

# Public Opinion Research on Personal Injuries Compensation 2024

9<sup>th</sup> May 2024



- This report presents the findings from a public opinion poll conducted by Amárach Research in March 2024 with 1,000 adults in Ireland.
- This research was commissioned by the Injuries Resolution Board, the independent State body responsible for resolving personal injury claims in Ireland, through its assessment and mediation services.
- This report analyses the perspectives of 1,000 adults in Ireland on personal injuries compensation, providing a comprehensive snapshot of public opinion regarding the current accident compensation system and insurance premiums.
- The Injuries Resolution Board previously published a similar public opinion poll on this topic in 2019, prior to the implementation of several major reforms in this area.

### Contact information:

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# Findings

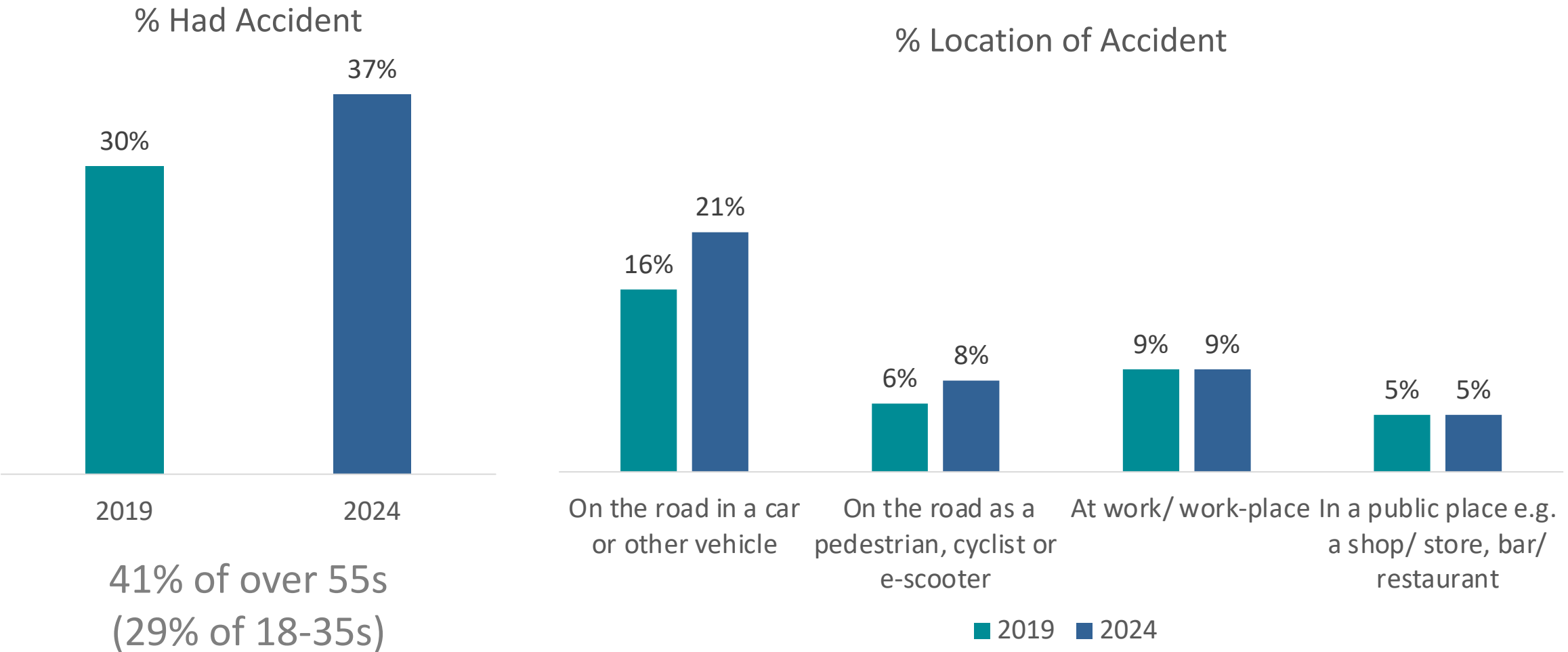


- Although almost 4 in 10 adults have been injured in an accident, just one third of these went on to make a personal injury claim, equivalent to 13% of the wider population.
- The over 55's are significantly more likely to have experienced an accident and to have made a claim.
- There is good awareness of the Injuries Resolution Board (53%) and awareness is highest amongst those aged 55+ perhaps because of their accident and claiming experience.
- For the most part, it is believed claims are made for genuine reasons i.e. to recoup financial losses or to compensate for pain/suffering caused by the injury, and this is particularly the case for the over 55's (who over-index in terms of having an accident and making a claim).
- However, 4 in 10 feel claims are made because payments are easy to get and because of the value of claims payments.
- This may explain why one third of adults feel the claims process is an unfair one due to the number of fraudulent claims and excessive compensation amounts.
- The claims process is widely believed to have an impact on insurance costs and half of adults have experienced increases in premia in 2023/2024, again peaking amongst the over 55s.



