

InjuriesBoard.ie

*FASTER, MORE EFFICIENT ASSESSMENT OF
PERSONAL INJURY CLAIMS*



Managing Health & Safety in Recessionary Times Cost or Investment?

Patricia Byron
Chief Executive
17 May 2012

Welcome

2



Reform Programme

3

- Risk Improvement
 - Workplace & Road
- Fraud
 - Anti-fraud campaign including increased penalties
- Reduce time and cost inefficiencies
 - PIAB established 2004

Surprising outcome

4



Employment
Wages



Personal Injury
resolution costs

Who We Are

5

**Independent,
Self-Funding
State Body**

**Process all
Personal Injury
Claims in Ireland**
•ML, EL, PL

**Injuries
Board.ie**

**Reduce PI Costs
but maintain
Awards to
claimants**

**Make
Compensation
Awards in an
Efficient Manner**

Objectives Met

6

- Reduce claims timelines ✓
 - 5 times faster (from 3 years to c. 7 months)
- Same awards as Courts ✓
 - C. 90% awards still <€38,000
- Lower claims administration cost ✓
 - €40m/€50m savings PA – **six fold** cost reduction

Insurance premiums: catalyst for change

Up to €50m (direct) and €50m (indirect) cost saving PA to insurers

Premiums today at 1990's levels

2011 – Key Milestones to date

7

- >50,000 Awards
- > €1 billion value
- €500,000,000 total cumulative savings
- Fee reduction up to 19%
- Repaid €7m establishment grant
- Freeing up of Courts - PI cases down 58%

Context 2012: Post-Injury

8

- Motor insurance 22% lower than 2002
- Innovation in ADR
 - Early intervention / settlement
 - Outsourcing non core services
 - Increased mediation
 - Lower cost, higher efficiency
- Legal reform

Context 2012: Pre-Injury (Health & Safety)

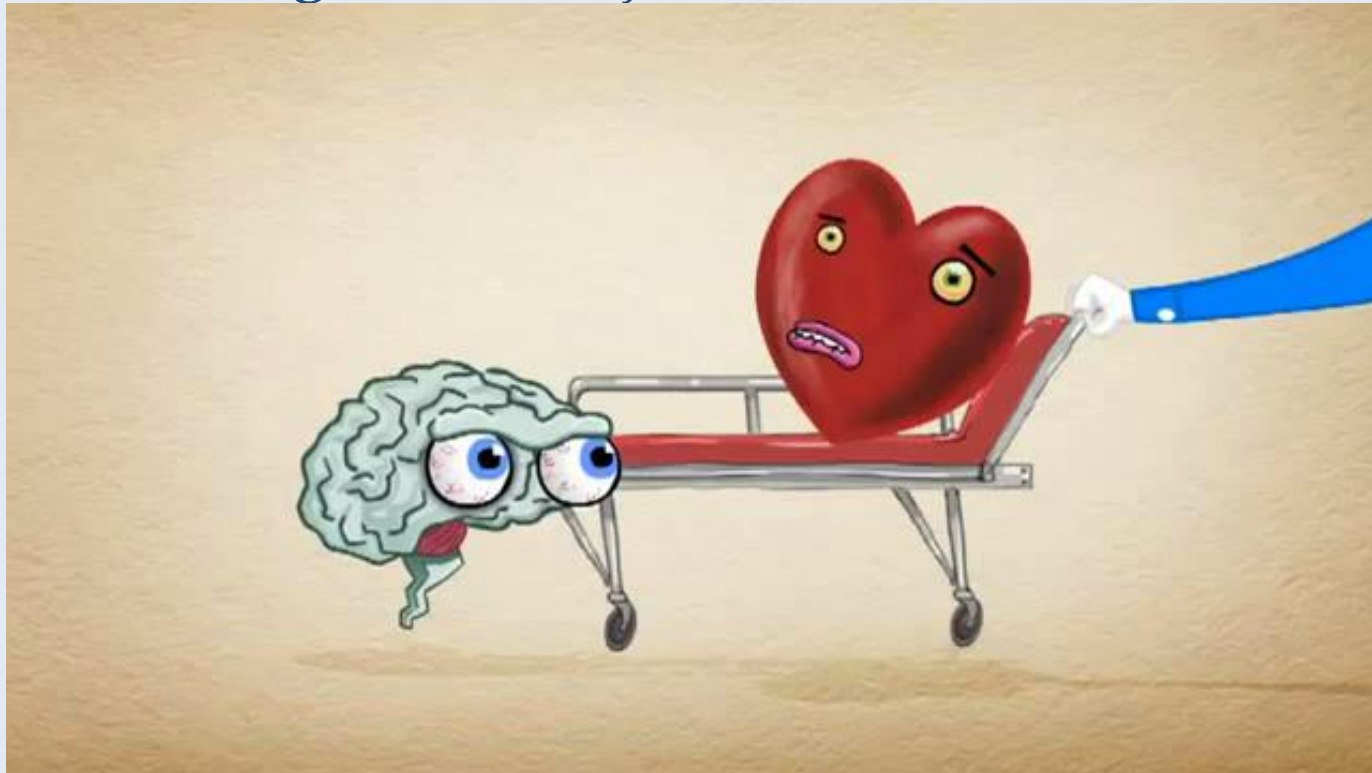
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- Diminishing resources
- Reposition H&S from cost to ROI:
 - 3 fold return
 - Benefits of early return to work
 - ✦ Health, reputation, trust, cost
- New outlook
 - ✦ From 'sick cert.' . . . to 'fit to work cert.'

