

Injuries  
Board.ie



**Annual Report & Accounts 2008**



The Personal Injuries Assessment Board

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



# CONTENTS

Chairperson's Foreword	4
Chief Executive's Introduction	6
Overview	9
Section 1: Assessing compensation entitlements in a fair, accurate and timely manner	12
Section 2: Reducing administration costs associated with assessing personal injury claims	24
Section 3: Delivering superior customer service from an efficient and effective organisation peopled with motivated and skilled staff	28
Section 4: Increasing awareness of InjuriesBoard.ie and contributing positively to the claims resolution environment	36
Section 5: Financial Statements	40
Appendices:	
Appendix 1 – Historic Timeline	60
Appendix 2 – InjuriesBoard.ie Process (at a Glance)	61
Appendix 3 – Organisation Chart & Board Members and Structure	62
Appendix 4 – Geographical Analysis of Claims	65

# CHAIRPERSON'S FOREWORD

This is my fifth time to write the Foreword to the Annual Report of the Personal Injuries Assessment Board, now trading as InjuriesBoard.ie.

As I look back on 2008 and indeed the four years before it, I do so with a sense of pride and achievement. I am proud of the success of the Board in fulfilling our mission to be the independent facilitator in the delivery of compensation entitlements in a fair, prompt and transparent manner for the benefit of society.

In terms of specific achievements, InjuriesBoard.ie made over 23,500 awards in the period from 2004 to 2008, amounting to almost €530m in compensation. By delivering these awards four times faster and with a low administration charge, the InjuriesBoard.ie model has delivered direct and indirect savings of between €200m and €250m to the economy.

Given that the establishment of InjuriesBoard.ie was rooted in a reform programme which tackled excessive insurance costs and an adversarial system that created delay and expense, it is no surprise that the Board has tended to view its work against this historical background.

InjuriesBoard.ie incurs just 7-8% in administration costs when making assessments compared to 46% litigation costs which used to accompany every award. The Board resolves cases well within a nine month timeframe, compared to 36 months under the old litigious system. It achieves these benefits while delivering awards to claimants which are in line with those traditionally available from the courts.

2008 was the second year of full flow activity for InjuriesBoard.ie. It was therefore appropriate that, instead of defining ourselves solely by what went before, the Board affirmed its own positioning and created a new brand identity which conveyed in simple terms to consumers what we are about and how to contact us.

In December 2008, the Supreme Court delivered its judgement on the issue of communication between the Board and claimants who engage a solicitor. The clarity which the judgement brought to this issue was very welcome, particularly the finding that InjuriesBoard.ie can copy these claimants with correspondence so that they could be kept informed of the progress of their personal injuries claim. In a Lansdowne Market Research survey conducted for the Board in September 2008, 74% of those questioned said that they would like the option of being kept up to date on the status of their claim by InjuriesBoard.ie, even if they were using a solicitor.

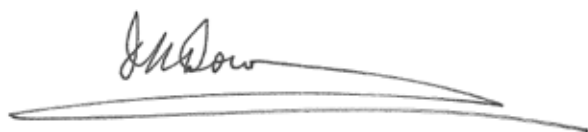
The themes of competitiveness and public sector reform are frequent in commentary on the current challenges facing the economy.

Almost every household and business in the country has benefited from lower insurance costs which InjuriesBoard.ie has helped to bring about in recent years. At a time when the country is facing enormous challenges, especially the need to improve our competitiveness, the need to maintain and, if possible, expand these savings was never greater. No opportunity to replicate the InjuriesBoard.ie model should be missed.



Since its conception, InjuriesBoard.ie as an agency has enjoyed widespread political and public support. Starting from a green-field site, the organisation has evolved into one which employs the best practices and traditions of the public service. It is self-funding, creating no draw on taxpayers' funds; it is accessible via the web or a call centre which has one of the longest opening hours in the public sector and it is managed with a clear focus on delivering tangible results to individuals and society at large.

All of this is possible because of the contribution of a Board and Executive which has at all times remained resolute, focussed and committed to the common good. Lastly, I would like to record my personal thanks to all of the staff of InjuriesBoard.ie and the members of the governing Board for their hard work and dedication in securing our successes to date and for their continued enthusiasm in facing the challenges which lie ahead.

A handwritten signature in black ink, appearing to read 'D Dowling', is written above a long, thin, horizontal line that tapers at both ends.

**Dorothea Dowling**  
*Chairperson*

## CHIEF EXECUTIVE'S INTRODUCTION

At a time of enormous economic challenge, there is widespread acceptance that improvement in the competitiveness of our economy is vital to Ireland's recovery. That means bringing our cost structure and price levels into line with our competitors, reassuring people involved in all sectors that Ireland is not only a good place to do business but also offers good value.

InjuriesBoard.ie (the Personal Injuries Assessment Board) was established in the early years of this decade to tackle the cost of administering personal injury claims, which impacted the cost of insurance and seriously weakened our competitiveness. Again in 2009 it is of key importance to continuously monitor relevance of expenditure and value for money in all outlays.

It is worth pausing to review where we started from and where we currently stand in the personal injury arena. As we turned into the millennium the litigation overhead attaching to the delivery of personal injury compensation had reached levels where the State had to intervene and address the crippling impact on our economy. This manifested itself in excessive insurance costs which impacted on the cost of all goods and services in Ireland. In essence the cost of insurance was out of control and was driven, in particular, by the cost of administering personal injury claims.

At the time, a review of the facts by the MIAB (Motor Insurance Advisory Board) confirmed that a percentage based transaction charge of on average 46% was added to all compensation payments, just to administer each and every claim. This was all the

more noticeable in the statistical review when it was established that some 80% of motor/workplace and public liability claims were low to medium in terms of complexity. These cases ultimately resulted in modest compensation attracting significant legal costs and lengthy timelines to deliver.

The key driver within the administration cost was the various services which contributed to unnecessary adversarial litigation fees in the vast majority of all personal injury claims. Less than one in ten of these claims ever entered a Court room but nevertheless often involved costly litigation outlays. The net impact was rising costs, falling competitiveness, businesses closing down and jobs being lost.

In 2009, more than ever, the need to control costs remains key and central to our ambition to continue to compete on the world stage. At this time we must remain focused on retaining the cost reduction we have achieved in the delivery of personal injury compensation. The new model has proved that resorting to litigation is not always the best way to sort out a problem. In many instances the opportunity to address the issue to hand in a timely and direct manner is often more effective in every respect including costs.

With this focus on competitiveness in mind, by the end of 2008, InjuriesBoard.ie had made over 23,500 awards amounting to almost €530m in compensation. By delivering these awards four times faster than litigation and with an administration charge of just 8%, the InjuriesBoard.ie model has delivered direct and indirect savings of between €200m and €250m to the economy. These savings





account for significant downward pressure on insurance costs in the economy and in turn business costs in Ireland.

In 2008, compensation totalling €217 million was awarded in respect of 8,845 personal injury claimants. The significant trend from the profile of awards made in 2008 is that the volume of high value claims (typically associated with complex or serious personal injuries) is increasing – in line with service enhancements and increased public confidence in InjuriesBoard.ie. Evidence available to the Board suggests that as confidence in our non-adversarial model has grown, a greater number of the more serious or complex injuries are now being assessed by the Board.

The Board's ability to deliver these higher value awards at an administration charge of 8% instead of 46% and delivered within the statutory 9 months timeline further emphasises the benefits the Board's model has brought. Higher value awards do not necessarily involve additional administration costs as our model has shown. In so many respects the new model is considered humane where families often express their true appreciation for the timely and non adversarial closure to life altering accidents.

A key strategic objective of InjuriesBoard.ie is to deliver superior customer service to those who use our services. A major step to achieving this was made in 2008 with the launch of our new brand identity and a new website [www.injuriesboard.ie](http://www.injuriesboard.ie). The site contains efficient and enhanced services including online application services, an online claims Estimator, multi-lingual services and a health

and well-being section aiming to support and assist prompt recovery following an accident.

As the organisation has grown and developed, so also has our relationship with the many stakeholders with whom we interact. For example we are now a major purchaser of medical services. In 2008 alone we commissioned over 13,500 independent medical assessments through a panel of 400 doctors, including general practice and specialists in orthopaedics, accident & emergency, neurology, to name a few.

I would like acknowledge the assistance given to InjuriesBoard.ie last December by the Law Society when it issued a Practice Note stressing the importance of attending medical appointments arranged by the Board. Whether claimants process claims directly or through solicitors with the Board, personal injury claims must by law (Personal Injuries Assessment Board Act 2003) be registered by the Board. Our work is all the more effective when claimants are promptly informed of the medical appointments and they attend as required. This facilitates the medical community in assessing the nature and extent of the injury and the Board in assessing the compensation due once the medical report is provided.

In a significant judgement delivered on 19 December 2008 the Supreme Court clarified the issue of communication between the Board and claimants who engaged a solicitor. It affirmed that InjuriesBoard.ie could copy these claimants with correspondence so that they are kept informed of the progress of their personal injuries claim. This judgement brought finality and clarity to an issue



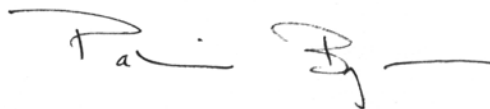
which had challenged the Board's work since 2005. It was a very significant and welcome development and from early 2009, claimants are benefiting from being copied with key correspondence in line with the Supreme Court's decision.

The recession has generated significant commentary about its possible impacts on the claims environment. Some have predicted a surge of personal injury claims, based on an historical perspective of the impact of economic downturns. In fairness, the forces which are driving competitive pricing and lower claims, also need to be acknowledged and the continuing impact of the insurance reform programme of recent years cannot be overlooked. A combination of tougher legislation, hard hitting information campaigns run by the insurance industry and more sophisticated tools for detecting fraudulent claims have helped to shift the compensation culture in this country. The Road Safety Authority's programme continues to impact positively on road accidents and especially fatalities. 2008 was the safest year on Ireland's roads since records began. In addition, the Health and Safety Authority focuses on high risk occupations to minimise accidents. This all contributes to quite a different environment than that which prevailed historically.

Whatever the outlook for claims, all can be assured that InjuriesBoard.ie will continue to deliver on its mandate to deliver compensation entitlements in a fair, prompt and transparent manner for the benefit of society.

I know that our work is strongly supported by the Tánaiste and Minister for Enterprise, Trade and Employment, Mary Coughlan T.D. and her officials and I am grateful for their assistance throughout the year.

I am proud to lead a team of dedicated and effective staff. We are a small organisation which strives to be the best at what we do and is committed to continuous improvement in the public interest.



**Patricia Byron**  
*Chief Executive*





# OVERVIEW

## Mission Statement

The Mission Statement of InjuriesBoard.ie is “To be the independent facilitator in the delivery of compensation entitlements in a fair, prompt and transparent manner for the benefit of society”.

In delivering on our mission, in 2008 InjuriesBoard.ie:

- Processed 24,722 personal injury claims and made 8,845 awards;
- Reached an average claims processing timeframe of seven months – within the statutory nine month timeline;
- Assessed total compensation for accident victims of €217 million at an administration cost equating to less than 8% of the actual compensation amount (as against a historical norm of 46%).

## Core Strategic Objectives

The six core strategic objectives of InjuriesBoard.ie as set out in our first Strategic Plan 2006 – 2010 are:

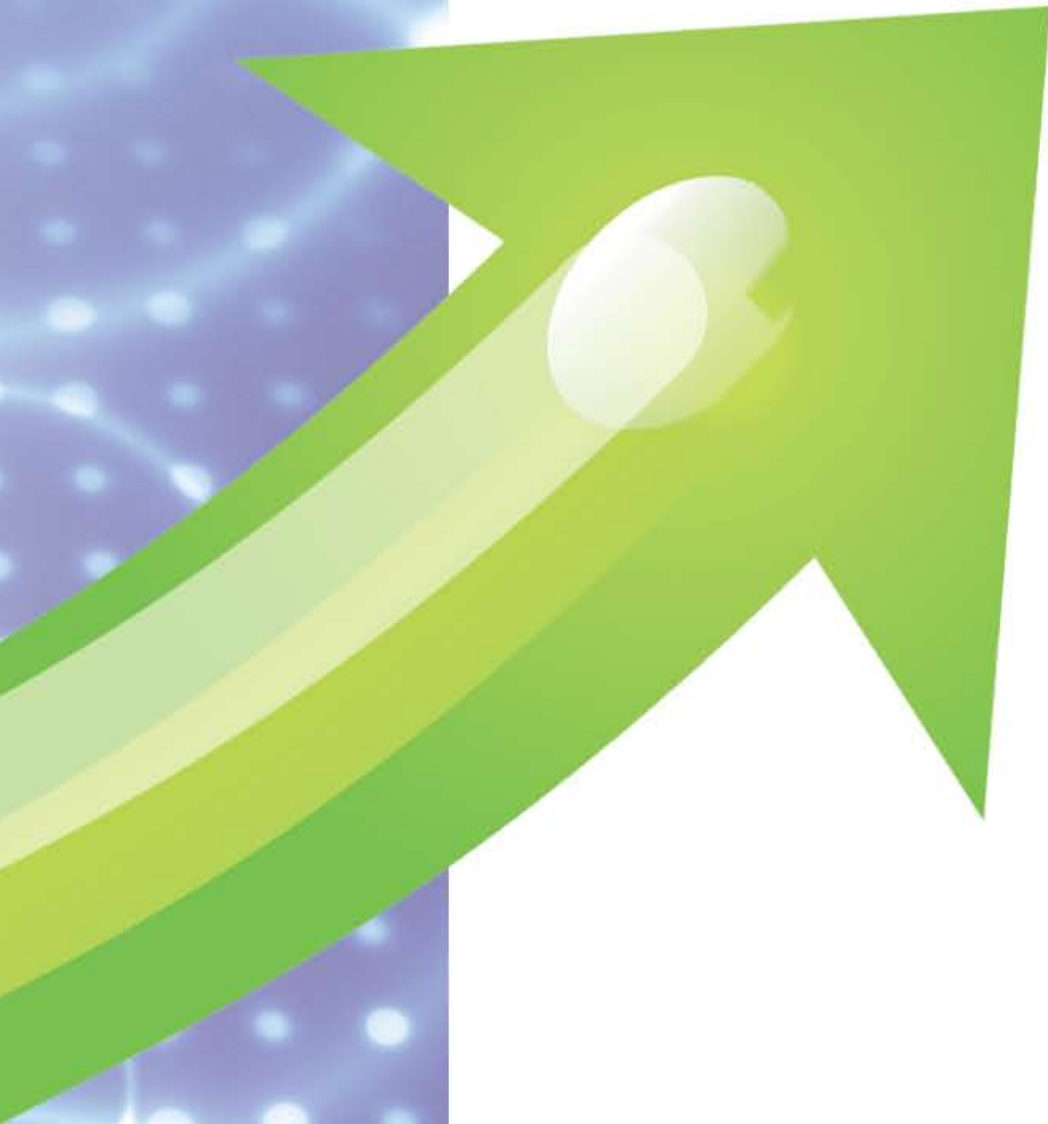
Objective 1	To assess fairly and accurately the amount of compensation entitlement in personal injury claims within the remit of InjuriesBoard.ie in a timely manner.
Objective 2	To reduce administration costs associated with the assessment of personal injury claims within the remit of InjuriesBoard.ie.
Objective 3	To promote a culture of innovation and excellence, fostering an efficient, flexible and cost-effective organisation with motivated and skilled staff.
Objective 4	To develop superior customer service by creating a transparent and accessible claims assessment process.
Objective 5	To increase awareness of InjuriesBoard.ie and its benefits.
Objective 6	To contribute positively to the changing personal injury claims resolution environment in Ireland.