# The % of adults who have sustained an injury has increased

(BASE : All respondents – 1,000)

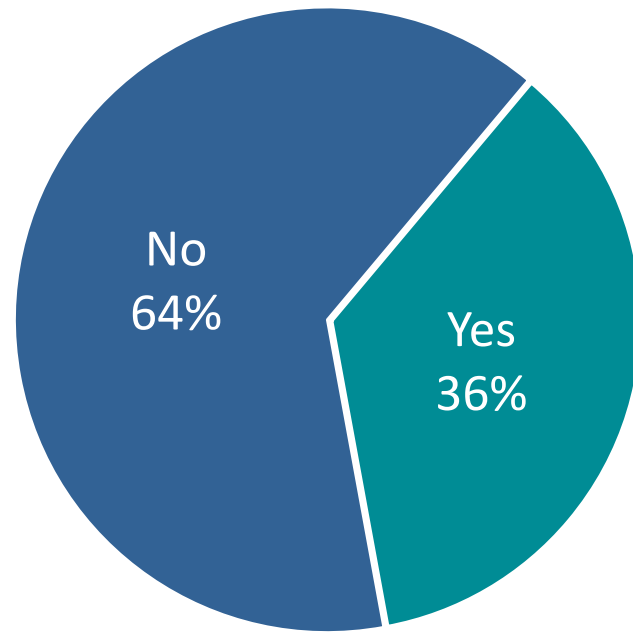


Q. Have you ever had an accident at work, on the road, or in a public place, which was caused by someone else and where you sustained an injury?



# The incidence of personal injury claims has remained fairly stable

(BASE : Sustained an injury at work, on the road, or in a public place – 366)