Health & Safety – Avoid Apathy

10

- Follow the signs, don't just read them. . .



Health & Safety – Avoid Apathy

9

- Promote success. . .

Fabrice Muamba



*Anthony van Loo
Defibrillator implant*



Health & Safety – Avoid Apathy

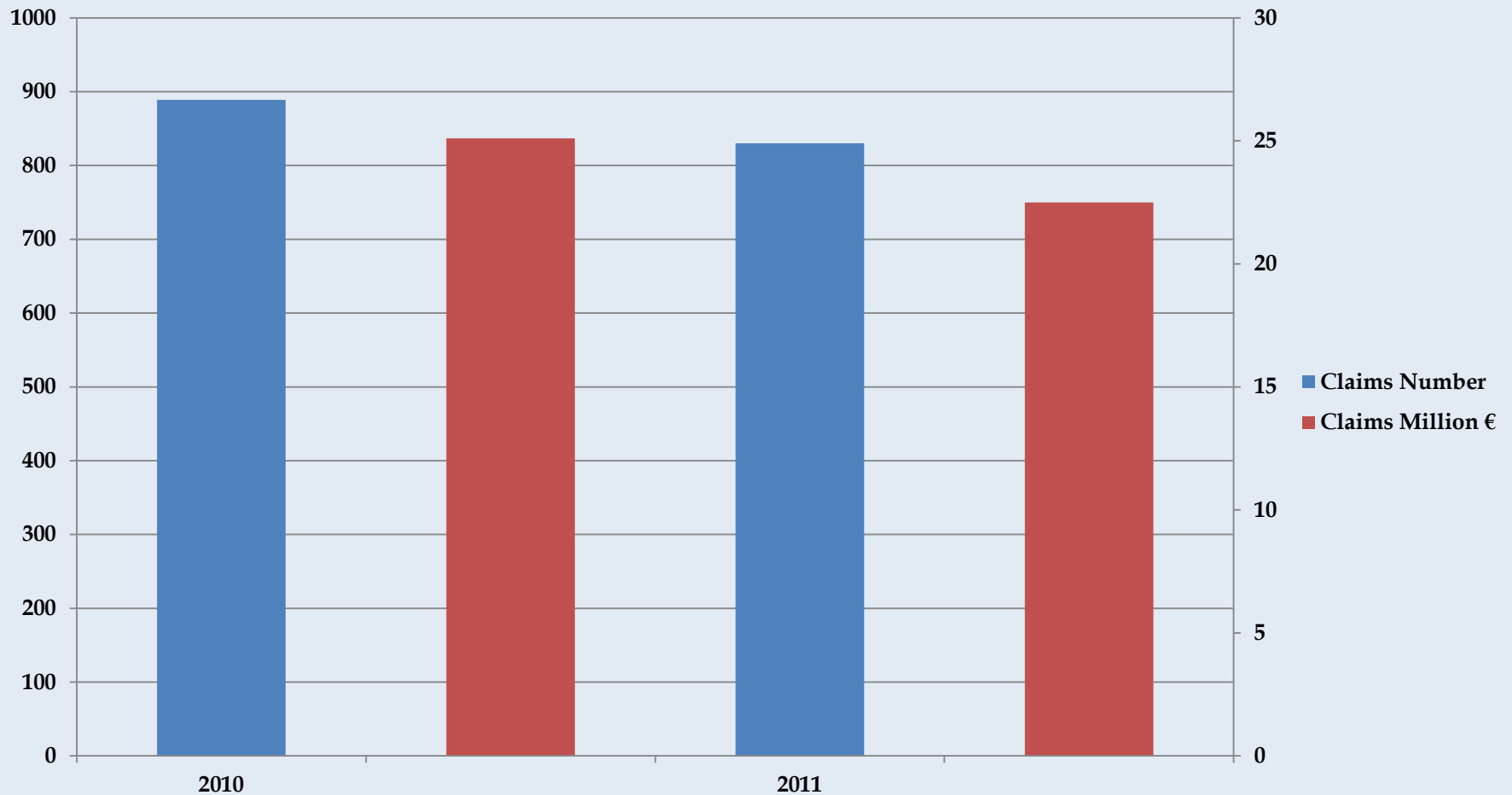
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- Underpin responsibility and accountability:
 - Health
 - Legal
 - Financial
 - Reputational