During 2008, InjuriesBoard.ie continued to work towards the attainment of these objectives. Section 1 to 4 of this Report set out in detail the initiatives and actions taken during the year.

2008



# SECTION 1



**ASSESSING COMPENSATION  
ENTITLEMENTS IN A  
FAIR, ACCURATE AND  
TIMELY MANNER**

# SECTION 1

## ASSESSING COMPENSATION ENTITLEMENTS IN A FAIR, ACCURATE AND TIMELY MANNER

### Applications

A total of 24,722 Applications for personal injury claims were received by InjuriesBoard.ie in 2008 (a 6% increase on 2007). In 2007, we estimated that the Board had reached full flow activity, having come through a period of rapid growth from its establishment in 2004. It is anticipated that claims volumes will settle in the 23,000 to 25,000 band annually for the foreseeable future.

In accordance with the Personal Injuries Assessment Board Act 2003, all personal injury claims (apart from Medical Negligence and some categories of claims as outlined in Section 4 of the Act) must be submitted to InjuriesBoard.ie. These Applications relate to personal injury claims for Motor Liability, Public Liability and Employer's Liability. A breakdown of all claims received in 2008 by category is set out in Figure 1.1.

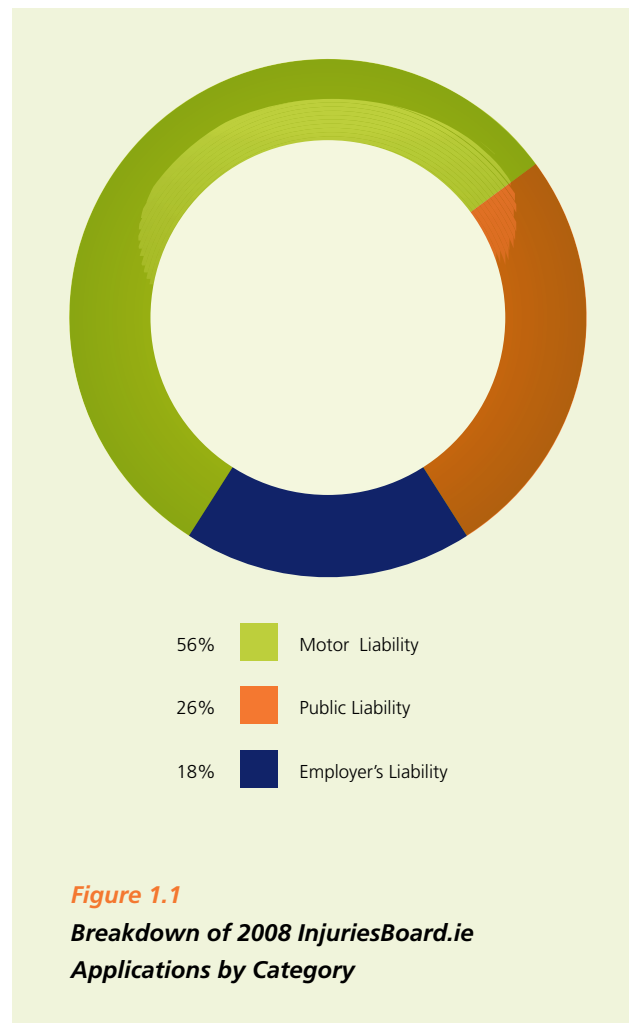
### Breakdown of 2008 Applications by Category

InjuriesBoard.ie has no authority to, and does not, deal with some claims e.g.

- Cases where the respondent declines to give its consent to the Board assessing the claim (typically where liability is disputed)
- Other categories of cases as detailed in Section 17 of the Personal Injuries Assessment Board Act 2003

These cases are not for the Board and are dealt with through the litigation system.

Similarly a significant number of cases are resolved directly between the parties, after the application process has commenced but before InjuriesBoard.ie has proceeded with further steps to make an assessment.

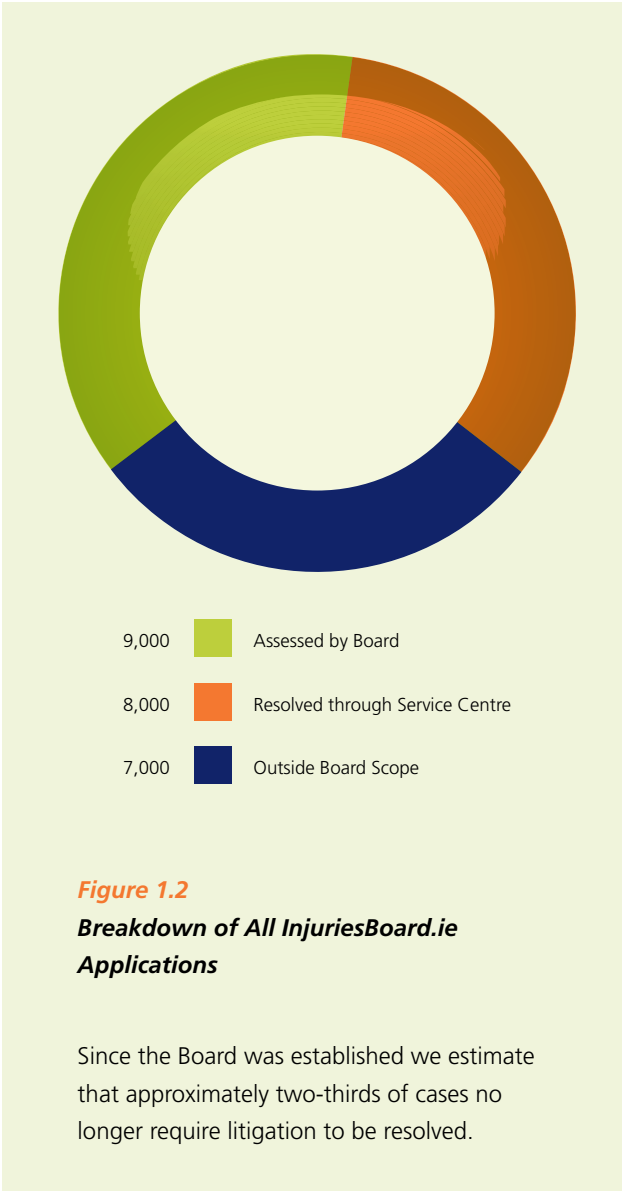


On the basis of experience to date, InjuriesBoard.ie estimates the eventual outcome of an anticipated 24,000 Applications as follows:

#### A) **Cases outside the scope of InjuriesBoard.ie which are released to the Courts – 7,000.**

InjuriesBoard.ie facilitates early identification of claims involving legal dispute and/or outside the remit of the Board and releases for adjudication in the Courts.





B) The balance of cases (approx. 17,000) are either **settled between parties** following initial interaction with **InjuriesBoard.ie** or **assessed by the Board**. These cases do not require litigation as they would have done prior to the establishment of the Board. The breakdown between the settled and assessed cases is as follows:

(i) **Cases resolved following InjuriesBoard.ie Service Centre intervention – 8,000.**

When a claimant makes their application to InjuriesBoard.ie (via our Service Centre) the details of their claim are submitted to the person from whom they are seeking compensation because of the accident (the Respondent). This has the effect of bringing parties into contact with each other at an early stage and has the opposite effect of the previous adversarial litigation system. The outcome is that many parties settle their cases amicably to their mutual satisfaction, often referencing the Book of Quantum without the requirement of a full InjuriesBoard.ie assessment or the need to pursue the matter through the Courts.

(ii) **Cases assessed by InjuriesBoard.ie – 9,000.**

In these cases where a direct settlement between the parties has not been achieved InjuriesBoard.ie will assess these cases upon consent. As outlined later in this section these awards are made on the same basis as the Courts having regard to published guidelines as to compensation amounts payable for particular injuries (Book of Quantum).

# SECTION 1

## ASSESSING COMPENSATION ENTITLEMENTS IN A FAIR, ACCURATE AND TIMELY MANNER

### Awards

An Award is the value of compensation made to an individual in respect of a Personal Injury claim.

An Award comprises General Damages for pain and suffering caused by the injury both to date and into the future. The award may also include Special Damages for financial loss both to date and into the future e.g. loss of wages, cost of medical care etc. Awards data in this report relates to the total value of an Award and does not segregate by General and Special Damages.

Awards made by InjuriesBoard.ie are at the same levels as one would receive through the Courts. Assessors are obliged by law to assess damages on the same basis as the Courts, having regard to the Book of Quantum – a guide to compensation levels in Ireland (available at [www.injuriesboard.ie](http://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. InjuriesBoard.ie continuously monitors award levels to ensure consistency with the Courts and receives data feeds directly from the Courts Service.

### Awards Volumes and Values

In 2008, the Board made 8,845 awards, an increase of 8% on 2007, to the value of €217.16 million.

### Analysis of awards profile

A notable feature of the Board’s work in 2008 was the significant increase in the number of higher value claims assessed.

The amount of money awarded on claims above €38,000 (the maximum value of awards dealt with in the Circuit Court) rose from just over a quarter of all awards in 2007 to just over a third in 2008. This rise was largely driven by an increase in the number of high value awards. See Table 1.3.

Evidence available to the Board suggests that as confidence in our non-adversarial model grows, respondents are agreeing to have a greater number of the more serious cases assessed by us. This trend is contributing to an even higher level of direct savings, up to €50m, achieved by the Board’s process in 2008.

For awards under €38,000, which remain the vast majority of cases assessed by InjuriesBoard.ie, the rise in numbers was modest at just 4%. However the number of awards over €38,000 rose by 47%, with the number of awards over €100,000 rising by 87%.

The average value of awards under €38,000 increased by 3.1%, while those over €38,000 increased by 4.7% on average. See Table 1.4. The combined impact of these increases and the delivery of more high value assessments has been to increase the overall average award from €22,054 to €24,552.





**Table 1.1 Awards Volumes and Values by InjuriesBoard.ie**

Year	No. of Awards Made	Value of Awards
2006	5,573	€115.28 million
2007	8,208	€181.04 million
2008	8,845	€217.16 million

**Table 1.2 Award values 2007 v 2008**

Award values	2007	% of total	2008	% of total
<€38k	€131m	<b>72%</b>	€140m	<b>65%</b>
>€38k	€50m	<b>28%</b>	€77m	<b>35%</b>
<b>Total</b>	<b>€181m</b>	<b>100%</b>	<b>€217m</b>	<b>100%</b>

**Table 1.3 Award volumes 2007 v 2008**

Award volumes	2007	2008	Change (%)
<€38,000	7463	7747	<b>3.8%</b>
>€38,000	745	1098	<b>47%</b>
<b>Total</b>	<b>8208</b>	<b>8845</b>	<b>7.8%</b>

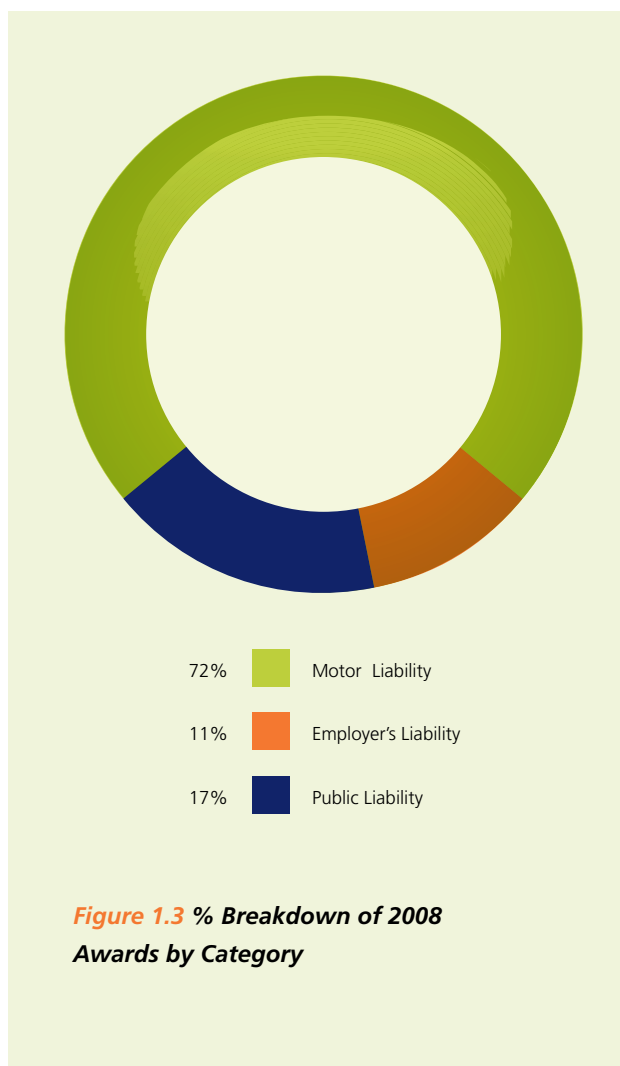
**Table 1.4 Average award value by category 2007 v 2008**

Average Award values	2007	2008	Change (%)
<€38,000	€17,608	€18,151	<b>+3.1%</b>
>€38,000	€66,587	€69,715	<b>+4.7%</b>



# SECTION 1

## ASSESSING COMPENSATION ENTITLEMENTS IN A FAIR, ACCURATE AND TIMELY MANNER



### Awards by Claim category

In 2008, 72% of all awards were in respect of Motor Liability cases, while 11% related to Employer liability and 17% related to Public Liability.

