

Not just a statistic: The personal and economic cost of accidents in Ireland

Conference 2024

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9th May 2024



Our Research Function

- + The Personal Injuries Resolution Board Act 2022 underlined the Injuries Resolution Board's ongoing commitment to *'conduct or commission research, studies and analysis'*.
- + While the Injuries Resolution Board has released comprehensive data on an annual basis since its establishment in 2004, the introduction of a formal research function will allow us to identify new and emerging trends in the personal injury landscape.
- + As the central body responsible for the **collection of data relating to over 20,000 accidents each year**, our research function will inform evidence-based policy in the areas of accident prevention, public health and wider insurance reform.
- + **We are uniquely positioned to capture both the economic and personal impact of accidents, through our claims-related and medical data, providing a complete picture on the true cost of accidents in Ireland.**



Our Research Programme

Average Awards Reports

Commissioned Research

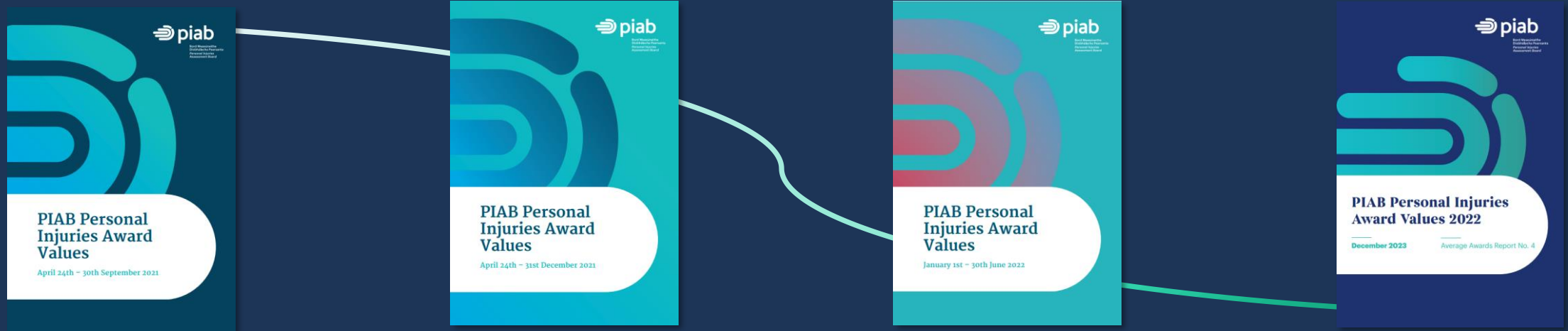
Research Briefing Series

**Support
Transparency**

**Promote
Awareness**

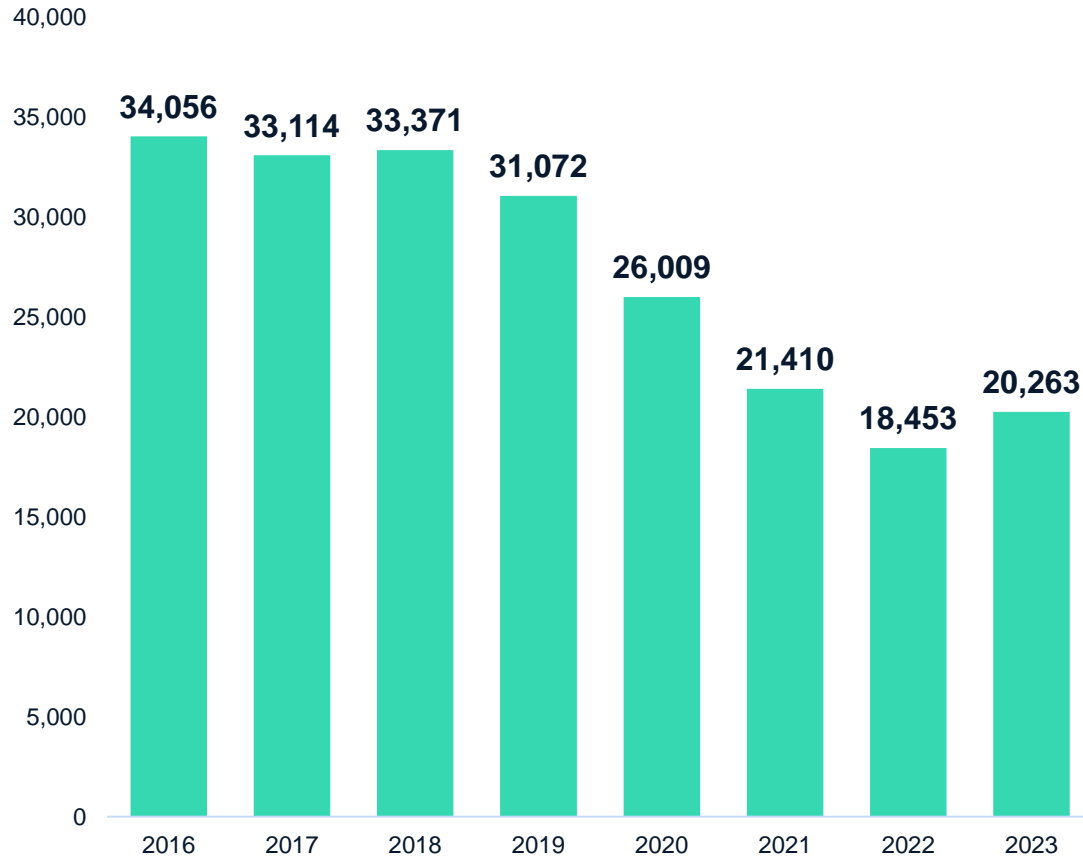
**Inform
Policy**

Reporting Trends in Personal Injuries Compensation



Trends in Personal Injury Compensation 2023

Claim Volumes



9,144 Awards were made in 2023, a 13% increase on 2021 award volumes.

