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Employers' Liability and Public Liability Insurance Mid-Year 2024 Data Release

National Claims Information Database

July 2025

Mid-Year Employers' and Public Liability Data Release

Introduction

The focus of the Mid-Year Employers' Liability (EL) and Public Liability (PL) Insurance Data Release is to provide updated information on:

- Settled Claims Trends, and
- The Personal Injuries Guidelines.

The information provided is based on data up to and including the first half of 2024. The term "H1 2024" is used throughout to refer to the period 1 January 2024 to 30 June 2024. This report highlights key findings and emerging trends, while the accompanying data annex¹ provides an update to the underlying data.

Supporting documentation, market coverage and the list of participating insurers can be found in the appendices.

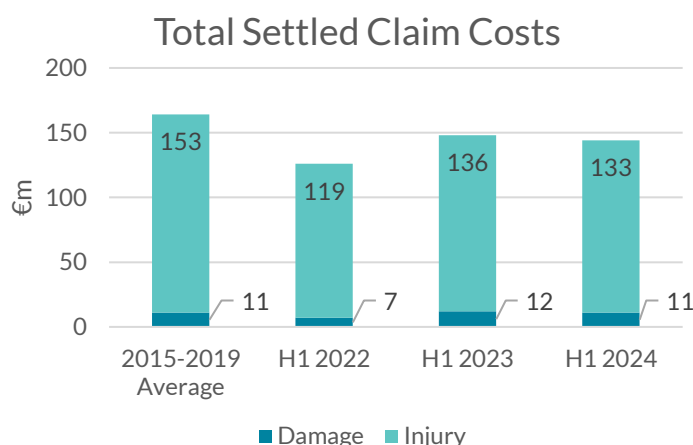
¹ The data annex is published alongside the data release on the [NCID Employers and Public Liability Insurance webpage](#)

Key Findings

The total cost of claims settled in H1 2024 was €144m. This was a **10% decrease on H2 2023** and **12% lower** than the pre-COVID 2015-2019 average.

Total injury claims cost decreased by **10% in H1 2024**, and were **13% lower** than the pre-COVID average.

Damage claims accounted for a small portion of overall liability settled claims cost, approximately **8% of total costs** in H1 2024.



The number of injury claims settled in H1 2024 was **20% lower than the 2015-2019 average**. This was **effectively unchanged** compared to H2 2023 at approximately 2,100 claims.

For injury claims that settled for less than €150,000 in H1 2024:

- Average compensation cost was **down 12% compared to 2020**, while
- The average total cost **increased by 3%**.



When including all injury claims, the average total cost **decreased by 4%**. This highlights the contribution of large injury claims towards total claims costs.

In H1 2024, **42%** of all Employer's and Public Liability injury claims settled under the Personal Injuries Guidelines (**22%** of litigated claims).

Settled Claims Trends

Key Findings

The total cost of claims settled in H1 2024 was 10% lower than in H2 2023 and 12% lower than the 2015 to 2019 pre-COVID average.

Settlement of Claims

Table 1 shows that for 76% of the market, the cost of all EL and PL claims settling in H1 2024 totalled approximately €144m and this was spread across approximately 3,800 claims. The total cost of claims settled decreased by 10% in H1 2024 compared to H2 2023 and was 12% lower than the 2015 to 2019 pre-COVID average.

Table 1²: Total number of damage and injury claims settled and total cost of these settlements, for the half year average over 2015-2019 and H1 2020 to H1 2024.

