PIAB - Insights into the Personal Injury Environment

Stephen Watkins
Director of Corporate Services, PIAB

PIAB Conference, 10 April 2019
PIAB was set up in 2004 to assess personal injury claims (motor, employer liability & public liability) where liability is not in dispute

• Fair and transparent
• Low administration/overhead cost
• Quick turnaround
• Reflect prevailing level of damages

PIAB does not set damages levels
PIAB Facts

- Independent Statutory Body
- Assess personal injury claims quickly /efficiently
- Paper-based assessment process
- Handle claims ranging from minor to catastrophic
- Our statistics – valuable source of data
While there are estimated to be more than 50,000 personal injury claims made annually in Ireland, the actual number is unknown.

33,500 claims are received by PIAB each year.

- 18,500 cases are suitable for assessment by PIAB.
  - 7,500 non-consents
  - 6,000 early releases

- 1,500 cases are not pursued.
- 6,000 cases settled, not pursued further or released as not appropriate.
- 5,500 of these assessments are rejected.

PIAB assesses 12,500 cases each year.

- An estimated 1,800 claims are settled through the Courts.

7,000 of PIAB's assessments are accepted & settled each year.
Personal injury claims in Ireland

• There is a lack of transparency in relation to overall claims, compensation values and associated costs
• We still don’t know how many claims there are overall, or what happens to them
• We know very little about early settlements, a bit about all the claims we receive and a lot about the claims we actually assess
PIAB performance to date

- > 400,000 claims received
- > 135,000 awards made
- With a value > €3 billion
- Cases assessed - average 7.2 months
- 90% assessed in under 9 months
- Processing costs (% of award) – 6.1%
- Highest award so far was €1.39m
• Little change in total volumes over past 5 years
• Claims volumes - 33k per annum or 90 claims per day
• Decrease in motor and increase in employer liability
• Motor 55%, public liability 25%, employer liability 20%
PIAB costs as a % of compensation

<table>
<thead>
<tr>
<th>Year</th>
<th>PIAB Costs as a Percentage of Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>7.4</td>
</tr>
<tr>
<td>2014</td>
<td>6.4</td>
</tr>
<tr>
<td>2015</td>
<td>5.8</td>
</tr>
<tr>
<td>2016</td>
<td>5.4</td>
</tr>
<tr>
<td>2017</td>
<td>5.6</td>
</tr>
<tr>
<td>2018</td>
<td>7.2</td>
</tr>
</tbody>
</table>
PIAB statistics – award features

- 2018 Awards value: €300m approx.
- 70% motor, 18% PL, 12% EL
- Overall Average 2018 - €24,649
  - Motor €22,682
  - PL €28,372
  - EL €30,839
- 53% are under €20k, 87% are under €38k
- 109 cases (less than 1%) are over €100k
Motor analysis - Age and Gender

- 5% of claims related to those aged 65 or over
- 12% of claims related to those aged 18 or under
- 48% of total claims related to those between the ages of 25-44

51.5% Men are more likely to suffer a road accident resulting in a personal injury claim compared to women.

48.5%

* PIAB 2018 Motor Awards
Motor claims – road users

56% of the motor accidents reported to the PIAB involved a driver in collision with a car, van, truck, or bus.

33% of accidents resulting in claims were related to injured passengers of a car, van, truck, or bus.

4.5% of accidents involved a pedestrian.

4.5% of the accidents resulting in claims related to injuries sustained by a cyclist.

2% of accidents involved a motorcycle driver or passenger.

* PIAB 2018 Motor Claims
Motor analysis – Road Users & Gender

• Driver: 54% Male; 46% Female
• Passenger: 58.5% Female; 41.5% Male
• Pedal Cyclist: 70% Male; 30% Female
• Motorcyclist: 90% Male; 10% Female
• Pedestrian: 50%/50% Male/Female
Motor analysis – vulnerable road users

Pedestrians
- 20% are aged 18 or under
- 17% are aged 65 or over
- 60% of the above categories are female

Cyclists
- 9% are aged 18 or under
- 6% are aged 65 or over
- 74% of the above categories are male
Motor analysis – when do accidents occur?