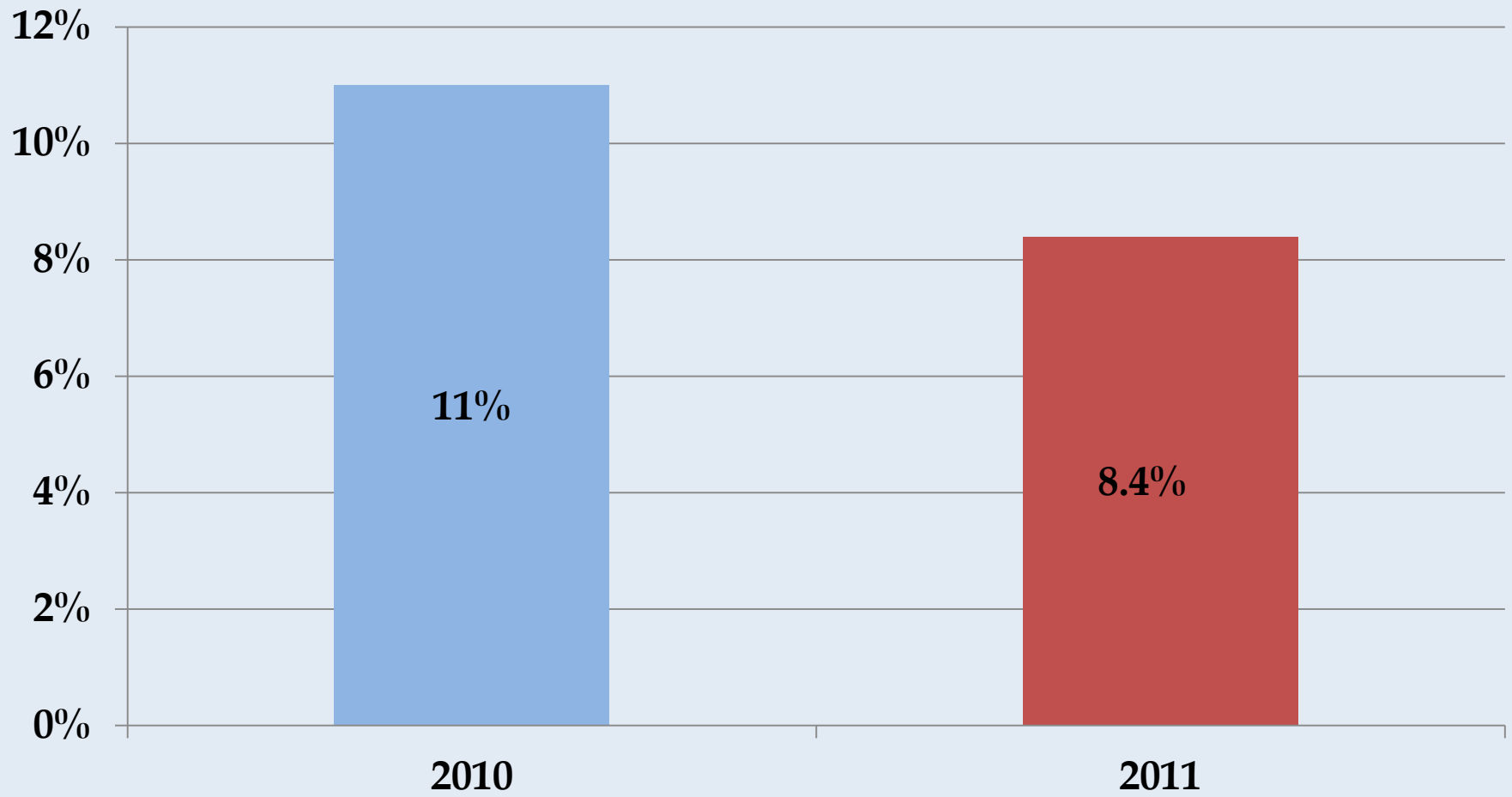
Employer Liability Awards 2010/ 2011

11



Employer Liability Awards Reducing

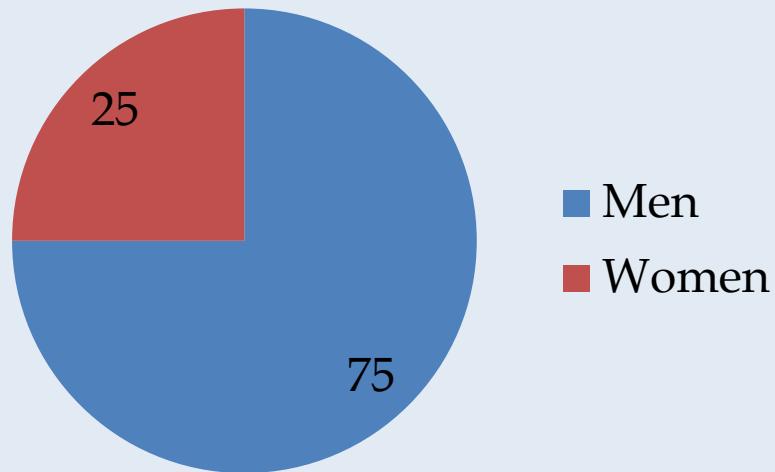
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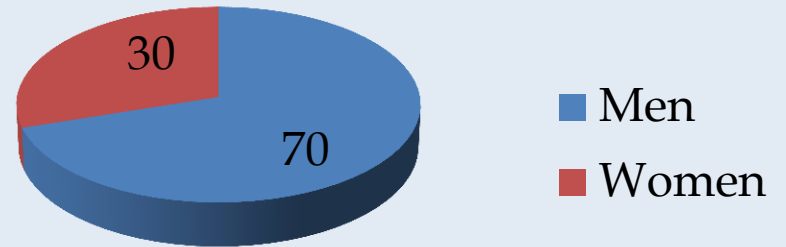
EL awards: Gender Breakdown

