

The role of PIAB in Personal Injuries in Ireland

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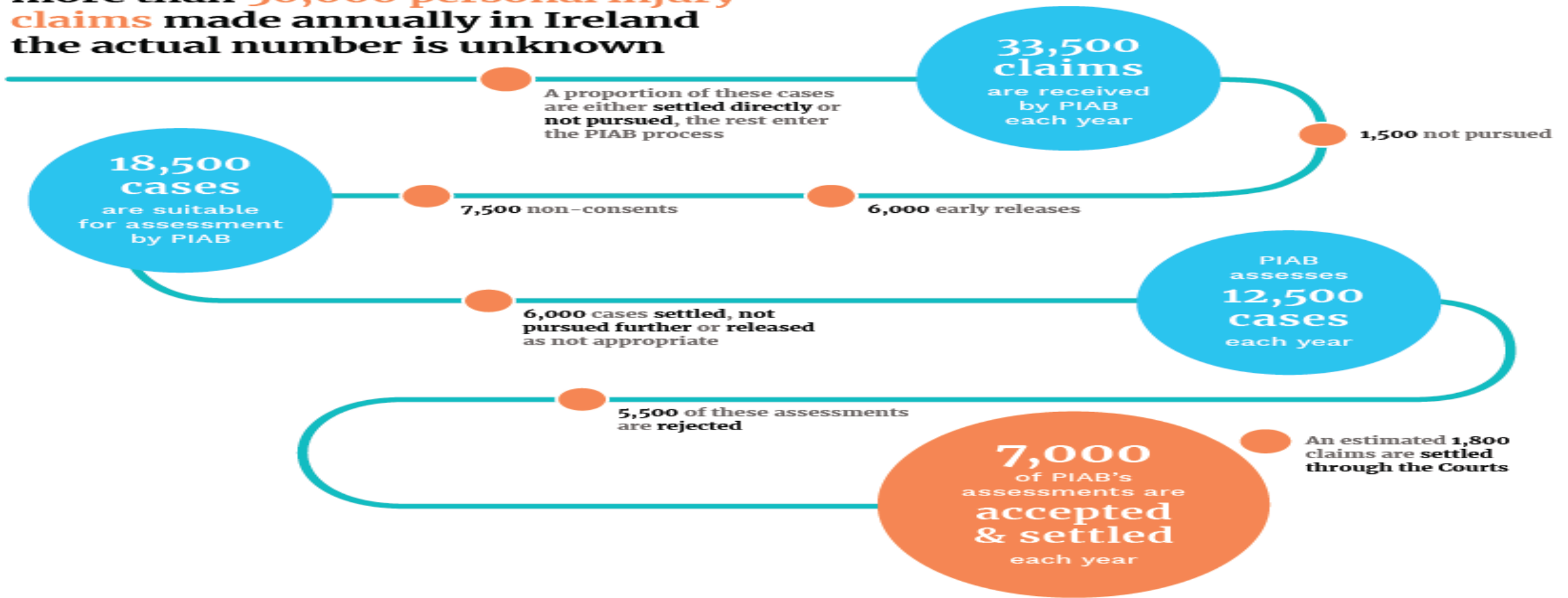
Agenda

- Overview – Personal Injury in Ireland / PIAB awareness
- About PIAB – process / operation / performance
- Reform Programme
- Key (PIAB) information for medical practitioners

Personal Injury Claims In Ireland

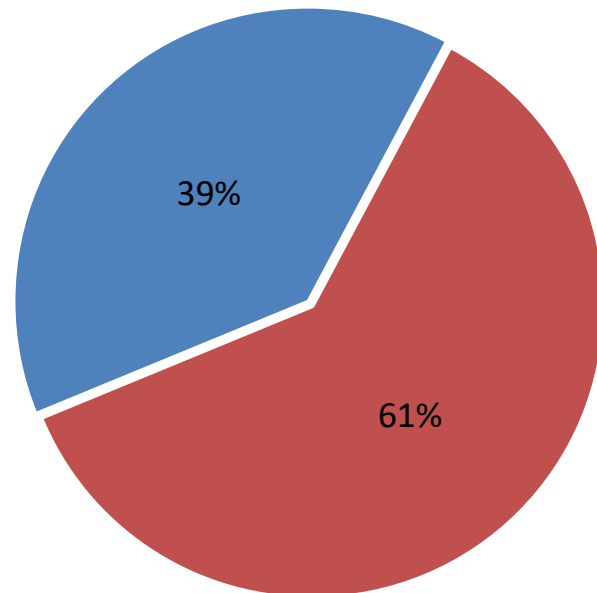


While there are estimated to be more than **50,000 personal injury claims** made annually in Ireland the actual number is unknown



Amarach Public Opinion Poll Research

- Commissioned by PIAB April 2019
 - 60% of people aware of PIAB
 - 83% of those who have made a claim are aware of PIAB



