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In July 2008, as part of a new brand identity project, the working name of the Board was changed from the Personal Injuries Assessment Board or PIAB to InjuriesBoard.ie. As a consequence, throughout this Report the organisation is referred to as InjuriesBoard.ie

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Chairperson's Foreword

In 2011 the Injuries Board reached two noteworthy milestones:-statutory assessors delivered the 50,000th award and total compensation assessed to date surpassed €1 billion. This indicates the scale of the achievements of the Injuries Board which was established in 2004 to provide a low cost model for assessing damages in non-contentious personal injury claims. Under the old system, based on the findings of MIAB in 2004, that €1 billion would have attracted an additional litigation overhead of almost €500 million and that would have been passed on in higher levels of insurance premium charges for both private and business policyholders.

The Board has substantially removed those additional litigation fees while maintaining compensation levels for unfortunate accident victims. It has also facilitated a culture where parties engage with each other pro-actively to settle claims at the outset. This has reduced the volume of personal injury summons issued in the Courts from c35,000 a year to c14,000 although there seems to be an increase in the types of claims which are outside the Board's remit currently. For injured parties, many of whom have experienced a traumatic event, they now know that the Injuries Board will deliver an award in a maximum of 9 months compared to an average of 3 years in the litigation system.

The impact of the Board's work continues to be felt and the need for an alternative model for handling personal injury cases is as great now as it ever was. The benefits of the model are evident to our customers, both accident victims and those who must pay compensation. Indeed, the concept of such a non-adversarial model obviously has wider application in other areas.

During 2011 the Board continued to innovate by securing enhanced efficiencies in its processes and achieving additional value for money in the purchases of necessary goods and services. This aligns neatly with overall developments in the Public Sector Reform Programme. This work is a continuation of our successes of previous years where we have always sought to maximise our value for money service. Increases in productivity and efficiency also facilitated a reduction in our charges of 10% and 19% to claimants and respondents respectively. This was achieved while maintaining our self-funding status. The Board does not draw on Exchequer funding. The Board has also now repaid its original set-up cost of €6.9m.



During 2011 the Board continued to innovate by securing enhanced efficiencies in its processes and achieving additional value for money in the purchases of necessary goods and services. 

I am confident the Injuries Board will continue to serve the needs of its key stakeholders over the coming years. Reducing costs payable by our customers is a key aim for the Board. Additionally, we aim to inform injured parties that they can reduce their own outlay in progressing a claim with the Board. The Central Bank's Consumer Protection Code stipulates that insurance intermediaries must provide potential claimants with information on our processes. We believe this will assist in empowering consumers to make informed decisions.

The Board will continue to play its part in Public Sector Reform by continually seeking better ways of providing our services. We will also engage pro-actively with new initiatives particularly those involving cost cutting issues across the public sector. We aim to make the customer experience efficient, transparent and supportive. For consumers at large, the operations of the Injuries Board have delivered lower premium charges and this is of paramount importance in these difficult times when consumers need more protection than ever when faced with shrinking net earnings or lower business turnover.

I would like to thank individual Board Members for their contribution during the year. I would like to bid a farewell to those Members whose terms of office expired recently and welcome those new Members who have come on board this year. The staff and management of the organisation deserve particular credit for their enthusiasm, support and integrity during the year. Finally I would like to thank Minister Richard Bruton T.D. for his support and I look forward to working with him during the years ahead as we strive to maintain and enhance our services.

Dorothea Dowling
Chairperson

Chief Executive's Introduction

In 2011, Injuriesboard.ie awarded compensation totaling €210 million in respect of 9,833 personal injury claims. Under the prior litigation model, the cost of processing this level of awards would have been approximately €105 million (50%). The equivalent processing costs through the Board's non adversarial model would be closer to €17 million, a €90 million differential.

This efficiency differential underpins the original rationale to establish the Board in 2004 when excessive legal costs over prior years were seen as having rendered insurance premiums to consumers and businesses uncompetitive and unsustainable. At year-end 2011, motor insurance was 22% cheaper than a decade earlier, claims that previously took three years to resolve are now typically resolved within seven months and total overhead savings – direct and indirect – are estimated at over half a billion euro.

In addition to the 9,833 awards made by the Board, a further 8,000 approx. personal injury claims were resolved at various stages of our process which is centred on early intervention. As always, the Board, as facilitator, continues to focus on the claimant and the responding party to effect a prompt, fair and transparent claims outcome - not least given it is the claimant and the offending/responding party that in essence own the claim. Thus where a claim can be resolved to the satisfaction of both sides but without proceeding to the full award stage, then that is a very acceptable outcome for the Board and for society during recessionary times.

Despite the recession and predictions of an associated spike in personal injury claims the average award in 2011 was €21,339, down 4.2% on 2010. This reduction is largely due to a decline in the proportion of work related claims – typically of higher value – and reduced loss of earnings, given lower salaries across the economy.

Underlying claims volumes remained stable, increasing by 3% in the period with little evidence of any dramatic recessionary spike in claims. That said, the total value of awards in the period did increase by 12.2% but this was largely driven by an increase in the number of awards assessed as the Board which oversaw a productivity increase in the period of 17%. This productivity increase was passed on both to respondents and claimants who benefitted from reduced fees of 19% and 10% respectively.

2011 also marked two significant milestones since the establishment of the Board in mid-2004. These included its 50,000th Award and total award values since inception now exceeding €1 billion. Additionally, though not anticipated in our founding legislation the Injuries Board is not only fully self-funding, last November it repaid in full its original establishment costs, of €6.9 million to the Exchequer.

Outlook and focus:

Despite the achievements outlined in this report we see no room for complacency. As a Board we must continue to seek new and improved processes and systems to enhance our service, making it more accessible and more user-friendly for all stakeholders. At present our on-line 24/7 service is supported by our dedicated Service Centre which remains open from 8am to 8pm each weekday. 2012 will see a comprehensive review of our entire on-line presence that will offer enhanced services to claimants, respondents and anyone seeking information on injury related topics ranging from accident prevention and rehabilitation to useful contacts and insights.



2011 also marked two significant milestones since the establishment of the Board in mid-2004. These included its 50,000th Award and total award values since inception now exceeding €1 billion. 

A key development for consumers in 2011 was the publication by the Central Bank of its Code on Consumer Protection. The new code requires that insurance intermediaries provide consumers with details of the Injuries Board claims process as soon as the insurer becomes aware of the potential claim. It is hoped that personal injury claimants will be better placed to avoid unnecessary, further additional legal fees by better understanding the cost differential between pursuing a claim directly or via a solicitor. The move which came into force on 1 January 2012 could result in savings of upwards of €2,000 per claim or up to €20 million per annum.

Public Sector Reform

As an Agency we are committed to the Government reform agenda and we welcome a series of Government initiatives in this regard. In 2011 the Injuries Board engaged in a number of cross functional initiatives with other public bodies spanning shared services procurement frameworks and segmentation of core/technical workflows and non-core workflows. These initiatives are designed to harness opportunities to enhance service efficiency to our citizens at the frontline by delivering services more promptly and at lower unit/transactional costs. I am confident that efforts in this regard in 2011 will yield specific outcomes in 2012.

In addition, as an Agency of the Department of Jobs, Enterprise and Innovation, the Board contributes directly to the economy by containing the key cost driver of general insurance premiums i.e. personal injury claims. The lower volume of high cost personal injury claims was traditionally the major driver of claims' costs rather than the higher volume of low to medium value property claims (i.e. car repairs etc.).

Once clarity was brought to this sector some years ago, it was accepted that containing the processing cost of these claims was the key to controlling motor and liability premiums.

The cost of insurance in turn is a key driver of the cost of goods and services in this country; as such the Board's contribution is arguably more critical than ever given the economic challenges facing the State. Whilst litigation costs across all aspects of the economy remain a focus for policy makers, the Board can confirm that processing timelines and costs under its non-adversarial model remain five times faster and five times lower cost than litigation. The model is now tried and tested and is well integrated as part of a reformed personal injury landscape in Ireland. This is not the case across Europe and in particular the United Kingdom which is encountering many of the problems experienced in Ireland at the turn of the millennium.

Acknowledgements:

I pay tribute to the on-going commitment of our staff and management for their commitment during these testing times when we must continue to do more with less. I also thank the governing Board for its ever-questioning yet supportive role which underpins all we do and indeed Minister Bruton and his team for their support throughout the year.

Patricia Byron
Chief Executive

Overview

MISSION STATEMENT

THE MISSION STATEMENT OF INJURIESBOARD.IE IS "TO BE THE INDEPENDENT FACILITATOR IN THE DELIVERY OF COMPENSATION ENTITLEMENTS IN A FAIR, PROMPT AND TRANSPARENT MANNER FOR THE BENEFIT OF SOCIETY".

IN DELIVERING ON OUR MISSION AND MANDATE INJURIESBOARD.IE:

- MANAGED 27,669 PERSONAL INJURY CLAIMS, MADE 9,833 FORMAL AWARDS, FACILITATED THE RESOLUTION OF OVER 8,000 AWARDS
- ACHIEVED AN AVERAGE CLAIMS PROCESSING TIMEFRAME OF 7.2 MONTHS – WITHIN THE STATUTORY 9 MONTH TIMELINE;
- AWARDED TOTAL COMPENSATION FOR ACCIDENT VICTIMS OF €209.83 MILLION AT AN ADMINISTRATION COST OF 8.8% OF THE ACTUAL COMPENSATION AMOUNT, A SIGNIFICANT REDUCTION ON THE 46% ADMINISTRATION COST PRIOR TO THE ESTABLISHMENT OF THE BOARD.

CORE STRATEGIC OBJECTIVES

THE SIX CORE STRATEGIC OBJECTIVES OF INJURIESBOARD.IE AS SET OUT IN ITS CURRENT STRATEGIC PLAN ARE:

OBJECTIVE 1

TO ASSESS FAIRLY AND ACCURATELY THE AMOUNT OF COMPENSATION ENTITLEMENT IN PERSONAL INJURY CLAIMS WITHIN THE REMIT OF INJURIESBOARD.IE IN A TIMELY MANNER.

OBJECTIVE 2

TO REDUCE ADMINISTRATION COSTS ASSOCIATED WITH THE ASSESSMENT OF PERSONAL INJURY CLAIMS WITHIN THE REMIT OF INJURIESBOARD.IE.

OBJECTIVE 3

TO PROMOTE A CULTURE OF INNOVATION AND EXCELLENCE, FOSTERING AN EFFICIENT, FLEXIBLE AND COST-EFFECTIVE ORGANISATION WITH MOTIVATED AND SKILLED STAFF.

OBJECTIVE 4

TO DEVELOP SUPERIOR CUSTOMER SERVICE BY CREATING A TRANSPARENT AND ACCESSIBLE CLAIMS ASSESSMENT PROCESS.

OBJECTIVE 5

TO INCREASE AWARENESS OF INJURIESBOARD.IE AND ITS BENEFITS.

OBJECTIVE 6

TO CONTRIBUTE POSITIVELY TO THE CHANGING PERSONAL INJURY CLAIMS RESOLUTION ENVIRONMENT IN IRELAND.

DURING 2011, INJURIESBOARD.IE CONTINUED TO WORK TOWARDS THE ATTAINMENT OF THESE OBJECTIVES. SECTIONS 1 TO 4 OF THIS REPORT SETS OUT IN DETAIL THE INITIATIVES AND ACTIONS UNDERTAKEN DURING THE YEAR.



Section 1

Assessing compensation entitlements in a fair, accurate and timely manner.



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Section 1

Assessing compensation entitlements in a fair, accurate and timely manner.

Awards

In 2011, the Board made 9,833 awards to the value of €209.83 million.

An Award is the value of compensation payable to an individual in respect of a Personal Injury claim where liability is not disputed. It includes General Damages for pain and suffering caused by the injury both to date and into the future. An Award may also include Special Damages for financial loss both to date and into the future e.g. loss of wages, cost of medical care etc. Awards data in this report relate to the total value of an Award and do not differentiate between General and Special Damages.

Damages are assessed using The Book of Quantum, a guide to compensation levels in Ireland (available at www.injuriesboard.ie) to which the Courts are also required to have regard under The Civil Liability & Courts Act 2004. This ensures that where some cases are released by the Board to the Courts, the same level of awards for similar injuries, whilst other matters, such as liability disputes, are addressed in Court. As anticipated, such disputes arise in approximately one-third of Personal Injury cases. The Board's administration process has succeeded in removing two-thirds of all other Motor, Workplace and Public Liability cases from unnecessary litigation thereby saving the associated costs and reducing the time injured parties wait for their compensation in cases where there is no need for a full oral hearing.

Awards Volumes and Values

Set up in 2004, the Board made its first Awards in 2005. Table 1.1 sets out the number and value of Awards made each year since 2006.

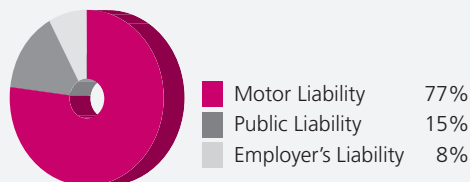
Table 1.1 Awards Volumes and Values by year

	No. of Awards	Value of Awards
2011	9,833	€209.83m
2010	8,308	€186.63m
2009	8,643	€200.22m
2008	8,845	€217.16m
2007	8,208	€181.04m
2006	5,573	€115.28m
Total	49,410	€1,110.16m

Awards by Claim category

In 2011, 77% of all awards were in respect of Motor cases, while 8% related to Employer's Liability and 15% related to Public Liability.

Figure 1.1
% Breakdown of 2011 Awards by Category



The Board 's administration process has succeeded in removing two-thirds of all other Motor, Workplace and Public Liability cases from unnecessary litigation thereby saving the associated costs

Value of Awards by Category

Figure 1.2 shows the average value of awards by each of the categories in 2011 i.e. Motor, Employer's Liability and Public Liability. The average award of €21,339 in 2011 was 4.2% lower than in 2010. The Board's caseload volume can vary year to year reflecting changes in the economic environment and the flow of new claims. This, in turn, causes variations in the average award from year to year. In 2011, a reduction in the overall average award is largely due to a reduction in the proportion of work related claims - typically of higher value - and reduced loss of earnings, given lower salaries across the economy.

