

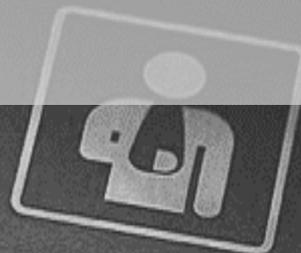
Research on public opinion

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PERSONAL INJURY

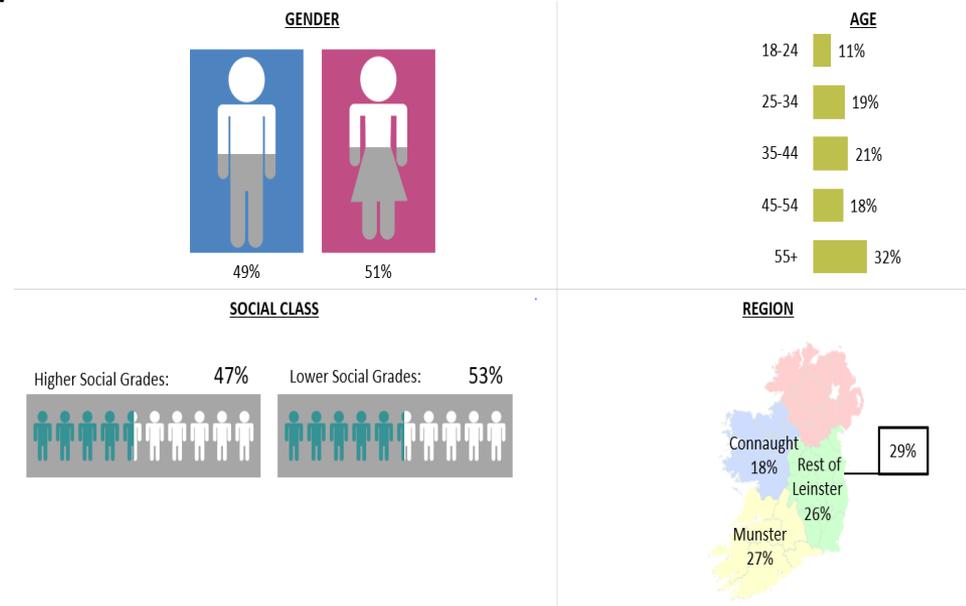
Public Opinion Poll Research



LAW

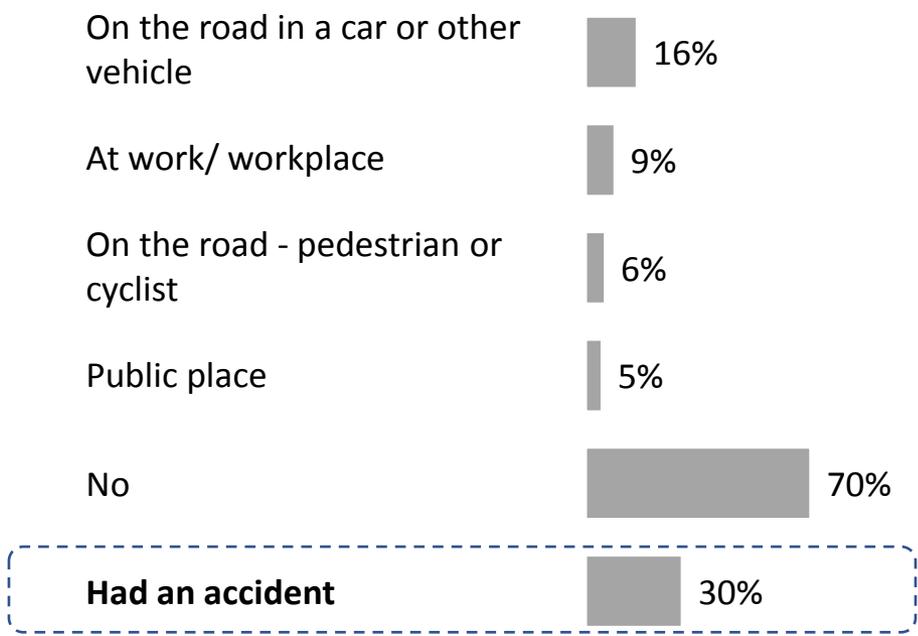
Introduction and Research Methodology

- A bespoke nationally representative public opinion study was carried out by Amárach Research
- The survey was completed fully online
- A total sample of 1,000 was achieved with quotas set on gender, age, social class and region to achieve a sample aligned with national population.
- Interviewing fieldwork dates were 20-29th March.