Consent Rate

71%

Up from
60% in 2021

Acceptance Rate

48%

Up from
44% in 2021

Average Award Values 2021-2023

€13,825

April-December 2021

↓ -42%

€15,857

2022

↓ -34%

€18,537

2023

↓ -23%

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

The median award in 2023 was €11,650 a 37% decrease on the median award in 2020.

Factors influencing Award Values in 2023

Awards related to Psychiatric Damage

Apr-Dec 2021



1 in 20

2022



1 in 12

2023



1 in 8

Awards >€50k

Apr-Dec 2021

5%

2023

8%

Severity Classification of Most Common Injury Types			
Injury Severity	Minor Severity	Moderate Severity	Severe/ Serious
2023	78%	18%	4%
2022	82%	16%	2%
Apr-Dec 2021	86%	13%	2%

Maximum Award Value

Apr-Dec 2021

€361k

2022

€655k

2023

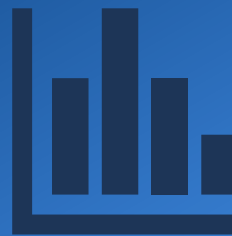
€691k

The evolving profile of personal injuries

- + In 2023, average award values were **-23% lower than the pre-Guideline 2020 figure**, but +17% higher than the 2022 average award.
- + Our data shows that the profile of injuries assessed by the Injuries Resolution Board has changed. **We are now assessing more complex cases**, including injuries of greater severity.
- + Neck and back injuries no longer account for a majority of cases assessed by the Injuries Resolution Board, coinciding with an increase in psychiatric damage awards.
- + Our data highlights that average award values are context specific and are determined by the profile of injuries assessed within a given period – including injury type and severity.