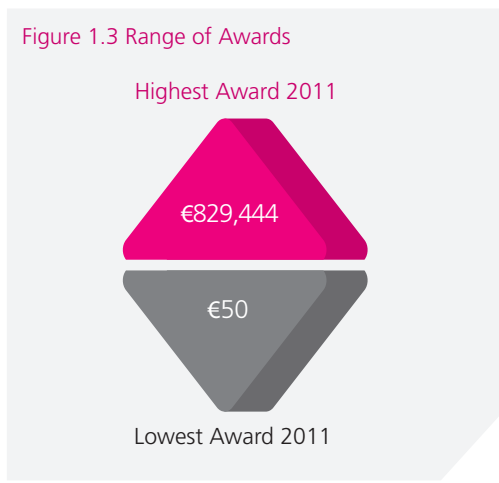
During 2011, and in line with earlier years, awards in the Employer's Liability category were highest at €27,102 reflecting the often more serious and complex nature of the injuries sustained in such accidents. The figures below reflect the 9,833 awards made of which 7,521 were Motor cases, 1,482 were Public Liability and 830 were Employer's Liability cases. Section 4 of this report provides more detailed information in relation to research carried out on specific categories of claims.

Figure 1.2 Value of Average Awards by Category 2011

Motor Liability	€20,438
Employer's Liability	€27,102
Public Liability	€22,686
Overall Average	€21,339

Range of Awards – Highest/lowest awards

The lowest and highest awards are shown in Figure 1.3.



The Board processes claims ranging from very low severity to very serious cases. The highest award to date was made in 2011.

Breakdown of total no. of Awards in 2011 by value and Claim Category

65% of InjuriesBoard.ie Awards are under €20,000 and 91% are under €38,000.

The profile of personal injury claims has remained relatively consistent since the Board became operational. Injuries sustained were and continue to be predominantly soft tissue or fractures, or a combination of both with associated compensation award levels of approximately 90% of such cases below €38,000 and two thirds below €20,000.

The predictability this data offers to those involved in risk management, medical treatment and rehabilitation, should not be under-valued.

A detailed geographical analysis of awards can be found in Appendix 3.

Section 1

Assessing compensation entitlements in a fair, accurate and timely manner.

Table 1.2 Breakdown of Total No. of Awards in 2011 (by Value and Claim Category)

Average Value Category (€'s)	Motor Liability	Employer's Liability	Public Liability	Total
<20k	5,215	376	798	6,389
20-38k	1,754	322	497	2,573
38-100k	500	123	185	808
>100k	52	9	2	63
All	7,521	830	1,482	9,833

It is noteworthy that serious injuries from accidents continue to be the exception rather than the rule in both pre-Board and Board statistics. It is the high volume of low to medium value claims which drives the underlying compensation claims bill and ultimately impacts on the cost of insurance premiums. Thus driving faster timelines and lower administration costs continued to be a key priority for the Board in 2011 and to keep our cost base at the lowest possible level whilst not impacting the quality of our outputs.

Average Award by Province/Category 2011

Table 1.3 shows the breakdown of the average award by category on a province wide basis. Across the provinces Employer's Liability awards are typically of higher value due to the nature of the injuries sustained in workplace accidents. Individual variations within provinces reflect the particular nature of the accidents involved.

Table 1.3

Dublin	2011 average award
Motor Liability	€19,318
Employer's Liability	€23,355
Public Liability	€21,320
Rest of Leinster	2011 average award
Motor Liability	€22,669
Employer's Liability	€29,430
Public Liability	€23,656
Connaught-Ulster	2011 average award
Motor Liability	€22,167
Employer's Liability	€33,690
Public Liability	€25,673
Munster	2011 average award
Motor Liability	€18,742
Employer's Liability	€26,972
Public Liability	€21,922

Assessment Timeline

InjuriesBoard.ie is obliged, under the Personal Injuries Assessment Board Act 2003, to assess claims within 9 months of the Respondent (those from whom compensation is sought) consenting to the Board's process. The 2011 results for InjuriesBoard.ie show that the average time to make an assessment was 7.2 months; this was achieved as a result of the Board's continuing commitment to efficiency and on-going process review.

Applications

In accordance with the Personal Injuries Assessment Board Act 2003, all personal injury claims (apart from Medical Negligence and some categories as outlined in Section 4 of the Act) must be submitted to InjuriesBoard.ie. A total of 27,669 Applications for Personal Injury claims were received by InjuriesBoard.ie in 2011 (a 2.6% increase on 2010). These Applications related to personal injury claims for Workplace accidents, Motor crashes and claims for accidents in a public place and rose by approximately 3.3%, 2.4% and 2.8% respectively.

The establishment of InjuriesBoard.ie, the speed with which claims are dealt with and the consistency of awards made have resulted in a significant change to the way in which Personal Injury claims are now resolved.

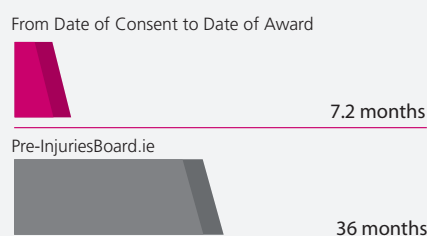
Prior to the establishment of the Board, between 30,000 and 35,000 personal injury proceedings were initiated in the Courts each year. The number of cases involving such litigation has reduced to approximately 14,000 per annum. This is in line with the target set at the outset i.e. two thirds of personal injuries cases would be removed from unnecessary litigation. Typically, the latter third of cases arise where InjuriesBoard.ie has no authority under our Act (e.g. Medical Negligence cases excluded) and other cases are released by the Board (e.g. where liability is disputed).

A total of 27,669 Applications for Personal Injury claims were received by InjuriesBoard.ie in 2011 (a 2.6% increase on 2010)

A significant majority of personal injury claims are now resolved either through a formal award by the Board or through early settlement between the parties facilitated by the Board. Although complete data is not yet available from insurers, trends indicate that for every formal award made another case is resolved through the early intervention facility. While it is mandatory for all cases to be submitted to the Board, many do not need to go through the full awards process. By connecting Claimants with the Respondents at an early stage, thereby encouraging open and transparent dialogue, and by the Board's copying of claims papers to both sides, many cases are resolved through an early agreed settlement between the parties direct. Dispute cases are released to the Courts by the Board as some cases are deemed to be more appropriate for an oral hearing in the courts. The remaining claims proceed through the full awards process. This "triage" ensures that cases are not unnecessarily tied up in a process when a resolution is available through early dialogue/intervention within our non-adversarial system.

In October 2011 the Central Bank released the results of a themed inspection in relation to personal injury settlements made by insurance companies. The results show that some 70% of cases are either settled or InjuriesBoard.ie makes awards. This is as expected and in line with our remit which was to remove cases from litigation. It was planned that two-thirds of cases could be removed and the Central Bank's findings support this result. The report shows that 39% of cases are settled before coming to Injuries Board. However this figure is likely to include cases where claimants contact our Service Centre which informs them of the option to seek redress from the offending party before embarking on any formal process. The process facilitates early and engaged intervention and it delivers early resolutions.

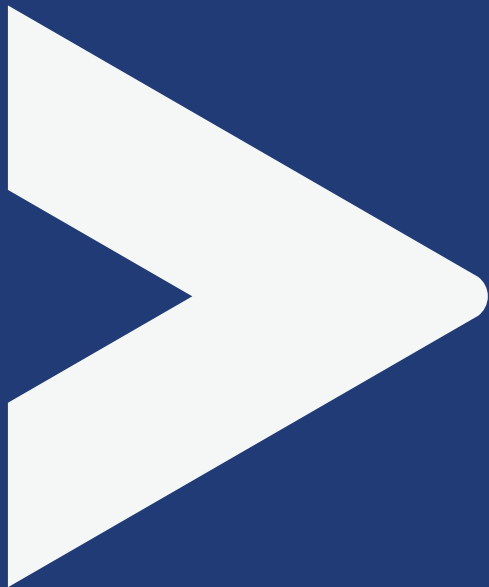
Figure 1.4
Compensation Timeline



Amendment to Section 50 of the Personal Injuries Assessment Board Act 2003

The Civil Law (Miscellaneous Provisions) Act 2011 was signed into law on the 2nd August 2011. It provides that the Board will now deal with claims against deceased respondents for applications received after the coming into effect of the Act.

Prior to the passing of this Act, Section 50 of the Personal Injuries Assessment Board Act 2003 (PIAB Act 2003) only allowed the Board to stop the time running under the Statute of Limitations. Claims against Deceased Respondents are governed by the Civil Liability Act and claims by Marine and Aviation passengers are governed by International Conventions and as such we had been unable to deal with these claims until section 50 was amended. The Civil Law (Miscellaneous Provisions) Bill 2011 contains an amendment to section 50 allowing the Board to stop the time running under the Civil Liability Act for claims against Deceased Respondents. While it was possible to bring the Civil Liability Act in under section 50 it was not possible to bring the International Conventions in under section 50 as time constraints under International Conventions cannot be changed by domestic legislation. Marine and Aviation claims are now specifically excluded under the PIAB Act 2003 by an amendment to section 3 but this involves a small number of claims.



Section 2

Reducing administration costs associated with assessing personal injury claims.



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Reducing administration costs associated with assessing personal injury claims.

Self-Funding Agency

Apart from receiving funds from the Exchequer to cover initial set up costs, the Board has remained self-funding from 2006, requiring no money from the Exchequer and therefore no money from the taxpayer. This self-funding status was maintained again in 2011. Also in 2011, the Board agreed to repay the initial set-up grant received from the Department in the amount of €6.9m. The Board has thus been established, and continues to operate, at nil cost to the Exchequer or taxpayer.

The Board's income is derived from the fees it charges, primarily on Respondents (or their insurers) with a modest application fee levied on Claimants. In 2011, the Board reduced the fees it charged from €1,050 to €850 (19%) for Respondents and from €50 to €45 (10%) for Claimants. These fee reductions decreased the overall costs incurred predominantly by insurers and will assist in asserting further downward pressure on premiums. The fee reduction was effective from 1st February 2011 and resulted in the Board's total income reducing by approximately €1.5m from 2010 levels. Despite this reduction in Fee income the Board recorded a surplus of €4.4m in 2011. This was achieved through a combination of on-going operational efficiencies coupled with the successful management of litigation, particularly the defence of Judicial Reviews.

There was a continued focus in 2011 on securing value for money in the supplies and services procured by the Board. Competitive tendering and draw-downs from central government contracts were used in order to facilitate savings. Supporting the Government's policy to reduce professional fees, the Board obtained savings of €311,000 in the cost of procuring independent medical reports in 2011, with an on-going focus on effective management of key medical panel suppliers.

The Board strives to pay its suppliers within the terms of the prompt payments legislation (which is 30 days from the resolution of any issues arising from invoicing). In 2011, our compliance was in excess of 90%. In cases where the number of days exceeded 30 days, prompt payment interest was paid. During 2011, a Government guideline reducing the number of days to pay suppliers to 15 (from 30 days) was extended to all State Agencies. The Board has adopted this new requirement. A quarterly reporting requirement was also introduced including a requirement to publish quarterly reports on our website. For the quarter ending 31st December 2011, 71% of all our payments to suppliers were made within 15 days and 98% within 30 days.

The Board pays approximately 18,000 claim related invoices annually. In 2011 new functionality was developed within our Claims Management system which allows the Board to pay all claim related suppliers by EFT (Electronic Funds Transfer). At the end of 2011, this functionality was rolled out to 80% of relevant suppliers.

Cost savings

In 2011, InjuriesBoard.ie delivered the current level of compensation at a delivery cost of 8.8% as against 46% under the litigation system prior to the Board's establishment. The Board's delivery costs are not based on a percentage of the amount of the award but are predominantly fixed fees for Claimants (€45) and Respondents (€850). As reported in last year's Annual Report, data available from compensation schemes outside the remit of the Board suggest that litigation costs remain a matter of significant concern in Ireland. It appears that many Personal Injury cases, processed outside the Board's non-adversarial system, attract litigation costs significantly in excess of the 46% average as identified in the Motor Insurance Advisory Board Report (2004). This benchmark remains as relevant today as ever.



Table 2.1 Total Number and Value of InjuriesBoard.ie Accepted Award

	2007	2008	2009	2010	2011
No. of Accepted Awards	5,000	5,670	5,387	5,038	5,875
Total Value of Accepted Awards	€102m	€131.34m	€118.2m	€108.24m	€122.71m

Table 2.2 InjuriesBoard.ie Delivery Costs and Estimated Cost Saving

	2007	2008	2009	2010	2011
Total InjuriesBoard.ie Delivery Costs	€7.4m	€10.19m	€10.3m	€9.52m	€10.68m
Comparable Litigation Costs	€47.15m	€60.41m	€54.4m	€49.79m	€56.45m
Actual Savings (InjuriesBoard.ie Vs. Litigation System)	€39.75m	€50.22m	€44.1m	€40.27m	€45.59m

In 2011, 5,875 awards were accepted by customers of InjuriesBoard.ie resulting in €122.71 million of compensation. The relevant figures for 2007, 2008 and 2009 are outlined in Table 2.1 above. The volume of accepted awards is reasonably consistent over the past 5 years. The value of compensation is impacted by the mix of claims received i.e. whether Motor, Public place or workplace, in addition to the severity of the injuries and financial losses within each of these categories.

While the Board made 9,833 awards in 2011, for the purposes of calculating direct savings, the Board only include, in our evaluation, the awards which are accepted by both Claimants and Respondents. Accordingly, this is a most conservative calculation, as we do not count the cases where we facilitate direct settlement at the early stage of our process nor cases that are concluded directly during or directly after our process. Such resolution between the parties is, by and large, due to our facilitation.