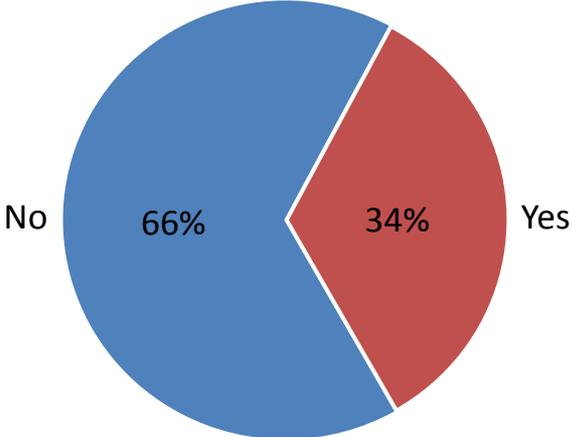
Q. Have you ever had an accident at work, on the road, or in a public place, which you believe to be caused by someone else and where you sustained an injury?

30% of respondents had sustained an accident in these circumstances



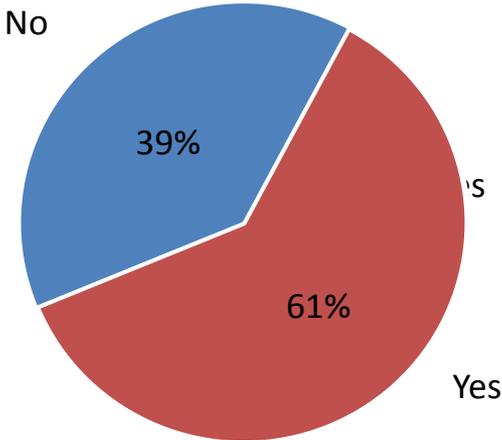
Q. Did you make a personal injury claim?

A third of those sustaining an injury had made a claim



Q. Have you heard of the Personal Injuries Assessment Board, (PIAB) an independent body that assesses injury claims?

60% of people aware of PIAB



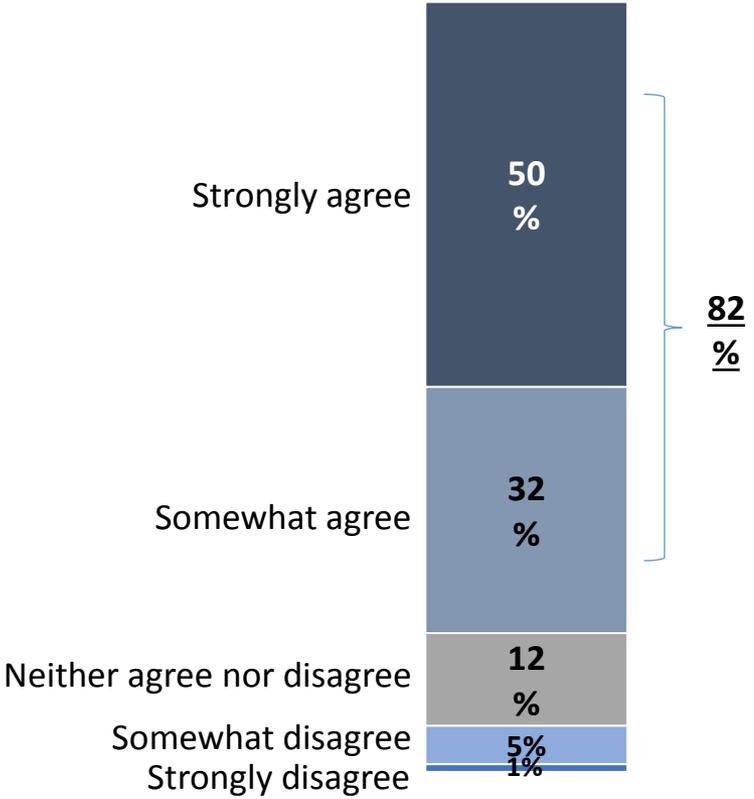
83% of those who have made a claim are aware of the PIAB

Compensati on



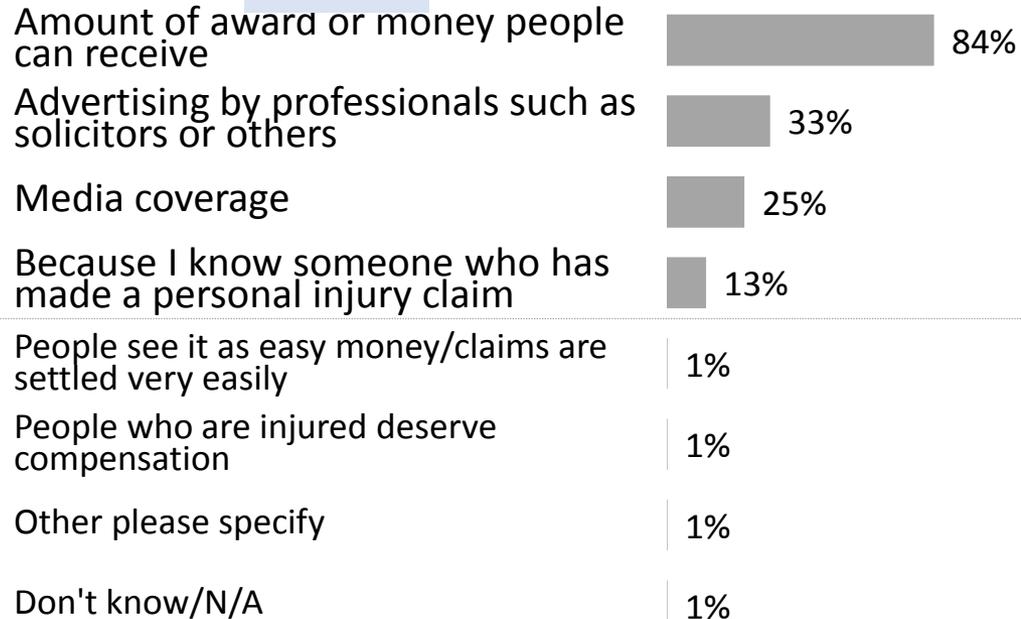
Q. How much do you agree or disagree that there is a compensation culture in Ireland (environment where making a personal injury claim is encouraged)?

