

Personal Injuries Award Values

1st of July – 31st of December 2024



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, or
- 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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Report Foreword

The Award Values Report Series, first published in 2021, was developed to provide the first insights into the impact of the Personal Injuries Guidelines on award values, bringing transparency to an often opaque environment. Since the launch of the first publication, the personal injury landscape has undergone significant economic, legislative, and environmental changes. Consequently, the Award Values Series has evolved to meet the need for better data to monitor and understand these changes.

Now in its eighth iteration, the series consistently compares the number of claim applications submitted to 2019, the last 'normal' year before the COVID-19 pandemic. Additionally, the series contrasts the median and average values of personal injury compensation with 2020, the last full year when the Book of Quantum was used as the basis for assessment. It is evident that we are now operating in a new 'normal,' particularly within the complex landscape of personal injury compensation and broader insurance reform.

Over the past five years, there has been significant change in the personal injury environment. In 2020 and the subsequent years, we endured a public health pandemic, resulting in lasting changes to public behaviour and risk aversion. In 2021, the Injuries Resolution Board was the first implementer of the Personal Injuries Guidelines, which were introduced to promote consistency and certainty in personal injury compensation. Throughout 2022 and 2023, we saw the phased commencement of the Personal Injuries Resolution Board Act 2022, which established a mediation service within the Board, introduced anti-fraud measures to the claim application process, and enabled the Board to retain and assess more complex injuries. Additionally, 2023 marked the expansion of the Board's remit to include a new category of claim, the Garda Compensation Scheme.

Finally, 2024 saw a Supreme Court ruling confirming the constitutionality and binding nature of the Personal Injuries Guidelines, and the publication of draft amendments to these Guidelines by the Judicial Council.

These actions have taken place against a backdrop of wider environmental change, including a period of high inflation, strengthened measures to combat uninsured driving, and a sustained focus on health and safety in the workplace and on our roads. At a population level, we have seen continued growth, changing demographics including an ageing population, record levels of employment, a shift to hybrid working, an increase in the popularity of electric vehicles and hybrid models, and a return to pre-pandemic traffic levels.

All these factors will influence trends in the personal injury environment, providing important context for the continued 35% reduction in personal injury claims in 2024. Therefore, throughout this report, we have tried not to attribute any of the trends observed to any one factor. It is clear that we are operating within a new environment, further underscoring the value of our research and the continued monitoring of trends within the personal injury landscape.

While previous years may have been defined by change, 2024 saw consistency and a stabilisation of key trends. This report shows that while award values increased overall in 2024 (but still remain significantly lower than pre-Guideline figures), for the first time, award statistics such as the median award value remained consistent in both halves of the year. Similarly, trends in injury types appear to have stabilised, with the growth in psychiatric damage claims noted in previous periods slowing. Additionally, the average compensation amounts for financial losses incurred as a result of accidents, termed Special Damages, remained unchanged from the previous year, while the maximum value of compensation awarded was similar to 2023. Equally, the Board has maintained its record-level consent rate of 71% and this report will show an acceptance rate of 50% in 2024, reaching 53% in November 2024.

Since the introduction of the Personal Injuries Guidelines in 2021, the Board has conducted over 30,000 assessments of compensation, contributing to a substantial repository of data. This data has enabled our research function to monitor key trends and inform policy development in this area. In this report, we continue to track changes in both the type and severity of injuries which presented for assessment over previous years, a key factor influencing award statistics across the periods.

While this report forms part of our Award Values Series, it is crucial to not only focus on the savings achieved through reduced and more consistent General Damage awards under the Guidelines, but also to acknowledge the claims that no longer exist. As all claims are legally required to be submitted to the Board, unless settled early directly with insurers, our data shows a sustained and significant reduction in the volume of claim applications submitted to our process, and thus no longer proceeding to litigation. The data contained within this report highlights key changes in the personal injury environment and underscores the value of our research in promoting transparency in this area.

Dr Lauren Swan
Head of Research & Policy



Executive Summary

Between January and December 2024, the Injuries Resolution Board made 8,392 assessments of compensation for non-fatal road traffic accidents, workplace accidents and public setting accidents. This report details key statistics in respect of 4,002 personal injury awards made by the Injuries Resolution Board between the 1st of July and 31st of December 2024, in addition to presenting trends for the full-year period.

Personal Injury Claim Volumes

Despite rising employment levels and a return to pre-pandemic traffic volumes, personal injury claims remain 35% lower in 2024 than 2019.

- In 2024, 20,318 personal injury claim applications were submitted to the Injuries Resolution Board for road traffic accidents, workplace accidents and public-setting accidents, representing a **1% increase on 2023 figures**.
- Claim applications remain **35% lower than 2019 figures**, with Employer Liability and Public Liability claims **decreasing by 40%** and Motor Liability claims **by -30%** during this period.
- In 2024, Motor Liability claims increased by 4% on 2023, while Employer Liability claim volumes decreased by 5% and the total number of Public Liability claims remained unchanged.

Prior to the Covid-19 pandemic, the number of personal injury claim applications submitted to the Board generally exceeded 30,000 applications each year. The pandemic caused a significant reduction in claim volumes due to reduced traffic, fewer workplace attendances, and decreased business footfall. Some level of post-pandemic recovery in claim volumes was expected in 2024, however claim volumes were just 1% higher than 2023. Importantly, the number of Employer and Public Liability claims submitted remains 40% lower than 2019, while Motor Liability claims continue to show a significant reduction of -30%. The data provides further evidence of the impact of wider environmental changes on personal injury claim volumes, including legislative reforms and the introduction of the Personal Injuries Guidelines in 2021.

Personal Injury Award Values

In the second half of 2024, the Injuries Resolution Board made assessments of compensation for 4,002 personal injury claims, excluding fatal cases and Garda Compensation Scheme claims.

- The **median award value decreased by 29%**, from €18,422 in 2020 to €13,000 in the second half of 2024, with the most significant reduction observed in Public Liability cases (-35%).
- The average award value also saw a decline, **decreasing by 19%** from €23,877 in 2020 to €19,242 in the second half of 2024.
- In 2024, the median award value of €13,000 represents a 12% increase on 2023, while the average award value increased by 4% from €18,215 in 2023 to €18,967 in 2024.

It is important to note that the average award is more acutely inflated by high-value awards than the median award value. This is relevant as in the second half of 2024, the Board made close to 30 awards valued over €100,000, with one award valued at just under €600,000. The median award value highlights a significant sustained reduction in compensation amounts since the introduction of the Guidelines. In 2020, just 30% of awards were valued under €15,000 compared to 59% of awards in the second half of 2024. This is despite more complex and serious injuries being assessed by the Board.



Key Factors Influencing Award Values

Variations in the type or severity of injuries directly affect the compensation awarded by the Injuries Resolution Board.

- Recent legislative changes enabling the Board to assess wholly psychological injuries have also influenced the injury profile, with psychiatric damage cases increasing from 5% of awards in 2021 to 14% of awards made in the second half of 2024.
- The slight increase in the proportion of psychiatric damage awards in the second half of 2024 compared to the first half (+1%) suggests that this trend has now stabilised.
- Based on the most common injury types, in the second half of 2024, the proportion of awards made for moderate to severe injuries has increased from 15% of awards made between April to December 2021 to 25% of awards made in the second half of 2024.

Overall, the findings indicate that more complex injury cases are being retained and assessed by the Injuries Resolution Board, rather than proceeding to litigation. This approach enables individuals who have sustained serious and life-changing injuries to receive compensation sooner, while significantly reducing litigation fees, benefiting all parties involved.

Overall, 2024 saw several positive developments for the Injuries Resolution Board and the broader personal injury landscape. In April 2024, the Supreme Court ruled that the Personal Injuries Guidelines were constitutional and legally binding, providing increased certainty for the future. Additionally, the Board has maintained its record-level consent rate of 71%, meaning that more cases are proceeding through its assessment and mediation services. Finally, while the introduction of the Guidelines initially significantly reduced the number of assessments accepted by both Claimants and Respondents, in 2024, the acceptance rate was 50%, reaching 53% in November 2024.

