



Bord Measúnaithe  
Díobhála Pearsanta  
*Personal Injuries*  
*Assessment Board*

# PIAB - Insights into the Personal Injury Environment

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# Introduction



PIAB was set up in 2004 to assess personal injury claims (motor, employer liability & public liability) where liability is not in dispute

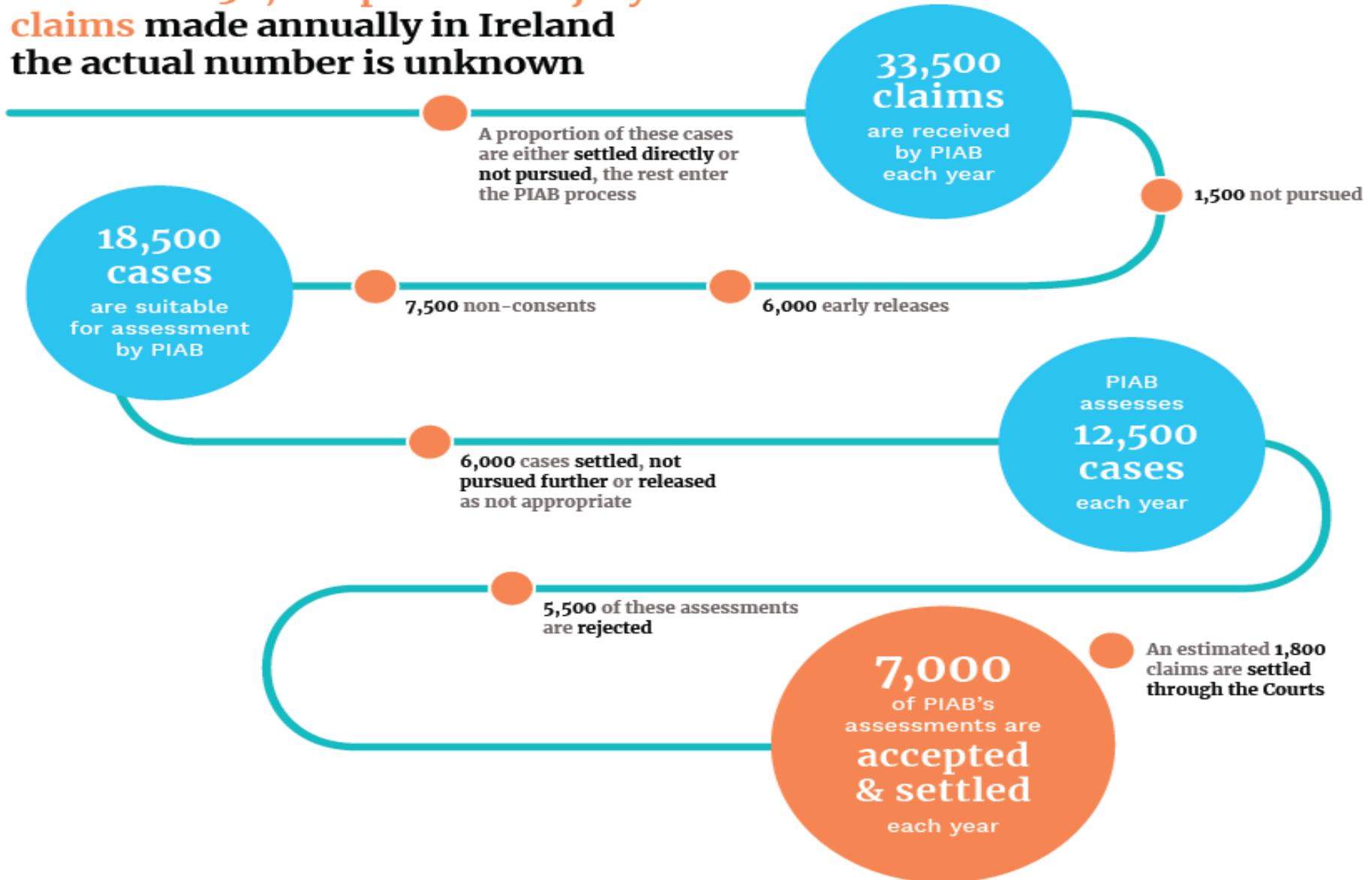
- Fair and transparent
- Low administration/overhead cost
- Quick turnaround
- Reflect prevailing level of damages