Indisputably, significant additional savings arise in relation to these direct settlements through the Service Centre which almost routinely entered litigation prior to our existence. It is estimated that up to 8,000 cases are resolved between parties following initial contact with the Board's Service Centre which facilitates improved communication between the key parties who are the Claimant and the Respondent. Comprehensive data relating to the level of such settlements remains unavailable in the required format from the insurance industry despite endeavours over the years. However information in relation to settlements as a result of a recent Central Bank study proved significant - see reference in Section 1 of this report. That study found that 70% of all claims either settle directly between parties or through an Injuries Board award and hence do not require proceeding to litigation. Additionally, the Central Bank research indicates that even rejected Injuries Board assessments settle quickly and typically

do not proceed to court. The Board considers it is most likely some costs are being paid to settle these cases. The Central Bank report also refers to the overall costs, cited at 24% on all claims, including InjuriesBoard.ie awards (where costs are less than 9%, direct settlements and litigated cases). No breakdown was provided by cases that are litigated compared to those that are settled or resolved through the Injuries Board process. However it can be inferred that litigation costs are of the order of 50-60% for cases that require proceedings. It is hoped that additional data might assist in understanding the overall cost of litigation versus the Injuries Board process and would assist in a cost benefit analysis of the two systems in place to resolve personal injury claims.

Table 2.2 above shows the actual InjuriesBoard.ie delivery costs of €10.86m and compares it to the estimated overhead cost of delivering the same award value under the litigation system (46%) i.e. €56.45m. The resulting savings are shown in the bottom row. Direct InjuriesBoard.ie savings in 2011 were €45.59m. This, however, is only a fraction of the overall savings which cannot be accurately calculated until data is received from the Insurance industry in the required format.



Section 3

Delivering superior customer service from an efficient and effective organisation.



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Delivering superior customer service from an efficient and effective organisation.

Customer Service

In 2011, InjuriesBoard.ie continued to provide a transparent and accessible claims assessment process. Nearly 28,000 applications were handled and assessments were made in 9,833 cases.

Customer service is delivered through the front line Service Centre which operates from 8am to 8pm Monday to Friday, and through activities completed by the Assessment Teams.

The Board's customer Service Centre provides:

- Detailed information and assistance to potential claimants and respondents in progressing claims;
- Detailed guidance and assistance to claimants completing applications;
- The customer service centre is accessible on Lo-call number 1890 829 121 from 8am to 8pm Monday to Friday.

In 2011, the centre received over 55,000 telephone calls, 98% of which were answered within 20 seconds following a short automated greeting, 409,000 items of post were handled, all of which are handled within 10 days. In addition over 15,000 medical appointments were arranged in 2011 to support timely assessments.

The Customer Service Centre assists Claimants with special needs (e.g. those hard of hearing), linguistic and other vulnerabilities. Feedback from customers who contacted the Board's helpline is very positive with high satisfaction levels recorded.

In 2011 the Board introduced a new **complaints handling procedure** following a review of the original complaints procedure existence. The external procedures for complaints were published on our website and a dedicated complaints mailbox was provided for customers. This complaints procedure was linked to the Customer Charter to ensure that customers were aware of the level of service to be expected and to allow the Board benchmark performance.

In an effort to improve services, we established two **User Groups** during the year: Insurance companies, through the Irish Insurance Federation and solicitors through the Law Society.


ICT

Information and Communications Technology is a key enabler. The Board's technical platform and key applications support the current business needs.

During 2011, the Board completed a project to replace the existing ageing server infrastructure. The goal was to implement a flexible solution which would allow operational savings as well as protect the capital investment for years to come. To achieve this goal the Board adopted virtualization technology resulting in a reduced server footprint contributing also to lower costs and positioning the Board, as appropriate, to avail of "cloud" opportunities.

Also during 2011, the Board commenced a desktop replacement project. As part of this project all new desktops are running Microsoft Office 2010 on the Windows 7 operating system.



The Customer Service Centre assists Claimants with special needs (e.g. those hard of hearing), linguistic and other vulnerabilities. Feedback from customers who contacted the Board’s helpline is very positive with high satisfaction levels recorded 

The Board completed an upgrade of the claims management system in 2011. This was an interim upgrade necessary in preparation for a more significant upgrade to a full web enabled system which would interface more readily with our stakeholders (Claimant/Respondent/Medical/Legal Community). This has the potential to deliver significant service and value propositions in the future. During 2012, the Board will review the current system in detail in order to determine the required enhancements with a view to implementing agreed proposals during the latter part of 2012/2013.

During the latter part of 2010, a project commenced to enable all claim related payments to be made by Electronic Funds Transfer (EFT) providing additional efficiencies in this high volume area. The Board receives approximately 18,000 claim related invoices annually. This project was completed in 2011 with c.80% of claims related payments now being made by EFT.

Facilities - Energy Audit

In the National Energy Efficiency Action Plan 2009 (NEEAP) the Government committed to improving its energy efficiency by 2020. “The Public Sector will improve its energy efficiency by 33% and will be seen to lead by example showing all sections what is possible through strong committed actions”.

The Board is committed to this Government target and in 2011 completed an Energy Policy along with an Energy Management Programme for 2011. The Energy Management programme outlines an agreed number of initiatives to be completed during the year.

Actions Undertaken in 2011

In 2011, InjuriesBoard.ie undertook a range of initiatives to improve our energy performance. These included:

- Established Energy Management team and agreed Energy Management Programme
- Created Employee awareness through a variety of measures including launch of Energy Management team/programme, communication and signage.
- IT Equipment - reduced the number of servers as part of server/infrastructure replacement programme.
- IT - automatic shut-down of desktops at an optimum time each evening when not in use.
- General Appliances - replacement of obsolete equipment with more energy efficient models.

Section 3

Delivering superior customer service from an efficient and effective organisation.

Actions Planned for 2012

In 2012 and beyond, InjuriesBoard.ie intends to further improve its energy performance by undertaking the following initiatives:

- **Lighting:** Upgrade lighting to more energy efficient systems.
- **Continue to maintain and raise Employee awareness.**

Human Resources

The Board employs an experienced, skilled and motivated workforce to deliver on its core function of the assessment of claims. The Board is subject to the Government's moratorium on recruitment and had 69 staff in 2011 against an Employment Control Framework (ECF) staff allocation of 80. In contributing to the mobility of staff under the ECF, the Board facilitated the secondment of staff from the Department of Jobs, Enterprise and Innovation. By prioritising tasks, refocusing resources and continuing to outsource non-core functions the Board has delivered the highest number of assessments to date.

A successful audit of the Board's Human Resources policies, practices and procedures was completed in 2011.

The Board's Partnership Committee and Joint Consultative Committee continue to meet regularly.

Following the required procurement process a training provider was appointed and will work with the Board to enhance and develop the skill set of all employees over the next two years.


Corporate Social Responsibility

During the year, employees of the Board organised a number of fundraising activities for a variety of charities including the Irish Cancer Society, Hospice Care and others.

Use of External Delivery Model

InjuriesBoard.ie is modelled on an in-house/out-house delivery model. The remit of the Board effectively translates into an administrative (rather than heretofore a legal) process to assess Personal Injury claims. At the outset we identified technical assessment work as core work and we recruited a team of qualified assessors for this work. This core work is supported by non-core back-end administrative work which is provided by our Service Centre. Our Service Centre deals with a high volume of activities on an annual basis through its handling of all incoming calls and post for the Board. The external delivery unit handles circa over 400,000 items of post (many involving multiple documents) and over 55,000 telephone calls per annum with high service levels as agreed under contract. The Service Centre also follows up on routine matters arising with customers. In the course of managing in excess of 25,000 claims applications per annum. The Board strategically decided not to grow our expertise in non-core work flows but rather harness the cost benefit of external delivery solutions, made possible by the critical mass such providers can coordinate. This approach has underpinned our sustained self-funding model, the Board not having to invest or reinvest or develop systems/solutions in these non-core areas and being a key facilitator of the agency being a paperless office.



During the year, employees of the Board organised a number of fundraising activities for a variety of charities including the Irish Cancer Society, Hospice Care and others 

The Service Centre also offers greater flexibility in terms of opening hours and fluctuations in work volumes as anticipated in our contract terms. Volumes increasing/decreasing within certain margins do not by necessity lead to higher rates. The Board is also in a position to open between 8am and 8pm, making the agency entirely accessible to our customers at times they find most convenient to submit their Personal Injury Claims. Assessment staff are also available to support the Service Centre between these hours.

The model has proven to be sustainable and has afforded the Board ongoing flexibility to continuously innovate and avail of back office workflow solutions which otherwise would not have been available for an agency of our size. Generic activities such as routine call servicing, document management and debt management were availed of during our early years but we are now in a position to avail of additional services including handling technical phone queries, and managing a range of technical activities all of which have contributed to lowering our cost base on an ongoing basis. In 2011, this was reflected in productivity increasing by 17% and processing fees reducing by 10% for claimants and 19% for respondents which is a significant positive result.

External providers could potentially be used by other organs of the state for activities such as Licensing, Registrations, Certification, where a shared solution and single point customer access could bridge into the formal statutory/core work in each unique area. Such an approach could save time and money and most importantly delivers quality effective service to the citizen.

The Board is actively engaging with Government, Civil Servants, and other Agencies in relation to potential cross functional reform opportunities. We are investigating developing framework agreements with service providers where other agencies/organisations will also have the opportunity to avail of the services. At the same time we hope to avail of other frameworks developed by other agencies, all with a view to better output and a lower cost base.

Internal Audit

The internal audit function is a key element in informing the Board on the effectiveness of the system of internal financial control. The internal auditors operate in accordance with the Code of Practice for the Governance of State Bodies. Internal Auditor reports were prepared in 2011 covering a wide range of areas: Finance, Corporate Governance, Risk Management, Strategic & Business Planning, Human Resources and ICT and brought before the Audit Committee. No significant issues were identified.

Corporate Governance

InjuriesBoard.ie operates in accordance with the provisions of the Personal Injuries Assessment Board Act 2003. The Board operates under the aegis of the Minister for Jobs, Enterprise and Innovation who is empowered to provide funds to the agency to enable it to discharge its obligations and to seek certain information on the agency's activities. The Board has not called upon Exchequer funds since an establishment grant was approved at the outset and which was fully reimbursed subsequently in 2011.

Section 3

Delivering superior customer service from an efficient and effective organisation.

In addition to the terms of its governing legislation, the Board is also required to comply with a range of other statutory (National and EU) and administrative requirements. In particular, it has put in place procedures to ensure compliance with the following specific requirements:

Code of Practice for the Governance of State Bodies

InjuriesBoard.ie has developed and implemented procedures to ensure that it complies with this code of practice. Annually, the Board's Chairperson formally confirms to the Minister for Jobs, Enterprise and Innovation the Board's compliance with the above mentioned Code.

Risk Management

During the year the Board fully embedded new procedures for dealing with Risk Management including a new Risk Management Framework. This comprehensive framework is now fully integrated with the Board's Quality Assurance Programme which underwent significant enhancements during the year.

Ethics in Public Office Act, 1995

InjuriesBoard.ie comes within the scope of the Ethics in Public Office Act, 1995 and has adopted procedures to comply with the Act. Accordingly, where required, Board Members and staff holding designated positions have completed statements of interest in compliance with the provisions of the Act. Furthermore, procedures are in place for the on-going disclosure of interests by Board Members and staff at Management level.

Safety, Health and Welfare at Work Act 2005

In accordance with the Safety, Health and Welfare Act 2005, the Board has implemented procedures to comply with the provisions of the Act and has adopted a safety statement that encompasses all of the aspects of staff welfare.

Employment Equality Acts, 1998 and 2004

InjuriesBoard.ie is committed to a policy of equal opportunity and adopts a positive approach to equality in the organisation. The Board is committed to developing a balanced work/life environment. It currently operates flexi time for graded staff with requirements in relation to the minimum and maximum number of hours to be worked.

Data Protection Acts, 1988 and 2003

InjuriesBoard.ie is a registered data controller under the Data Protection Acts. The Board operates in accordance with a formal Data Protection Policy as agreed with the Office of the Data Protection Commissioner. This places the Board at the forefront of implementing data protection procedures, thus protecting the individual's fundamental right to privacy and exercising control over how personal information may be made available under the Data Protection Acts.

Official Languages Act 2003

InjuriesBoard.ie comes under the remit of the Official Languages Act 2003 which provides a statutory framework for the delivery of services through the Irish Language. In accordance with Section 10 of the Act, this Annual Report is published simultaneously in Irish and English.

During the year the Board fully embedded new procedures for dealing with Risk Management including a new Risk Management Framework

Procurement

Competitive tendering is the normal procedure utilised by the Board in the procurement process. Tenders issued have had due regard to the value thresholds for the application of procurement rules. InjuriesBoard.ie confirms compliance with procurement procedures in respect of competitive tendering. This includes adherence to both national guidelines and the relevant EU Directives, which have the force of law in this and all Member States. The Board continually updates and revises its procurement policies and procedures and also provides training to relevant personnel in this important technical area.

Various tenders competitions were held in 2011 including Legal, Training, Public Relations/Strategic Communications, ICT, Internal Audit, Utilities and Office Stationery.

Prompt Payment of Accounts Act, 1997

InjuriesBoard.ie acknowledge their responsibility for ensuring compliance in all material respects with the provisions of the Prompt Payment of Accounts Act, 1997, and the European Communities (Late Payment in Commercial Transactions) Regulations 2002. It is the policy of the Board to ensure that all invoices are tracked and paid promptly before their due date for interest and charges purposes. Procedures are in place to provide reasonable assurances against non-compliance with the Act and Regulations.

Taxation

InjuriesBoard.ie confirms compliance with tax laws. Procedures are in place to ensure that the Board is exemplary in its compliance with its obligation under taxation laws and that all tax liabilities are paid on or before the relevant due dates.

Strategic Planning

Significant work and stakeholder engagement took place during 2011 culminating in the forwarding of a draft new Strategic Plan to our Minister in December 2011. It is planned to publish the new Plan in mid-2012. The Plan will set out the Board's key Strategic Objectives over the coming years along with the key actions to be undertaken to achieve these objectives. At Operational level, staff objectives and annual Business Plans will continue to be aligned with the Board's Strategic Objectives.



