

# Personal Injuries Award Values

1st January 2023 - 30th June 2023



## Who we are:

**The Injuries Resolution Board is an independent State Body established in 2004 to support the fair, prompt, and transparent resolution of personal injuries claims without the need for unnecessary litigation.**

Through the Injuries Resolution Board, personal injuries claims, can be resolved impartially without the need for many of the costs and time associated with litigation.

The Injuries Resolution Board is a self-funded public body and is a key pillar in contributing to reform of the insurance sector and the personal injuries environment. The Injuries Resolution Board generates millions of euros in savings which would otherwise be spent on pursuing claims through litigation leading to higher costs for parties to claims and ultimately to policy holders, communities and businesses.

## What we do:

The Injuries Resolution Board independently facilitates the resolution of personal injury claims through neutral, impartial mediation and/or assessment for compensation for injuries sustained as a result of:

- Motor
- Employer/ workplace, or
- Public Liability accidents or incidents
- Garda Compensation Scheme

Our assessment and mediation services are fair, independent and non-adversarial and we use the same Guidelines as the Courts to calculate levels of compensation. Our services leads to quicker, consistent and lower cost resolution of claims benefiting all parties and society.

The Injuries Resolution Board also collects and analyses data on personal injury claims and awards to help contribute to greater transparency and inform policy and decision making in this area.

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# Executive Summary

This report provides an overview of nearly 5,000 assessments of compensation made by the Injuries Resolution Board for non-fatal personal injury claims between January to June 2023. For the first time, we present both median and average award values to provide a more detailed analysis of compensation trends across periods.

Briefly, the average award value represents the common compensation amount if the total value of awards made in the first half of 2023 was shared equally among all claims. In contrast, the median award value, an award statistic less sensitive to outliers, represents the typical compensation amount that a claimant received in the first half of 2023.

## Summary of Key Findings:

### Personal Injury Claim Volumes

- Between January and June 2023, **10,423 personal injury claims** were submitted to the Injuries Resolution Board, an increase of 16% on the volume received in the first half of 2022.
- This increase in claim volumes was not distributed equally among all claim types, with Motor claim volumes increasing by 22%, followed by Public Liability claims (+12%) and Employer Liability claims (+5%).

In the full-year period, January to December 2023, total claim volumes increased by 10% compared to 2022, however, overall claim volumes remained 35% lower than the volume submitted in 2019. While the Covid-19 pandemic undoubtedly contributed to a reduction in claim volumes in previous periods, 2023 data shows that this event cannot solely account for the ongoing reduction in overall claim volumes in comparison to 2019 levels. The impact of the introduction of the Guidelines on overall claim volumes has become increasingly evident throughout 2023.

### Personal Injury Award Values

- Between January and June 2023, the **average award value was €17,248**, a 28% decrease on the pre-Guideline average award of €23,877 in 2020 and 11% higher than 2022.
- Between January and June 2023, the **median award value was €11,150**, a 39% decrease on the median award of €18,422 in 2020 and 8% higher than 2022.

In the first half of 2023, award values increased slightly in comparison to 2022 figures, however, it's important to note that both the average and median award values remained significantly lower than prior to the introduction of the Guidelines in April 2021. Compared to award values in 2020, the average award value decreased by 28%, while the median award value remains 39% lower. Although both statistics demonstrate some stability in award values, we have seen significant changes in the type and severity of injuries presenting for assessment during this period.

### Key Factors influencing Award Values:

- Between January and June 2023, we assessed a greater number of claims involving more severe and serious injuries.
- Among the most common injury types, the proportion of moderate to serious severity injuries has increased from 15% of awards in Apr-Dec 2021 to 21% in the first half of 2023.
- Between January and June 2023, the profile of injuries presenting for assessment continued to evolve, with the number of awards relating to minor neck and back injuries decreasing from 47% of awards in 2021 to 39% of awards in the first half of 2023.



## For the first time since the Guidelines were introduced, a majority of both claimants and respondents are accepting assessments made by the Injuries Resolution Board.

- This decreasing proportion of neck and back injury awards has coincided with an increase in the number of assessments made for Psychiatric Damage injuries, which accounted for 12% of awards in H1 2023, compared to 5% of awards in April-December 2021.




In the first half of 2023, we saw the **highest level of engagement with the Injuries Resolution Board**, with 71% of respondents to claims agreeing to an assessment of compensation being made by the Injuries Resolution Board. Additionally, the percentage of assessments which were accepted by both Claimants and Respondents increased to 48% in the first half of 2023, up from 44% in 2022 and remaining steady throughout the remainder of the year.

Despite significant changes in the type and severity of injuries assessed in 2023, overall award values remained considerably lower than the corresponding pre-Guideline amounts, reducing by 28% and 39% on the average and median award in 2020, respectively. The changes noted in the profile of injuries being assessed have affected the distribution of awards however, with 7% of awards made in H1 2023 valued over €50,000 compared to 4% of awards in 2022. This report includes both average and median award statistics to reflect these changes.

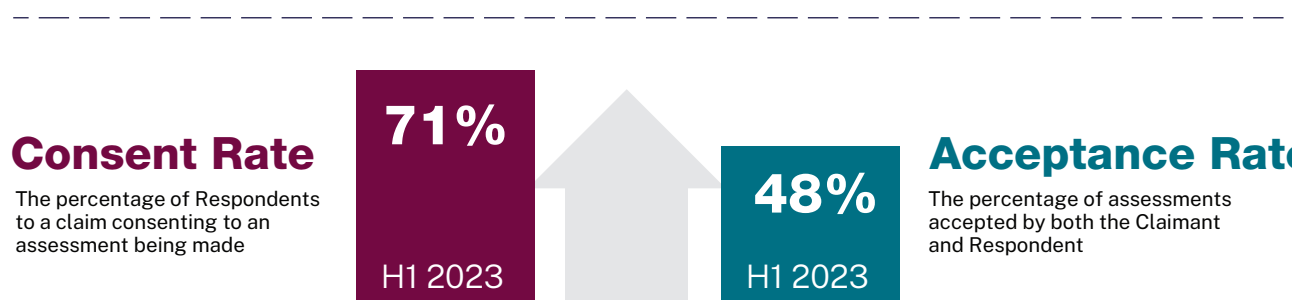
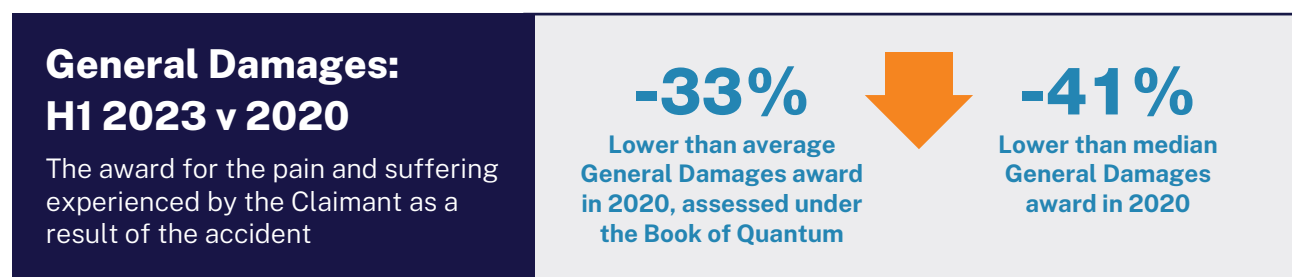
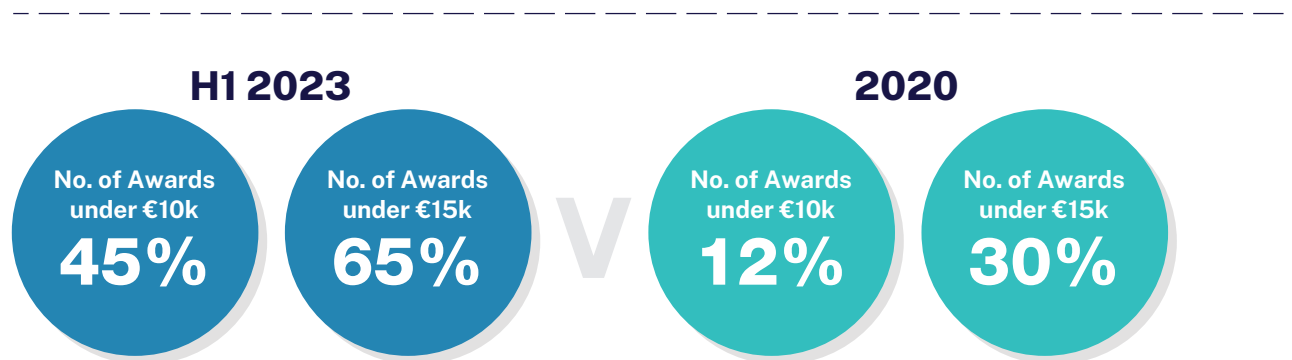
The report highlights the evolving nature of personal injuries, however, the impact of the Guidelines on compensation values remains clear. For the first time since the Guidelines were introduced, a majority of both claimants and respondents are accepting assessments made by the Injuries Resolution Board. This means more people who were injured in accidents are receiving their compensation faster and with lower litigation fees. This is expected to have a positive effect on insurance premiums, benefiting individuals, communities, businesses, and society as a whole.