**PIAB does not set damages levels**

# PIAB Facts

- Independent Statutory Body
- Assess personal injury claims quickly /efficiently
- Paper-based assessment process
- Handle claims ranging from minor to catastrophic
- Our statistics – valuable source of data

While there are estimated to be more than **50,000 personal injury claims** made annually in Ireland the actual number is unknown



# Personal injury claims in Ireland

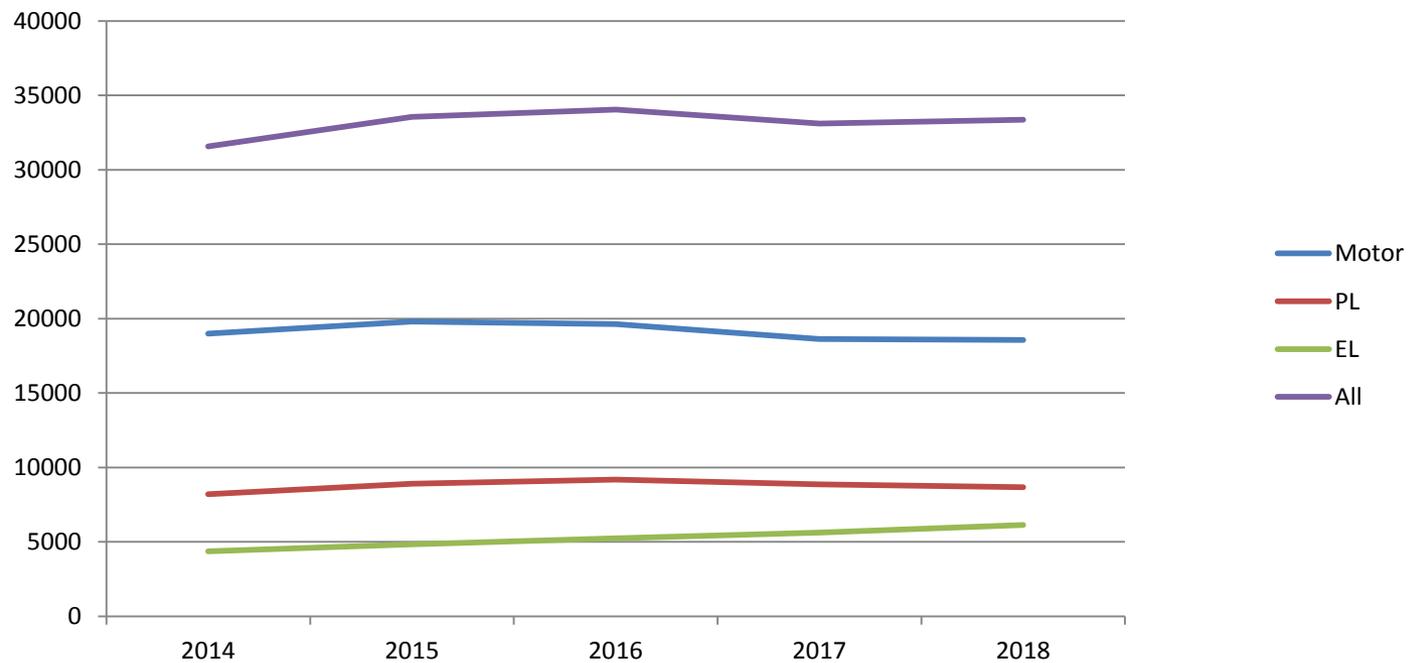
- There is a lack of transparency in relation to overall claims, compensation values and associated costs
- We still don't know how many claims there are overall, or what happens to them
- We know very little about early settlements, a bit about all the claims we receive and a lot about the claims we actually assess