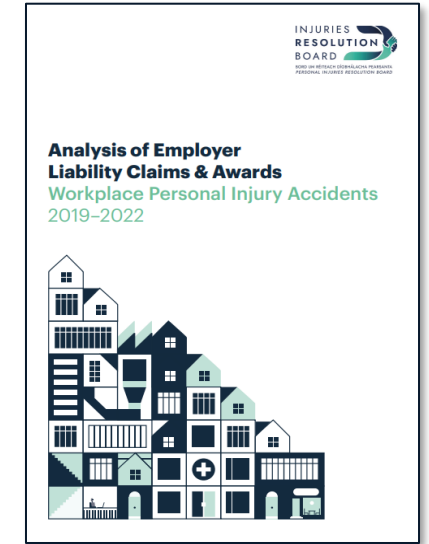
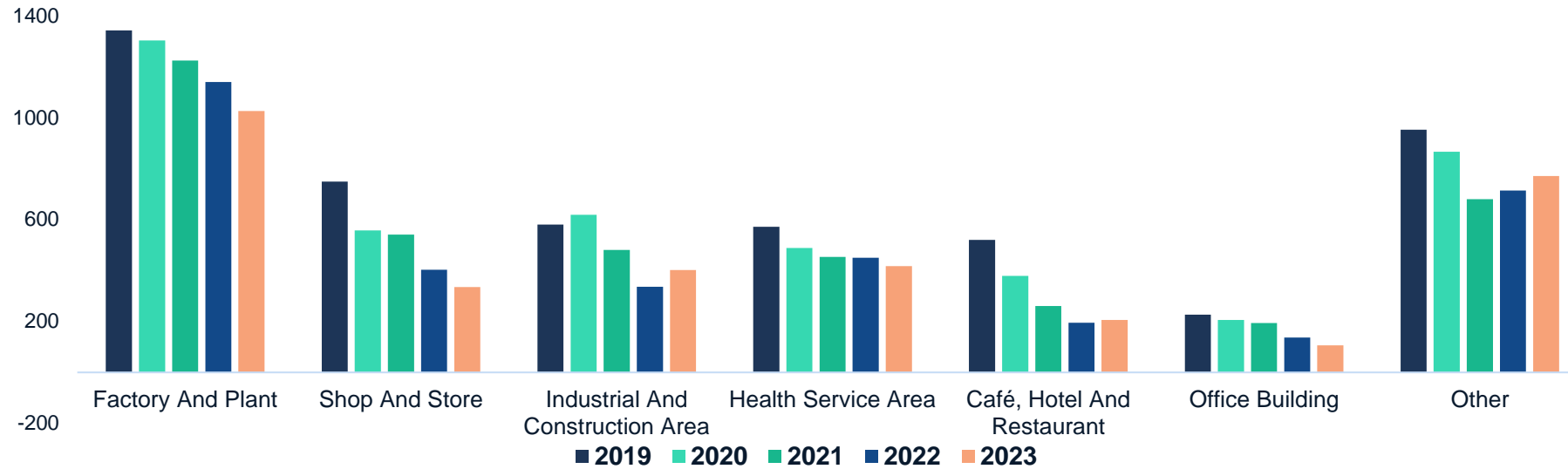
2023	Motor Liability	Public Liability	Employer Liability
No. of Awards	6,230	1,629	1,285
Consent Rate	80%	54%	64%
Acceptance Rate	45%	53%	57%

External Research Commissioned by the Injuries Resolution Board



Research
Placement 2024

Analysis of Employer Liability Claims & Awards 2019-2023



Published in December 2023

- + Between 2019-2023, **over 22,000 workplace injury claims** were submitted to the Injuries Resolution Board.
- + Overall, EL claims in 2023 **remain 37% lower** than 2019, with the greatest reduction among EL claims in Cafés, Hotels and Restaurants **(-61%)**, followed by shops and stores **(-55%)**.
- + The volume of EL claims occurring in the home doubled in 2022 v 2019.
- + EL claims decreased across all age cohorts, except for workers aged 19-24 years where claim volumes more than doubled in 2022 v 2019.

+ Between 2019-2023, over €120 million in compensation was awarded for workplace accidents.