Section 4

Increasing awareness of Injuriesboard.ie and contributing positively to the claims resolution environment.



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Section 4

Increasing awareness of Injuriesboard.ie and contributing positively to the claims resolution environment.

Publishing research

In fulfilling its remit to deliver compensation awards, InjuriesBoard.ie gathers substantial data on injuries and the circumstances of accidents in a wide variety of settings. Access to this data provides an important insight into the types of injuries people sustain and the nature of the accidents in which they are involved. This information can be particularly useful to those responsible for risk management and accident prevention including other state agencies. The information can also be of value to the general public.

In previous years the Board published comprehensive review of injuries which arose from workplace accidents, motor accidents and accidents in public places. These reviews provided significant insight into accidents and the subsequent effects on the people involved in those occurrences. In 2011 we published research in relation to accidents involving minors (people under 18 years of age). The research was extensively covered in national and local media. The key findings are set out below:

Accident and award summary (minors) 2010:

In 2010, 615 minors were awarded compensation totaling €8.5 million. The key findings of the study showed:

- Childhood accidents were more than twice as likely to occur in April and August, than in December, making these the most dangerous and safest months respectively.
- Children aged 3 - 7 years are over three times more likely to have an accident that results in a personal injury claim than infants aged 3 or less.
- Girls accounted for 52% of awards while 48% of awards were made to boys.
- Motor related accidents (at 79%) accounted for four times as many injuries as public liability (21%).
- Dublin accounted for the largest portion of Awards nationally, at 23.2%, followed by Cork at 11%. No awards were made to minors in County Leitrim.
- Average award was €13,839.90.
- Awards ranged in value from €500 to over €170,000.

A further analysis was undertaken of accidents in public places involving minors. In 2010, one in ten public liability awards were made to minors with accidents occurring in playgrounds, sports grounds, shops, schools and footpaths and resulting mainly in multiple and soft tissue type injuries. 126 minors were awarded compensation totalling €2.18 million, or an average of €17,307.50.



In fulfilling its remit to deliver compensation awards, InjuriesBoard.ie gathers substantial data on injuries and the circumstances of accidents in a wide variety of settings



- Almost one third (31%) of awards to minors for accidents in public places were made to children aged between 3 and 7 with 20% relating to children aged between 7 and 10.
- The highest rate of public liability incidents amongst minors occurred in August (16%) when children are on their summer holidays. The lowest volume of incidents was recorded in December (3%).
- The highest compensation award to a minor for an injury sustained in a public place in 2010 was €63,000 and the lowest was €1,250.
- The predominant causes of accidents in public places for minors last year were slips, trips and falls.
- 5.5% of all minor public liability awards related to accidents that occurred on bouncy castles or in play areas such as playgrounds caused by falls from playground structures such as swings and slides. In all cases involving play areas, fractures are the main injury sustained.

Stakeholder Engagement Programme

During 2011, InjuriesBoard.ie maintained its programme of engaging with its key stakeholders. In addition to regular meetings with its parent Department (Jobs, Enterprise & Innovation) and representatives of Claimant and Respondent groups, the Board met many other stakeholders during the year. Feedback from our stakeholders is essential as we continue to develop, improve and implement policies.

The following is a selection of organisations which we met during the year: National Consumer Agency, the County and City Managers Association (LGMA), Irish Medical Council, the Law Society (where a User Forum has been established), various County Council delegations, the Health and Safety Authority, the Irish Insurance Federation, the Self Insured Task Force, the Courts Service, and a delegation from the Access to Justice Review Team, Northern Ireland. Additionally, a number of presentations were made to various bodies including the Insurance Institute of Dublin, Royal College of Practitioners of Ireland, Institute of Occupational Safety & Health, IBEC Health & Safety representatives, Cork Solicitors Bar Association, Dublin Solicitors Bar Association and third level educational institutions.

Section 4

Increasing awareness of Injuriesboard.ie and contributing positively to the claims resolution environment.

Support / Sponsorship Programme

In 2011 InjuriesBoard.ie was proud to sponsor the fundraising advertising campaign by Temple Street Children's Hospital. The campaign consisted of TV, radio and on-line ads which were aimed to fundraise for the hospital. All proceeds from the campaign were used to purchase equipment for the hospital. As an Agency which works every day with victims of accidents, including children, the Board recognises the great work undertaken on a daily basis by the dedicated team at Temple Street, not just for sick and injured children, but in supporting families at a very difficult time. Our work converges at the front line in rehabilitating children and we are unified in our endeavours to bring them back to pre-accident health and quality of life. As an agency not requiring state funding, we are fortunate to be in a position to sponsor this campaign whilst also fulfilling a Board Strategic Objective which is to raise awareness of and access to our service. This proved to be a cost-effective mechanism to inform the public of the Board's process, the campaign attracting charity advertising rates.


Awareness Research

The Board commissioned research during the year to measure the public's awareness of Injuriesboard.ie and its processes. The key findings were as follows:

- Dramatic increase in the overall awareness of an organisation which deals with compensation - a jump of 9% to 52% compared to December 2010 and also exceeding figures recorded in 2009. The most significant increase was seen within the younger cohorts.
- This increase is not reflected in the spontaneous recall for the brand. Only 28% of those who could recall an organisation correctly identified the Injuries Board.
- Following on from the minimal shift in spontaneous recall, prompted awareness also remained constant compared to December 2010 with 1 in 2 aware of InjuriesBoard.ie.
- Only 26% are aware that InjuriesBoard.ie process all claims and only 21% are aware that you do not need a solicitor to deal with the Board. This is a matter which the Board will address.

This research will assist the Board in its future public information programmes. While only a small percentage of the public will make a claim in any given year it is vital that those who have accidents have information available to them at the earliest possible juncture to make an informed decision about how to proceed if they intend to seek compensation.



In 2011 InjuriesBoard.ie was proud to sponsor the fundraising advertising campaign by Temple Street Children's Hospital. The campaign consisted of TV, radio and on-line ads which were aimed to fundraise for the hospital 

Central Bank's Consumer Code Practice Leaflet

The Central Bank launched their revised Consumer Code in October 2011. The Code requires regulated entities to issue an information leaflet from the Board to those who intend to pursue a personal injury claim. A new leaflet has been agreed for this purpose. The new Code is effective from 1st January 2012. This leaflet will assist those who have been involved in an accident to identify their options they have when seeking compensation.

Website

The Board's website www.injuriesboard.ie is a primary focus of how we provide information to our customers. During 2011 some enhancements were made to the site including optimisation to allow internet search users to locate the Board more readily. As a result traffic to the site has increased with approximately 11,000 visitors each month. During 2012 it is planned to fully re-develop the site to provide a more customer focussed element including enhanced on-line options to submit and manage claims.



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Financial Statements
for the year ended
31 December 2011



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Financial Statements for the year ended 31 December 2011

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General Information

Members of the Board

Dorothea Dowling - Chairperson

Joe O'Toole

Patricia Byron

John Fay

Tom Noonan

Jerry Fitzpatrick

Ann Fitzgerald

Tanya Holly

(Resigned 23rd May 2011)

Breda Power

(Joined 26th October 2011)

Bernard Sheridan

(Joined 27th January 2011)

Frank Cunneen

Professor Denis Cusack

Office

Grain House

Exchange Hall

Belgard Square North

Tallaght

Dublin 24

Auditor

Comptroller and Auditor General

Dublin Castle

Dublin 2

Bankers

Bank of Ireland

Main Street

Tallaght

Dublin 24.

Solicitors

Arthur Cox & Co.

Earlsfort Centre

Earlsfort Terrace

Dublin 2.

Website

www.injuriesboard.ie



Section 5

Financial Statements

for the year ended 31 December 2011

Statement of Responsibilities of the Board

Section 77 of the Personal Injuries Assessment Board Act 2003, requires the Board to prepare annual financial statements in the format and manner specified by the Minister for Jobs, Enterprise and Innovation.

In preparing those financial statements, the Board is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the Board will continue in operation.
- State whether applicable accounting standards have been followed, subject to any material departures being disclosed and explained in the financial statements.

The Board is responsible for keeping proper books of account which disclose with reasonable accuracy at any time the financial position of the Board and which enable it to ensure that the financial statements comply with Section 77 of the Act. The Board is also responsible for safeguarding the assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board



Jerry Fitzpatrick
26th April 2012

On behalf of the Board



Joe O'Toole
26th April 2012

Statement on Internal Financial Control

On behalf of the Personal Injuries Assessment Board I acknowledge our responsibility for ensuring that an effective system of internal financial control is maintained and operated.

Such a system of internal financial control can provide only reasonable and not absolute assurance against material error. The system provides reasonable assurance that assets are safeguarded, transactions authorised and properly recorded, and that material errors or irregularities are either prevented or would be detected in a timely period.

Key Control Procedures

The Board has taken steps to ensure an appropriate control environment by:

- clearly defining management responsibilities;
- establishing formal procedures for reporting significant control failures and ensuring appropriate corrective action takes place;
- establishing an Audit Committee to advise the Board on discharging its' responsibilities for the internal financial control system.

The Board continues to develop and improve management processes to identify and evaluate business risks by:

- identifying the nature, extent and possible implication of risks facing the Board including the extent and categories which it regards as acceptable;
- assessing the likelihood of identified risks occurring;
- assessing the Board's ability to manage and mitigate the risks that do occur;
- assessing the costs of operating particular controls relative to benefit obtained.

The system of internal financial control is based on a framework of regular management information, administrative procedures including segregation of duties and a system of delegation practices and accountability. In particular it includes:

- a comprehensive budgeting system with an annual budget which is reviewed and agreed by the Board via its Finance Committee;
- monthly income and expenditure statements with analysis of major income and expenditure categories, which are reviewed by the Board's Finance Committee;
- the implementation of a financial accounting system - the Board has put in place a computer software system incorporating an accounting package to facilitate the internal financial controls.

The Board has appointed an Audit Committee and a firm of independent professional auditors to undertake its internal audit function. The internal audit function operates in accordance with the Code of Practice for the Governance of State Bodies. The work of internal audit is informed by an analysis of the risk to which the Board is exposed. The Audit Committee review the annual financial statements. A Finance Committee has been established to review performance against budgets and to take an overview of financial procedures generally. The analysis of risk and the internal audit plans are approved by the Chief Executive and are subject to endorsement by the Audit Committee and approval by the Board.

Annual Review of Controls

I confirm that in respect of the year ended 31st December 2011, the Board conducted a review of the system of internal financial control.

Code of Practice for the Governance of State Bodies

I confirm that in respect of the year ended 31st December 2011 the Board has complied with the Code of Practice for the Governance of State Bodies with the exception of a Corporate Procurement Plan which is being prepared.



Dorothea Dowling
Chairperson

Section 5

Financial Statements

for the year ended 31 December 2011



Comptroller and Auditor General Report for presentation to the Houses of the Oireachtas

Personal Injuries Assessment Board

I have audited the financial statements of the Personal Injuries Assessment Board for the year ended 31 December 2011 under the Personal Injuries Assessment Board Act 2003. The financial statements, which have been prepared under the accounting policies set out therein, comprise the Statement of Accounting Policies, the Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and Generally Accepted Accounting Practice in Ireland.

Responsibilities of the Members of the Board

The Board is responsible for the preparation of the financial statements, for ensuring that they give a true and fair view of the state of the Board's affairs and of its income and expenditure, and for ensuring the regularity of transactions.

Responsibilities of the Comptroller and Auditor General

My responsibility is to audit the financial statements and report on them in accordance with applicable law.

My audit is conducted by reference to the special considerations which attach to State bodies in relation to their management and operation.

My audit is carried out in accordance with the International Standards on Auditing (UK and Ireland) and in compliance with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of Audit of the Financial Statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements, sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of

- whether the accounting policies are appropriate to the Board's circumstances, and have been consistently applied and adequately disclosed
- the reasonableness of significant accounting estimates made in the preparation of the financial statements, and
- the overall presentation of the financial statements.

I also seek to obtain evidence about the regularity of financial transactions in the course of audit.

In addition, I read all the financial and non-financial information in the Board's annual report to identify material inconsistencies with the audited financial statements. If I become aware of any apparent material misstatements or inconsistencies I consider the implications for my report.

Opinion on the Financial Statements

In my opinion, the financial statements, which have been properly prepared in accordance with Generally Accepted Accounting Practice in Ireland, give a true and fair view of the state of the Board's affairs at 31 December 2011 and of its income and expenditure for the year then ended.

In my opinion, proper books of account have been kept by Board. The financial statements are in agreement with the books of account.

Matters on which I report by exception

I report by exception if

- I have not received all the information and explanations I required for my audit, or
- my audit noted any material instance where moneys have not been applied for the purposes intended or where the transactions did not conform to the authorities governing them, or
- the information given in the Board's Annual Report for the year for which the financial statements are prepared is not consistent with the financial statements, or
- the Statement on Internal Financial Control does not reflect the Board's compliance with the Code of Practice for the Governance of State Bodies, or
- I find there are other material matters relating to the manner in which public business has been conducted.

I have nothing to report in regard to those matters upon which reporting is by exception.



Andrew Harkness

For and on behalf of the
Comptroller and Auditor General
31 May 2012

Section 5

Financial Statements for the year ended 31 December 2011

Statement of Accounting Policies

Basis of Preparation

The financial statements have been prepared under the accrual method of accounting, the historical cost convention, in accordance with generally accepted accounting practice and are in the format agreed with the Minister for Jobs, Enterprise and Innovation. The unit of currency in which the financial statements are denominated is the Euro.

Fee Income

Fee Income consists of Claimant and Respondent Fees. Claimant fees are recognised on a cash receipts basis. Respondent Fees are recognised on consent to the Board's assessment process.