2019: Yes 34%

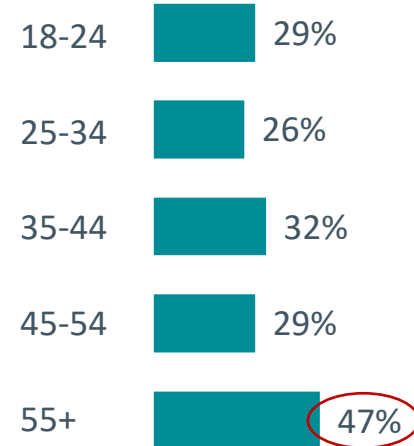


## INCIDENCE OF MAKING A CLAIM BY DEMOGRAPHICS

### Gender



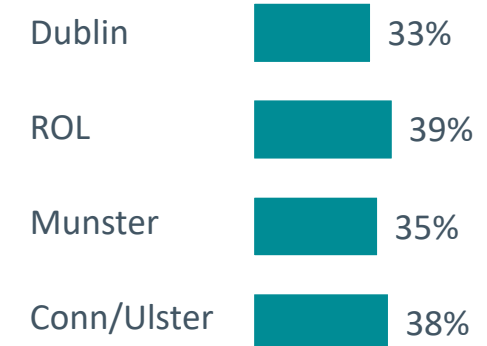
### Age



### Social Class



### Region

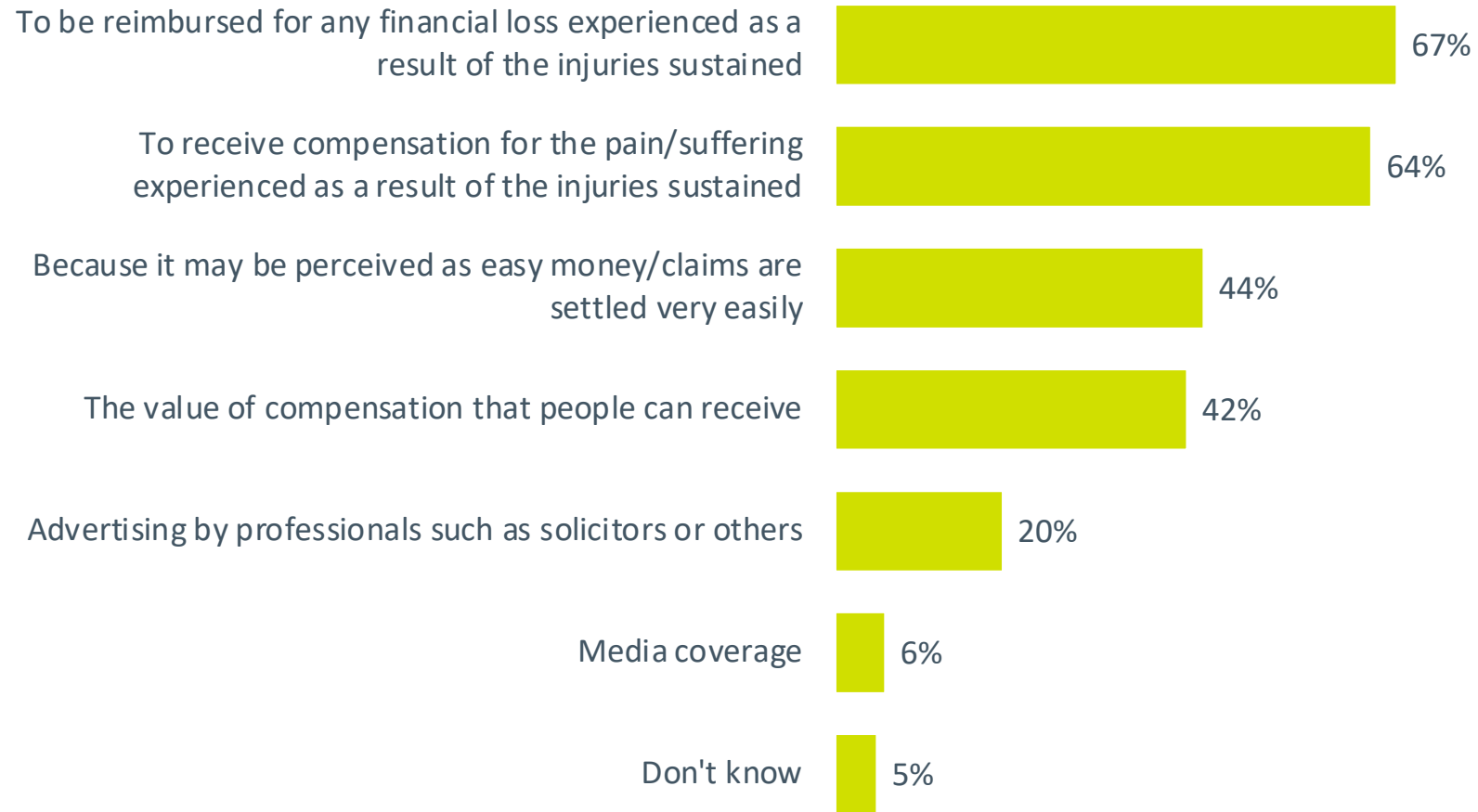


Q. Did you make a personal injury claim?



# Motivations for making a claim are mainly about loss and compensation

(BASE : All respondents – 1,000)



*Q. What do you think are the main reasons why people make personal injury claims?*



# Over 55s are much more likely to see loss and compensation as drivers

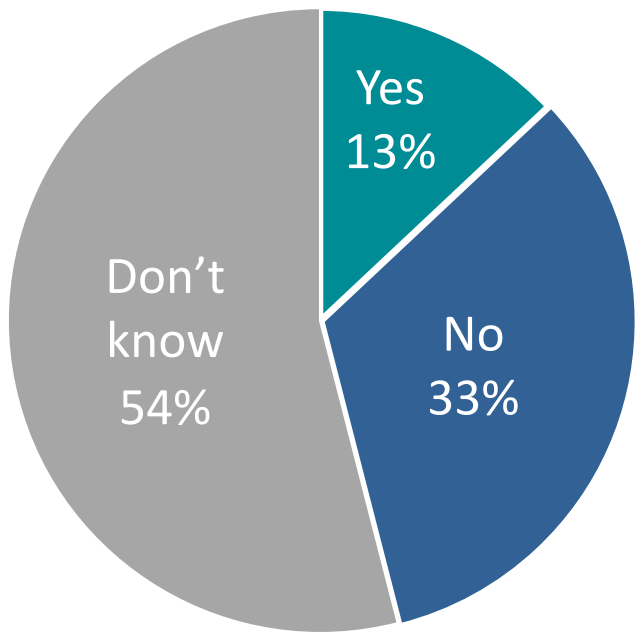
(BASE : All respondents – 1,000)

	GENDER			AGE					CLASS		REGION			
	TOTAL	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	Dublin	Leinster (excl Dublin)	Munster	Conn/ Ulster
Base:	1000	460	540	102	172	176	196	353	603	397	284	271	265	180
To be reimbursed for any financial loss experienced as a result of the injuries sustained	67%	65%	69%	61%	64%	64%	64%	74%	69%	64%	68%	72%	68%	58%
To receive compensation for the pain and suffering experienced as a result of the injuries sustained	64%	61%	67%	53%	58%	63%	63%	72%	65%	63%	68%	66%	62%	61%
Because it may be perceived as easy money/claims are settled very easily	44%	49%	40%	29%	31%	46%	49%	50%	48%	37%	47%	43%	42%	43%
The value of compensation that people can receive	42%	46%	38%	38%	37%	39%	46%	44%	46%	35%	45%	40%	41%	40%
Advertising by professionals such as solicitors or others	20%	24%	17%	18%	11%	17%	24%	25%	23%	16%	21%	19%	21%	19%
Media coverage	6%	8%	5%	7%	5%	4%	8%	6%	6%	6%	6%	5%	5%	8%
Don't know	5%	3%	5%	4%	4%	6%	7%	2%	4%	5%	5%	3%	4%	7%