This acceptance rate does not include cases which were successfully resolved by the Board's mediation service, which completed its roll-out in December 2024 to include motor liability claims. By successfully resolving more cases through the Board's mediation and assessment services, we can significantly reduce the overall cost of claims, leading to more affordable premiums for everyone, ultimately protecting policyholders, consumers, and businesses.

Infographic Summary

Personal Injury Claims and Award Values in 2024

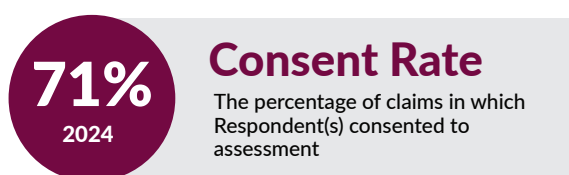
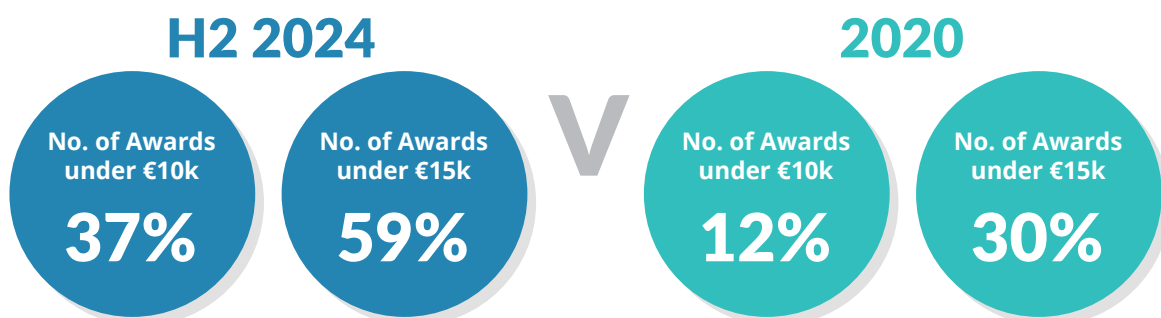
Personal Injury Claim Applications 2024 v 2019



Personal Injuries Award Values July-December 2024

Award Category	Median Award Value	% drop in value	Average Award Value	% drop in value
Motor Liability	€12,593	-30%	€17,624	-20%
Public Liability	€13,331	-35%	€21,393	-18%
Employer Liability	€16,217	-31%	€25,687	-16%
Overall award	€13,000	-29%	€19,242	-19%

Lower than 2020 award, assessed under the Book of Quantum



Trends in Award Values

Median Awards Values



Lower than **median** award in 2020, assessed under the Book of Quantum

Average Award Values



Lower than **average** award in 2020, assessed under the Book of Quantum

Throughout 2024, the Injuries Resolution Board continue to retain and assess more complex injury cases

Apr - Dec 2021 Awards



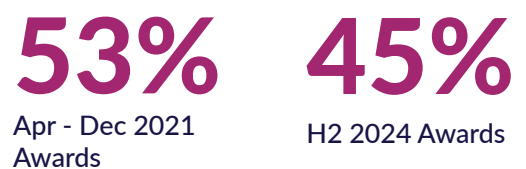
July - December 2024 Awards



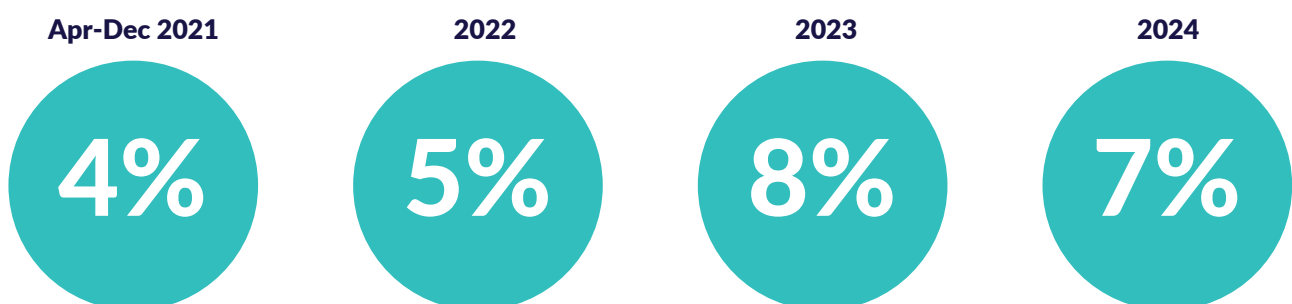
Assessments related to Psychiatric Damage Injuries



Assessments related to Neck and Back Injuries



Proportion of Awards valued at €50,000 or greater



About this Report

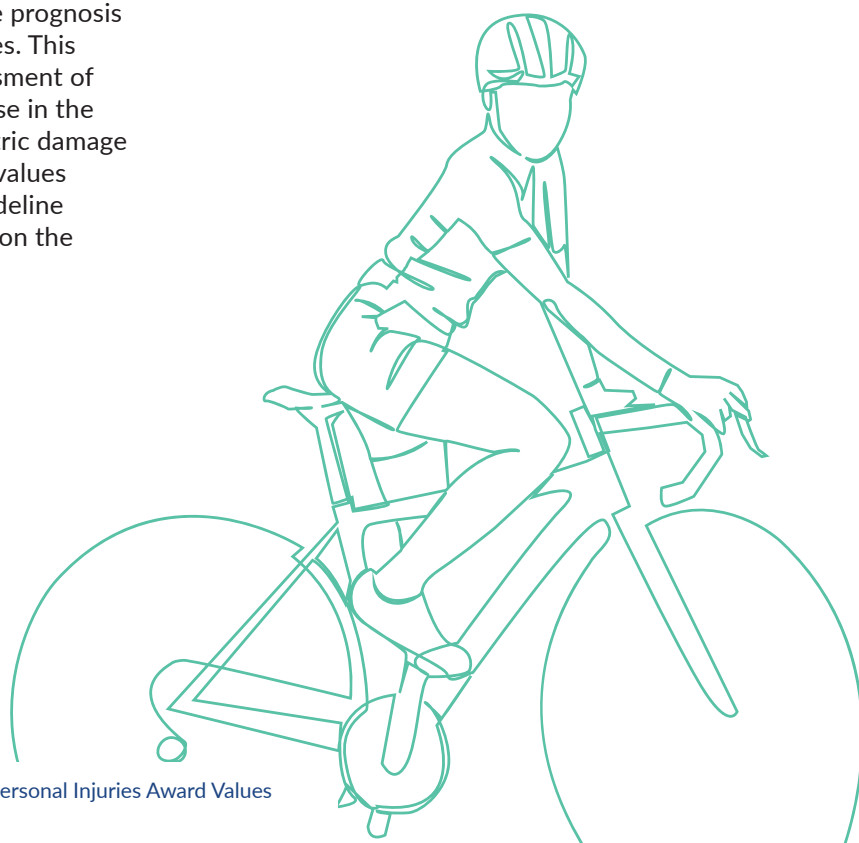
The Injuries Resolution Board is Ireland's independent State Body responsible for the resolution of personal injury claims. Importantly, all injured parties who pursue personal injury compensation following an accident must submit their claim to the Injuries Resolution Board unless settled directly with the respondent/insurer early.

This report provides an overview of 8,392 assessments of compensation made by the Injuries Resolution Board between January 1st and December 31st, 2024, for non-fatal road traffic accidents, workplace accidents, and public-setting accidents. Specifically, it details key statistics for 4,002 non-fatal personal injury awards made between July 1st and December 31st, 2024, while also presenting trends for the full-year period.

Since the introduction of the Personal Injuries Guidelines in April 2021, the Injuries Resolution Board has published comprehensive data on over 30,000 personal injury awards. This data has featured in our Award Values Series, of which this report represents the eighth iteration. Previous reports have highlighted the significant impact of the Guidelines on award values, which decreased on average by 42% in the first period following their implementation (April-December 2021).