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EL Gender 2010

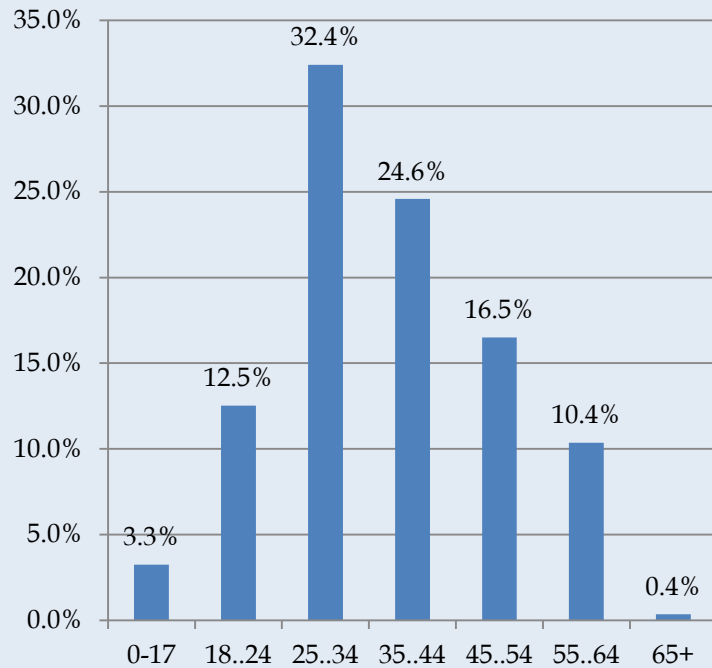


EL Gender 2011



EL Awards: Age

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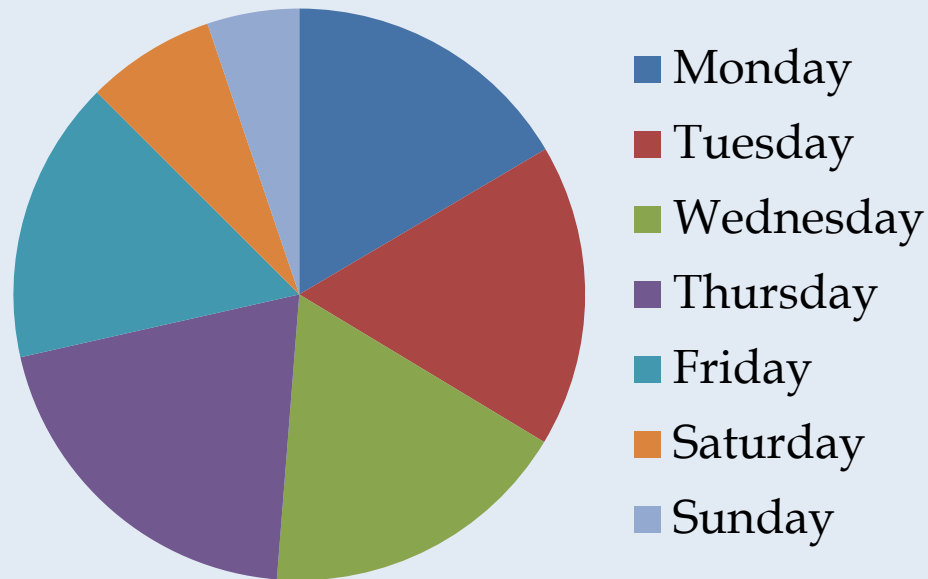


- 24- 34: 1 in 3 awards
- 35-44: twice as likely as 18-24

EL Award: Most Dangerous Day/Month 2011

15

Day - 2011



...and November is the most dangerous month

Managing Health & Safety in Recessionary Times



InjuriesBoard.ie
PO Box 8
Clonakilty
Co. Cork
Lo-Call 1890 829 121
Monday - Saturday 8am to 8pm
www.injuriesboard.ie