# PIAB performance to date

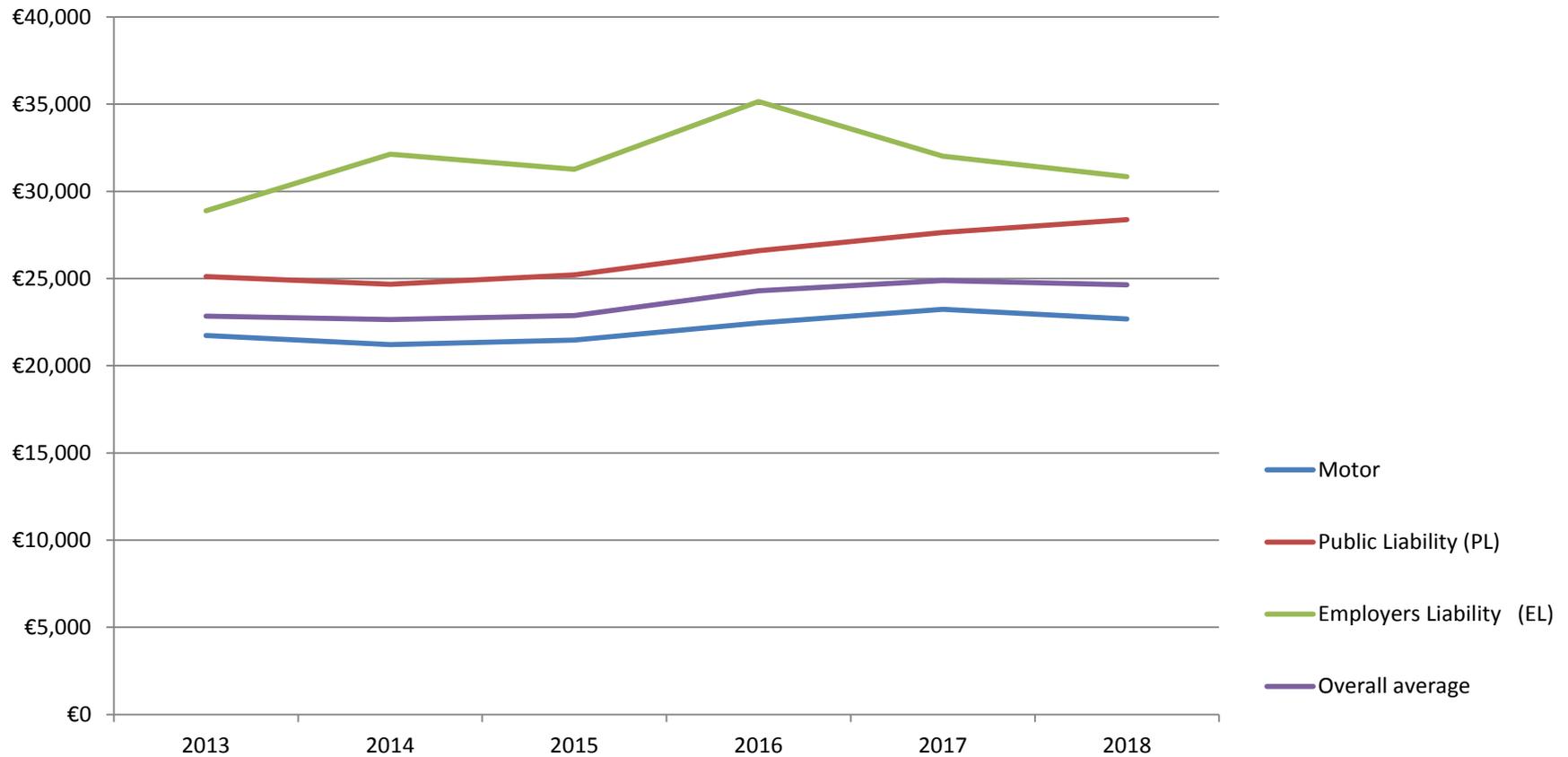
- > 400,000 claims received
- > 135,000 awards made
- With a value > €3 billion
- Cases assessed - average 7.2 months
- 90% assessed in under 9 months
- Processing costs (% of award) – 6.1%
- Highest award so far was €1.39m