# Excluding don't knows, most think the current process is fair

(BASE : All respondents – 1,000)



## CURRENT PROCESS IS NOT FAIR X DEMOGRAPHICS

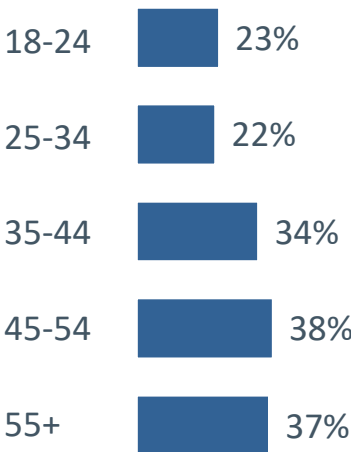
### Gender



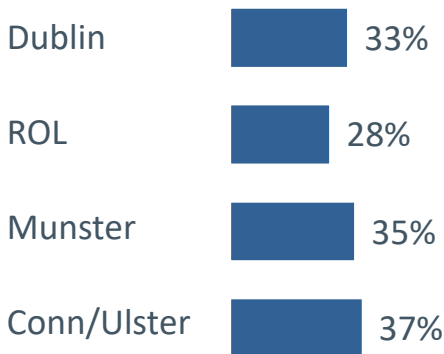
### Social Class



### Age



### Region

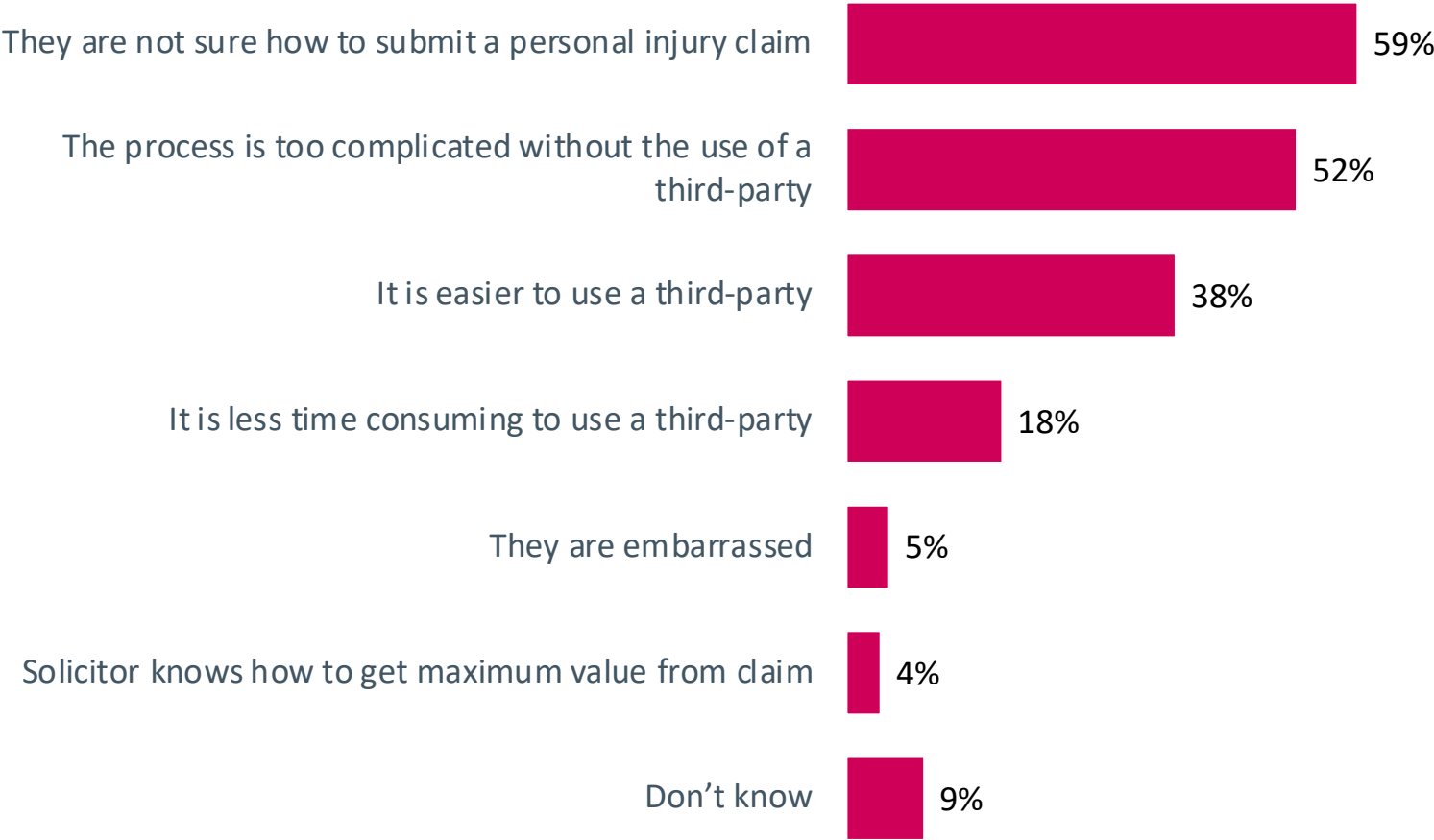


Q. Do you think the current process in Ireland for compensating people for injuries they sustained as a result of an accident is fair to both injured parties and the person/s the claim is being made against?



# Lack of expertise and a complex process are believed to be the main drivers for engaging a representative when making a personal injury claim.

(BASE : All respondents – 1,000)



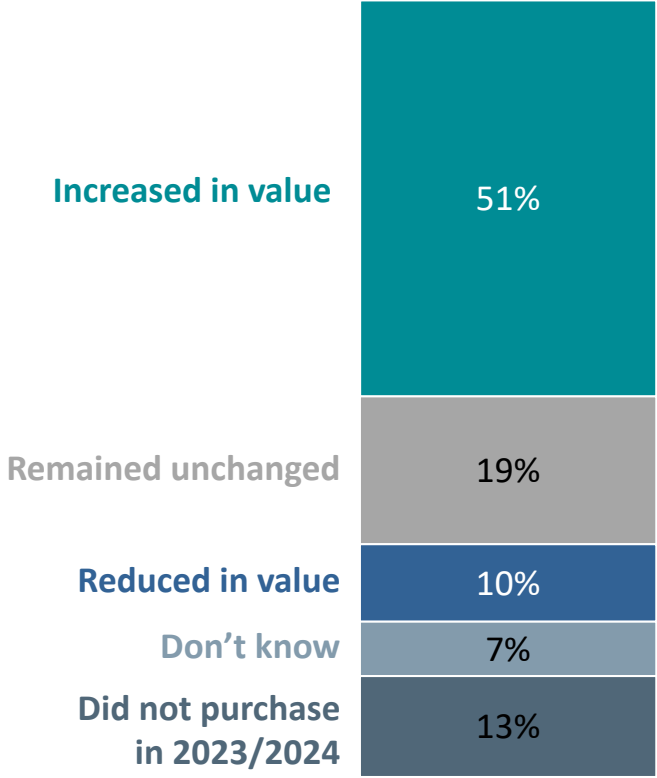
*Q. Most people who submit a personal injury claim engage a representative, such as a Solicitor, to act on their behalf. What do you think informs this decision? Unprompted*



# Excluding non-buyers, most insurance policy holders have seen premiums go up

(BASE : All respondents – 1,000)

