

Injuries
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ANNUAL REPORT OF
THE PERSONAL INJURIES
ASSESSMENT BOARD 2007



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Introduction

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CHAIRPERSON'S FOREWORD

Today, motor premiums are 40% lower than when PIAB was established in mid 2004

Meeting Objectives:

In 2007, PIAB reached full flow activity, handling some 23,000 personal injury claims and assessing 8,208 cases totalling €181 million in value. Assessments were made at the same level as the Courts, but were delivered four times faster and with a 70% lower overhead cost attaching than the prior adversarial system.

The human and financial savings are immense. Claimants knock more than 27 months off the claims timeline, which reduced from three years to 7.2 months; overheads are reduced by €40 million per annum and the Courts and legal services are freed up to focus on issues of real dispute.

In addition, almost every household and business in the country has benefited from lower insurance. Today, motor premiums are 40% lower than when PIAB was established in mid 2004 and insurance premiums in general, are now 6% lower in real terms than in March 1998. There can be no doubt that the 70% reduction in the claims handling overhead has been a significant contributor to lower insurance premium. This reduction in claim delivery costs has also been a driver of the cultural shift to early settlements, ultimately facilitated by the PIAB process.

Evolving Claims Environment:

The claims environment in Ireland now is radically different from when PIAB was established in mid 2004. The Board and its policies have and will continue to evolve to address new challenges and to better meet the changing needs and preferences of society.

A legislative amendment introduced in the latter half of 2007 was designed to reduce the incidence of, and costs associated with, unnecessary rejections of awards. The effect of the legislative change is that claimants who reject an award but subsequently fail to secure higher awards in Court are liable for the legal costs arising.

In 2007, PIAB also increased allowances for medical report fees subject to a case by case assessment of claimants' needs rather than a flat fee approach. PIAB also extended the circumstances in which vulnerable personal injury claimants may be allowed additional fees and expenses.

CHAIRPERSON'S FOREWORD

The Board approved a rebrand to InjuriesBoard.ie as well as investment in enhanced online services

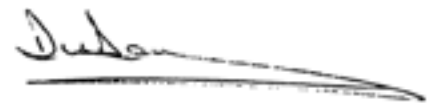
Meeting Customer Needs:

PIAB has been extremely successful in meeting and exceeding the objectives set for it when it was first established. However, it is clear that the name Personal Injuries Assessment Board does not assist name recognition or recall, nor does it lend itself to an online environment. Consequently, the Board approved a rebrand to InjuriesBoard.ie as well as investment in enhanced online services. By mid 2008, the new online offering will include interactive services commencing with online applications and moving to full online tracking of claims in due course.

All of these changes and enhancements reflect an organisation that is fully committed to providing added value services and to continuous improvement – these measures extend well beyond the initial objectives set for it. However, we have no room for apathy. Every day PIAB is being tested with increasingly sophisticated and imaginative demands for fees and costs, even in cases where there is no dispute in relation to accident cause. Insurance companies are already flagging the prospect of premium hikes, despite soundings from PIAB that annual savings of €40million are achievable and indeed sustainable.

Such circumstances require a Board and Executive with resolve, commitment, energy and vision. This Board and Executive have all of these qualities and more besides and I am honoured to serve as their Chairperson. They preside over a staff of superbly professional, hard-working and motivated employees whose efficiency is a key factor in PIAB's success. I thank each and every one for their commitment and dedication.

I also wish to thank our outgoing Minister for Enterprise, Trade and Employment, Micheál Martin, T.D., for his unstinting support and to welcome the Tánaiste, Mary Coughlan, T.D., into office.



Dorothea Dowling
Chairperson

CHIEF EXECUTIVE'S INTRODUCTION

The organisation is a very positive force for consumers, business and society

Four years is an appropriate timeframe in which to assess the performance of a 'new' organisation. In the case of PIAB, (established in mid 2004), its fourth anniversary is also an appropriate point at which to contemplate the challenges and opportunities for the future. Consequently it should be no surprise that in the latter half of 2007 PIAB was focused on planning for the next four years in the context of reviewing the last four years.

In my view, and gauged against any of the objectives set for PIAB, the organisation is a very positive force for consumers, business and society. It is faster, more efficient and indeed more appropriate to the vast majority of Personal Injury accidents than its adversarial predecessor.

- **Four times faster**
- **70% lower overhead**
- **Same Award levels**
- **Freeing up the Courts**
- **Lower Insurance (than 1990's in real terms)**
- **Self financing**

In 2007, PIAB received its highest number of applications to date (23,345), made its highest number of assessments to date (8,208) totalling €181 million in value. The 10% increase in the number of applications received in 2007 reflects the change in the Statute of Limitations from three years to two years, and better reflects the more normalised and predictable throughputs for any given year ahead.

Prior to the establishment of PIAB there were approximately 30,000 personal injuries summons/writs issued per annum in Ireland. While it has not, to date, been possible to determine, from the insurance industry, the overall number of Personal Injury claims currently, we estimate that c. 30,000 (See Fig. 1) claims arise in any given year. Of this total figure we estimate that 7,000 claims are typically resolved in advance of entering the PIAB system and 7,000 lie outside of PIAB's scope. Of the remaining 16,000 claims, over 81% are either accepted or resolve within the PIAB process. Of the 19% of cases that are rejected, anecdotal evidence suggests that many of these do not make it to Court or fail to secure higher awards in Court. Such cases simply add an additional layer of costs and are to be discouraged. The legislative change implemented in 2007 has sent a very helpful signal in this

CHIEF EXECUTIVE'S INTRODUCTION

Fig 1 Personal Injury Claim Breakdown



Outside PIAB Scope ■ 7,000
 Settled Pre-PIAB ■ 7,000
 Resolved Cases ■ 8,000
 PIAB Awards ■ 8,000

regard and as a result acceptance rates were higher in the latter half of 2007.

Consistent with prior years, PIAB continues to deliver Awards at the same level as the adversarial model but with a 70% lower overhead attaching. The table below illustrates

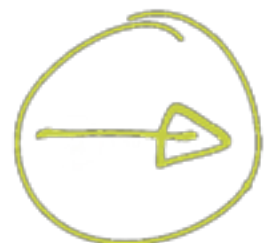
PIAB has delivered direct savings of almost €40m in 2007 and we believe this figure is sustainable, based on anticipated claims volumes/accident frequency in Ireland.

Table 1 Savings achieved by PIAB

	2006	2007
Total PIAB Delivery Costs	€4.566 million	€7.4 million (7.2%)
Comparable Litigation Costs (Under old system)	€30.696 million	€47.15 million (46%)
Actual Savings (PIAB vs Litigation System)	€26.13 million	€39.75 million

Regarding award levels, the profile of PIAB Awards follows a similar pattern to the Courts. A majority of claims are of low to medium severity, with 65% of Awards under €20,000 and 91% under €38,000. The comparable figure, through the Courts, is 89%, with the 2% differential accounted for by Medical Negligence cases, which are not handled by PIAB. In assessing compensation entitlements the Courts and PIAB must have regard to the

Book of Quantum which is a guide to compensation levels in Ireland. Reviewing the nature and range of Awards, motor liability accounts for some 72% of all Awards, public liability for 16% and employer liability for 12%. The average Award across all of these categories was €22, 057 with a highest Award of €620,383 and a lowest Award of €1,000. Average Awards in the employer's liability category were the highest, at €26,038,





CHIEF EXECUTIVE'S INTRODUCTION

CONTINUED

Such changes are designed to better meet the evolving needs of consumers

reflecting the often more complex nature of the injuries suffered.

An analysis of claims by region reveals that Counties Limerick and Louth top the league table in terms of the number of claims per capita, standing at 54% and 53% respectively above the national average. Kilkenny in contrast, has the lowest number of claims per capita, some 42% below the national average. The underlying cause of these variations is not clear, but given the fact that motor liability accounts for 72% of all Awards, this warrants further analysis from accident causation data.

What is clear however, is that though individual awards will vary with individual circumstances, we have now established trends in average Awards, volumes and causes and we do not envisage these changing substantially year on year.

Armed with this knowledge, I return to my opening theme of planning for the future. This is an organic process as evidenced by changes implemented during 2007, including variable allowances for medical reports, as well as increased allowances for costs for vulnerable claimants. Such changes are designed to better meet the evolving needs of consumers and this I believe

should be our focus over the next four years. Key objectives in this regard will include:

- Increased awareness and the launch of a user friendly brand
- Improved accessibility including online applications
- Enhanced services to better meet the needs of an increasingly multi-ethnic population
- Value added services
 - Designated web pages for the medical community
 - Advice on health and wellbeing aimed at speeding the recovery process
 - An online 'Claims Estimator' to provide a general guide to the value of injuries
 - An online loss of earnings calculator

This enhanced service has been launched since year end and is supported by a national advertising campaign. We do not see this development as a destination in itself, but rather as a stepping stone to an

CHIEF EXECUTIVE'S INTRODUCTION

CONTINUED

PIAB is optimally placed to assess claims and to make Awards


enhanced service for consumers. Our staff will play a key role in delivering on this objective and they have already demonstrated their competence in this regard over the past four years.

I am proud to say that PIAB now has the most comprehensive and qualified team of staff working in the assessment arena in Ireland. Comprising, as it does of Lawyers, Actuaries, Claims professionals and IT specialists as well as dedicated administrative and support staff, the depth and experience of this team should be of considerable comfort to anyone processing a claim through PIAB as it means that PIAB is optimally placed to assess claims and to make Awards.

I would like to express my warm thanks to Micheál Martin T.D. as former Minister for Enterprise, Trade and Employment and to the Officials from

that Department. I also look forward to working with the newly appointed Tánaiste and Minister for Enterprise, Trade & Employment, Mary Coughlan T.D.

Finally, I thank the PIAB staff and Management for their hard work and professionalism. I look forward to working with them and confirm our commitment to continuous improvement and serving the needs of the public at large.



Patricia Byron
Chief Executive

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PIAB CORE STRATEGIC OBJECTIVES

Section 1

Achievements 2007



To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of PIAB in a timely manner.

ACHIEVEMENTS 2007

Introduction

During 2007, PIAB continued to work towards the attainment of the six core strategic objectives (outlined below) as set out in the organisations first Strategic Plan 2006 - 2010.

A number of these initiatives and actions will be detailed in the following pages.

Table 1.1 PIAB Core Strategic Objectives

Objective 1	To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of PIAB in a timely manner.
Objective 2	To reduce administration costs associated with the assessment of personal injury claims within the remit of PIAB.
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 PIAB and its benefits.
Objective 6	To contribute positively to the changing personal injury claims resolution environment in Ireland.

In terms of delivering on our mission, in 2007 PIAB:

- Processed over 23,000 personal injury claims and made 8,208 awards;
- Reached an average claims processing timeframe of 7.2 months - below the statutory nine month timeline;
- Assessed total compensation for accident victims of €181 million at a cost of €7.4 million.

Section 1

Achievements 2007

ACHIEVEMENTS 2007

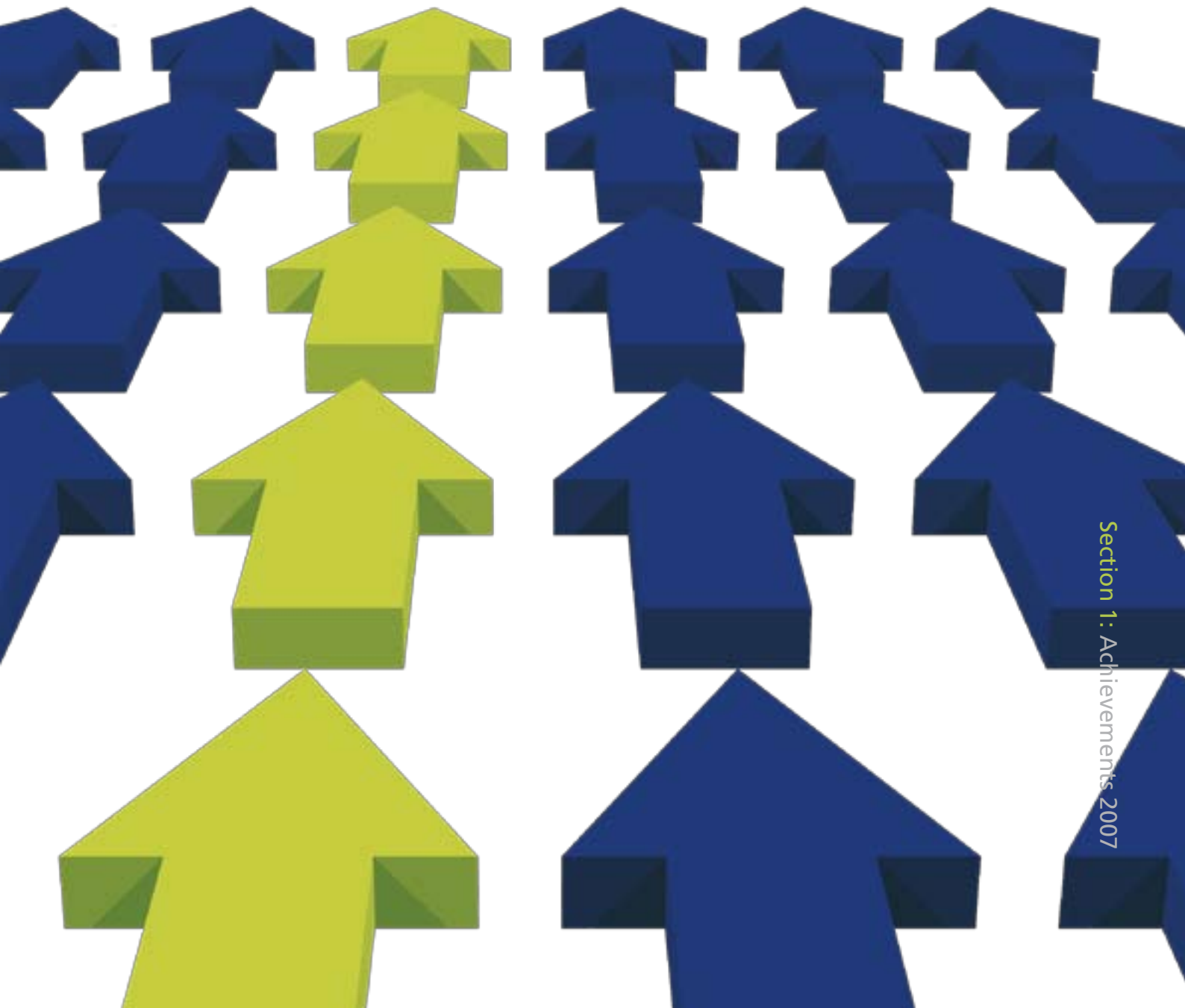
A total of 23,345
Applications for
personal injury
claims were
received by PIAB
in 2007

1.1 Analysis of PIAB Applications and Awards 2007

The following sub-section contains
an analysis of all personal injury claim
applications received and awards made
by PIAB during 2007.

Section 1

Achievements 2007



Section 1: Achievements 2007

APPLICATIONS

Figure 1.1 Breakdown of 2007 Applications by Category



56% ■ Motor Liability
26% ■ Public Liability
18% ■ Employer Liability

The table above displays a breakdown of PIAB Applications received in 2007 by category i.e. Motor Liability, Employer Liability and Public Liability Claims.

1.1.1 Applications

A total of 23,345 Applications for personal injury claims were received by PIAB in 2007 (a 10% increase on 2006). This increase is attributable to the change in the Statute of Limitations being reduced from 3 years to 2, which took full effect in March 2007. This in essence means that PIAB took on full cycle processing of such claims in 2007. With PIAB having reached full flow activity, it is anticipated that annual Application volumes will remain at c. 23,000.

In accordance with the Personal Injuries Assessment Board Act 2003, all personal injury claims (with the exception of those outside the organisation's remit) are processed through PIAB. These Applications relate to personal injury claims for Motor Liability, Public Liability and Employer Liability (a breakdown of which is contained in the chart to the left).

While all personal injury Applications (apart from Medical Negligence and certain other categories of cases as outlined in Section 4 of the Personal Injuries Assessment Board Act 2003), must by law register with the Board, the Board has no authority to, and does not deal with, some claims categories e.g.

- Cases involving dispute on liability
- Other categories of cases as detailed in Section 17 of the Personal Injuries Assessment Board Act

These cases are not for the Board and are currently dealt with through the litigation system. It is estimated that of the 23,000 cases received annually approximately 7,000 relate to the above categories, leaving the net PIAB claims portfolio at approximately 16,000 cases per annum. On the basis of experience to date, PIAB estimate the eventual outcome of the anticipated 23,000 Applications as follows:

- Cases outside PIAB scope and released to Courts e.g. Dispute cases – 7,000
- Cases resolved following PIAB Service Centre intervention – 8,000
- Cases assessed by PIAB – 8,000

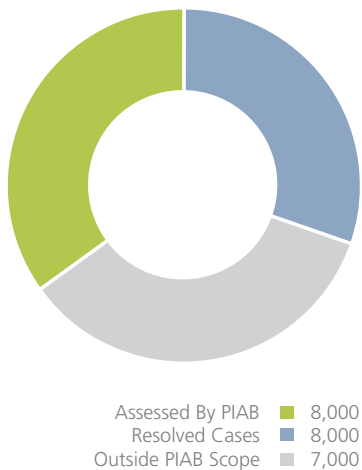
Section 1

Achievements 2007

APPLICATIONS

CONTINUED

Figure 1.2 Breakdown of All PIAB Applications



1.1.1 Applications

In overview, the PIAB process involves the following (please see Appendix 2 for more detailed information on the PIAB process):

- A) Early identification of claims involving dispute and/or outside PIAB remit and released for adjudication in the Courts.
- B) Facilitation of early resolution by transparently copying claims details between Claimant and Respondent.
- C) The making of formal awards, for cases not resolved as detailed in either A) and B) above.

For those claims remaining within the PIAB system, the claims process is designed to determine the nature, extent and impact of an injury and the awarding of appropriate financial compensation in accordance with benchmarks as historically set by the Courts (PIAB and the Courts must by law have "due regard" to the Book of Quantum, available at www.injuriesboard.ie).

In summary, of the 23,000 Applications made annually to PIAB, it is estimated that 7,000 are not within the remit of PIAB and that the balance of cases are split between full assessment by PIAB and resolutions as facilitated by PIAB.

Court data indicates that, since the establishment of PIAB, less than 10,000 cases per annum on average enter litigation, as against over 30,000 on average prior to the establishment of PIAB. In short, more than two-thirds of cases have avoided unnecessary litigation since PIAB was established.