In subsequent periods, legislative changes have enabled the Board to retain more complex injury cases, including those requiring a stable prognosis or involving wholly psychological injuries. This has resulted in an increase in the assessment of more severe injuries and a significant rise in the proportion of awards made for psychiatric damage injuries. Despite these changes, award values remain significantly lower than pre-Guideline figures, reflecting their ongoing impact on the personal injury landscape.

Utilising data on over 30,000 assessments of compensation made under the Guidelines, the Award Values Report series has identified and monitored changes in claim volumes, claim types, and award statistics. Additionally, the clear methodology provided by the Guidelines for identifying the Dominant/Most Significant injury has enabled this report series to monitor changes in injury types and severity over time. This data has been critical in understanding the impact of the reforms enacted to date and has promoted a greater awareness of the evolving personal injury landscape among key stakeholders and policymakers.



Methodological Notes

The Injuries Resolution Board publishes data on the median and average value of personal injury awards made for injuries sustained in road traffic, workplace, and public setting accidents, as part of its Award Values Series, now in its eighth iteration.

In 2023, the Board launched a mediation service as an alternative way to resolve personal injury claims. Initially, this service was available for Employer Liability claims in December 2023, and it was later extended to include Public Liability claims in May 2024 and Motor Liability claims in December 2024. While this service continues to successfully resolve personal injury claims, this report focuses on awards made through the Injuries Resolution Board's assessment service, equating to over 8,000 awards in 2024.

This report includes data on over 4,000 assessments of compensation made by the Board between the 1st of July – 31st of December 2024, in addition to full-year figures. Fatal cases are excluded from this analysis, as they were not impacted by the introduction of the Personal Injuries Guidelines. The report compares claim and award statistics in 2024 with those from 2020, the last full year before the Personal Injuries Guidelines were introduced. During that time, assessments of compensation were made with reference to the Book of Quantum.

The report also analyses awards by injury type, focusing on the Dominant/Most Significant injury as defined by the Personal Injuries Guidelines. Additionally, the analysis of injury severity follows the categories outlined in the Guidelines, covering injuries classified as minor, moderate, and severe/serious. While this includes the most common orthopaedic and psychiatric injuries, it excludes less frequent injuries with varying severity classifications. Despite these limitations, the analysis offers valuable insights into overall trends in personal injury compensation.

1

Trends in Personal Injury Claim Volumes: January – December 2024

Between January 1st and December 31st, 2024, a total of 20,318 claim applications were submitted to the Injuries Resolution Board. These claims pertained to road traffic accidents (Motor Liability claims), workplace accidents (Employer Liability claims), and public-setting accidents (Public Liability claims). It is important to note that this report excludes Garda Compensation Scheme Claims, which first came under the remit of the Injuries Resolution Board in April 2023.

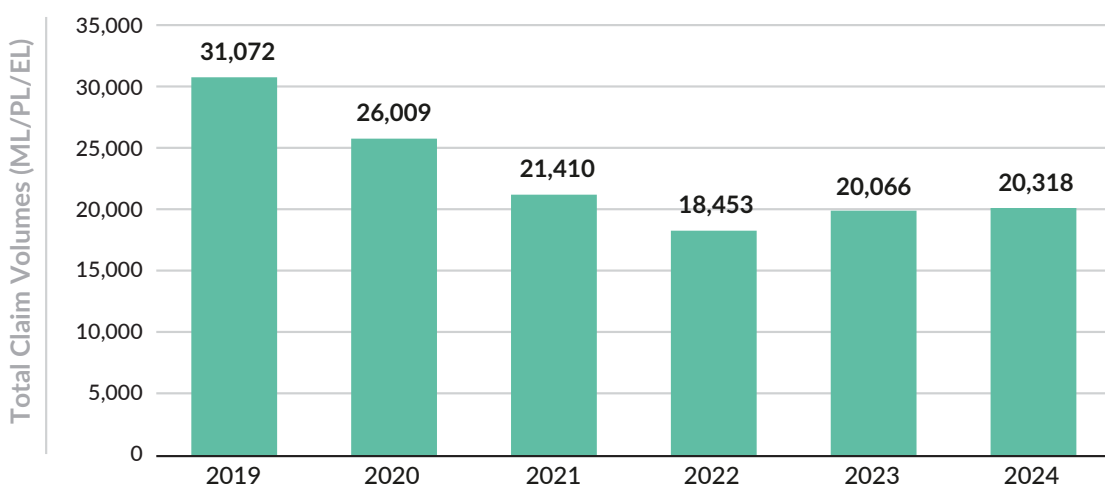
As shown in Figure 1, in 2024, claim volumes were just 1% higher than the figures for 2023 and remain 35% lower than the number of claims submitted in 2019. The following changes in claim volumes were observed across claim categories between 2023 and 2024:

- **Motor Liability** increased by 4%.
- **Employer Liability** decreased by 5%.
- **Public Liability** remained relatively unchanged, with a slight decrease of less than 1%.

The Injuries Resolution Board's data on personal injury claim application volumes provides critical insight into trends within the broader personal injury landscape. All personal injury claims are legally required to be submitted to the Board, unless settled early directly with insurers or respondents. Regardless of whether each claim is ultimately resolved through the Board's assessment or mediation services, the data identifies not only the number of claims that may enter the Board's processes but also those that may eventually proceed to litigation.

Figure 1

Volume of claim applications submitted to the Injuries Resolution Board between 2019-2024 (Excluding Garda Compensation Scheme Claims)

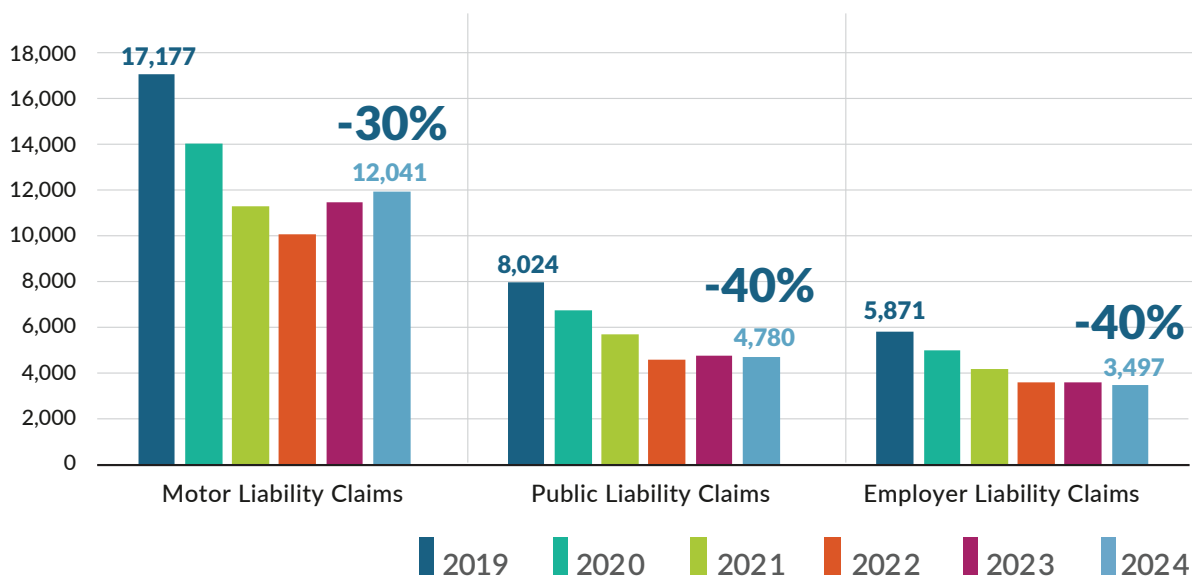


In April 2021, the Personal Injuries Guidelines were introduced, replacing the Book of Quantum. These Guidelines significantly reduced the value of personal injury compensation that could be awarded for some minor severity injury types. The introduction of the Guidelines aimed to ensure greater consistency in personal injury awards and to create a more predictable, fair, and efficient process for resolving personal injury claims. The implementation of the Guidelines in April 2021 crossed the timeline of 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, the number of claim applications submitted to the Injuries Resolution Board represents a 35% reduction compared to the number of claims submitted in 2019. This sustained reduction in claim volumes, in addition to a decrease in the number of minor severity injury claims being assessed by the Board, as detailed later in this report, provides evidence of the impact of the introduction of the Guidelines on personal injury claims.