Large majority of people agreed



Q. What do you think are the main reasons that making a personal injury claim is encouraged in Ireland?
(BASE: All agree or neither - 940)

Prompted

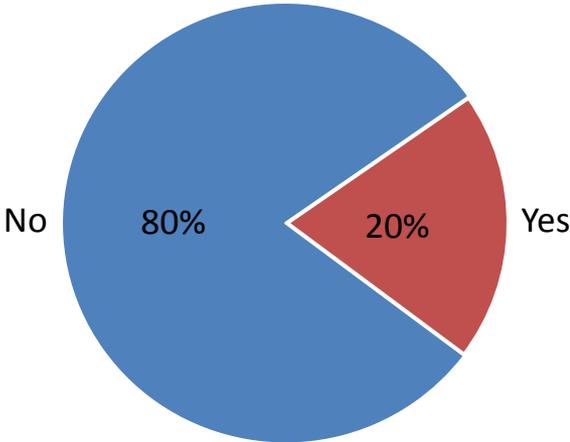


Reform



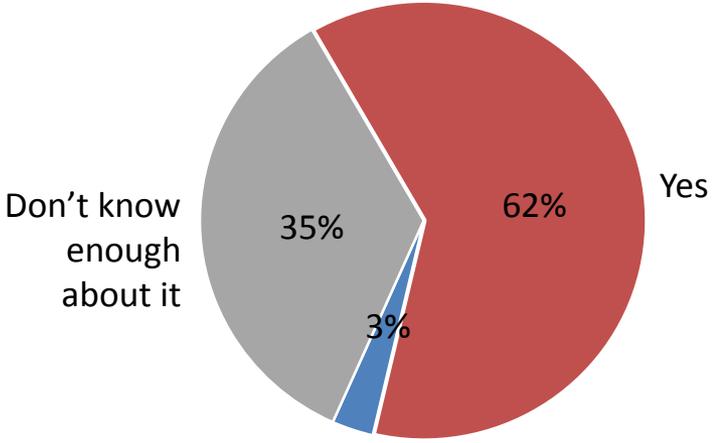
Q. Are you aware of government reform proposals in relation to personal injuries compensation?