Tangible Fixed Assets

Tangible Fixed Assets are stated at cost or valuation less accumulated depreciation. Depreciation is provided on a straight line basis at rates which are estimated to reduce the assets to their realisable values by the end of their expected useful lives as follows:

Leasehold Premises		Remaining years of the lease
IT Hardware/Software	25%	Straight Line
Office Equipment	20%	Straight Line
Fixtures & Fittings	12.50%	Straight Line
Office Furniture	12.50%	Straight Line

Taxation

The Board is exempt from Income Tax and Corporation Tax under Section 220 of the Taxes Consolidation Act 1997. This exemption does not apply to deposit interest. Where interest receivable is subject to tax (e.g. DIRT) the net receivable amount is credited to the Income and Expenditure account.

Operating Lease

Payments under the operating lease are charged to the Income and Expenditure Account.

Superannuation

In view of the arrangements, as described in Note 14, which the Board has put in place in relation to the defined benefit scheme it will operate for employees, the Board is of the view that the provisions of Financial Reporting Standard 17, Accounting for Retirement Benefits, in relation to accounting for pension liabilities which arise under defined benefit schemes, are not applicable to its circumstances. Accordingly, the Board charges the employer contributions to the Income and Expenditure Account in the year, as if the scheme was a defined contribution scheme.

Debtors

Known bad debts are written off and specific provision is made for any amount the collection of which is considered doubtful.

Income and expenditure account for the year ended 31 December 2011

	NOTES	2011 €	2010 €
Income			
Fee Income	1	12,858,758	14,658,024
Interest Receivable		406,791	233,092
Transfer from Capital Account	13	23,000	62,657
Other Income		138,420	445
Total Income		13,426,969	14,954,218
Expenditure			
Salaries, Pensions and related expenses	2	5,495,002	6,637,745
Claims Processing expenses	3	1,567,941	1,513,619
Board Member Fees	2	85,485	97,200
Accommodation & Establishment Costs	4	437,151	428,742
Recruitment, Training & Education	4	28,083	17,156
Information, Research & Communication	4	260,986	258,547
Legal Costs & Professional Fees	4	208,014	181,294
Judicial Review Costs	4	(109,673)	(4,843,530)
IT Costs	4	317,443	285,147
Telecommunication Costs		113,025	135,517
General Administration	4	425,705	394,955
Loss on Disposal of Fixed Assets		0	0
Depreciation		181,940	183,730
Total Expenditure		9,011,102	5,290,122
SURPLUS FOR THE YEAR		4,415,867	9,664,096
Repayment to Department of Jobs, Enterprise and Innovation	5	(6,680,857)	0
Balance at 1 January		12,471,521	2,807,425
BALANCE AT END OF YEAR		10,206,531	12,471,521

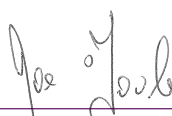
The Board has no gains or losses in the financial year other than those dealt with in the financial statements. The Statement of Accounting Policies and Notes 1 to 17 form an integral part of these financial statements.

On behalf of the Board



Jerry Fitzpatrick
26th April 2012

On behalf of the Board



Joe O'Toole
26th April 2012

Section 5

Financial Statements

for the year ended 31 December 2011

Balance Sheet at 31 December 2011

	NOTES	2011 €	2011 €	2010 €	2010 €
Fixed Assets					
Tangible Assets	6		915,234		665,694
Current Assets					
Debtors	7	1,479,908		1,593,215	
Cash at bank and on hand		10,292,281		14,024,968	
Total Current Assets		11,772,189		15,618,183	
Current Liabilities					
Creditors: Amounts falling due within one year	8	1,316,744		2,092,442	
Net Current Assets			10,455,445		13,525,741
Total Assets less Current Liabilities			11,370,679		14,191,435
Provision for liabilities	9		911,148		1,187,131
Net Assets			10,459,531		13,004,304
Financed By:					
Capital Account	13		253,000		532,783
Income & Expenditure Account			10,206,531		12,471,521
Total Financed by:			10,459,531		13,004,304

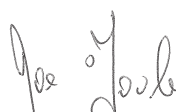
The Statement of Accounting Policies and Notes 1 to 17 form an integral part of these financial statements.

On behalf of the Board



Jerry Fitzpatrick
26th April 2012

On behalf of the Board



Joe O'Toole
26th April 2012

Cash Flow Statement for the Year Ended 31 December 2011

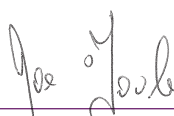
	NOTES	2011 €	2010 €
Cash Flow Statement			
Net Cash Flow from Operating Activities	10	3,229,633	4,803,579
Returns on Investment and Servicing of Finance			
Bank Interest		406,791	233,092
Repayment to Department of Jobs, Enterprise and Innovation		(6,937,640)	0
Cash Flow before Capital Expenditure		(3,301,216)	5,036,671
Capital Expenditure			
Purchase of Tangible Fixed Assets	6	(431,471)	(10,374)
Sale of Tangible Fixed Assets		0	0
Net Cash outflow from Capital Expenditure		(431,471)	(10,374)
Movement in Cash for the Year	10	(3,732,687)	5,026,297

On behalf of the Board



Jerry Fitzpatrick
26th April 2012

On behalf of the Board



Joe O'Toole
26th April 2012

Section 5

Financial Statements

for the year ended 31 December 2011

Notes to the Financial Statements for the Year ended 31 December 2011

1. Fee Income	2011 €	2010 €
Claimant Fee Income	1,220,290	1,288,595
Respondent Fee Income	11,638,468	13,369,429
	<hr/>	<hr/>
	12,858,758	14,658,024

2. i) Salaries, Pensions and Related Expenses	2011 €	2010 €
Salaries	4,085,180	4,168,362
Employer Superannuation Contributions	1,046,993	1,065,277
Employer PRSI Contributions	362,828	359,681
	<hr/>	<hr/>
	5,495,001	5,593,320
Other Costs	0	1,044,425
	<hr/>	<hr/>
	5,495,001	6,637,745

* €279,484 of Pension Related Deduction has been deducted and paid over to the Department of Jobs, Enterprise and Innovation in 2011, €292,343 was deducted and paid over in 2010.

Staff Numbers

Average Staff directly employed by the Board	70	74
--	----	----

Emoluments of Chief Executive

Patricia Byron Salary	178,798	178,838
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Included in the above salary figure is €11,000 for a car allowance which was €11,040 in 2010. Performance related payments were discontinued in 2010.

ii) Board Fees and Expenses	2011 €	2010 €
Board Fees	85,485	97,200

By Board Member

Dorothea Dowling - Chairperson	19,440	21,600
Joe O' Toole	11,340	12,600
John Fay	11,340	12,600
Tom Noonan	11,340	12,600
Jerry Fitzpatrick	11,340	12,600
Frank Cunneen	11,340	12,600
Professor Denis Cusack	9,345	12,600
	<hr/>	<hr/>
	85,485	97,200

Board Fees were overpaid in 2010 due to the late notification of the revision of fees. The overpayment was re-couped in 2011.

The following Board Members were paid no fees during 2011: Ann Fitzgerald, Tanya Holly, Breda Power and Bernard Sheridan.

There were no expenses paid to Board members for 2011.

Notes to the Financial Statements for the Year ended 31 December 2011 (continued)

3. Claims Processing expenses	2011	2010
	€	€
Outsourced Service Centre Costs	1,567,941	1,513,619
Claim related Medical Fees	4,348,426	4,329,116
Claim related Other Costs	81,111	105,138
Claim related Costs to be Reimbursed	(4,429,537)	(4,434,254)
	1,567,941	1,513,619

Medical and other claim related costs are reimbursed by respondents.

4. Expenditure	2011	2010
	€	€
Accommodation & Establishment Costs		
Rent, Rates and Service Charges	309,522	301,252
Cleaning and Security	55,994	55,497
Light & Heat, Maintenance and Other	71,635	71,993
	437,151	428,742

	€	€
Recruitment, Training & Education Costs		
Training, Education and other costs	28,083	16,461
Advertising, Interviews and other recruitment costs	0	695
	28,083	17,156

	€	€
Information, Research & Communication Costs		
Branding & Awareness Campaign	94,568	100,507
Advertising - Other	105,155	108,429
Advertising - Sponsorship	40,000	35,000
Leaflets/Brochures & Publications	21,263	14,611
	260,986	258,547

* The Board sponsored a fund raising campaign organised by Temple Street Children's Hospital during the year.

	€	€
Legal Costs & Professional Fees		
Statistical, Internal Audit and other Professional Fees	119,364	107,785
Audit Fees	12,100	11,675
General Legal Advices	76,550	61,834
	208,014	181,294

	€	€
Judicial Review Costs		
Additional Judicial Review Provision - S.44 Cases (Note 9)	56,383	240,000
Additional Judicial Review Provision - Other (Note 9)	121,655	880,554
Release of Judicial Review Provision - S.44 Cases (Note 9)	(53,163)	(5,306,601)
Release of Judicial Review Provision - Other	(234,548)	(656,978)
Sundry Refunds Received	0	(505)
	(109,673)	(4,843,530)

Section 5

Financial Statements

for the year ended 31 December 2011

Notes to the Financial Statements for the Year ended 31 December 2011 (continued)

4. Expenditure (continued)

	2011	2010
	€	€
IT Costs		
IT Software Development	5,058	6,140
IT Licence Fees	212,517	166,447
IT Support & Maintenance	77,756	93,478
IT Consumables & Training	20,794	18,168
IT Other Costs	1,318	914
	317,443	285,147
General Administration		
Postage	286,884	319,174
Travel & Subsistence	8,162	11,902
Office Stationery	36,654	24,272
Insurances	54,463	52,648
Temporary Staff	26,614	3,520
Sundry Costs	16,738	11,496
Employee Related Expenditure	7,504	10,014
Prompt Payment Interest	5,501	0
Provision for Doubtful Debts	(50,888)	(120,317)
Claim Related Fee Write Offs	34,073	82,246
	425,705	394,955

5. Repayment to Department of Jobs, Enterprise and Innovation

Arising from a decision of the Board in December 2011 set-up costs incurred by the Board in 2004 and 2005 of €6.938m (*broken down by year) have been repaid to the Department of Jobs, Enterprise and Innovation. In the 2004 and 2005 accounts the set-up costs were treated as Government Grant received in the Board's Income and Expenditure account and were used both for day-to-day running costs of the Board and for the purchase of capital assets. As a consequence of repaying the amounts used to purchase capital assets the capital account has been adjusted:

	2011	2010
Government Grant repaid to Department	(6,937,640)	0
Capital Account released (Note 13)	256,783	0
	(6,680,857)	0

* 2004 Financial Accounts

Government Grant	2,000,000
Expenditure borne by Department on behalf of the Board	2,437,640
	4,437,640

2005 Financial Accounts

Government Grant	2,500,000
Total set-up costs received from the Department	6,937,640

Notes to the Financial Statements for the Year ended 31 December 2011 (continued)

6. Fixed Assets

Cost / Valuation	Leasehold Premises €	IT Hardware/ Software €	Office Equipment €	Fixtures & Fittings €	Office Furniture €	Total €
As at 1 January	832,664	1,381,070	175,017	46,951	241,168	2,676,870
Additions	0	424,123	0	5,373	1,975	431,471
Disposals	0	(325)	0	0	0	(325)
As at 31 December	832,664	1,804,868	175,017	52,324	243,143	3,108,016
Accumulated Depreciation						
As at 1 January	313,749	1,310,157	161,739	32,065	193,465	2,011,175
Charge	41,431	90,925	13,277	5,981	30,317	181,931
Disposals	0	(325)	0	0	0	(325)
As at 31 December	355,180	1,400,757	175,016	38,046	223,782	2,192,780
Net Book Value						
As at 31 December 2011	477,484	404,111	0	14,278	19,360	915,234
As at 31 December 2010	518,915	70,913	13,278	14,886	47,703	665,695

7. Debtors

	2011 €	2010 €
<i>Amounts falling due within one year</i>		
Fees Receivable	1,473,140	1,738,664
Provision for Doubtful Debts	(254,707)	(305,595)
Legal Costs Reimbursable	0	4,500
Interest Receivable	34,284	15,909
Prepayments	163,107	131,829
Other Debtors	64,084	7,908
	1,479,908	1,593,215

The pension cost of two InjuriesBoard.ie pensioners is discharged by the Injuriesboard.ie and reimbursed by the Department of Jobs Enterprise and Innovation. The cost in 2011 of €55,374 was reimbursed in full by the Department of Jobs, Enterprise and Innovation prior to year end.

Section 5

Financial Statements for the year ended 31 December 2011

Notes to the Financial Statements for the Year ended 31 December 2011 (continued)

8. Creditors	2011	2010
	€	€
Amounts falling due within one year		
Trade Creditors	109,861	402,521
Accruals	757,361	595,487
Taxes & Social Welfare	211,125	212,831
Pension Liability	117,158	773,030
Other Creditors	121,239	108,573
	1,316,744	2,092,442

9. Provision for Liabilities	2011	2010
	€	€
Opening Balance	1,187,131	5,863,175
Additional Provision - S44 Cases (Note 4)	56,383	240,000
Additional Provision - Other (Note 4)	121,655	880,554
Reversed during the year - S44 Cases (Note 4)	(53,163)	(5,306,601)*
Utilised During Year	(400,858)	(489,997)
Closing Balance	911,148	1,187,131

Provisions represent a prudent estimate of liabilities that may arise to third parties, in respect of legal actions notified prior to year end. Due to the nature of its operations the Board is involved in various legal actions, principally the judicial review of sections of the Personal Injuries Assessment Board Act 2004.

* The Board successfully defended a number of Judicial Reviews in 2010, in particular twenty one cases relating to the payment of legal costs for claimants (Section 44). The Board had made provision for defending these cases at the end of 2009 and following the successful outcome in 2010, this provision was reversed.

The provisions are based upon an assessment of the probable costs of defending known actions to the extent that such costs can be reliably estimated. The assumptions made in assessing the appropriate level of provision include the likely outcome of the actions, future trend of legal costs (both our own and third party) and the estimated date the action will be heard. The Board is satisfied that it has made the best estimate of the appropriate provision in the financial statements for the likely outcome, the provision may be subject to revision from time to time as more information becomes available.