# Infographic Summary

## Personal Injuries Award Values January - June 2023

Award Category	Average Award Value	% drop in value	Median Award Value	% drop in value
 <b>Motor Liability</b>	€14,967	-32%	€10,289	-43%
 <b>Employer Liability</b>	€24,400	-20%	€15,396	-34%
 <b>Public Liability</b>	€19,804	-24%	€12,302	-40%
<b>Overall award</b>	€17,248	-28%	€11,150	-39%

Lower than 2020 award, assessed under the Book of Quantum



## Trends in Award Values

### Median Award Values

Apr-Dec 2021



Jan-Dec 2022



Jan-Jun 2023



Lower than **median** award in 2020, assessed under the Book of Quantum

### Average Award Values

Apr-Dec 2021



Jan-Dec 2022



Jan-Jun 2023



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

## Assessments related to Psychiatric Damage Injuries

Apr-Dec 2021

1 in 20



Jan-Dec 2022

1 in 12



Jan-Jun 2023

1 in 8



## Assessments related to Minor Neck/Back Injuries

Apr-Dec 2021

47%

Jan-Dec 2022

43%

Jan-Jun 2023

39%



## Proportion of awards valued at €50,000 or greater

Apr-Dec 2021

4%

Jan-Dec 2022

5%

Jan-Jun 2023

7%





# About this Report

**This report provides an overview of nearly 5,000 assessments of compensation made by the Injuries Resolution Board for personal injury claims in the first half of 2023. This report covers the following categories of claims: Motor Liability (road traffic accidents), Employer Liability (workplace accidents) and Public Liability personal injury compensation between January to June 2023.**

This report begins by detailing the volume of personal injury claims submitted to the Injuries Resolution Board in the first half of 2023, providing insights into the impact of wider environmental changes, such as the Covid-19 pandemic and the introduction of the Personal Injuries Guidelines, on claim volumes.

Following this, we present an overview of average and median award values for the first half of 2023, comparing them to 2022 figures. These 2022 figures represented the first full-year overview of personal injury awards since the implementation of the Guidelines in April 2021. Further comparisons are drawn between H1 2023 award statistics and 2020 figures, of which the latter were assessed with reference to the Book of Quantum.

This analysis represents the 5th report in our award value report series. For the first time, this report presents median award values in addition to average award values to further explore and monitor trends in personal injury compensation. By producing timely reports on award statistics, at half-yearly intervals, we hope to promote greater public awareness of personal injury assessment process. This includes supporting more people who have suffered injuries as a result of an accident to understand how their case will be assessed, including the application of the Guidelines and other factors influencing award values.

Previous reports have documented the significant impact of the Guidelines on average award values. These values have reduced by 42-35% across previous periods when compared to pre-Guideline figures in 2020. The introduction of the Guidelines caused a significant downshift in the distribution of personal injury compensation, with just under half of all awards made in 2022 valued at less than €10,000 compared to just 12% of awards made in 2020.

The findings of this report will contribute to a growing evidence base showing that the profile of injuries assessed by the Injuries Resolution Board has evolved since the introduction of the Guidelines in April 2021. Previous analysis of 2022 awards showed that while neck and back injuries account for over half of all awards made, the proportion of psychiatric damage injuries increased across the periods. Additionally, fewer minor severity injuries were assessed in 2022, while the proportion of high-value cases (corresponding to injuries of greater severity) increased. It is important to monitor such trends, as the type and severity of injuries presenting for assessment will directly impact award values for that period.

Throughout this report, we provide an overview of 4,955 assessments of compensation made by the Injuries Resolution Board in the first half of 2023, excluding fatalities. The findings include an in-depth analysis of award values across periods, alongside a detailed description of the most frequently sustained injuries resulting from road traffic, workplace, and public-setting accidents. It is hoped that this latest addition to the award value report series will continue to promote greater transparency around the personal injury resolution process and support growing engagement with the Injuries Resolution Board.



# 1

## Trends in Personal Injury Claim Volumes: January-June 2023

Between the 1st of January and 30th of June 2023, a total of 10,423 claim applications were submitted to the Injuries Resolution Board, arising from road traffic accidents, workplace accidents and injuries sustained in public places. The volume of claims submitted in the first half of 2023 represents a 16% increase on the same period in 2022, with this increase primarily being driven by the significant increase in Motor Liability claims (+22%).

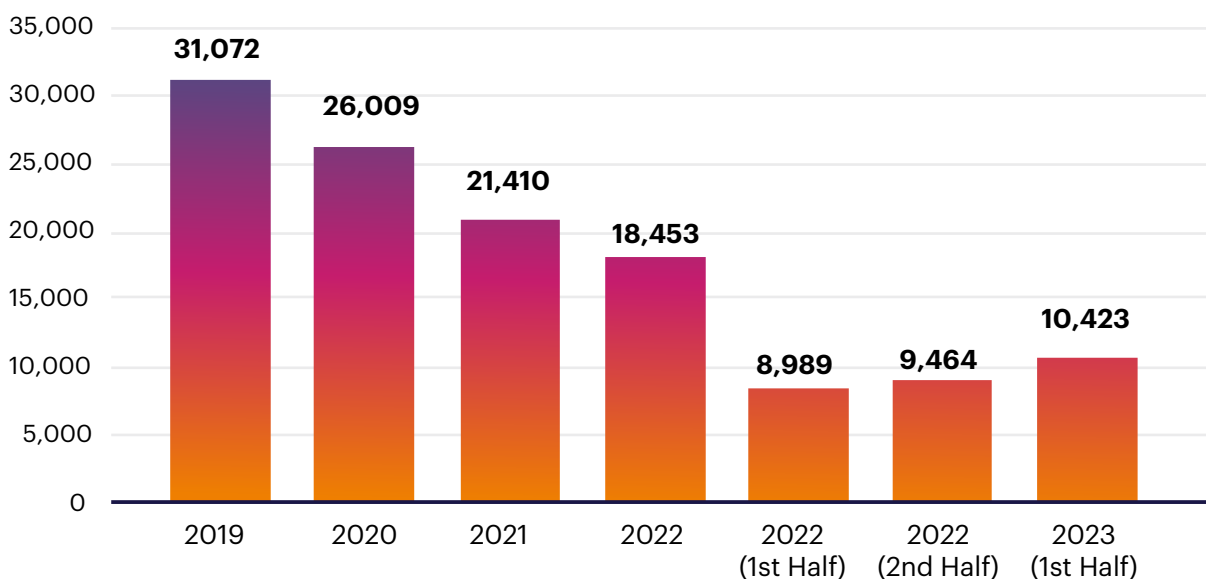
In the first half of 2023, 5,941 Motor Liability claims, 2,561 Public Liability claims, and 1,913 Employer Liability claims were submitted to the Injuries Resolution Board. When these figures are compared to January to June 2022, Motor Liability claims have increased by 22%, Public Liability by +12% and Employer Liability claims by +5% in H1 2023.

