

# Strategic Plan 2006 – 2010



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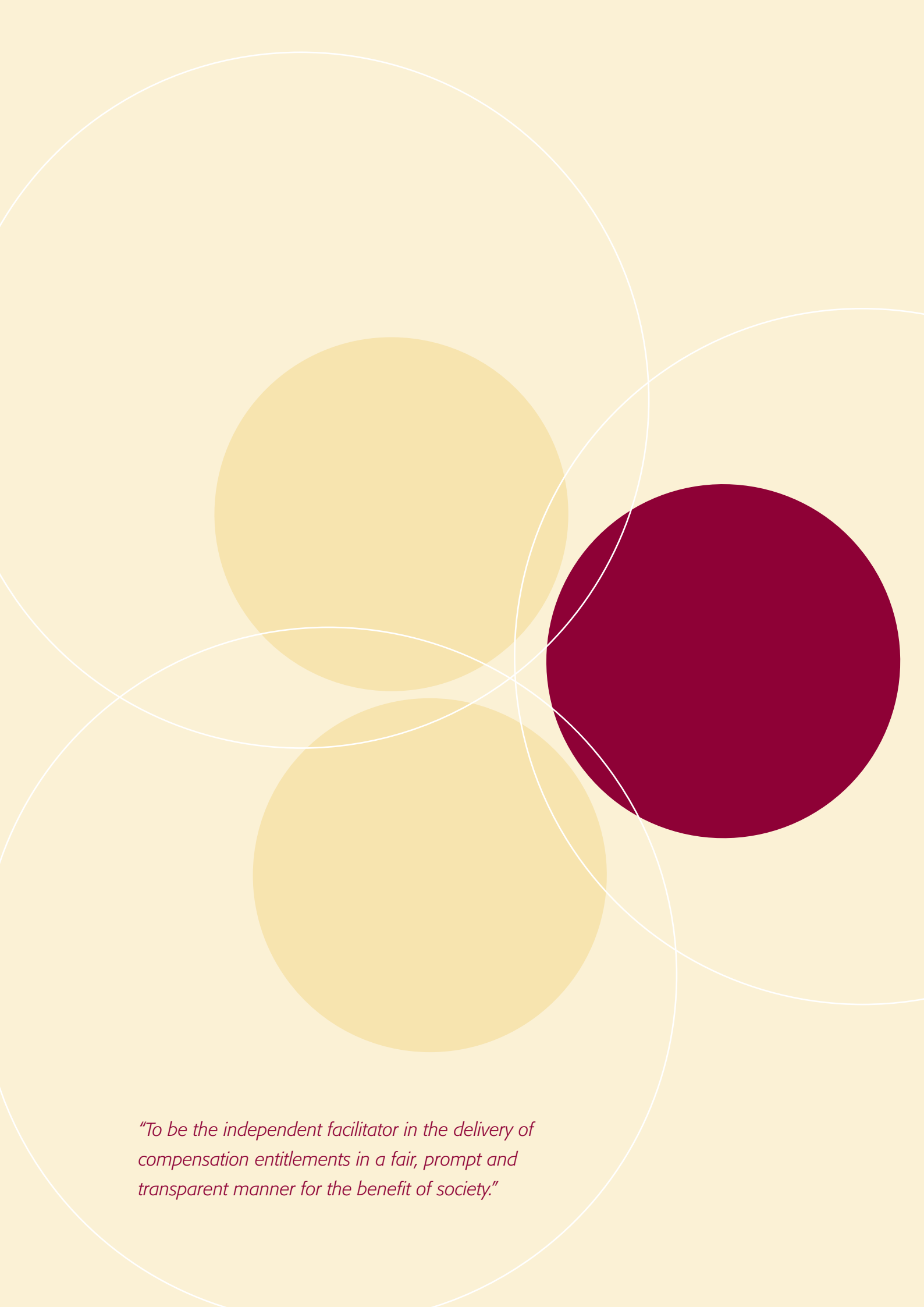
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*"To be the independent facilitator in the delivery of compensation entitlements in a fair, prompt and transparent manner for the benefit of society."*

## **FOREWORD BY CHAIRPERSON**

To Minister Micheál Martin T.D.,  
Minister for Enterprise, Trade & Employment,  
Kildare St.,  
Dublin 2

Dear Minister,

The Board has pleasure in submitting to you a Strategic Plan for PIAB covering the period 2006 to 2010. This is in fulfilment of our statutory obligation under Section 78 of the Personal Injuries Assessment Board Act 2003.


We thank you and your officials for your detailed input, in preparing the enclosed document.

We, as the governing Board, would also like to take this opportunity to express our appreciation of the work of the executive team and all staff members who, under the leadership of the Chief Executive Patricia Byron, have achieved so much so quickly.

There are many challenges ahead which we relish tackling with confidence in the interests of both premium paying policyholders and the victims of negligent accidents.

The Government's Insurance Reform Programme is obviously working well and will continue to deliver even greater benefits in the years covered by this Strategic Plan.

Yours Sincerely,

A handwritten signature in black ink, appearing to read 'Dorothea Dowling', followed by a long, sweeping horizontal line that extends to the right.

**Dorothea Dowling**  
Chairperson

## INTRODUCTION BY CHIEF EXECUTIVE

Since the Personal Injuries Assessment Board (PIAB) was set up in 2004, we have sought to minimise the need for personal injury Claimants to instigate legal proceedings and have speeded up the process to the benefit of accident victims. Cases which previously took on average 3 years to settle are now finalised 3 times faster. Furthermore, PIAB has significantly reduced the overhead cost of delivering compensation without reducing the actual amount of compensation awarded. Delivery costs are a significant factor in determining levels of insurance premiums and excessive costs in the past, were a major driver of the cost of insurance.

PIAB has also fostered a culture of early settlement and indeed many claims are now settled within weeks of accidents occurring. The whole personal injury compensation landscape has changed significantly in the past two years and it is against this backdrop that we have produced our Strategic Plan.

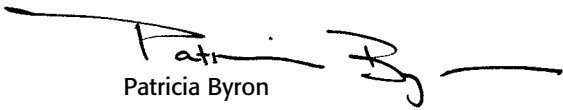
This is the first Strategic Plan prepared by PIAB and is a requirement of our underpinning legislation, the Personal Injuries Assessment Board Act 2003. It sets out the goals, strategies and priorities of the organisation for the next five years.

PIAB's mission is to independently facilitate the delivery of personal injury compensation entitlements in a fair, prompt and transparent manner for the benefit of society. This will be achieved by implementing the organisation's core objectives of assessing fairly and accurately the amount of compensation in a timely manner, reducing administration costs, promoting an innovative flexible and cost-effective organisation, developing superior customer service, increasing the awareness of PIAB and to contribute positively to the changing personal injury claims environment in Ireland – for the benefit of consumers, business and society as a whole.

Since the establishment of PIAB, we have witnessed a major change in how the claims resolution process in Ireland operates. In the first instance PIAB has impacted positively on the cost of insurance. However there are many non-financial benefits to society arising from the PIAB model. We operate within an environment facing challenges on a daily basis and PIAB will develop and grow to meet these challenges.

The development of this Strategic Plan involved engagement with our Minister, our governing Board members, staff, external stakeholders and customers, all who have contributed from their individual perspectives.

I would like to express my sincere thanks to the governing Board, my executive team and staff for their support, dedication and loyalty.



Patricia Byron  
Chief Executive



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## 1 EXECUTIVE SUMMARY

### 1.1 Introduction

This Strategic Plan is the first to be published by the Personal Injuries Assessment Board ("PIAB") since its establishment on 13th April 2004. Since its establishment, PIAB has developed a modern and service-oriented organisation that places the needs of its customers (Claimants and Responding parties) first and foremost. The benefits associated with this approach include a substantial reduction in the timeframe involved in resolving personal injury claims from three years to nine months. In addition, the cost of resolving a claim has been significantly reduced. Prior to the introduction of PIAB, litigation costs ran on average at 46% on top of the actual compensation amount. Costs in the PIAB system are a flat fee of €1,300 (fluctuating marginally with the cost of medical reports). On a typical claim of €15,000 PIAB costs are approximately €1,300 (i.e. just over 8%). Under the old system litigation costs on such an award would typically be €6,900 (i.e. 46%). PIAB is committed to building on these early achievements going forward.

This Strategic Plan was prepared against a background of significant change in the personal injury claims environment. These changes include: the level of accidents occurring and the volume of personal injury claims; an evolving claims settlement culture; and changes in the legislative framework including the Civil Liability and Courts Act 2004.