A Closer Look – Food Manufacturers

Data extracted from a sample of 81 Employer Liability awards made in 2022

LOCATION OF ACCIDENTS



46%

MEAT/ FISH/
POULTRY FACTORY



12%

DAIRY
FACTORY



10%

FRUIT
FACTORY



9%

BAKERY



23%

OTHER FOOD
FACTORY

TOTAL AWARD
VALUE OF SAMPLE

€1,680,918

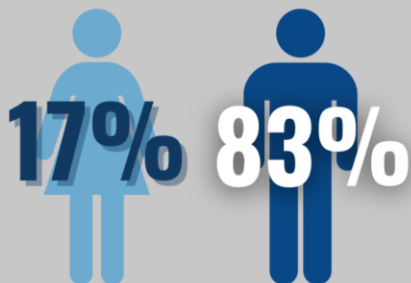
TOTAL SPECIAL
DAMAGES AWARDS

€454,918

TOTAL GENERAL
DAMAGES AWARDS

€1,226,000

DEMOGRAPHICS



AVERAGE AGE AT
ACCIDENT DATE **39** YEARS
OLD

CAUSES OF ACCIDENTS



TRIP/SLIP/FALL **23%**



STRUCK BY
MOVING OBJECT **16%**



CRUSH INJURY **14%**



LIFTING/ MOVING
WEIGHT **12%**



ACCIDENT INVOLVING
MACHINERY **10%**

INJURY TYPE



HAND, FINGERS AND
THUMB INJURIES **20%**



BACK **15%**



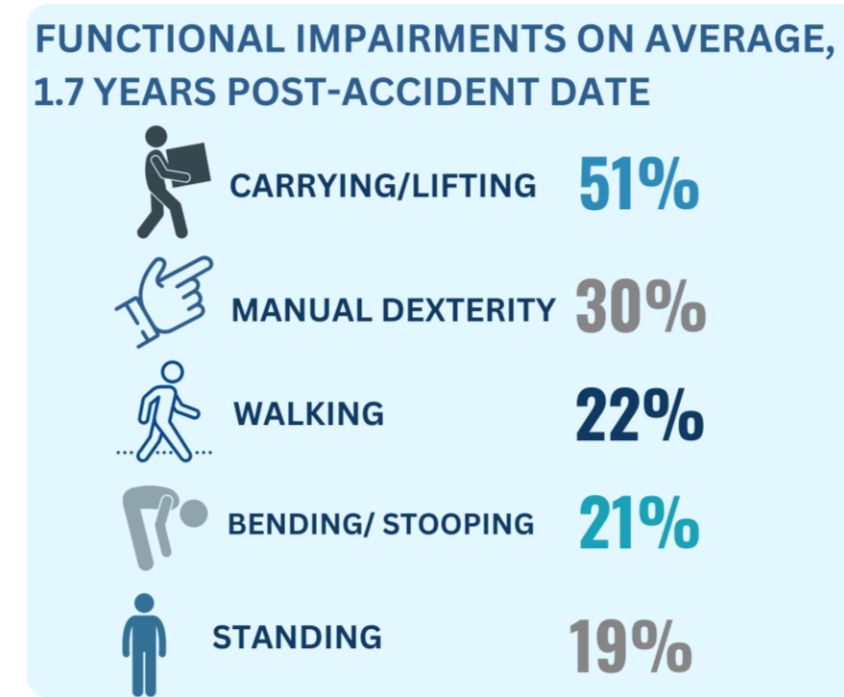
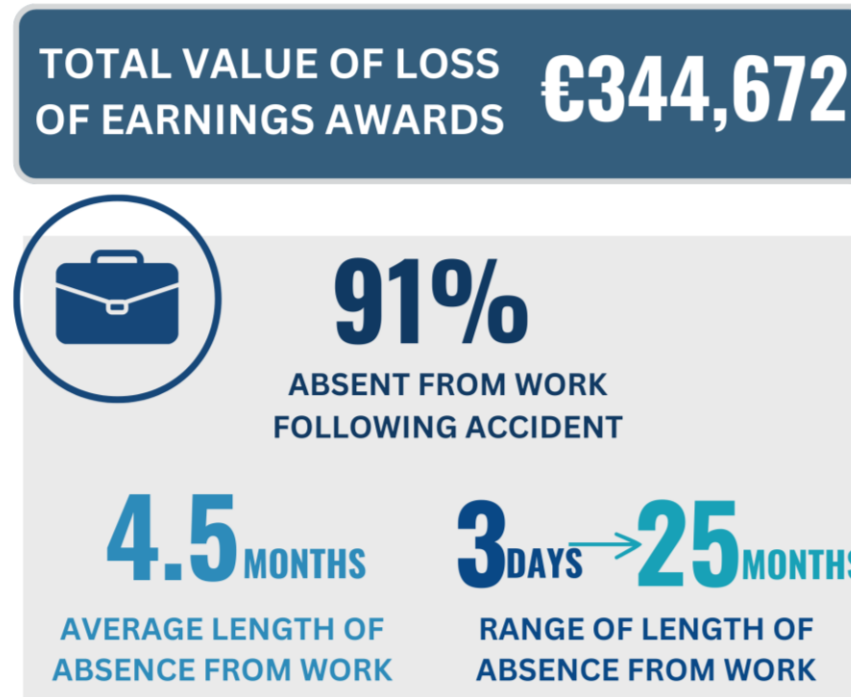
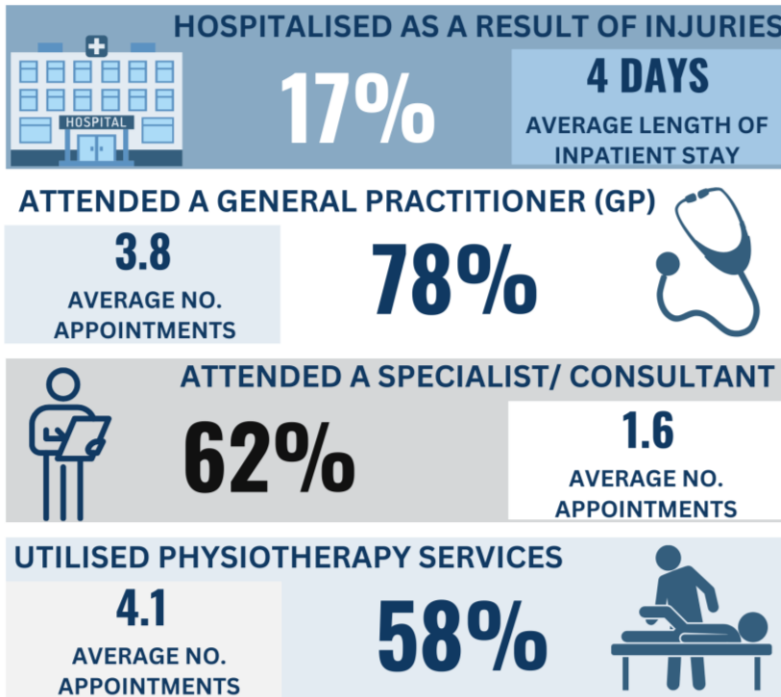
ELBOW **9%**