While a proportion of the recent increase in personal injury claims can be attributed to the waning impact of the Covid-19 pandemic, data from the first half of 2023 shows that the pandemic alone cannot solely account for the ongoing reduction in overall claim volumes in 2023 compared to 2019 levels.

Claimants generally have two years following an accident to submit a personal injury claim, with most claims submitted each year relating to accidents that occurred in the previous year. Therefore, if the pandemic were the sole cause of this reduction, we would expect a more significant increase in the number of personal injury claims in the first half of 2023. The findings underscore the long-term impact of the introduction of the Personal Injuries Guidelines on claim volumes.

**Figure 1**

Volume of Claims submitted to the Injuries Resolution Board 2019 to June 2023



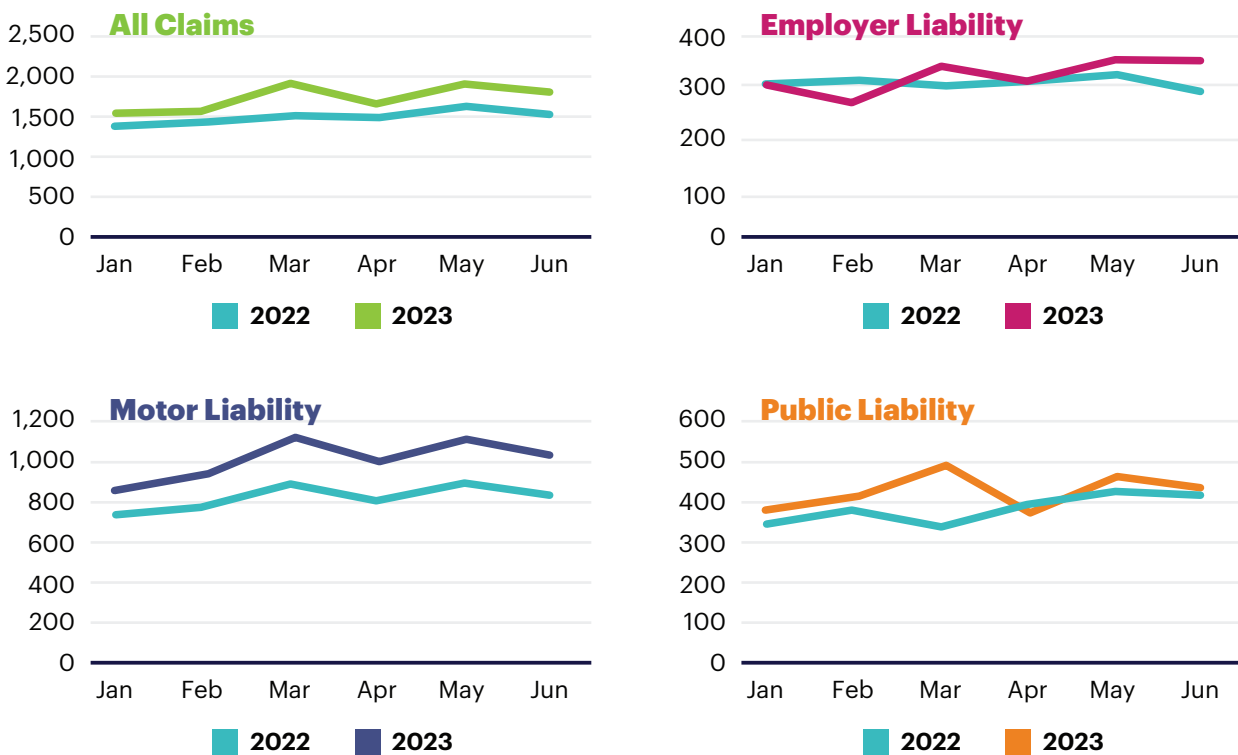
## Claim volumes based on category: January to June 2023

As shown below in Figure 2, the volume of claims applications submitted to the Injuries Resolution Board each month increased between January to June across all categories of claims. Of note, claim applications increased in the month of March for each claim category, following the commencement of the first phase of the Personal Injuries Resolution Board Act 2022 in February 2023. This phase included provisions that allowed for more claims to be retained by the Board and it extended the functions of the Injuries Resolution Board to conduct and commission research. This phase also included provisions for the courts to impose costs if the Injuries Resolution Board award was not exceeded.

Overall, in March 2023, just under 2,000 claims were submitted to the Injuries Resolution Board, representing a 21% increase from the previous month. Motor Liability claims followed a distinctly similar trend across H1 2022 and H1 2023, with over 1,000 Motor Liability claims submitted in March 2023. Similarly, the highest monthly volume of Public Liability claims was observed in March 2023, with just under 500 claims submitted relating to public place accidents. Employer Liability claims remained relatively stable throughout the period, with over 300 claims submitted in all months, except for February 2023, which has the lowest volume of workplace accident claims.

**Figure 2**

The volume of claim applications submitted between January – June 2023, overall and based on claim categories.






# 2

## Main Findings on Award Values between January to June 2023

In the first half of 2023, the Injuries Resolution Board made 4,966 assessments of compensation, an increase of 12% when compared to the same period in 2022. During this period the consent rate (the proportion of Respondents to a claim that consent to an assessment of compensation being made by the Injuries Resolution Board) increased from 55% in 2020, to 60% in 2021, and 70% in 2022, remaining steady at 71% in H1 2023. This increasing consent rate has resulted in a greater proportion of claims being retained and assessed by the Injuries Resolution Board. As shown in Table 1, 67% of awards made in H1 2023 were in respect of Motor Liability, 19% related to Public Liability awards and 15% related to Employer Liability awards.

**Table 1**

Breakdown of assessments of compensation made in the first half of 2023.

	 <b>Motor Liability</b>	 <b>Public Liability</b>	 <b>Employer Liability</b>
Number of Awards in 2023	3,314	925	727
% of 2023 awards*	67%	19%	15%
% of 2022 awards	65%	20%	15%

\*Does not sum to 100% due to rounding

### Average & Median Personal Injury Award Values between January to June 2023

This report provides an overview of the average value and median value of assessments of compensation made by the Injuries Resolution Board in the first half of 2023. The data, which pertains to 4,955 awards, excludes fatal cases as they were not affected by the introduction of the new Personal Injuries Guidelines.

In this section, the average and median award values for H1 2023 are compared with those from 2022 and the period from April to December 2021, which directly followed the introduction of the Guidelines. The award values are also compared with those from 2020, the last full year before the Guidelines were introduced, using the Book of Quantum as the basis for assessment.




When interpreting the award statistics included in this report, it is important to note that the nature and type of personal injury claims assessed within a particular timeframe will not be identical across periods. The General Damages award, which compensates a claimant for the pain and suffering they have experienced as a result of an accident, is directly determined by the type and severity of the injuries sustained. Similarly, the Special Damages award, which compensates for financial loss or vouched expenditure incurred as a result of an accident, will vary across claim types.

This variation adds to the complexity of monitoring and interpreting changes in personal injury award values across periods. Due to this increased complexity and the evolving profile of personal injuries presenting for assessment, both average and median award values are included in this report. Methodological background notes related to this data analysis are included for further reading at the end of this report.

- 1. Average award:** What is the common value of an assessment of compensation made in the first half of 2023, if the total value of personal injury awards was shared equally amongst each claim?
- 2. Median award:** What value of compensation was awarded for the typical Claimant in the first half of 2023?