In terms of claims received, Motor Liability represented 56% of cases. The reason for the differential is an overall higher number of Motor Liability cases making their way through the InjuriesBoard.ie 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 phase when details are copied to both parties and the employer and employee resolve the matter directly at this point.

In the case of Public Liability claims, it is more likely that these cases will be disputed for a number of reasons, for example issues concerning liability for the accident, or difficulties in identification of responding parties. Such cases are released to the Courts.



### Value of Average Awards by Category

Figure 1.4 shows the average value of awards by each of the categories in 2008 i.e. Motor Liability, Employer's Liability, and Public Liability. The average overall award in 2008 was €24,552. Awards in the Employer's Liability category were highest at €32,266 reflecting the often more complex nature of the injuries suffered in such accidents.

**Figure 1.4 Value of Average Awards by Category 2008**

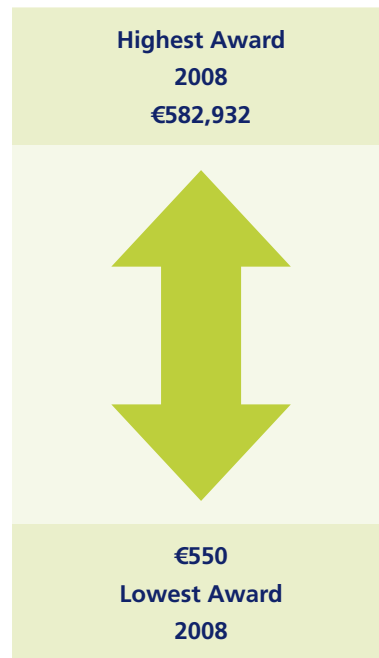


<span style="display: inline-block; width: 15px; height: 15px; background-color: #92d050; border: 1px solid black; margin-right: 5px;"></span> Motor Liability	€23,327
<span style="display: inline-block; width: 15px; height: 15px; background-color: #f4a460; border: 1px solid black; margin-right: 5px;"></span> Employer's Liability	€32,266
<span style="display: inline-block; width: 15px; height: 15px; background-color: #6a329f; border: 1px solid black; margin-right: 5px;"></span> Public Liability	€24,769
<span style="display: inline-block; width: 15px; height: 15px; background-color: #c00040; border: 1px solid black; margin-right: 5px;"></span> Overall	€24,552

### Range of Awards – Highest/ Lowest awards

The lowest and highest awards in 2008 are shown in Figure 1.5

**Figure 1.5 Range of Awards.**



# SECTION 1

## ASSESSING COMPENSATION ENTITLEMENTS IN A FAIR, ACCURATE AND TIMELY MANNER

### Breakdown of Total No. of All Awards in 2008 by Value and Claim Category

Approximately 60% of InjuriesBoard.ie Awards are under €20,000 and 88% 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 nationally are of low to

medium severity with associated compensation payments of under €38,000. However, a notable feature of the Board's work in 2008 was the significant increase in the number of higher value claims assessed. The amount of money awarded on claims above €38,000 rose from a quarter of all awards in 2007 to a third in 2008.

A detailed geographical analysis of awards can be found in Appendix 4.

**Table 1.5 Breakdown of Total No. of All Awards in 2008 by Value and Claim Category**

Breakdown of Award Value (€)	Motor Liability	Employer's Liability	Public Liability	Total
< 20k	4,111	376	775	5,262 (59.5%)
20-38k	1,620	361	504	2,485 (28.1%)
38-100k	555	215	205	975 (11%)
>100k	96	20	7	123 (1.4%)
<b>Totals</b>	<b>6,382</b>	<b>972</b>	<b>1,491</b>	<b>8,845</b>

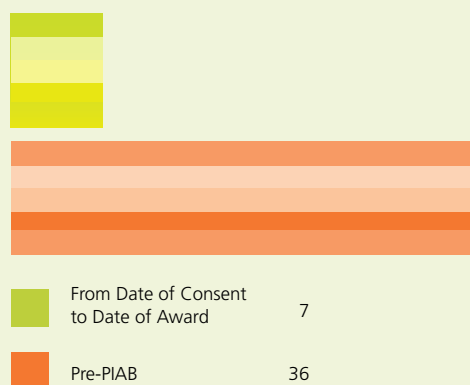


### Average Award by Province/ Category 2008

Table 1.6 below shows the breakdown of the average award by Liability category on a province wide basis.

**Table 1.6**  
**Average Award by Province and Category 2008**

2008	
<b>DUBLIN</b>	
Motor Liability	€21,334
Employer's Liability	€30,320
Public Liability	€25,275
<b>REST OF LEINSTER</b>	
Motor Liability	€25,285
Employer's Liability	€33,378
Public Liability	€24,139
<b>CONNAUGHT-ULSTER</b>	
Motor Liability	€26,580
Employer's Liability	€35,358
Public Liability	€26,155
<b>MUNSTER</b>	
Motor Liability	€21,499
Employer's Liability	€30,430
Public Liability	€23,849



**Figure 1.6 Compensation Timeline**

### Assessment Timeline

One of the key benefits of InjuriesBoard.ie from the Claimant's perspective is the time taken for cases to be settled. Prior to the introduction of InjuriesBoard.ie it took Claimants an average of 3 years, and often much longer, to have their cases resolved through litigation.

InjuriesBoard.ie is obliged, under the PIAB Act 2003, to assess claims within nine months of the Respondent consenting to the Board's process. The 2008 results for InjuriesBoard.ie show that the average time to make an assessment was 7 months, i.e. over 4 times faster than through litigation. Throughout 2008 the average time taken to make an assessment has remained at 7 months, even though the Board dealt with a significant increase in more complex cases, with a 47% increase in the number of awards over €38,000.

The timeline of 7 months is a significant benefit to Claimants. Research shows that accident victims who have their compensation claims settled faster also have a speedier rehabilitation.

# SECTION 1

## ASSESSING COMPENSATION ENTITLEMENTS IN A FAIR, ACCURATE AND TIMELY MANNER

### **Communicating with Claimants – Supreme Court Decision**

In January 2005 the High Court gave Judgement in a case brought by a Claimant who challenged the practice of the Board of writing directly to Claimants and copying the correspondence to their solicitors. The Board appealed this decision to the Supreme Court and Judgement was given on the Appeal on 19 December 2008.

The Supreme Court upheld the decision of the High Court but clarified that correspondence with Claimants was allowed. The Court held that the Board is entitled, in the management of its business, to keep a Claimant informed of the process. The Court said that the Board was entitled to inform a Claimant, for example, sending to him a copy of any letter sent to his solicitor, at the same time as sending that letter. This keeps Claimants informed, is consistent with the Board's policy and is within its statutory functions. The Board welcomed this clarification from the Supreme Court and is now copying claimants at key stages of the process.

### **Non-attendance at medical examinations – liaison with Law Society**

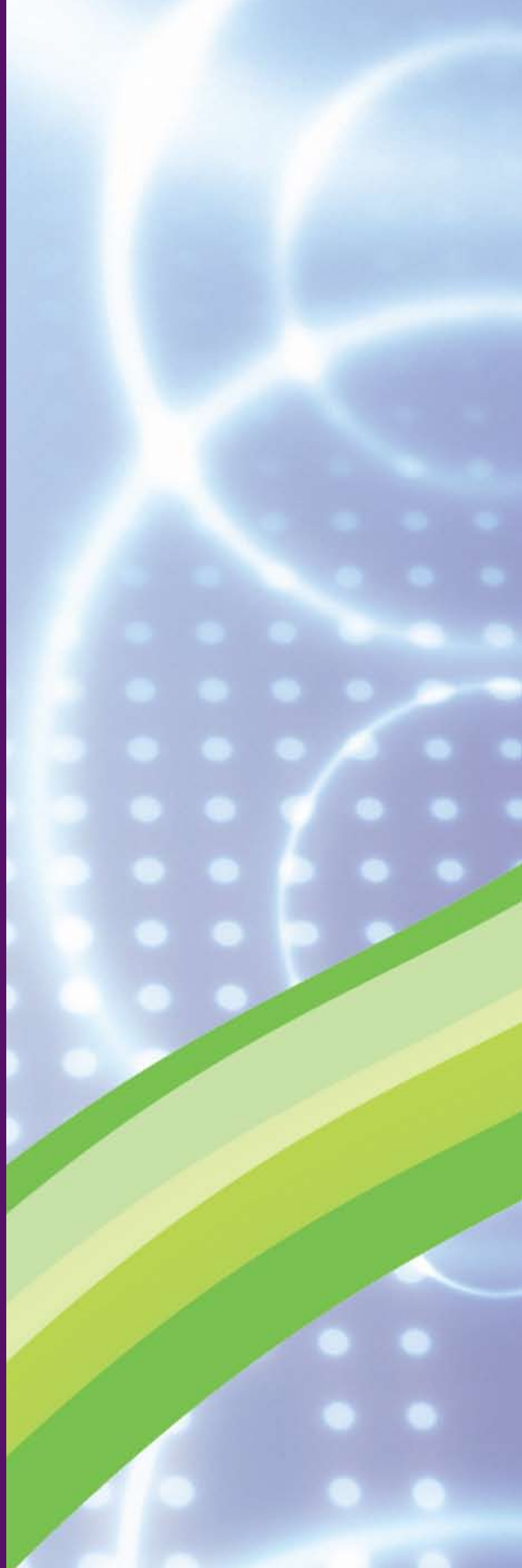
In the course of 2008, some evidence emerged of a high level of non attendance at medical appointments arranged by InjuriesBoard.ie by clients of a limited number of solicitors' firms. Failure to attend for medical examinations can have a significant impact on personal injury awards and increases the likelihood of artificially low awards being rejected by Claimants in favour of unnecessary and very costly Court proceedings. The issue was raised with the Law Society and in December 2008 the Society helpfully issued a Practice Note to its members stressing the importance to clients of attending these medicals.



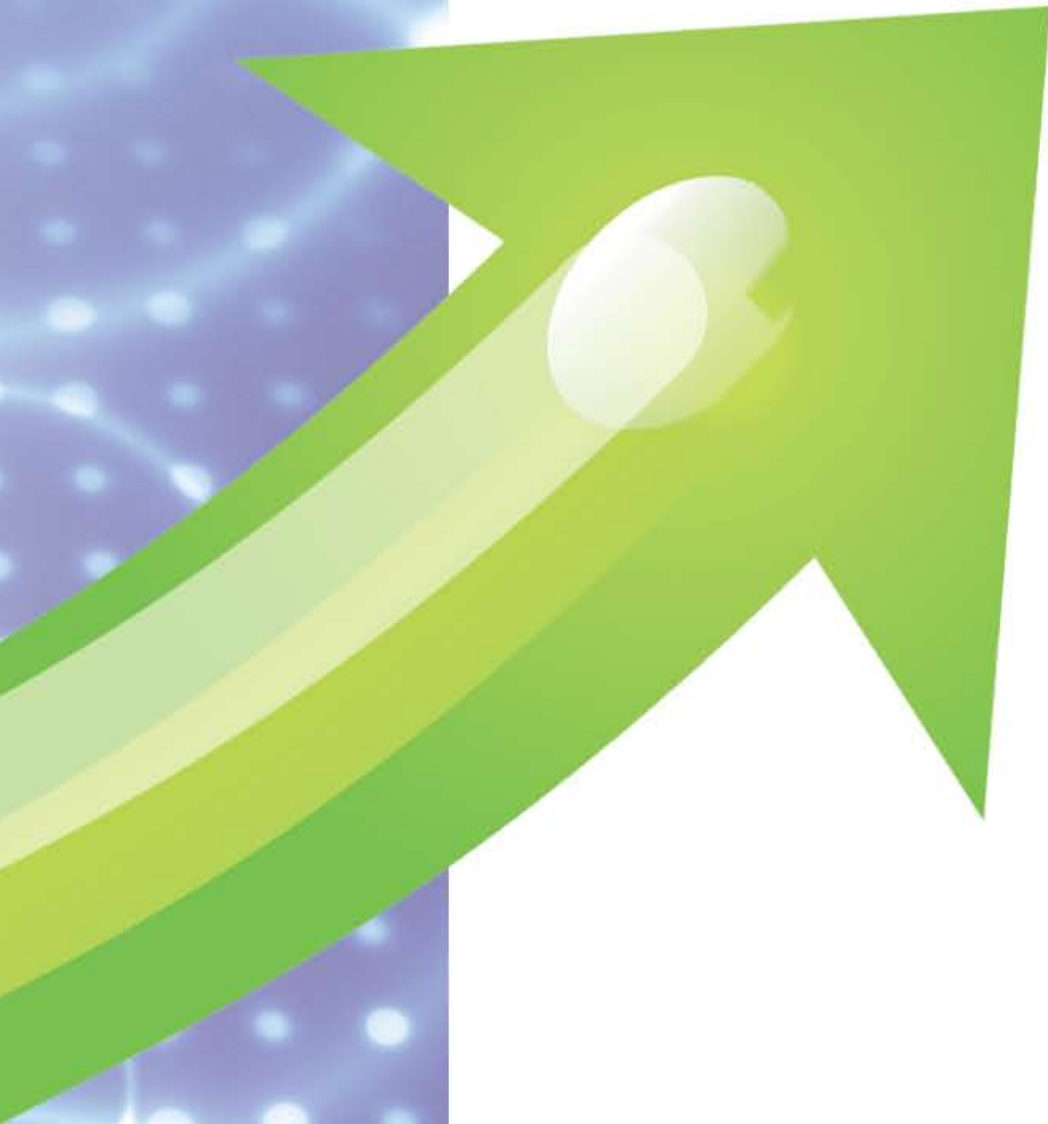




2008



# **SECTION 2**



**REDUCING ADMINISTRATION  
COSTS ASSOCIATED WITH  
ASSESSING PERSONAL  
INJURY CLAIMS**

## SECTION 2

### REDUCING ADMINISTRATION COSTS ASSOCIATED WITH ASSESSING PERSONAL INJURY CLAIMS

#### Cost Savings as a result of awards by InjuriesBoard.ie

**ONE OF THE KEY FACTORS THAT LED TO THE ESTABLISHMENT OF INJURIESBOARD.IE WAS THE EXTREMELY HIGH LEVEL OF INSURANCE PREMIUM CHARGES PREVAILING IN THIS COUNTRY. A CORE DRIVER OF HIGH INSURANCE COSTS WAS THE LITIGATION OVERHEADS 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. INJURIESBOARD.IE WAS ESTABLISHED TO REDUCE THE NEED FOR LEGAL PROCEEDINGS, AND BY EXTENSION, REDUCE LITIGATION COSTS.**

In 2008, InjuriesBoard.ie delivered the current level of compensation at a delivery cost of under 8% as against the 46% under the litigation system in 2002. InjuriesBoard.ie delivery costs are not based on a percentage of the amount of the assessment but are fixed fees for the Claimant (€50) and Respondent (€1,050) together with fees and expenses necessarily incurred by the Claimant in complying with the requirements of the Personal Injuries Assessment Board Act 2003.