Figure 2.

Volume of claim applications submitted to the Injuries Resolution Board based on claim category between 2019-2024



Motor Liability Claim Volumes

While claim volumes remain significantly reduced across all claim categories compared to 2019 figures, Motor Liability claims increased by 4% on 2023 figures, accounting for over 12,000 personal injury claim applications in 2024. It is important to note that while claimants generally have two years following an accident to submit a claim application to the Injuries Resolution Board, claims relating to road traffic accidents are submitted, on average, 0.9 years post-accident. This means that most Motor Liability claims submitted in 2024 relate to accidents that occurred in the previous year.

Therefore, it is important to consider whether there has been a sustained impact of the Covid-19 pandemic on traffic volumes. In its annual national road network indicators report for 2023¹, Transport Infrastructure Ireland noted that traffic levels “have now returned to the pre-pandemic levels seen in 2019.” While traffic volumes may have returned to their baseline status, Motor Liability claims remain 30% lower than the prevailing rates in 2019.

Public Liability Claim Volumes

Public Liability claims refer to injuries sustained by visitors to businesses or public spaces. In 2024, 4,780 Public Liability claims were submitted to the Injuries Resolution Board, representing a 40% reduction compared to 2019, when over 8,000 claims were submitted. Interestingly, Public Liability claim volumes have remained relatively stable over the last three years, ranging from 4,600 claims in 2022 to 4,795 claims in 2023.

As highlighted in the Injuries Resolution Board's research report on Public Liability accidents², the reduction in claim volumes was most pronounced in the hospitality sector (-52%), followed by accidents occurring in shops and stores (-44%) between 2019 and 2023.

Employer Liability Claim Volumes

In 2024, over 3,400 workplace injury claims were submitted to the Injuries Resolution Board, representing a 40% reduction compared to the volume submitted in 2019. This sustained reduction has occurred against the backdrop of a significant increase in employment over this period, with 2.78 million people employed at the end of 2024, an 18% increase from 2019³. However, it is also important to consider the prevailing impact of the Covid-19 pandemic on working arrangements, with many organisations transitioning to remote or hybrid working in subsequent periods.

In comparison to 2023, workplace injury claim volumes decreased by 5% in 2024. This indicates that Covid-19 cannot be the sole influencing factor on claim volumes. It is important to consider the impact of the introduction of the Personal Injuries Guidelines in April 2021. Additionally, some of this decrease may be attributed to enhanced safety measures, with the Health and Safety Authority reporting a 25% reduction in fatal workplace accidents in 2024⁴, based on provisional year-end data.

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

2 [public-liability-accidents-report-2019-2023.pdf](#)

3 [Labour Force Survey \(LFS\) - CSO - Central Statistics Office](#)

4 [Number of workplace fatalities falls by a quarter in 2024 - The Irish Times](#)

Figure 3

The volume of claims submitted to the Injuries Resolution Board between January-December 2024, with comparisons to 2023 and 2022, overall, and by claim category.

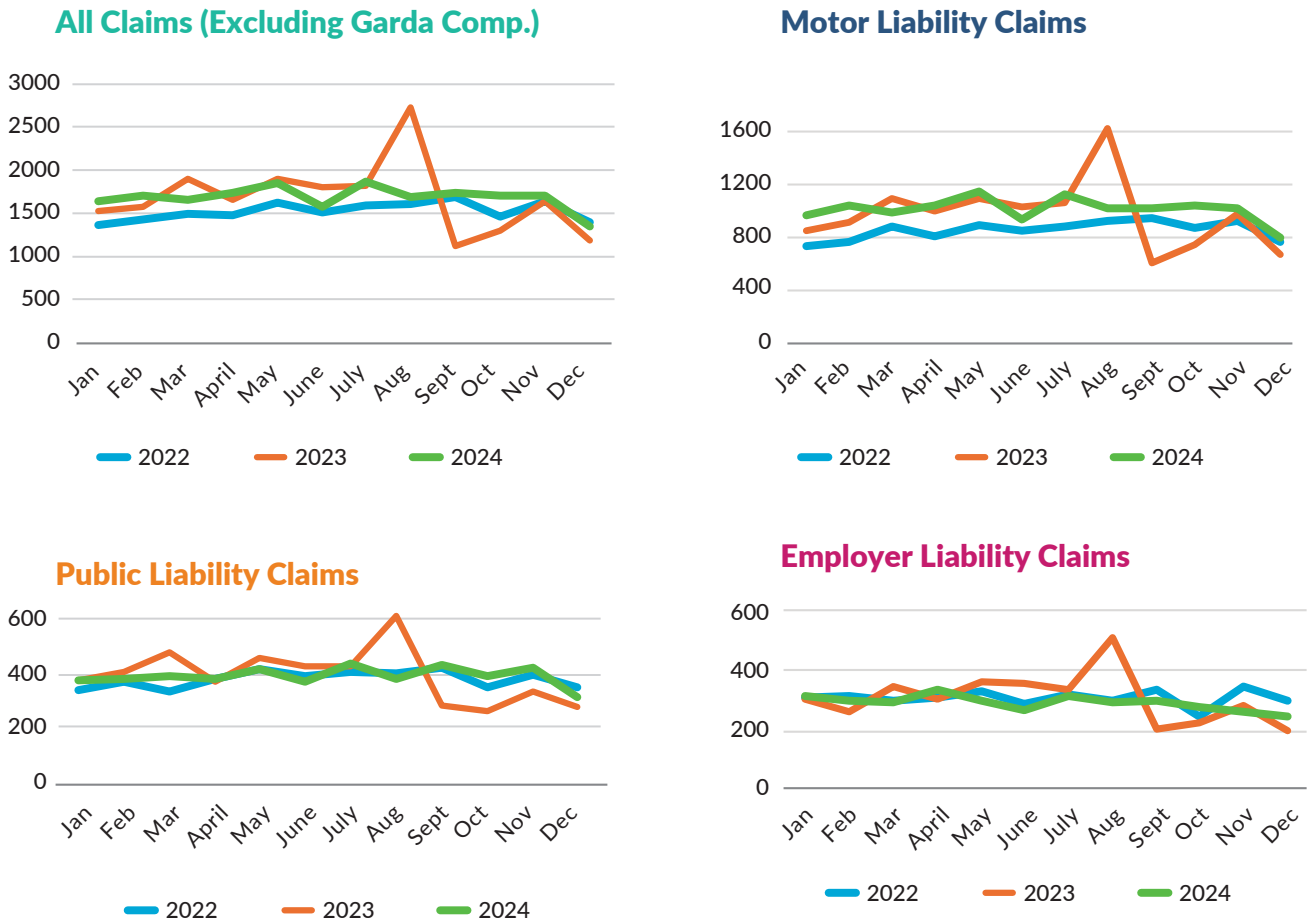


Figure 3 describes the number of personal claim applications submitted to the Injuries Resolution Board from January to December in the years 2024, 2023, and 2022. There was a notable increase in claim volumes across all categories in August 2023, which preceded the commencement of the second phase of the Personal Injuries Resolution Board Act in September 2023. This shift in claim volume trends impedes any comparative analysis between the claim volumes in the second half of 2024 and 2023. However, when compared to the second half of 2022, claim volumes in the last six months of 2024 remained relatively consistent with the patterns observed for Public Liability and Employer Liability claims in 2022. Motor Liability claims, however, generally remained higher across all months in 2024 compared to 2022. Overall, claim volumes in 2024 did not fluctuate significantly throughout the year, and similar to previous years, there was a reduction in claim volumes in December.