AWARDS

1.1.2 Awards

An award is the value of compensation made to an individual in respect of a Personal Injury claim. It is the role of PIAB to assess the level of appropriate compensation in relation to the severity of the injury, and any actual/predicted financial loss incurred as a result.

In 2007, PIAB made 8,208 awards, an increase of 47% on 2006, to the value of €181.04 million.

Table 1.2 Awards Volumes and Values by PIAB

Year	No. of Awards Made	Value of Awards
2006	5,573	€115.28 million
2007	8,208	€181.04 million
Variance	Increase of 2,635 (+ 47%)	Increase of €65.76 million (+57%)

The table above shows the number of awards made in 2007, as compared to 2006, and the corresponding value of these awards.

Section 1

Achievements 2007

AWARDS

CONTINUED

Figure 1.3 Awards Categorisation:
Breakdown of Number of Awards
by Category



72% ■ Motor Liability (5,887)
16% ■ Public Liability (1,368)
12% ■ Employer's Liability (953)

1.1.2 Awards

An award comprises General Damages for pain and suffering caused by the injury both to date and into the future. The award also includes 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 relates to the total value of an award and does not segregate by General and Special Damages.

Awards made by PIAB are at the same levels as one would expect to receive through the Courts. PIAB Assessors are obliged by law to assess damages on the same basis as the Courts. PIAB assessors make assessments having regard to the Book of Quantum – a guide to compensation levels in Ireland (available at www.injuriesboard.ie.)

The Courts similarly assess damages having “due regard to the Book of Quantum” as set out in the Civil Liability and Courts Act 2004. PIAB continuously monitors award levels to ensure consistency with the Courts and receives data feeds directly from the Courts Service in this regard.

In 2007, 72% of all awards were in respect of Motor Liability cases. In terms of claims received Motor Liability represented only 56% of cases. The reason for the differential is an overall higher number of Motor Liability cases making their way through the PIAB process as liability is less likely to be at issue.

In relation to Employer's Liability claims it is noted that many of these claims are suitable for the early resolution phases when details are copied to both parties and the employer and employee resolve at this point (as outlined earlier in this section).

In the case of Public Liability claims, it is more likely that cases will be disputed and be released to the Courts system as clarity is often not available as to who is responsible for the accident i.e. local authority, cable supplier, contractor recently working on repairs, etc.

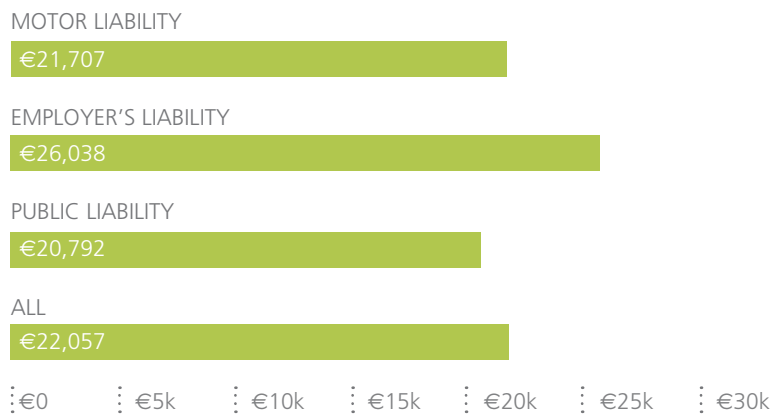
AWARDS

CONTINUED

The average overall award in 2007 was €22,057

1.1.2 Awards

Figure 1.4 Value of Average Awards by Category



The chart above shows the average value of awards by each of the categories i.e. Motor Liability, Employer's Liability, and Public Liability. The average overall award in 2007 was €22,057. Awards in the Employer's Liability category were highest at €26,038 reflecting the often more complex nature of the injuries suffered in such accidents.

Section 1

Achievements 2007

AWARDS

CONTINUED

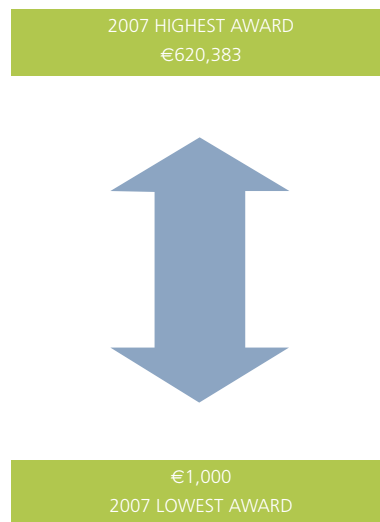
2007 highest award
€620,383

2007 lowest award
€1,000

1.1.2 Awards

Figure 1.5 Range of Awards

Highest/lowest awards



The graph above illustrates the lowest and highest awards in 2007.

AWARDS

CONTINUED

Approximately 65% of PIAB Awards are under €20,000 and 91% are under €38,000

1.1.2 Awards

Table 1.3 Breakdown of Total No. of All Awards in 2007 by Value and Claim Category

Breakdown of Award Value (€)	Motor Liability	Employer's Liability	Public Liability	Total
<20k	4,003	466	824	5,293 (64.5%)
20-38k	1,404	345	421	2,170 (26.4%)
38-100k	428	131	119	678 (8.3%)
>100k	52	11	4	67 (0.8%)
Totals	5,887	953	1,368	8,208

Approximately 65% of PIAB Awards are under €20,000 and 91% are under €38,000. Historical and current Courts Service data indicates that a similar pattern is reflected in the Courts. Essentially this means that the vast majority of all Personal Injury claims are of low to medium severity with associated compensation payments of under €38,000. Apart from the typically higher value Medical Negligence cases, PIAB does however deal with the total spectrum of claims and this is reflected in its awards which ranged from €1,000 to over €620,000 in 2007.

Section 1

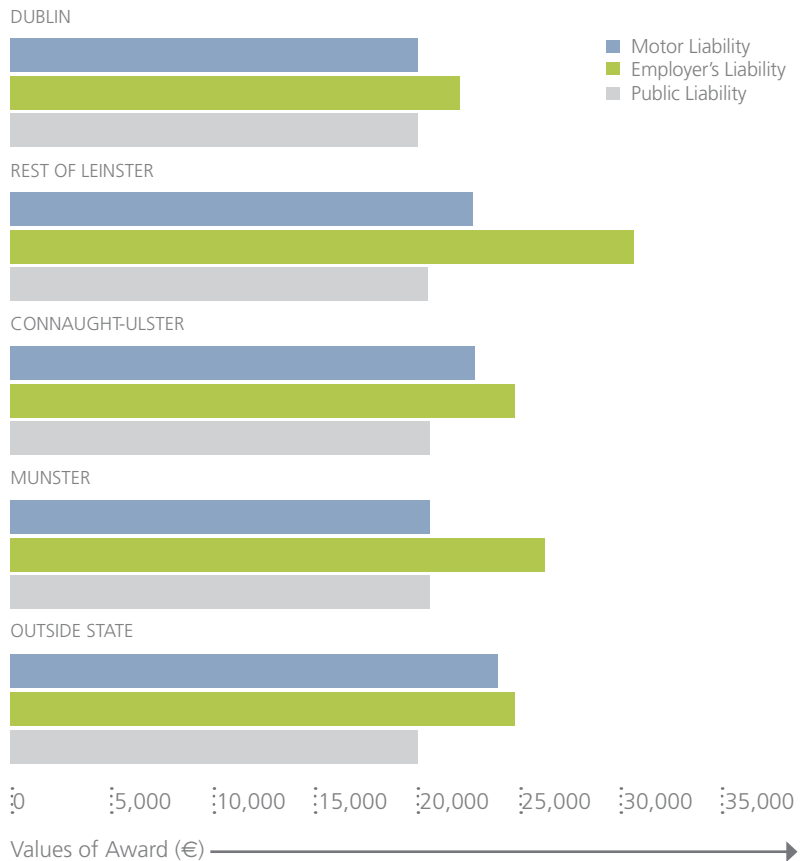
Achievements 2007

AWARDS

CONTINUED

1.1.2 Awards

Figure 1.6 Average Award by Province/Category



The table above shows the breakdown of the average award by Liability category on a province wide basis.

AWARDS

CONTINUED

PIAB was established to reduce the need for legal proceedings, and by extension, reduce litigation overhead costs

1.2 Cost Savings as a result of PIAB Awards

One of the key factors that lead to the establishment of PIAB was the extremely high level of insurance premiums prevailing in this country. A core driver of high insurance costs was the processing costs associated with delivering compensation. It was estimated by the Motor Insurance Advisory Board (MIAB) that these costs had climbed to an additional 46% on top of actual compensation payments. On a total of just under €1 billion in compensation paid out in 2002 a further c. €450 million was added in Litigation costs. PIAB was established to reduce the need for legal proceedings, and by extension, reduce litigation overhead costs.

In 2007, PIAB delivered the current level of compensation at a delivery cost of 7.2% as against the 46% under the litigation system. PIAB delivery costs are not based on a percentage of the amount of the assessment but are fixed fees for the Claimant (€50) and Respondent (€900 - increased to

€1,050 from 1 January 2008) together with fees and expenses necessarily incurred by the Claimant in complying with the requirements of the PIAB Act.

While PIAB made 8,208 awards in 2007, for the purposes of calculating savings we only count savings in respect of those awards which were accepted by Claimants and Respondents. Indisputably additional savings arise in relation to other awards as many subsequently resolve without the need for a Court hearing. Additionally other savings arose on direct settlements achieved prior to PIAB assessment.

In 2007, 5,000 awards were accepted by PIAB customers. This resulted in €102 million in compensation being accepted by PIAB Claimants. The relevant figures for 2006 were 3,403 awards and €66.732 million in accepted awards. The table below details the number of awards accepted by Claimants during 2007, compared to 2006, and the total value of these awards.

Table 1.4 Total Number and Value of PIAB Accepted Awards

	2006	2007	Variance
Number of Accepted Awards	3,403	5,000	47% increase
Total Value of Accepted Awards	€66.732 million	€102 million	53% increase

Section 1

Achievements 2007

AWARDS

CONTINUED

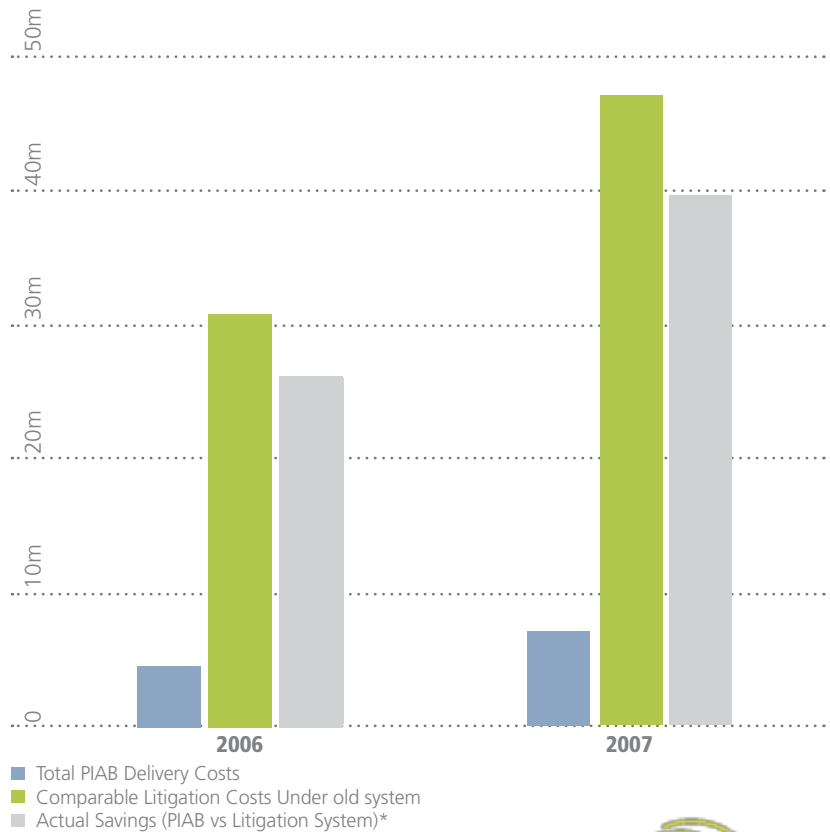
Total PIAB savings in 2007 were €39.75 million as against €26.13 million in 2006

1.2 Cost Savings as a result of PIAB Awards

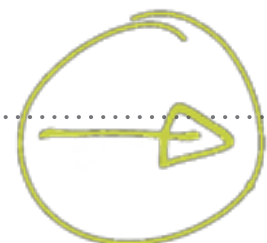
The table below shows the actual PIAB delivery costs of €7.4 million (7.2%) in 2007 and compares it to the estimated overhead cost of delivering the same award value under the litigation system

(46%) i.e. €47.15 million. The resulting savings are shown in the grey column i.e. total PIAB savings in 2007 were €39.75 million as against €26.13 million in 2006.

Figure 1.7 PIAB Delivery Costs and Estimated Cost Savings



*PIAB estimate annual savings to run at €40m per annum.





AWARDS

CONTINUED

1.2 Cost Savings as a result of PIAB Awards

Based on the number of awards accepted in 2007, PIAB's cost of delivering compensation was c. €7.4 million equating to just over 7% of the award value.

Any reduction in the overhead cost of delivering compensation is of benefit to consumers through reduced premiums or reduced payments for goods and services. Details of reductions in insurance premiums are available from the Central Statistics Office or the Financial Regulator. A review of current Motor premiums confirms a return to levels which prevailed in the mid 1990's.

Section 1

Achievements 2007

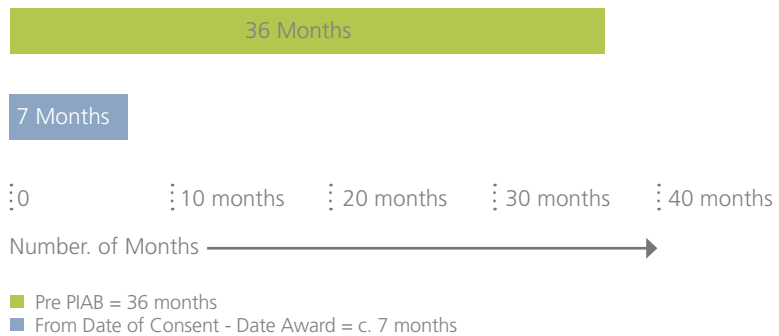
AWARDS

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The average time to make an assessment was approximately 7 months

1.3 Assessment Timeline

Figure 1.8 Compensation Timeline



One of the key benefits of PIAB from the Claimant's perspective is the time taken for cases to be settled. Prior to the introduction of PIAB it took Claimants an average of 3 years, or more, to have their cases resolved through Litigation.

PIAB is obliged, under the PIAB Act 2003, to assess claims within nine months of the Respondent consenting to the PIAB process. PIAB's results for 2007 show that the average time to make an assessment was approximately 7 months, i.e. over 4 times faster than through litigation. This has benefited Claimants who have been through the PIAB system. Indeed research shows that accident victims who have their compensation claims settled faster also have a speedier rehabilitation.

Prior to the establishment of PIAB, the lengthy claim processing period no doubt caused additional stress to accident victims, many of whom had the avoidable worry of a potential court hearing pending when an accident was clearly not their fault. The early identification timelines and copying of claim as operated by PIAB goes a considerable way forward in ensuring the smaller volume of disputed cases does not drive a process for the larger volume of cases, and indeed accident victims who simply require prompt resolution of their claim.

AWARDS

CONTINUED

Limerick was the county with the highest claim rate per head of population

1.4 Geographical Analysis of Awards (Based on address of Claimant)

In 2007, PIAB conducted a geographical analysis of all awards made and correlated this to a population breakdown to assess the claim rate per head of population in each county. The findings indicated some interesting trends. For example, while Dublin accounted for the majority of total awards at 26%, Limerick was the county with the highest claim rate per

head of population, accounting for almost 6.69% of all PIAB awards but representing 4.34% of the national population.

Claim type was also analysed on a regional and county basis and the findings are detailed below.