Relatively few respondents were aware of reform proposals



Q. Do you think there is a need for reform in the way personal injuries compensation is determined in Ireland?

Almost all respondents felt that they knew enough to say reform was needed

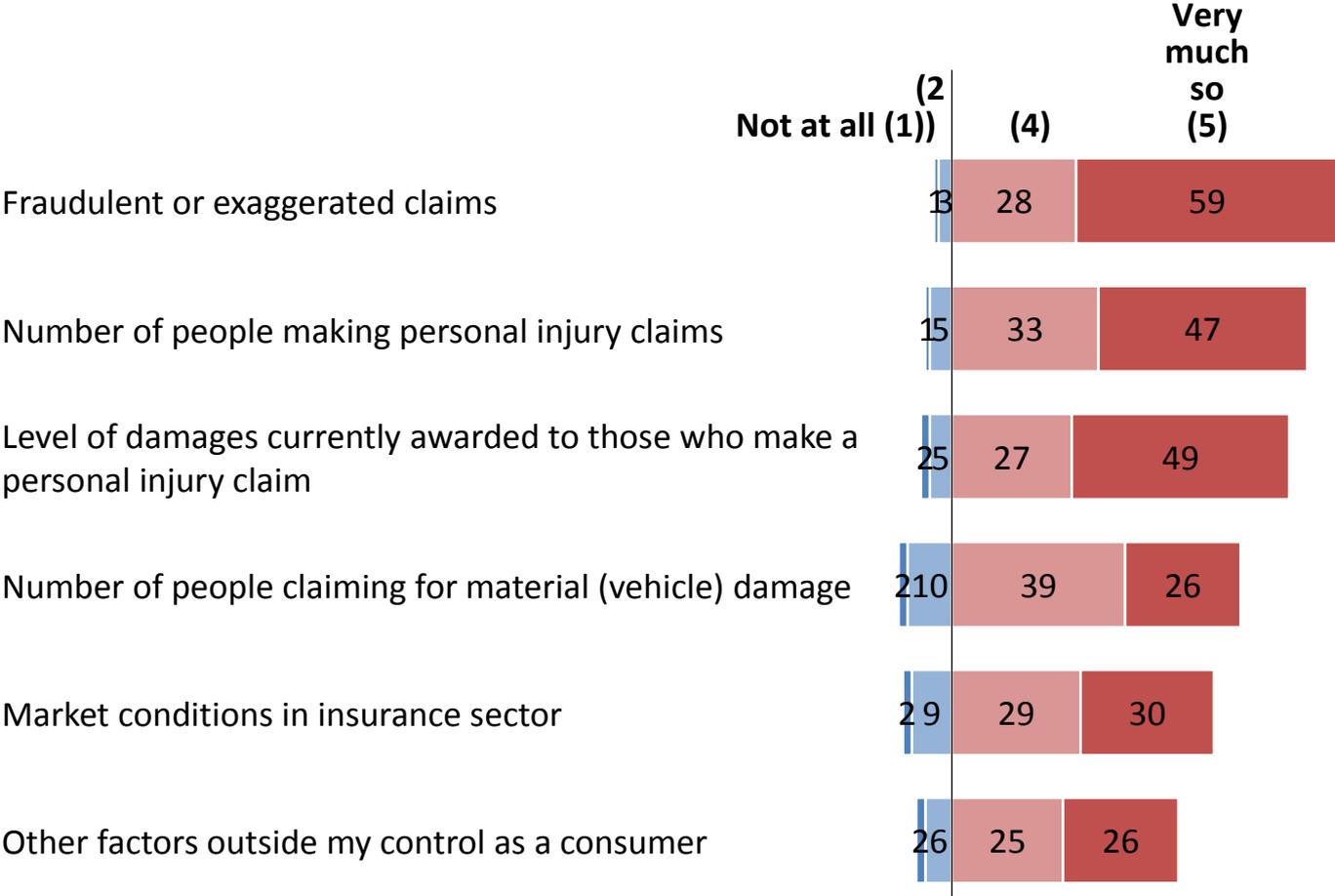


No

96% of those felt they knew enough about compensation in Ireland felt that there is a need for reform in the way personal injuries compensation is determined.

Q. To what extent, if any, do you think the following contributes to high car insurance premiums?

Fraudulent or exaggerated claims, the number of people making claims and level of damages were main areas cited



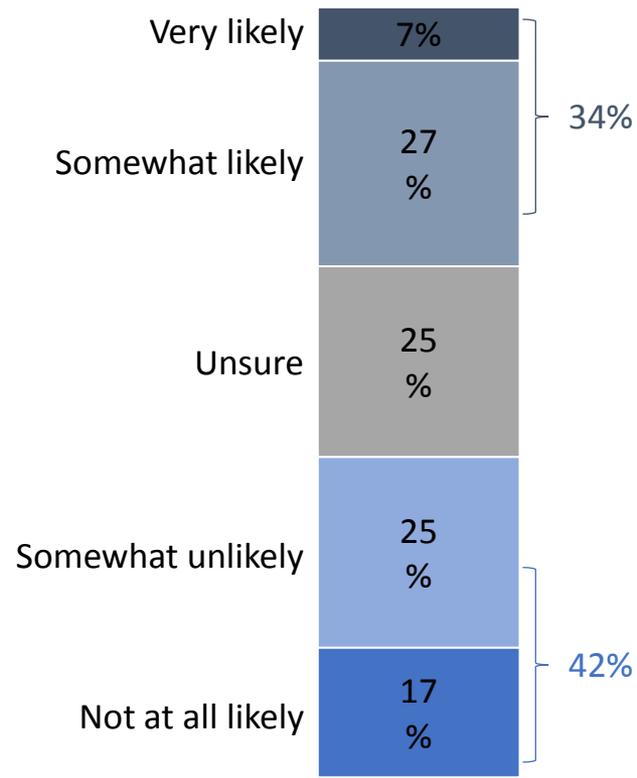
When asked for reasons the respondents nominated some other factors including...

