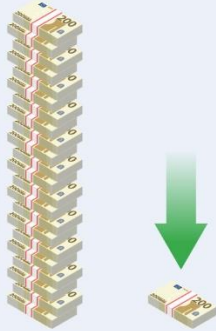


# FACT SHEET NO. 2

## WHO WINS FROM GOING TO COURT?

PIAB Settlements:



**€22,631**  
AVERAGE COMPENSATION

**€753**  
AVERAGE LEGAL COSTS

SETTLEMENTS THROUGH THE PERSONAL INJURIES ASSESSMENT BOARD FOR MINOR PERSONAL INJURIES\*

LITIGATED Settlements:



**€23,199**  
AVERAGE COMPENSATION

**€14,684**  
AVERAGE LEGAL COSTS

LITIGATED SETTLEMENTS FOR MINOR PERSONAL INJURIES\*

NOTE: \* DEFINED AS THOSE WITH DAMAGES UNDER €100,000

SOURCE: NCID PRIVATE MOTOR INSURANCE REPORT 1 2019

## WHO LOSES FROM GOING TO COURT?



**Policyholders** (motorists, taxpayers, businesses, charities, sports and cultural organisations, voluntary and community groups) **pay the difference.**

Average time taken for injury claims to be settled through PIAB

**2.5 YEARS**



SOURCE: NCID PRIVATE MOTOR INSURANCE REPORT 1 2019

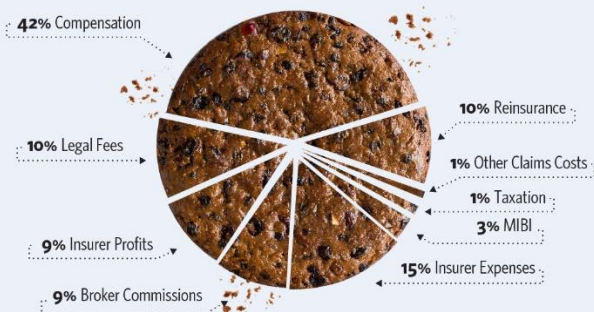
Average time taken for injury claims to be settled through litigation

**4.4 YEARS**



## WHO GETS WHAT?

### YOUR MOTOR INSURANCE PREMIUM BROKEN DOWN



SOURCE: ALLIANCE ANALYSIS OF NCID PRIVATE MOTOR INSURANCE REPORT 1 AND ANNEXES 2019

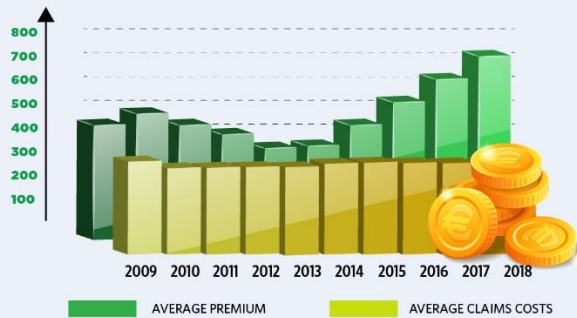
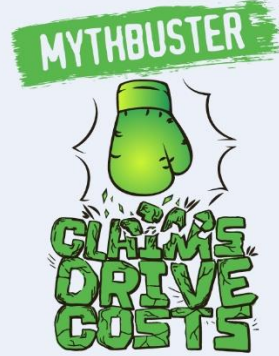
## GLOBAL PERSPECTIVE

### MINOR SOFT TISSUE (WHIPLASH) INJURY AWARDS



SOURCE: PERSONAL INJURIES COMMISSION FINAL REPORT 2018

## MYTHBUSTER: "CLAIMS DRIVE COSTS"



Between 2009 and 2018, the average annual premium increased by 42%; the average cost of claims per policy reduced by 2.5% over this time.

SOURCE: NCID PRIVATE MOTOR INSURANCE REPORT 1 2019

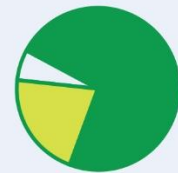
## TOTAL PERSONAL INJURY CLAIMS IN IRELAND

**TOTAL PERSONAL INJURY CLAIMS IN IRELAND**

**33,500**

Settled through the Courts  
**1,800 (5%)**

Settled through the PIAB  
**7,000 (21%)**



Settled by insurers or abandoned  
**24,700 74%**

SOURCE: PIAB ANALYSIS, APRIL 2019