## In 2023/2024 My Premium ...



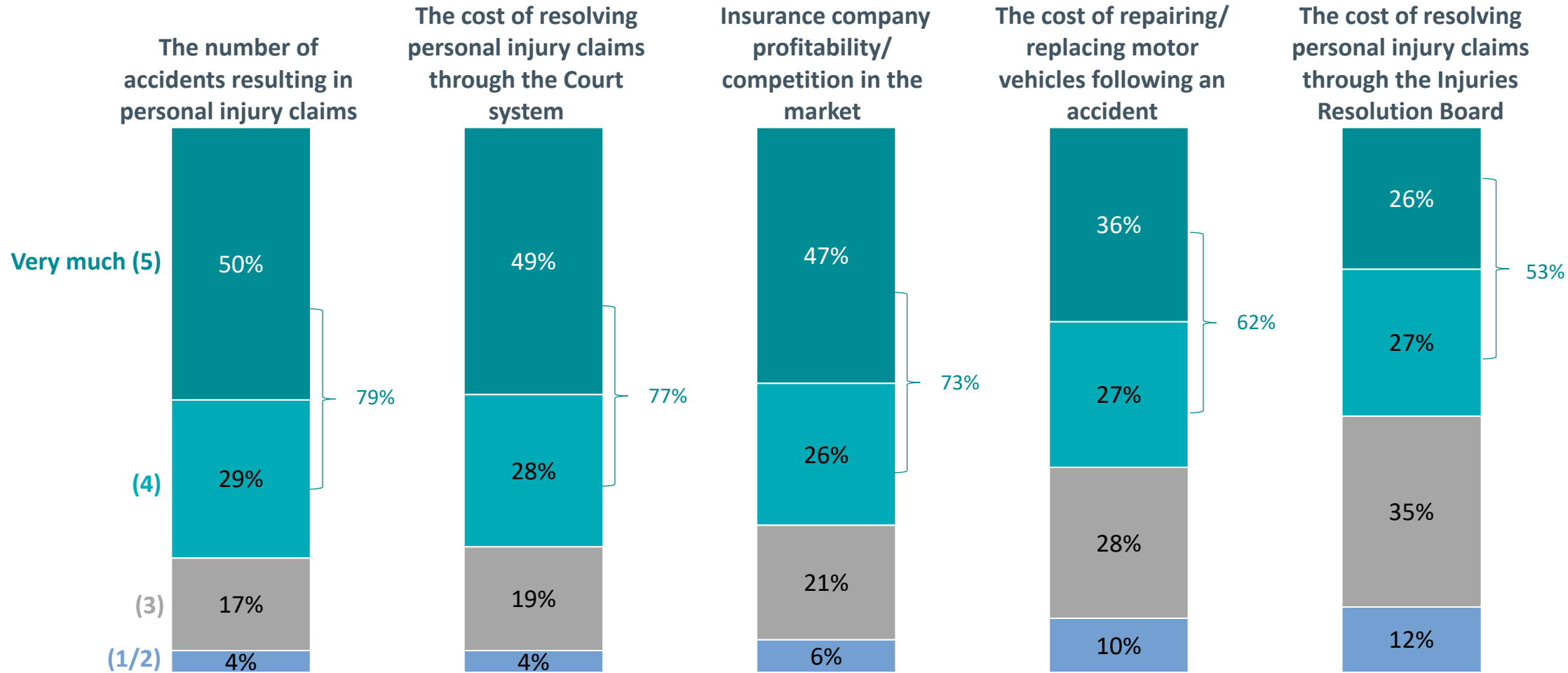
	GENDER		AGE					CLASS		REGION			
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Dublin	Leinster (excl Dublin)	Munster	Conn/ Ulster
Base:	460	540	102	172	176	196	353	603	397	284	271	265	180
My premium increased in value	52%	51%	25%	42%	57%	57%	58%	54%	47%	51%	56%	48%	52%
My premium remained unchanged	20%	17%	17%	16%	17%	18%	21%	19%	19%	17%	17%	21%	19%
My premium reduced in value	10%	10%	19%	13%	7%	8%	8%	12%	8%	8%	12%	11%	8%
Don't know	7%	7%	12%	13%	7%	6%	3%	6%	8%	7%	5%	9%	8%
I did not purchase an insurance premium in 2023/2024	12%	14%	26%	16%	11%	12%	9%	10%	18%	17%	11%	11%	13%

Q. How does the cost of your most recent insurance premium (motor/ business/ public liability insurance) in 2023/2024 compared to the previous year?



# The general public considers a range of factors to be responsible for insurance costs

(BASE : All respondents – 1,000)



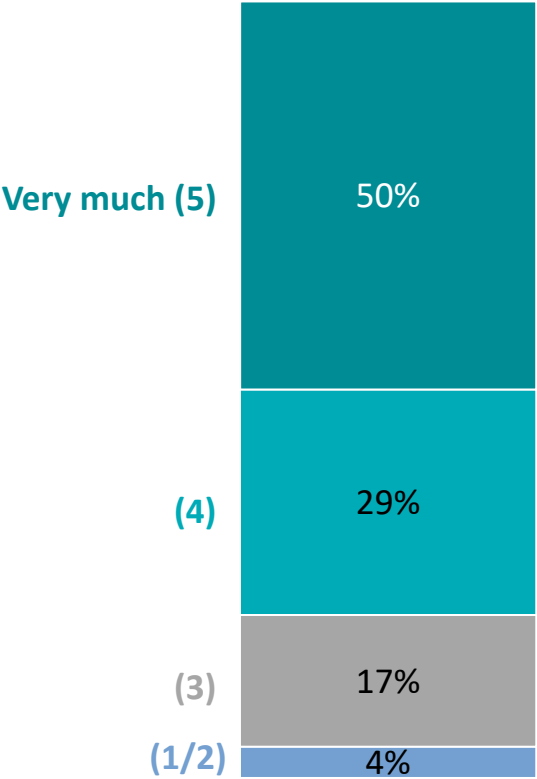
Q. To what extent, if any, do you think the following contributes to the cost of insurance premiums?