Table 1.5 Awards by Location (Based on address of Claimant)

	No. of Awards	% of Awards
Republic of Ireland	7,946	96.8%
Northern Ireland	140	1.7%
United Kingdom	89	1.1%
Rest of World	33	0.4%
Total	8,208	100%

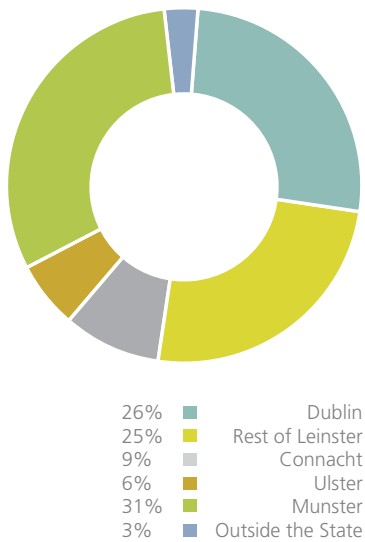
Section 1

Achievements 2007

AWARDS

CONTINUED

Figure 1.9 Awards by Province



1.4 Geographical Analysis of Awards (Based on address of Claimant)

Table 1.6 Breakdown of Award Category by Location

	Republic of Ireland	Northern Ireland	United Kingdom	Rest of the World
Motor Liability	5,680	115	68	24
Employers Liability	934	12	4	3
Public Liability	1,332	13	17	6
Total	7,946	140	89	33

Table 1.7 Provincial Breakdown of No. of Awards

	Dublin	Rest of Leinster	Connacht /Ulster	Munster	Outside the State
Motor Liability	1,344	1,542	954	1,840	207
Employers Liability	282	229	108	315	19
Public Liability	512	280	123	417	36
Total	2,138	2,051	1,185	2,572	262

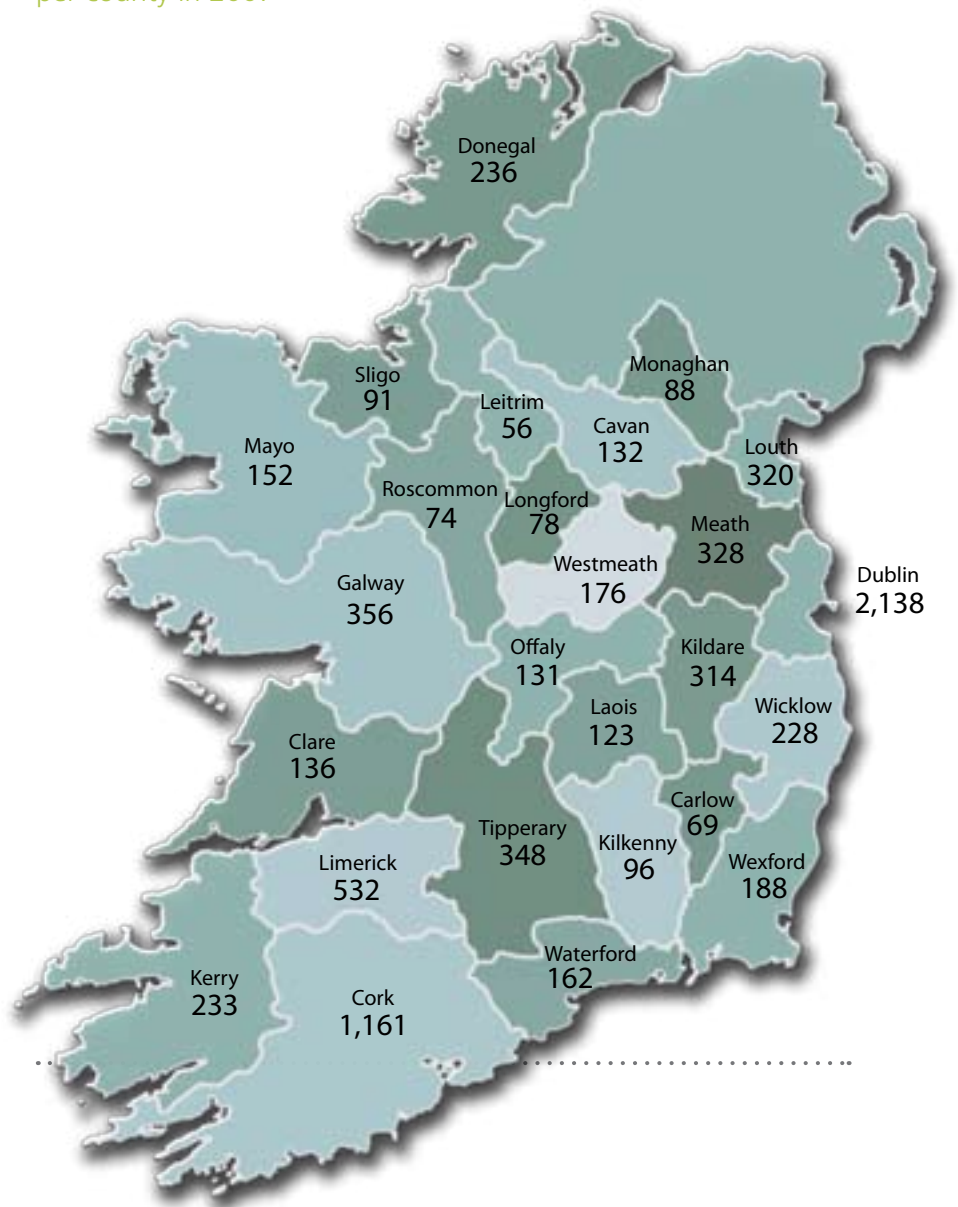
AWARDS

CONTINUED

PIAB made 152 awards to Mayo claimants in 2007

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.10
No. of PIAB awards
per county in 2007



Section 1

Achievements 2007

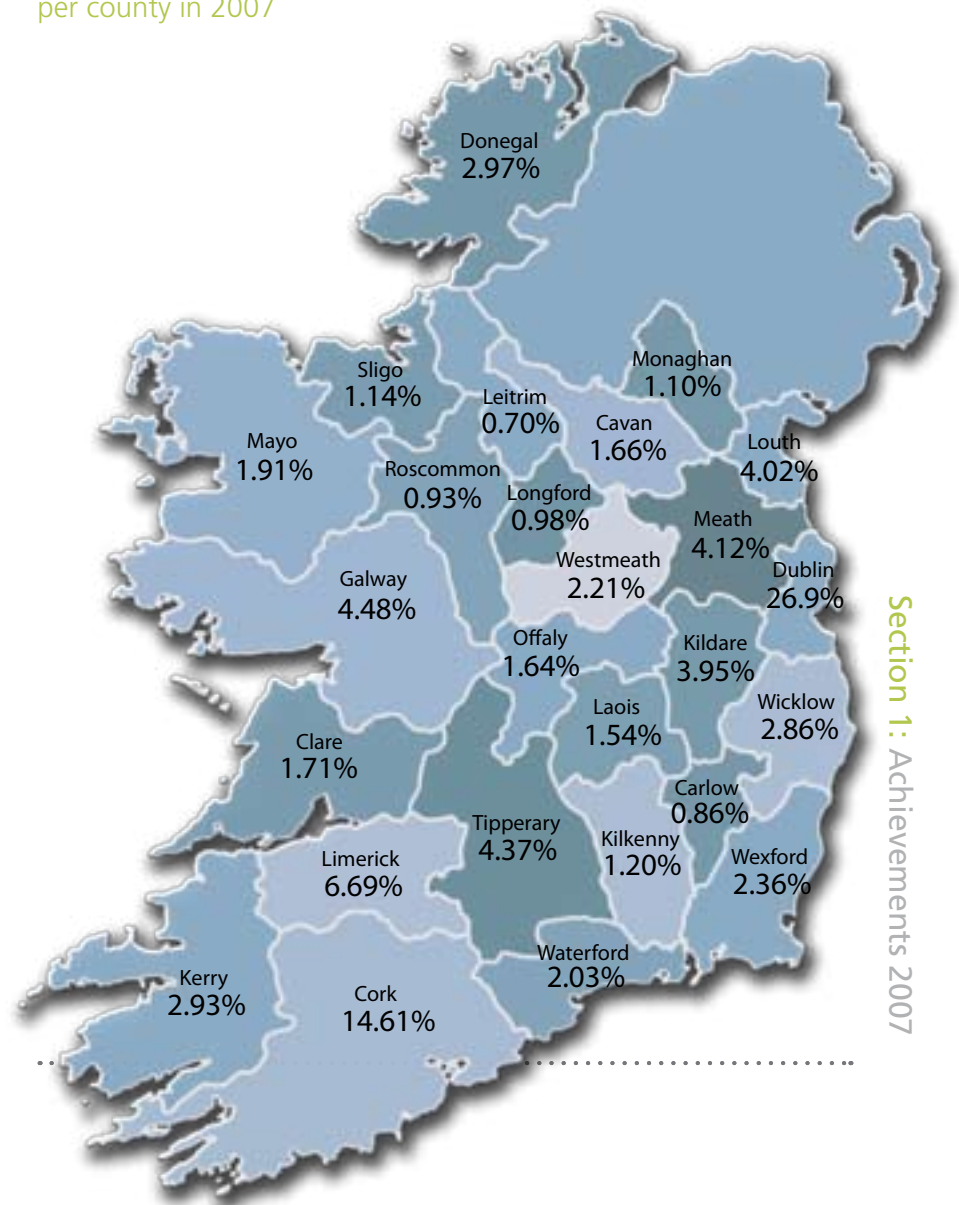
AWARDS

CONTINUED

Mayo claimants
accounted for 1.91%
of all PIAB awards
made in 2007

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.11
% of PIAB awards
per county in 2007



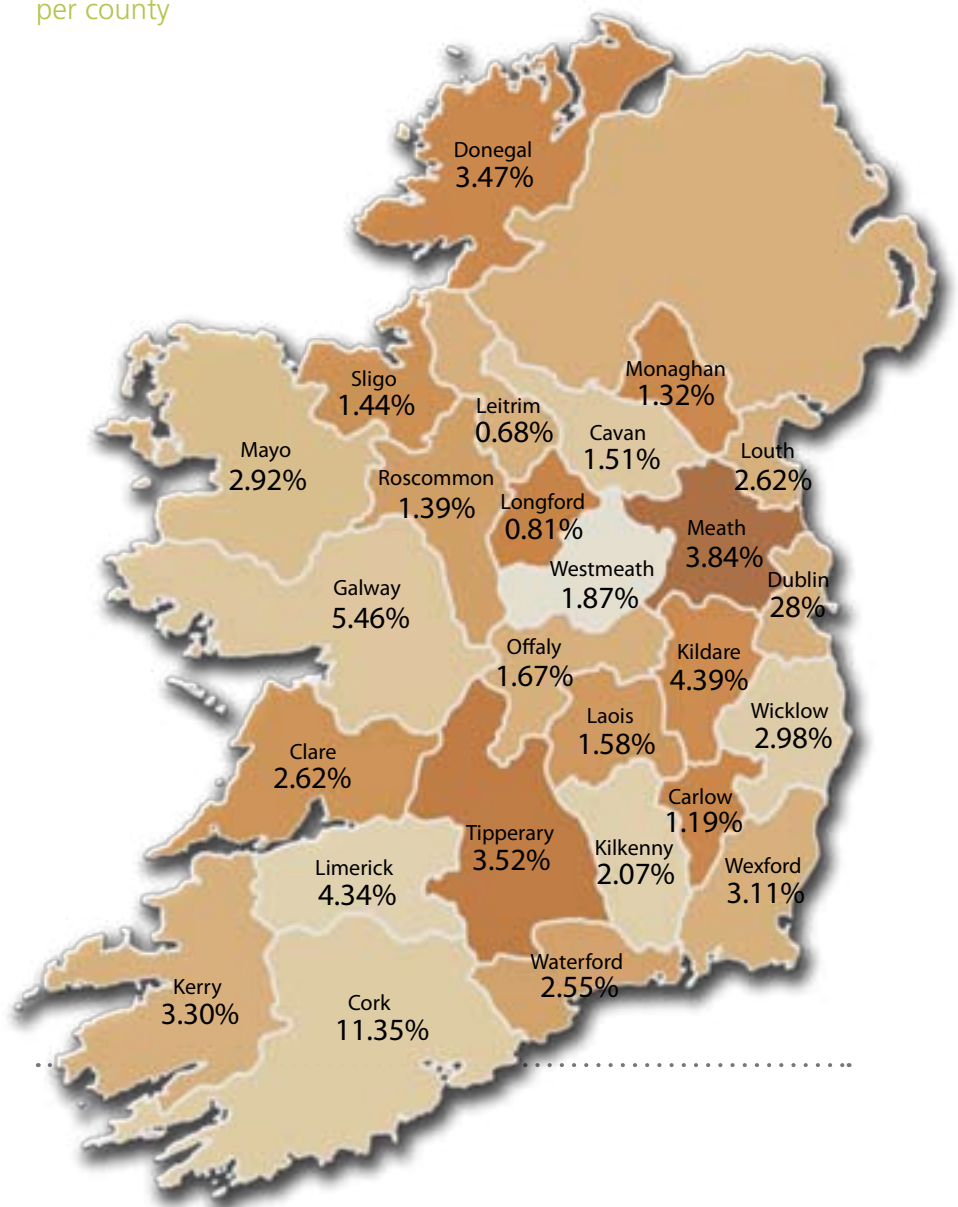
AWARDS

CONTINUED

Mayo accounts for
2.92% of total
population

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.12
% of Total Population
per county



Section 1

Achievements 2007

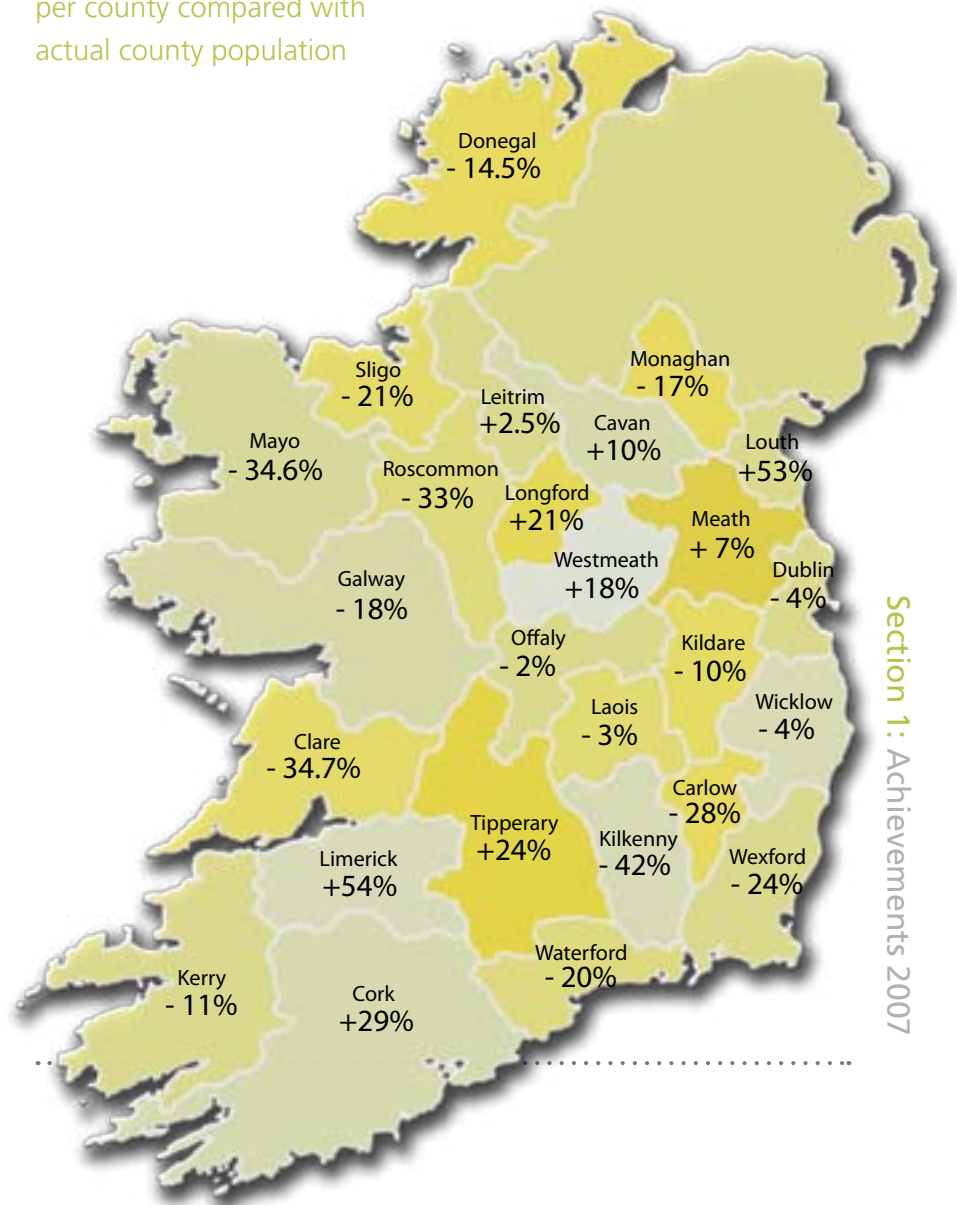
AWARDS

CONTINUED

34.6% less PIAB awards were made to Mayo claimants than expected when compared to population level in 2007

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.13
Variance of actual PIAB awards made per county compared with actual county population



AWARDS

CONTINUED

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Table 1.8 Top 5 Counties by Awards as per Head of Population

County	% of all PIAB Awards per county	% of Total Population in county	Variance to National Average
Limerick	6.69%	4.34%	+54%
Louth	4.02%	2.62%	+53%
Cork	14.61%	11.35%	+29%
Tipperary	4.37%	3.52%	+24%
Longford	0.98%	0.81%	+21%

The table above shows the counties with the highest number of awards per head of population.

Section 1

Achievements 2007

AWARDS

CONTINUED

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Table 1.9 Bottom 5 Counties by Awards per Head of Population

County	% of all PIAB Awards per county	% of Total Population in county	Variance to National Average
Kilkenny	1.20%	2.07%	-42%
Clare	1.71%	2.62%	-34.7%
Mayo	1.91%	2.92%	-34.6%
Roscommon	0.93%	1.39%	-33%
Carlow	0.86	1.19%	-28%

The table above shows the counties with the lowest number of awards per head of population.

AWARDS

CONTINUED

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.14 Highest No. Of Overall Awards by County



Dublin ■ 2138
Cork ■ 1161
Limerick ■ 532
Galway ■ 356

The graph to the left shows the counties with the highest share of overall awards – as expected the counties with the highest population have the highest overall number of awards.

Section 1

Achievements 2007

AWARDS

CONTINUED

1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.15 Lowest Overall No. of Awards by County

The graph to the left shows the counties with the lowest share of overall awards – as expected the counties with smaller populations have the lowest overall number of awards.



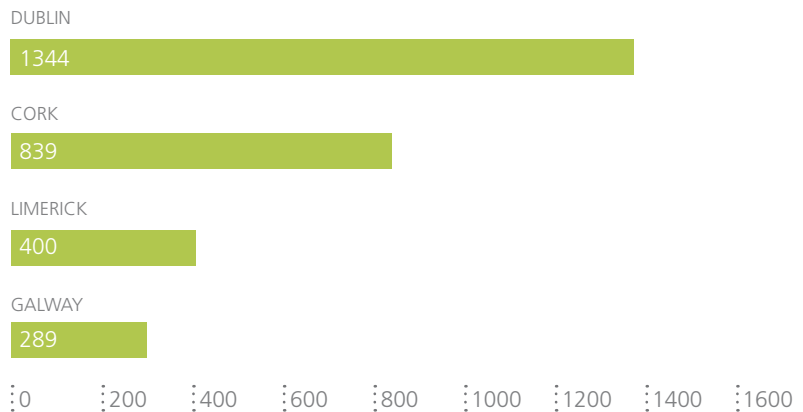
Longford	78
Leitrim	56
Carlow	69
Roscommon	74

AWARDS

CONTINUED

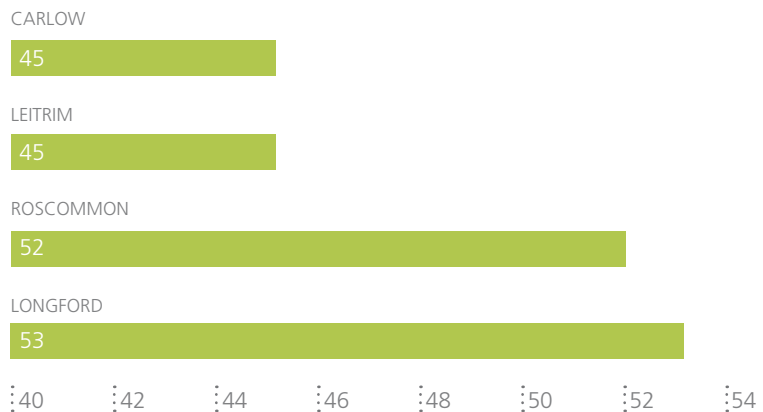
1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.16 Highest No. of Motor Liability Awards



The graphs above and below show the counties with the highest and lowest share of total motor awards in 2007.