In preparing this Strategic Plan against a background of significant change, PIAB sought to examine how its role should develop going forward, and how the organisation needs to evolve to meet this role. With this in mind, it commenced a strategic planning process comprising a wide consultation programme involving interviews with forty external stakeholders as well as the Minister for Enterprise, Trade & Employment. These stakeholders included: business representative organisations; consumer groups; public bodies; the Irish Congress of Trade Unions (ICTU), insurance companies and insurance broker representatives. A list of these stakeholders is included in Appendix 1. In addition, a number of internal meetings involving the Board, the Executive Management team and the staff of PIAB were conducted to achieve a shared understanding of the future strategic development of the organisation. Finally, feedback from customer surveys conducted by PIAB was also considered as part of the strategic planning process.

Central to this process was an analysis of the evolving personal injury claims environment and an assessment of the opportunities, threats and challenges facing PIAB. Arising from this analysis, in addition to the views expressed by stakeholders as part of the consultation process, a strategic vision and associated set of strategic objectives were developed. Based on these, key work programmes and related resource requirements were defined, to enable PIAB effectively deliver on the proposed strategy.

The priorities, which we have set out in this Plan, reflect PIAB's changing environment and will assist the organisation to achieve critical business objectives namely: to assess fairly and accurately the amount of compensation entitlement in personal injury claims within the statutory timeframe and reduce administration costs associated with the assessment of claims – while delivering superior customer service.

## 1.2 PIAB's Vision

PIAB's vision sets forth a desirable future for society in terms of the purpose and potential impact of PIAB, in addition to capturing its distinctive characteristics.

It provides an overarching framework to guide PIAB's actions, values and culture, and individual behaviours. It should be an explicit component of the organisation's decision making and communications, both internally and externally, and should clearly influence the direction of the organisation, its leadership and management.

### PIAB's vision

*"PIAB will establish a positive claims resolution culture in Ireland through advancing a fair and non-adversarial approach in the assessment of personal injury caused by negligence".*

## 1.3 PIAB's Mission

PIAB's Mission Statement represents the long-term vision of what the organisation is seeking to achieve, how it is going to achieve it and on whose behalf it does this. As a non-profit organisation, but one which has a remit governed by its legislative framework, PIAB is highly focused in terms of its purpose.

### PIAB's Mission Statement

*"To be the independent facilitator in the delivery of compensation entitlements in a fair, prompt and transparent manner for the benefit of society".*

## 1.4 PIAB's Strategic Objectives

To deliver this Mission, PIAB has identified six core strategic objectives, which the organisation will pursue over the period of the next five years.

The Strategic Objectives are presented in Table 1.1 over.

**Table 1.1 PIAB's Strategic Objectives**

Objective 1	To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of PIAB in a timely manner.
Objective 2	To reduce administration costs associated with the assessment of personal injury claims within the remit of PIAB.
Objective 3	To promote a culture of innovation and excellence, fostering an efficient, flexible and cost-effective organisation with motivated and skilled staff.
Objective 4	To develop superior customer service by creating a transparent and accessible claims assessment process.
Objective 5	To increase awareness of PIAB and its benefits.
Objective 6	To contribute positively to the changing personal injury claims resolution environment in Ireland.

## 1.5 PIAB's Strategic Initiatives/Actions

To deliver on the proposed Strategic objectives, the implementation of a number of strategic initiatives/actions will be required over the five-year period of the Strategic Plan 2006-2010. If successfully delivered, they will enable PIAB to achieve the goals it is setting for itself as an organisation. Further detail is provided in Section 4.

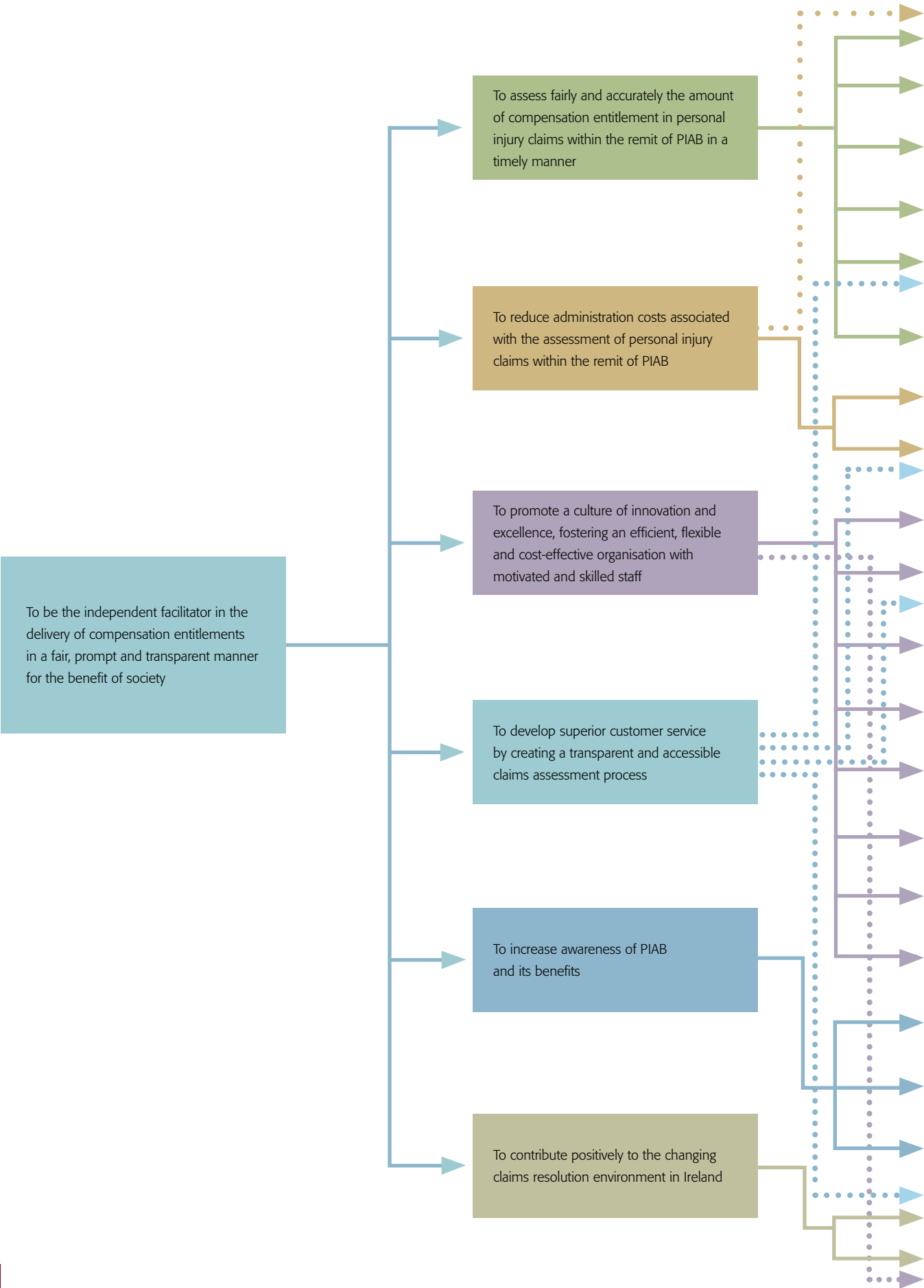
## 1.6 Key Performance Indicators (KPIs)

The achievement of the six core objectives and related Strategic Actions is measured through both operational and strategic Key Performance Indicators (KPIs). These performance indicators enable PIAB to monitor progress in delivering on its strategic objectives. PIAB has adopted five macro KPIs to monitor progress in achieving the objectives identified in the strategic plan. These are:

- Assessing Claims within the statutory timeframe;
- Reduce delivery costs on PIAB-assessed cases by at least 50% of current delivery costs;
- Increasing public awareness and understanding of PIAB;
- Customer satisfaction;
- Internal Organisation Metric – 90% of calls responded to within 1 minute.

A summary of PIAB's Mission, Strategic Objectives, Strategic Actions, along with the KPIs by which their achievement will be monitored/measured, are summarised in Figure 1.1 over.