# Again, there is a significant divide between younger and older consumers

(BASE : All respondents – 1,000)

## The number of accidents resulting in personal injury claims



	GENDER		AGE					CLASS		REGION			
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Dublin	Leinster (excl Dublin)	Munster	Conn/ Ulster
Base:	460	540	102	172	176	196	353	603	397	284	271	265	180
Very much (5.00)	48%	51%	33%	40%	52%	52%	57%	49%	50%	45%	53%	54%	47%
4 (4.00)	33%	25%	38%	29%	28%	26%	29%	29%	29%	29%	28%	27%	32%
3 (3.00)	14%	20%	24%	26%	15%	18%	13%	17%	17%	21%	17%	14%	18%
Not at all (1/2)	5%	3%	6%	5%	6%	4%	2%	5%	3%	5%	2%	5%	3%
Mean Score	4.22	4.24	3.95	4.03	4.23	4.26	4.40	4.22	4.25	4.12	4.31	4.27	4.23

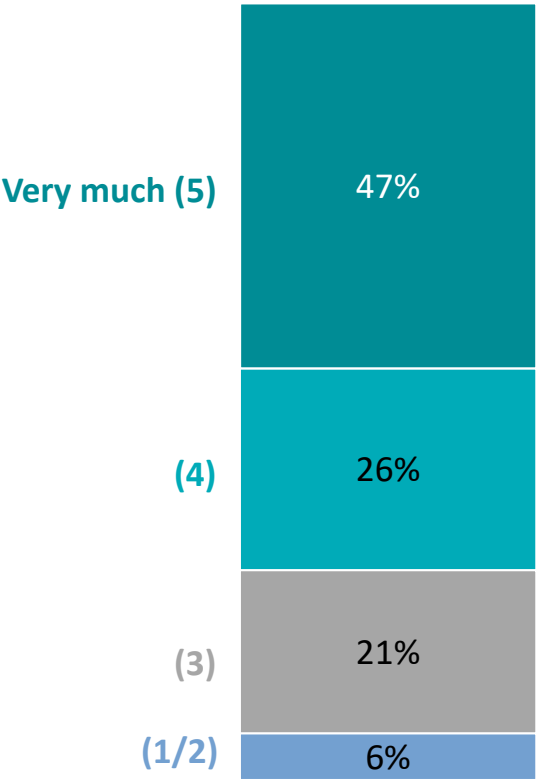
Q. To what extent, if any, do you think the following contributes to the cost of insurance premiums?



# Commercial decisions by insurers also a factor driving insurance costs

(BASE : All respondents – 1,000)

## Insurance company profitability/ competition in the market



	GENDER		AGE					CLASS		REGION			
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Dublin	Leinster (excl Dublin)	Munster	Conn/ Ulster
Base:	460	540	102	172	176	196	353	603	397	284	271	265	180
Very much (5.00)	44%	49%	29%	37%	52%	54%	50%	45%	49%	41%	45%	54%	48%
4 (4.00)	27%	26%	27%	26%	26%	23%	27%	26%	26%	28%	28%	21%	26%
3 (3.00)	21%	21%	30%	34%	14%	19%	17%	22%	19%	25%	19%	19%	21%
Not at all (1/2)	8%	5%	14%	3%	8%	4%	6%	6%	6%	5%	7%	6%	5%
Mean Score:	4.05	4.17	3.67	3.97	4.18	4.25	4.21	4.08	4.17	4.05	4.09	4.20	4.14

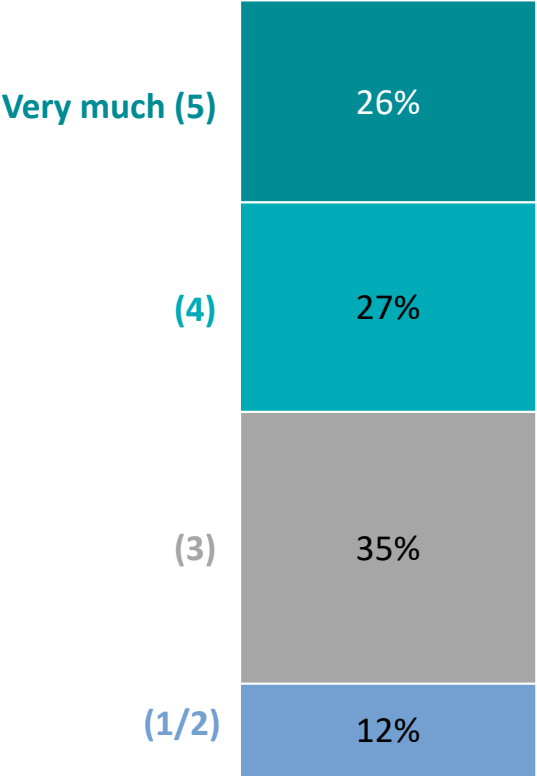
Q. To what extent, if any, do you think the following contributes to the cost of insurance premiums?