While InjuriesBoard.ie made 8,845 awards in 2008, for the purposes of calculating direct 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 are subsequently resolved without the need for a Court hearing. Additionally other savings arise on direct settlements achieved prior to InjuriesBoard.ie assessment. As outlined in Section 1 up to 8,000 cases are resolved between parties following initial contact with the Board's Service Centre which opens lines of communication between the Claimant and the Respondent.

In 2008, 5,670 awards were accepted by customers of InjuriesBoard.ie resulting in €131 million of compensation being accepted. The relevant figures for 2006 were 3,403 awards and €66.732 million in accepted awards, while in 2007 the accepted awards total 5,000 at a value of €102 million.

Table 2.1 below shows the actual InjuriesBoard.ie delivery costs of €10.19 million (7.8%) in 2008 and compares it to the estimated overhead cost of delivering the same award value under the litigation system (46%) i.e. €60.41 million. The resulting savings are shown in the bottom column. Direct InjuriesBoard.ie savings in 2008 were €50.22 million as against €39.75 million in 2007.



**Table 2.1 Total Number and Value of InjuriesBoard.ie Accepted Awards**

	2006	2007	2008	% Variance (2007-2008)
No. of Accepted Awards	3,403	5,000	5,670	+13.4%
Total Value of Accepted Awards	€66.732 million	€102 million	€131.34 million	+28.5%

**Table 2.2 InjuriesBoard.ie Delivery Costs and Estimated Cost Savings**

	2006	2007	2008
Total InjuriesBoard.ie Delivery Costs	€4.566 million	€7.4 million	€10.19 million
Comparable Litigation Costs	€30.696 million	€47.15 million	€60.41 million
Actual Savings (InjuriesBoard.ie vs. Litigation System)	€26.13 million	€39.75 million	€50.22 million

2008







## **SECTION 3**

**DELIVERING SUPERIOR  
CUSTOMER SERVICE  
FROM AN EFFICIENT AND  
EFFECTIVE ORGANISATION  
PEOPLED WITH MOTIVATED  
AND SKILLED STAFF**

## SECTION 3

# DELIVERING SUPERIOR CUSTOMER SERVICE FROM AN EFFICIENT AND EFFECTIVE ORGANISATION PEOPLED WITH MOTIVATED AND SKILLED STAFF

### Customer Service

**IN 2008, INJURIESBOARD.IE CONTINUED TO DEVELOP SUPERIOR CUSTOMER SERVICE BY CREATING A TRANSPARENT AND ACCESSIBLE CLAIMS ASSESSMENT PROCESS.**

**THE BOARD'S CUSTOMER SERVICE CENTRE PROVIDES**

- **DETAILED INFORMATION TO POTENTIAL APPLICANTS ON THE STEPS TO BE FOLLOWED IN THE PROCESSING OF THEIR CLAIM AND**
- **DETAILED GUIDANCE ON THE INFORMATION APPLICANTS WILL NEED TO PROVIDE TO COMPLETE THE APPLICATION PROCESS.**

**THE CUSTOMER SERVICE CENTRE IS ACCESSIBLE ON ITS LO-CALL NUMBER 1890 829121 FROM 8AM TO 8PM MONDAY TO SATURDAY DURING 2008, THE CENTRE RECEIVED OVER 60,000 CALLS, 97% OF WHICH WERE ANSWERED WITHIN 40 SECONDS. OVER 310,000 ITEMS OF POST WERE HANDLED.**

The Customer Service Centre assists claimants with special needs (e.g. those hard of hearing) and those wishing to process their claim through Irish. The Centre can also assist those with limited knowledge of the English language, including the commissioning of translation of key documents.

Feedback from customers who contacted the InjuriesBoard.ie helpline was very positive with high satisfaction levels reported. A summary of this feedback is outlined below:

- **96%** of these direct claimants felt that their questions were answered to their satisfaction.
- **92%** of those surveyed stated that staff were knowledgeable and informed on claimants' options.
- **88%** of direct claimants believed that staff gave a clear understanding of the process and its requirements.
- **88%** now felt that they understood the InjuriesBoard.ie application process.



## Information Technology – new website services at [www.injuriesboard.ie](http://www.injuriesboard.ie)

**INFORMATION TECHNOLOGY (IT) IS A KEY ENABLER IN ACHIEVING THE PRIORITY OBJECTIVES OF THE INJURIESBOARD.IE STRATEGIC PLAN. THE BOARD HAS PUT IN PLACE, AND CONTINUES TO MAINTAIN, A MODERN AND USER FRIENDLY TECHNOLOGICAL INFRASTRUCTURE TO SUPPORT THE EFFECTIVE OPERATION OF THE ORGANISATION.**

The Board's initial IT Strategy 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 and communications. During 2008, zero IT downtime was achieved.

The InjuriesBoard.ie Corporate Strategy places emphasis on the customer and the need to meet service expectations.

In July 2008 the Board relaunched its website which provided improved online information and access at [www.injuriesboard.ie](http://www.injuriesboard.ie), including:

- Online applications (24/7) to complement existing phone service,
- An online 'claims estimator' which provides a guide to compensation values dependent on the nature and extent of an injury,
- Enhanced services to better meet the needs of an increasingly multi-ethnic population. Multi-lingual guides and assistance (Irish, English, Polish, Russian, Chinese (Mandarin) and Arabic), and
- Value added services such as advice on health and well-being aimed at assisting recovery and rehabilitation and a designated web page for the medical community.

## SECTION 3

# DELIVERING SUPERIOR CUSTOMER SERVICE FROM AN EFFICIENT AND EFFECTIVE ORGANISATION PEOPLED WITH MOTIVATED AND SKILLED STAFF

### Human Resources Management, Training, Partnership

**KEY TO DELIVERING ON THE MISSION OF INJURIESBOARD.IE IS A MOTIVATED AND SKILLED WORKFORCE. AT THE END OF 2008 INJURIESBOARD.IE EMPLOYED 75 STAFF.**

#### Training & Development

During 2008 a comprehensive programme of technical and soft skills training was provided to all staff. Training is designed to ensure all staff have the necessary competencies to carry out their duties. An Assisted Education Scheme which supports staff undertaking relevant training or studies outside normal working hours was also launched. Open recruitment continued during 2008 based on a competency framework developed previously.

#### Partnership

Throughout 2008 the Board's 14 member Partnership Committee met on a monthly basis. The grounding principles of this committee made up of staff and management representing all grades, are:

- Joint ownership of the resolution of problems, challenges, change etc.,
- Recognition by management that staff have rights and needs which need to be taken into account,
- Recognition by staff of the organisation's need to change and respond and the need for them to be involved in that change,
- Communication – information sharing, consultation and staff involvement,
- Development of joint objectives and methods of co-operation around change, and
- Building trust.

Throughout 2008, a stable industrial relations environment was maintained. In addition, as part of the Board's commitment to a safe and healthy working environment, a full ergonomic assessment of the work environment was carried out.



## Corporate Governance

**INJURIESBOARD.IE OPERATES IN ACCORDANCE WITH THE PROVISIONS OF THE PERSONAL INJURIES ASSESSMENT BOARD ACT 2003. THE BOARD OPERATES UNDER THE AEGIS OF THE MINISTER FOR 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, THE BOARD IS ALSO REQUIRED TO COMPLY WITH A RANGE OF OTHER STATUTORY (NATIONAL AND EU) AND ADMINISTRATIVE REQUIREMENTS. IN PARTICULAR, IT HAS PUT IN PLACE PROCEDURES TO ENSURE COMPLIANCE WITH THE FOLLOWING SPECIFIC REQUIREMENTS:**

### **Code of Practice for the Governance of State Bodies**

InjuriesBoard.ie has developed and implemented procedures to ensure that it complies with this Code of Practice. The Board's Chairperson has confirmed the Board's compliance with the Code of Practice to the Minister for Enterprise, Trade & Employment. During 2008 the Board implemented various recommendations of an external review to improve the functioning of the Board from a governance aspect. This included the streamlining of Board Committees and the clarification of roles of both individual Board Members and the Board as a whole.

### **Ethics in Public Office Act, 1995**

InjuriesBoard.ie 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 Board members and staff holding designated positions have completed statements of interest in compliance with the provisions of the Act.

### **Safety, Health and Welfare at Work Act 2005**

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

### **Employment Equality Acts, 1998 and 2004**

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

## SECTION 3

### DELIVERING SUPERIOR CUSTOMER SERVICE FROM AN EFFICIENT AND EFFECTIVE ORGANISATION PEOPLED WITH MOTIVATED AND SKILLED STAFF

#### **Data Protection Acts, 1988 and 2003**

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

#### **Freedom of Information Acts, 1997 and 2003**

InjuriesBoard.ie has yet to be brought under the remit of the Freedom of Information Acts.

#### **Official Languages Act 2003**

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

#### **Procurement**

Competitive tendering is the normal procedure utilised by the Board in the procurement process. All tenders issued have had due regard to the value thresholds for the application of procurement rules. InjuriesBoard.ie confirms compliance with procurement procedures in respect of competitive tendering. This includes adherence to both national guidelines and the relevant EU Directives, which have the force of law in this and all Member States. During 2008 the Board updated and revised its procurement policies and procedures following an internal review of the procurement process.

#### **Prompt Payment of Accounts Act, 1997**

InjuriesBoard.ie 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 the Board to ensure that all invoices are tracked and paid promptly before their due date for interest and charges purposes. Procedures are in place to provide reasonable assurances against non-compliance with the Act and Regulations.

#### **Taxation**

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







2008





# **SECTION 4**

**INCREASING AWARENESS  
OF INJURIESBOARD.IE  
AND CONTRIBUTING  
POSITIVELY TO THE CLAIMS  
RESOLUTION ENVIRONMENT**

## SECTION 4

# INCREASING AWARENESS OF INJURIESBOARD.IE AND CONTRIBUTING POSITIVELY TO CLAIMS RESOLUTION ENVIRONMENT

### Information / Awareness Campaign 2008

#### Development of new Brand identity and name

**IN LATE 2007, THE BOARD APPOINTED A DESIGN AND ADVERTISING AGENCY TO PRODUCE A NEW BRAND IDENTITY FOR THE ORGANISATION, TO PROMOTE CONSUMER AWARENESS AND IMPROVE RECALL OF ITS NAME. AS PART OF THE BRANDING PROCESS IT WAS DECIDED TO CHANGE THE WORKING NAME OF THE ORGANISATION FROM THE PERSONAL INJURIES ASSESSMENT BOARD OR PIAB TO INJURIESBOARD.IE.**

**THE NEW TITLE HAS A NUMBER OF QUALITIES AND BENEFITS FOR CONSUMERS:**

- IT IS SUCCINCT,
- IT IS USER FRIENDLY,
- IT PROMOTES AND ENGAGES CONSUMER AWARENESS,
- IT ENSURES NAME RECALL, AND
- IT ENCOURAGES DIRECT ACCESS TO THE BOARD.

#### Launch of InjuriesBoard.ie

The brand identity and the new working title, InjuriesBoard.ie were officially launched by the Tánaiste & Minister for Enterprise, Trade and Employment, Mary Coughlan T.D. on June 19th 2008.

The launch coincided with the launch of the new website [www.injuriesboard.ie](http://www.injuriesboard.ie) which contained new and enhanced services including online application services, an online claims Estimator, multi-§ services and a health and well-being section to assist

recovery following an accident. Since the launch of InjuriesBoard.ie website visitors' hits have more than doubled to over 500 daily.

The new brand and enhanced services was supported by a national multimedia advertising campaign, including TV, national and regional radio, national press and online. Sponsored links to [www.injuriesboard.ie](http://www.injuriesboard.ie) made it easier for consumers to connect with the Board.

Independent research commissioned by the Board in September 2008 indicated that the media campaign had succeeded in raising spontaneous and prompted awareness of InjuriesBoard.ie and its role. This means that more consumers are aware of the Board and its functions. This facilitates access to the Board's services for claimants who are obliged to submit their claim to the Board in the first instance.

#### Stakeholder engagement programme

The advertising element of the Information/Awareness Campaign was accompanied by the development of a Stakeholder Engagement Programme. This included an initial presentation attended by individual members of the Dublin Chamber of Commerce and additional Stakeholders invited directly by the Board including representatives of the Insurance Companies, Unions, Health & Safety Organisations, the Medical Community, State Claims Agency, Financial Regulator (and other State Bodies), Government Departments and the Legal Community.

An ongoing Stakeholder Engagement programme also commenced in 2008 which resulted in presentations to groups which included IBEC, Government Departments, General Practitioners and Orthopaedic Surgeons, Mandate, SIPTU, IFA, ICA, SFA & CIF. This country-wide lecture programme will



be continued and developed in 2009 and is a key component of an ongoing Information/Awareness campaign. This programme ensures that groups associated with our customers (i.e. Claimants and Respondents) are fully informed as regards the functions of the Board as well as the claims process.

### **Motor and Employer Liability Reviews published**

Two reviews of data held by InjuriesBoard.ie on motor awards and employer liability were published. The reviews provide a valuable insight into motor and workplace accidents in Ireland.

#### **Motor Liability Review**

In October 2008, InjuriesBoard.ie published an analysis of almost 10,000 awards made in respect of motor accidents.

Some 9,655 personal injury awards made in 2006 and 2007 were analysed. The results provide a valuable insight into motor accident trends in Ireland and specifically into the most dangerous days and months on our roads.

The data from the awards made in both 2006 and 2007, which totalled €200m, reveals that more motor accidents occurred in October than in any other month of the year, accounting for more than one in ten motor claims. In contrast, February and June, had less than 7% of motor accident claims.

#### **Employer Liability Review**

In December 2008, InjuriesBoard.ie published a review of almost 1,000 personal injury awards made in 2007. The analysis indicated that the most serious injuries at work arise from accidents involving machinery, and those involving defective equipment.

Additional findings of the study include:

- Labourers in a variety of sectors accounted for 30% of all workplace awards,
- Trade workers in building and mining, and drivers and mobile plant operators account for a further one in six awards,
- Men accounted for 70% of workplace awards, securing average awards of €27,659, some 25% higher than their female colleagues who received average compensation of €22,181 (probably reflective of wage levels in relevant occupations where accidents occurred),
- Machinery and defective equipment were responsible for 7 of the highest 11 awards in excess of €100,000, and
- Falls in the workplace accounted for 30% of all awards and the remaining 4 of the highest 11 awards.