# PIAB claim volumes – last 5 years

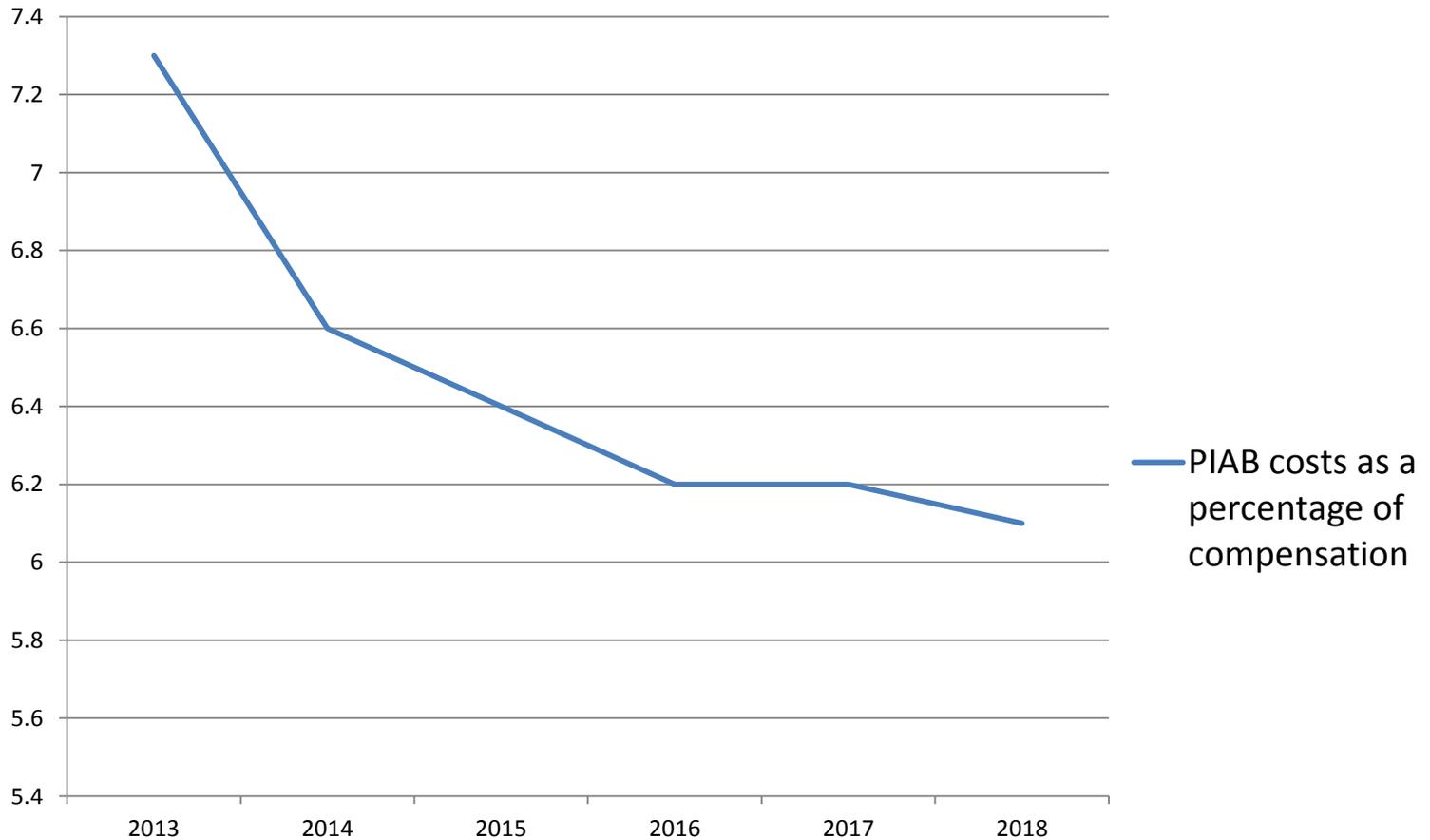
- Little change in total volumes over past 5 years
- Claims volumes - 33k per annum or 90 claims per day
- Decrease in motor and increase in employer liability
- Motor 55%, public liability 25%, employer liability 20%