**Table 2**

Breakdown of average and median award values between January to June 2023 (excluding fatalities) v 2020




	2023 H1 Average	2020 Average	Change (%)	2023 H1 Median	2020 Median	Change (%)
<b>Motor Liability</b> 	€14,967	€22,158	-32%	€10,289	€17,938	-43%
<b>Public Liability</b> 	€19,804	€26,000	-24%	€12,302	€20,645	-40%
<b>Employer Liability</b> 	€24,400	€30,576	-20%	€15,396	€23,447	-34%
<b>Overall</b>	€17,248	€23,877	-28%	€11,150	€18,422	-39%

As shown in **Table 2**, the average award value in the first half of 2023 was €17,248, representing a 28% decrease on the pre-Guideline average award value of €23,877 in 2020. Among average award values, this reduction was greatest among Motor Liability awards (-32%), followed by Public Liability awards (-24%) and Employer Liability awards (-20%). In the first half of 2023, the median award value was €11,150, representing a 39% decrease on the median award value in 2020. As described in the statistical background notes at the end of this report, median award values are lower than average award values as they are less sensitive to high-value outliers. The percentage reduction in median award values was greatest among Motor Liability awards (-43%), Public Liability awards (-40%) and Employer Liability awards (-34%).

In line with previous periods, Employer Liability awards continue to be the highest value awards, with an average value of €24,400 and a median value of €15,396. This is due to the nature and severity of injuries sustained in workplace accidents. Conversely, Motor Liability awards were the lowest value category, largely due to the higher frequency of soft tissue injuries sustained by claimants in road traffic accidents.

**Table 3**

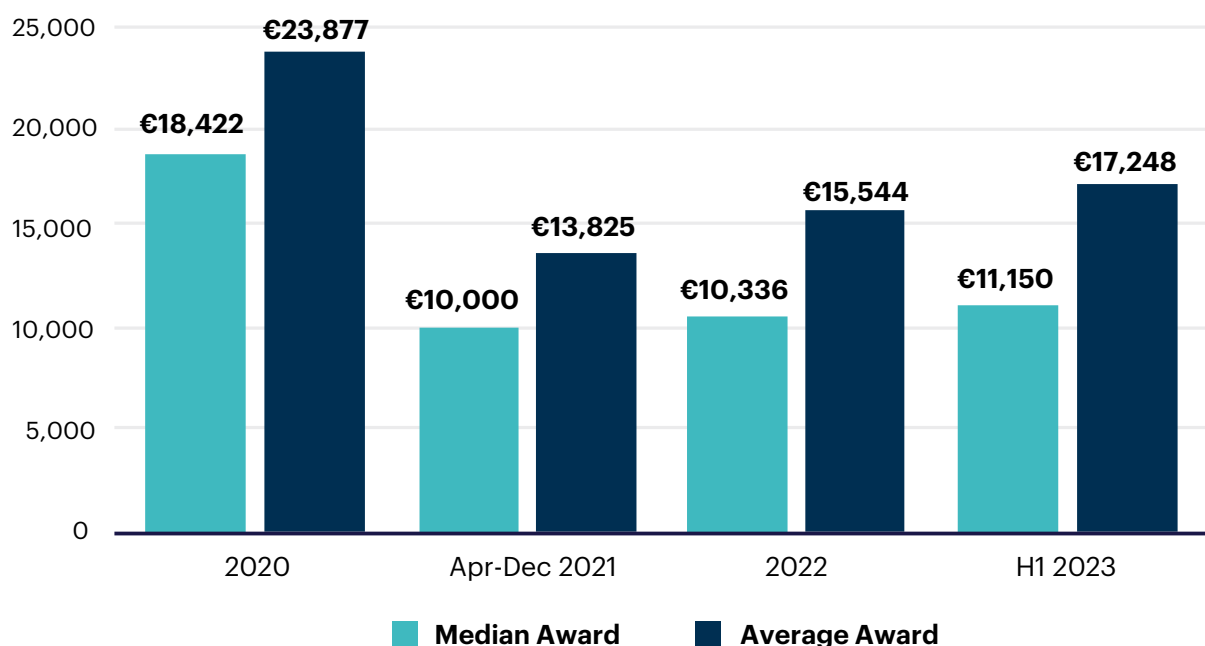
Breakdown of average and median award values between January to June 2023 (excluding fatalities) v 2022

	2023 H1 Average	2022 Average	Change (%)	2023 H1 Median	2022 Median	Change (%)
<b>Motor Liability</b> 	€14,967	€13,593	+10%	€10,289	€9,842	+5%
<b>Public Liability</b> 	€19,804	€16,833	+18%	€12,302	€10,200	+21%
<b>Employer Liability</b> 	€24,400	€22,545	+8%	€15,396	€14,366	+7%
<b>Overall</b>	€17,248	€15,544	+11%	€11,150	€10,336	+8%

As shown in **Table 3**, both average and median award values increased in the first six months of 2023, when compared to 2022. Average award values increased by 11% overall in H1 2023, highest among Public Liability awards at +18%. Median award values followed a similar trend, increasing by 8% overall in the first half of 2023 v 2022, with this percentage increase greatest among Public Liability awards (+21%). The factors influencing this increase in award values will be detailed throughout this report.

**Figure 3**

Median and Average Award Values across previous periods (2020 - January to June 2023)



As shown in **Figure 3**, while personal injury compensation significantly reduced in April-December 2021, as a result of the implementation of the Guidelines (-42%), average and median award values have increased slightly in subsequent periods. The increase is most pronounced for average award values, with the H1 2023 average award of €17,248 reflecting a 25% increase compared to the figures from April to December 2021. In contrast, median award values have seen a more modest increase of 12% over the same period.

The data indicates that the average award figures for both 2022 and the first half of 2023 were influenced by a higher proportion of high-value cases, compared to the period from April to December 2021. This aspect will be further explored throughout the report. Additionally, the report will examine changes in the type and severity of injuries assessed by the Injuries Resolution Board across different periods, to provide a greater understanding of the factors influencing award statistics in 2023.

## Range of award values

**Table 4** provides a summary of awards made by the Injuries Resolution Board when categorised into award bands based on value. The proportions of awards assessed within each band are compared across previous periods, including the pre-Guideline figures from 2020

Just under half (45%) of all awards made in the first half of 2023 were valued at less than €10,000, a significant increase from 12% of awards made in 2020. Although slightly lower, the proportion of awards valued at less than €10,000 has remained consistent with 2022 figures (47%). In 2020, nearly half of all awards were valued at €20,000 or more, compared to just 24% of awards made in the first half of 2023 and 21% of 2022 awards.

Since the introduction of the Guidelines in 2021, there has been a noticeable shift in award values towards the lower value bands. However, recent trends indicate a decrease in the number of lower value awards made in the first half of 2023.

While the proportion of awards valued at less than €5,000 has remained relatively stable in the first half of 2023, the proportion of awards valued at less than €1,000 has halved during this period. In 2022, 1.4% of awards were valued at less than €1,000, compared to just 0.7% of awards in the first half of 2023. This reduction in lower value awards can be attributed to the decrease in the number of minor severity injuries being assessed during this period, which will be detailed later in this report.

The proportion of awards assessed in the higher value bands, €50,000 or more, has increased in the first half of 2023 compared to the previous year. In 2022, 5% of awards were valued at €50,000 or more, compared to 7% of awards between January to June 2023. While this increase may appear relatively minor, a greater proportion of high-value cases will inflate the overall average award values for that period. The influence of high-value cases on overall award values will be further explored later in this report.

**Table 4**

Range of Total Award Values between January and June 2023, compared to 2022 and 2020 figures.

Award value band	<€5k	€5k-10k	€10k-15k	€15-20k	€20k-25k	€25k-50k	≥€50k
% of Jan-Jun 2023 Awards	22%	23%	20%	12%	7%	10%	7%
% of 2022 Awards	23%	24%	20%	12%	6%	10%	5%
% of Apr-Dec 2021 Awards	20%	29%	23%	11%	5%	8%	4%
Award value category	<€10k		€10k-15k	€15k-20k	≥€20k		
% of 2020 Awards	12%		18%	26%	44%		




## Average award values, excluding cases over €100k and €50k

In previous analyses of average award values, the proportion of high-value cases i.e. those valued at €100k or greater, has been found to inflate average award values for cases assessed within a given period. In the first half of 2022, 28 assessments of compensation were valued at €100k or greater, compared to 45 cases in H1 2023. This figure is also marginally greater than the volume of the high-value cases assessed within the second half of 2022 (42 cases).