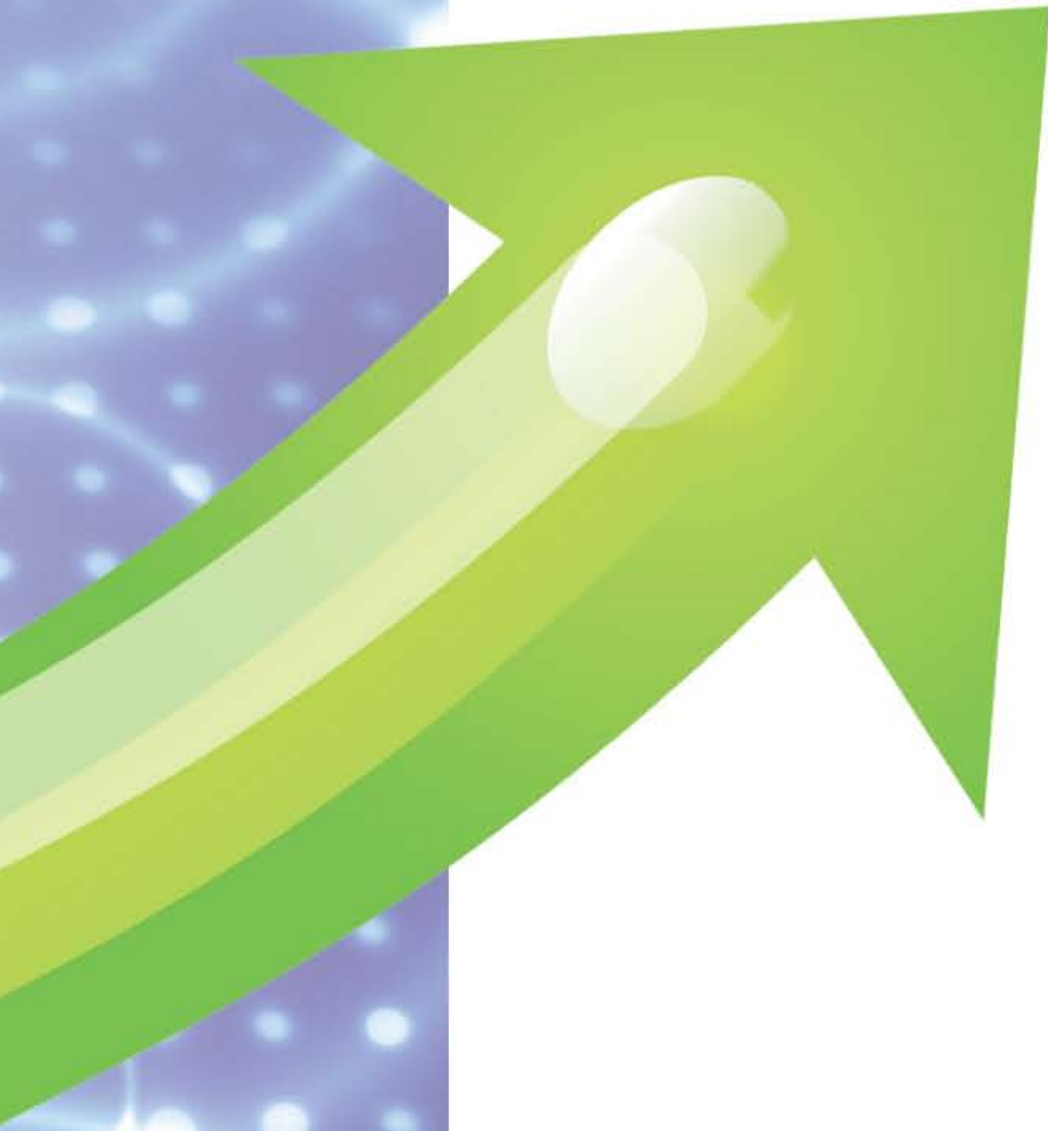
#### **Presentation to Joint Oireachtas Committee**

A key accountability requirement under the terms of the Personal Injuries Assessment Board Act 2003 is for the CEO to attend before an Oireachtas Committee when required. On 15 October 2008, the Chairperson and Chief Executive of InjuriesBoard.ie appeared before the Joint Oireachtas Committee on Enterprise, Trade and Employment to discuss the Board's 2007 Annual Report. A positive and constructive debate took place covering many of the key issues facing the Board. Members of the Oireachtas expressed satisfaction with the progress which the Board has made since its establishment, in particular its impact on insurance costs.

2008



# **SECTION 5**



## **FINANCIAL STATEMENTS**



# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Contents

General Information	41
Statement of Responsibilities of the Personal Injuries Assessment Board	42
Statement on Internal Financial Control	43
Report of the Comptroller and Auditor General	44
Statement of Accounting Policies	46
Income and Expenditure Account	47
Balance Sheet	48
Cash Flow Statement	49
Notes to the Financial Statements	50



# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## General Information

<b>Chairperson</b>	Dorothea Dowling
<b>Board Members</b>	Senator Joe O'Toole Patricia Byron John Fay Tom Noonan Pat Healy Ann Fitzgerald Mary O'Dea Frances Cooke Frank Cunneen Professor Denis Cusack
<b>Office</b>	Grain House Exchange Hall Belgard Square North Tallaght Dublin 24
<b>Auditor</b>	Comptroller and Auditor General Dublin Castle Dublin 2
<b>Bankers</b>	Bank of Ireland Main Street Tallaght Dublin 24
<b>Solicitors</b>	Arthur Cox & Co. Earlsfort Centre Earlsfort Terrace Dublin 2
<b>Website</b>	<a href="http://www.injuriesboard.ie">www.injuriesboard.ie</a>

# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

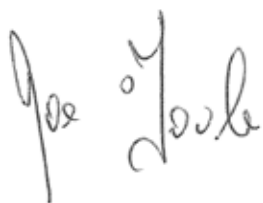
## Statement of Responsibilities of the Board

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 financial statements, the Board is required to:

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

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



Joe O'Toole  
On Behalf of the Board

21st May 2009



Ann Fitzgerald  
On Behalf of the Board

21st May 2009



# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Statement on Internal Financial Control

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

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

### Key Control Procedures

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

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

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

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



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

- a comprehensive budgeting system with an annual budget which is reviewed and agreed by the Board via its Finance Committee;
- monthly 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 the Board 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.

### Annual Review of Controls

I confirm that in respect of the year ended 31st December 2008, the Board conducted a review of the system of internal financial control.

**Dorothea Dowling**  
Chairperson

# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## 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 31 December 2008 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 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.

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 judgments made in the preparation of the financial



# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

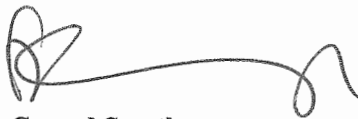
statements, and of whether the accounting policies are appropriate to the Board's circumstances, consistently applied and adequately disclosed.

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 2008 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**  
12 June 2009

# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Statement of Accounting Policies

### Basis of Preparation

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

### Fee Income

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

### Tangible Fixed Assets

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

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

### Taxation

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

### Operating Lease

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

### Superannuation

In view of the arrangements, as described in Note 13, which the Board has put in place in relation to the defined benefit scheme it will operate for employees, the Board is of the view that the provisions of Financial Reporting Standard 17, Accounting for Retirement Benefits, in relation to accounting for pension liabilities which arise under defined benefit schemes, are not applicable to its circumstances. Accordingly, the Board charges the employer contributions to the Income and Expenditure Account in the year, as if the scheme was a defined contribution scheme.

### 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.

### Debtors

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



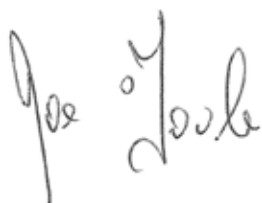


## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Income and Expenditure Account for the Year Ended 31 December 2008

	NOTES	2008 €	2007 €
<b>Income</b>			
Fee Income	1	12,859,329	9,914,450
Interest Receivable		134,233	73,862
Transfer from Capital Account	11	87,103	273,385
<b>Total Income</b>		<b>13,080,665</b>	<b>10,261,697</b>
<b>Expenditure</b>			
Salaries, Pensions and related expenses	2	5,307,332	5,046,883
Claims Processing expenses	3	1,527,227	1,200,530
Board Member Fees		108,000	108,000
Accommodation & Establishment Costs	4	640,623	425,025
Recruitment, Training & Education	4	178,646	194,357
Information, Research & Communication	4	970,209	286,378
Legal Costs & Professional Fees	4	1,369,176	729,390
IT Costs	4	797,540	692,899
Telecommunication Costs		147,255	204,801
General Administration	4	722,486	917,546
(Profit) / Loss on Disposal of Fixed Assets		0	(2,829)
Depreciation		232,643	388,217
<b>Total Expenditure</b>		<b>12,001,137</b>	<b>10,191,197</b>
<b>SURPLUS FOR THE YEAR</b>		<b>1,079,528</b>	<b>70,500</b>
Transfer from General Reserve		250,000	0
Balance at 1 January		949,443	878,943
<b>BALANCE AT END OF YEAR</b>		<b>2,278,971</b>	<b>949,443</b>

The Board has no gains or losses in the financial year other than those dealt with in the financial statements.  
The Statement of Accounting Policies and Notes 1 to 16 form an integral part of these financial statements.



Joe O'Toole  
On Behalf of the Board

21st May 2009



Ann Fitzgerald  
On Behalf of the Board

21st May 2009

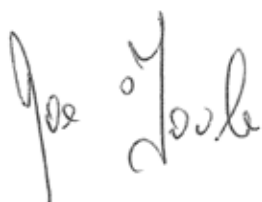


## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Balance Sheet at 31 December 2008

	NOTES	2008 €	2008 €	2007 €	2007 €
<b>Fixed Assets</b>					
Tangible Assets	5		1,046,401		1,093,123
<b>Current Assets</b>					
Debtors	6	2,580,504		2,088,241	
Cash at bank and on hand		5,158,933		3,055,292	
<b>Total Current Assets</b>		<b>7,739,437</b>		<b>5,143,533</b>	
<b>Current Liabilities</b>					
Creditors: Amounts falling due within one year	7	5,028,753		3,735,224	
<b>Net Current Assets</b>			<b>2,710,685</b>		<b>1,408,309</b>
Total Assets less Current Liabilities			3,757,086		2,501,432
Provision for liabilities	8		820,018		556,790
<b>Net Assets</b>			<b>2,937,068</b>		<b>1,944,642</b>
<b>Financed By:</b>					
Capital Account	11		658,097		745,199
Income & Expenditure Account			2,278,971		949,443
General Reserve	12		0		250,000
			<b>2,937,068</b>		<b>1,944,642</b>

The Statement of Accounting Policies and Notes 1 to 16 form an integral part of these financial statements.



Joe O'Toole  
On Behalf of the Board

21st May 2009



Ann Fitzgerald  
On Behalf of the Board

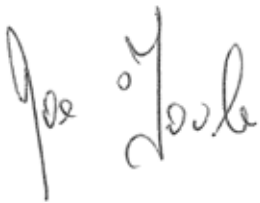
21st May 2009



## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Cash Flow Statement for the Year Ended 31 December 2008

	NOTES	2008 €	2007 €
<b>Cash Flow Statement</b>			
Net Cash Flow from Operating Activities	9	2,155,329	689,077
Returns on Investment and Servicing of Finance			
Bank Interest		134,233	73,862
<b>Cash Flow before Capital Expenditure</b>		<b>2,289,562</b>	<b>762,939</b>
<b>Capital Expenditure</b>			
Purchase of Tangible Fixed Assets	5	(185,921)	(275,692)
Sale of Tangible Fixed Assets		0	8,818
<b>Net Cash outflow from Capital Expenditure</b>		<b>(185,921)</b>	<b>(266,874)</b>
<b>Movement in Cash for the Year</b>	9	<b>2,103,641</b>	<b>496,065</b>



Joe O'Toole  
On Behalf of the Board

21st May 2009



Ann Fitzgerald  
On Behalf of the Board

21st May 2009

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Notes to the Financial Statements for the Year Ended 31 December 2008

1. Fee Income	2008	2007
	€	€
Claimant Fee Income	1,135,790	1,080,100
Respondent Fee Income	11,723,539	8,834,350
	<b>12,859,329</b>	<b>9,914,450</b>
2. Salaries, Pensions and Related Expenses	2008	2007
	€	€
Salaries	4,246,705	4,033,096
Employer Superannuation contributions	681,344	654,273
Employer PRSI Contributions	379,283	359,514
	<b>5,307,332</b>	<b>5,046,883</b>
Staff Numbers		
Staff directly employed by the Board	75	71
3. Claims Processing expenses	2008	2007
	€	€
Outsourced Service Centre Costs	1,526,877	1,230,297
Claim related Medical Fees	4,182,553	4,062,283
Claim related Other Costs	154,747	136,449
Claim related Costs to be Reimbursed *	(4,336,950)	(4,228,499)
	<b>1,527,227</b>	<b>1,200,530</b>
<i>* These claim related costs to be reimbursed were reclassified from income in order to aid presentation.</i>		
4. Expenditure	2008	2007
	€	€
Accommodation & Establishment Costs		
Rent, Rates and Service Charges *	497,099	253,927
Cleaning and Security	61,295	59,980
Light & Heat, Maintenance and Other	82,229	111,118
	<b>640,623</b>	<b>425,025</b>

*\* The charge for 2008 includes an accrual for rates charges of €188,000 after the Board was unsuccessful in a case taken by the Commissioners of Valuation.*



## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Notes to the Financial Statements for the Year Ended 31 December 2008

4. Expenditure <i>(continued)</i>	2008	2007
	€	€
<b>Recruitment, Training &amp; Education</b>		
Training, Education and other costs	135,375	160,847
Advertising, Interviews and other Recruitment costs	43,271	33,510
	<b>178,646</b>	<b>194,357</b>
<b>Information, Research &amp; Communication</b>		
Branding & Awareness Campaign	615,658	0
Other Advertising Costs	259,923	212,902
Leaflets/Brochures & Publications	94,628	73,476
	<b>970,209</b>	<b>286,378</b>
<b>Legal Costs &amp; Professional Fees</b>		
Statistical, Internal Audit and other Professional Fees	131,427	313,499
Audit Fees	12,863	13,750
Legal Fees	179,742	173,072
Judicial Review Costs	1,952,421	298,407
Judicial Review Costs to be Reimbursed	(907,277)	(75,021)
Cost Benefit Report	0	5,683
	<b>1,369,176</b>	<b>729,390</b>
<b>IT Costs</b>		
IT Software Development	75,597	61,950
IT Licence Fees	493,342	437,244
IT Support & Maintenance	187,856	104,105
IT Consumables & Training	19,866	29,278
IT Other Costs	20,879	60,322
	<b>797,540</b>	<b>692,899</b>
<b>General Administration</b>		
Postage	411,377	365,306
Travel & Subsistence	31,436	26,413
Office Stationary	58,999	64,596
Insurances	35,364	50,039
Temporary Staff	104,228	131,766
Sundries	83,026	47,483
Provision for Doubtful Debts	(1,944)	231,943
	<b>722,486</b>	<b>917,546</b>



## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Notes to the Financial Statements for the Year Ended 31 December 2008

5. Fixed Assets	Leasehold Premises	IT Hardware/ Software	Office Equipment	Fixtures & Fittings	Office Furniture	Total
Cost / Valuation	€	€	€	€	€	€
As at 1 January	826,928	1,217,967	176,645	46,951	241,168	2,509,659
Additions	5,736	180,185	0.00	0.00	0.00	185,921
Disposals	0.00	0.00	0.00	0.00	0.00	0.00
<b>As at 31 December</b>	<b>832,664</b>	<b>1,398,152</b>	<b>176,645</b>	<b>46,951</b>	<b>241,168</b>	<b>2,695,580</b>
<b>Accumulated Depreciation</b>						
As at 1 January	188,639	1,010,370	100,048	14,458	103,021	1,416,536
Charge	41,615	119,679	35,330	5,869	30,150	232,643
Disposals	0.00	0.00	0.00	0.00	0.00	0.00
<b>As at 31 December</b>	<b>230,254</b>	<b>1,130,049</b>	<b>135,378</b>	<b>20,327</b>	<b>133,171</b>	<b>1,649,179</b>
<b>Net Book Value</b>						
<b>As at 31 December 2008</b>	<b>602,410</b>	<b>268,103</b>	<b>41,267</b>	<b>26,624</b>	<b>107,997</b>	<b>1,046,401</b>
<b>As at 31 December 2007</b>	<b>638,289</b>	<b>207,597</b>	<b>76,597</b>	<b>32,493</b>	<b>138,147</b>	<b>1,093,123</b>



## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Notes to the Financial Statements for the Year Ended 31 December 2008

6. Debtors	2008	2007
	€	€
<u>Amounts falling due within one year</u>		
Fees Receivable	2,090,976	2,424,962
Provision for Doubtful Debts	(494,500)	(519,659)
Legal Costs Reimbursable*	820,018	0
Interest Receivable	4,622	45,097
Prepayments	159,388	137,841
	<b>2,580,504</b>	<b>2,088,241</b>

\* The Department of Enterprise, Trade and Employment has agreed to reimburse the Board in respect of its costs in the case of *O'Brien v Personal Injuries Assessment Board*, judgement in which was delivered by the Supreme Court in December 2008. Costs reimbursed in previous years amounted to €438,531 and were accounted as State Grants. A further reimbursable amount of €820,018 has been recognised in the 2008 financial statements and set off against legal costs. See Note 8 for further information.

7. Creditors	2008	2007
	€	€
<u>Amounts falling due within one year</u>		
Trade Creditors	162,620	643,493
Accruals	4,432,955	2,353,835
Taxes & Social Welfare	317,469	196,991
Pension Liability	65,709	60,905
Other Creditors	50,000	480,000
	<b>5,028,753</b>	<b>3,735,224</b>

8. Provision for Liabilities	2008	2007
	€	€
Opening Balance	556,790	1,084,960
Movement for year	263,228	(528,170)
<b>Closing Balance</b>	<b>820,018</b>	<b>556,790</b>

An action was initiated against the Personal Injuries Assessment Board in 2004 concerning the policy adopted by the Board 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 appealed this decision to the Supreme Court in 2005 and the case was heard in December 2008. The Supreme Court upheld the findings of the High Court and costs were awarded against the Board.





## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Notes to the Financial Statements for the Year Ended 31 December 2008

9	<b>i) Reconciliation of Surplus for Year to Net Cash Flow from Operating Activities</b>	<b>2008</b>	<b>2007</b>
		€	€
	Surplus for Year	1,079,528	70,500
	<b>Non Operating Items</b>		
	Bank Interest	(134,233)	(73,862)
	Sale of fixed asset	0	(2,829)
	<b>Non Cash Items</b>		
	Capital Account Transfer	(87,103)	(273,385)
	Depreciation Charge		
	- Tangible Fixed Assets	232,643	388,217
	(Increase)/Decrease in Debtors	(492,263)	(170,988)
	Increase/(Decrease) in Creditors	1,293,529	1,279,594
	Increase/(Decrease) in Provision for liabilities	263,228	(528,170)
	<b>Net Cash Flow from Operating Activities</b>	<b>2,155,329</b>	<b>689,077</b>

**ii) Increase in Cash****Reconciliation of Increase in Cash to Cash at Bank**

Movement in Cash for the Year	2,103,641	496,065
Cash at Bank at 1 January	3,055,292	2,559,227
<b>Cash at Bank at 31 December</b>	<b>5,158,933</b>	<b>3,055,292</b>

**10. Financial Commitments****Capital Commitments**

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

	2008	2007
	€	€
Due within one year	0	300,000
Due after one year and before five years	0	0
	<b>0</b>	<b>300,000</b>



## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Notes to the Financial Statements for the Year Ended 31 December 2008

**10. Financial Commitments** *(continued)***Operating leases**

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

	<b>2008</b>	<b>2007</b>
	€	€
Due within one year	0	0
Due after one year and before five years	0	0
After five years	188,554	188,554
	<b>188,554</b>	<b>188,554</b>

**11. Capital Account**

	2008	2007
	€	€
Balance at 1 January	745,200	1,018,585
Amortisation in line with asset depreciation	(87,103)	(273,385)
<b>Balance at 31 December</b>	<b>658,097</b>	<b>745,200</b>

The capital account represents receipts from Government which have been allocated for the purchase of fixed assets. The receipts are amortised in line with depreciation on the related fixed assets.

**12. General Reserve**

	<b>2008</b>	<b>2007</b>
	€	€
Balance at 1 January	250,000	250,000
Transfer to Income & Expenditure Account	(250,000)	0
<b>Balance at 31 December</b>	<b>0</b>	<b>250,000</b>

The Board has decided that the General Reserve is no longer required.



# FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

## Notes to the Financial Statements for the Year Ended 31 December 2008

### 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. The employee scheme was approved by the Minister for Enterprise, Trade and Employment and the Minister for Finance in 2008. The Spouse and Children scheme is currently with the Minister for approval.

Benefits payable under the scheme are funded by the Exchequer.

The scheme has a number of specific characteristics:

- The Board makes an agreed contribution to the Department of Enterprise, Trade and Employment.
- The contribution comprises of an employee element along with an employer element. The employer contribution in 2008 was 16.67% of gross pay.
- 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.

### 14. Board Members Interests

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

### 15. Comparative Figures

A number of adjustments have been made to assist presentation and the comparative figures for 2007 have been restated on a consistent basis.

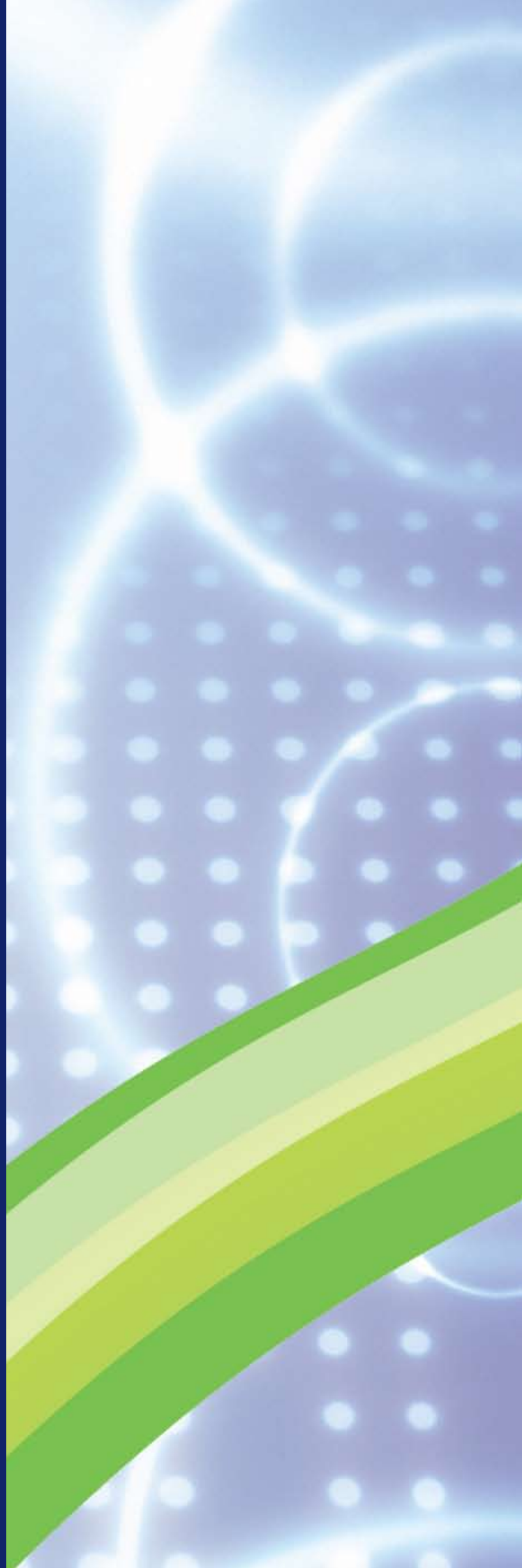
### 16. Approval of Financial Statements

The Financial Statements were approved by the Board on the 21st May 2009





2008



# APPENDICES




# APPENDIX 1:

## INJURIESBOARD.IE HISTORIC TIMELINE

The table below outlines the historic development of InjuriesBoard.ie from the initial concept through to the development of InjuriesBoard.ie up to the present day with a fully operating Personal Injuries Assessment Board which makes over 8,000 compensation awards per annum.

### InjuriesBoard.ie Historic Timeline



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 "Personal Injuries Assessment Board Act 2003".
April 2004	InjuriesBoard.ie was established.
June 2004	InjuriesBoard.ie commenced accepting claim applications.
March 2005	First awards made by InjuriesBoard.ie.
End 2005	By the end of 2005 InjuriesBoard.ie had made 951 awards.
End 2006	By the end of 2006 the number of awards made by InjuriesBoard.ie increased to 5,573.
December 2006	An independent Cost Benefit Analysis was conducted by Dr. Vincent Hogan, UCD, to review the cost structure of InjuriesBoard.ie and compare it with the cost of the traditional litigation system. The report found that InjuriesBoard.ie delivers compensation quicker and cheaper than the Courts system, with awards mirroring those made by the Courts.
2007/2008	Full flow activity. Annual awards at over 8,000 p/a. Over 23,000 awards made since inception.





# APPENDIX 2:

## INJURIESBOARD.IE PROCESS

### InjuriesBoard.ie Process

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

Stage	Description
Stage 1	Claimant notifies InjuriesBoard.ie of claim via InjuriesBoard.ie's Service Centre 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	An InjuriesBoard.ie representative assists the Claimant with their application.
Stage 3	Claimant submits their application and Medical Assessment Form.
Stage 4	InjuriesBoard.ie informs Respondent of claim
Stage 5	Respondent consents to InjuriesBoard.ie assessment*
Stage 6	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 InjuriesBoard.ie 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, InjuriesBoard.ie will issue an 'Authorisation' to the Claimant which entitles them to pursue their action through the courts, if they so wish.*

# APPENDIX 3:

## THE ORGANISATION

### Organisational Structure

This following section outlines the organisational structure of InjuriesBoard.ie.

InjuriesBoard.ie 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 InjuriesBoard.ie policies and the execution of other fiduciary duties.

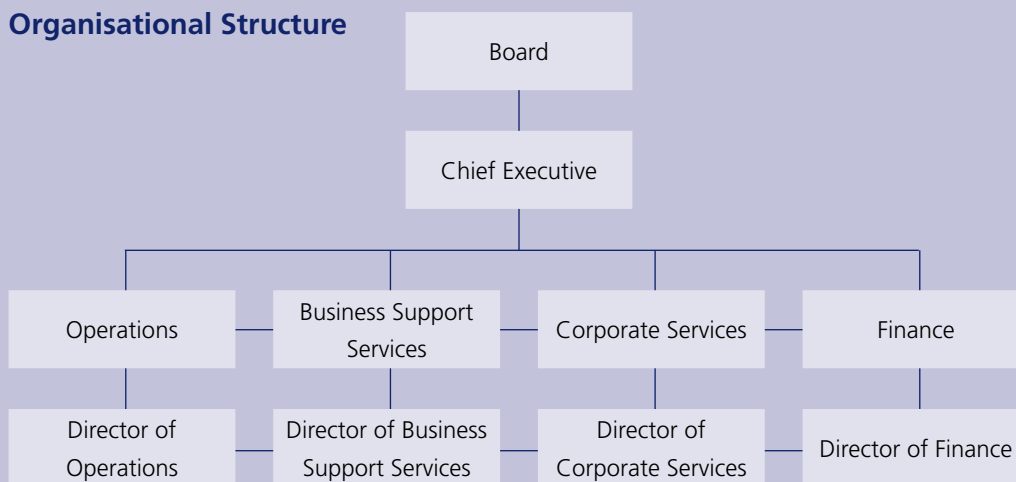
### Full List of Board Members

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.



## Organisational Structure



## Executive Management Team

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

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

The Chief Executive is responsible for the day-to-day management of InjuriesBoard.ie operations, supported by Directors, Managers, Assessors and Support Staff. At the end of 2008, InjuriesBoard.ie employed 75 staff in Tallaght, Dublin 24.

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

# APPENDIX 3:

## THE ORGANISATION

### Functions of the Personal Injuries Assessment Board

The Personal Injuries Assessment Board is obliged to make assessments on the same basis, and by reference to, the same principles, as govern the measure of damages in the law of tort by the Courts. The InjuriesBoard.ie process is based on the provision of information, records, or other documents only and no oral hearings are conducted by the Board.