# PIAB average award 2013-2018



# PIAB costs as a % of compensation



# PIAB statistics – award features

- 2018 Awards value: €300m approx.
- 70% motor, 18% PL, 12% EL
- Overall Average 2018 - €24,649
  - Motor €22,682
  - PL €28,372
  - EL €30,839
- 53% are under €20k, 87% are under €38k
- 109 cases (less than 1%) are over €100k

# Motor analysis - Age and Gender

5% of claims related to those aged 65 or over

12% of claims related to those aged 18 or under

48% of total claims related to those between the ages of 25-44



\* PIAB 2018 Motor Awards

# Motor claims – road users



**56%** of the motor accidents reported to the PIAB involved a driver in collision with a car, van, truck, or bus.



**33%** of accidents resulting in claims were related to injured passengers of a car, van, truck, or bus.



**4.5%** of accidents involved a pedestrian.



**4.5%** of the accidents resulting in claims related to injuries sustained by a cyclist.



**2%** of accidents involved a motorcycle driver or passenger.

\* PIAB 2018 Motor Claims

# Motor analysis – Road Users & Gender

- Driver: 54% Male; 46% Female
- Passenger: 58.5% Female; 41.5% Male
- Pedal Cyclist: 70% Male; 30% Female
- Motorcyclist: 90% Male; 10% Female
- Pedestrian: 50%/50% Male/Female

# Motor analysis – vulnerable road users

## Pedestrians

- 20% are aged 18 or under
- 17% are aged 65 or over
- 60% of the above categories are female

## Cyclists

- 9% are aged 18 or under
- 6% are aged 65 or over
- 74% of the above categories are male

# Motor analysis – when do accidents occur?

- Friday is the most common day
- Sunday is the least common day
- But the most common day for
  - Pedestrians is Thursday
  - Cyclists is Wednesday
  - Motorcyclists is Monday
- Most common month is November
- Least common month is April

# Motor awards – whiplash analysis

- 69% of all cases involve whiplash – average €20,109
- 77% of drivers – average €20,810
- 67% of passengers – average €17,684
- 67% of males – average €19,569
- 71% of females – average €20,646
- 62% of whiplash cases receive €20k or less; 26% get €20k-€30k
- Average amount for non-whiplash is €26,969