KNEE **7%**

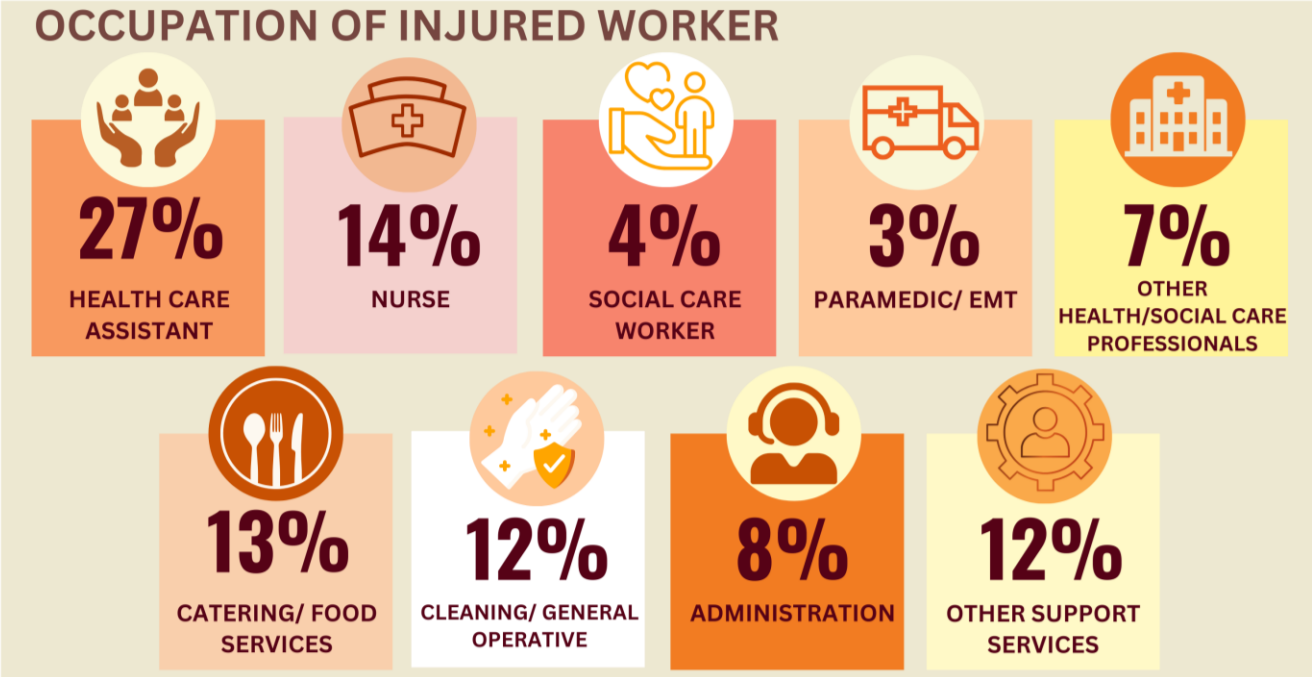
A Closer Look – Food Manufacturers

Data extracted from a **sample of 81 Employer Liability awards** made in 2022



A Closer Look – Healthcare Services

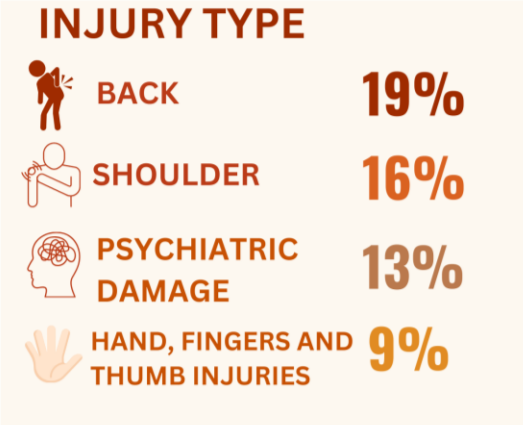
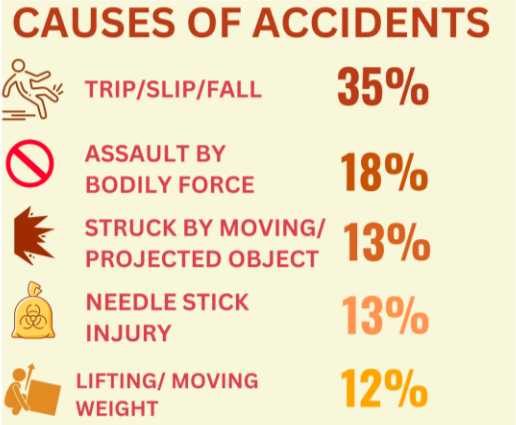