InjuriesBoard.ie is also charged with the following statutory functions:

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



# APPENDIX 4:

## GEOGRAPHICAL ANALYSIS OF CLAIMS

**Table 4.1 Awards by Location (based on address of Claimant) 2007 V. 2008**

	2007		2008	
	No. of Awards	% of Awards	No. of Awards	% of Awards
Republic of Ireland	7,946	96.8%	8,576	97%
Northern Ireland	140	1.7%	159	1.8%
Rest of U.K.	89	1.1%	74	0.8%
Rest of the World	33	0.4%	36	0.4%
<b>TOTALS</b>	<b>8,208</b>		<b>8,845</b>	

**Table 4.2 Breakdown of Award Category by location (based on address of Claimant)**

	2007				2008			
	ML	EL	PL	Total	ML	EL	PL	Total
Republic of Ireland	5,680	934	1,332	<b>7,946</b>	6,178	953	1,445	<b>8,576</b>
Northern Ireland	115	12	13	<b>140</b>	139	4	16	<b>159</b>
Rest of U.K.	68	4	17	<b>89</b>	47	4	23	<b>74</b>
Rest of the World	24	3	6	<b>33</b>	18	11	7	<b>36</b>



## APPENDIX 4:

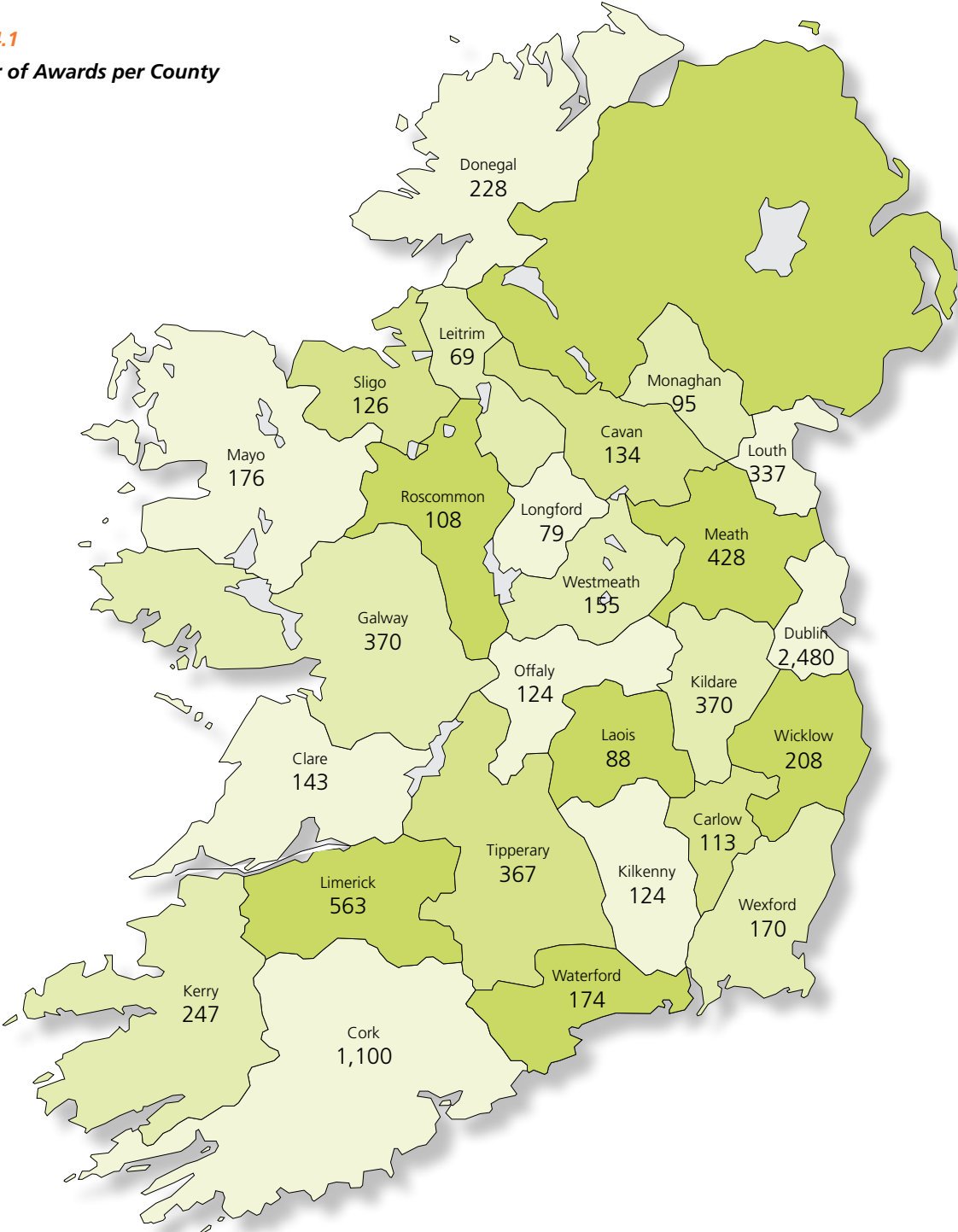
### GEOGRAPHICAL ANALYSIS OF CLAIMS

**Table 4.3** Provincial Breakdown of Number of Awards (based on Address of Claimant) 2007 vs. 2008

	2007				2008			
	ML	EL	PL	Total	ML	EL	PL	Total
<b>Dublin</b>	1,344	282	512	<b>2,138</b>	1,680	284	516	<b>2,480</b>
<b>Rest of Leinster</b>	1,542	229	280	<b>2,051</b>	1,607	266	323	<b>2,196</b>
<b>Connaught/Ulster</b>	954	108	123	<b>1,185</b>	1,027	118	161	<b>1,306</b>
<b>Munster</b>	1,840	315	417	<b>2,572</b>	1,864	285	445	<b>2,594</b>
<b>Outside the State</b>	207	19	36	<b>262</b>	204	19	46	<b>269</b>