Figure 1.17 Lowest No. of Motor Liability Awards



Section 1

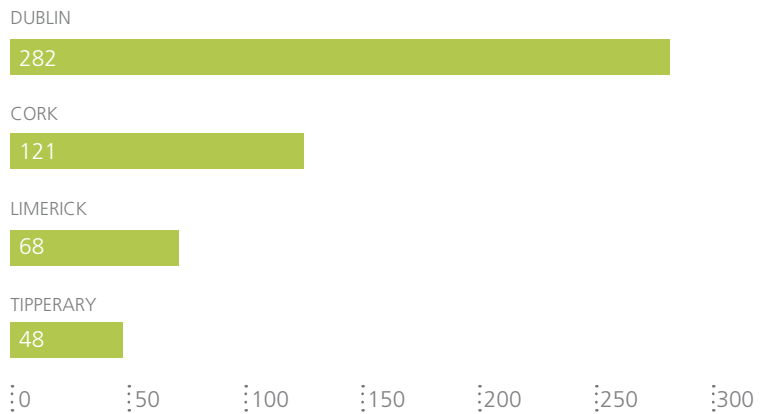
Achievements 2007

AWARDS

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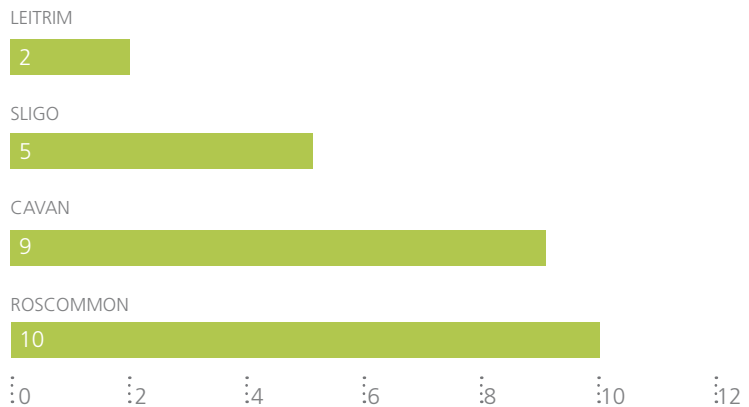
1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.18 Highest No.Of Employer's Liability Awards



The graphs above and below show the counties with the highest and lowest share of total employer liability awards.

Figure 1.19 Lowest No. of Employer's Liability Awards

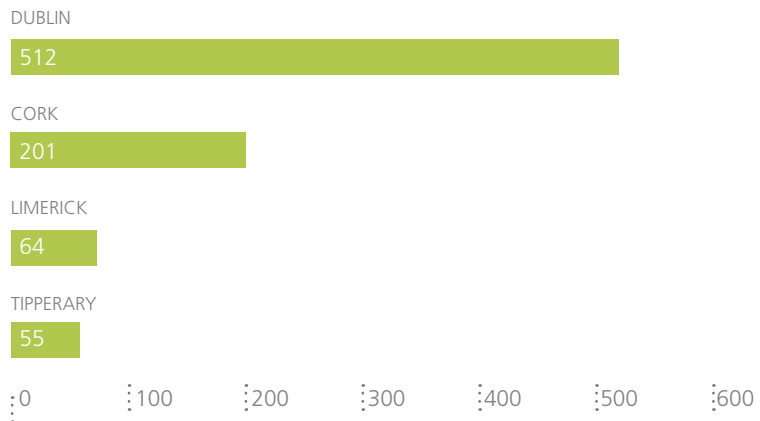


AWARDS

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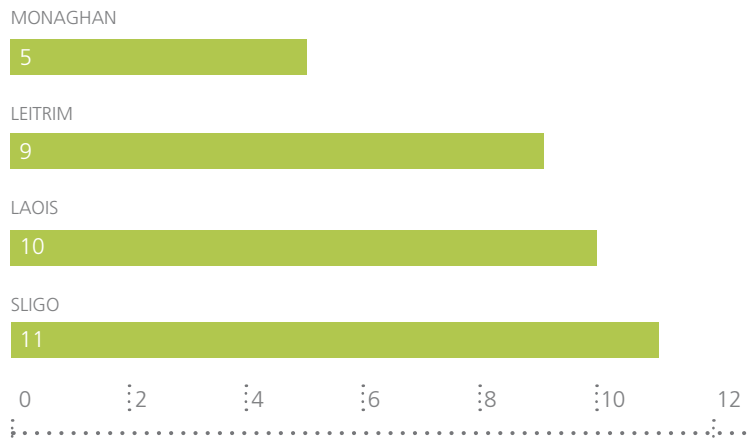
1.4 Geographical Analysis of Awards (Based on address of Claimant)

Figure 1.20 Highest No. of Public Liability Awards



The graphs above and below show the counties with the highest and lowest share of total public liability awards.

Figure 1.21 Lowest No. of Public Liability Awards



Section 1

Achievements 2007

Where a Claimant does not receive more than the amount of the original assessment in any subsequent proceedings they will not recover their legal costs

1.5 Additional Achievements:

1.5.1 Amending legislation

The Personal Injuries Assessment Board (Amendment) Act 2007 was introduced by the Minister for Enterprise, Trade and Employment. PIAB had noted an increasing number of cases where assessments, which were accepted by Respondents but unnecessarily declined by Claimants, were concluded at the same compensation figure after initiation of legal proceedings with avoidable legal costs being incurred. In such circumstances, the Amendment

Act provides that where a Claimant does not receive more than the amount of the original assessment in any subsequent proceedings they will not recover their legal costs and may be responsible for costs incurred by the Respondent. The Amendment Act also provides that legal costs incurred in dealing with the PIAB process are not recoverable in the litigation process (some such costs are now recoverable in the PIAB process).

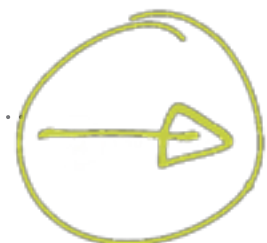
1.5.2 Policies

• New Data Protection Policy

During 2007, PIAB agreed a formal Data Protection Policy with the Office of the Data Protection Commissioner. This was a significant development being one of the first codes published and places PIAB at the forefront of implementing data protection procedures. The policy thus protects the individual's fundamental right to privacy and exercises control over how personal information may be handled under the Data Protection Act by the Board.

• Vulnerable Claimants

In October 2007, PIAB extended the circumstances in which vulnerable personal injury claimants may be allowed additional fees and expenses, including legal fees, on the assessment of their claims. These additional costs may be justified for certain claimants because of their exceptional circumstances, which may inhibit their access to the service. These costs will be borne by the responding party and/or their insurer.





1.5 Additional Achievements:

1.5.2 Policies (cont.)

The Personal Injuries Assessment Board Act 2003 provides for additional fees and expenses in assessments for claimants who lack full legal capacity (e.g. a minor – person under the age of 18). By providing for legal costs for ‘claimants lacking full legal capacity’ the Act sought to protect vulnerable claimants. PIAB believes that vulnerable claimants must be more broadly defined to encompass those in society who, through individual circumstances, may require additional assistance and discretion is exercised on a case by case basis.

While PIAB provides assistance to its claimants via its Lo-Call Helpline (1890 829 121) there are exceptional cases where a claimant requires additional assistance.

• Medical fees

Following a policy review the Board decided that it was no longer appropriate to allow a set amount of €150 per claim in respect of the cost of medical reports incurred by claimants. Each case is now reviewed on a case by case basis and discretion

exercised in order to determine an appropriate allowance. This allows for greater transparency and fairness for claimants given the range and varying complexity of medical reports received by the Board over the last three years, some warranting a lesser fee and some a higher fee.

Section 1

Achievements 2007

No burden is imposed on the exchequer/taxpayer in funding the societal benefits offered by the PIAB system

1.5 Additional Achievements:

1.5.3 Funding

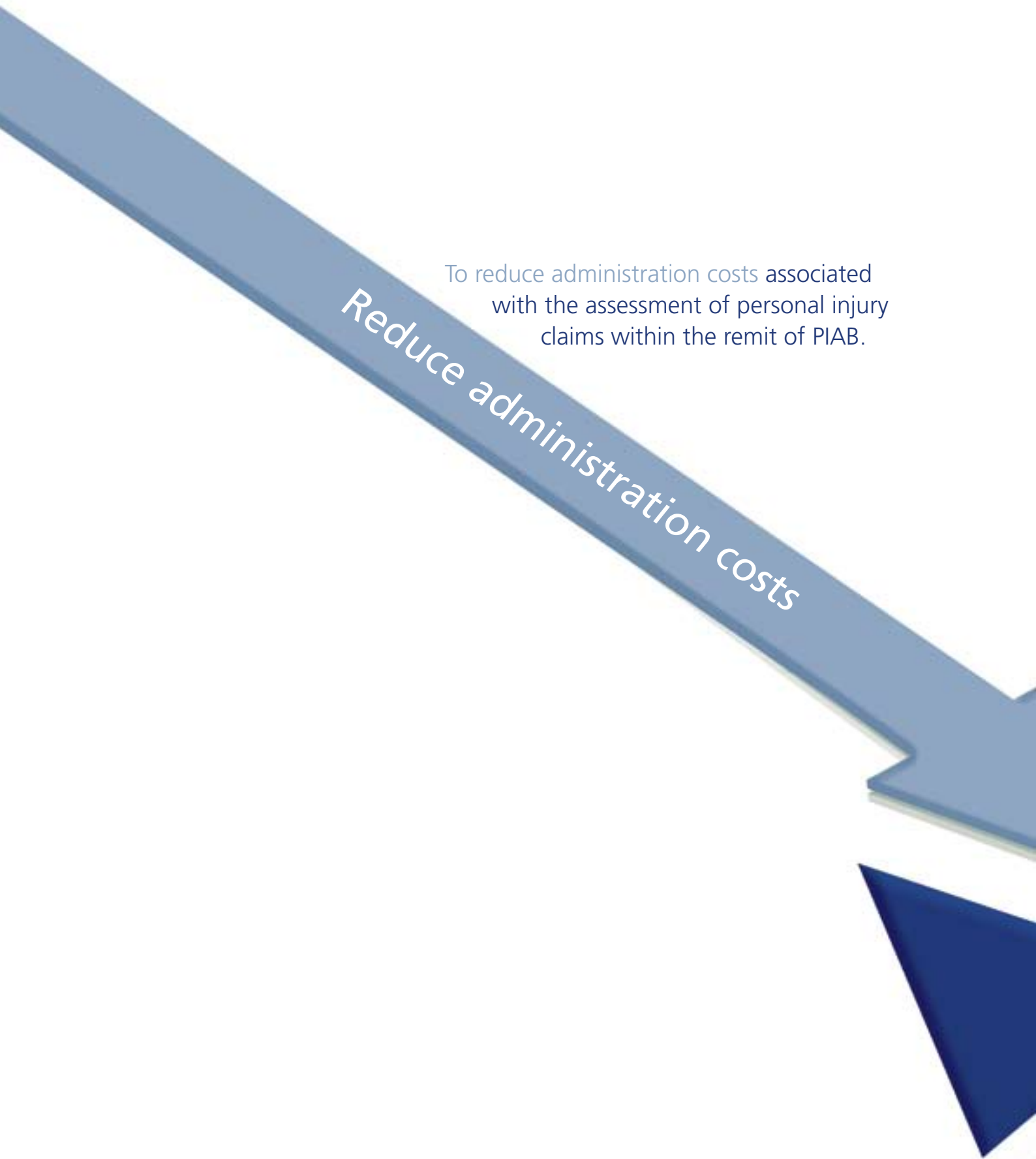
PIAB continued in 2007 to meet its operational costs solely from the fees levied on Claimants and Respondents. Claimants pay €50 with their Applications and Respondents who consent to the process pay €900 (increased to €1050 from 1st January 2008 by Ministerial Order).

Although PIAB is not required to be self-funding under statutory provision, it achieved self-funding on an operational basis by the end of 2005. This has been maintained since, representing a significant achievement as no burden is imposed on the exchequer/taxpayer in funding the societal benefits offered by the PIAB system.

PIAB continues to monitor a number of external factors which could impact upon its funding status in an effort to maintain this self-funding structure. This is achieved by engaging with other agencies such as the Road Safety Authority, the Health & Safety Authority, the Financial Regulator, the Courts Service and the Department of Enterprise, Trade & Employment. This engagement allows PIAB to track the volume of accidents leading to personal injury claims in the country, the volume of claims resolved directly between parties, the volume of claims requiring a PIAB award (no dispute), and the

volume of claims requiring Court adjudication (dispute cases).

This monitoring also allows PIAB to gauge the wider impact the organisation has on society in terms of the reduction in insurance premia, early resolution/settlements, as well as the reduction in cases requiring court time.



Reduce administration costs

To reduce administration costs associated with the assessment of personal injury claims within the remit of PIAB.

Section 2

Workplace and Motor Surveys
including Case Studies



WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

Introduction

PIAB engages in ongoing analysis of claims data to ensure policy remains informed. The following section contains a review of typical accidents/injuries from the point of view of individual attributes of Claimants such as age, gender and occupation type, as well as the types of accidents most likely to be incurred in any particular occupations. A number of case studies are also outlined to provide an insight

into the circumstances surrounding certain personal injury claims.

It is hoped that other agencies, and those involved in accident prevention/risk minimisation, will find this information valuable for developing risk minimisation programmes. PIAB will continue to analyse and publish research findings.

Section 2

Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

Men accounted for 71.5% of Awards for workplace accidents

Women accounted for the remaining 28.5% of Awards

2.1 Employer Liability Study

During 2007, PIAB carried out a detailed analysis of workplace accidents based on the first 1,157 Employer Liability (workplace accidents) Awards processed by the Board. The results were as follows:

- Men accounted for 71.5% of Awards for workplace accidents
- Women accounted for the remaining 28.5% of Awards
- 48% of Awards were made to claimants aged between 30-49 years old
- The average age of claimants was 36 years old

- The average Employer Liability Award was €25,108

- Total Awards of €29m were made for workplace accidents (including loss of earnings of €2.8m)

- PIAB processed and delivered compensation for these claims at a cost of €1.6m

The table below shows the age and gender breakdown of the sample – 71.5% male, 28.5% female and 48% of these awards in respect of 30-49 year olds.

Table 2.1 Gender Breakdown of Employer Liability Awards

Cases	Age<30	30-49	50+	Total
Male	24.9%	35.6%	11.0%	71.5%
Female	10.4%	12.4%	5.8%	28.5%
Total	35.3%	48.0%	16.8%	100.0%

Section 2

Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

The table below shows the average compensation award for each of the age/gender groups with generally higher awards for males and higher awards for older claimants.

Table 2.2 Average Award for each age/gender group

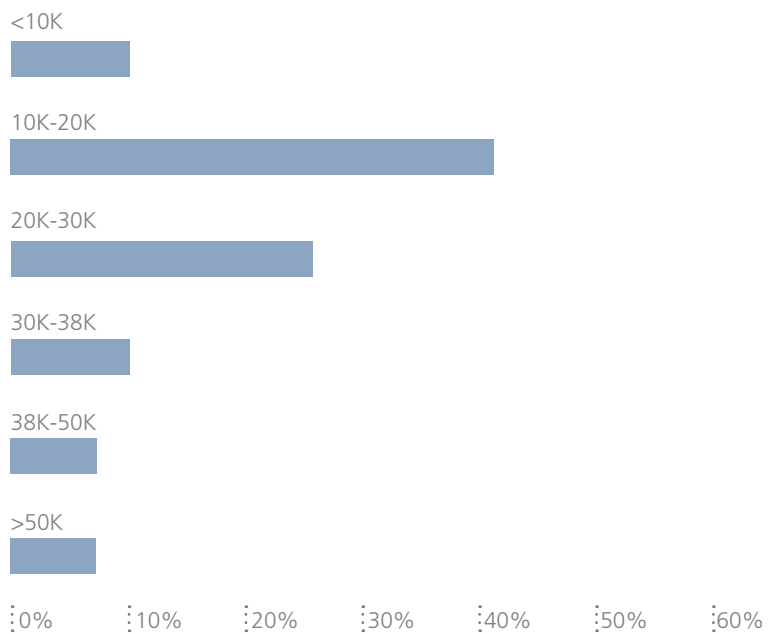
Cases	Age<30	30-49	50+	Total
Male	€24,729	€26,930	€28,975	€26,477
Female	€18,323	€23,531	€23,717	€21,675
Total	€22,845	€26,054	€27,159	€25,108

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

The table below (based on the sample of 1,157 Employer Liability Awards) shows the distribution of awards by value with 93% below €50,000 and the balance above €50,000

Figure 2.1 Distribution of Employer Liability Awards by Value
(Based on sample)



Section 2

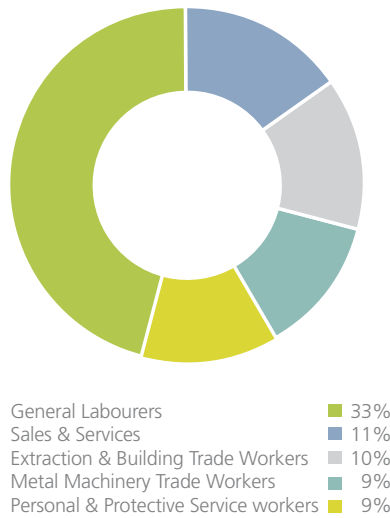
Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

When the Top 5 Occupations by No. of cases were examined we found that the General Labourers category recorded the highest percentage of awards at 33%, as per Fig. 2.2 below.

Figure 2.2 Top 5 Occupation Categories by % of Award (Based on sample)



WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

Further research was conducted to assess the types of accidents resulting in PIAB awards. These are detailed in the figures which follow.