Settlement Period	Settled Claimant Numbers (000's)			Settled Claim Costs (€m)		
	Damage	Injury	Total	Damage	Injury	Total
2015-2019 Average	1.3	2.6	4.0	11	153	165
H1 2020	1.2	2.2	3.4	17	140	157
H2 2020	1.1	2.1	3.1	6	140	146
H1 2021	1.1	2.0	3.1	7	136	143
H2 2021	0.9	1.8	2.8	5	122	127
H1 2022	1.0	1.8	2.7	7	119	126
H2 2022	0.9	1.8	2.7	11	120	130
H1 2023	1.7	2.0	3.7	12	136	148
H2 2023	1.2	2.1	3.3	13	147	160
H1 2024	1.7	2.1	3.8	11	133	144

Table 2 shows that 45% of claimants made damage claims in H1 2024, which accounted for 8% of total settled costs. While 55% of claimants made injury claims, which accounted for 92% of total settled costs.

² Settled claims shown in this report exclude claims settled without a compensation award paid to the claimant. The number and cost of these claims can be found in the data annex.

Table 2: Breakdown of claimant numbers and claim costs for injury and damage claims for 2015 to H1 2024.

Years	2015	2016	2017	2018	2019	2020	2021	2022	2023	H1 2024
Settled Claim Numbers										
Injury	67%	68%	71%	62%	66%	66%	65%	66%	59%	55%
Damage	33%	32%	29%	38%	34%	34%	35%	34%	41%	45%
Settled Claim Costs										
Injury	92%	92%	94%	93%	95%	93%	95%	93%	92%	92%
Damage	8%	8%	6%	7%	5%	7%	5%	7%	8%	8%

Damage Claims

Table 3 highlights that the average cost of settling damage claims has been volatile over the period 2015 to H1 2024. The majority of damage claims arise from PL policies which has a mix of bodily injury and damage claims. Claims within EL policies are predominantly injury claims.

Table 3: Average cost of settling damage claims in the years 2015-H1 2024.

Cost Type (€)	2015	2016	2017	2018	2019	2020	2021	2022	2023	H1 2024
Compensation	7,619	7,527	6,648	5,871	5,493	8,142	5,245	8,093	6,824	5,500
Legal	1,981	2,309	2,134	1,682	1,228	1,797	937	1,068	1,738	1,008
Other	247	41	-2	304	207	303	-50	155	253	197
Total	9,848	9,877	8,780	7,857	6,930	10,244	6,139	9,316	8,815	6,705

Injury Claim Settlements

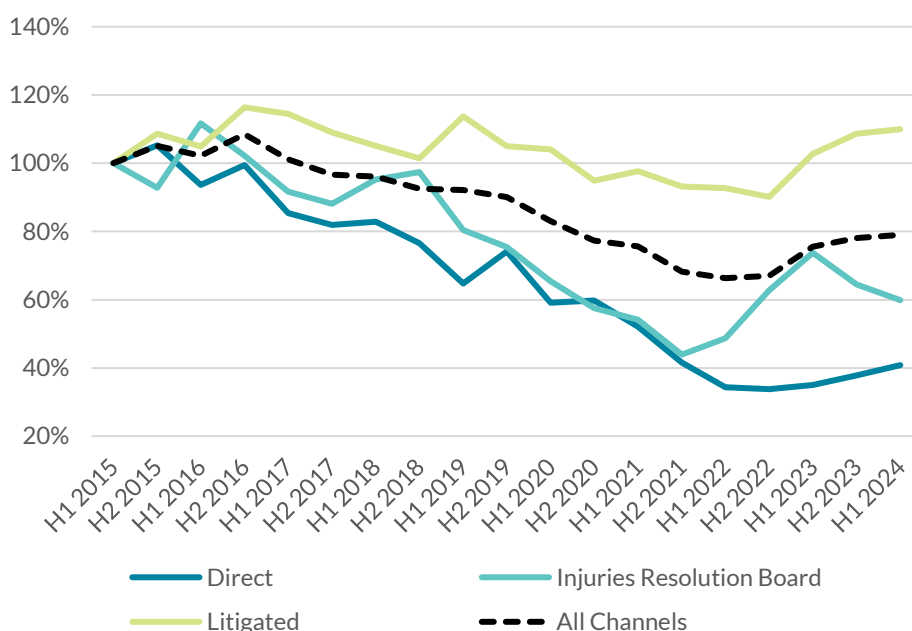
Across all settlement channels, fewer injury claims settled during the H2 2021 to H2 2022 settlement periods than in any other half year period in the time series. Figure 1 shows an index of the number of claims settled in each channel per half year period, relative to H1 2015.