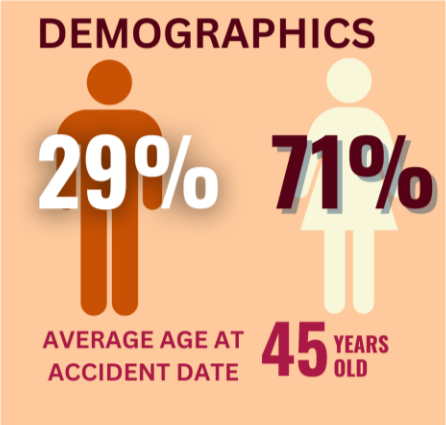
Data extracted from a **sample of 124 Employer Liability awards** made in 2022



**TOTAL AWARD
VALUE OF SAMPLE**
€2,890,172

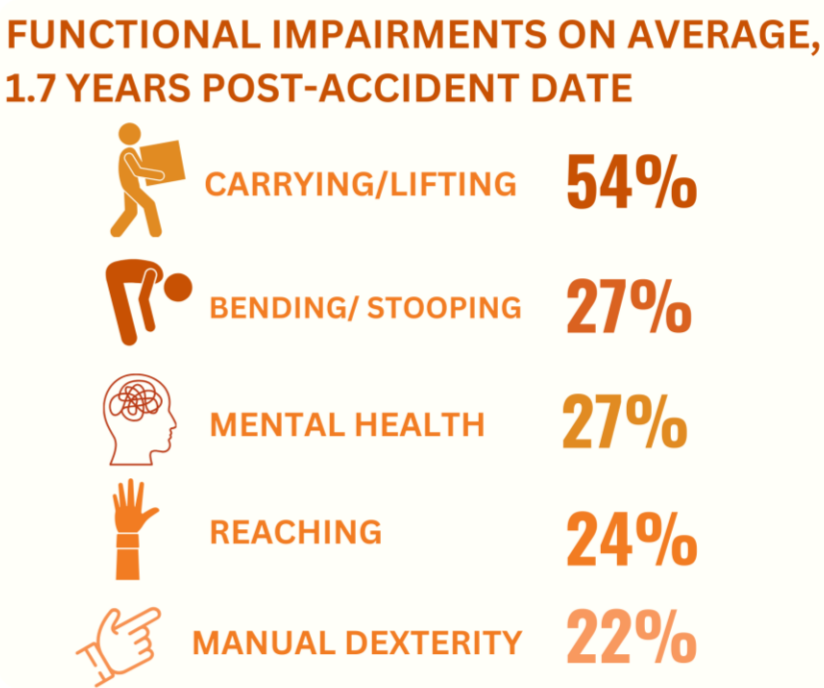
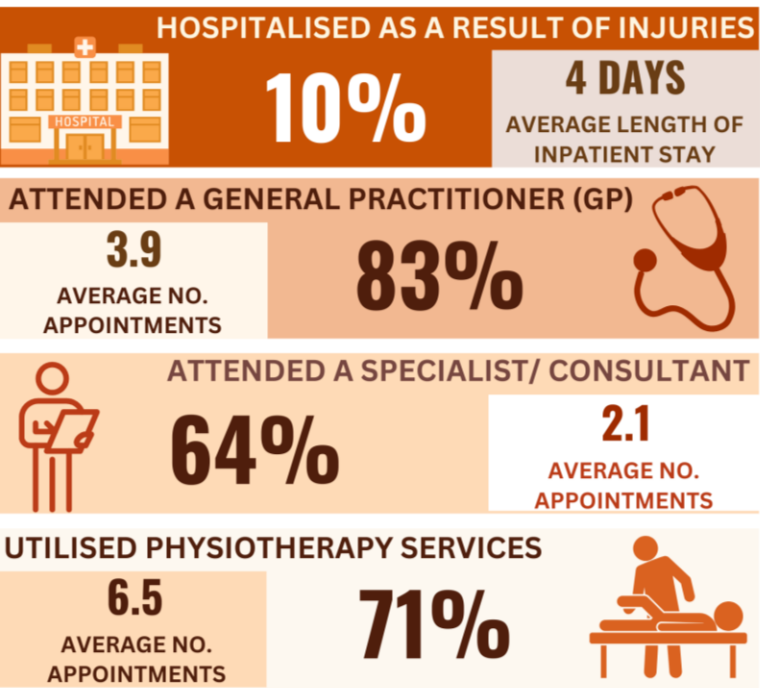
**TOTAL GENERAL
DAMAGES AWARDS**
€1,892,500