Figure 2.3 Cause of Accidents for General Labourers
(Based on sample)



Fall	27%
Struck	24%
Machine	19%
Defective Equipment	11%
Lifting/Handling	8%
Cuts & Burns	7%
Other	4%



Section 2

Workplace and Motor Surveys including Case Studies

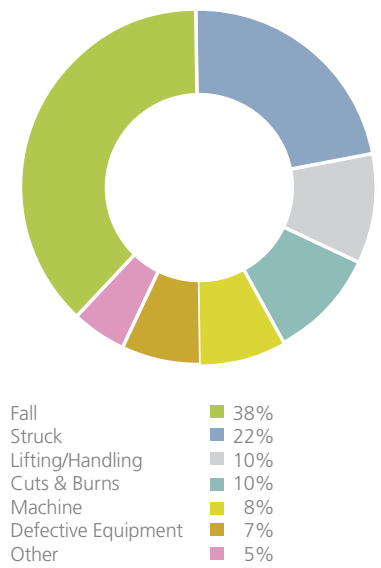
WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES



2.1 Employer Liability Study



Figure 2.4 Cause of Accidents for Sales Workers
(Base on sample)



WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

Figure 2.5 Cause of Accidents
for Office Clerks



Fall	48%
Struck	10%
Machine	10%
Defective Equipment	10%
Cuts & Burns	10%
Lifting/Handling	7%
Other	5%

Section 2

Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

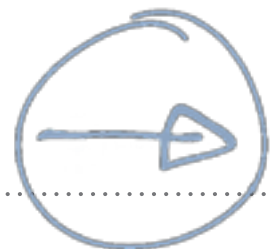
Office clerks received the highest average award for workplace accidents at €38,285

2.1 Employer Liability Study

Analysis was also undertaken of the average award by occupation, as summarised in the table below. Office clerks received the highest average award for workplace accidents at €38,285.

Table 2.3 Occupation Type/Award (based on sample)

Occupation	Average Award
Office Clerks	€38,285
Machine Operators/Assemblers	€34,005
Physical, mathematical and engineering science professionals	€30,688
Metal, machinery and related trades workers	€30,355
Skilled agricultural and fishery workers	€29,261





WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

Finally we examined the average award by accident type, which is included in the table below.

Table 2.9 Accident Type / Average Award (based on sample)

Accident Type	Average Award
Machine	€30,159
Defective System/ Machine	€28,830
Lifting/ Handling	€26,800
Fall	€24,719
Other	€23,277
Cuts/ Burns	€22,007
Struck	€21,723

*Note that the foregoing analysis was based on a sample of the first 1,157 Employer Liability Awards processed by PIAB. Further analysis by PIAB will continue.

Based on this analysis of all workplace assessments made up to mid 2007 we now describe below a number of typical examples of the type of workplace accidents people claimed in respect of and the amount PIAB assessed their claims at.

Section 2

Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

Case Study 1

Paul, a delivery man, was making a delivery to a customer when a falling crate hit him on the head. The force of the blow knocked him to the ground. As he fell, the crate fell on him trapping him beneath it. The crate was quite heavy and it took a number of people to free him from underneath it.

The injuries Paul sustained resulted in pains to the neck, back, shoulder and arm. Paul was a keen footballer but his injuries meant that he could not play for sometime.

PIAB assessed Paul's claim within the nine month period awarding him €21,000 in compensation at a cost of €1,900. The same award would have taken three years to deliver under the old litigation system. The overhead cost would have been around €9,600 for the same award being a total of €30,600 compared to the PIAB total at €22,900 from which the claimant achieved the same level of compensation.



WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

Case Study 2

Michael sustained a serious injury at work when his arm was caught in a printing machine. Michael suffered a badly fractured arm and significant permanent scarring.

of €92,000 compared to the PIAB total at €64,500 from which the claimant achieved the same level of compensation.

PIAB processed Michael's claim within the nine month timeframe. He was awarded €63,000 in compensation at a delivery cost of €1,500. Under the old litigation system, it would have taken three years to deliver Michael's compensation. The overhead cost would have been around €29,000 for the same award being a total

Section 2

Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.1 Employer Liability Study

Case Study 3

Alan, a manual labourer, was lifting a heavy machine unaided at work when he felt an acute strain on his lower back. Alan was out of work for four months as a result of the accident.

PIAB assessed Alan's claim within the nine month timeframe and awarded him €27,000 in compensation at a cost

of €1,400. In comparison, the litigation overhead cost would have been around €12,400 for the same award being a total of €39,400 compared to the PIAB total at €28,400 from which the claimant achieved the same level of compensation

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

72% of all Awards made in 2007 were in respect of Motor Liability Accidents

Men accounted for 47.5% of Motor Awards in 2007

2.2 Motor Liability Study

PIAB also conducted an in-depth analysis of all Motor Liability (Motor) Awards made in 2007. The key findings were as follows:

- 72% of all Awards made in 2007 were in respect of Motor Liability Accidents
- Men accounted for 47.5% of Motor Awards in 2007
- Women accounted for 52.5% of Motor Awards in 2007
- Overall average compensation amount for a Motor Award in 2007 was €21,707
- Men secured average compensation amount for Motor Awards in 2007 of €22,140
- Women secured average compensation amount for Motor Awards in 2007 of €21,313
- Claimants aged between 25 and 44 accounted for 45% of all Motor Awards – see table below.

Table 2.5 Age Profile of Claimants who were awarded compensation for Motor Claims in 2007

Age	% of Total
0-17	8.90%
18-24	16.50%
25-34	25.60%
35-44	19.30%
45-54	15.10%
55-64	9.60%
65+	5.00%

Section 2

Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

80% of claimants cited multiple or neck, back & whiplash injuries as the basis for the claim

2.2 Motor Liability Study

A breakdown of injury types and associated average awards is shown in the table below.

- 80% of claimants cited multiple or neck, back & whiplash injuries as the basis for the claim

- Pelvis/Leg/Foot Awards generated the highest level of average Award of €28,519

Table 2.6 Injury Type and Associated Average Award for Motor Awards in 2007

Injury	% of Total	Average Award 2007
Head	2.50%	€21,240
Multiple	43.20%	€23,416
Neck/Back/Whiplash	38.30%	€17,637
Other	8.10%	€19,298
Pelvis/Leg/Foot	1.70%	€28,519
Psychological	0.50%	€18,093
Shoulder/Arm/Hand	4.20%	€26,207
Thorax/Abdomen	1.50%	€22,806

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

Kilkenny and Waterford had the lowest number of Motor Liability Awards per head of population

2.2 Motor Liability Study

Finally, a geographical analysis shows that Dublin recorded the highest overall percentage of Motor Awards in 2007 accounting for 23.66%. Carlow and Leitrim recorded the joint lowest overall percentage of Motor Awards in 2007 accounting for just 0.79% each.

Louth and Limerick however had the highest number of Awards per head of population while Kilkenny and Waterford had the lowest number of Motor Liability Awards per head of population. See the following maps.

Section 2

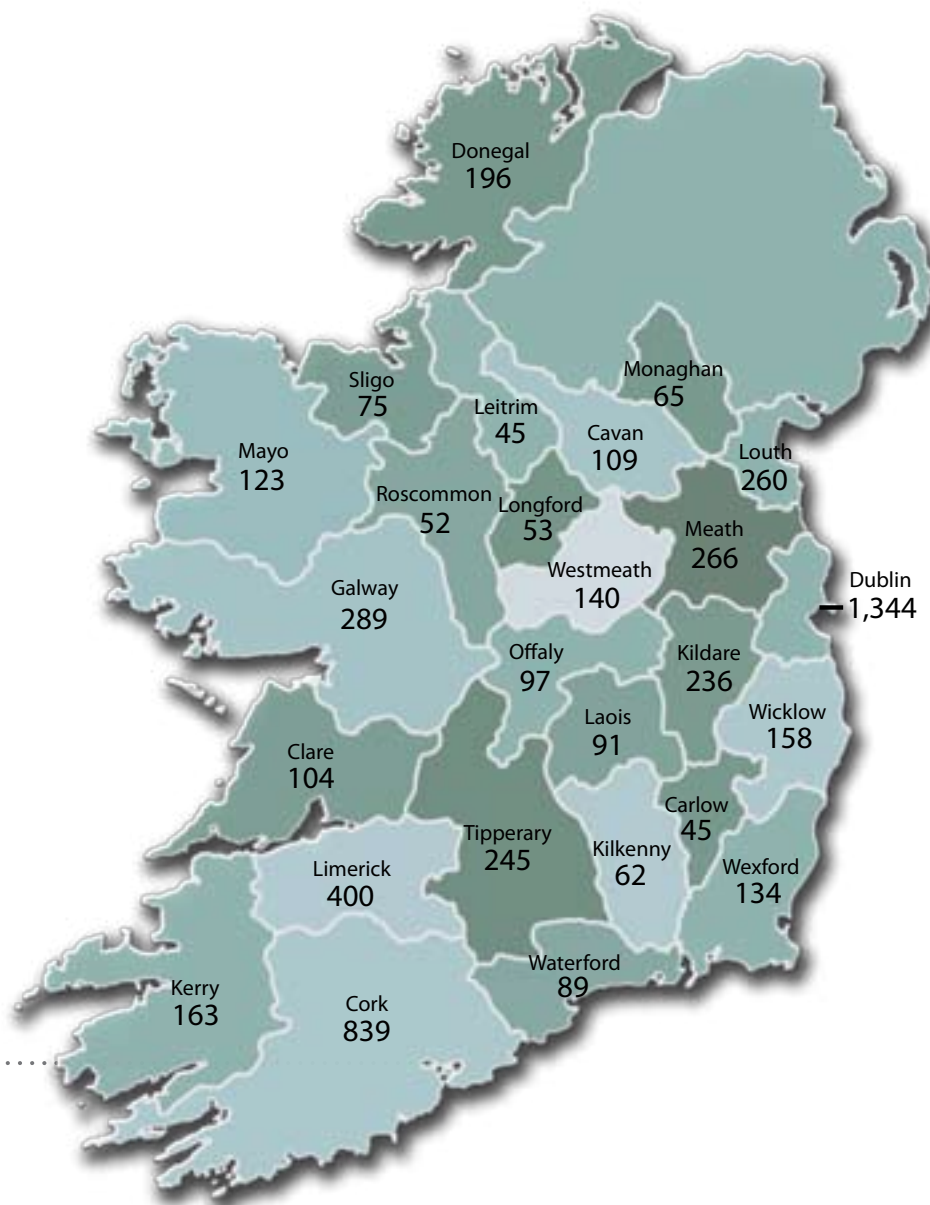
Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

PIAB made 158
Motor Liability
Awards to Wicklow
claimants in 2007

2.2 Motor Liability Study

Table 2.7 Number of PIAB Motor Liability Awards per County in 2007



*In 2007 115 Motor Liability Awards were made to residents of Northern Ireland, 68 to residents of Great Britain and 24 to residents in other parts of the world

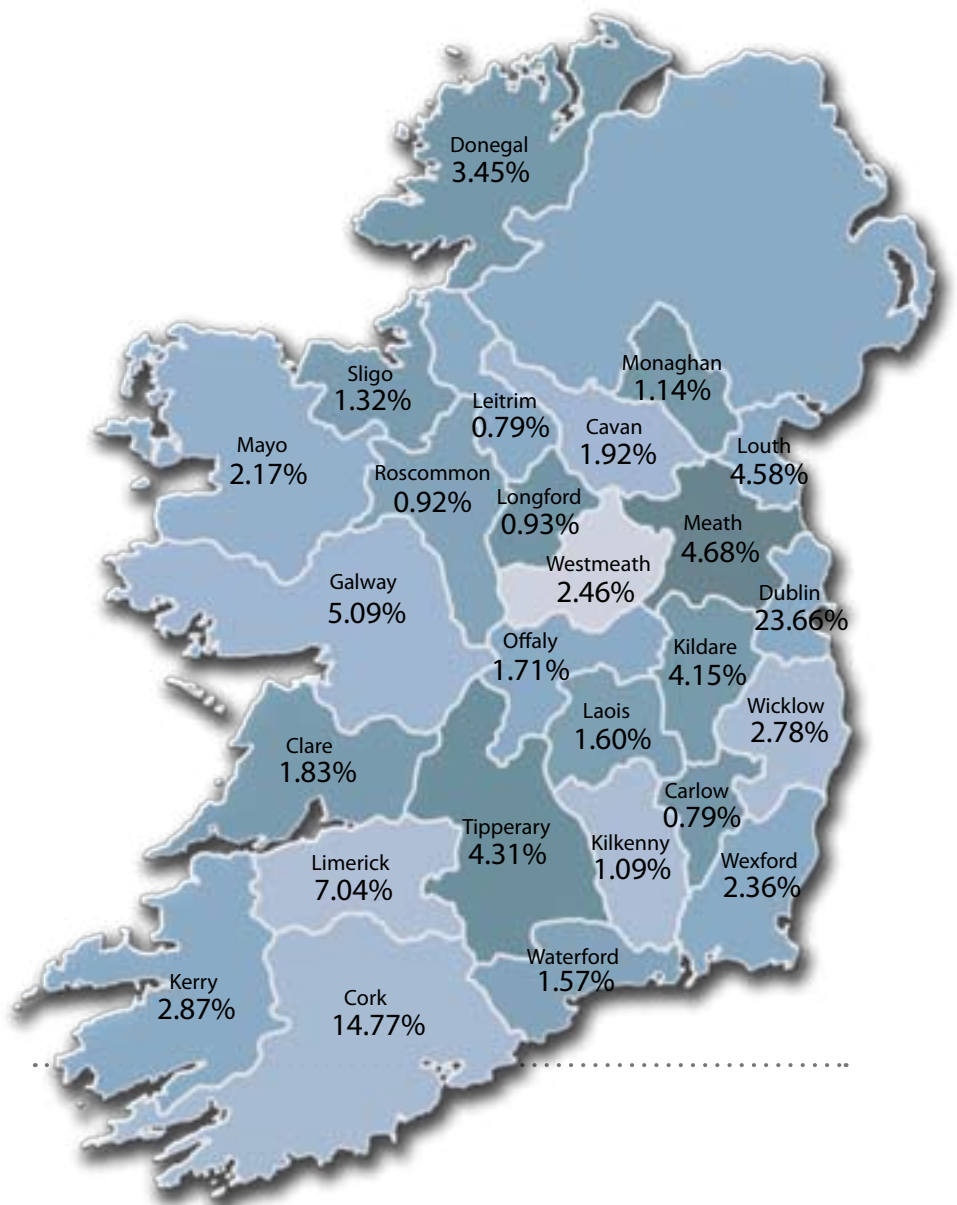


WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

Wicklow claimants accounted for 2.78% of all PIAB Motor Liability Awards in 2007

2.2 Motor Liability Study

Table 2.8 % of PIAB Motor Liability Awards per County in 2007



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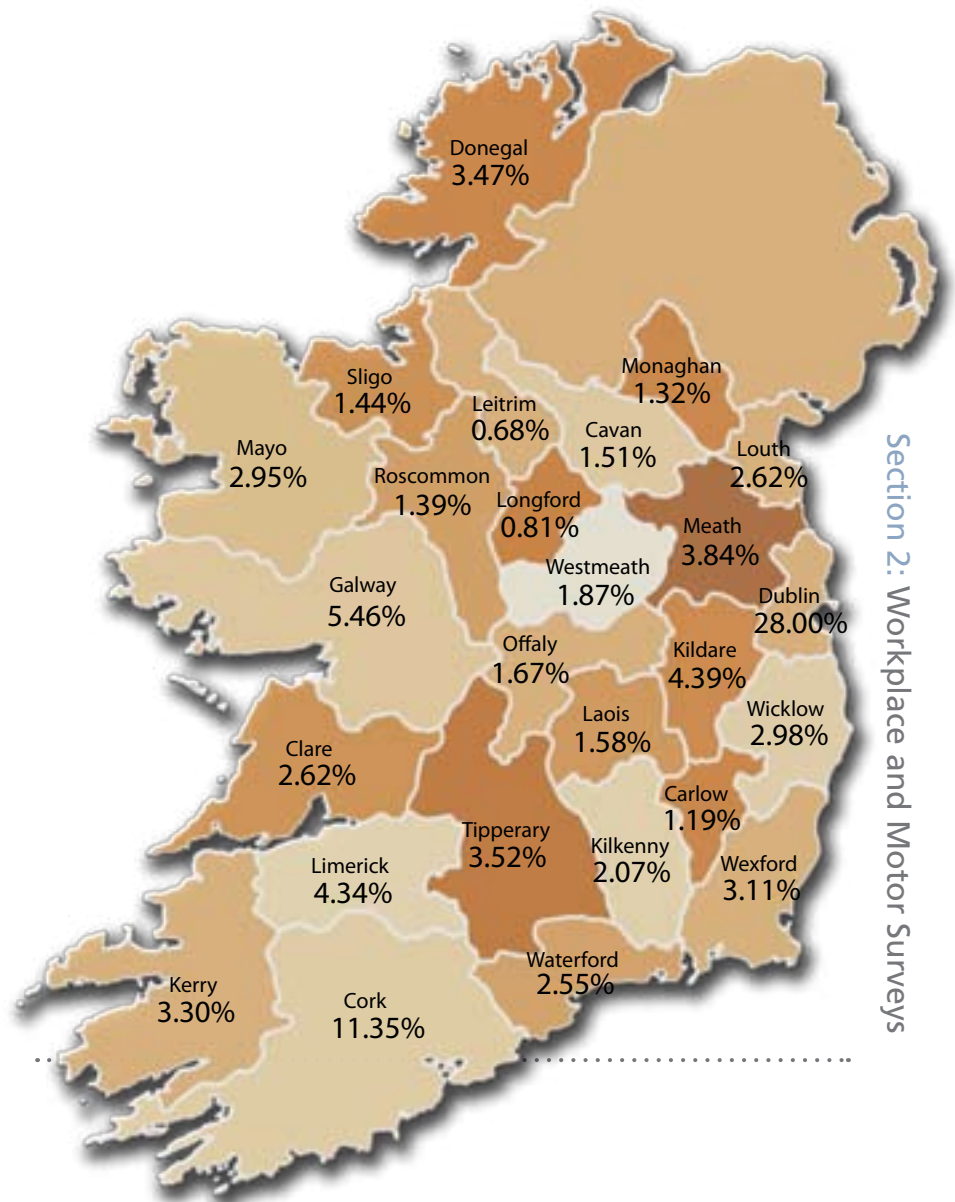
Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