It can be seen that between H2 2023 and H1 2024, there was an 8% increase in the number of claims settling directly, a 7% decrease in the number of claims settling through Injuries Resolution Board³ and a 1% increase in the number of claims settling through litigation.

³ The Personal Injuries Assessment Board (PIAB) changed its name to the Injuries Resolution Board in December 2023 in recognition of their enhanced role and expansion of their service to include mediation. Where the Injuries Resolution Board or the Injuries Board is used to describe a settlement channel this includes claims settled through PIAB or the Injuries Resolution Board.

For context, the total number of injury claims settled through the Direct, Injuries Board and Litigation channels in H1 2024 was 366, 251 and 1,504 claims respectively.

Figure 1: Index of the number of injury claims settled in each channel in each settlement period, compared to H1 2015.



It is important to note the different time taken to settle injury claims through these channels. In H1 2024, the average time taken to settle claims directly was 2.0 years, it was 2.2 years for claims settling through the Injuries Resolution Board and 5.8 years for claims settling through litigation. Therefore, trends seen in the number of claims being reported to insurers will take longer to emerge in the litigated settlement channel relative to other channels. This is relevant considering the impact of COVID-19 on reported claim numbers in 2020 and 2021.

Figure 2 shows the proportion of settled injury claimants and costs between 2019 and H1 2024 by settlement channel. It can be seen that the proportion of injury claimants settled through the Injuries Resolution Board decreased from 14% in 2023 to 12% in H1 2024.

The proportion of claimants settling directly with the insurer increased in H1 2024 compared to 2023; from 10% to 11% for claimants settling directly before going to the Injuries Board, and remaining stable at 6% for claims settling directly after going to the Injuries Board.

In terms of total settled costs, claims settling through litigation make up the largest proportion at 87% of all injury claim costs in H1 2024. The increase in the proportion of litigated claims costs in 2021 likely reflects the initial impact of the Personal Injuries Guidelines which were introduced in April

2021. The impact of the Guidelines on average claims costs would be seen earlier in the direct and Injuries Resolution Board settlement channels compared to litigated claims, due to the longer times taken to settle claims in the litigated channel.

Figure 2: The proportion of settled claimants and total cost of injury claims through each of the five settlement channels from 2019 to H1 2024.