Figure 1.1 PIAB’s Strategy Linkage Chart



## Strategic Actions

## KPIs

Ongoing review to ensure PIAB continues to operate robust processes and procedures thereby ensuring fair and accurate assessments

Review of the assessment business process and systems (including the Service Centre) to support the implementation of business changes as required

Further development of PIAB Panels of Independent Experts to support the PIAB assessment process

Continuous collection of data and analyses in relation to the amounts awarded on foot of, or agreed in settlement of, relevant civil actions

Further development of the Assessment Quality Assurance Programme including the customer survey process and internal quality system

Identification and categorisation of claims in order to support more efficient processing of personal injury claims

Commence Cost Benefit Analysis (CBA) of PIAB assessment system compared with Pre-PIAB system

Consultation with medical community to include raising awareness amongst the independent panel and treating practitioners on the information required within medical reports to facilitate the assessment of claims

Further develop organisation structure to enhance efficiency and optimise costs

Roll-out of key technological developments to enhance customer service, efficiency and effectiveness

Extend PIAB staff training and Personal Development Programmes (PDP's) for each staff member

Further develop existing competency-based framework to facilitate consistent assessment of staff for training

Implementation of Internal Audit Strategic Action Plan

Undertake Financial Controls review exercises to ensure that risks are identified and documented and that adherence to procedures is maintained throughout the organisation

Review existing systems, processes and procedures to drive innovation and ensure maximum efficiency gains and the best use of allocated resources in achieving value for money

Update PIAB Communications and Awareness Strategy

Continue ongoing research of the level of public awareness and understanding of PIAB

Conduct focused communications & awareness campaign amongst key stakeholder groups

Continue ongoing programme with all key stakeholders focusing on industry relationship management and development

Consultation with key stakeholder groups regarding new service and claims assessment process improvement opportunities

Further research on new service opportunities

Assessing claims within the statutory time frame

Reduce delivery costs on PIAB assessed cases by at least 50% of current delivery costs

Increasing public awareness and understanding of PIAB

Customer satisfaction

Internal organisational metric: 90% of calls handled within 1 minute

## **1.7 PIAB's Funding**

PIAB was originally set up with the aid of Exchequer Funding. PIAB is currently self-funding in that it meets its operational costs by way of fees levied on Claimants and Respondents (primarily the latter). PIAB's funding status is ultimately dependant on the volumes of claims it receives, the volumes of cases that go through its assessment process, the rate of the fees it charges, and its own internal running costs.

## **1.8 Conclusion**

There is a broad and complex number of external environmental issues facing PIAB over the period of the next five years and beyond. The essence of this Strategic Plan is to provide the way forward for PIAB to address these.

The plan is about providing a 'road map' to enable PIAB to prioritise its strategic development through a shared mission statement communicated to all its stakeholders.

The mission statement is supported by six strategic objectives. These strategic objectives will be achieved through the implementation of a series of strategic initiatives/actions.

## 2 INTRODUCTION

### 2.1 Strategic Planning

This Strategic Plan is the first to be published by the Personal Injuries Assessment Board (PIAB) under the requirements of the Personal Injuries Assessment Board Act, 2003. Section 78 of the Act requires PIAB to prepare a five-year strategic plan as soon as practical after its establishment on the 13 April 2004. This plan must comprise the key objectives, outputs and related strategies, including the use of resources, of the Board and it must have regard to the need to ensure the most beneficial, effective and efficient use of the resources of the Board.

This Strategic Plan has been drawn up following a wide consultation process involving individual meetings with forty external stakeholders as well as the Minister for Enterprise, Trade & Employment. These stakeholders included: customers of PIAB; those providing services to injured parties; business representative organisations; consumer groups; public bodies; the Irish Congress of Trade Unions (ICTU), insurance companies and insurance broker representatives. A list of these stakeholders is included in Appendix 1. In addition, a number of internal meetings involving the Board, the Executive Management team and the staff of PIAB were conducted to achieve a shared understanding of the future strategic development of the organisation. Finally, feedback from customer surveys conducted by PIAB was also considered as part of the strategic planning process.

The result of this external and internal consultation process forms the basis of the strategic statement contained in this document. The strategy focuses on linking the Board's high level objectives with specific results which can be assessed both qualitatively and quantitatively.

This Plan seeks to build on the considerable achievements during the period of the Board's first two years of existence and to ensure that the strategic management approach continues to provide the overall framework for translating strategy into action at all levels within the organisation's structure.

### 2.2 Mandate

The high cost of motor and liability insurance in Ireland was an important factor leading to the establishment of PIAB. A key driver of these high costs was the litigation expense incurred in settling personal injury claims through the Courts system. Between 1996 and 2003, the average litigation cost as a percentage on top of the compensation had nearly doubled from 25% to 46%. For example on a typical compensation award of €15,000 litigation costs of approximately €6,900 would also be payable. These costs would rise to €46,000 on a €100,000 award. In addition, the average length of time involved in settling a claim was six times longer than in England. As a consequence of the time required to settle cases and the escalating litigation overheads, the cost of claims increased in Ireland both for self-insured bodies and for insurers who charged out the costs as premium increases, resulting in negative consequences for the country's economy, the individual consumer and commercial interests.

In response to these escalating costs and time delays the Government proposed the establishment of a low cost, speedy alternative for personal injury claims where adjudication on legal issues was not required.

On 20th March 2001, the Government approved the proposed establishment of the Personal Injuries Assessment Board (PIAB). Towards that end, the Government set up an inter-Departmental Implementation Group to progress the establishment of PIAB with an initial mandate to address personal injuries claims arising from employers' liability insurance.

In October of 2002, the Tánaiste, Mary Harney, T.D. launched the Government's Insurance Reform Programme which included a specific measure to further the establishment of the Personal Injuries Assessment Board on a statutory basis. On 27th November 2002, an Interim Board was appointed by the Minister to progress the logistical plans involved in the establishment of PIAB. In May 2003, the Heads of the Personal Injuries Assessment Board Bill were published. The Bill subsequently passed through both Houses of the Oireachtas and was signed by the President on 28th December 2003. On 13th April 2004, PIAB was formally established by the Tánaiste and the Minister for Enterprise Trade and Employment, and the Board was appointed. From 1st June 2004 PIAB was mandated to deal with employer liability cases only. PIAB's remit was extended to deal with all personal injury cases (apart from medical negligence) from 22nd July 2004.

PIAB is responsible for assessing the level of compensation for specific personal injury claims. Section 3 of the Personal Injuries Assessment Board Act, 2003, defines the personal injury claims within the remit of PIAB. These are:

- a civil action by an employee against his or her employer, for negligence or breach of duty arising in the course of the employee's employment with the employer;
- a civil action by a person against another arising out of that other's ownership, driving or use of a mechanically propelled vehicle;
- a civil action by a person against another arising out of that other's use or occupation of land or any structure or building;
- a civil action not falling within any of the preceding paragraphs (other than one arising out of the provisions of a health service to a person, the carrying out of a medical or surgical procedure in relation to a person or the provision of any medical advice or treatment to a person).

## 2.3 Legislative Basis

The Personal Injuries Assessment Board Act, 2003 established the Personal Injuries Assessment Board and provides a statutory framework whereby persons may apply to the Board to have personal injury applications assessed in accordance with the provisions of the Act.

Section 54 of the Act outlines the Board's functions:

- to arrange for the making, in accordance with the Act, of assessments of relevant claims the subject of applications to it under section 11. *(This function is PIAB's core function and is ongoing.)*
- to prepare and publish a document (which shall be known as the "Book of Quantum") containing general guidelines as to the amounts that may be awarded or assessed in respect of specified types of injury. *(PIAB published the Book of Quantum in June 2004.)*
- to cause a cost-benefit analysis to be made of the legal procedures and the associated processes (including those provided for by the Act) that are currently employed in the State for the purpose of awarding compensation for personal injuries. *(This study is currently underway.)*
- to collect and analyse data in relation to amounts awarded on foot of, or agreed in settlement of, civil actions to which the Act applies. *(This function is being dealt with on an ongoing basis.)*
- to perform any additional functions conferred on the Board, by the Minister for Enterprise Trade & Employment with the consent of the Minister for Finance. *(PIAB welcomes any additional functions which may be conferred on it by the Ministers particularly those which benefit consumers and society in general.)*



## 2.4 PIAB Services

Services are delivered to ensure that the provisions outlined in the Act are fulfilled. For cases within its remit the principal service function of PIAB is to assess the level of compensation to victims arising from personal injury caused by negligence. An outline of this service is provided below.

PIAB claims assessment service operates in a non-adversarial manner and involves no oral hearings. The service operates as follows:

- A person suffering a personal injury (known as a Claimant) may first contact the person they believe responsible for their injury (the Respondent) with a view to settling a claim directly. If the matter cannot be resolved, Claimants wishing to pursue a case within the remit of PIAB are obliged, under the Personal Injuries Assessment Board Act 2003, to contact PIAB.
- Claimants can contact the PIAB Service Centre by telephone LoCall 1890 829121 between 8am-8pm Monday to Saturday or alternatively either through email or post. Following initial contact with PIAB, Claimants deciding to pursue a claim, must submit a completed PIAB application form, a medical assessment form (completed by the Claimant's treating practitioner) and an administrative fee of €50.
- Once PIAB receives the completed application, details of the claim are sent to the Respondent notifying them that an application has been received and that a formal claim for compensation has been made. If the Respondent chooses to contest the claim, then PIAB will issue an 'Authorisation'. This Authorisation enables the Claimant to pursue the matter through the Courts System.
- If the Respondent chooses to have the claim assessed by PIAB, the Respondent pays a fee of €900. PIAB will then make an assessment of the claim and decide the amount of the assessment within nine months. PIAB assesses the amount due as compensation for pain and suffering (General Damages) using the medical form completed by the Claimant's treating doctor. If there is a lack of clarity regarding the nature of the injuries sustained or if there is an inconclusive medical opinion, PIAB will seek an independent medical examination and report.
- Assessments of the level of compensation will be in line with the published Book of Quantum reflecting previous Court awards and negotiated settlements, and taking into account the individual specifics of each case. PIAB also assesses the amount due for Special Damages such as loss of earnings, medical expenses and any future loss.
- The Claimant and Respondent are then notified of the amount of the assessment, at which stage either party can either accept or reject the PIAB assessment. When both parties accept the assessment, PIAB will issue an Order to Pay to the Respondent. The Order to Pay has the same status as a Court decree. If, however, either party rejects the assessment, PIAB issues an Authorisation to the Claimant authorising them to pursue the matter through the Courts if they so wish.