**Table 5** provides an overview of average award values in H1 2023 compared to 2022, when high-value cases are removed from analyses. The findings show that in contrast to previous reports, the volume of cases assessed at €100k or greater is not a key driver of average award value increases so far in 2023. When high value cases, defined as awards valued at €100,000 or greater, are excluded from analyses, the overall increase in average award values in 2023 remains the same, at +11% on 2022 figures.

**Table 5**




Breakdown of Average Award Values (Excluding cases &gt;€100k)

Cases under €100k	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average Award Jan-Jun 2023	€13,829	€18,430	€21,994	€15,872
Average Award 2022	€12,646	€15,617	€19,729	€14,260
% change in value	+9%	+18%	+11%	+11%

As detailed earlier in the report, in the first half of 2023, 93% of assessments of compensation made by the Injuries Resolution Board were valued under €50k. Therefore, it is important to monitor trends in increased average award values when higher value cases, such as when those valued at €50,000 or greater are excluded from analyses. As shown in Table 6, when higher-value cases are removed, leaving the remaining 93% of awards in the first half of 2023, the overall 11% increase in awards in H1 2023 reduces to just 5%, when compared to 2022 figures. This analysis shows that the greater proportion of cases valued at €50,000 or greater between January and June 2023 (7%), in comparison to 2022 (4%) is inflating overall average award values for this period. This is particularly evident for Public Liability awards in the first half 2023, with the reported increase in average award values decreasing from +18% to +8% in 2023 v 2022. The greater proportion of higher value cases assessed within the first half of 2023 suggests changes in the type and severity of injuries assessed within this period, which will be explored in detail later in this report.

**Table 6**

Breakdown of Average Award Values (Excluding cases &gt;€50k)




Cases under €50k	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average Award Jan-Jun 2023	€11,755	€13,669	€15,870	€12,661
Average Award 2022	€11,157	€12,633	€15,506	€12,048
% change in value	+5%	+8%	+2%	+5%

## Highest and lowest awards overall and by claim category

Table 7 describes the highest and lowest value awards made by the Injuries Resolution Board in the first half of 2023, as compared to 2022 figures. The highest value award made in H1 2023 of €691,392 related to a serious road traffic accident. The Claimant sustained significant and life changing injuries, with over €400,000 in compensation awarded for future care needs. The highest Employer Liability award was valued at €416,198 and related to a workplace accident which caused significant injuries. In this case, over €300,000 in compensation was awarded for loss of earnings as a result of the accident. The highest value Public Liability award in this period was valued at €209,453, which related to serious injuries sustained as a result of a fall from height.

**Table 7**

Highest and Lowest Awards in Jan-Jun 2023 and compared to 2022

Award category	 Motor Liability	 Public Liability	 Employer Liability	Overall
Highest award Jan-Jun 2023	€691,392	€209,453	€416,198	€691,392
Highest award 2022	€655,678	€364,100	€484,998	€655,678
Lowest award Jan-Jun 2023	€0	€0	€300	€0
Lowest award 2022	€0	€0	€725	€0



# 3

## General Damages & Special Damages




Personal injury awards are comprised of two distinct components: General Damages providing compensation for pain and suffering, and Special Damages which provide compensation for financial loss. Special Damages reflect direct costs to Claimants, including current and future loss of earnings, vehicle repair costs, treatment costs and other vouched expenditure incurred by the Claimant as a result of an accident. The introduction of the new Personal Injuries Guidelines relates solely to the award levels for General Damages.

As shown in **Table 8**, the introduction of the Guidelines significantly reduced the average and median value of compensation for General Damages. In the first half of 2023, the average General Damages award was €14,581, a reduction of one-third on the average General Damages in 2020, assessed under the Book of Quantum.

The reduction in average General Damages award remains greatest for Motor Liability awards at -37%, followed by Employer Liability awards (-30%) and Public Liability awards (-26%). In the first half of 2023, the median General Damages award was 41% lower than the pre-Guideline median award in 2020. This reduction in median award values was greatest among Motor Liability awards (-44%).

**Table 8**

Breakdown of Average and Median General Damage Awards in Jan-Jun 2023 v 2020

	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average General Damages Jan-Jun 2023	€12,656	€18,140	€18,824	€14,581
Average General Damages 2020	€20,249	€24,625	€27,051	€21,850
% change in value	-37%	-26%	-30%	-33%
Median General Damages Jan-Jun 2023	€9,000	€12,000	€12,000	€10,000
Median General Damages 2020	€16,000	€20,000	€20,000	€17,000
% change in value	-44%	-40%	-40%	-41%




**Table 9** compares the average and median General Damages award in the first half of 2023 and 2022. Overall, average General Damage awards have increased by 14% during this period, with the increase greatest among Public Liability awards (+22%). Within this period, General Damage awards for Motor Liability and Employer Liability claims were 12% higher than the average value in 2022. Across the same period, median General Damage awards increased by 11% overall, with no change observed in the median value of Motor and Employer Liability awards, while the median value of Public Liability awards increased by 20%.

It is important to note that the award values for General Damages are determined by the profile of injuries being assessed within a given period. A change in the type or severity of injuries will impact on the average and median General Damages award for that period. The type and severity of injuries assessed in the first half of 2023 are described later in the report, with some notable changes identified.



**Table 9**




Breakdown of General Damages in Jan-Jun 2023 v 2022

	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average General Damages Jan-Jun 2023	€12,656	€18,140	€18,824	€14,581
Average General Damages 2022	€11,291	€14,849	€16,788	€12,804
% change in value	+12%	+22%	+12%	+14%
Median General Damage Award Jan-Jun 2023	€9,000	€12,000	€12,000	€10,000
Median General Damage Award 2022	€9,000	€10,000	€12,000	€9,000
% change in value	N/C	+20%	N/C	+11%

Earlier in this report, we identified a greater proportion of awards valued at €50,000 or higher assessed within the first half of 2023 in comparison to 2022. This suggests a higher proportion of awards within this period related to injuries of greater severity, influencing average and median General Damage figures for this period. Table 10 shows that when these higher value cases are removed from the analysis, the average increase in General Damage awards in 2023 is reduced overall, and across all claim categories, relevant to 93% of awards assessed in H1 2023. As shown below, the overall increase of 14% in General Damages awards in H1 2023 v 2022 reduces to just 7% when high-value cases are removed. The impact of high-value cases on average award values is particularly evident for Public Liability awards, with the overall average increase in General Damage awards reducing from +22% to +10% in H1 2023 v 2022.

**Table 10**

Breakdown of General Damages in Jan-Jun 2023 v 2022 (Excluding cases &gt;€50k)




	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average General Damages Jan-Jun 2023	€10,109	€12,593	€13,181	€10,975
Average General Damages 2022	€9,453	€11,477	€12,485	€10,270
% change in value	+7%	+10%	+6%	+7%

## Special Damages

Special Damages, the compensation award for financial loss or vouched expenditure as a result of an accident, were identified as a driver of average award values in previous reports. As shown in **Table 11**, in the first half of 2023, the average Special Damages award remained relatively stable, reducing by 3% when compared to 2022 figures. The median Special Damages award however, was 4% higher than the median Special Damages award in 2022. This contrasting trend between average and median awards can be attributed to the influence of high-value cases on the average award figures. In H1 2023, the highest Special Damages award was valued at over €500,000, which is almost 200 times the average Special Damages award of €2,668 for that period. Therefore, the impact of these high-value cases on award statistics should be considered when interpreting trends in average award values across periods.