**TOTAL SPECIAL
DAMAGES AWARDS**
€997,672

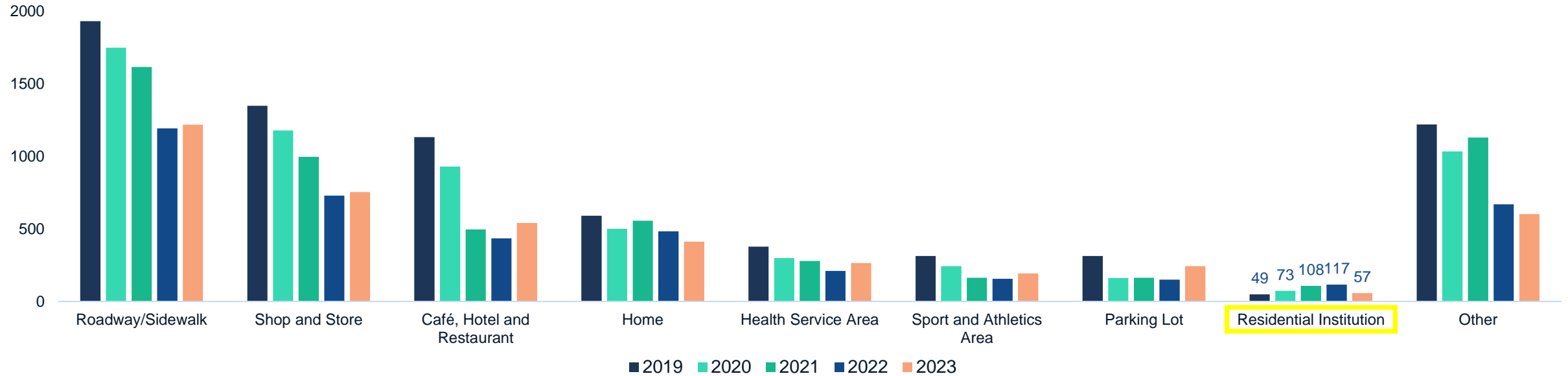


A Closer Look – Healthcare Services

Data extracted from a **sample of 124 Employer Liability awards** made in 2022



An Analysis of Public Liability Claims 2019-2023



- + Between 2019-2023, just under 30,000 Public Liability claims were submitted to the Injuries Resolution Board.
- + Claim volumes were 40% lower in 2023 v 2019, but 6% higher than 2022 volumes.
- + While PL claims generally decreased across all accident locations between 2019-2022, a reverse trend was noted for residential institutions, where claim volumes more than doubled in 2022 v 2019.
- + This increase was largely contributed to by the increase in claims related to fatalities in long-term residential care units during the Covid-19 pandemic.

An Analysis of Public Liability Claims & Awards 2019-2023

1

Fall on same level

14.6k PL Claims

2

Fall from a height

1.8k PL Claims

€98M in compensation awarded

Public Liability Awards 2019-2023

3

Assault by bodily force

1.7k PL Claims



+11%

in 2023 v 2022

Assault by bodily force

1.3k EL Claims



+9%

in 2023 v 2022

Most common
incident location for
assault PL claims

29%



CAFÉ, HOTEL AND
RESTAURANTS

Most common
incident location for
assault EL claims

41%



HEALTH SERVICES

€2.0M in PL awards

€4.4M in EL awards

€6.6M in compensation

Hair & Beauty Sector – Personal Injury Claims 2019-2023

437 PL Claims

Submitted between
2019-2023 related to the
Hair & Beauty Sector



- + Total claim volume for the Hair & Beauty sector was 30% lower in 2023 v 2019
- + Claim volumes were lower across all injury causes in 2023 v 2019 with the exception of **chemical peel treatments and eyelash extensions which increased in 2023 v 2019.**
- + Claims related to laser hair removal procedures peaked in 2022 with 21 claims submitted that year.