2

Trends in Award Values between July – December 2024

Between the 1st of July and 31st of December 2024, the Injuries Resolution Board made 4,002 assessments of compensation, excluding fatal cases, for personal injuries sustained in road traffic accidents, workplace accidents and public-setting accidents. Additionally, the Board made 152 awards for injuries sustained by members of An Garda Síochána in the course of their duties. As shown in **Table 1**, in the second half of 2024, 69% of awards related to road traffic accident claims, 15% for Public Liability claims, 12% for workplace injury claims, and 4% for Garda Compensation Scheme claims. Compared to the first half of 2024, the proportion of awards for Garda Compensation Scheme claims increased from 1% to 4% in the second half of the year, which follows the commencement of legislation bringing this claim type within the remit of the Board in April 2023.

Table 1

Breakdown of assessments of compensation made in the second half of 2024.







	 Motor Liability	 Public Liability	 Employer Liability	Garda Compensation
Number of Awards in H2 2024	2,862	633	507	152
% of H2 2024 awards	69%	15%	12%	4%
% of H1 2024 awards	69%	18%	13%	1%
% of H2 2023 awards	70%	17%	13%	N/A
% of 2024 awards	69%	17%	13%	2%
% of 2023 awards	70%	17%	13%	N/A
% of 2022 awards	65%	20%	15%	N/A

Table 2 presents the median value and average value of 4,002 assessments of compensation made by the Injuries Resolution Board between July and December 2024, excluding fatal and Garda Compensation Scheme cases. Award statistics from 2024 are compared with data from 2020—the last full year prior to the implementation of the Personal Injuries Guidelines, when assessments of compensation were made with respect to the Book of Quantum.

Table 2

Breakdown of average and median award values between July and December 2024 v 2020 (excluding fatalities).

	2024 H2 Median	2020 Median	Change (%)	2024 H2 Average	2020 Average	Change (%)
Motor Liability 	€12,593	€17,938	-30%	€17,624	€22,158	-20%
Public Liability 	€13,331	€20,645	-35%	€21,393	€26,000	-18%
Employer Liability 	€16,217	€23,447	-31%	€25,687	€30,576	-16%
Overall	€13,000	€18,422	-29%	€19,242	€23,877	-19%

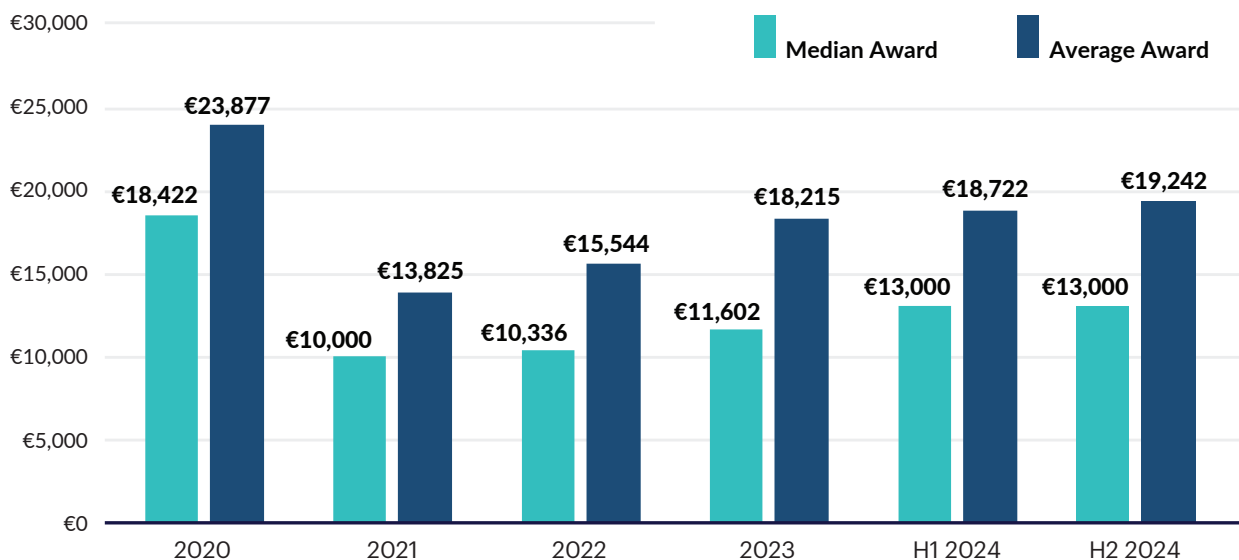
It is important to note that the median award value is included in recent reports and is considered a more robust metric for monitoring trends in award statistics across periods, given its reduced sensitivity to high-value cases compared to average award values.

In the second half of 2024, the median value of awards was €13,000, representing a 29% decrease on the median award of €18,422 in 2020. The significant reduction in median award values was most pronounced among Public Liability cases (-35%), followed by reductions in Employer Liability (-31%) and Motor Liability awards (-30%).

The average value of assessments of compensation made in the second half of 2024 was €19,242 a 19% decrease from the pre-Guideline average award of €23,877 in 2020. The largest decrease occurred among Motor Liability awards (-20%), followed by Public Liability (-18%) and Employer Liability awards (-16%).

Figure 3




Median and Average Award Values between 2020 and 2024



As shown in **Figure 3**, personal injury compensation significantly reduced by 42% during April-December 2021 following the implementation of the Guidelines. However, average and median award values have increased in subsequent periods. The increase is most pronounced for average award values, with the average award of €18,722 in the first half of 2024 reflecting a 3% increase from the 2023 average award of €18,215 and increasing by a further 3% in the second half of 2024. In contrast, median award values have ranged from €10,000 in 2021, remaining relatively stable until 2024, when the median award value was €13,000 in both halves of the year.

Table 3

Range of total award values between July and December 2024, compared to 2020, based on claim category.

H2 2024 Awards	<€5k	€5k-10k	€10k-15k	€15k-20k	€20k-25k	€25k-50k	≥€50k
% of Employer Liability Awards 	9%	21%	14%	15%	9%	19%	14%
% of Motor Liability Awards 	16%	23%	16%	15%	9%	16%	5%
% of Public Liability Awards 	15%	22%	16%	10%	8%	17%	12%




2020 Awards	<€5k	€5k-10k	€10k-15k	€15k-20k	€20k-25k	€25k-50k	≥€50k
% of Employer Liability Awards 	2%	8%	13%	17%	13%	32%	15%
% of Motor Liability Awards 	2%	8%	20%	31%	14%	20%	5%
% of Public Liability Awards 	5%	10%	14%	17%	12%	30%	12%

Table 3 highlights the ongoing significant impact of the Personal Injuries Guidelines on the value of awards made by the Injuries Resolution Board. In 2020, when awards were made with reference to the Book of Quantum, only 10% of Employer Liability awards were valued under €10,000, compared to 30% of awards in the second half of 2024. Similarly, in 2020, only 30% of Motor Liability awards were valued under €15,000, compared to 55% in the second half of 2024. The distribution of Public Liability awards shows a similar impact, with just 29% of awards valued under €15,000 in 2020, compared to 53% in the last six months of 2024.

While the proportion of lower-value awards has increased significantly, the proportion of awards valued over €50,000 has returned to the levels observed under the Book of Quantum. This change is due to a combination of factors. Firstly, legislation enacted in 2023 has enabled the Injuries Resolution Board to retain more complex injury cases until a stable prognosis is available for assessment. Additionally, the Board can now assess cases of a wholly psychological nature. Ultimately, this legislation has supported more injured claimants in resolving their claims through the Injuries Resolution Board, allowing them to receive their compensation sooner and without the high litigation fees associated with settlements made through the litigated channel.

Table 4

Breakdown of average and median award values between 2024 v 2023 (excluding fatalities).




