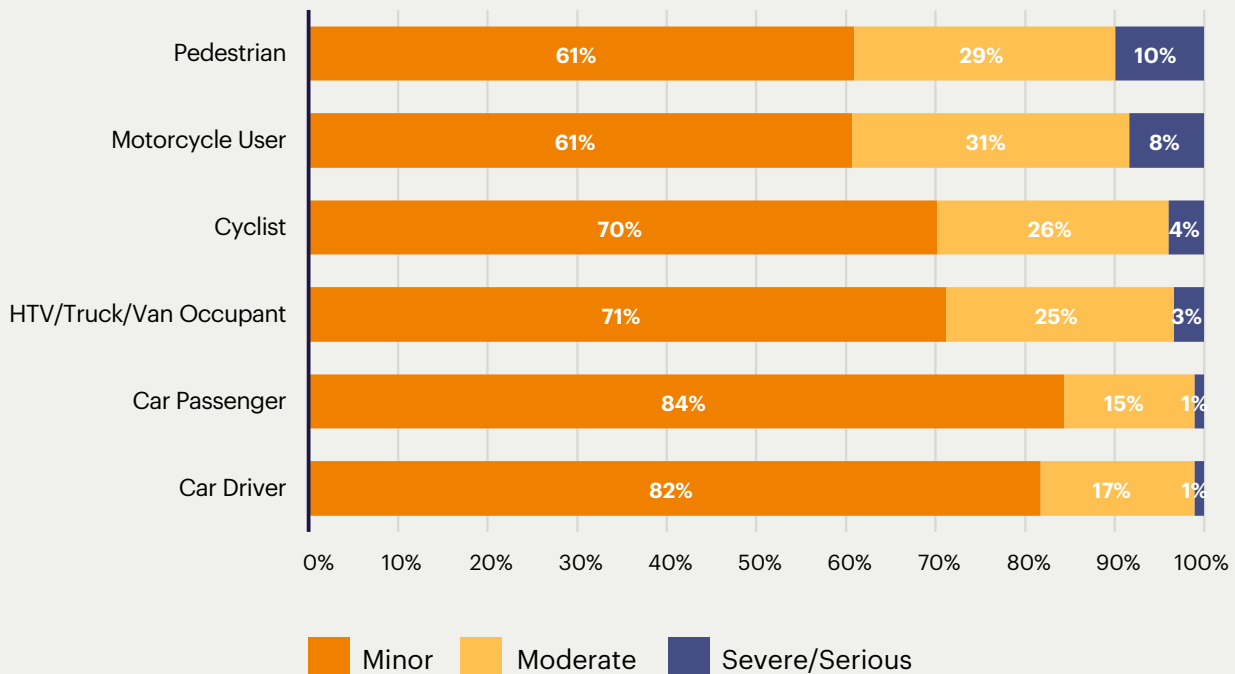


Figure 17 describes the severity of injuries sustained by road user groups based on Motor Liability awards in 2024. This figure describes the seven most common injury types: ankle injuries, back injuries, knee injuries, neck injuries, psychiatric damage injuries, shoulder injuries and wrist injuries for Motor Liability awards made between 2022 and 2024, based on severity classification, as per the Guidelines.

Figure 17 shows the highest rates of severe/serious injuries among vulnerable road user groups. The data shows that pedestrians are at a considerably higher risk of sustaining severe and serious injuries in road traffic accidents, accounting for 1 in 10 of all awards for this group. Similarly, 8% of motorcyclists sustained in severe/ serious injuries in 2024. This is in comparison to just 1 in every 100 awards made for injuries sustained by car drivers and car passengers. Similarly, just 61% of pedestrians and motorcyclists sustained minor severity injuries in road traffic accidents, in comparison to 82% and 84% of car drivers and car passengers, respectively.

Conclusion



This report, prepared in collaboration with EY Economic Advisory, provides a comprehensive analysis of personal injury claims arising from road traffic accidents between 2019 and 2024, focusing on the demographic characteristics of road users most at risk of injury and trends in personal injury compensation.

By examining the extensive repository of data on Motor Liability claims collected and maintained by the Injuries Resolution Board, Ireland's independent State Body responsible for the resolution of personal injury claims, the report offers valuable insights into the incidence and impact of road traffic accidents over a six-year period.

The report shows that between 2019 and 2024, over 76,000 personal injury claims related to road traffic accidents were submitted to the Injuries Resolution Board. Additionally, during this period, this Injuries Resolution Board made over 37,000 assessments of compensation for injuries sustained in road traffic accidents, with a total value of over €700 million in compensation.