• Friday is the most common day
• Sunday is the least common day
• But the most common day for
  ○ Pedestrians is Thursday
  ○ Cyclists is Wednesday
  ○ Motorcyclists is Monday
• Most common month is November
• Least common month is April

PIAB 2018 Motor awards
Motor awards – whiplash analysis

• 69% of all cases involve whiplash – average €20,109
• 77% of drivers – average €20,810
• 67% of passengers – average €17,684
• 67% of males – average €19,569
• 71% of females – average €20,646
• 62% of whiplash cases receive €20k or less; 26% get €20k-€30k
• Average amount for non-whiplash is €26,969
Public place analysis – Age & Gender

- Two-thirds are Female
- One-third are Male
- 19% are aged 24 or under
- 32% are aged 25-44
- 33% are aged 45-64
- 16% are aged 65 or over
Public place analysis – when do accidents occur?

• Friday and Saturday are the most common days
• Monday is the least common day
• Most common months are the summer months: July-September
• Least common months are January and November
Common public place accident causes

- Fall on same level from slipping, tripping and stumbling: 63%
- Fall from one level to another: 11%
- Struck by thrown, projected or falling object: 6%
- Assault by bodily force: 6%
- Caught, crushed, jammed or pinched in or between objects: 4%
- Contact with other sharp object: 4%
- Other: 6%
Common public place accident locations

- Street and highway, sidewalk: 23.0%
- Shop and store: 22.0%
- Café, hotel and restaurant: 18.5%
- Home/driveway to home: 17.0%
- Sport and athletics area: 17.0%
- Unspecified place of occurrence: 6.5%
- Other: 8.0%
Workplace analysis – Age & Gender

• 69% are Male;
• 31% are Female
• 76% are aged 25-54
• 13% are under 24
• 11% are over 55
Workplace analysis – when do accidents occur?

- Monday is the most common day
- Sunday is the least common day
- 86% take place on weekdays
- Most common month is May
- Least common month is January
- Generally fairly evenly distributed
## Most common workplace accident causes

<table>
<thead>
<tr>
<th>Cause</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slipping, tripping, stumbling</td>
<td>23%</td>
</tr>
<tr>
<td>Over-exertion, strenuous repetitive movement</td>
<td>20.5%</td>
</tr>
<tr>
<td>Caught, crushed, jammed by objects</td>
<td>12.5%</td>
</tr>
<tr>
<td>Struck by an object</td>
<td>13%</td>
</tr>
<tr>
<td>Fall from one level to another</td>
<td>12%</td>
</tr>
<tr>
<td>Assault by bodily force</td>
<td>6.5%</td>
</tr>
<tr>
<td>Other causes</td>
<td>12.5%</td>
</tr>
<tr>
<td>Location</td>
<td>Percentage</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Industrial/construction, factory/plant</td>
<td>35%</td>
</tr>
<tr>
<td>Shop/store</td>
<td>12%</td>
</tr>
<tr>
<td>Health service area</td>
<td>10%</td>
</tr>
<tr>
<td>Café, hotel, restaurant</td>
<td>9%</td>
</tr>
<tr>
<td>Trade &amp; Service area</td>
<td>8%</td>
</tr>
<tr>
<td>Unspecified location</td>
<td>8%</td>
</tr>
<tr>
<td>Institution / public admin area</td>
<td>5.5%</td>
</tr>
<tr>
<td>Other location</td>
<td>12.5%</td>
</tr>
</tbody>
</table>
Summary

- Continue to provide a low cost alternative
- Well positioned to contribute to debate/reform
- Actively involved in reform programme
- Value of our data - insight, transparency
- Will continue to code and publish data
- Happy to supply our data to judiciary etc.
Thank you