Notes to the Financial Statements for the Year ended 31 December 2011 (continued)

10. i) Reconciliation of Surplus for Year to	2011	2010
Net Cash Flow from Operating Activities	€	€
Surplus for Year	4,415,867	9,664,096
Bank Interest	(406,791)	(233,093)
Disposal of fixed asset	-	-
Non Cash Items		
Capital Account Transfer	(23,000)	(62,657)
Depreciation Charge		
- Tangible Fixed Assets	181,931	183,730
(Increase)/Decrease in Debtors	113,308	753,918
Increase/(Decrease) in Creditors	(775,697)	(826,372)
Increase/(Decrease) in Provision for Liabilities	(275,985)	(4,676,044)
Net Cash Flow from Operating Activities	3,229,633	4,803,579
ii) (Decrease)/Increase in Cash		
Reconciliation of (Decrease)/Increase in Cash to Cash at Bank		
Movement in Cash for the Year	(3,732,687)	5,026,297
Cash at Bank at 1 January	14,024,968	8,998,671
Cash at Bank at 31 December	10,292,281	14,024,968

11. Contingent Liability

Legal Actions

As stated in Note 9 the Board is, from time to time, party to various legal actions. Based on a number of factors including the number of proceedings notified in 2011, the issues addressed, the Board believes that it is likely that further actions will be notified during 2012.

Section 5

Financial Statements

for the year ended 31 December 2011

Notes to the Financial Statements for the Year ended 31 December 2011 (continued)

12. Financial Commitments

Operating leases

The Board occupies premises at Grain House, Exchange Hall, Belgard Square North, Tallaght, Dublin 24. The premises are leased by the Office of Public Works and the lease costs are borne by the Board. The lease is for a twenty year term commencing from 2004 with an initial rent of €188,554 per annum. Rent review dates occur at the commencement of the sixth, eleventh and sixteenth years of the lease.

	2011	2010
	€	€
Due within one year	0	0
Due after one year and before five years	0	0
After five years	188,554	188,554
	188,554	188,554

13. Capital Account

	2011	2010
	€	€
Balance at 1 January	532,783	595,440
Amortisation in line with asset depreciation	(23,000)	(62,657)
Adjustment arising from repayment of Govt Grant	(256,783)	0
Balance at 31 December	253,000	532,783

The capital account represents assets transferred from Department of Jobs, Enterprise and Innovation prior to the set-up of the Board. The assets are amortised in line with depreciation on the related fixed assets.

The adjustment arises from the repayment of the set-up costs of €6.938m to the Department of Jobs, Enterprise and Innovation in 2011 as the monies used to purchase the related assets in 2004 have now been repaid (See Note 5 for further information).

14. Accounting Treatment for Retirement Benefits

The Board operates a defined benefit pension scheme for its employees. The scheme structure is based on the Public Service Model. The employee scheme was approved by the Minister of Enterprise, Trade and Employment and the Minister for Finance in 2008. The Spouse and Children scheme was approved in 2009.

Benefits payable under the scheme are funded by the Exchequer. The scheme has a number of specific characteristics:

- The Board makes an agreed contribution to the Department of Jobs, Enterprise and Innovation.
- The contribution comprises of an employee element along with an employer element. The employer contribution in 2011 was 25% of gross pay.
- There is an explicit commitment from the Department of Jobs, Enterprise and Innovation with the agreement of the Department of Finance, that the Exchequer will meet the cost of benefits as they fall due.

The Board considers that its pension arrangements, as described above, have the same financial effect from the Board's point of view as a defined contribution scheme. It is of the view that the provisions of Financial Reporting Standard 17, Accounting for Retirement Benefits, which arise under defined benefit schemes, are not appropriate to its circumstances. Accordingly, it accounts for its contributions as if the scheme was a defined contribution scheme.

Notes to the Financial Statements for the Year ended 31 December 2011 (continued)

15. Board Members Interests

In accordance with the Code of Practice for the Governance of State Bodies, the Board has in place Codes of Business Conduct for Board Members and employees. These codes include guidance in relation to the disclosure of interests by Board members and these procedures have been adhered to by the Board during the year covered by these financial statements. There are no transactions in the period in which the members had an interest.

16. Comparative Figures

A number of adjustments have been made to assist presentation and comparative figures for 2010 have been restated on a consistent basis.

17. Approval of Financial Statements

The Financial Statements were approved by the Board on the 26th April 2012.



APPENDICES

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Appendix 2
Appendix 3



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Section 5

Section 4

Section 3

Section 2

Section 1

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APPENDIX 1

INJURIESBOARD.IE PROCESS

InjuriesBoard.ie Process

In accordance with the Personal Injuries Assessment Board Act 2003, all personal injury claims, with the exception of a small number of categories of claims, must be made through InjuriesBoard.ie, unless settled directly between the parties.

The table below summarises the stages involved in InjuriesBoard.ie's claims process.

Stage	Description
Stage 1	Claimant notifies InjuriesBoard.ie of claim via InjuriesBoard.ie's Service Centre or online via www.injuriesboard.ie The Service Centre can be contacted by telephone Monday to Friday, 8am to 8pm on LoCall 1890829 121 or by post to P.O. Box 8, Clonakilty, County Cork.
Stage 2	An InjuriesBoard.ie representative assists the Claimant with their application
Stage 3	Claimant submits their application and Medical Assessment Form
Stage 4	InjuriesBoard.ie informs Respondent of claim
Stage 5	Respondent consents to InjuriesBoard.ie assessment.*
Stage 6	An assessment is made and both Claimant and Respondent are informed of the amount of the award.
Stage 7	Both parties accept the award and InjuriesBoard.ie issues an 'Order to Pay' directing the Respondent to pay the amount of the award to the Claimant.
Stage 8	Claimant receives payment and matter is closed.

* If the Respondent does not consent to the assessment or if either party reject the assessment, InjuriesBoard.ie will issue an 'Authorisation' to the Claimant which allows them to pursue their action through the courts, if they so wish. A Board authorisation is required if a claim is to proceed to the Courts/litigation.

Appendices

APPENDIX 2

THE ORGANISATION

Organisational structure

This following section outlines the organisational structure of InjuriesBoard.ie. InjuriesBoard.ie is lead by a Board of Directors (detailed below).

The Board is appointed by the Minister for Jobs, Enterprise and Innovation and consists of a Chairperson, and 10 ordinary members, including the Chief Executive. The Board is responsible for formulating InjuriesBoard.ie policies and the execution of other fiduciary duties.

Full list of Board members		
Name	Position	Attendance Record
Dorothea Dowling	Non-Executive Chairperson	9 of 9
Joe O'Toole	Vice Chairperson and Irish Congress of Trade Unions (ICTU) nominee	9 of 9
Patricia Byron	Chief Executive	9 of 9
John Fay	ICTU nominee	8 of 9
Tom Noonan	Irish Business & Employers Federation (IBEC) nominee	9 of 9
Jerry Fitzpatrick	Irish Insurance Federation (IIF) nominee	9 of 9
Ann Fitzgerald	Chief Executive of the National Consumer Agency	7 of 9
Professor Denis Cusack	Department of Forensic Medicine, University College Dublin	8 of 9
Frank Cunneen	Former Chairperson Health & Safety Authority	8 of 9
Bernard Sheridan (appointed 27th January 2011)	Consumer Protection Director, Central Bank of Ireland	8 of 8
Tanya Holly (resigned 23 May 2011)	Department of Jobs, Enterprise & Innovation	4 of 5
Breda Power (appointed 26 October 2011)	Department of Jobs, Enterprise & Innovation	1 of 1
Stephen Watkins	Secretary to the Board	

Details of fees paid to Board members are set out in the Financial Statements. As in previous years, no expenses were paid to Board members.

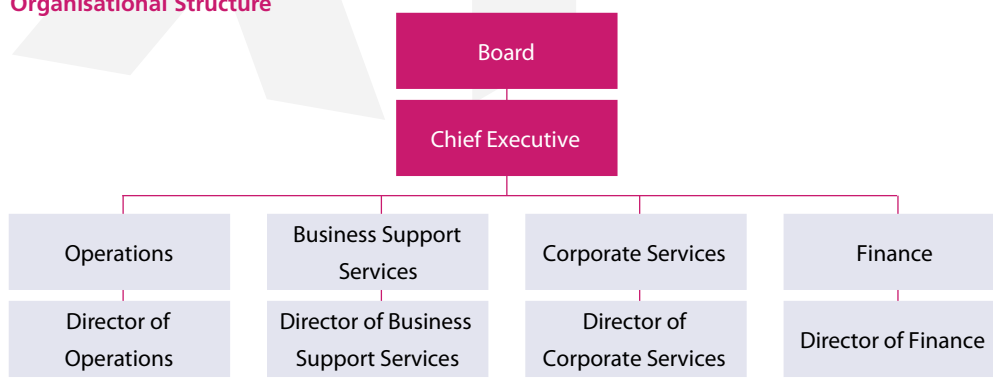
In addition to full Board meetings there were 6 meetings of the Board's Audit Committee during 2011 and 4 meetings of the Board's Finance Committee.

Appendices

APPENDIX 2

THE ORGANISATION

Organisational Structure



Executive Management Team

Chief Executive Patricia Byron is a member of the Board. She also leads the Executive Management Team which includes:

- Bernadette King – Director of Finance
- Helen Moran – Director of Business Support Services
- Maurice Priestley – Director of Operations
- Stephen Watkins – Director of Corporate Services

The Chief Executive is responsible for the day-to-day management of InjuriesBoard.ie operations supported by Directors, Managers, Assessors and Support Staff. At the end of 2011, InjuriesBoard.ie employed 69 staff in Tallaght, Dublin 24.

In addition, InjuriesBoard.ie has an outsourced Service Centre.

Functions of the Personal Injuries Assessment Board

The Personal Injuries Assessment Board is obliged to make assessments on the same basis, and by reference to the same principles, as govern the measure of damages in the law of tort by the Courts. The InjuriesBoard.ie process is based on the provision

of information, records or other documents. No oral hearings are conducted by the Board as this is a documents only process focused on the medical facts rather than representation of the facts in an adversarial environment. InjuriesBoard.ie is also charged with the following statutory functions:

- to prepare and publish a document (which shall be known as the "Book of Quantum") containing general guidelines as to the amounts that may be awarded or assessed in respect of specified types of injury;
- to cause a cost-benefit analysis to be made of the legal procedures and the associated processes (including those provided for by the Act) that are currently employed in the State for the purpose of awarding compensation for personal injuries;
- to collect and analyse data in relation to amounts awarded on foot of, or agreed in settlement of, civil actions to which the Act applies and;
- to perform any additional functions conferred on the Board under Section 55 of the Act.

Appendices

APPENDIX 3

GEOGRAPHICAL ANALYSIS OF CLAIMS

Table 6.1 Breakdown of Awards by Location (based on address of Claimant) 2010 vs. 2011

	2011 No. of Awards	2011 % of Awards	2010 No. of Awards	2010 % of Awards
Republic of Ireland	9,574	97.4%	8,095	96.50%
Northern Ireland	150	1.5%	167	1.90%
UK (other than Northern Ireland)	69	0.7%	65	1%
Rest of World	40	0.4%	53	0.60%
TOTALS	9,833	100.0%	8,380	100%

Table 6.2 Breakdown of Award Categories by Location (based on address of Claimant) 2010 vs. 2011

	2011 ML	2011 EL	2011 PL	2011 Total	2010 ML	2010 EL	2010 PL	2010 Total
Republic of Ireland	7,311	814	1,449	9,574	5,976	860	1,259	8,095
Northern Ireland	131	4	15	150	154	3	10	167
UK (other than Northern Ireland)	56	2	11	69	47	4	14	65
Rest of World	23	10	7	40	28	22	3	53
TOTALS	7,521	830	1,482	9,833	6,205	889	1,286	8,380

Table 6.3 Provincial Breakdown of Number of Awards (based on Address of Claimant) 2009 vs. 2010

	2011 ML	2011 EL	2011 PL	2011 Total	2010 ML	2010 EL	2010 PL	2010 Total
Dublin	2,101	258	507	2,866	1,729	264	444	2,437
Rest of Leinster	1,790	232	323	2,345	1,457	221	299	1,977
Connaught-Ulster	1,260	84	143	1,487	1,016	97	167	1,280
Munster	2,160	240	476	2,876	1,774	278	349	2,401
Outside the State	210	16	33	259	229	29	27	285