In delivering the service outlined above, PIAB is committed to ensuring that customers are highly satisfied with the manner in which they are served. From the outset, PIAB has recognised that in order to achieve its mission a strong focus on customer service is required.

To deliver this focus, PIAB operates a Helpline LoCall 1890 829 121 six days a week from 8am to 8pm through its Service Centre. The Board has set down high standards for customer care and ensures that all staff are trained accordingly. Daily monitoring and quality assurance allows the Board to ensure that these standards are not only met, but improved on continuously.

In addition, PIAB places significant focus on ensuring best practices in assessing the level of personal injury compensation. This is achieved through a thorough quality assurance programme. This emphasis on service is strongly reflected in the results of customer surveys carried out to date. Customer surveys have taken place since operations commenced in May 2004. To date more than 200 customers have provided feedback on PIAB's service. These results are very positive with customers indicating overall satisfaction with the information and quality of service provided.

### 3 ENVIRONMENTAL ANALYSIS

#### 3.1 Introduction

This section presents an analysis of the external environment in which PIAB operates and the key issues influencing its strategic development. Many of these issues are inter-related and are subject to rapid change in the short-term, thereby impacting the ability of PIAB to devise a future strategic plan with certainty. The external environmental factors highlighted in Figure 3.1 below drive the strategic choices facing PIAB and provide the background rationale for the strategy set out in Section 4.

The following section provides an overview of the key issues impacting the strategic development of PIAB.

**Figure 3.1 Key Issues Influencing PIAB's Strategic Development**



#### 3.2 Volume of Accidents and Level of Personal Injury Claims

The number of accidents occurring annually and the related number of personal injuries resulting in claims are the most important variables impacting on the caseload handled by PIAB. At a national level, there are currently no readily available statistics on the number of personal injury cases resulting from motor, employer and public liability claims. However, information available from the Irish Insurance Federation does provide data on the total volume of claims handled by its members (which may or may not involve a personal injury aspect). While this information does not enable a conclusive judgement to be formed on the number of personal injury claims in Ireland, it is possible to identify a general indication on the likely trend based on the relationship between the total annual number of all claims and the number of personal injury claims.

Overall, in the past five years the total number of motor, employer and public liability claims has declined by 9.3% from approximately 265,000 in 2000, to 240,000 claims in 2004 (see Table 3.1). The single largest category of claims involves motor liability, which accounts for 91.5% of claims, followed by public (5.3%) and employer liability (3.2%).

**Table 3.1: No of claims notified under motor, employer and public liability between 2000 and 2004**

No of claims*	2000	2001	2002	2003	2004
Motor Liability	238,463	232,722	213,061	210,316	220,015
Employer Liability	10,175	11,752	6,860	7,222	7,527
Public Liability	16,322	15,192	15,311	11,367	12,734
<b>Total</b>	<b>264,960</b>	<b>259,666</b>	<b>231,650</b>	<b>228,905</b>	<b>240,276</b>

Source: Irish Insurance Federation

However, while the current number of claims has declined from the level recorded in 2000, the number of employer liability claims has been increasing from 2002 onwards, growing by 9.7% from 6,860 in 2002 to 7,527 in 2004. A similar upward trend occurred in the number of motor and public liability claims between 2003 and 2004. A number of factors are thought to be contributing to the increase. These include, an increase in the number of cars on the road, an increase in the risk behaviour of motorists (e.g. drink driving, speeding etc), following a wearing-off of the positive impact associated with the introduction of the penalty points system in October 2002 (which initially led to a significant reduction in both the number of road deaths and injuries).

Another significant factor influencing the number of cases assessed by PIAB is the impact of the Road Safety Strategy for Ireland (2004-2006). Motor accident claims represent approximately 50% of PIAB's case load and we have a key interest in tracking initiatives to reduce the incidence of accidents and claims. The primary target of the Strategy was to realise a 25% reduction in road collision fatalities by the end of 2006 over the average annual number of fatalities in the 1998-2003 period. This Strategy set the target of achieving no more than 300 deaths per annum by the end of 2006, thus assisting the achievement of the longer term EU target of a 50% reduction in road deaths across the EU by 2010. The Strategy proposes a range of measures in the enforcement, engineering, education and legislation areas in order to target further reductions in deaths and injuries. The Road Safety Strategy included an integrated strategic approach between the road safety agencies in order to achieve the targets set out in the Strategy. PIAB strongly endorses the goals identified in the Road Safety Strategy for Ireland. PIAB is also aware that the successful achievement of such a strategy would reduce the number of road fatalities and injuries and will reduce the caseload of claims it assesses.

In summary, due to the factors described above, a high level of uncertainty exists regarding the future caseload of personal injury claims to be assessed by PIAB. This has significant implications in terms of resource planning and budgeting. While overall claim volumes are less than they were back in 2000 there appears to have been an increase in volumes over the past 2 years.

### 3.3 Evolving Claims Settlement Culture

Since the establishment of PIAB, a number of changes appear to have occurred within the claims settlement process. These changes include:

- Insurance companies establishing internal teams to administer claims under assessment by PIAB;
- Faster decision-making by Respondents in terms of choosing the claims processing route to follow i.e.
  - direct settlement with Claimants prior to an assessment by PIAB;
  - agreeing to enter PIAB assessment process; and
  - contesting cases through the traditional legal system.

The extent to which Respondents settle claims directly with Claimants prior to a PIAB assessment has a significant impact on PIAB's activities. For example, if, following notification of a claim by PIAB, a Respondent contacts a Claimant directly and offers a compensation amount which is then accepted, the Respondent no longer needs to enter PIAB's assessment process. This early resolution of a claim is a positive outcome and is unlikely to have occurred without the existence of PIAB in the first place. PIAB has, from the outset, encouraged open and transparent dialogue between parties involved in accidents and has thus facilitated a significant number of early settlements. Furthermore the Book of Quantum is now available as an additional aid to facilitate early resolution of claims. Early resolution of claims is favourable to Claimants who do not have to wait years for their claims to be settled. It also facilitates settlement of claims at a lower delivery cost. Traditionally delivery costs had impacted significantly on the levels of insurance premiums in Ireland.

In summary, the existence of PIAB is helping to significantly change the claims resolution culture in Ireland, resulting in fast decision making in the processing of claims and significantly reducing the overall cost of settling a claim. Other non-financial benefits include reducing stress for victims of negligent accidents and removing barriers to rehabilitation that often resulted from litigation. The Board of PIAB is currently closely monitoring developments in this area and any implications they might have for society.

### 3.4 Judicial Reviews

PIAB was established under the Personal Injuries Assessment Board Act, 2003. These new statutory provisions, as with all new legislation, and the operations of the new statutory body, are subject to Judicial Review.

In reviewing the critical issues impacting its future strategic development, PIAB may have to consider the outcome of any Judicial Review and, where necessary, factor any changes into ongoing operations and financial models.

### 3.5 Level of Court Awards and Settlements

PIAB delivers the same level of compensation to personal injury Claimants as provided through the litigation system. In line with this objective, a Book of Quantum was compiled by independent consultants under the Personal Injuries Assessment Board Act 2003. It is a guide to the level of General Damages compensation that a person (Claimant) may be entitled to when injured due to the fault of another (Respondent). The Book was compiled from data sourced from the Courts Service, the State Claims Agency and the Irish Insurance Federation and reflects existing compensation levels in Ireland.

In this regard, a key responsibility of PIAB is to maintain the confidence of both Claimants and Respondents with regard to the fairness and independence of its assessment process.

### 3.6 Legislative Framework

Recent changes to the legislative framework arising from the Civil Liability and Courts Act, 2004 and the Health, Safety and Welfare at Work Act, 2005 are likely to influence the volume of claims assessed by PIAB. A brief outline of these Acts and their likely implications on PIAB are discussed below.