Wicklow accounts
for 2.98% of the
total population

2.2 Motor Liability Study

Table 2.9 % of total population per County



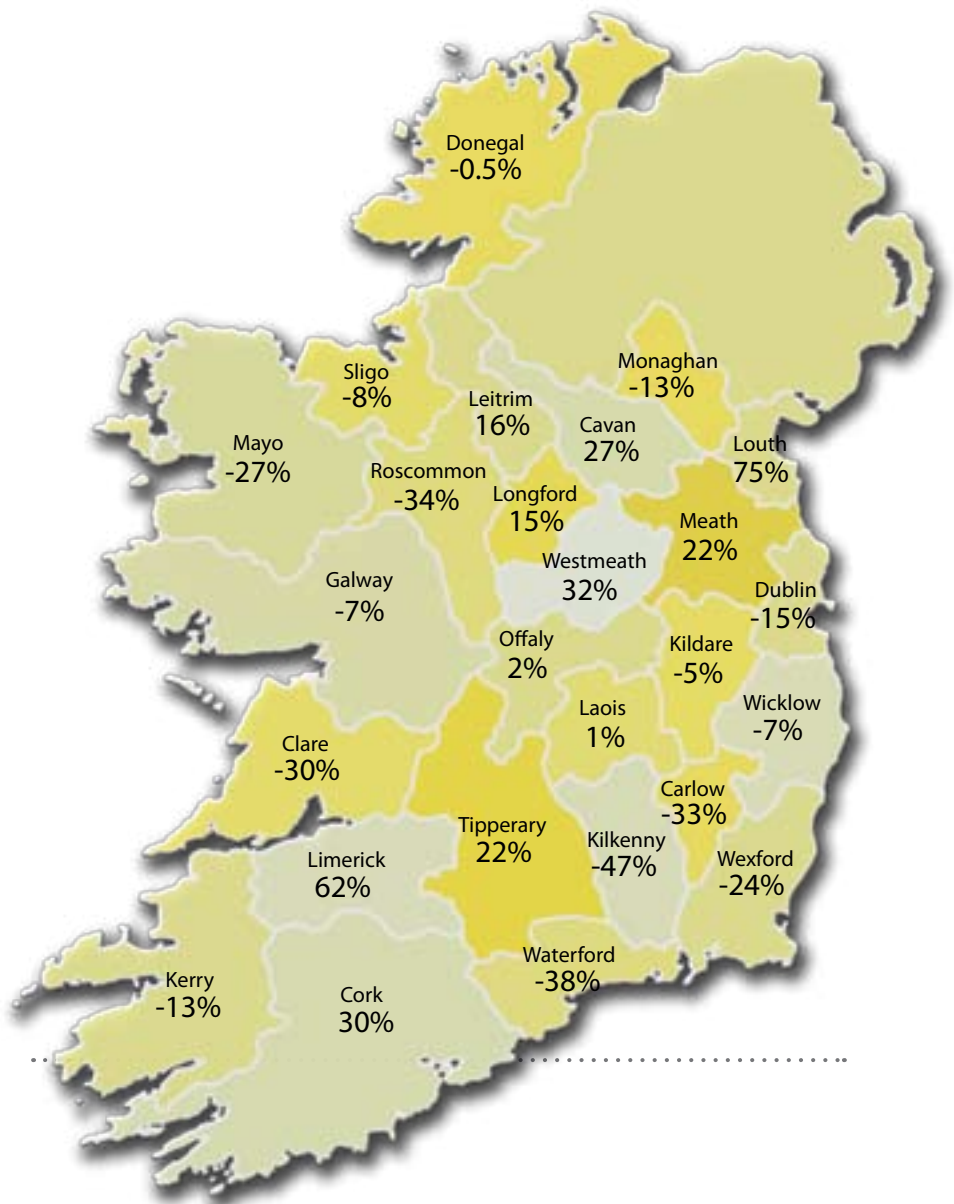


WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

7% less PIAB Motor Liability Awards were made to Wicklow claimants than expected when compared with population levels in 2007

2.2 Motor Liability Study

Table 2.10 Variance of actual number of PIAB Motor Liability Awards made per county compared with actual county population



Section 2

Workplace and Motor Surveys including Case Studies

WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.2 Motor Liability Study

Motor Liability Case Studies

Below are some case studies relating to claimants who were involved in motor accidents, made a claim through PIAB and were awarded compensation.

Case Study 1

Mary was involved in a single vehicle motor accident and sustained severe head and neck injuries. The car she was in went out of control, hit a wall and turned over a number of times.

Mary submitted a personal injury claim directly to PIAB, without assistance from a third party intermediary. The direct application process involved Mary filling out the claim application form. The form can be downloaded online or obtained by contacting the PIAB Lo-call number 1890 829 121 who will also assist with completion of the form. The application was submitted with a €50 fee and an accompanying medical report.

Following a full assessment of her injuries, PIAB awarded total compensation of €230,000 to Mary. Mary's claim was processed by PIAB within the nine month timeframe.

The total cost of delivering Mary's compensation was €2,000. Under the old litigation system it would have taken 3 years to process Mary's claim. The overhead cost would have been around €100,000 for the same award being a total of €330,000 compared to the PIAB total at €232,000 from which the claimant achieved the same level of compensation.



WORKPLACE AND MOTOR SURVEY INCLUDING CASE STUDIES

2.2 Motor Liability Study

Case Study 2

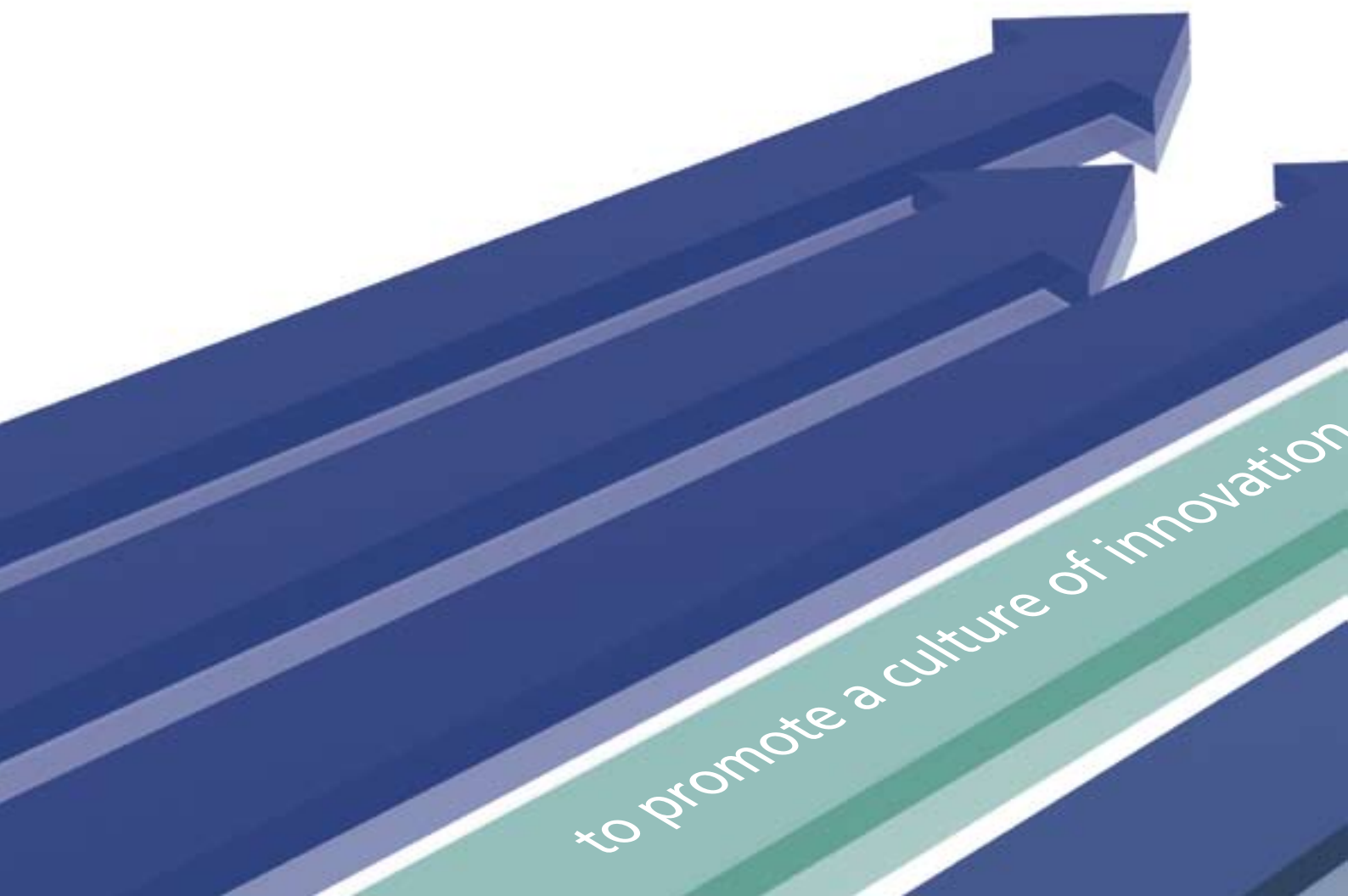
Sean was travelling home from work in a mini-bus when it suddenly braked. Sean sustained a soft tissue injury to his neck and back and was out of work for some time as a result.

PIAB awarded Sean €13,600 compensation at a delivery cost of €1,180. His claim was processed within the nine month timeframe.

Under the old litigation system, it would have taken three years to process Sean's claim. The overhead cost would have been around €6,200 for the same award being a total of €19,800 compared to the PIAB total at €14,780 from which the claimant achieved the same level of compensation.

Section 2

Workplace and Motor Surveys including Case Studies



to promote a culture of innovation

Section 3

Communications and Customer Service

To promote a culture of innovation and excellence, fostering an efficient, flexible and cost-effective organisation with motivated and skilled staff.

and excellence

COMMUNICATIONS AND CUSTOMER SERVICE

3.1 People and Systems

In order to ensure an ongoing focus on people and systems within the organisation, in 2007 PIAB concentrated on a number of initiatives across organisational functions including Human Resource Management, Information and Communications Technology and Finance.

Section 3

Communications and Customer Service

COMMUNICATIONS AND CUSTOMER SERVICE

PIAB is committed to the role and potential of 'Partnership' to deliver real improvements to the quality of working life

3.2 Human Resource Management

• Partnership

The PIAB Partnership Committee was formed and held its first meeting in 2007. The committee consists of staff representatives from the various unions, staff representatives of non-union members and members of the management team. The group is jointly chaired by the CEO and a staff representative. PIAB is committed to the role and potential of 'Partnership' to deliver real improvements to the quality of working life. In addition, PIAB has developed a consistent communications policy through staff meetings, use of a dedicated intranet, and ongoing "one-to-one" communication initiatives.

• Training & Development

In 2007, PIAB supported the objective of motivating and up-skilling staff through a variety of training and personal development programmes. PIAB's competency based framework facilitates consistent assessment and development of staff.

The training programme was developed with an emphasis on an in-house mentoring programme to ensure the transfer of skills. This focused on key technical skills. In addition, further training was carried out by external facilitators. During 2007, we commissioned a training needs analysis with all staff to identify and address any training requirements.

Also in 2007, PIAB issued an invitation to tender for the provision of services to assist in developing project management skills within the organisation. Specifically, the aim was to develop a recognised and structured project management framework through which all staff would benefit from project management training.

As part of the project all PIAB management were trained and took an active part in the development of the system. Guidelines and templates were developed and a Project Board is now in place.

• Team Working and Cross-Functional Working

PIAB is committed to, and recognises the value of team working. PIAB has created a number of cross-functional teams to assess and report on the following areas:

- Atypical Working
- Partnership
- Career Planning and Competency Development
- Retention of staff
- PMDS
- Dignity and respect at work
- Organisation Structure

During 2007, PIAB conducted an internal review of its organisation structure to maximise its operating efficiency. As a result a new Finance Directorate was created.

Section 3

Communications and Customer Service

COMMUNICATIONS AND CUSTOMER SERVICE

.....

This new strategy will facilitate improved customer service by providing 24/7 online completion of applications

3.3 Information and Communications Technology

.....

Information Technology (IT) is a key enabler in achieving the key objectives of the PIAB Strategic Plan. PIAB has put in place, and continues to maintain, a modern and user friendly technological infrastructure to support the effective operation of the organisation. PIAB utilises cutting edge technology both in its assessment centre, as well as through its outsourced service centre provider.

Technological capability underpins the organisations ability to deliver its services effectively and efficiently. The Initial IT Strategy has delivered a robust, leading edge technical platform and key applications that support the current and future business needs (e.g. a paperless office, internet-based systems and internal knowledge systems). These include a financial system, email, office automation, communications (phones, etc) and a website which has exceeded two million interfaces. These systems provide valuable technical and strategic management information in assisting the Board to achieve its objectives. During 2007, zero IT downtime was achieved which is a significant service level.

Electronic correspondence with Respondents was developed in 2007. This facility was developed with insurers who indemnify the majority of Respondents and where

multiple communications were occurring on a daily basis. This system creates efficiencies through faster communication methods between PIAB and Respondents leading to earlier decisions for claimants. There is also a substantial saving on postal outlay.

The PIAB Corporate Strategy places emphasis on the customer and the need to meet service expectations. The strategic role that IT plays in delivering this corporate strategy highlighted the case for change and the need to further enhance the IT strategy.

During 2007, work commenced on Phase 2 IT Strategy to formulate the IT strategic direction. This involved workshops and research with key stakeholders to examine the current business environment, determine business and IT requirements and confirm the business strategy. The development of a new IT strategy for PIAB looks at the case for change, the vision for IT within PIAB as an enabler to deliver improved customer service and greater options for customers when contacting PIAB. This new strategy will facilitate improved customer service by providing 24/7 online completion of applications and availability of tracking system for claimants. It will also provide online payment facilities and a new improved website to support the PIAB corporate strategy.

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COMMUNICATIONS AND CUSTOMER SERVICE

PIAB aims to provide a reliable, available and consistent customer experience across all communication channels

3.4 Customer Service

In 2007, PIAB continued to develop superior customer service by creating a transparent and accessible claims assessment process.

PIAB is accessible on its Lo-call number 1890 829121 from 8am to 8pm Monday to Saturday. In 2007, PIAB handled almost 55,000 calls with the highest standard of service. Feedback from customers who called the PIAB helpline was very positive with high satisfaction levels reported. A summary of feedback is outlined below:

- 99.5% of callers were dealt with in a friendly and courteous manner
- 97% of callers felt the person dealing with them sounded knowledgeable and informed on options available to them
- 100% of questions were answered to their satisfaction
- 94% of callers were aware how to move matters forward with their claim
- 90% fully understand PIAB after call to Service Centre

Role of Technology

The role that technology plays in developing superior customer service was identified as a key reason to review the IT Strategy for PIAB and work commenced on this in 2007.

PIAB is committed to developing superior customer service by creating a transparent and accessible claims assessment process. Developing an effective and efficient online presence will assist PIAB to enhance the PIAB brand and improve the customer experience for claimants by providing more robust online self-service capabilities. PIAB aims to provide a reliable, available and consistent customer experience across all communication channels. This allows the customer to interact with PIAB through whichever channel they choose and to experience a transparent and efficient claims process.

The PIAB website has proven to be an effective source of information for customers with in excess of two million hits to date. PIAB is committed to improving this website to ensure it provides content and functionality in a simple intuitive way that will have greater appeal for customers.

Section 3

Communications and Customer Service

COMMUNICATIONS AND CUSTOMER SERVICE

The awareness campaign, linked to the launch of a new brand and upgraded website, will be implemented during 2008

3.5 Information, Communication and Awareness

As a public service agency dealing with the needs of both accident victims and those considered responsible for these accidents, PIAB recognises the need to inform the public of its existence, how to contact us, what we do and the benefits of our service.

This is particularly important in view of the fact that accident victims must make their claim through PIAB unless they can settle the case directly. To facilitate this PIAB has adopted a multi-faceted approach based on informing its primary audiences i.e. the general public, accident victims and those responsible for accidents (Respondents and their Insurers), and its secondary audiences e.g. Government, medical community, influencers etc. In addition, the Board established a specific committee to develop a communications strategy to drive awareness of PIAB and its benefits. This strategy was finalised in 2007.

While the approach adopted in 2007 consisted primarily of various targeted stakeholders, the approach in 2008 will be linked to a broader based information/awareness campaign about the organisation and its services, which will be enhanced by a new on-line offering. The awareness campaign, linked to the launch of a new brand and upgraded website, will be implemented during 2008.

In 2007, PIAB targeted a range of stakeholders by delivering a number of presentations and briefings to various groups. In addition, PIAB maintains regular contact with key stakeholders such as the Oireachtas, Courts Services, Road Safety Authority, the Health & Safety Authority, IBEC, ICTU, the Small Firms Association, ISME, the Consumers Association of Ireland, the Financial Regulator, the medical community and importantly our governing Department and Minister for Enterprise, Trade & Employment.

PIAB will continue to support these and other initiatives in the future and will continue to engage with its key stakeholders. In 2008, PIAB plans to forge stronger links to groups representing foreign nationals in Ireland, recognising the changing demographic patterns in society.

COMMUNICATIONS AND CUSTOMER SERVICE

It is estimated that more than two-thirds of cases no longer need to enter litigation

3.6 Changing Culture

Since the establishment of PIAB, the entire face of personal injury claims resolution has changed in Ireland. While PIAB directly assessed 8,208 claims in 2007 PIAB facilitated the settling of many other cases between parties. It is estimated that more than two-thirds of cases no longer need to enter litigation.

PIAB has had a direct impact on the level of insurance premiums in this country. Data from the Central Statistics Office shows the steady decline in motor insurance premiums since the establishment of PIAB.

- In real terms, motor insurance premiums have dropped by approx 40% since PIAB start up in mid-2004.

- In real terms, motor insurance premiums have dropped by approx 50% since their peak in April 2002.
- Motor insurance premiums, in absolute terms, are 6% below what they were in March 1998.

PIAB continually monitors developments in the personal injury arena at home and abroad. Additionally, PIAB produces and publishes relevant statistics to interested parties.

3.7 Stakeholder Engagement

Since the development of PIAB's first Strategic Plan, the organisation has continued its consultation process with key stakeholders in the environment in order to identify areas of continuous improvement and the need for new/ additional services. The outputs from this resulted in an amendment to the PIAB Act and improvements to the process e.g. new policies in relation to allowing medical and legal fees.

PIAB has also had briefing sessions with Oireachtas Members and also hosted an Insurance Industry Forum event along with the Financial Regulator and the Financial Services Ombudsman, attended by Michael Martin T.D., Minister for Enterprise, Trade & Employment.



Section 3

Communications and Customer Service

COMMUNICATIONS AND CUSTOMER SERVICE



3.8 Stakeholder Relationships



As indicated in Section 3.7, PIAB continues to develop working relationships with key stakeholders and interested parties to identify the required processes, systems, and resources to enable PIAB become a repository for all claims data. In this regard significant interaction has taken place with our various stakeholders.



To develop superior
customer service by creating
a transparent and accessible
claims assessment process.



Section 4

Corporate Governance

To develop superior customer service

CORPORATE GOVERNANCE

Introduction

PIAB is a statutory body established by the Personal Injuries Assessment Board Act 2003.