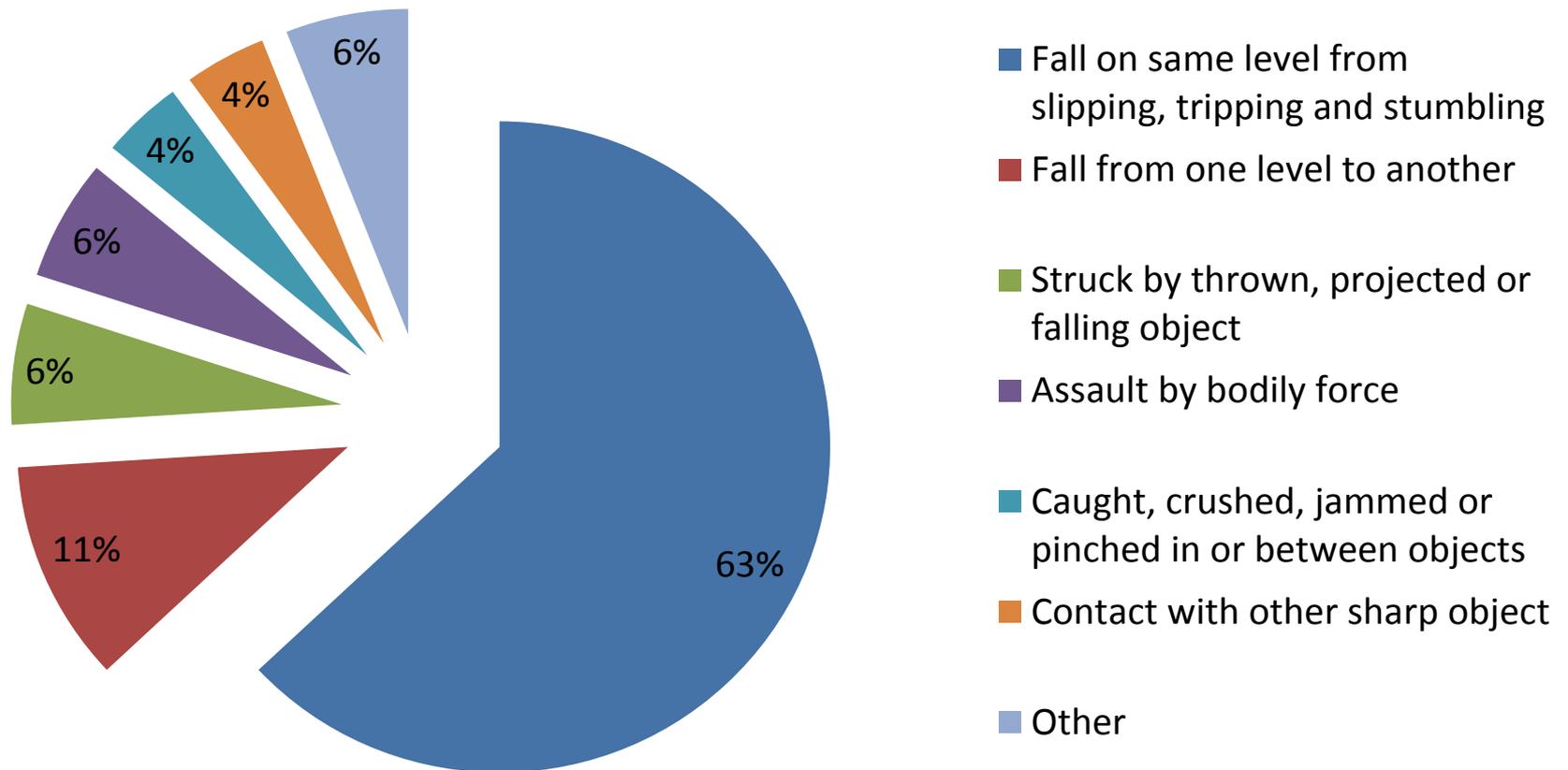
# Public place analysis – Age & Gender

- Two-thirds are Female
- One-third are Male
- 19% are aged 24 or under
- 32% are aged 25-44
- 33% are aged 45-64
- 16% are aged 65 or over