#### ■ The Civil Liability and Courts Act, 2004

This Act, which has been fully operative since March 2005, has had widespread impact on Irish civil litigation procedures. The Act is likely to reduce the number of opportunistic personal injury claims due to the severe penalties associated with making a fraudulent or exaggerated claim and in turn the number of claims to be administered by PIAB. In addition the shortening of the timeframe within which a personal injury claim can be brought from three to two years by a Claimant may actually 'front-load' the volume of claims for assessment by PIAB.

#### ■ The Health, Safety and Welfare at Work Act, 2005

Given the short timeframe since the introduction of the Health, Safety and Welfare at Work Act 2005, it is difficult to assess its impact on the volume of claims assessed by PIAB. This new legislation is designed to build on the beneficial effect of previous Acts by furthering the development of a safety culture in the workplace and thereby reduce the number of accidents at work. It places new responsibilities on Company Directors not just to produce a safety framework and statement but to evidence its implementation. It also provides for stiffer penalties for offending employers.

The ongoing effect of the new legislation is likely to contribute to a reduction in the number of accidents and consequently, over time, lead to a reduction in the number of work-related claims. The impact of this positive outcome is likely to result in a slow and progressive trend leading to a reduction in the number of claims assessed by PIAB in the medium to longer term. In addition to the changing legislation, change occurring in the industrial profile of the economy resulting in a shift away from heavier industry and manual labour towards a services-oriented economy, is also expected to lead to a reduction in the number of accidents.

PIAB will hold a valuable repository of data in relation to types of injuries, types of accidents and in which sectors they occur, which will be of assistance to the Health & Safety Authority.

### 3.7 Stakeholders Views on Current PIAB Activities/Future Requirements

The establishment of a non-adversarial process to assess personal injury claims where no legal or liability issue are being disputed was initially identified by stakeholders as early as 1986. PIAB, which was ultimately created as a result, is committed to ensuring that its activities and performance deliver on the expectation of stakeholders. In this regard, PIAB is critically aware of the importance of maintaining flexibility in order to respond to the changing claims resolution process in Ireland, in addition to the evolving needs of stakeholders.

### 3.8 Revenue Model Underpinning PIAB

In creating a non-adversarial approach to the resolution of personal injury cases which is both time-efficient and cost-effective, a flexible funding model was identified to support the existence of PIAB. This flexible funding model is based on a flat fee paying structure and a certain annual volume of cases assessed by PIAB.

PIAB is currently of the view that the organisation will be self-funding on an operational basis in 2006. However, this situation is subject to change depending on developments occurring which affect the cost base of, and the volume of cases assessed by PIAB. As such the Board is closely monitoring, on an ongoing basis, any developments impacting PIAB's funding model including any potential impact on its key expenditure items whether due to economic, legislative, regulatory or other factors.

It should be recognised that PIAB's establishment has resulted in the desired outcomes of significantly reducing the cost of delivering personal injury compensation in a faster timeframe. In 2004 it was estimated that the total amount of personal injury compensation paid in Ireland was approx €1 billion with an additional amount of over €450 million expended on litigation costs. It is these costs that PIAB is impacting through its assessment process and the facilitation of early settlements. The PIAB system is effective due to the low cost of its service which it charges on a flat fee basis and any changes in the fee structure may impact the volume of cases being assessed. As such, the funding of PIAB should be considered in the light of these significant benefits.

## 4 PIAB'S MISSION AND STRATEGIC OBJECTIVES

### 4.1 Introduction

The Strategy identified for PIAB reflects both its environment and the complex array of challenges facing the organisation, in addition to the fact that it has only recently been established in terms of its business purpose and structure. This Strategy was clarified through a series of workshops with the executive and wider management teams, in addition to building on its legislative foundations and the purpose for which PIAB was established. The Strategy also conveys both the solidity of its achievements to date and the further evolution of these into the future.

### 4.2 PIAB Vision

PIAB's vision sets forth a desirable future for society in terms of the purpose and potential impact of PIAB, in addition to capturing its distinctive characteristics.

The vision provides an overarching framework to guide PIAB's actions, values and culture, and individual behaviours. It should be an explicit component of the organisation's decision making and communications, both internally and externally, and should clearly influence the direction of the organisation, its leadership and management.

#### PIAB's vision

*"PIAB will establish a positive claims resolution culture in Ireland through advancing a fair and non-adversarial approach in the assessment of personal injury caused by negligence".*

### 4.3 Mission Statement

This vision provides the starting point for the formulation of PIAB's Mission Statement, which in turn informs current and future strategic direction and initiatives.

PIAB's Mission Statement translates this vision into a statement that reflects what the organisation does, what it will become and on whose behalf it does this. It reflects a view of the future, in addition to being specific enough so that the strategic progress of the organisation can be measured. As a non-profit organisation, but one which has a remit governed by its legislative framework, PIAB is highly focused in terms of its purpose.

#### PIAB's Mission Statement

*"To be the independent facilitator in the delivery of compensation entitlements in a fair, prompt and transparent manner for the benefit of society".*

#### 4.4 Strategic Objectives

To deliver this Mission, PIAB has identified six core strategic objectives, which the organisation will pursue over the period of the next five years. Supporting the attainment of these, in turn, a number of strategic actions/ initiatives will be actioned – these are described in the Section 4.5.

Overall, PIAB's strategy envisages a continued focus on fair, independent and transparent assessment, reduction of administration costs and the timeframe for processing all personal injury cases. However, it also envisages further evolution of the organisation, in terms of substantially enhancing PIAB's capability to deliver on its core role/remit. The Strategic Objectives are presented in Table 4.1 below.

**Table 4.1 PIAB's Strategic Objectives**

Objective 1	To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of PIAB in a timely manner.
Objective 2	To reduce administration costs associated with the assessment of personal injury claims within the remit of PIAB.
Objective 3	To promote a culture of innovation and excellence, fostering an efficient, flexible and cost-effective organisation with motivated and skilled staff.
Objective 4	To develop superior customer service by creating a transparent and accessible claims assessment process.
Objective 5	To increase awareness of PIAB and its benefits.
Objective 6	To contribute positively to the changing personal injury claims resolution environment in Ireland.



## 4.5 PIAB's Strategic Initiatives/Actions

To deliver on the proposed Strategic Objectives, the implementation of a number of strategic initiatives/actions will be required over the five-year period of the Strategic Plan 2006-2010. If successfully delivered, they will enable PIAB to achieve the goals it is setting for itself as an organisation. Details of the Strategic Actions to be undertaken by PIAB in the first two years of the five-year Strategic Plan are highlighted below.

**Objective 1: To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of PIAB in a timely manner.**

No.	Strategic Action	Timeframe
1.1	Ensuring that PIAB continues to operate robust processes and procedures, thereby ensuring fair and accurate assessment.	Ongoing
1.2	Continuous review of the assessment business process and systems to support the implementation of business changes as required.	Ongoing
1.3	Further development of PIAB Panels of Independent Experts to support the PIAB assessment process: <ul style="list-style-type: none"> <li>■ Medical</li> <li>■ Accountants</li> <li>■ Actuaries</li> <li>■ Others as required</li> </ul>	Ongoing
1.4	Continuous collection of data and analyses in relation to amounts awarded on foot of, or agreed in settlement of, relevant civil actions.	Ongoing
1.5	Identification and categorisation of claims activities within the assessment process in order to support more efficient processing of personal injury claims.	Ongoing
1.6	Further development of Assessment Quality Assurance Programme including internal quality system.	Ongoing
1.7	Roll-out of key technological developments to enhance the efficiency and effectiveness of PIAB and to improve customer service.	Ongoing
1.8	Further develop the customer survey process as part of the Quality Assurance Programme within PIAB.	Ongoing
1.9	Undertake Service Centre review.	Q1 2007
1.10	Continuous development of the technical competency of all Assessment staff.	Ongoing

**Objective 2: To reduce administration costs associated with the assessment of personal injury claims within the remit of PIAB.**

No.	Strategic Action	Timeframe
2.1	As required by the Personal Injuries Assessment Board Act 2003, completion of the Cost-Benefit Analysis (CBA) on PIAB assessment system versus the "pre-PIAB" system. Initial focus will be on the PIAB system and impact, rather than on an assessment of the wider "societal/economic" impact.	Q4 2006
2.2	Ongoing review of medical services. This includes raising awareness among the Independent Medical Panel and treating Practitioners on the information required within medical reports to facilitate the assessment of claims.	Ongoing
2.3	Develop PIAB customer service options.	Q4 2006

**Objective 3: To promote a culture of innovation and excellence, fostering an efficient, flexible and cost-effective organisation with motivated and skilled staff.**