PIAB operates in accordance with the provisions of the Personal Injuries Assessment Board Acts 2003 and 2007, and under the aegis of the Minister for Enterprise, Trade and Employment who is empowered to provide funds to the agency to enable it to discharge its

obligations, and seek information on the agency's activities.

In addition to its own governing legislation, PIAB 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:

4.1 Code of Practice for the Governance of State Bodies

PIAB has developed and implemented procedures to ensure that it complies with this Code of Practice. The Board's Chairperson has confirmed the Board's compliance with the Code of Practice to the Minister for Enterprise, Trade & Employment. Towards the end of 2007 the Board of PIAB carried out a review of the functioning of the Board from a governance aspect. The various recommendations resulting from the review report are currently being implemented.

4.2 Ethics in Public Office Act, 1995

PIAB was brought within the scope of the Ethics in Public Office Act, 1995 with effect from 1st January 2006 (S.I. No 672 of 2005) and has adopted procedures to comply with the Act.

In accordance with the above Act all Board members and staff holding designated positions have completed statements of interest in compliance with the provisions of the Act.

4.3 Safety, Health and Welfare at Work Act 2005

In accordance with the Safety, Health and Welfare Act 2005, PIAB 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.

Section 4

Corporate Governance

CORPORATE GOVERNANCE

Placing PIAB at the forefront of implementing data protection procedures

4.4 Employment Equality Acts, 1998 and 2004

PIAB is committed to a policy of equal opportunity and adopts a positive approach to equality in the organisation. PIAB is committed to developing a balanced work/life environment for all staff. It currently operates flexible working hours attendance arrangements and is examining other atypical working arrangements in conjunction with staff.

4.5 Data Protection Acts, 1988 and 2003

PIAB is a registered data controller under the Data Protection Acts. During 2007, PIAB agreed a formal Data Protection Policy with the Office of the Data Protection Commissioner. This was a significant development and places PIAB 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.

4.6 Freedom of Information Acts, 1997 and 2003

As a newly established organisation PIAB has yet to be brought under the remit of the Freedom of Information Acts. It is envisaged that PIAB will be brought within this remit in the near future.

4.7 Official Languages Act 2003

PIAB 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 in Irish and English.

4.8 Procurement

Competitive tendering is the normal procedure utilised by PIAB in the procurement process. All tenders issued have had due regard to the value thresholds for the application of procurement rules. PIAB 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.

Section 4

Corporate Governance

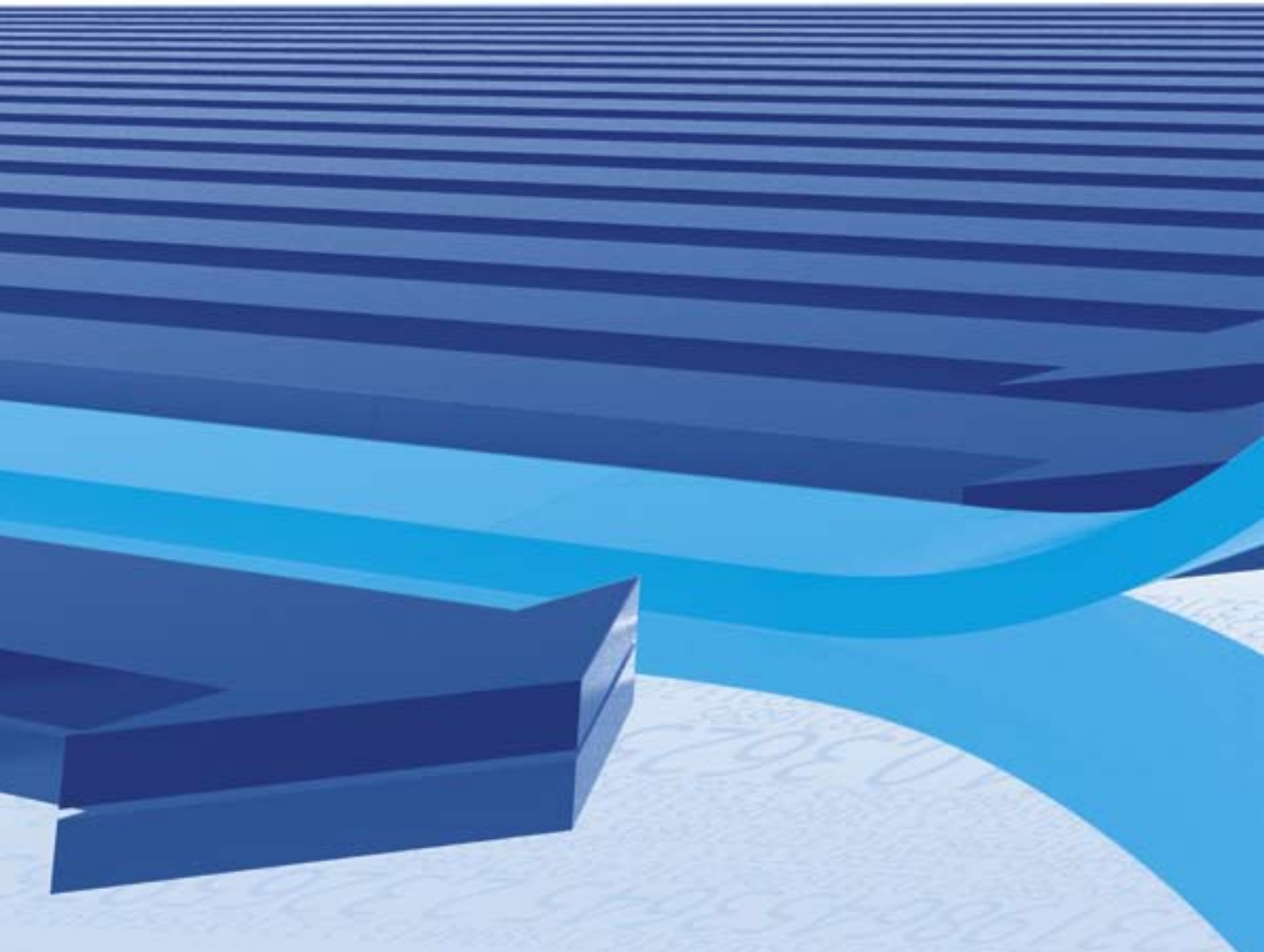
CORPORATE GOVERNANCE

4.9 Prompt Payment of Accounts Act, 1997

PIAB comes under the remit of the Prompt Payment of Accounts Act, 1997, and the European Communities (Late Payment in Commercial Transactions) Regulations 2002. It is the policy of PIAB 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.

4.10 Taxation

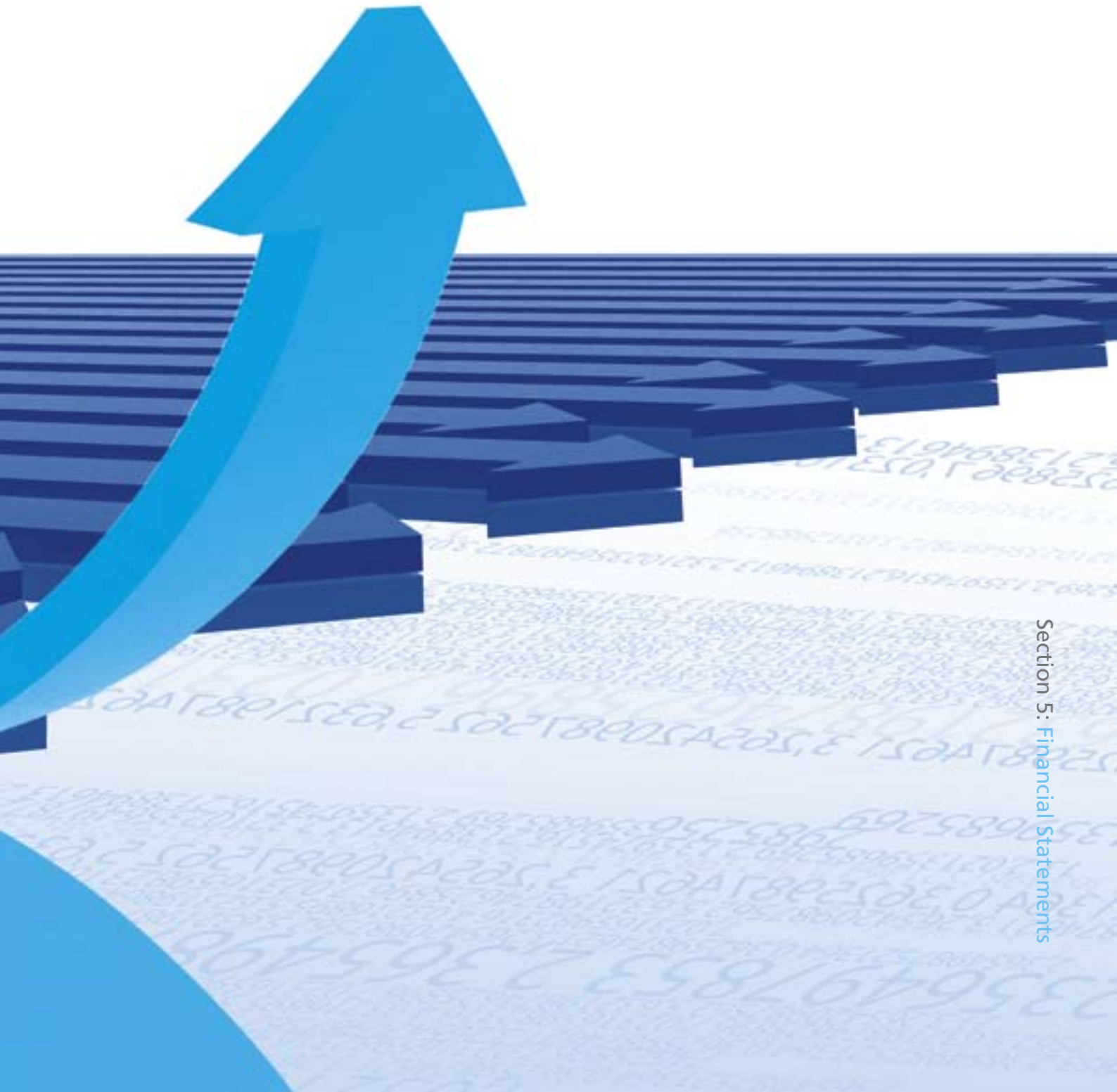
PIAB confirms compliance with tax laws. Procedures are in place to ensure that PIAB is exemplary in its compliance with its obligation under taxation laws and that all tax liabilities are paid on or before the relevant due dates.



Section 5

Financial Statements

To increase awareness of PIAB and its benefits.



FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

General Information

Chairperson

Dorothea Dowling

Board Members

Senator Joe O'Toole
Patricia Byron
John Fay
Tom Noonan
Pat Healy
Ann Fitzgerald
Mary O'Dea
Frances Cooke
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

Section 5

Financial Statements

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Statement of Responsibilities of the Board

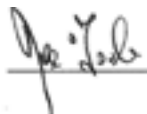
Section 77 of the Personal Injuries Assessment Board Act 2003, requires the Board to prepare annual financial statements in the format and manner specified by the Minister for Enterprise, Trade and Employment.

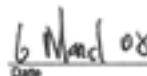
In preparing those accounts, the Board is required to:

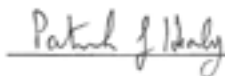
- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) Prepare the financial statements on the going concern basis unless it is inappropriate to presume the Board will continue in operation.
- (d) State whether 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 of the PIAB and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board




Date




Date

Section 5

Financial Statements

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Statement on Internal Financial Control

On behalf of the Personal Injuries Assessment Board (PIAB) 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 Personal Injuries Assessment Board has taken steps to ensure an appropriate control environment is in place 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.

PIAB 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
-

Section 5

Financial Statements

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Statement on Internal Financial Control

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 cash-flow 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 PIAB is exposed. A Finance Committee has been established to review the annual financial statements, annual 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 Finance Committee and Audit Committee and approval by the Board.

I confirm that a formal and detailed review of the effectiveness of the system of internal financial control was undertaken in respect of 2007.

Signed on behalf of the Members of the Board



Dorothea Dowling
Chairperson
Personal Injuries Assessment Board

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

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

.....

I have audited the financial statements of the Personal Injuries Assessment Board for the year ended 2007 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.

Respective Responsibilities of the Board and the Comptroller and Auditor General

The Board is responsible for preparing the financial statements in accordance with the Personal Injuries Assessment Board Act 2003, and for ensuring the regularity of transactions. The Board prepares the financial statements in accordance with Generally Accepted Accounting Practice in Ireland. The accounting responsibilities of the Members of the Board are set out in the Statement of Responsibilities of the Board.

My responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

I report my opinion as to whether the financial statements give a true and fair view, in accordance with Generally Accepted Accounting Practice in Ireland. I also report whether in my opinion proper books of account have been kept. In addition, I have to state whether the financial statements are in agreement with the books of account.

I report any material instance where moneys have not been applied for the purposes intended or where the transactions do not conform to the authorities governing them.

I also report if I have not obtained all the information and explanations necessary for the purposes of my audit.

I review whether the Statement on Internal Financial Control reflects the Board's compliance with the Code of Practice for the Governance of State Bodies and report any material instance where it does not do so, or if the statement is misleading or inconsistent with other information of which I am aware from my audit of the financial statements. I am not required to consider whether the Statement on Internal Financial Control covers all financial risks and controls, or to form an opinion on the effectiveness of the risk and control procedures.

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Section 5

Financial Statements

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

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

I read other information contained in the Annual Report, and consider whether it is consistent with the audited financial statements. I consider the implications for my report if I become aware of any apparent misstatements or material inconsistencies with the financial statements.

Basis of Audit Opinion

In the exercise of my function as Comptroller and Auditor General, I conducted my audit of the financial statements in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board and by reference to the special considerations which attach to State bodies in relation to their management and operation. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures and regularity of the financial transactions included in the financial statements. It also includes an assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Board's circumstances, consistently applied and adequately disclosed.

I planned and performed my audit so as to obtain all the information and explanations that I considered necessary in order to provide me with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming my opinion I also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In my opinion, the financial statements give a true and fair view, in accordance with Generally Accepted Accounting Practice in Ireland, of the state of the Board's affairs at 31 December 2007 and of its income and expenditure for the year then ended.

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



Gerard Smyth
For and on behalf of the
Comptroller and Auditor General
30 May 2008

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Statement of Accounting Policies

1. Basis of Preparation

The financial statements are prepared under the accruals method of accounting and under the historical cost convention and comply with the applicable financial reporting standards and are in the format agreed with the Minister for Enterprise, Trade and Employment.

2. State Grants

State Grants for recurrent expenditure, including amounts applied by the Department of Enterprise, Trade and Employment in meeting the expenditure of the Board for the period are recognised on a cash receipts basis.

3. Fee Income

Fee Income consists of Claimant, Respondent and reimbursable Medical Fees. Claimant fees are recognised on a cash receipts basis. Respondent Fees are recognised on consent to the PIAB assessment process. Medical fees are recognised when the claim-related costs are incurred.

4. 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	5%	Straight Line
IT Hardware/Software	25%	Straight Line
Office Equipment	20%	Straight Line
Fixtures & Fittings	12.50%	Straight Line
Office Furniture	12.50%	Straight Line

A full year's depreciation is provided in the year of acquisition.

5. Capital Account

State Grants used for the purchase of fixed assets are transferred to the Capital Account in the year in which the expenditure is incurred and are credited to income over the estimated useful lives of the related assets.

The Capital Account balance represents the unamortised value of State Grants applied for capital expenditure purposes and the value of assets transferred to the Board.

Section 5

Financial Statements

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Statement of Accounting Policies

6. 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.

7. Operating Lease

Rental payments under the operating lease are charged to the Income and Expenditure Account on an accruals basis.

8. Superannuation

In view of the arrangements, as described in Note 13, which the Board is putting 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.

9. PIAB General Reserve

As the Board develops its functions, it may be necessary for it to have recourse to legal action to recover fees due to it under the Act. In certain cases, the Board considers it prudent to have adequate resources available to meet such costs.

Accordingly amounts are transferred from the Income and Expenditure Account to the General Reserve when deemed necessary.