	2024 Median	2023 Median	Change (%)	2024 Average	2023 Average	Change (%)
Motor Liability 	€12,510	€10,661	+17%	€17,333	€15,950	+9%
Public Liability 	€13,658	€12,414	+10%	€21,212	€20,396	+4%
Employer Liability 	€16,244	€16,498	-2%	€24,966	€26,439	-6%
Overall	€13,000	€11,601	+12%	€18,967	€18,215	+4%

Table 4 compares the average and median award values for the full-year period of 2024 with figures from 2023, excluding fatalities. Overall, the average award value in 2024 was €18,967, reflecting a 4% increase from the average award in 2023 of €18,215. The median award value increased to €13,000 in 2024, remaining stable in both halves of the year, representing a 12% increase from the median award of €11,601 in 2023. Further sections of this report will explore factors influencing this increase, including examining the types of injuries assessed and the value of compensation awarded for financial loss or vouched expenditure incurred by claimants following an accident.

Table 5

Range of Total Award Values in 2024, compared to 2023, 2022 and 2020 figures.

Award value band	<€5k	€5k-10k	€10k-15k	€15-20k	€20k-25k	€25k-50k	≥€50k
% of 2024 Awards	15%	22%	22%	14%	9%	13%	7%
% of 2023 Awards	20%	22%	20%	12%	7%	11%	8%
% of 2022 Awards	23%	24%	20%	12%	6%	10%	5%
% of Apr-Dec 2021 Awards	20%	29%	23%	11%	5%	8%	4%
Award value category	<€10k		€10k-15k	€15k-20k	≥€20k		
% of 2020 Awards	12%		18%	26%	44%		

Table 5 outlines the distribution of compensation assessments made by the Injuries Resolution Board in 2024, compared to previous years. When compared to the distribution of awards in 2020, made with reference to the Book of Quantum, the value of awards made in 2024 demonstrates the impact of the Personal Injuries Guidelines. In 2020, just 30% of awards were valued under €15,000 compared to 59% of awards made in 2024. Consistent with previous periods, the proportion of awards valued at €50,000 or greater has remained inflated following the implementation of the Guidelines in April 2021, accounting for 7% of all awards made in 2024 compared to just 4% of awards made in 2021. Conversely, the proportion of low-value awards (valued under €5,000) decreased from 20% in 2023 to 15% in 2024. As detailed later in this report, across recent periods, the Injuries Resolution Board has assessed fewer minor severity injury claims, which has contributed to the reduction in low value cases being assessed.

Table 6

Highest and Lowest Value of Awards made in 2024 and 2023




Award category	 Motor Liability	 Public Liability	 Employer Liability	Overall
Highest award 2024	€378,845	€174,719	€592,225	€592,225
Highest award 2023	€691,392	€209,453	€637,352	€691,392
Lowest award 2024	€0	€0	€600	€0
Lowest award 2023	€0	€0	€300	€0

Table 6 describes the highest and lowest value awards made by the Injuries Resolution Board in 2024, with comparisons to 2023 figures. The highest value award of €592,225 was made by the Board in the second half of the year. This award related to a workplace injury claim in which the worker sustained severe injuries. A large component of the award related to the future loss of earnings which will be experienced by the Claimant as a result of the accident. The highest value Public Liability award was valued at €174,719 and related to an accident in which the Claimant sustained a serious eye injury. The highest value Motor Liability award in 2024 was valued at €378,845 and related to a serious road traffic accident affecting a vulnerable road user.




3

General Damages and Special Damages

Personal injury awards consist of two distinct components: General Damages, which provide compensation for pain and suffering, and Special Damages, which cover financial losses. Special Damages reflect direct costs to Claimants, including current and future loss of earnings, vehicle repair costs, treatment costs, and other vouched expenses incurred by the Claimant as a result of an accident. The introduction of the new Personal Injuries Guidelines pertains solely to the award levels for General Damages.

Table 7

Breakdown of Average and Median General Damage Awards between Jul-Dec 2024 v 2020.

	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average General Damages Jul-Dec 2024	€15,013	€19,732	€20,199	€16,417
Average General Damages 2020	€20,249	€24,625	€27,051	€21,850
% change in value	-26%	-20%	-25%	-25%
Median General Damages Jul-Dec 2024	€11,000	€12,500	€14,000	€12,000
Median General Damages 2020	€16,000	€20,000	€20,000	€17,000
% change in value	-31%	-38%	-30%	-29%

As shown in **Table 7**, the Guidelines continue to significantly impact the average and median values of compensation for General Damages in 2024.

Between July and December 2024, the average General Damages award was €16,417 a reduction of 25% on the average General Damages award in 2020. The median award values highlight the sustained impact of the Guidelines, with the median General Damage award of €12,000 in the second half of 2024 representing a 29% decrease on 2020 figures. Based on median award values, the greatest decrease was among Public Liability claims (-38%), followed by Motor Liability (-31%) and Employer Liability awards (-30%).

Table 8

Breakdown of Average and Median General Damage Awards in Jul-Dec 2024 v 2023.







	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average General Damages Jul-Dec 2024	€15,013	€19,732	€20,199	€16,417
Average General Damages 2023	€13,471	€18,679	€20,506	€15,387
% change in value	+11%	+6%	-1%	+7%
Median General Damage Award Jul-Dec 2024	€11,000	€12,500	€14,000	€12,000
Median General Damage Award 2023	€9,000	€12,000	€13,250	€10,000
% change in value	+22%	+4%	+6%	+20%

Table 8 describes the average and median General Damages awards in the second half of 2024, compared to 2023 figures. Overall, the average General Damages award of €16,417 in the second half of 2024 represented a 7% increase on the average value in 2023. This increase was more pronounced for the median General Damages award, which increased by 20% during the same period. The largest increase in General Damages awards was noted for Motor Liability awards, where the average award value increased by 11% and the median award value increased by 22%. As discussed earlier in this report, 2024 saw a 5% reduction in the proportion of low-value awards made, valued under €5,000, which had a more pronounced impact on the median award value in comparison to the average award value during this period.

Table 9

Breakdown of Average and Median Special Damage Awards between Jul-Dec 2024 v 2020.

	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average Special Damages Jul-Dec 2024	€2,611	€1,661	€5,489	€2,825
Average Special Damages 2020	€1,909	€1,375	€3,524	€2,027
% change in value	+37%	+21%	+56%	+39%
Median Special Damages Jul-Dec 2024	€950	€355	€1,479	€862
Median Special Damages 2020	€760	€330	€788	€681
% change in value	+25%	+8%	+88%	+27%

As discussed in previous reports, Special Damage awards increased significantly across previous periods, driven by inflation affecting common types of expenditure associated with accidents, such as medical treatments, vehicle repairs, and loss of earnings claims. It is also important to consider the increased severity of injuries assessed by the Injuries Resolution Board across recent periods, as more severe injuries are associated with longer duration of absence from work and thus higher loss of earning claims, in addition to higher treatment costs, all of which contribute to higher Special Damage awards.

As shown in **Table 9**, overall, in the second half of 2024, the average Special Damages award was 39% higher compared to 2020 figures. Despite this significant increase, the data shows that the Special Damages element constitutes a relatively small proportion of the overall value of an award, with a median value of €862 and an average value of €2,825 in the second half of 2024. The Special Damages component of compensation is particularly sensitive to high-value cases, as evidenced by the increase of just 27% in the median Special Damages award compared to a 39% increase in the average Special Damages award during the same period. Employer Liability awards saw the greatest increases in both the average and median Special Damages awards in the second half of 2024 versus 2020, increasing by 56% and 88%, respectively. It is important to consider that the Board made an award of just under €600,000 for a workplace injury claim in the second half of the year, with a substantial Special Damages element.

Table 10

Breakdown of Special Damages in Jul-Dec 2024 vs 2023.




	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average Special Damages Jul-Dec 2024	€2,611	€1,661	€5,489	€2,825
Average Special Damages 2023	€2,478	€1,717	€5,934	€2,827
<i>% change in value</i>	+5%	-3%	-7%	N/C
Median Special Damages Jul-Dec 2024	€950	€355	€1,479	€862
Median Special Damages 2023	€810	€390	€1,124	€742
<i>% change in value</i>	+17%	-9%	+32%	+16%

Table 10 compares the average and median Special Damages awards in the second half of 2024 to award statistics in 2023. Overall, the average Special Damages award in the second half of 2024 was unchanged on 2023, while the median value was 16% higher. It is important to note that although the average and median values of Special Damages awards are generally low compared to the General Damages element, both metrics can be skewed by large awards. For example, five Special Damages awards valued over €100,000 were made in the second half of 2024.