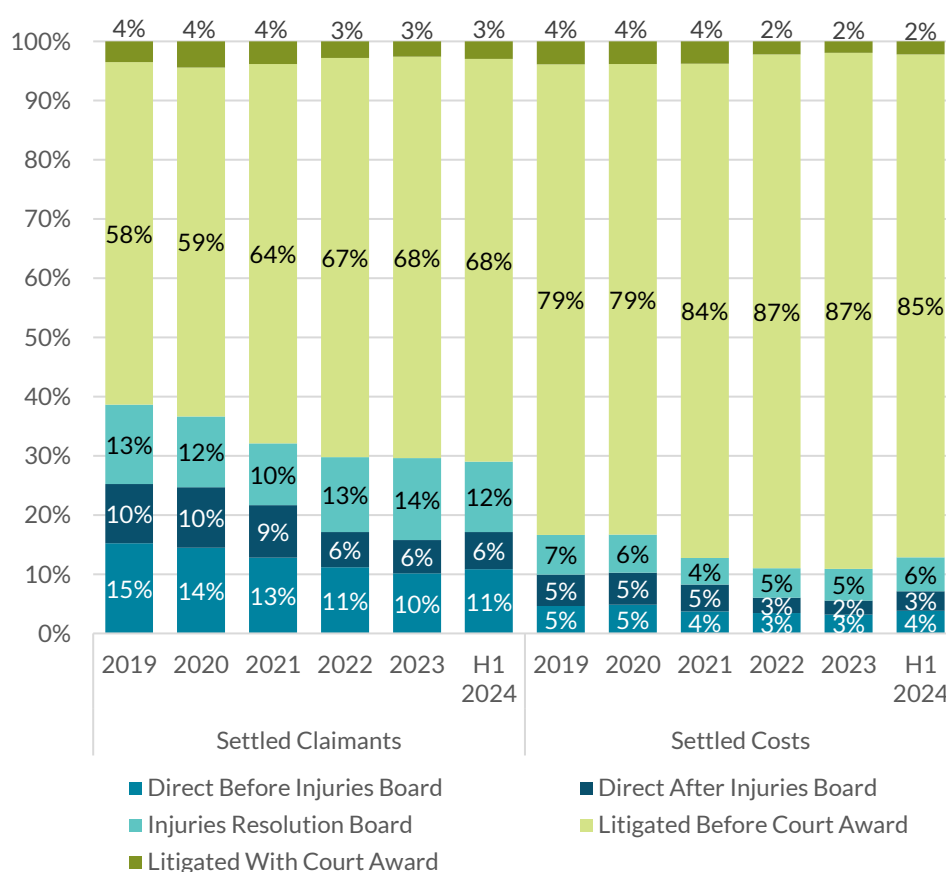


Table 4 shows the average cost for both EL and PL injury claims combined that settled with a total settled cost less than €150,000 in each of the three channels. The average cost is split into compensation paid to the claimant, legal costs and other costs (e.g., the cost of medical assessment).

Between 2015 and H1 2024, 93% of claimants across all channels and 89% of claimants who settled through litigation settled for a total cost less than €150,000. The complexity or severity of injury claims settled in the different channels can vary significantly and should be borne in mind when comparing the average cost of settling injury claims in the different channels.

For claims that settled for less than €150,000, the average total cost of claims settling directly with an insurer (€23,739), or through the Injuries Resolution Board (€27,912) have both increased by 11% in H1 2024 compared to 2023.

For claims settled directly, this increase follows a reduction in the average cost between 2020 and 2022 and an increase in 2023. Overall, the average cost of claims settled directly in H1 2024 is 7% lower than in 2020.

Similarly, for claims settled through the Injuries Resolution Board the average cost of settled claims decreased between 2020 and 2023 and is 6% lower in H1 2024 than in 2020.

Table 4: Average injury settlement costs for EL and PL combined for claims that settled for less than €150,000 in each settlement channel for the 2015-2019 average and 2020 to H1 2024.

Year	Compensation (€)	Legal (€)	Other (€)	Total (€)
Direct				
2015-2019	18,340	2,298	273	20,932
2020	22,174	3,078	271	25,538
2021	19,115	3,802	575	23,492
2022	16,846	3,009	409	20,264
2023	17,330	3,602	519	21,451
H1 2024	18,947	4,402	382	23,739
Injuries Resolution Board				
2015-2019	28,851	1,154	593	30,599
2020	28,488	963	288	29,743
2021	27,384	915	1,016	29,315
2022	22,666	1,389	1,129	25,183
2023	23,266	789	1,086	25,144
H1 2024	26,177	597	1,128	27,912
Litigated				
2015-2019	30,596	20,952	489	52,082
2020	31,144	20,971	392	52,645
2021	29,370	22,438	788	52,647
2022	27,776	23,315	959	52,084
2023	27,513	24,607	993	53,134
H1 2024	26,384	24,786	1,168	52,372
All Channels				
2015-2019	26,509	12,041	438	39,018
2020	28,417	13,664	347	42,516
2021	26,735	15,581	764	43,114
2022	25,046	16,477	882	42,429
2023	25,121	17,371	926	43,432
H1 2024	24,977	17,917	1,017	43,937

As shown in Figure 2, claims settled through litigation make up the majority of EL and PL injury claim numbers and total costs. For claims that settled for less than €150,000 through litigation, the average total cost has been relatively stable between 2020 and H1 2024 at approximately €52,000. Over this period, the average compensation cost for litigated claims has

decreased by 15%, while this has been offset by an 18% increase in legal costs as well as an increase to other costs.