# 2008 Geographical Breakdown of Awards

**Figure 4.1**  
**Number of Awards per County**

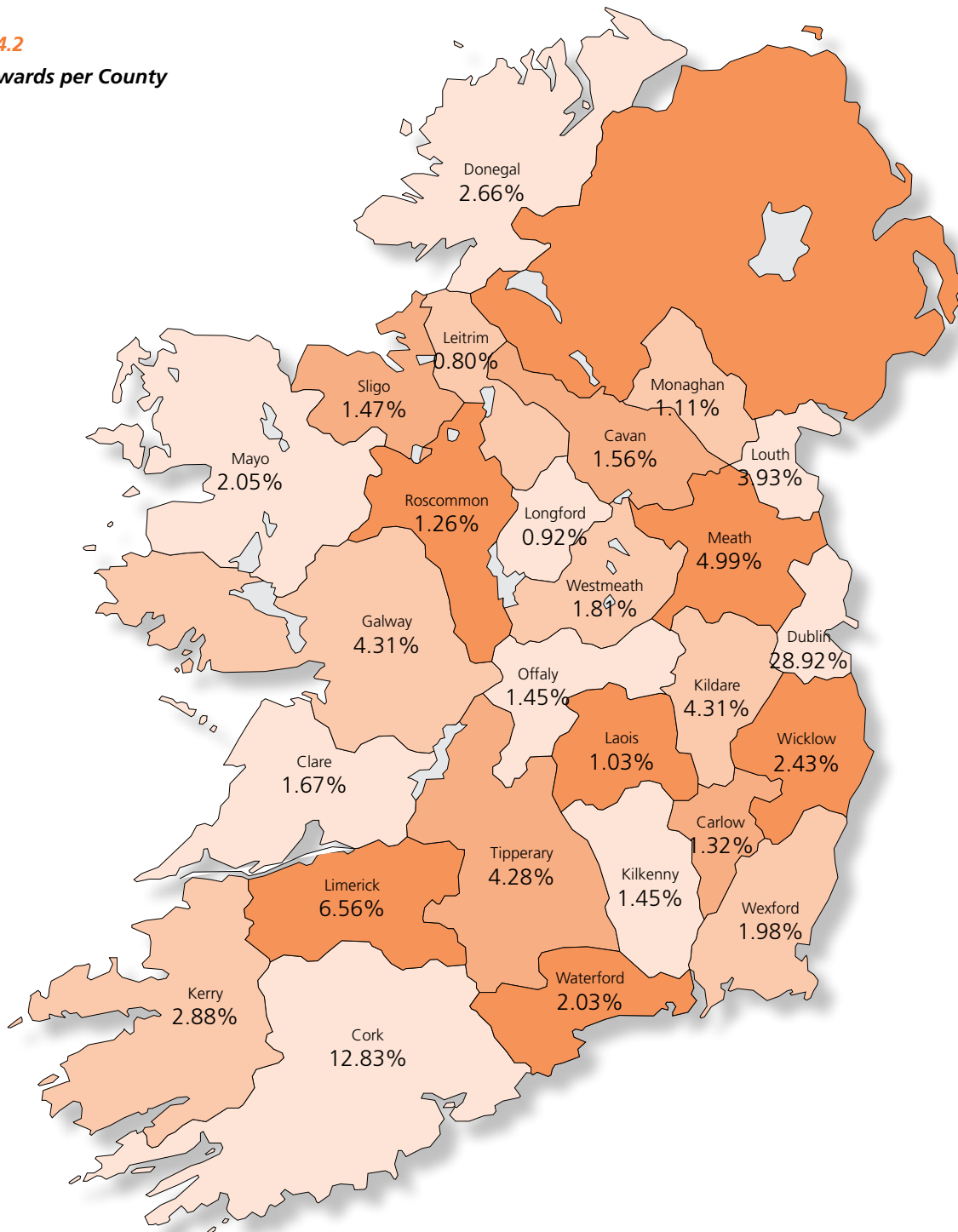


# APPENDIX 4:

## GEOGRAPHICAL ANALYSIS OF CLAIMS

### 2008 Geographical Breakdown of Awards

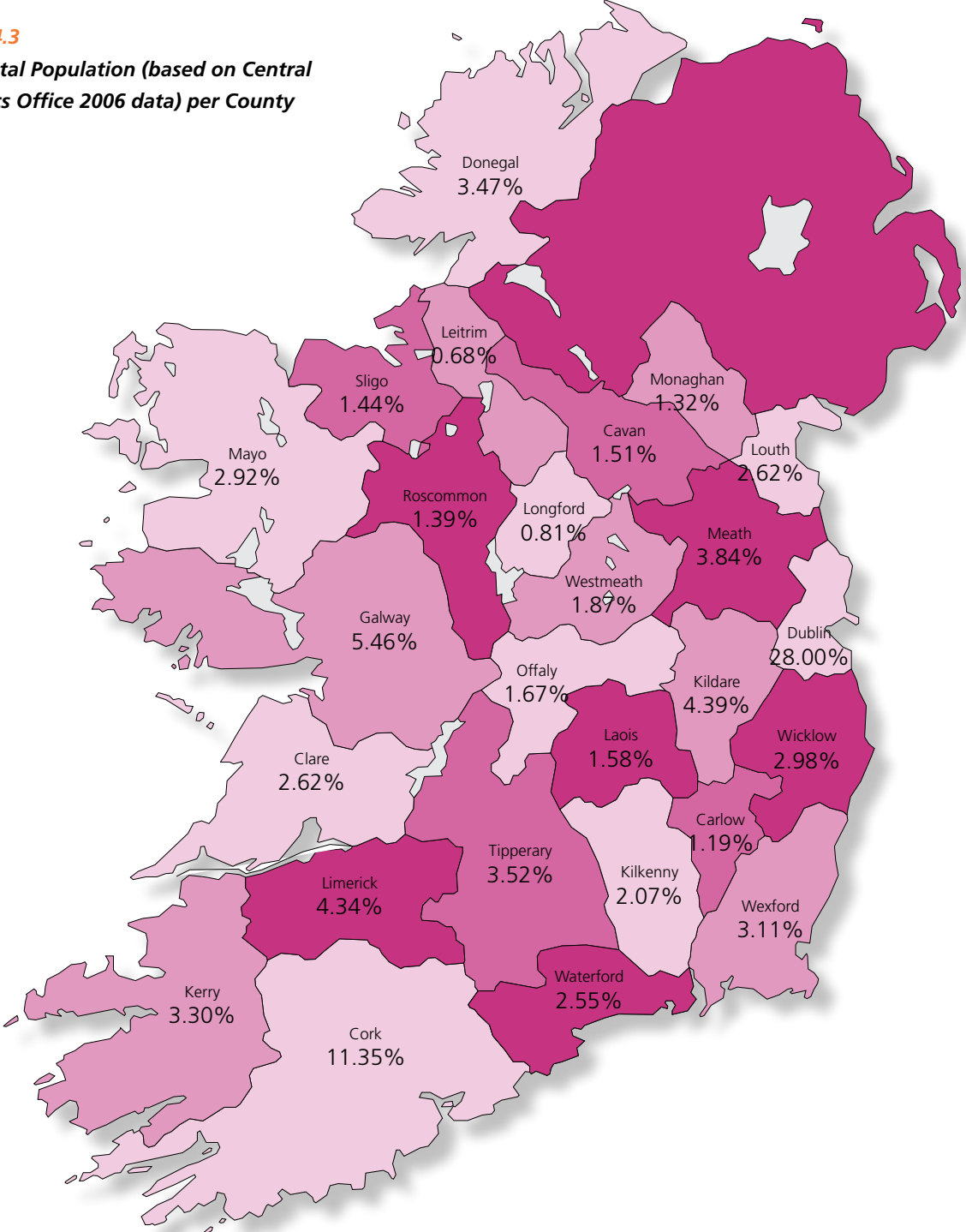
**Figure 4.2**  
% of Awards per County





# 2008 Geographical Breakdown of Awards

**Figure 4.3**  
 % of Total Population (based on Central Statistics Office 2006 data) per County



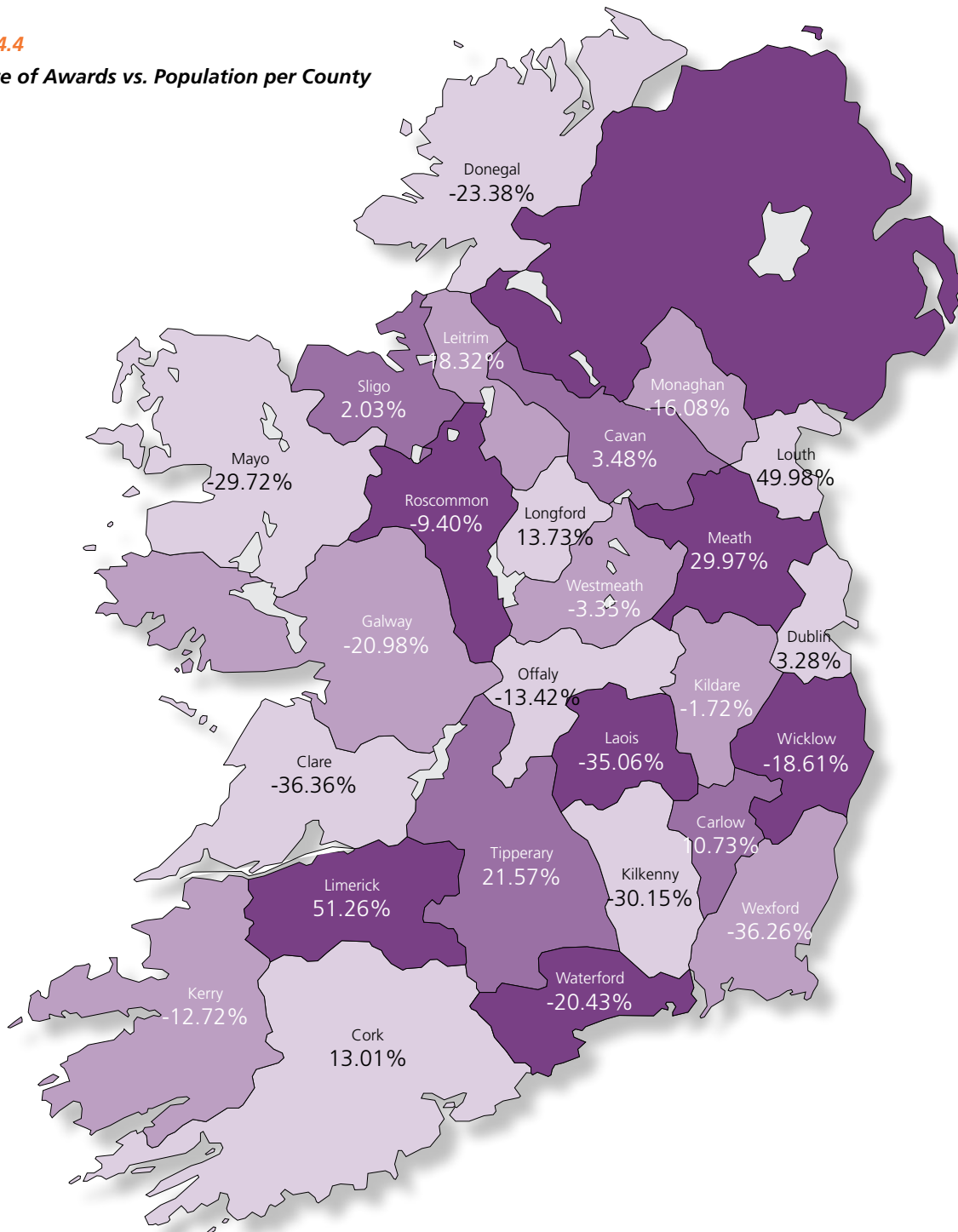
# APPENDIX 4:

## GEOGRAPHICAL ANALYSIS OF CLAIMS

### 2008 Geographical Breakdown of Awards

**Figure 4.4**

*Variance of Awards vs. Population per County*



**Table 4.4 Top 5 Counties by Awards as per head of population 2008**

County	% of Awards per county	% of Total Population in county	Variance to National Average
Limerick	6.56%	4.34%	(+) 51.26%
Louth	3.93%	2.62%	(+) 49.98%
Meath	4.99%	3.84%	(+) 29.97%
Tipperary	4.28%	3.52%	(+) 21.57%
Leitrim	0.80%	0.68%	(+) 18.32%

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

**Table 4.5 Bottom 5 Counties by Awards as per head of population 2008**

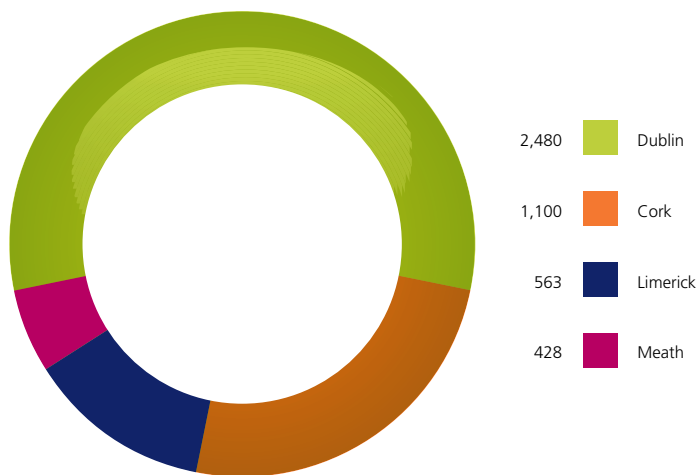
County	% of Awards per county	% of Total Population in county	Variance to National Average
Clare	1.67%	2.62%	(-) 36.36%
Wexford	1.98%	3.11%	(-) 36.26%
Laois	1.03%	1.58%	(-) 35.06%
Kilkenny	1.45%	2.07%	(-) 30.15%
Mayo	2.05%	2.92%	(-) 29.72%

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

# APPENDIX 4:

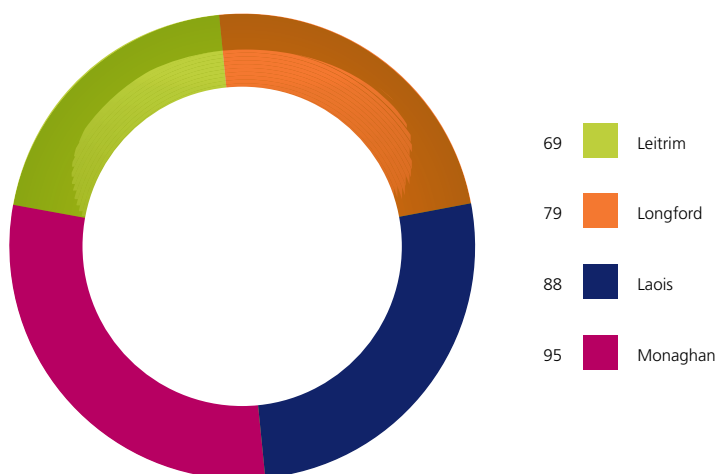
## GEOGRAPHICAL ANALYSIS OF CLAIMS

**Figure 4.5 Highest No. of Overall Awards by County 2008 (based on address of claimant)**



The above diagram shows the counties with the highest share of overall awards – as expected those counties with the highest population have the highest overall number of awards.

**Figure 4.6 Lowest No. of Overall Awards by County 2008 (based on address of claimant)**

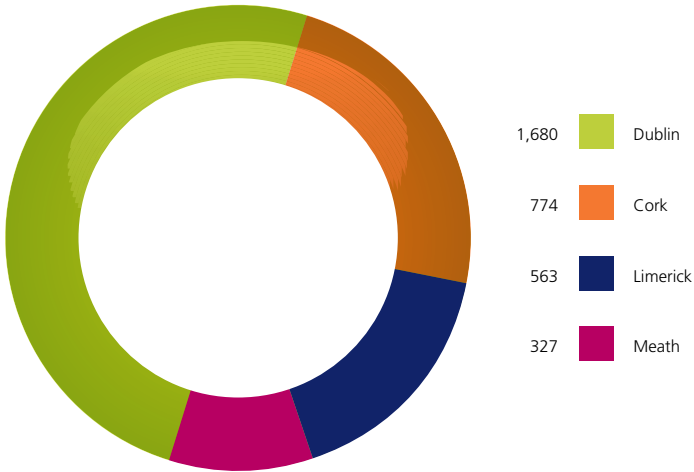


The above diagram shows the counties with the lowest share of overall awards – as expected those counties with the lowest population have the lowest overall number of awards.



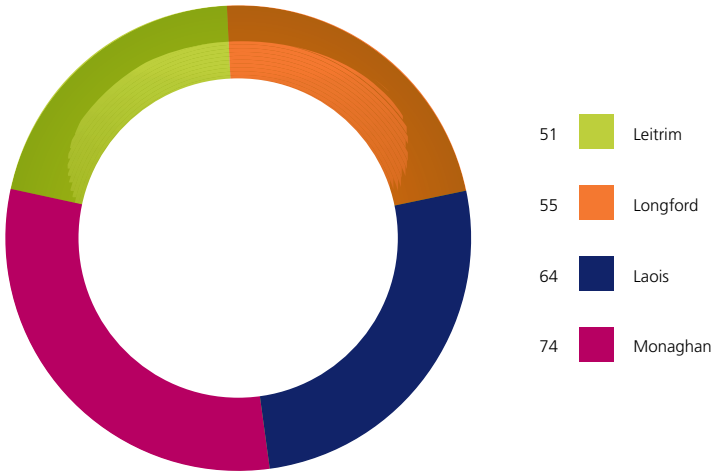
## 2008 Geographical Breakdown by Category Motor Liability Awards 2008

**Figure 4.7 Highest Number of ML Awards by County 2008 (based on address of claimant)**



The diagrams above and below show the counties with the highest and the lowest number of Motor Liability Awards in 2008.

**Figure 4.8 Lowest Number of ML Awards by County 2008 (based on address of claimant)**

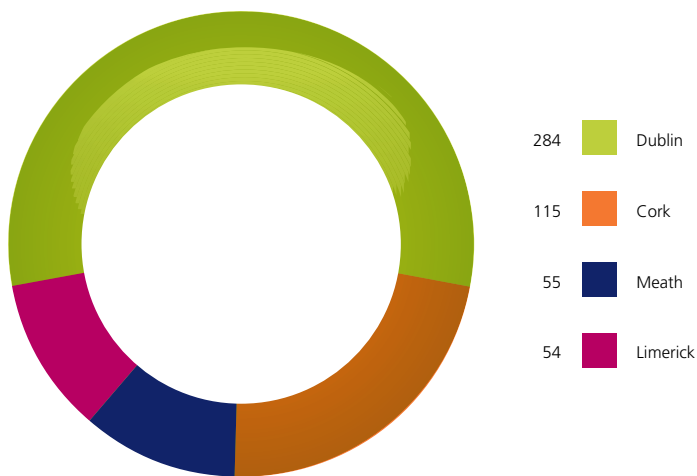


# APPENDIX 4:

## GEOGRAPHICAL ANALYSIS OF CLAIMS

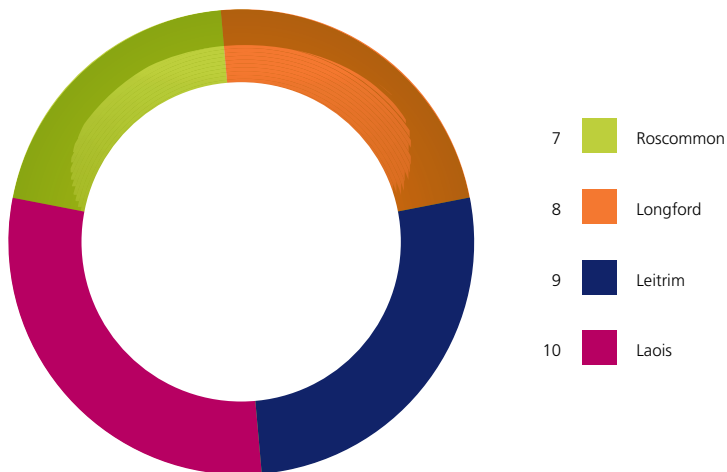
### Employer's Liability Awards 2008

**Figure 4.9** Highest Number of EL Awards by County 2008 (based on address of claimant)



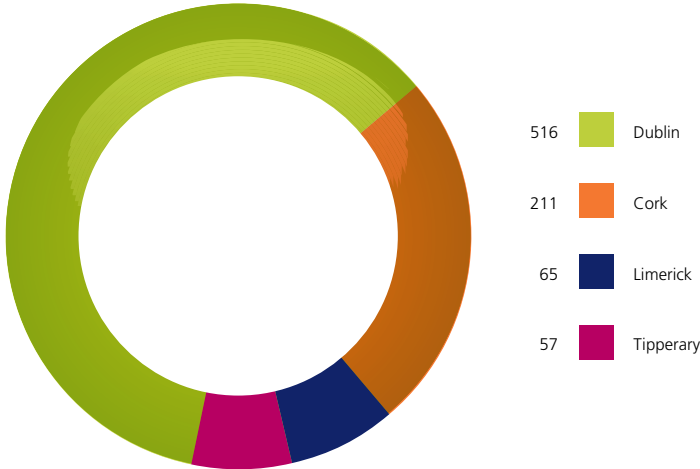
The diagrams above and below show the counties with the highest and the lowest number of Employer's Liability Awards in 2008.

**Figure 4.10** Lowest Number of EL Awards by County 2008 (based on address of claimant)



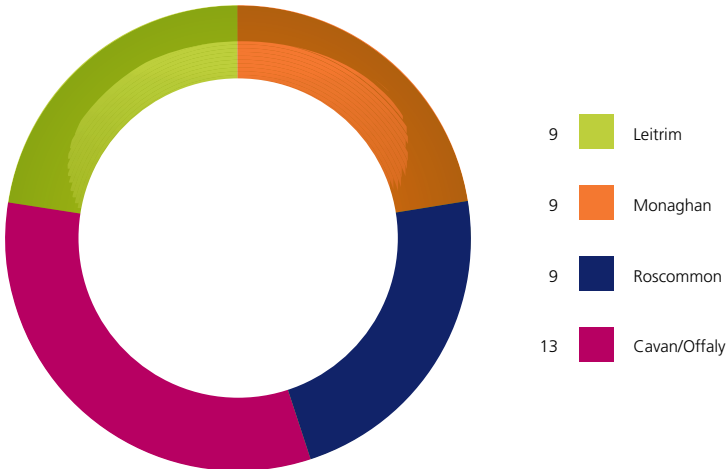
### Public Liability Awards 2008

Figure 4.11 Highest Number of PL Awards by County 2008 (based on address of claimant)



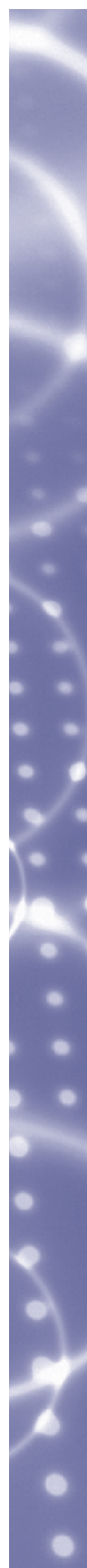
The diagrams above and below show the counties with the highest and the lowest number of Public Liability Awards in 2008.

Figure 4.12 Lowest Number of PL Awards by County 2008 (based on address of claimant)













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