4

Injury Analysis

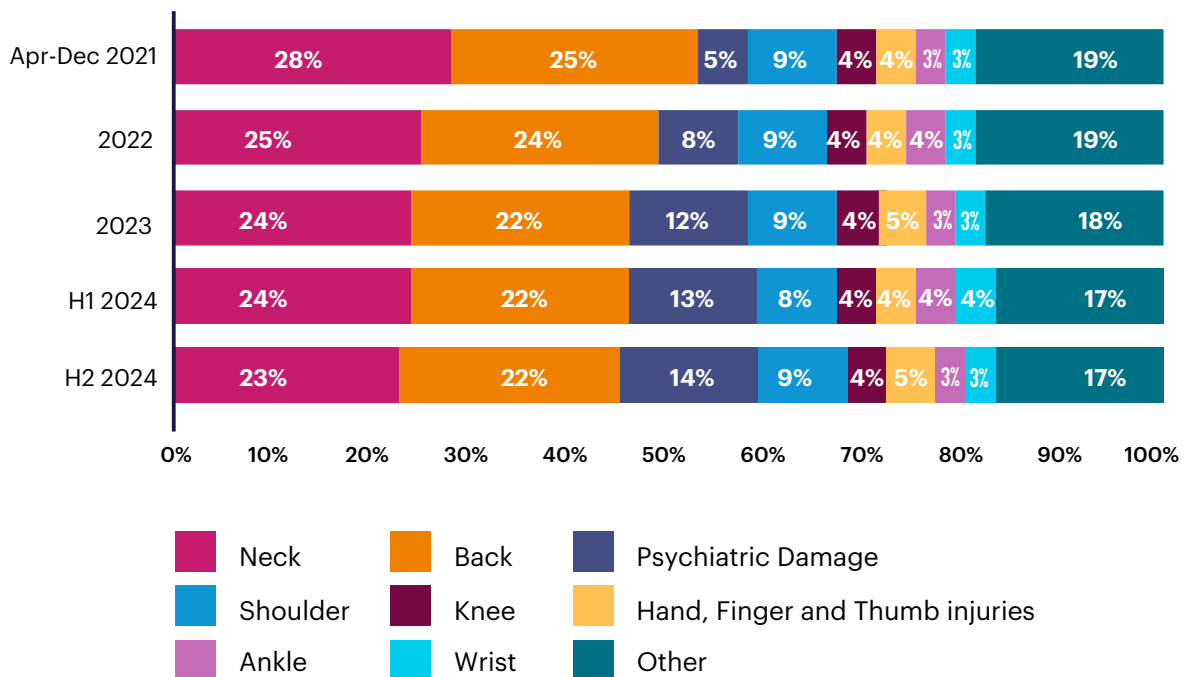
Award value statistics are influenced by the nature and severity of the injuries assessed. Any variations in the type or severity of injuries presenting for assessment to the Injuries Resolution Board will consequently affect the compensation awarded for each case.

The introduction of the Guidelines in April 2021 led to a significant reduction in compensation for some injury types, including soft tissue injuries, such as minor severity neck and back injuries, which are commonly sustained in minor road traffic accidents and previously accounted for close to half of all claims assessed by the Injuries Resolution Board. For other types of injuries, the compensation amounts either increased or remained the same with the new Guidelines, compared to the Book of Quantum.

The Guidelines offer a comprehensive guide on the appropriate compensation ranges for the most frequently sustained injury types, including specific compensation brackets based on the severity of the injury. According to the Guidelines, when determining the appropriate compensation level, the Injuries Resolution Board considers the Dominant/Most Significant injury sustained, with additional compensation provided for cases involving multiple injuries. The following section, which outlines the most common types of injuries sustained, focuses solely on the Dominant/Most Significant injury.

Figure 4

Most common Dominant/ Most Significant Injury types for awards made under the Personal Injuries Guidelines in 2024, 2023, 2022 and April-December 2021.



In 2023, legislation was enacted which enabled the Injuries Resolution Board to retain and assess cases of a wholly psychological nature. As shown in **Figure 4**, this legislative change has significantly influenced the profile of injuries being assessed by the Board. In the period immediately following the implementation of the Guidelines (April to December 2021), just 5% of awards involved cases where psychiatric damage was the Dominant/Most Significant injury. This proportion has steadily increased over subsequent periods, reaching 14% of all awards made in the second half of 2024.

This trend has coincided with a decrease in the proportion of awards in which neck and back injuries constitute the Most Significant/ Dominant Injury. In the period immediately following the implementation of the Guidelines, April to December 2021, neck and back injuries accounted for 53% of all awards made. In the second half of 2024, this has decreased to 45% of awards made. This reduction has been most pronounced for Motor Liability awards. The Injuries Resolution Board's data shows that in 2022, 65% of all awards made for road traffic accident claims related to neck and back injuries, which has reduced to 56% of awards by the second half of 2024. This is likely due to the impact of the Guidelines, which significantly reduced compensation values for soft tissue injuries, such as minor severity neck and back injuries, and may have influenced Claimant behaviour in subsequent periods.

Table 11

Most common Dominant/ Most Significant Injury Types based on Claim Category in the second half of 2024.

 Motor Liability	 Employer Liability	 Public Liability
Neck (30%)	Hand, finger and thumb injuries (14%)	Back (11%)
Back (26%)	Back (12%)	Knee (10%)
Psychiatric Damage (16%)	Psychiatric Damage (8%)	Ankle (10%)
Shoulder (9%)	Shoulder (8%)	Wrist (9%)
Knee (3%)	Wrist (7%)	Shoulder (8%)

Motor Liability Awards

In 2022, neck and back injuries accounted for the Dominant/ Most Significant injury in 65% of Motor Liability cases. In the second half of 2024, this has reduced to 56% 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 the second half of 2024. It is important to note that the proportion of psychiatric damage injury awards made in the second half of 2024 is only marginally higher (+1%) than the first half of the year.

Employer Liability Awards

In 2022, back injuries accounted for 17% of all Employer Liability awards made by the Board, which has reduced to 12% of awards in the second half of the year. The proportion of workplace injury awards made for Psychiatric Damage injuries has doubled across this period, increasing from 4% of awards in 2022 to 8% of awards in the second half of 2024. Injuries to hand, finger and thumbs accounted for 14% of awards made in the second half of 2024, representing the most frequently sustained injury, similar to previous periods.

Public Liability Awards

The type of injuries assessed relating to Public Liability accidents has remained relatively consistent across previous periods, with orthopaedic injuries commonly sustained. While back injuries were the most frequently sustained Dominant/ Most Significant injury in the second half of 2024, accounting for 11% of Public Liability awards, this was closely followed by knee (10%), ankle (10%), wrist (9%) and shoulder injuries (8%).

4.1 The Severity of Injuries Assessed between July-December 2024

One of the primary factors influencing trends in award value statistics across previous period was the greater severity of injuries being assessed by the Injuries Resolution Board. Despite the challenges in monitoring severity across all types of injuries due to categorisation differences for specific injury types in the Guidelines, it is possible to analyse the proportion of injuries classified as minor, moderate, or serious/severe for the seven most common injury types. This includes ankle, back, knee, neck, psychiatric damage, shoulder, and wrist injuries, accounting for just under 80% of all awards made in the second half of 2024, giving a robust indication of overall injury severity trends.

It is important to note that the Personal Injuries Guidelines set out appropriate compensation ranges for common injury types, with higher award ranges corresponding to more severe injuries. For example, minor severity orthopaedic injuries typically involve soft tissue injuries with substantial recovery within a maximum of five years. Moderate severity orthopaedic injuries often involve fractures causing considerable pain and discomfort. Severe and serious orthopaedic injuries include those causing severe pain and discomfort, potentially leading to impairments in the ability to perform tasks independently.