Appendices

APPENDIX 3

GEOGRAPHICAL ANALYSIS OF CLAIMS

Figure 3.1 Number of Awards per County

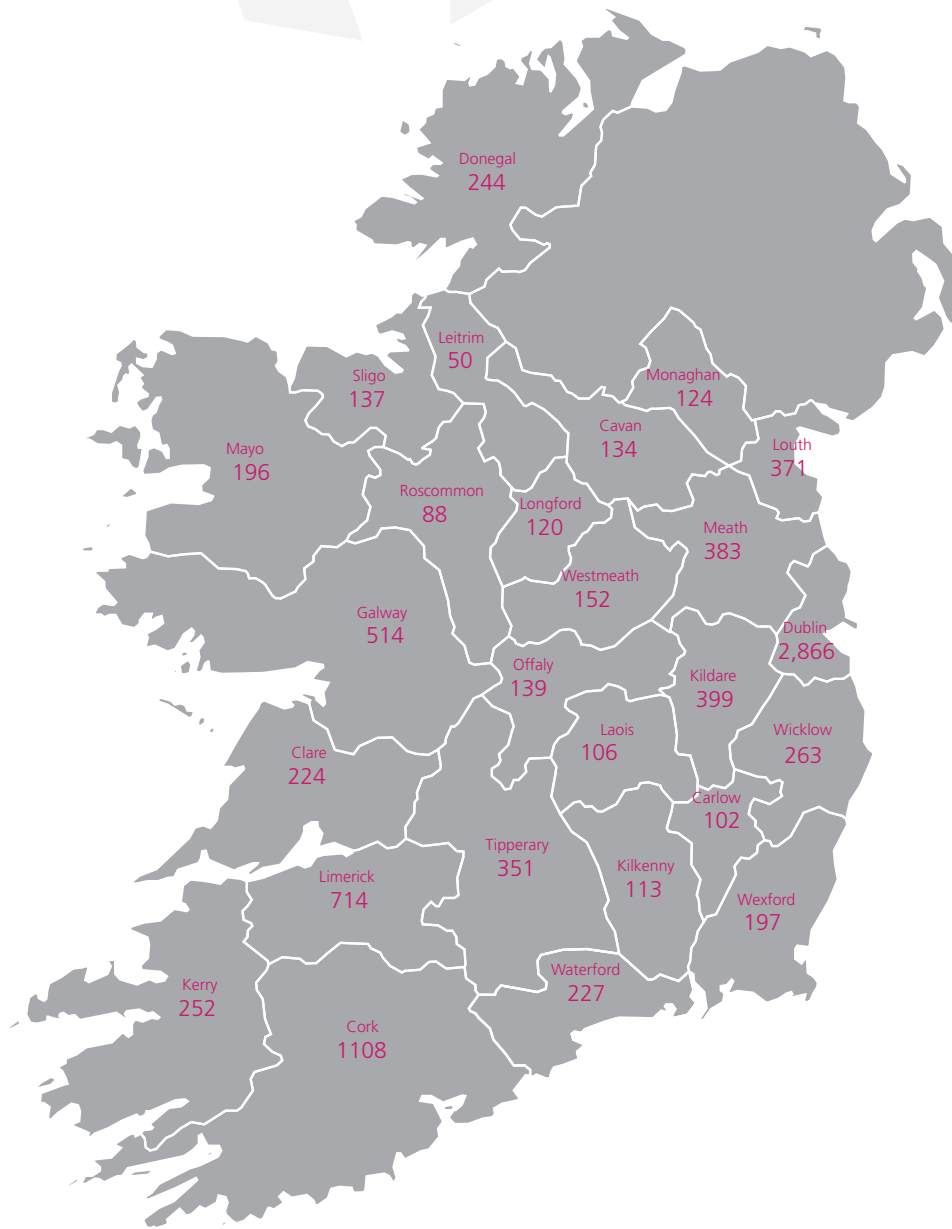
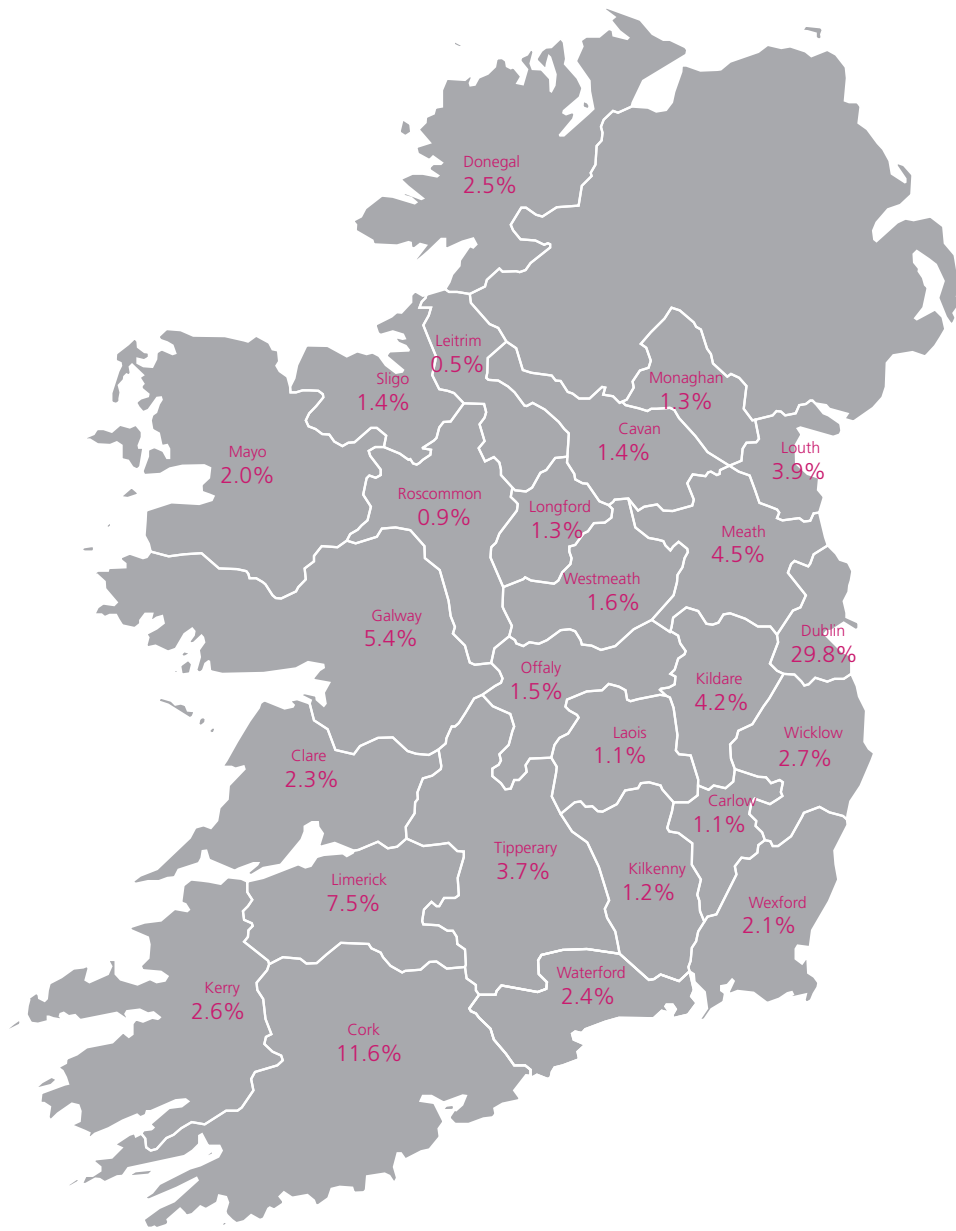


Figure 3.2 % of Awards per County



Appendices

APPENDIX 3

GEOGRAPHICAL ANALYSIS OF CLAIMS

Figure 3.3 % of Total Population (based on Central Statistics Office 2011 Census Preliminary Results) per County

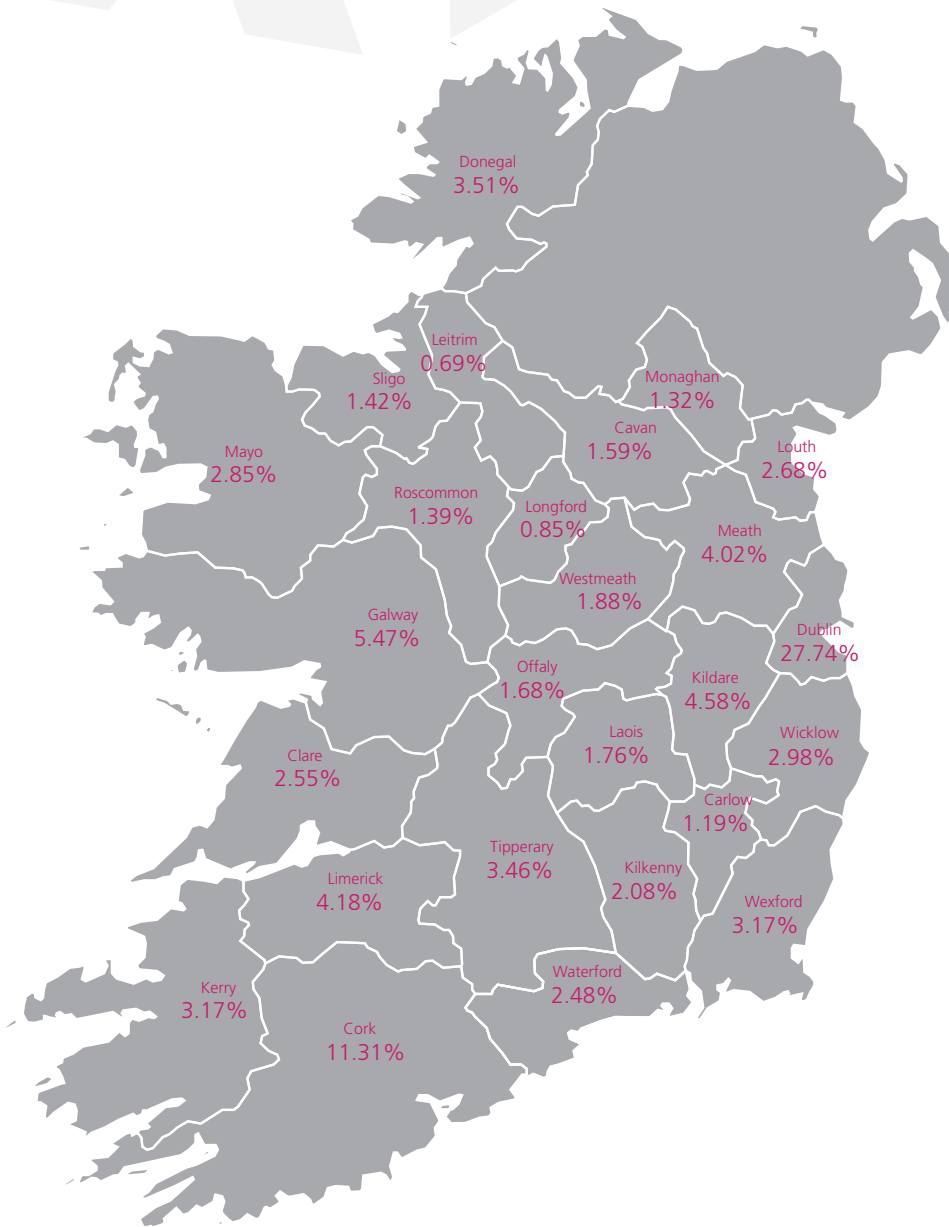
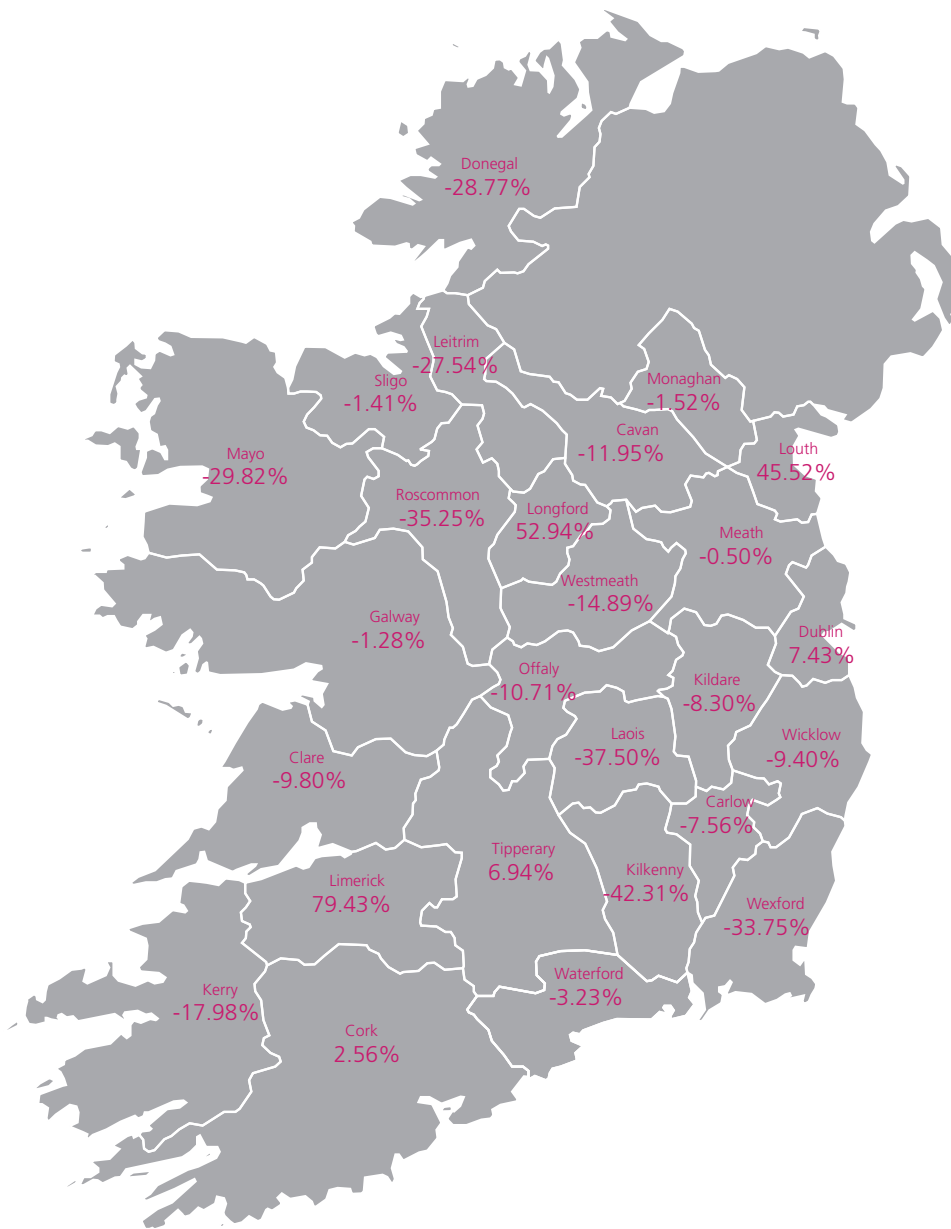


Figure 3.4 % Variance of Awards vs. Population (based on Central Statistics Office 2011 Census Preliminary Results) per County



Appendices

APPENDIX 3

GEOGRAPHICAL ANALYSIS OF CLAIMS

Table 6.4 Top 5 Counties by Awards as per head of population 2011

	% of Awards per County	% of Total Population in County	Variance to National Average
Limerick	7.5%	4.18%	79.43%
Longford	1.3%	0.85%	52.94%
Louth	3.9%	2.68%	45.52%
Dublin	29.8%	27.74%	7.43%
Tipperary	3.7%	3.46%	6.94%