- Insurance company profitability
- Insurance market competition
- High number of claims/high expense of claims/ease of making a claim
- Personal factors such as age and gender

- Uninsured drivers
- Fraudulent claims
- Inexperienced/irresponsible drivers
- Lack of regulation
- Government levies and taxes
- Cost of living
- Insufficient policing/un-investigated fraudulent claims
- The collapse of insurance companies (e.g. Quinn, PMPA)
- Other
- Don't know/N/A

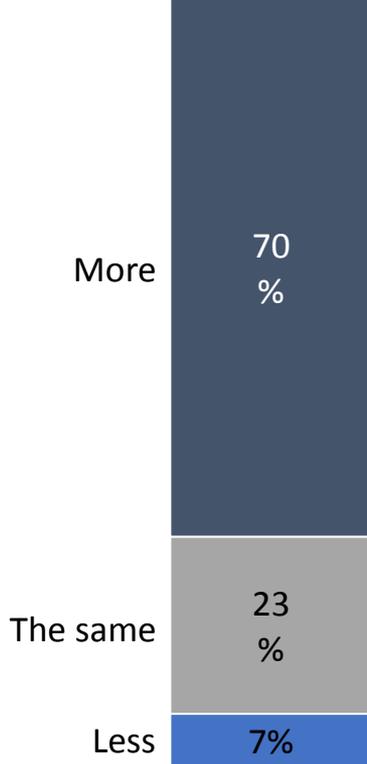
Q. How likely do you think it is that if personal injury damages were cut i.e. the amount of money awarded to people making a claim, that the cost benefits would be passed to

There was not a high level of confidence among respondents that lower premiums would follow cuts in awards



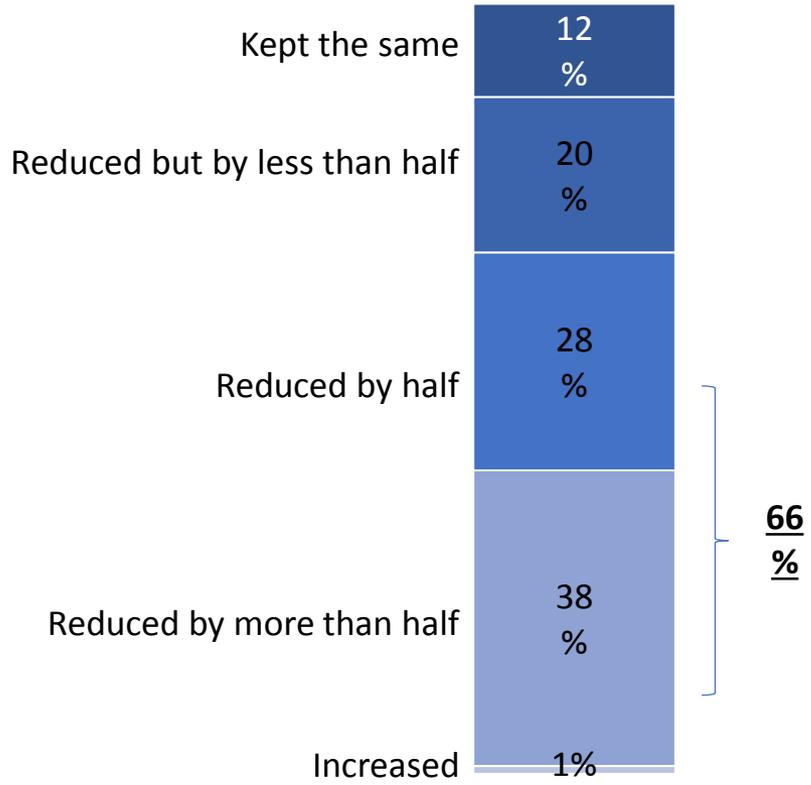
Q. For personal injuries claims, do you think Ireland awards more, less or the same amount of compensation for personal injuries as compared with other countries?

Most people (70%) felt that Ireland awards more in compensation



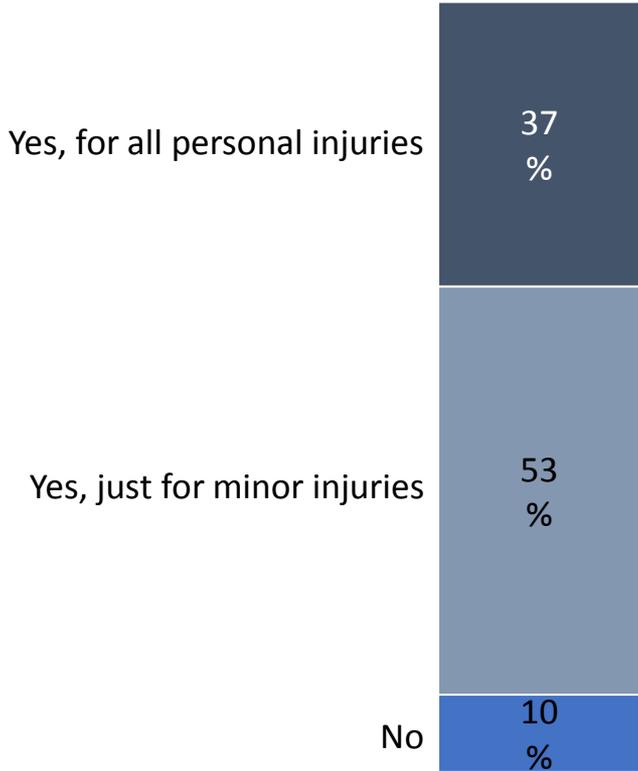
Q. The Personal Injuries Commission found that personal injury damages are 4.4 times higher in Ireland than in England and Wales for similar injuries. Do you think damages here should be kept the same, reduced (less than half, half, more than half) or increased