The data shows that in 2024, Motor Liability claim volumes increased by 4% in comparison to 2023 but remain 30% lower than the number submitted in 2019. This ongoing reduction should be viewed in the context of a return to pre-pandemic traffic levels on national roads in 2023, and a reported 22% increase in fatal collisions between 2019 and 2023. The introduction of the Personal Injuries Guidelines in 2021 aimed to promote consistency in personal injury claims and significantly reduced compensation for more minor injuries, contributing to the ongoing reduction in claim volumes. However, the data also highlights an increase in claims among specific road user groups, such as pedestrians, and bus users, indicating that trends in claim volumes are not uniform across all road user groups.

The report highlights the elevated risk faced by vulnerable road users while commuting, with pedestrians and motorcyclists experiencing significantly higher rates of fatal claims compared to their share of personal injury claims. Additionally, pedestrians, motorcyclists, and cyclists are at higher risk of sustaining moderate to severe injuries in road traffic accidents, with pedestrians having a rate of severe injuries ten times that of car drivers. This translates into higher compensation awards, with motorcyclists and pedestrians receiving average awards of €36,389 and €33,576, respectively—more than twice the average compensation for car drivers or passengers in 2024. Overall, the findings show that vulnerable road users receive higher compensation award, due to the increased severity of the injuries they sustain in road traffic accidents.

This report aims to support the development of more effective road safety policies and ensure that individuals injured in road traffic accidents receive fair compensation. The findings should contribute to ongoing efforts to reduce the incidence and severity of road traffic accidents, ultimately enhancing public safety and promoting a safer environment for all road users.

Report Notes

It is important for readers to note that all personal injury claims must be submitted to the Injuries Resolution Board, unless settled early with the respondent or insurers. Practically, this means that regardless of whether a claim is ultimately resolved through the Injuries Resolution Board or through litigation (including settlements made both pre-Court award and by Court assessment), the claim would have been first submitted to and recorded by the Injuries Resolution Board. As the majority of cases are resolved through these routes, the Board maintains a comprehensive view of the total number of claims within the wider personal injury system.

Key Terms	Description
Acceptance Rate	When an assessment of compensation is issued to each party, the Claimant has 28 days to indicate whether they accept or reject the award, while the Respondent(s) has 21 days to respond. The acceptance rate is calculated based on the number of assessments of compensation made per month, in which both the Claimant and at least one Respondent have accepted the assessment made by the Injuries Resolution Board.
Assessments of Compensation	This refers to the number of personal injury claims that have been assessed for damages by a Statutory Assessor within the Injuries Resolution Board. Assessments of compensation, sometimes referred to as "awards," consider both General Damages and Special Damages incurred by the Claimant. Once the assessment is complete, the Board issues a Notice of Award to both parties, detailing the value of the compensation awarded.
Authorisation	If an assessment of compensation is rejected by either the Claimant or Respondent, or if the parties fail to reach an agreement during mediation, an authorisation is issued. This legal document allows the parties to pursue the claim through litigation if they wish to do so. The Board also issues authorisations prior to consent on a case-by-case basis, which can be due to medical complexity, or the interaction of injuries involved in the claim.
Claimant	A Claimant is an individual who submits a personal injury claim seeking compensation for damages suffered due to an accident or incident. The Claimant provides necessary documentation and evidence to support their claim, which is then assessed or mediated by the Board to determine the appropriate compensation.
Consent Rate	When a complete claim application is submitted to the Injuries Resolution Board, the Board sends a Formal Notice to the Respondent(s), informing them that a personal injury claim has been made against them. The Respondent(s) are then asked if they agree to using the Board's assessment or mediation services to resolve the claim. The consent rate is calculated based on the responses to these formal notices each month. If at least one Respondent agrees to using the assessment service, the claim is considered consented. If no Respondents agree to using the assessment service and not all agree to mediation, the claim is considered as consent declined. This forms the basis of the consent rate calculation.
General Damages	General Damages represent the award component which provides compensation for the pain and suffering experienced by the Claimant as a result of an accident. This type of compensation is assessed based on the Personal Injuries Guidelines.
Personal Injury Claim Application Form	A personal injury claim application form is a formal document submitted to the Injuries Resolution Board by an individual (the Claimant) who has been affected by an accident. This form includes detailed information about the accident and the nature and extent of the injuries sustained by the Claimant.
Personal Injuries Guidelines	The Personal Injuries Guidelines were adopted by the Judicial Council in 2021 and provide guidance on the level of damages that may be awarded or assessed for personal injuries. These guidelines aim to ensure consistency and fairness in the compensation awarded for various types of injuries.
Respondent	A Respondent is the individual or entity against whom a personal injury claim is made. This could be an employer, a business, an insurance company, a policyholder or any other party who may be responsible for the Claimant's injuries.
Special Damages	Special Damages refer to compensation for specific, quantifiable financial losses incurred by the Claimant as a result of an injury. These damages cover expenses such as medical bills, lost wages, future medical treatments or aids, and other out-of-pocket costs directly incurred by the Claimant as a result of the accident.



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