# The Injuries Resolution Board is not seen as an insurance cost factor

(BASE : All respondents – 1,000)

## The cost of resolving personal injury claims through the Injuries Resolution Board



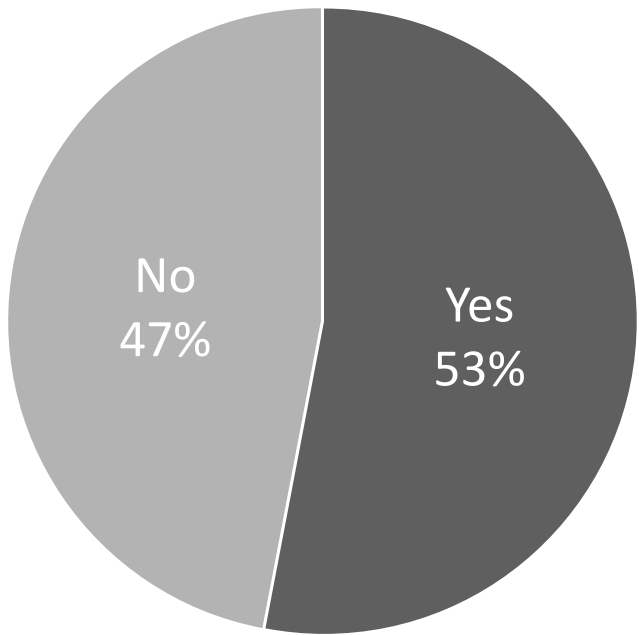
	GENDER		AGE					CLASS		REGION			
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Dublin	Leinster (excl Dublin)	Munster	Conn/ Ulster
Base:	460	540	102	172	176	196	353	603	397	284	271	265	180
Very much (5.00)	21%	30%	16%	21%	30%	32%	26%	26%	26%	23%	27%	29%	25%
4 (4.00)	27%	27%	33%	31%	31%	23%	24%	26%	29%	24%	27%	25%	37%
3 (3.00)	38%	32%	30%	38%	31%	34%	37%	36%	33%	39%	36%	32%	30%
Not at all (1/2)	14%	11%	21%	10%	9%	11%	13%	13%	11%	14%	11%	14%	8%
Mean Score:	3.51	3.75	3.41	3.61	3.78	3.74	3.61	3.62	3.67	3.53	3.68	3.64	3.78

Q. To what extent, if any, do you think the following contributes to the cost of insurance premiums?

# Awareness of the Injuries Resolution Board is quite high (despite name change)



(BASE : All respondents – 1,000)



2019: Yes 61%



## INCIDENCE OF AWARENESS BY DEMOGRAPHICS

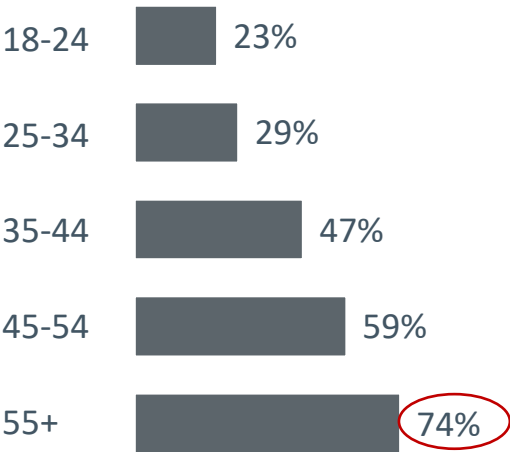
### Gender



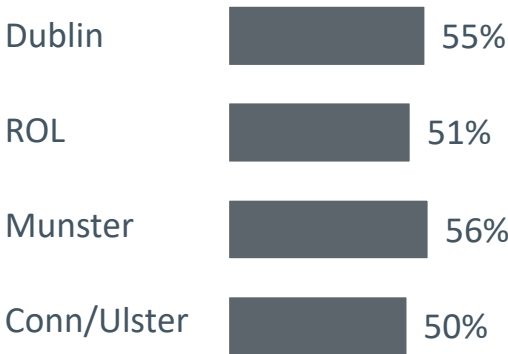
### Social Class



### Age



### Region







- » Recent analysis of the National Claims Information Database conducted by the Central Bank shows that the average earned premium per policy for motor insurance was €568 in 2022, 7% lower than the average earned premium in 2021.
- » In Q4 2022, the average earned motor insurance premium of €555 represented a reduction of 22% on the averaged earned premium in Q4 2017.
- » The proportion of motor insurance policies that include comprehensive cover rather than third party cover, has increased over recent years, from 84% of policies in 2018 to 91% in 2022, contributing to higher average earned premiums.
- » In 2022, the average earned premium for package/ combined policies (Employer Liability, Public Liability and Commercial Property insurance), increased by 12% when compared to 2020 figures, however this metric does not account for changes in the mix of policies, lines of business and sectors across the periods.

## References

- » Central Bank of Ireland (2024); Employers' Liability, Public Liability and Commercial Property Insurance Report 3 - National Claims Information Database (NCID).
- » Central Bank of Ireland (2023); Private Motor Insurance Report 5 - National Claims Information Database (NCID).

PERSONAL INJURY



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