66% of respondents support a reduction by at least a half



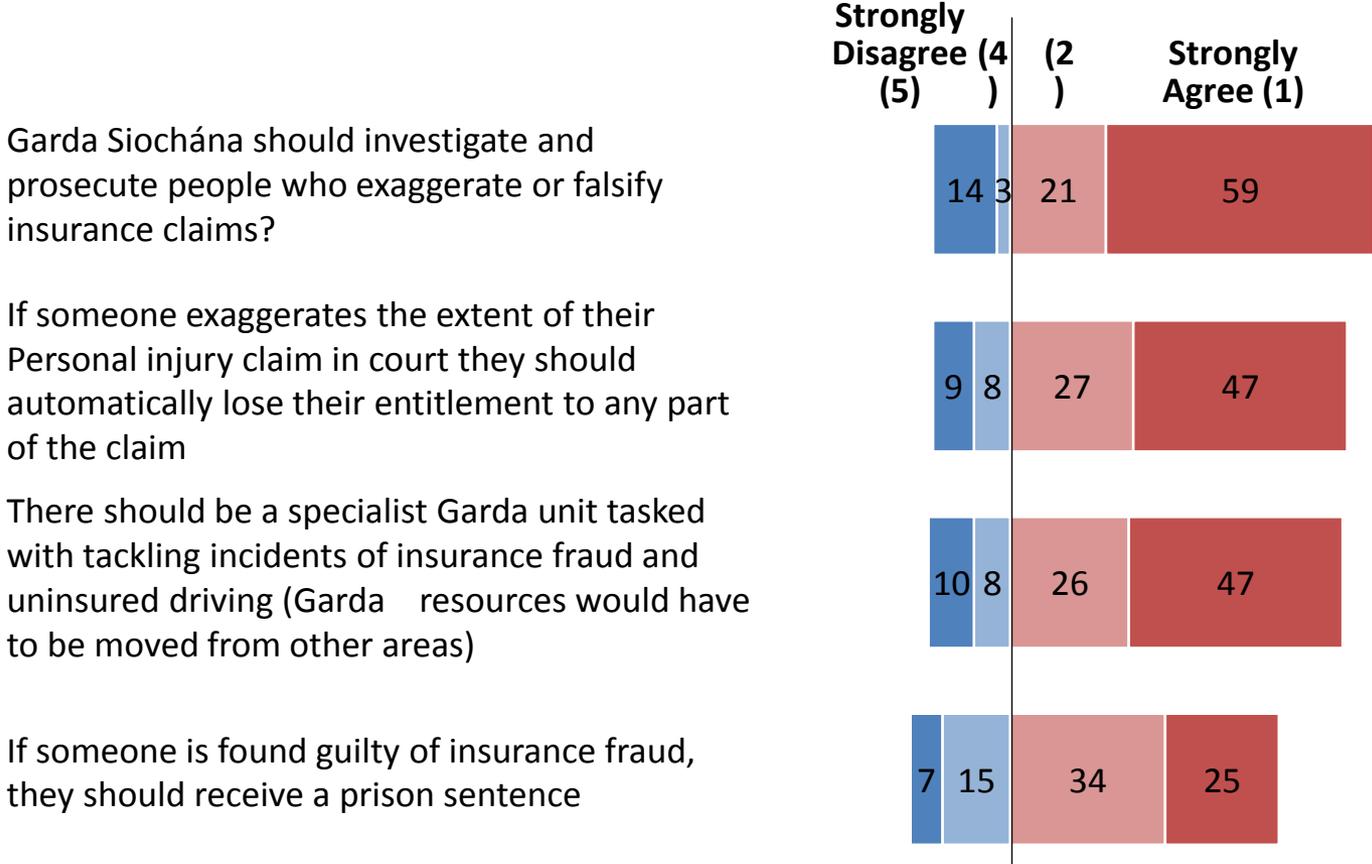
Q. Do you think that all awards to people suffering personal injuries should be reduced significantly from now on?

90% of people felt that there should be a reduction



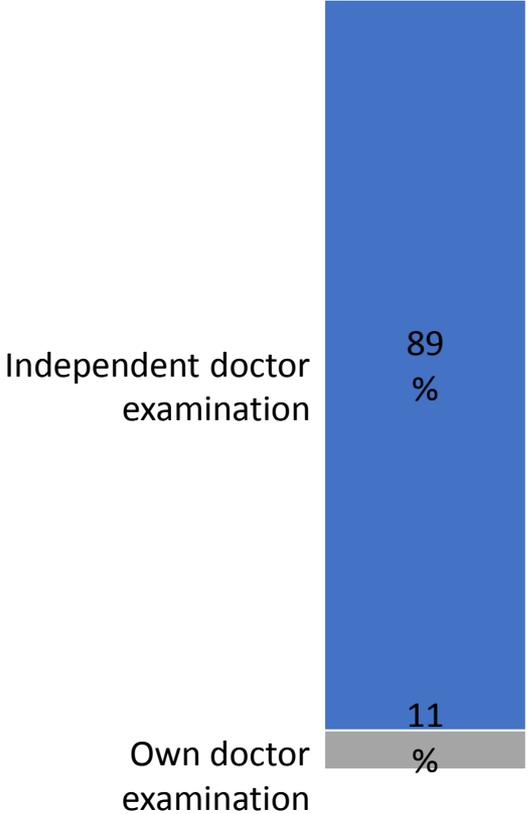
Q. How much do you agree/disagree with the following statements?