**Table 11**




Breakdown of Special Damages in 2023 H1 vs 2022

	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average Special Damages Jan-Jun 2023	€2,311	€1,665	€5,577	€2,668
Average Special Damages 2022	€2,302	€1,984	€5,757	€2,740
% change in value	<1%	-16%	-3%	-3%
Median Special Damages Jan-Jun 2023	€782	€395	€1,100	€710
Median Special Damages 2022	€756	€328	€1,000	€680
% change in value	+3%	+20%	+10%	+4%

As shown in **Table 12**, the average Special Damages award in the first half of 2023 was €2,668 an increase of 32% on 2020 figures. The percentage increase in the median value of Special Damage awards was substantially lower at +4%, however this increase was high among Employer Liability awards (+40%) and Public Liability awards (+20%). The pronounced difference between the percentage increase in average and median value Special Damage awards further highlights the impact of high-value cases on award values. For example, in the first six months of 2023, 16 cases had Special Damage awards valued at €50,000 or over in comparison to just 9 cases in the full-year period in 2020.

**Table 12**

Breakdown of Special Damages in Jan-Jun 2023 vs 2020

	 Motor Liability	 Public Liability	 Employer Liability	Overall
Average Special Damages Jan-Jun 2023	€2,311	€1,665	€5,577	€2,668
Average Special Damages 2020	€1,909	€1,375	€3,524	€2,027
% change in value	+21%	+21%	+58%	+32%
Median Special Damages Jan-Jun 2023	€782	€395	€1,100	€710
Median Special Damages 2020	€760	€330	€788	€681
% change in value	+3%	+20%	+40%	+4%

# 4

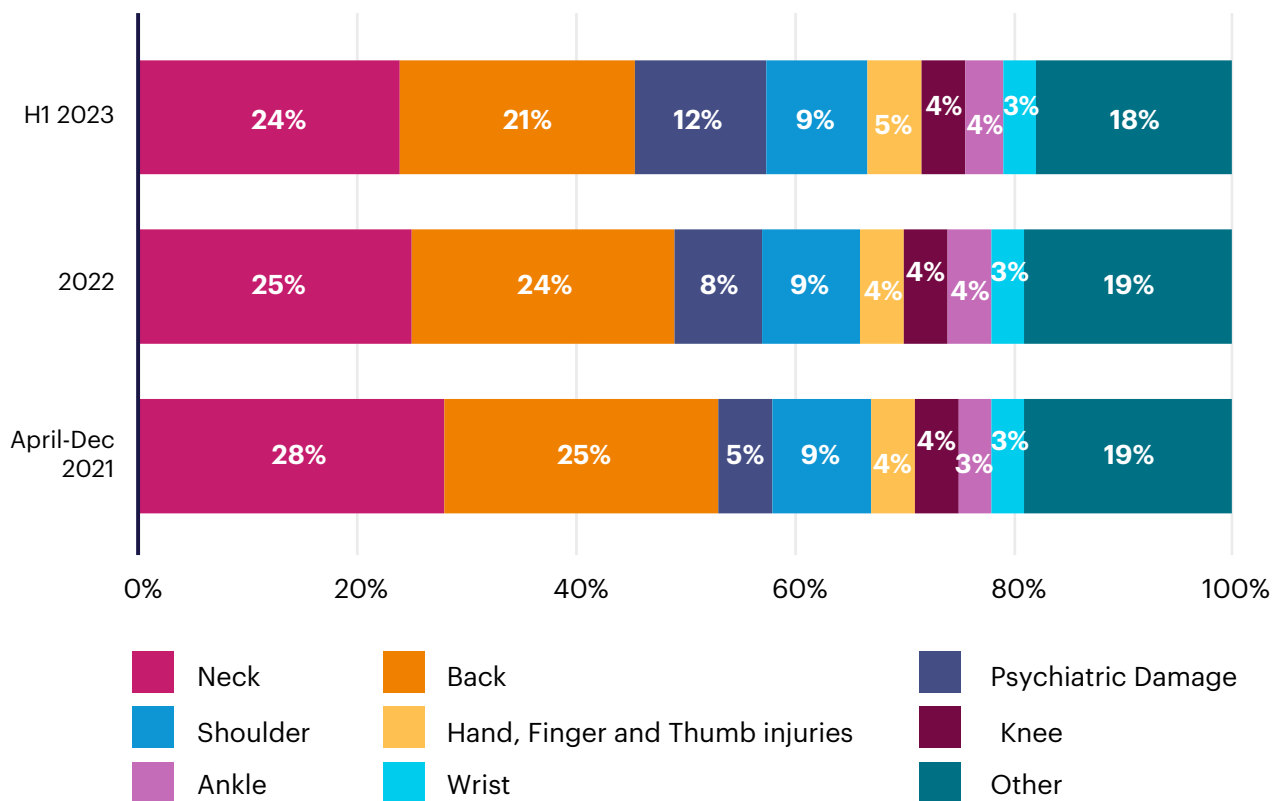
## Injury Analysis

This section provides an overview of assessments of compensation made by the Injuries Resolution Board in the first half of 2023, based on injury type with comparisons to 2022 and April-December 2021. As described previously, the Injuries Resolution Board makes an assessment of both General and Special Damages in respect of Personal Injury claims. The award of General Damages is determined with reference to the Personal Injuries Guidelines, focusing on the Dominant/ Most Significant injury sustained.

### Dominant/ Most Significant Injuries

**Figure 4**

Breakdown of January-June 2023, 2022, and Apr-Dec 2021 awards based on Dominant/ Most Significant injury types



As shown in **Figure 4**, the profile of dominant/most significant injuries assessed by the Injuries Resolution Board has evolved over previous periods. Between April and December 2021, over half of all awards (53%) were related to neck and back injuries. This proportion has steadily declined since then, accounting for 49% of awards in 2022 and 45% of awards from January to June 2023. This trend has coincided with an increasing proportion of Psychiatric Damage injuries across these periods. In April-December 2021, awards for Psychiatric Damage injuries accounted for just 5% of all awards, but this increased to 8% in 2022 and 12% in H1 2023. In practical terms, this equates to 1 in 20 assessments in 2021, compared to 1 in 8 assessments in 2023.

This trend is significant in the context of increasing General Damage awards, as awards related to Psychiatric Damage injuries generally have higher average award values than those for neck and back injuries, most of which are minor in severity. This greater proportion of psychiatric damage cases has contributed to the increase in average award values, however, the benefits of these cases being assessed through the Injuries Resolution Board’s low-cost model should not be overlooked.

**Table 13**

Most common Dominant/ Most Significant injury types based on claim category in H1 2023

<b>Motor Liability</b> 	<b>Employer Liability</b> 	<b>Public Liability</b> 
Neck (33%)	Hand, finger and thumb injuries (19%)	Ankle (11%)
Back (26%)	Back (15%)	Shoulder (10%)
Psychiatric Damage (14%)	Psychiatric Damage (10%)	Back (10%)
Shoulder (9%)	Shoulder (8%)	Knee (9%)
Knee (3%)	Non-facial scarring and burns (6%)	Facial injuries (8%)

**Table 13** describes the most common Dominant/ Most Significant injury types based on claim category.

### Motor Liability Awards

In H1 2023, neck and back injuries remained the most frequently sustained injuries for road traffic accidents accounting for 33% and 26% of all Motor Liability awards, respectively. This represents a decrease on 2022 figures: neck injuries (36%) and back injuries (29%). Of note, the proportion of Motor Liability awards related to psychiatric damage increased from 10% in 2022 to 14% in H1 2023, while the proportion of shoulder and knee injuries remained relatively unchanged across periods.

### Employer Liability Awards

In H1 2023, injuries to hand, finger and thumbs remained the most commonly sustained injury type in workplace accidents, accounting for just under one-fifth of all Employer Liability awards (19%). This represents a slight increase on 2022 figures for hand, finger and thumb injuries (17%). During the same period, the proportion of Employer Liability awards related to psychiatric damage injuries has doubled from 5% of awards in 2022 to 10% of Employer Liability awards in the first half of 2023.

### Public Liability Awards

In H1 2023, ankle injuries remained the most commonly sustained injury type for public-setting accidents, accounting for 11% of Public Liability awards within this period. Little variation in the type and frequency of injuries for Public Liability awards was noted for H1 2023 when compared to 2022 figures. While ankle and facial injuries increased by 1%, the proportion of shoulder, back and knee injuries remained unchanged.