No	Strategic Action	Timeframe
3.1	Develop and maintain an organisational structure that optimises efficiency and costs. Carry out a review to ensure all systems support key processes and PIAB's governing legislation.	Q4 2006
3.2	Develop the IT system to drive greater efficiency and enhance customer service.	Ongoing
3.3	Further develop existing competency-based framework to facilitate consistent assessment of staff for training.	Ongoing
3.4	Extend PIAB staff training and Personal Development Programmes (PDPs) for each staff member.	Q3 2006
3.5	Implement key actions from Auditor's Strategic Audit Compliance Plan.	Q4 2006
3.6	Review existing systems, processes and procedures to ensure maximum efficiency gain and the best use of allocated resources in achieving value for money.	Ongoing
3.7	Monitor PIAB financial performance and funding model.	Ongoing
3.8	Undertake internal audit in accordance with best business practice.	Ongoing
3.9	Review PIAB financial controls to ensure that risks are identified and documented and that adherence to procedures is maintained throughout the organisation.	Ongoing

**Objective 4: To develop superior customer service by creating a transparent and accessible claims assessment process.**

No	Strategic Action	Timeframe
4.1	Develop appropriate IT strategies that will deliver better services to all PIAB customers in an efficient and cost effective manner. (see Objective 1, 1.7 and Objective 3, 3.2 above).	Q4 2006
4.2	Develop PIAB customer service options.	Q4 2006

**Objective 5: To increase awareness of PIAB and its benefits.**

No	Strategic Action	Timeframe
5.1	Update PIAB Communications and Awareness Strategy.	Q3/4 2006
5.2	Ongoing research of the level of awareness of PIAB.	Q3 2006
5.3	Conduct a focused communications and awareness campaign among PIAB main stakeholders.	Q3/4 2006
5.4	Continue an ongoing consultation programme with all key stakeholders, focusing on industry relationship management and development.	Ongoing

**Objective 6: To contribute positively to the changing personal injury claims resolution environment in Ireland.**

No	Strategic Action	Timeframe
6.1	Extend consultation process with key stakeholders in the claims assessment and resolution process, in order to identify areas of continuous improvement and the need for new/additional services.	Q4 2007
6.2	Undertake other research on potential new services.	Q4 2007
6.3	Develop working relationships with key stakeholders and interested parties and identify the required processes, systems, and resources to enable PIAB become a repository for all claims data. Allied to this, identify reporting requirements and deliverables.	Q4 2007

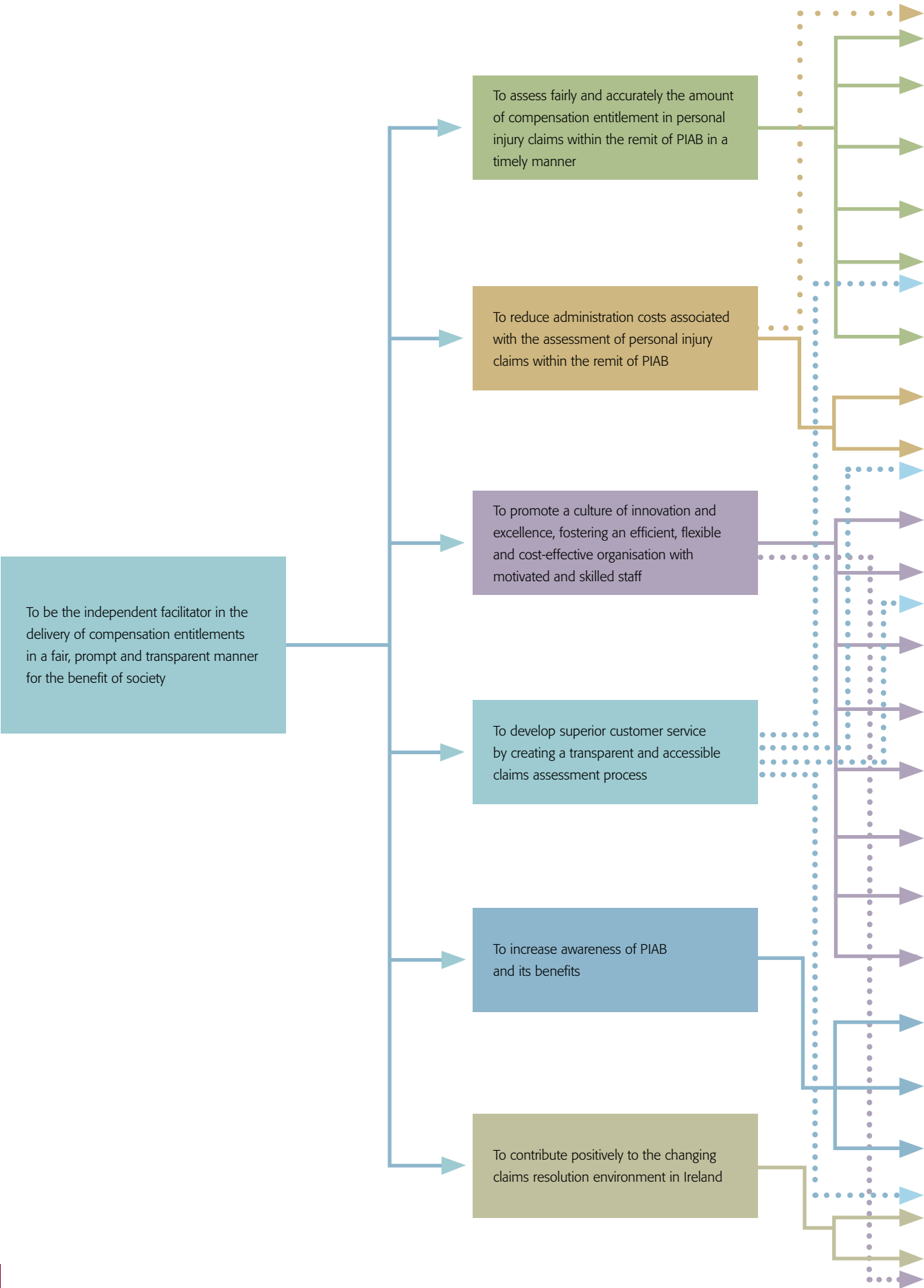
**4.6 PIAB's Key Performance Indicators (KPIs)**

The achievement of the six core objectives and related Strategic Actions is measured through both operational and strategic Key Performance Indicators (KPIs). These performance indicators enable PIAB to monitor progress in delivering on its strategic objectives. PIAB has adopted five macro KPIs to monitor progress in achieving the objectives identified in the strategic plan. These are:

- Assessing Claims within the statutory timeframe;
- Reduce delivery costs on PIAB assessed cases by at least 50% of current delivery costs;
- Increasing public awareness and understanding of PIAB;
- Customer satisfaction;
- Internal Organisation Metric – 90% of calls handled within 1 minute.

A summary of PIAB's Mission, Strategic Objectives, Strategic Actions, along with the KPIs by which their achievement will be monitored/measured, are summarised in Figure 4.1 over.

Figure 4.1 PIAB’s Strategic Linkage Chart.



## Strategic Actions

## KPIs

Ongoing review to ensure PIAB continues to operate robust processes and procedures thereby ensuring fair and accurate assessments

Review of the assessment business process and systems (including the Service Centre) to support the implementation of business changes as required

Further development of PIAB Panels of Independent Experts to support the PIAB assessment process

Continuous collection of data and analyses in relation to the amounts awarded on foot of, or agreed in settlement of, relevant civil actions

Further development of the Assessment Quality Assurance Programme including the customer survey process and internal quality system

Identification and categorisation of claims in order to support more efficient processing of personal injury claims

Commence Cost Benefit Analysis (CBA) of PIAB assessment system compared with Pre-PIAB system

Consultation with medical community to include raising awareness amongst the independent panel and treating practitioners on the information required within medical reports to facilitate the assessment of claims

Further develop organisation structure to enhance efficiency and optimise costs

Roll-out of key technological developments to enhance customer service, efficiency and effectiveness

Extend PIAB staff training and Personal Development Programmes (PDP's) for each staff member

Further develop existing competency-based framework to facilitate consistent assessment of staff for training

Implementation of Internal Audit Strategic Action Plan

Undertake Financial Controls review exercises to ensure that risks are identified and documented and that adherence to procedures is maintained throughout the organisation

Review existing systems, processes and procedures to drive innovation and ensure maximum efficiency gains and the best use of allocated resources in achieving value for money

Update PIAB Communications and Awareness Strategy

Continue ongoing research of the level of public awareness and understanding of PIAB

Conduct focused communications & awareness campaign amongst key stakeholder groups

Continue ongoing programme with all key stakeholders focusing on industry relationship management and development

Consultation with key stakeholder groups regarding new service and claims assessment process improvement opportunities

Further research on new service opportunities

Assessing claims within the statutory time frame

Reduce delivery costs on PIAB assessed cases by at least 50% of current delivery costs