10. Debtors

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

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Income and Expenditure Account - For the Year Ended 31 December 2007

Income	Notes	2007 €	2006 €
State Grant		75,021	363,510
Transfer from / (to) Capital Account	10	273,385	303,904
Fee Income	1	14,142,949	10,954,343
Interest Receivable		73,862	54,674
Other Income		0	150
Total Income		14,565,217	11,676,581
Expenditure			
Salaries, Pensions and related expenses	2	5,046,883	3,747,081
Claims Processing expenses	3	5,429,029	3,349,289
Board Member Fees and expenses		110,802	110,322
Accommodation & Establishment Costs	4	425,025	318,200
Recruitment, Training & Education	4	194,357	172,719
Information, Research & Communication	4	286,378	224,592
Legal Cost & Professional Fees	4	804,411	1,607,903
IT Costs	4	692,899	641,450
Telecommunication Costs		204,801	130,926
General Administration	4	914,744	723,711
Profit / Loss on Disposal of Fixed Assets		(2,829)	0
Depreciation		388,217	358,639
Total Expenditure		14,494,717	11,384,832
SURPLUS FOR THE YEAR		70,500	291,749
Transfer to General Reserve		0	0
Balance at 1 January		878,943	587,194
Balance at End of Year		949,443	878,943

Patrick J. Walsh
On Behalf of the Board
6 March 08
Date

John J. Walsh
On Behalf of the Board
6 March 08
Date

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

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Section 5 Financial Statements

Balance Sheet at 31 December 2007

FIXED ASSETS	Notes	2007	2007	2006	2006
		€	€	€	€
Tangible Assets	5		1,093,123		1,211,638
CURRENT ASSETS					
Debtors	6	2,088,241		1,917,253	
Cash at bank and on hand		3,055,292		2,559,227	
Current Assets		5,143,533		4,476,480	
CURRENT LIABILITIES					
Creditors: Amounts falling due within one year	7	3,735,224		2,455,630	
NET CURRENT ASSETS			1,408,309		2,020,850
Provision for liabilities	8		556,790		1,084,960
NET ASSETS			1,944,642		2,147,528
FINANCED BY:					
Capital Account	10		745,199		1,018,585
Income & Expenditure Account			949,443		878,943
PIAB General Reserve	11		250,000		250,000
			1,944,642		2,147,528

Patrick J. Haly
On Behalf of the Board
6 March 08
Date

Ann-Joelle
On Behalf of the Board
6 March 08
Date

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

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Cash Flow Statement For the Year Ended 31 December 2007

	Notes	2007 €	2006 €
Reconciliation of Surplus for Year to Net Cash Flow from Operating Activities			
Surplus for Year		70,500	291,749
Non Operating Items			
Bank Interest		(73,862)	(24,855)
Sale of fixed asset		(2,829)	0
Non Cash Items			
Capital Account Transfer		(273,385)	(303,904)
Depreciation Charge			
- Tangible Fixed Assets	5	388,217	358,639
(Increase)/Decrease in Debtors		(170,988)	(998,410)
Increase/(Decrease) in Creditors		1,279,594	1,394,575
Increase/(Decrease) in Provision for liabilities		(528,170)	485,292
Net Cash Flow from Operating Activities		689,077	1,203,086
Cash Flow Statement			
Net Cash Flow from Operating Activities		689,077	1,203,086
Returns on Investment and Servicing of Finance			
Bank Interest		73,862	24,855
Cash Flow before Capital Expenditure		762,939	1,227,941
Capital Expenditure			
Purchase of Tangible Fixed Assets	5	(275,692)	(170,882)
Profit on sale of tangible fixed asset		8,818	0
Cash Flow after Capital Expenditure		496,065	1,057,059
Increase in Cash			
Reconciliation of Increase in Cash to Cash at Bank			
Movement in Cash for the Year		496,065	1,057,059
Cash at Bank at 1 January		2,559,227	1,502,168
Cash at Bank at 31 December		3,055,292	2,559,227

Patrick J. Healy
On Behalf of the Board
6 March 08
Date

Joe J. Le
On Behalf of the Board
6 March 08
Date

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Section 5 Financial Statements

Notes to the Financial Statement - For the Year Ended 31 December 2007

1. Fee Income	2007	2006
	€	€
Claimant Income	1,080,100	942,600
Respondant Income	8,834,350	7,649,428
Claim related Medical & other Fees recouped	4,228,499	2,362,315
	14,142,949	10,954,343
2. Salaries, Pensions and Related Expenses		
Salaries	4,033,096	2,994,807
Employer Superannuation contributions*	654,273	491,395
Employer PRSI Contributions	359,514	260,879
	5,046,883	3,747,081
Staff Numbers		
Staff directly employed by PIAB	71	75
Salaries costs comprise the gross cost per employee plus employer's PRSI and superannuation contribution.		
*See note 13.		
3. Claims Processing expenses		
Outsourced Service Centre Costs	1,230,297	956,900
Claim related Medical Fees paid	4,062,283	2,281,656
Claim related Other Costs	136,449	110,733
	5,429,029	3,349,289
4. Expenditure		
Accommodation & Establishment Costs		
Rent and Service Charges	253,927	203,405
Cleaning and Security	59,980	41,294
Light & Heat, Maintenance and Other	111,118	73,501
	425,025	318,200
Recruitment, Training & Education		
Interviews, Assessments and Advertising	33,510	40,213
Training, Education & other costs	160,847	132,506
	194,357	172,719

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Notes to the Financial Statement - For the Year Ended 31 December 2007

Information, Research & Communication	2007	2006
	€	€
Communication	212,902	177,481
Leaflets/Brochures & other publications	73,476	47,111
	286,378	224,592
Legal Costs & Professional Fees		
Statistical, Internal Audit and other Professional Fees	313,499	269,890
Audit	13,750	12,250
Legal Fees	173,072	156,542
Judicial Review Costs	298,407	1,165,591
Cost Benefit Report	5,683	3,630
	804,411	1,607,903
IT Costs		
IT Software Development	61,950	0
IT User Group Subs	1,032	0
IT Licences	437,244	525,502
IT Support & Maintenance	104,105	100,123
IT Strategy - Phase 2	59,290	0
IT Consumables & Training	29,278	15,825
	692,899	641,450
General Administration		
Postage	365,306	243,639
Staff Travel & Subsistence	23,611	36,968
Office Stationary	64,596	76,625
Insurances	50,039	34,944
Temporary Staff	131,766	166,892
Sundries	47,483	38,296
Provision for Doubtful Debt	231,943	126,347
	914,744	723,711

Section 5

Financial Statements

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Notes to the Financial Statement - For the Year Ended 31 December 2007

5. FIXED ASSETS	Leasehold Premises	IT Hardware/ Software	Office Equipment	Fixtures & Fittings	Office Furniture	Total
Valuation	€	€	€	€	€	€
As at 1 January	821,873	1,035,944	126,597	35,985	229,903	2,250,302
Additions	5,055	182,023	66,383	10,966	11,265	275,692
Disposals			(16,335)			(16,335)
As at 31 December	826,928	1,217,967	176,645	46,951	241,168	2,509,659
Accumulated Depreciation						
As at 1 January	146,282	736,401	74,520	8,589	72,873	1,038,664
Charge	42,357	273,969	35,874	5,869	30,148	388,217
Disposals			(10,346)			(10,346)
As at 31 December	188,639	1,010,370	100,048	14,458	103,021	1,416,536
Net Book Value						
As at 31 December 2007	638,289	207,597	76,597	32,493	138,147	1,093,123
As at 31 December 2006	675,591	299,543	52,077	27,397	157,030	1,211,638

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Notes to the Financial Statement - For the Year Ended 31 December 2007

6. Debtors	2007	2006
	€	€
<u>Amounts falling due within one year</u>		
Prepayments	137,841	107,183
Bank Interest Receivable	45,097	40,850
Tax Debtor-PSWT	0	0
Fees Receivable	2,424,962	2,056,936
Provision for Doubtful Debt	(519,659)	(287,716)
	2,088,241	1,917,253
7. Creditors		
<u>Amounts falling due within one year</u>		
Audit Fees	17,158	16,719
Tax Creditor - PSWT	100,273	50,079
Tax Creditor - PAYE/PRSI/Pension	157,622	149,375
Legal Fees	1,399,427	781,374
Trade Creditors & Accruals	1,571,744	894,933
Board Fees	9,000	9,000
Other Creditors	480,000	554,150
	3,735,224	2,455,630
8. Provision for Liabilities		
Opening Balance	1,084,960	599,668
Movement for year	(528,170)	485,292
Closing Balance	556,790	1,084,960

An action was initiated against the Personal Injuries Assessment Board in 2004 concerning the policy adopted by the PIAB of writing directly to claimants and the copying of correspondence to their solicitors. In January 2005 the High Court found in favour of the claimant. The Board is appealing the decision to the Supreme Court. The Appeal is expected to be heard in 2008.

The opening balance includes a provision for legal costs in relation to the action outlined above along with a general provision for potential further legal actions. The movement in the year relates to the utilisation of the general provision to specific actions which are now included in creditors or to payments made during the year.

The closing balance relates to potential costs in relation to the Supreme Court case outlined above.

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Section 5 Financial Statements

Notes to the Financial Statement - For the Year Ended 31 December 2007

9. Financial Commitments

The Board has commitments in relation to a software licence contract payable as follows:

	2007	2006
	€	€
Due within one year	300,000	300,000
Due after one year and before five years	0	300,000
	300,000	600,000

10. Capital Account

Balance at 1 January 2007	1,018,585	1,322,489
Amortisation in line with asset depreciation	(273,386)	(303,904)
Balance at 31 December 2007	745,199	1,018,585

11. PIAB General Reserve

Balance at 1 January 2007	250,000	250,000
Transfer from Income & Expenditure Account:	0	0
Balance at 31 December 2007	250,000	250,000

12. Premises and Accommodation

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 PIAB. The lease is for a twenty year term 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.

13. 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 and has been submitted for approval to the Minister of Enterprise, Trade and Employment and the Minister of Finance. The Board has received administrative sanction to run the scheme from the Department of Enterprise, Trade and Employment. Pension benefits payable under the scheme are funded by the Exchequer.

The arrangements under approval have a number of specific characteristics: The Board makes an agreed contribution to the Department of Enterprise, Trade and Employment. The contribution comprises of an employee element along with an employer element. The employer contribution currently amounts to 16.67% of gross pay and is paid by the Board. There is an explicit commitment from the Department of Enterprise, Trade and Employment 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.

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2007

Notes to the Financial Statement - For the Year Ended 31 December 2007

14. Contingent Liability

The Commissioners of Valuation have appealed, by way of Case Stated to the High Court, a decision of the Valuation Tribunal that the Board is an "office of State" and therefore exempted from the payment of rates. The Application is listed for hearing in the High Court early in 2008, The Board is hopeful that it will be successful in maintaining its exempt status. No provision for Rates is included in the Financial Statements. The amount payable in the event of PIAB not maintaining its exempt status would be circa €100,000 relating to 2005 to 2007 inclusive.

15. Comparative Figures

Certain comparative figures have been restated on the same basis as those for the current year.

16. Board Members Interests

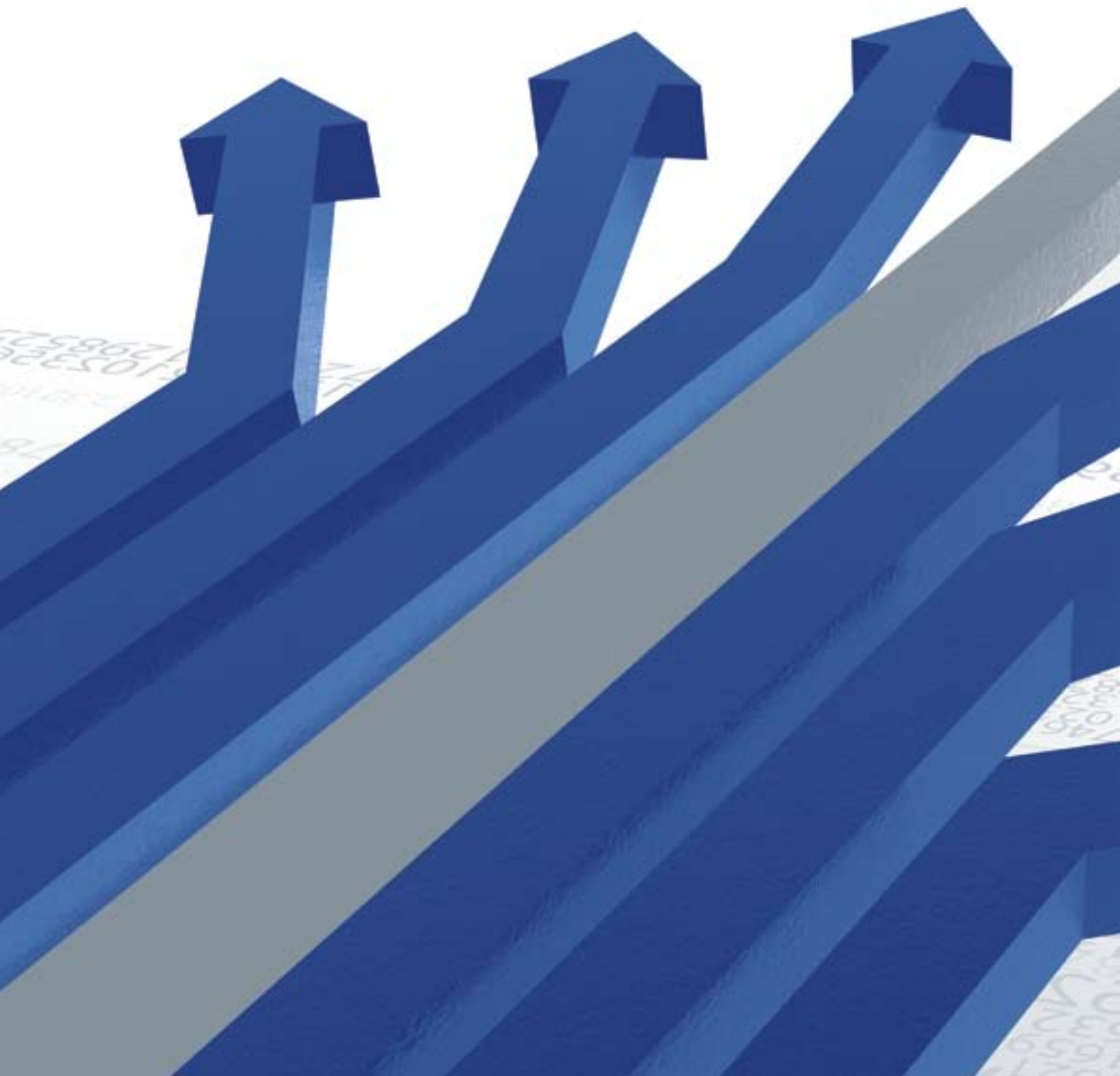
The Board adopted procedures in accordance with guidelines issued by the Department of Finance in relation to the disclosure of interests by Board members and these procedures have been adhered to in the year. There were no transactions in the period in relation to the Board's activities in which Board members had any beneficial interest.

17. Approval of Financial Statements

The Financial Statements were approved by the Board on the 6th March, 2008.

Section 5

Financial Statements



Appendices

To contribute positively to the changing personal injury claims resolution environment in Ireland.



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Appendix 1 PIAB Historic Timeline

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The table below outlines the historic development of PIAB, from the initial concept through to the development of PIAB up to the present day, where a fully operating Personal Injuries Assessment Board made over 8,200 compensation awards in 2007.

1996	A Deloitte Report on competitiveness stated that Insurance costs in Ireland were 'very high', and that the levels of critical insurance items such as for employee liability were substantially higher than for European counterparts.
2002	The Motor Insurance Advisory Board Report (2002) recommended a number of actions to deal with the cost of insurance, including measures to reduce the cost of litigation.
End 2002	The Tánaiste and Minister for Enterprise, Trade & Employment, Mary Harney T.D., announced a comprehensive programme for the fundamental reform of the Irish insurance market which called for the immediate establishment of a Personal Injuries Assessment Board on an interim basis.
2003	Primary legislation enacted "Personal Injuries Assessment Board Act 2003".
April 2004	PIAB was established.
June 2004	PIAB commenced accepting claim applications.
March 2005	First awards made by PIAB.
End 2005	By the end of 2005 PIAB had made 951 awards.
End 2006	By the end of 2006 the number of awards made by PIAB increased to 5,573.
December 2006	An independent Cost Benefit Analysis was conducted by Dr. Vincent Hogan, UCD, to review the cost structure of PIAB and compare it with the cost of the traditional litigation system. The report found that PIAB delivers compensation faster and less expensively than the Courts system, with awards mirroring those made by the Courts.
December 2007	Overall total of 10,000 Awards made by mid 2007. 8,208 Awards made in 2007 alone.

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Appendix 2: PIAB PROCESS (at a glance)

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PIAB Process

The table below summarises the stages involved in PIAB’s claims process

Stage	Description
Stage 1 	Claimant notifies PIAB of claim via PIAB’s Service Centre in Clonakilty, County Cork. The Service Centre can be contacted by telephone Monday to Saturday, 8am to 8pm, on LoCall 1890 829 121 or by post to P.O. Box 8, Clonakilty, County Cork.
Stage 2	A PIAB representative assists the Claimant with their application.
Stage 3	Claimant submits their application and Medical Assessment Form.
Stage 4	PIAB informs Respondent of claim
Stage 5	Respondent consents to PIAB assessment*
Stage 6	If the Respondent consents, 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 PIAB issues an ‘Order to Pay’ directing the Respondent to pay 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, PIAB will issue an ‘Authorisation’ to the Claimant which entitles them to pursue their action through the courts, if they so wish.

APPENDICES:

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Appendix 3: THE ORGANISATION

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Organisational Structure

This following section outlines the organisational structure of PIAB.

PIAB is headed up by a Board of Directors (a list of which can be found in the table below).

The Board is appointed by the Minister for Enterprise, Trade and Employment and consists of a Chairperson, and 10 ordinary members, including the Chief Executive.

The Board is responsible for formulating PIAB policies and the execution of other fiduciary duties.

Name	Position
Dorothea Dowling	Non-Executive Chairperson
Senator Joe O'Toole	Vice Chairperson and Irish Congress of Trade Unions (ICTU) nominee
Patricia Byron	Chief Executive
John Fay	ICTU nominee
Tom Noonan	Irish Business & Employers Federation (IBEC) nominee
Pat Healy	Irish Insurance Federation (IIF) nominee
Ann Fitzgerald	Chief Executive of the National Consumer Agency
Mary O'Dea	Consumer Director, The Financial Regulator
Frances Cooke	Revenue Solicitor
Frank Cunneen	Former Chairperson Health & Safety Authority
Professor Denis Cusack	Department of Forensic Medicine, University College Dublin
Also in attendance at Board meetings is the Board Secretary, Stephen Watkins.	

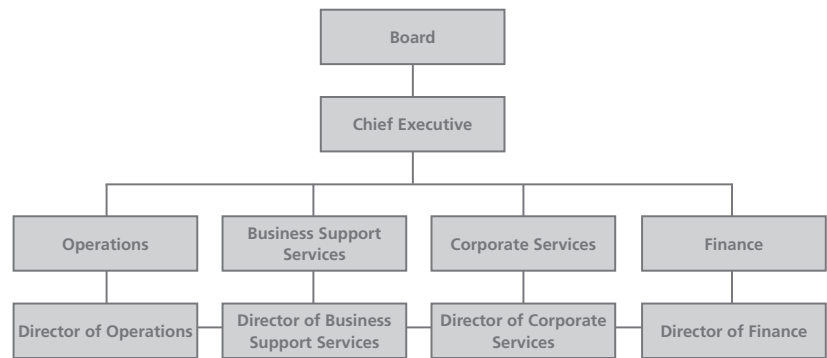
Appendices

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Organisational Structure

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APPENDICES:

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 PIAB operations, supported by Directors, Managers, Assessors and Support Staff. At the end of 2007, PIAB employed 71 staff in their office in Tallaght, Dublin 24.

In addition, PIAB has an outsourced Service Centre based in Clonakilty, Co. Cork whose main functions are to deal with claim preparation and operation of the PIAB Helpline.

APPENDICES:

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 PIAB process is based on the provision of information, records, or other documents only and no oral hearings are conducted by the Board.

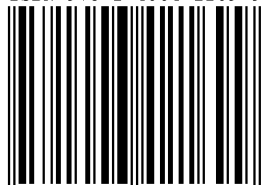
PIAB is also charged with the following statutory functions:

- 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
- To perform any additional functions conferred on the Board under section 55 of the Act.

CONTACT INFORMATION

Service Centre Open:
Mon to Sat, 8am to 8pm
Lo-Call 1890 829 121
P.O. Box 8, Clonakilty, Co. Cork
www.injuriesboard.ie

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