The Guidelines recommend the consideration of several factors when determining the severity of an injury, including the extent of required treatments and the expected prognosis.

Consequently, any changes in the severity of injuries assessed will impact the overall average and median award values for that period. This sub-analysis aims to provide greater insights into how personal injuries have evolved since the introduction of the Guidelines in April 2021.

As shown in **Table 12**, the proportion of awards made by the Injuries Resolution Board for minor severity injuries has steadily decreased since the introduction of the Guidelines in April 2021. In the period directly following the introduction of the Guidelines (April-December 2021), 86% of awards made among the most common injury types related to cases in which the dominant/most significant injury was of minor severity, falling within the lower value award ranges. Since then, the proportion of minor severity injuries has decreased to 76% of awards in the second half of 2024.

Additionally, the proportion of awards made for moderate severity injuries has increased, from 13% of awards in 2021 to 21% of awards made in the first half of 2024. In practical terms, this means that in 2021 one in every 8 assessments related to moderate severity injuries, compared to one in every five assessments in 2024. This has also coincided with a slight increase in the proportion of awards made for severe/serious injuries, accounting for 4% of awards in the second half of 2024.

Table 12

The severity classification of the most common injury types assessed between 2024-2021.

Injury Severity	Minor Severity	Moderate Severity	Severe/ Serious
H2 2024*	76%	21%	4%
H1 2024	78%	19%	3%
H2 2023	76%	19%	5%
H1 2023*	80%	18%	3%
2022	82%	16%	2%
Apr-Dec 2021*	86%	13%	2%

*Values may not sum to 100% due to rounding.

5

Consent and Acceptance Rates in 2024

5.1 Consent Rates in 2024

When a Claimant submits a personal injury claim to the Injuries Resolution Board, we issue 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.

Table 13.

Proportion of Respondents consenting to assessment/mediation* by the Injuries Resolution Board

Year	Consent Rate
2019	55%
2020	55%
2021	60%
2022	70%
2023	71%
2024	71%

**In December 2023 the Injuries Resolution Board launched a mediation service for Employer Liability claims and this was extended to Public Liability claims in May 2024 and to Motor Liability claims in December 2024.*

As shown in **Table 13**, in 2023, the consent rate increased to 71%, the highest consent rate since the Injuries Resolution Board was first established in 2004, and this record consent rate has been maintained in 2024. This represents a 16% increase on the consent rates in 2019 and 2020, meaning that more claims are being retained by the Injuries Resolution Board for assessment or mediation.

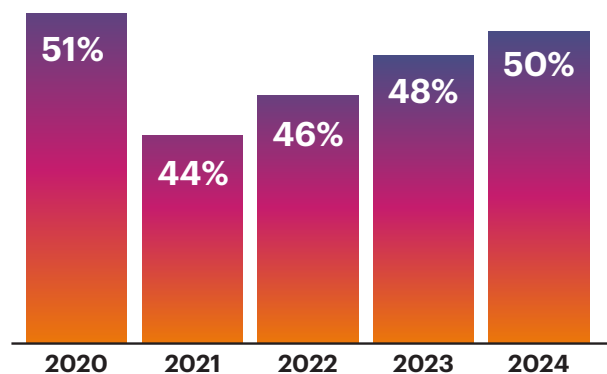
5.2 Acceptance Rates in 2024

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.

Following the implementation of the Personal Injuries Guidelines April 2021, the proportion of awards being accepted by both the Claimant and Respondent dropped to a low of 35% in May 2021. In subsequent periods, the acceptance rate has gradually increased and in 2024, the acceptance rate was 50% overall, reaching 53% in November 2024.

It is important to note that in April 2024, the Supreme Court issued a judgment which upheld the Personal Injuries Guidelines as legally binding and constitutional. This is expected to promote further positive engagement with the Injuries Resolution Board.

Acceptance Rates



6

Conclusion – Trends in Claim Volumes and Award Values in 2024

Claim Volumes

Despite rising employment levels and a return to pre-pandemic traffic volumes, the volume of personal injury claims in 2024 remained 35% lower than in 2019. In 2024, over 20,000 personal injury claims were submitted to the Injuries Resolution Board relating to road traffic accidents, workplace accidents, and public-setting accidents. In comparison to 2019, Employer and Public Liability claim volumes remain 40% lower in 2024, while Motor Liability claims have reduced by 30%. In previous periods, some of this decrease has been attributed to the impact of the Covid-19 pandemic on personal injury claims, due to reduced traffic, fewer workplace attendances, and decreased business footfall. Although some level of post-pandemic recovery in claim volumes was anticipated in 2024, claim applications increased by just 1% on 2023. The sustained significant reduction in claim volumes in 2024, underscores the impact of wider environmental factors on the personal injury landscape, including legislative reforms and the introduction of the Personal Injuries Guidelines in April 2021.

Trends in Award Values

In the second half of 2024, the Injuries Resolution Board made 4,002 assessments of compensation for personal injury claims, excluding fatal cases and Garda Compensation Scheme claims. Highlighting the impact of the Guidelines on award values, the median award value in 2024 was 29% lower than in 2020, decreasing from €18,422 in 2020 to €13,000 in the second half of 2024. The average award value also declined, decreasing by 19% from €23,877 in 2020 to €19,242 in the second half of 2024. It is important to note that the average award is more acutely inflated by high-value awards than the median award value. In the second half of 2024, the Board made just under 30 awards valued over €100,000, with one award valued at just under €600,000. In 2020, only 30% of awards were valued under €15,000, compared to 59% of awards in the second half of 2024. These trends in award values highlight a significant sustained reduction in compensation amounts since the introduction of the Guidelines, despite the Board assessing more complex and serious injuries across recent periods.



Factors influencing Award Values

Variations in the type or severity of injuries directly affect the compensation awarded by the Injuries Resolution Board. Recent legislative changes enabling the Board to assess wholly psychological injuries have influenced the injury profile, with psychiatric damage cases increasing from 5% of awards in 2021 to 14% of awards made in the second half of 2024. The slight increase in the proportion of psychiatric damage awards in the second half of 2024 compared to the first half suggests that this trend has now stabilised. Additionally, the proportion of awards made for moderate to severe injuries has increased from 15% of awards made between April and December 2021 to 25% of awards made in the second half of 2024. Overall, the findings indicate that more complex injury cases are being retained and assessed by the Injuries Resolution Board, rather than proceeding to litigation. This positive trend has enabled individuals who have sustained serious and life-changing injuries to receive compensation sooner, while significantly reducing litigation fees, benefiting all parties involved.

Conclusion

Overall, 2024 marked several positive developments for the Injuries Resolution Board and the broader personal injury landscape. In April 2024, the Supreme Court affirmed the constitutionality and legal binding nature of the Personal Injuries Guidelines, providing greater certainty for the future. The Board maintained a record-level consent rate of 71%, indicating that more cases are being retained and resolved through its assessment and mediation services. Although the introduction of the Guidelines initially reduced the number of accepted assessments by both Claimants and Respondents, in 2024, the acceptance rate was 50%, reaching 53% in November 2024. This acceptance rate does not include cases which were successfully resolved by the Board's mediation service, which completed its roll-out in December 2024 to include motor liability claims. By successfully resolving more cases through the Board's mediation and assessment services, we can significantly reduce the overall cost of claims, leading to more affordable premiums for everyone, ultimately protecting policyholders, consumers, and businesses.

7

Report Notes

In 2024, over 20,000 personal injury claim applications were submitted to the Injuries Resolution Board. 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.

Glossary

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.

Key Terms	Description
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.
Mediation	The mediation service was first launched, in addition to the assessment service, in December 2023 for Employer Liability claims and has completed its roll-out across Public Liability and Motor Liability claims as of December 2024. Mediation offers a quick and effective way to resolve personal injury claims and is a voluntary and confidential process.
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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