Increasing public awareness and understanding of PIAB

Customer satisfaction

Internal organisational metric: 90% of calls handled within 1 minute

## 5 ORGANISATION STRUCTURE, RESOURCES AND BUSINESS MANAGEMENT

### 5.1 Introduction

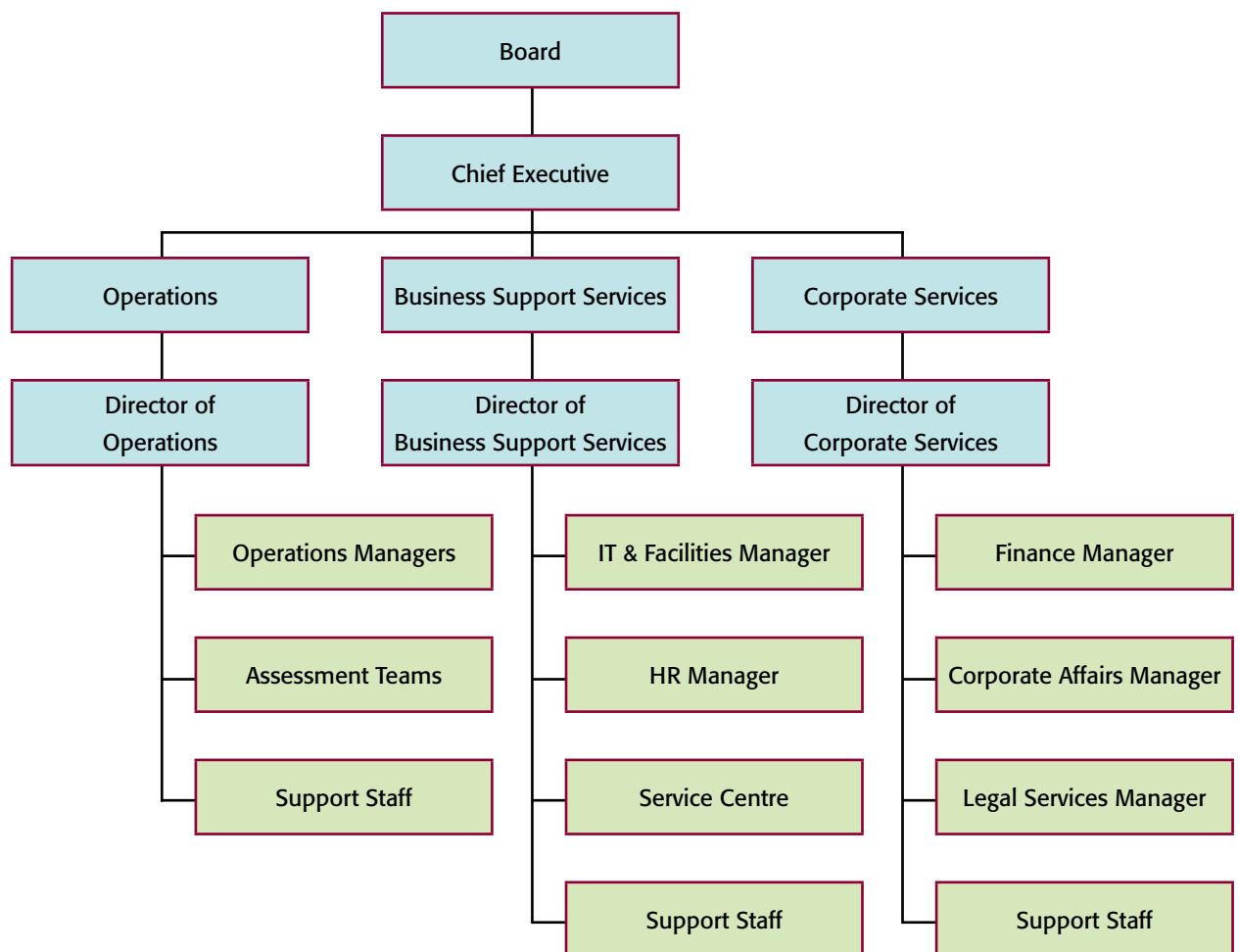
This section of the Strategic Plan provides details on the corporate governance, organisational structure, risk management, information communications technology and human resource management systems and processes, all of which are designed to support the achievement of the strategic objectives presented in the previous section.

### 5.2 Organisational Structure of PIAB

The organisational structure of PIAB is headed by the Chief Executive and is supported by an Executive Management team, Assessors and Support staff based in PIAB offices in Tallaght, Dublin 24, in addition to the outsourced Service Centre.

The organisational structure of PIAB is organised into three divisions namely: Operations, Business Support Services and Corporate Services. An organisation chart outlining the structure of PIAB's operations is set out in Figure 5.1, below. A brief description of each of division is provided thereafter.

Figure 5.1 PIAB Organisational Chart



### 5.2.1 Operations

The Operations division within PIAB manages the Assessment Centre, based in Tallaght. This is where the core business of conducting assessments on personal injury claims is carried out. Headed by the Director of Operations, it consists of a number of assessment teams, comprising assessors and their support staff.

### 5.2.2 Business Support Services

Business Support Services has responsibility for the following areas:

- The Service Centre and in-house Service Centre Support team;
- HR Services including recruitment, selection, placement, training and development;
- IT and Facilities including provision and maintenance of ICT infrastructure and key business systems; and
- Independent Panels e.g. medical practitioners, actuaries, and others who assist in the PIAB assessment process.

The outsourced Service Centre is provided by SWS Ltd and is based in Clonakilty, Co. Cork. Its key responsibilities are the provision of an information line (LoCall 1890 829 121) for queries from the public and assistance to Claimants and Respondents with the PIAB notification process. PIAB benefits from outsourcing these aspects of the service as it allows greater flexibility both in terms of opening hours (Monday to Saturday, 8am-8pm), in addition to the ability to adapt to fluctuations in work volumes.

The Service Centre gathers all the necessary information required for claims notification. This data is input and immediately available to the assessment centre team in PIAB via leading-edge technology. The assessment centre team prepares and completes the assessment process in accordance with its statutory powers.

As the PIAB process involves a documents only procedure, a strong emphasis is placed on the quality of its Information Technology (IT). The exercise of PIAB's regulatory functions requires structured information systems which support both the management and staff in the assessment of claims and the normal administrative processes. These structured information systems provide valuable management information in allowing the Board achieve its objectives and mission. The Board ensures that the goals of appropriate, timely, reliable, easily accessible and comprehensive information on all aspects of claims and claims management are achieved and that the Board gets value from the investment made in this area.

### 5.2.3 Corporate Services

Corporate Services provides the necessary support to the entire business in areas such as:

- Legal Services;
- Finance Services; and
- Corporate Affairs

The Legal Services team provides support services to the PIAB organisation. The team comprises a Legal Manager and a Legal Advisor.

The Finance Services team implements the regulatory financial framework to support the PIAB organisation.

Corporate Affairs – includes the areas of strategy, research, press and media relations in addition to the management of a focused external information and awareness programme.

### 5.3 Corporate Governance within PIAB

Corporate Governance comprises the systems and procedures by which the organisation is directed and controlled. The Board is committed to maintaining the highest standards of Corporate Governance and Best Practice and monitors compliance on an ongoing basis. In this regard, the Board has adopted the Code of Practice for the Governance of State Bodies and the provisions of this code form the basis for the governance of PIAB. In accordance with these guidelines PIAB Board Members comply with a Code of Business Conduct for Board Members.

In addition, PIAB is subject to the provisions contained in the Ethics in Public Office Act 1995 and the Standards in Public Office Act 2001 from January 2006.

The Board of PIAB is appointed by the Minister for Enterprise, Trade and Employment. The Board consists of a Chairperson and ten ordinary members including the Chief Executive. The other members comprise of the Director of Consumer Affairs, the Consumer Director from the Financial Regulator (formerly Irish Financial Services Regulatory Authority), two nominees from the Irish Congress of Trade Unions (ICTU), a nominee from the Irish Business and Employers Confederation (IBEC), a nominee from the Irish Insurance Federation (IIF) and four other members with legal, insurance, medical and health and safety expertise.

The Board meets regularly to formulate PIAB policies and carry out other fiduciary duties. The Board has delegated management of day-to-day operations of PIAB to the Chief Executive.

There are five committees to undertake specific functions on its behalf as shown in Table 5.1.