## A Closer Look – The Severity Profile of Common Injury Types

This section provides a detailed analysis of the severity profile of the most frequently occurring injuries assessed during the following periods: April-December 2021, January-December 2022, and January-June 2023. The analysis includes the following types of injuries: ankle, back, knee, neck, psychiatric damage, shoulder, and wrist injuries. These injuries constitute the most significant or dominant injury in 77% of all compensation assessments made across these three periods, amounting to over 14,000 awards from April 2021 to June 2023.

The Guidelines established an appropriate compensation range for common personal injury types, with higher award ranges corresponding to more severe injuries. For instance, minor severity orthopaedic injuries typically include soft tissue injuries where a substantial recovery occurs within a maximum of five years. Moderate severity orthopaedic injuries often involve fractures that cause significant levels of pain and discomfort. Severe and serious orthopaedic injuries encompass injuries that cause severe levels of pain and discomfort and may lead to individuals experiencing impairments in their ability to complete tasks independently.

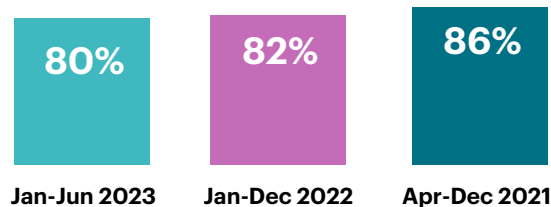
As per the Guidelines, a range of considerations are taken into account when determining the severity of an injury sustained by a claimant, including the extent of the required treatments and the expected prognosis. Therefore, any changes in the severity of injuries assessed will impact the overall average and median award values for that period. This sub-analysis aims to provide greater insights into how personal injuries have evolved since the introduction of the Guidelines in April 2021.

**Figure 5**

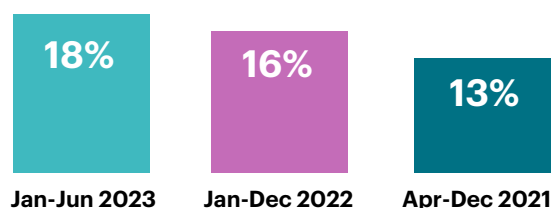
The severity profile of awards between January and June 2023 relating to common injury types

### Severity of Common Injury Types (77% of all awards)

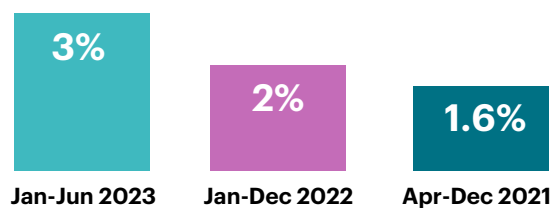
#### Minor Severity



#### Moderate Severity



#### Severe/Serious Severity



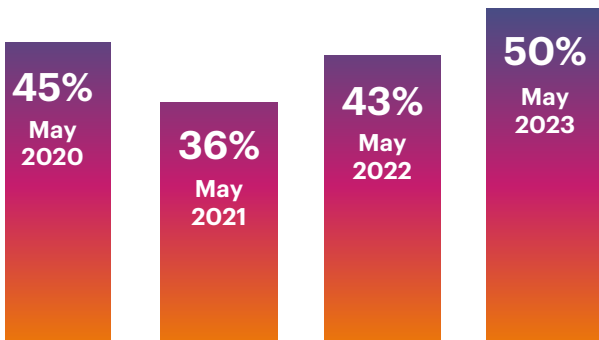
As shown in **Figure 5**, the proportion of assessments of compensation for moderate and severe/serious injuries has steadily increased since the introduction of the Guidelines, while the proportion of awards related to minor severity injuries has reduced. The proportion of awards relating to minor severity injuries has reduced from 86% of all awards between April-December 2021 to 80% of awards in the first half of 2023. Consistent with this, the prevalence of moderate severity injuries has increased from 13% to 18% of awards for these common injury types in 2021 v Jan-Jun 2023. This is important in the context of increasing average and median award values as a greater proportion of moderate severity injuries will increase award values for that period. Earlier in the report we identified a higher proportion of awards valued over €50,000 in H1 2023, which is supported by both an increase in moderate and severe/serious severity injuries, both of which have steadily increased in 2022 and H1 2023.

# 5

## Acceptance Rates between January and June 2023

When an assessment of compensation issues to each party, the Claimant has 28 days to indicate whether they accept or reject the award and the respondent/ insurer has 21 days to respond. Where the award is accepted by both parties, the Injuries Resolution Board issues an Order to Pay instructing the Respondent(s) to pay the Claimant the amount of the award. If the award is rejected, the Injuries Resolution Board releases the case, and the Claimant is authorised to pursue the case through litigation if they so wish.

### Acceptance Rate



In the period directly following the introduction of the new Personal Injuries Guidelines, May 2021, acceptance rates for awards made by the Injuries Resolution Board reduced to 36%. As the Guidelines have continued to embed across the settlement channels and as the Injuries Resolution Board has continued to release data promoting transparency around personal injury compensation, the acceptance rate has steadily increased, reaching 50% of all awards made in May 2023.

In 2022, the overall acceptance rate for awards increased to 44%, with this increase coinciding with important High Court decisions, rejecting challenges to the constitutionality of the Guidelines. In the first half of 2023, the acceptance rate has continued to grow, with just under half of all awards (48%) now being accepted by both the Claimant and Respondent(s). Importantly, just over half of all awards are now being accepted by Claimants (51%) and almost all awards were accepted by Respondents (94%) in H1 2023, representing the highest acceptance rates since the Guidelines were introduced. In the first half of 2023, acceptance rates were lowest in February at 45% and highest in April at 52%, indicating that overall acceptance rates were relatively stable across the period.

# 6

## Conclusion – Claim Volumes and Award Values between January and June 2023

### Claim Volumes in 2023

In the first six months of 2023, just over 10,000 personal injury claims were submitted to the Injuries Resolution Board, representing a 16% increase on the same period in 2022. Although this report primarily focuses on the first half of 2023, data from the full year, from January to December 2023, indicates that total claim volumes increased by 10% compared to 2022. Despite the increase in claims in 2023, claim volumes were still 35% lower than the volume submitted in 2019. While the Covid-19 pandemic undoubtedly contributed to a reduction in claim volumes in previous periods, the data from 2023 shows that this event alone cannot account for the ongoing reduction in overall claim volumes compared to 2019 levels. The impact of the introduction of the Guidelines on overall claim volumes has become increasingly evident throughout 2023.

The increase in overall claim volumes observed in the first half of 2023 was not evenly distributed across all claim types. From January to June 2023, Motor Liability claims increased by 22%, Public Liability claims by 12%, and Employer Liability claims by 5% when compared to the same period in 2022. The data indicates that the primary driver of the increase in claim volumes in 2023 is the increased number of claims arising from road traffic accidents, while the volume of claims resulting from workplace accidents remains relatively unchanged compared to 2022 figures.

### Trends in Personal Injury Compensation

In the first six months of 2023, the average and median value of assessments of compensation made by the Injuries Resolution Board remained significantly below the pre-Guideline 2020 figures. The median award value in the first half of 2023 was €11,150, marking a 39% reduction from the 2020 median award value of €18,422. Similarly, the average award value was significantly lower at €17,248, compared to the pre-Guideline average award of €23,877 in 2020. Despite these figures indicating a slight increase on the median and average award values in 2022, there has been a significant shift in both the type and severity of injuries assessed across these periods.

This report identifies several key factors that influenced award statistics in 2023. Firstly, between January and June 2023, the profile of injuries assessed continued to evolve, with the number of awards related to minor neck and back injuries decreasing from 47% of awards in April-December 2021 to 39% of awards in the first half of 2023. Secondly, this decrease in the proportion of neck and back injury awards coincided with an increase in the number of assessments made for Psychiatric Damage injuries, which accounted for 12% of awards in the first half of 2023, up from 5% of awards in April-December 2021.