Table 6.5 Bottom 5 Counties by Awards as per head of population 2011

	% of Awards per county	% of Total Population in County	Variance to National Average
Kilkenny	1.2%	2.08%	-42.31%
Laois	1.1%	1.76%	-37.50%
Roscommon	0.9%	1.39%	-35.25%
Wexford	2.1%	3.17%	-33.75%
Mayo	2.0%	2.85%	-29.82%

Overall Awards 2011

Figure 3.5 Highest No. of Overall Awards by County 2011 (based on address of claimant)

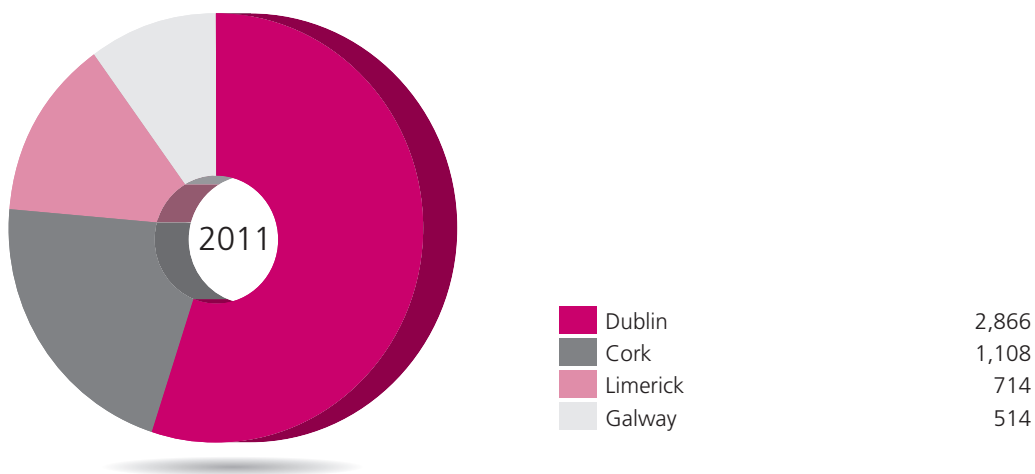
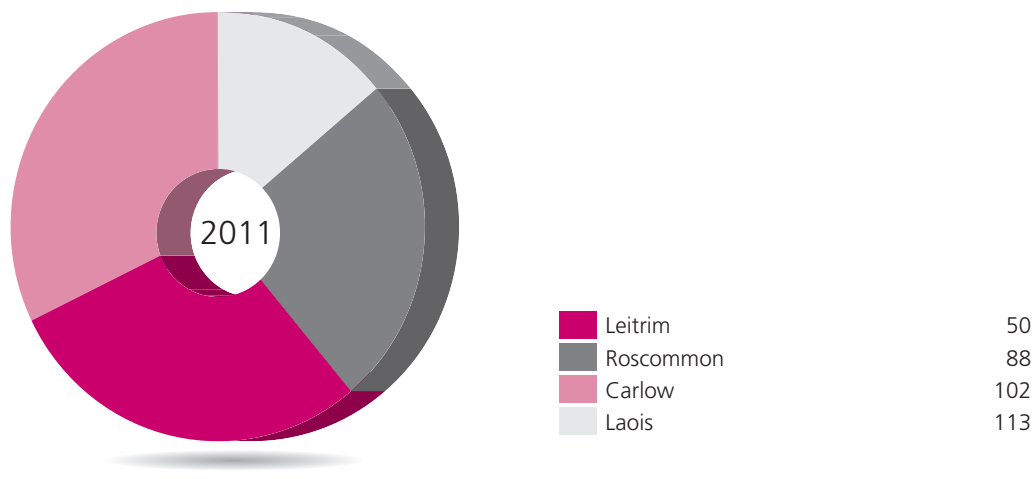


Figure 3.6 Lowest No. of Overall Awards by County 2011 (based on address of claimant)



Appendices

APPENDIX 3

GEOGRAPHICAL ANALYSIS OF CLAIMS

Motor liability Awards 2011

Figure 3.7 Highest Number of ML Awards by County 2011 (based on address of claimant)

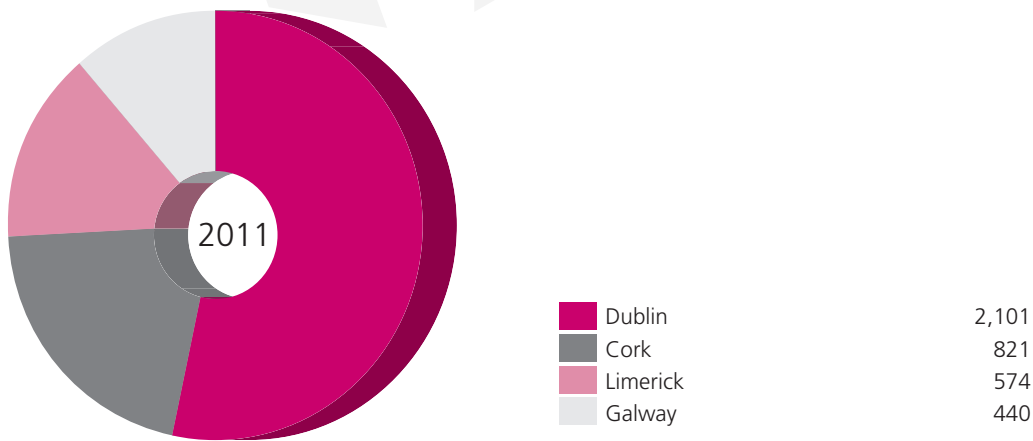
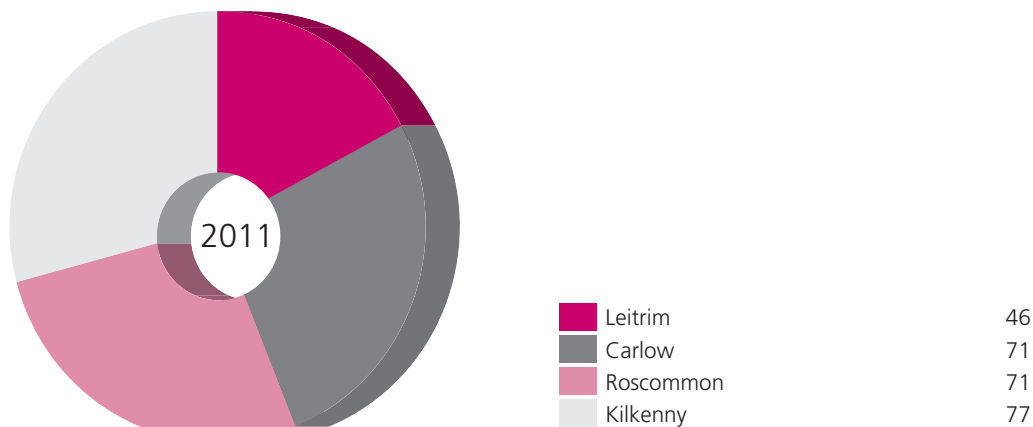


Figure 3.8 Lowest Number of ML Awards by County 2011 (based on address of claimant)



Employer's liability Awards 2011

Figure 3.9 Highest Number of EL Awards by County 2011 (based on address of claimant)

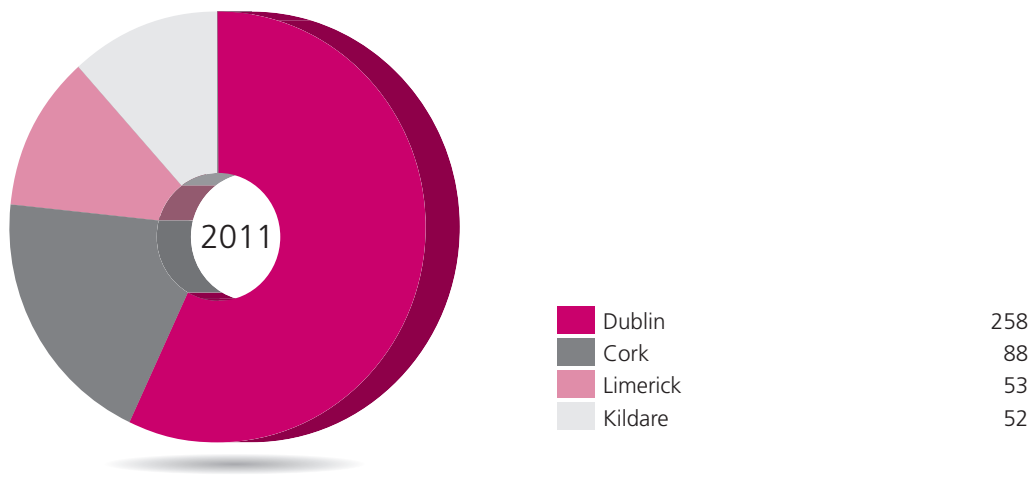
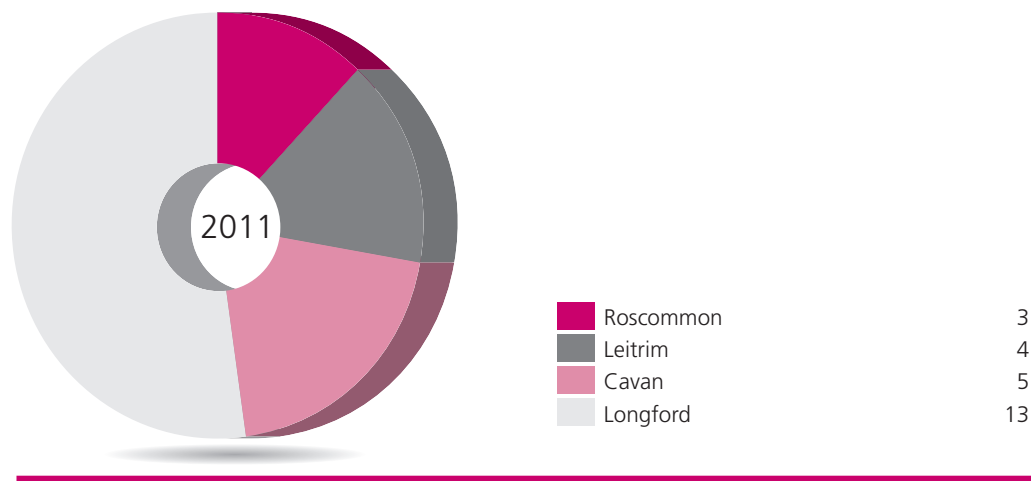


Figure 3.10 Lowest Number of EL Awards by County 2011 (based on address of claimant)



Appendices

APPENDIX 3

GEOGRAPHICAL ANALYSIS OF CLAIMS

Public liability Awards 2011

Figure 3.11 Highest Number of PL Awards by County 2011 (based on address of claimant)

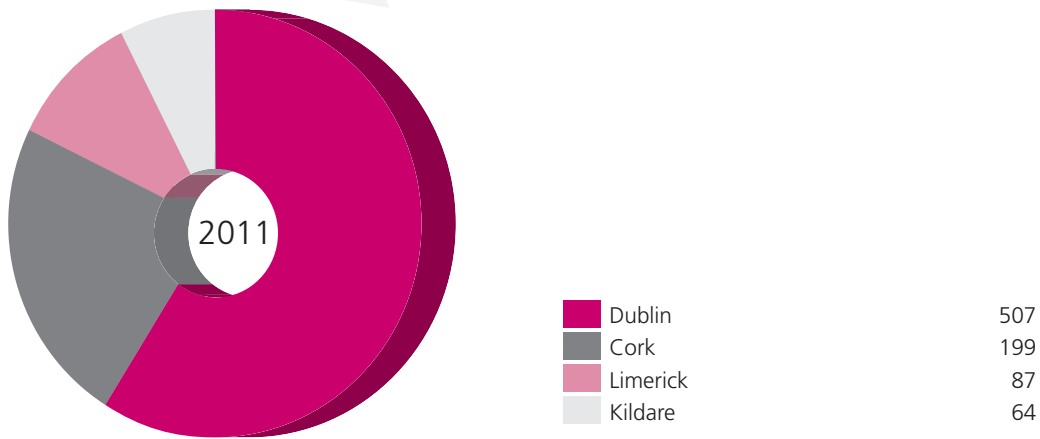
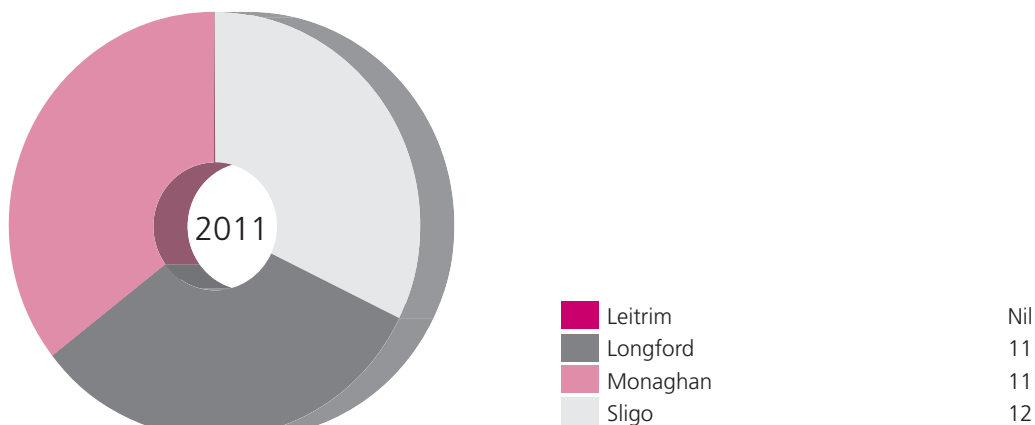


Figure 3.12 Lowest Number of PL Awards by County 2011 (based on address of claimant)



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Appendices 



Notes



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