Across all channels, the average compensation cost for claims that settled for less than €150,000 was 12% lower in H1 2024 compared to 2020.

While the average total cost for these claims increased by 3% from €42,516 in 2020 to €43,937 in H1 2024.

Table 5 shows the average costs of settling all injury claims, for all EL and PL claims combined. This table includes the volatile cohort of large settled claims with a total cost greater than €150,000.

Table 5: Average injury settlement costs for EL and PL combined in each settlement channel for the 2015-2019 average and 2020 to H1 2024.

Year	Compensation (€)	Legal (€)	Other (€)	Total (€)
Direct				
2015-2019	19,957	2,678	760	23,415
2020	23,165	3,258	548	26,984
2021	20,019	4,198	1,098	25,317
2022	19,002	3,640	1,023	23,666
2023	19,058	4,430	823	24,311
H1 2024	20,227	5,407	446	26,088
Injuries Resolution Board				
2015-2019	30,796	1,240	616	32,652
2020	34,313	1,256	-68	35,505
2021	27,488	1,138	1,043	29,668
2022	23,090	1,386	1,141	25,618
2023	24,337	794	1,119	26,252
H1 2024	28,525	632	1,130	30,296
Litigated				
2015-2019	52,838	29,406	853	82,848
2020	54,579	30,028	780	85,579
2021	52,690	32,201	1,024	85,959
2022	49,919	33,496	1,322	84,848
2023	49,890	36,062	923	86,899
H1 2024	42,306	32,816	1,563	76,715
All Claims				
2015-2019	39,927	17,392	791	57,977
2020	44,371	19,952	621	65,070
2021	42,902	22,804	1,042	66,779
2022	41,140	24,209	1,247	66,675
2023	41,419	26,099	935	68,470
H1 2024	36,865	24,278	1,319	62,485

Considering all claims, the average cost of claims settling directly with an insurer was 3% lower in H1 2024 compared to 2020. Claims settling via the

Injuries Board have seen a larger decrease of 15% in average claims cost, from €35,505 in 2020 to €30,269 in H1 2024.

Likewise where the average cost of litigated claims settling for less than €150,000 was stable, when including all claims the average cost in this channel decreased by 12% from €86,899 in 2023 to €76,715 in H1 2024. This difference highlights the impact that movements in larger more volatile claims can have on the average cost.

It is important to note that the types of claims settled in each channel may change over time, particularly as a result of changes to the claims environment such as the introduction of the Personal Injuries Guidelines. For example, the latest Injuries Resolution Board report⁴ for 2024 shows that based on the most common injury types the proportion of awards made for moderate to severe injuries has increased from 15% of awards made between April to December 2021 to 25% of awards made in the H2 2024. This likely explains the increase in average claim cost for claims settled through the Injuries Resolution Board in 2023 and H1 2024, as seen in Tables 4 and Table 5.

Legal costs are most significant for claims settled through litigation and have shown an upward trend in recent years reaching 43% of total costs (or 78% of the compensation award) in H1 2024. This compares with the direct channel where legal costs were 21% of total cost and the Injuries Resolution Board where legal costs were 2% of total costs.

Table 6 shows the average legal costs for claims settling via litigation between 2019 and H1 2024. Third party legal costs increased by 8% from €19,927 in 2019 to €21,470 in H1 2024. In the same period insurers own legal costs decreased by 8% from €12,676 to €11,612.

Table 6: Average legal costs for claims settling via litigation across years 2019-H1 2024.