The type of injuries assessed has changed, and the severity of injuries assessed in the first half of 2023 has also shifted. The data shows that the Injuries Resolution Board continues to assess a greater number of claims involving more severe and serious injuries. For instance, among the most common injury types, the proportion of moderate to serious severity injuries increased from 15% of awards in April-December 2021 to 21% of awards in the first half of 2023. Despite these significant changes in the type and severity of injuries assessed in 2023, overall award values remained considerably lower than the corresponding pre-Guideline amounts, reducing by 28% and 39% on the average and median award in 2020, respectively.

## Conclusion

In conclusion, this report identifies several trends in personal injury compensation in the first half of 2023. Encouragingly, during this period, we observed the highest level of engagement with the Injuries Resolution Board, with 71% of respondents to claims agreeing to an assessment of compensation being made. Furthermore, the percentage of assessments which were accepted by both Claimants and Respondents increased to 48% in the first half of 2023, up from 44% in 2022 and remaining steady throughout the remainder of the year. This increase in both the consent rate and acceptance rate means that more personal injury claims are being retained, assessed and resolved by the Injuries Resolution Board in 2023.

This report underscores the evolving nature of personal injuries, however, the impact of the Guidelines on compensation values remains clear. For the first time since the Guidelines were introduced, a majority of both claimants and respondents are accepting assessments of compensation made by the Injuries Resolution Board. This means more people who were injured in accidents are receiving their compensation sooner and with lower litigation fees. This is expected to have a positive effect on insurance premiums, benefiting individuals, communities, businesses, and society as a whole.





# 7

## Statistical Background Notes

**As the remit of the Injuries Resolution Board continues to expand, there is a need to continuously evaluate how we monitor trends in personal injury compensation over time. The introduction of the Personal Injuries Guidelines in April 2021 significantly changed the award values for personal injury compensation, thereby altering the nature and distribution of the awards data that we analyse and present in this report series.**

Supplemental Figure A provides a graphical illustration of the distribution of award values, the spread of the value of assessments of compensation between high and low values, between 2020 and the first half of 2023. The figure provides a count of the number of assessments of compensation made based on each award band, ranging from €0 to €50,000 in €5,000 increments. This figure demonstrates that the introduction of the Guidelines in April 2021 significantly altered the value and distribution of awards.

While awards made in 2020, under the Book of Quantum, were also positively skewed, the distribution of awards generally followed a pattern similar to a bell curve. After the introduction of the Guidelines, between April and December 2021, the distribution of awards shifted downward, with the €5,000-€10,000 award band being the most common. In 2022 and the first half of 2023, this downward trend generally continued, however, the volume of awards valued at €50,000 or greater continued to rise compared to the period from April to December 2021.

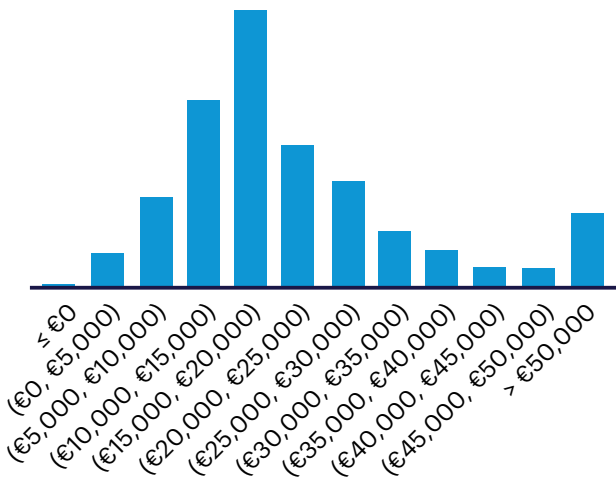
This significant change in the distribution or spread of award values has influenced the metrics included in this report. While we continue to present the average award value and monitor changes across periods, for the first time, we have included information on the median award value. This is an important addition to monitoring trends in award values as the average award value is more sensitive to the number of high-value cases assessed within a period, which can inflate the average award value at a greater rate than the median award value, which has remained relatively stable in comparison. It is anticipated that the inclusion of a more detailed analysis of trends in award values across periods will contribute to greater transparency around personal injury compensation.

**It is anticipated that the inclusion of a more detailed analysis of trends in award values across periods will contribute to greater transparency around personal injury compensation.**

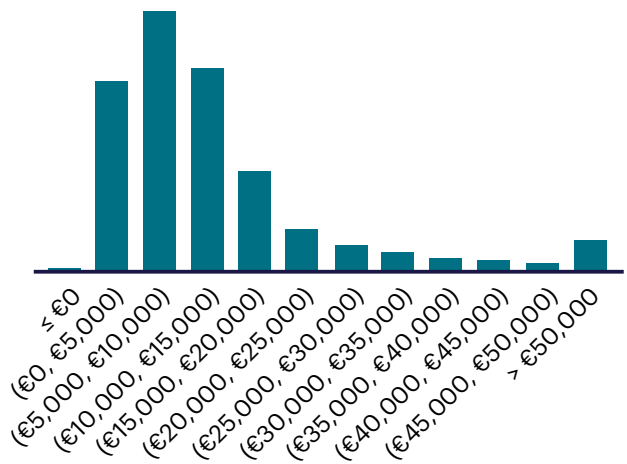
**Supplemental Figure A**

The distribution of total award values, excluding fatal cases, between 2020 and 2023, based on award bands

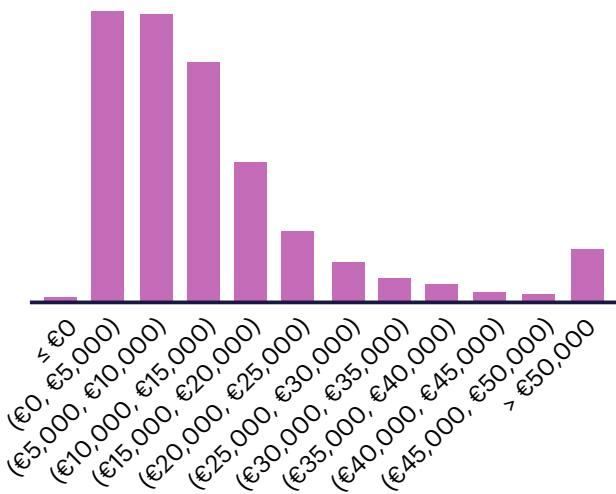
**2020 Total Award Values**



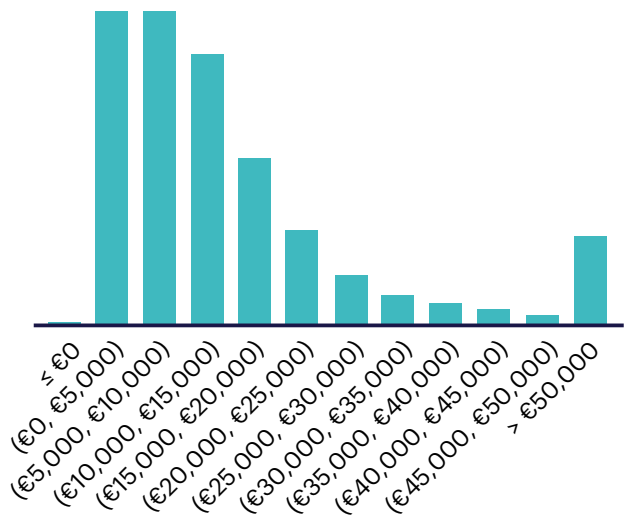
**Apr-Dec 2021 Total Award Values**



**2022 Total Award Values**



**2023 H1 Total Award Values**





INJURIES  
RESOLUTION  
BOARD

The logo consists of a stylized hand in shades of green and white, holding a white document that curves around the text. The hand is positioned on the right side of the text, with the fingers gripping the edge of the document.

BORD UM RÉITEACH DÍOBHÁLACHA PEARSANTA  
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