

## **€275.04 million in personal injuries awards made by PIAB in 2019**

- ***31,072 injury claims were made to PIAB in 2019, Annual Report shows***
- ***11,527 compensation awards were made***

The Personal Injuries Assessment Board received **31,072** injury claims in 2019, a reduction of **6.9%** on the number of claims received in 2018, according to its latest Annual Report.

The independent state body made **11,527** compensation awards, totalling **€275.04 million** in value during 2019. This compared to 12,112 awards with respect to €298.55 million awarded the previous year.

The organisation delivered on its objective of resolving claims quickly and with low costs during the year, with an average claims processing timeframe of 7.8 months in 2019 – well below the statutory 9 month timeline – and at a cost of 6.4% of accepted awards. This reinforces the findings in last years Central Bank report which showed that personal injury cases which go to litigation result in legal costs which are many multiples great than PIAB's costs.

Commenting on the publication of the Annual Report, **Rosalind Carroll, Chief Executive of PIAB**, said: "Operationally PIAB delivered on its mission of delivering personal injuries compensation in a fair, effective and transparent manner during 2019."

"There were positive and much-needed steps taken during the year on reform in the personal injuries area. However, it was a year when very serious challenges continued to exist for wide sections of Irish society and small and medium-sized business due to very high levels of insurance premiums, and the falling availability of some types of liability cover. PIAB believes it is important that continued progress is made on reforms in the personal injury area."

**More...**

## Annual Report....2

**Tánaiste and Minister for Enterprise, Trade and Employment, Leo Varadkar, T.D.**, commented:

“The cost of insurance is a major issue for consumers, business and community groups across the country. Our insurance premiums are too high, and we are an outlier in quantum of awards made to litigants. This is doing real harm to our economy and society. Things have to change. The new government has committed to making regulatory and legislative reforms to bring the cost of insurance down and ensure cover is available at a reasonable and fair price. PIAB continues to offer a cost effective and efficient channel for the settlement of personal injuries claims especially motor. Enhancing the Board’s role is an important commitment for the new government.”

### **2019 in numbers:**

- The PIAB average award in 2019 was **€23,861** (€24,649 in 2018)
- **54%** of PIAB awards were **under €20,000** in award amount (53% in 2018)
- Claims breakdown across categories remained stable: **70% were Motor Liability claims** (70% in 2018); **17% were public liability claims** (18% 2018) and **13% were Employers Liability claims** (12% in 2018).
- The **overall average** award during 2019 was **€23,861**.
- The award average in the **Motor Liability** category was **€22,186**, while **Employers Liability** awards averaged **€29,859** and the average **Public Liability** award was **€26,189**. (The Employers Liability figure reflects the more serious and complex nature of many injuries sustained in workplace accidents.)

There was a fall for the second successive year in 2019 in the number of fatal injury claims made to PIAB, with 61 applications received in relation to fatal injuries during the year. Potential explanations for the change in numbers of fatal accident claims in recent years could include improvements in road safety and in the safety performance of vehicles, but wider analysis would be necessary on this. PIAB is conscious that each one of these accidents is a tragedy for each family involved, and its sympathies are with all of those impacted.

**ENDS**