There is a strong level of agreement that An Garda Síochána should investigate fraudulent insurance claims



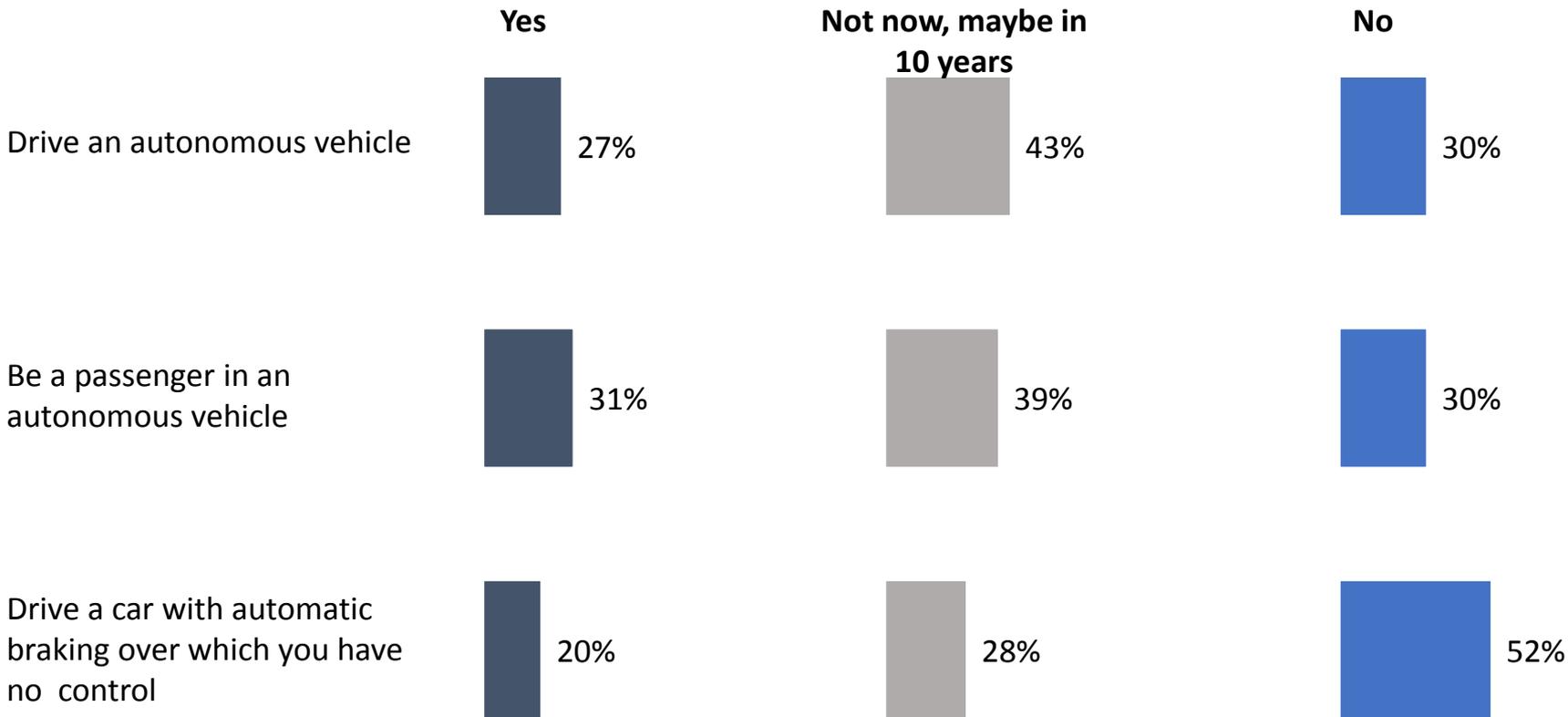
Q. Do you think someone making a personal injury claim should have to base their claim on an examination by an independent medical doctor, rather than an examination

The majority agree that examinations should be carried out by an independent doctor