Hair & Beauty Sector – Personal Injury Awards 2019-2023

In-depth analysis of 96 Awards




ASSESSMENTS 2019-2023

Slip, trips and falls	€260k
Waxing	€112k
Scalp burn	€106k
Facial treatment	€104k
Laser Hair Removal	€89k
Nail Treatments	€76k
Hair Damage	€68k
Allergic Reaction	€60k
Other	€325k
TOTAL	€1.2M

INJURIES SUSTAINED

 Dermatitis/ Other Skin Condition	22%
 Facial scarring and burns	21%
 Non-facial scarring and burns	13%
 Damage to Hair	11%
 Eye Injuries	11%

TREATMENTS

 38% Required antibiotic treatment
 24% Required steroid treatment
 5% Required healthcare visits for wound care

DEMOGRAPHICS

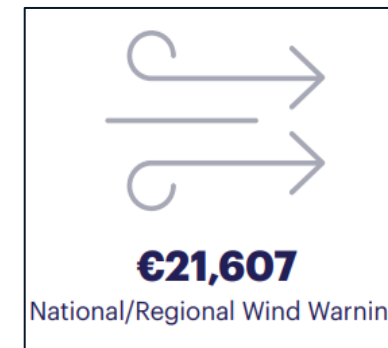
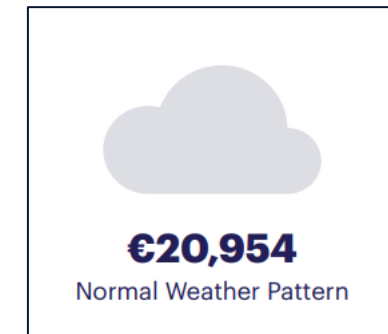
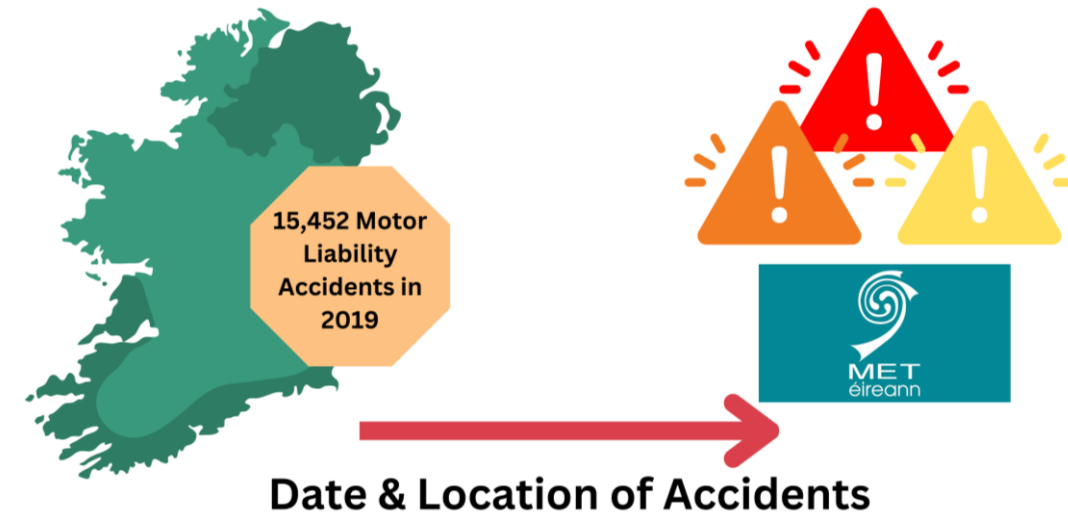
96%
Female

38.6 years
Average Age

Maximising the Value of our Data – Working Together

Enhancing the Utility of our Data

- The first report in our Research Briefing Series, explored the impact of adverse weather warnings on road traffic accidents in Ireland.
- Utilising open-access data from Met Éireann - The Irish Meteorological Service, we mapped the date of all accidents in 2019 to weather pattern status at the time of incident.
- This study found that adverse weather events increase the likelihood of RTAs, **with a 11% increase in RTAs on dates with national snow/ice warnings in place.**
- **Adverse weather events were associated with higher average award values**
- As Ireland prepares for a rise in extreme weather events in the future, we can monitor the effects of adverse weather events on personal injuries accidents
- This brief report demonstrates how our data can be complemented with other data sources to provide valuable insights on personal injury accidents.



Conclusion

- + The Injuries Resolution Board are retaining and **assessing more complex cases**, including more psychological injury cases and injuries of greater severity, contributing to higher average award values in 2023.
- + Our research provides valuable insights into the personal cost of accidents, including the impact of accidents on the affected individual's occupation, health care utilisation and functional independence following an accident.
- + Our data can be used to identify new and emerging threats to public health, including sector specific trends and the monitoring of wider environmental factors.
- + **All accidents are by their nature preventable**, and as the central body responsible for the collection and analysis of information relating to over 20,000 accidents each year, we are committed to utilising this data for the benefit of society.

Thank You!

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