**Table 5.1 Committee Structures within PIAB**

Committee	Functions
Audit Committee	<p>The principal functions of the Audit Committee are to:</p> <ul style="list-style-type: none"> <li>■ Assist all PIAB Board Members in discharging their individual and collective legal responsibilities for ensuring that the financial statements show a true and fair view.</li> <li>■ Consider and review the system of financial accounting and controls in operation in PIAB and the adequacy of the personnel and other resources available to PIAB.</li> <li>■ Consider and review the system of financial accounting and controls in operation in PIAB from the perspective of the legal and other statutory responsibilities of PIAB in these matters.</li> <li>■ Ensure that external reporting requirements are properly undertaken.</li> <li>■ Appoint, as necessary, the internal auditor.</li> <li>■ Consider and review the scope of the work and the reports of the internal auditor and make recommendations arising out of the work undertaken.</li> <li>■ Consider, review, and approve the annual financial statements of PIAB following consideration by the Finance Committee.</li> </ul>



Committee	Functions
Finance Committee	<p>The principal functions of the Committee are to:</p> <ul style="list-style-type: none"> <li>■ Provide strategic direction to PIAB operations on issues pertaining to income and expenditure including funding requirements from Exchequer and other sources and setting of fees as provided for in the Act.</li> <li>■ Review annual budgets with management.</li> <li>■ Monitor and review Quarterly financial reports against the Budget proposals.</li> <li>■ Review and approve accounting policies in relation to the disposal of fixed assets and investment.</li> <li>■ Review banking arrangements.</li> <li>■ Consider, review and approve the annual financial statement of PIAB before submission to the PIAB Board and inform the PIAB Board of their deliberations.</li> <li>■ Assist all PIAB Board Members in discharging their individual and collective legal responsibilities for ensuring that financial and accounting systems are providing accurate and up to date information on the current financial position of PIAB.</li> </ul>
Remuneration Committee	<p>The principal function of the Committee is to:</p> <ul style="list-style-type: none"> <li>■ Establish and review, on behalf of the PIAB Board, the arrangements and measures for the development of performance-related incentives for the CEO.</li> </ul>
Medical Committee	<p>The principal functions of the Committees are to:</p> <ul style="list-style-type: none"> <li>■ Provide quality assurance on an ongoing basis on medical reports, medical panel, medical guidelines and the medical template.</li> <li>■ Consider policy matters in relation to medical issues.</li> </ul>
Legal Committee	<p>The principal function of the Committee is to:</p> <ul style="list-style-type: none"> <li>■ Consider policy matters in relation to legal issues.</li> </ul>

Each of the identified Committee structures is governed by a clearly defined terms of reference, membership and reporting arrangements to the PIAB Board.

## 5.4 Financial Management

Following its establishment on 13th April 2004, PIAB received Exchequer funding to support the set-up cost associated with delivering its service.

It is significant that although PIAB is not required to be self-funding under its statutory provisions, it aims to be entirely self-funding in 2006 from an operational point of view. The funding of PIAB operations is met primarily by levying a Respondent fee of €900 and a small administrative fee of €50 on Claimants. PIAB operates a flexible organisation by outsourcing the Service Centre, while focusing on the assessment of personal injury claims. This ensures that PIAB's expenditure is proportionate to the level of claims activity.

## 5.5 Risk Management

In order to allow for the evaluation, monitoring and control of the key strategic, operational, financial and reputational risks facing the organisation, a risk management programme is included as an integral component of PIAB's business planning process. On an ongoing basis, the Board evaluates both its approach to risk management and the process that the organisation has in place to mitigate any identified/potential risks. Key aspects of PIAB's risk management system include:

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

As part of the commencement process involved in establishing PIAB in 2004, the Board undertook an initial risk assessment of the issues facing the organisation. Following this assessment, the Board took a number of measures to identify all risks across a broad spectrum of the business. In addition a risk management policy including the development of a risk register is being finalised.

## 5.6 Human Resources Management

PIAB is a knowledge intensive organisation and its success is determined by the expertise, professionalism and drive of its staff.

Over the period of this Strategic Plan, PIAB will implement its new strategy for the organisation as reflected in the various goals and objectives outlined in Section 4 of this Strategic Plan. Translating the mission and strategic objections into action will require management and staff to maintain flexibility in their work practices. In some instances this will necessitate support for the development of new/additional competencies; new/greater insights into the delivery of value-added services that evolve with changes occurring in the personal injury claims environment.

Supported by a focused staff training programme and personal development plans, it is envisaged that the new strategy will be implemented substantially by PIAB's existing recruitment policy.

The successful implementation of this strategy will require a significant input/emphasis on human resource management. In this regard, PIAB will continue to monitor staff competencies for existing roles, or specified future potential roles, in order to enhance our capacity to develop a platform to systematically address issues relating to staff training and development.

PIAB is committed to equality of opportunity and its personnel and staff development programmes are constructed accordingly. Over the period of this Strategic Plan PIAB will endeavour to assist staff in relation to career development and modern business practices in this sector. PIAB is also committed to implementing government policy in relation to the employment of disabled people in the public sector.

## **5.7 Information and Communications Technology Management**

PIAB is committed to ensuring that Information Communications Technology (ICT) is leveraged to ensure the maximum operational efficiency and effectiveness of the organisation. The Information Technology (IT) Unit is responsible for developing, installing and maintaining the systems and technical infrastructure necessary to support delivery of PIAB services.

Since its establishment the organisation has invested significant resources in the ICT area. As part of the start-up strategy, the IT Unit focused on developing a robust, industry standard technical platform and applications that support the current and future business needs.

Following the initial start-up phase, the IT Unit worked closely with staff from the three organisational divisions to select and implement the key systems critical for the successful delivery of the business. These included a case management system, a financial system, email, office automation and communications. In addition, PIAB has established [www.piab.ie](http://www.piab.ie) website which has exceeded 1 million hits. These systems facilitate the cost effective processing and time efficient delivery of PIAB's assessment service in addition to providing valuable information on the day-to-day performance of the organisation.

As part of the strategic planning exercise, the existing ICT infrastructure and how the organisation utilises this infrastructure, was considered. As a consequence, over the period of this Strategic Plan, it is planned that the organisation will focus on further exploiting its ICT infrastructure to enhance the efficiency of the organisation and further develop customer service levels.

## **5.8 e-Government Strategy**

PIAB is committed to progressing its ICT developments in line with the e-Government strategy in order to underpin our customer service objective and, as outlined above, to meet our customer service objectives as efficiently as possible.

## 6 FUNDING

- PIAB was originally set up with the aid of Exchequer Funding. PIAB is currently self-funding in that it meets its operational costs by way of fees levied on Claimants and Respondents (primarily the latter). PIAB's funding status is ultimately dependant on the volumes of claims it receives, the volumes of cases that go through its assessment process, the rate of the fees it charges, and its own internal running costs.
- The Minister for Enterprise, Trade & Employment initially set fees at €50 for Claimants and €850 for Respondents from 1st June 2004. This year the Minister acceded to a price increase application from PIAB to increase the Respondent fee to €900 from the 1st June 2006 to reflect a cost of living increase. As fees are levied initially on all Claimants the overall volume of claims received is a determining factor in the level of income PIAB receives. More significantly however is the number of cases that go through the assessment process with fees levied on Respondents. The percentage of overall cases that go through the assessment process is a significant determinant of PIAB's income. This income is subject to change arising from a number of factors e.g. the number of cases that settle early in the process and thus do not yield a Respondent fee. PIAB will closely monitor any trends in this regard.
- PIAB's expenditure is primarily dependent on the volumes of cases it receives and the volumes of cases it assesses. In this regard PIAB has developed an economic and efficient organisational model which can adapt to changing work volume fluctuations.
- In conclusion PIAB strives to operate on a self funding basis but there are external factors which can impinge on this model. PIAB will continue to monitor developments to ensure that the overall benefits to society are maintained and improved on.

## APPENDIX 1: EXTERNAL CONSULTATIONS UNDERTAKEN TO INFORM PIAB'S STRATEGIC PLAN\*

Organisation	
Alliance for Insurance Reform	Irish College of General Practitioners
Association of British Insurers	Irish Congress of Trade Unions (ICTU)
Automobile Association	Irish Hardware & Buildings Material Association
Bar Council	Irish Hospital Consultants Association
Comhairle	Irish Hotel Federation
Construction Industry Federation	Irish Insurance Federation
Consumers Association of Ireland	Law Society of Ireland
Courts Service	National Consumer Agency
Data Protection Commissioner	National Safety Council
Financial Regulator	RehabCare
An Garda Síochána	Self Insured Task Force
Health & Safety Authority	Small Firms Association
Insurers	State Claims Agency
Irish Brokers Association	VHI
Irish Business Employers Confederation (IBEC)	VIVAS Health Insurance

*Note: \* In addition, feedback from customer surveys conducted by PIAB was also considered as part of the strategic planning process.*





Personal Injuries Assessment Board – Your Claim – Your Call 1890 829 121

PO Box 8, Clonakilty, Co Cork  
LoCall 1890 829 121  
[www.piab.ie](http://www.piab.ie)