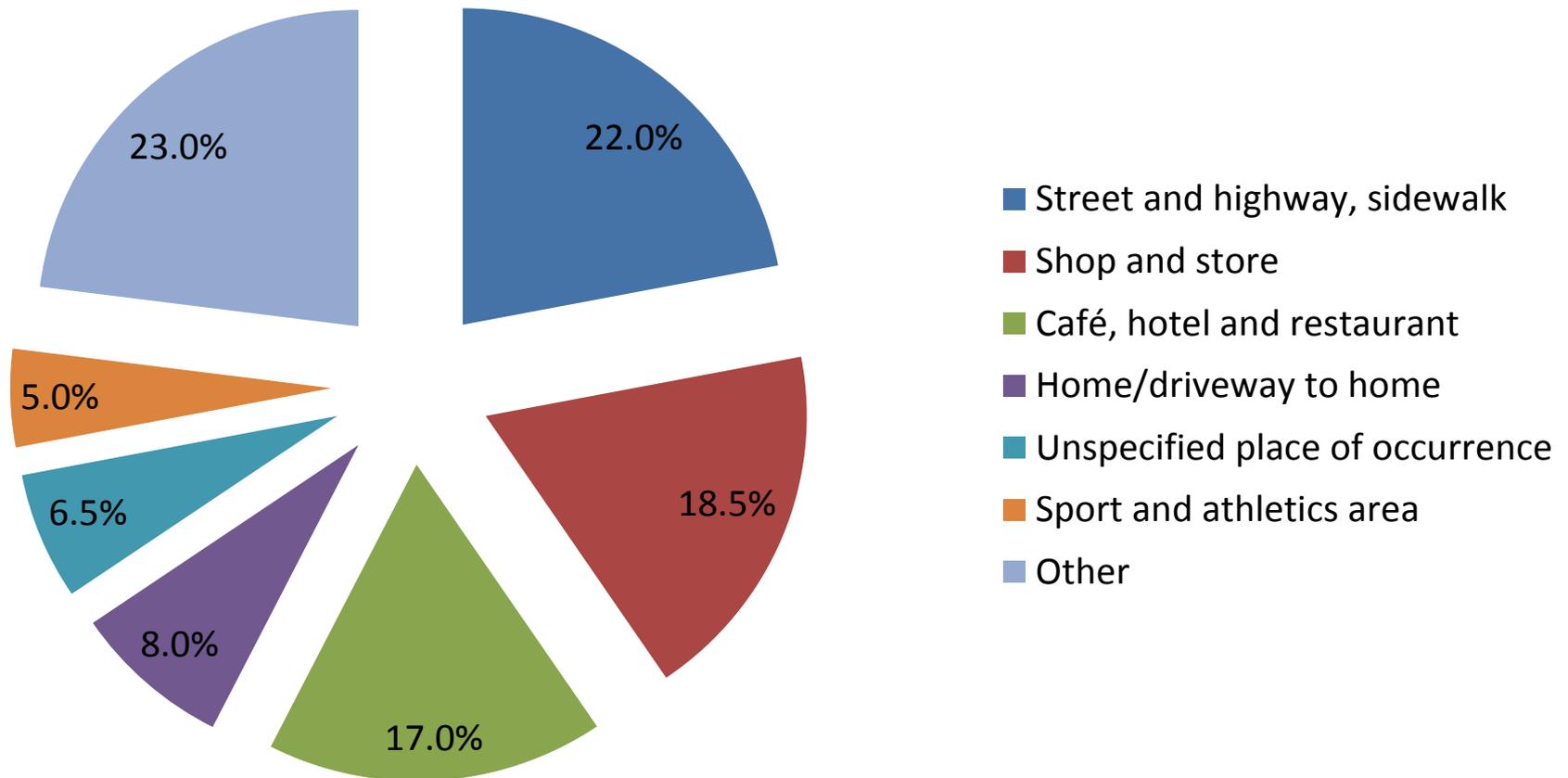
# Public place analysis – when do accidents occur?

- Friday and Saturday are the most common days
- Monday is the least common day
- Most common months are the summer months: July-September
- Least common months are January and November

# Common public place accident causes



# Common public place accident locations



# Workplace analysis – Age & Gender

- 69% are Male;
- 31% are Female
- 76% are aged 25-54
- 13% are under 24
- 11% are over 55

# Workplace analysis – when do accidents occur?

- Monday is the most common day
- Sunday is the least common day
- 86% take place on weekdays
- Most common month is May
- Least common month is January
- Generally fairly evenly distributed

# Most common workplace accident causes



**23%**

Slipping, tripping, stumbling



**20.5%**

Over-exertion, strenuous repetitive movement



**12.5%**

Caught, crushed, jammed by objects



**13%**

Struck by an object



**12%**

Fall from one level to another



**6.5%**

Assault by bodily force

**OTHER**

**12.5%**

Other causes

# Most common workplace accident locations

	35%	Industrial/construction, factory/plant
	12%	Shop/store
	10%	Health service area
	9%	Café, hotel, restaurant
	8%	Trade & Service area
	8%	Unspecified location
	5.5%	Institution / public admin area
<b>OTHER</b>	<b>12.5%</b>	Other location

# Summary

- Continue to provide a low cost alternative
- Well positioned to contribute to debate/reform
- Actively involved in reform programme
- Value of our data - insight, transparency
- Will continue to code and publish data
- Happy to supply our data to judiciary etc.

# Thank you

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