Managing Health & Safety in Recessionary Times
Cost or Investment?

Patricia Byron
Chief Executive
17 May 2012
Reform Programme

- Risk Improvement
  - Workplace & Road

- Fraud
  - Anti-fraud campaign including increased penalties

- Reduce time and cost inefficiencies
  - PIAB established 2004
Surprising outcome

Employment
Wages

Personal Injury resolution costs
Who We Are

- Independent, Self-Funding State Body
- Process all Personal Injury Claims in Ireland • ML, EL, PL
- Reduce PI Costs but maintain Awards to claimants
- Make Compensation Awards in an Efficient Manner
Objectives Met

- Reduce claims timelines ✓
  - 5 times faster (from 3 years to c. 7 months)

- Same awards as Courts ✓
  - C. 90% awards still <= €38,000

- Lower claims administration cost ✓
  - €40m/€50m savings PA – **six fold** cost reduction

Insurance premiums: catalyst for change

Up to €50m (direct) and €50m (indirect) cost saving PA to insurers

Premiums today at 1990’s levels
2011 – Key Milestones to date

- >50,000 Awards
- > €1 billion value
- €500,000,000 total cumulative savings
- Fee reduction up to 19%
- Repaid €7m establishment grant
- Freeing up of Courts - PI cases down 58%
• Motor insurance 22% lower than 2002

• Innovation in ADR
  o Early intervention / settlement
  o Outsourcing non core services
  o Increased mediation
  o Lower cost, higher efficiency

• Legal reform
Context 2012: Pre-Injury (Health & Safety)

- Diminishing resources
- Reposition H&S from cost to ROI:
  - 3 fold return
  - Benefits of early return to work
    - Health, reputation, trust, cost
- New outlook
  - From ‘sick cert.’ . . . to ‘fit to work cert.’
Health & Safety – Avoid Apathy

- Follow the signs, don’t just read them. . .
Health & Safety – Avoid Apathy

- Promote success...

Fabrice Muamba

Anthony van Loo
Defibrillator implant
Health & Safety – Avoid Apathy

- Underpin responsibility and accountability:
  - Health
  - Legal
  - Financial
  - Reputational
Employer Liability Awards 2010/2011

The bar chart illustrates the number of claims and claims payments in million euros for the years 2010 and 2011. In 2010, the number of claims was significantly higher compared to 2011, with claims payments also showing a trend. The chart indicates that claims payments per claim were higher in 2011.
Employer Liability Awards Reducing

- 2010: 11%
- 2011: 8.4%
EL Awards: Age

- 24-34: 1 in 3 awards
- 35-44: twice as likely as 18-24
...and November is the most dangerous month
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