Introduction



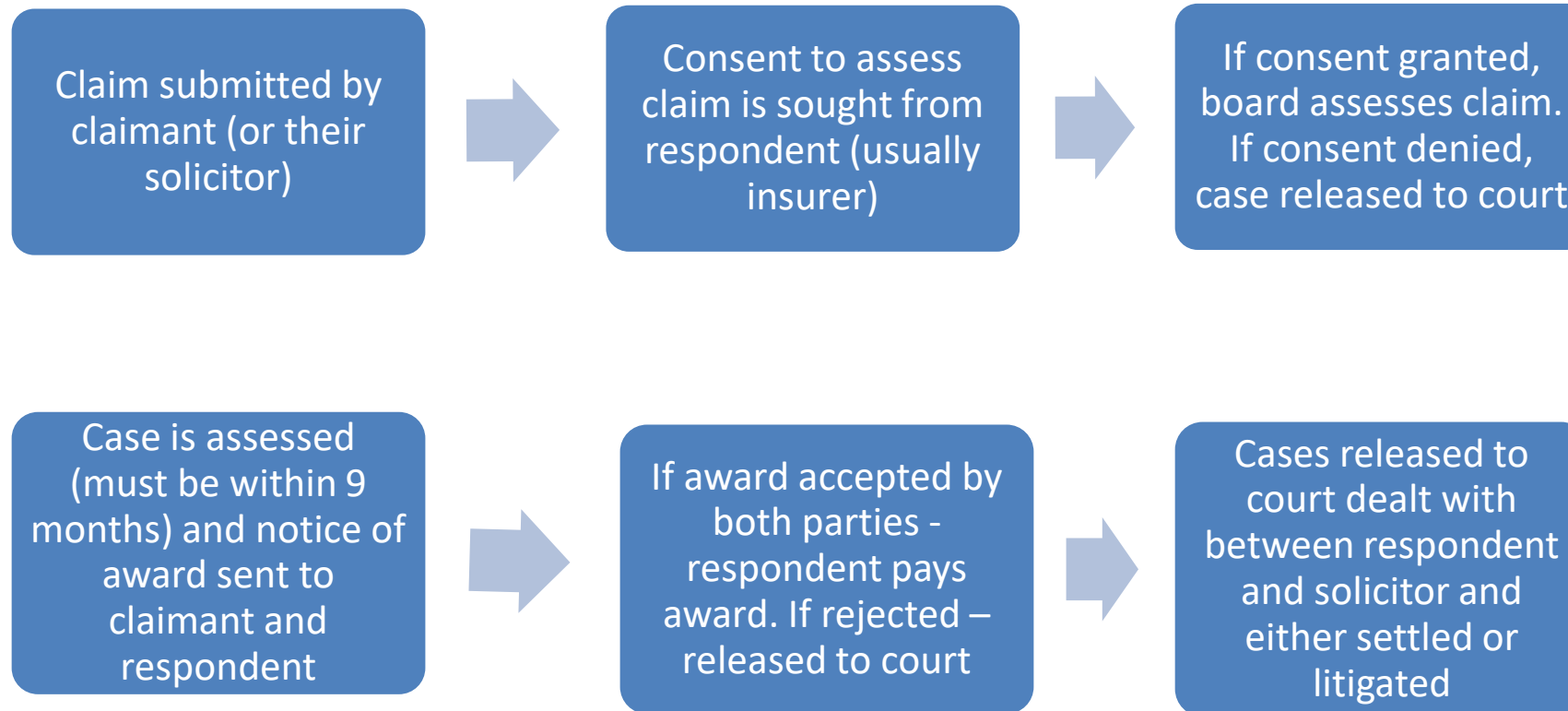
PIAB was set up in 2004 to assess personal injury claims (motor, employer liability & public liability) where liability is not in dispute

- 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
- All PI claims (apart from certain exempted categories) must come to PIAB in first instance
- Assess personal injury claims quickly /efficiently
- Paper-based assessment process
- Handle claims ranging from minor to catastrophic
- Our statistics – valuable source of data

PIAB Process



PIAB Operation

- Paper process
- Efficient operating model – digitalisation plans
- Outsourced model – dedicated medical professional support team
- 400 approx. panel medical practitioners
- 24,000 medico legal type reports p/a
- Recent legislation – commencement in April
- Medical professionals = key stakeholder

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 - decrease in motor and increase in employer liability (motor 55%, public liability 25%, employer liability 20%)

PIAB Statistics – Average Awards

- 2018 Awards value: €300m approx.
- 70% motor, 18% PL, 12% EL (69% of all cases involve ‘Whiplash’ – average award)
- 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

Sample Analysis

- Motor
 - Drivers 54% Male, 46% Female
 - Pedestrians 60% are Female
 - Cyclists 74% are Male
 - Friday is the most common day for RTAs, Sunday is the least common day
- PL
 - Two thirds are Female
 - Friday and Saturday are the most common days
 - 63%; fall on same level from slipping/tripping and stumbling
- EL
 - 69% are Male
 - Monday is the most common day

Current PI Landscape / Reform

- Cost of Insurance working Group (CIWG)
- Personal Injuries Commission (PIC)
 - PIC recommendations
 - New template
 - Soft-tissue education programme
- Implementation (PIAB) / ICD
- Book of Quantum
- Judicial Council



Key Information for Medical Professionals

- Any / all medics will most likely at some stage be asked to prepare a personal injury medical report
- Revenue stream
- PIAB website - www.piab.ie
 - Information for medical professionals – panel requirements / SLA
 - Forms (new template - PIAB Medical Assessment Form (Form B) – Guidelines for Medical Practitioners)
- Legislative indemnity
- What information is received from PIAB in advance of a commissioned medical examination
- Bear in mind very few cases end up in litigation
- Clear, comprehensive, concise and with a final prognosis
- Use official sources for required ICD10 coding



Key Information for Medical Professionals Contd.

- Information on recovery periods
- Where full recovery is unlikely residual symptoms / effects to be outlined
- Has the accident exacerbated any pre-existing injury
- Consult where necessary with treating practitioners in a timely manner
- Include scarring photographs when requested
- Submit reports securely / Data protection compliance

Conclusion

- PIAB will continue to provide a low cost claims resolution alternative
- Well positioned to contribute to debate/reform
- Actively involved in overall PI reform programme
- Value of PIAB's data - insight, transparency
- Will continue to code and publish data
- Happy to supply our data to judiciary etc.
- Key focus = ongoing engagement with medics – information / feedback etc.

Thank You

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