Legal Cost	2019	2020	2021	2022	2023	H1 2024
Average Litigated Legal Own Costs (€s)	12,676	12,343	12,094	12,577	13,265	11,612
Average Litigated Legal Third Party Costs (€s)	19,927	19,912	21,231	21,741	23,821	21,470

⁴ Personal Injuries Award Values Report No. 8 H2 2024:

<https://www.injuries.ie/eng/about-injuries-resolution-board/reports/personal-injuries-awards-values-report-h2-2024.pdf>

Personal Injuries Guidelines

Key Findings

Across all channels, 42% of claims settled in H1 2024 settled under the Personal Injuries Guidelines, including 22% of litigated claims.

Change in average injury claim costs for claims settled under the Guidelines in H1 2024 compared to claims settled under the Book of Quantum in 2020:

EL Claims:

- 15% lower for claims that settled directly before Injuries Board
- 23% lower for claims settling directly after Injuries Board and
- 21% lower for claims settling through Injuries Board

PL Claims:

- 31% lower for claims that settled directly before Injuries Board
- 1% higher for claims settling directly after Injuries Board and
- 12% lower for claims settling through Injuries Board

The Personal Injuries Guidelines have not yet materially impacted the cost of claims settled via litigation. Claims settled via litigation represent the largest proportion of the total injury claims cost.

The Personal Injuries Guidelines (the Guidelines) set out the level of general damages that may be awarded in respect of varying types of personal injuries. They were introduced in April 2021 and apply to all claims reported after their introduction. Claims may still settle under the Book of Quantum after this date if they had been assessed by the Injuries Board, or if legal proceedings had been commenced before the introduction of the guidelines.

Settlements under the Guidelines

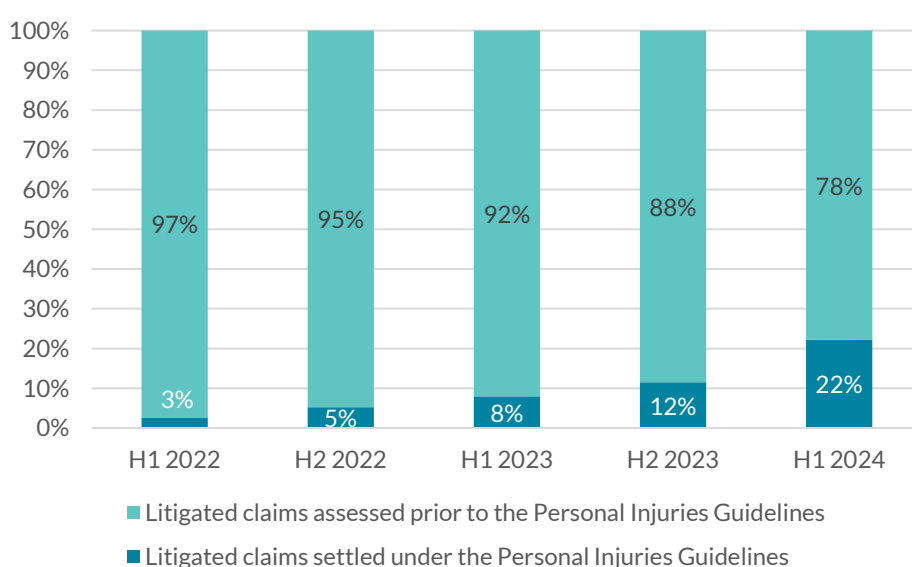
It may take many years for injury claims to settle and the average time to settlement varies significantly by settlement channel. Therefore many of the claims that have been assessed under the Guidelines may not have settled by H1 2024, and so will not yet feature in this data. It will take some time for insight on the impact of the Guidelines to be fully available.

For injury claims settled in H1 2024, 42% settled under the Personal Injuries Guidelines. The remaining 58% had compensation amounts determined using the Book of Quantum.