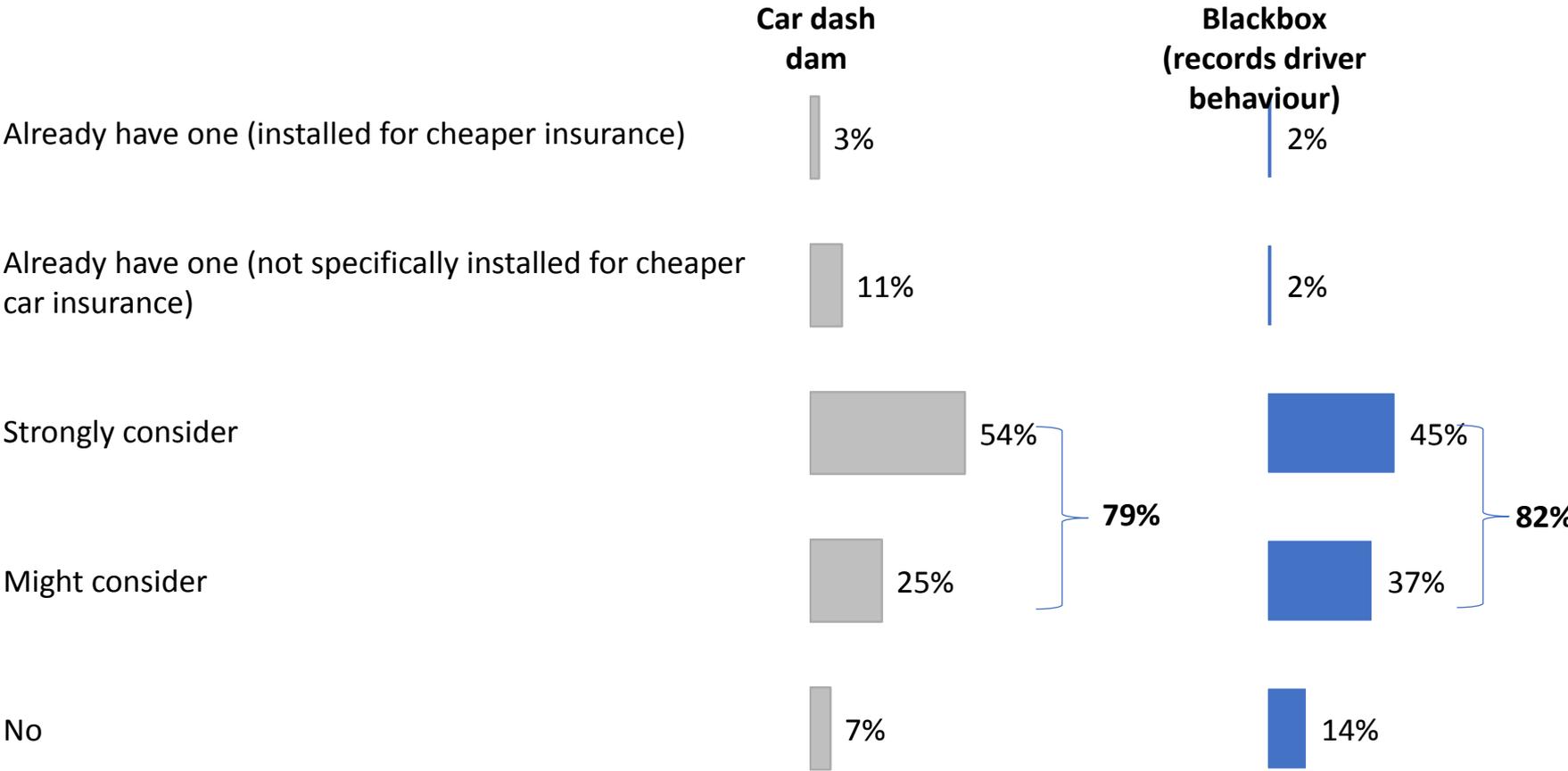
Q. Would you be happy to do any of the following?

Within the next 10 years 7 in 10 would be happy to drive an autonomous vehicle



Q. Would you consider installing any of the following on your car if it meant getting cheaper insurance?

There was a high level of receptiveness to this technology



Summary...1

- **3 in 10** Irish adults claim to have suffered an injury through an accident they believe to be caused by someone else
- One third of those have made a claim
- A significant majority of people believe that there is a **compensation culture** in Ireland with the vast majority believing that this is down to the amount of monetary compensation people can receive
- Most people agree that there is a **need to reform** the way personal injury compensation is determined in Ireland but there are low levels of awareness of the existing reform programme in place
- The majority agree that **compensation awards are higher in Ireland** than in other countries and that levels should be reduced, particularly for minor e.g. soft-tissue injury claims

Summary...2

- **90%** believe that personal injury claims should require evaluation by reference to an independent medical examination
- There is a high level of thinking that **false or exaggerated claims contribute to higher insurance premiums** along with other factors which also contribute
- There is a strong appetite for the **prosecution of insurance fraud**
- There was **not a high level of confidence** among respondents that lower premiums would follow cuts in awards
- There is a strong appetite for customers to **use technology e.g. black boxes / dashcams , that could reduce insurance premiums**



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