For claims settled directly with insurers or via the Injuries Resolution Board, where claims settle faster compared to litigation, 99% of all settled claims in H1 2024 were assessed under the Guidelines.

This contrasts with claims settled in the Litigated channel, which made up 71% of all injury claims in H1 2024, where only 22% of claims had settled under the Guidelines. It can be seen from Figure 3 the proportion of litigated claims settling under the Guidelines has been increasing since their introduction, from 3% of claims in H1 2022 to 22% in H1 2024.

Figure 3: Proportion of litigated injury claimants settled under the Personal Injuries Guidelines and the Book of Quantum in each half year period between H1 2022 to H1 2024.



Impact of the Guidelines on Average Claim Costs

To assess the impact of the Guidelines, the average cost of claims settled under the Personal Injuries Guidelines between 2021 and H1 2024 is compared to the average cost of claims settled under the Book of Quantum in 2020, prior to the introduction of the Guidelines.

This comparison is shown for claims that settled through the Direct before Injuries Board, Injuries Board, and Direct after Injuries Board settlement channels in Table 7.

At H1 2024 there are still an insufficient number of claims settling under the Guidelines in the litigated channel for a credible comparison.

As the Guidelines apply to claims reported after April 2021, the average claim that settled under the Guidelines between 2021 and H1 2024 is likely biased towards claims that are less complex or severe when compared to the average across all claims that settled in 2020. Claims that take less time

to settle would generally be expected have lower average awards compared to claims that take longer to settle.

Table 7: Comparison of the average cost of claims settled under the Personal Injuries Guidelines in 2021-H1 2024 and those settled under the Book of Quantum in 2020.

	Settled under Book of Quantum	Settled under Personal Injuries Guidelines				Difference H1 2024 vs 2020 (%)
Settlement Channel	2020	2021	2022	2023	H1 2024	
Employer's Liability						
Direct before Injuries Board	26,924	16,529	20,593	20,367	22,761	-15%
Injuries Resolution Board	39,473	22,235	27,173	27,182	31,224	-21%
Direct after Injuries Board	41,787	26,332	34,018	28,593	32,352	-23%
Public Liability						
Direct before Injuries Board	17,100	10,942	9,558	12,963	11,818	-31%
Injuries Resolution Board	32,513	19,822	21,931	25,179	28,703	-12%
Direct after Injuries Board	29,532	20,373	15,686	19,258	29,889	1%

Table 7 shows that the average cost of Employers' Liability claims was 15% lower for claims that settled directly before Injuries Board, 23% lower for claims settling directly after Injuries Board and 21% lower for claims settling via the Injuries Resolution Board under the Guidelines in H1 2024 compared to claims settling under the Book of Quantum in 2020.

For Public Liability; the average cost of claims settled directly before the Injuries Board was 31% lower under the Guidelines in H1 2024 compared to the Book of Quantum in 2020, 1% higher for claims settling directly after Injuries Board and 12% lower for claims settling via the Injuries Resolution Board.

It is important to note, as mentioned in the Settled Claims section, that the types of claims settled in each channel may change over time. This may explain the increase in average claim cost for claims settled via the Injuries Resolution Board since the introduction of the Guidelines. As such, the comparison shown in Table 7 provides an indication of the impact of the Guidelines only.

The Personal Injuries Guidelines have not yet materially impacted the cost of claims settled via litigation. It will likely take time for the Personal Injuries Guidelines to take effect in the Litigated settlement channel due to the long duration between the accident being reported and the settling of a claim (5.8 years on average for litigated claims settled in H1 2024).

Claims settled via litigation represent the largest proportion of the total claims cost. Consequently, whilst the impact of the Personal Injuries Guidelines on claims settled directly and via Injuries Board is significant, they have not yet had a significant impact on the overall average claims settlement cost.

Appendix 1 – Supporting Documentation

Background to the NCID reports and data releases can be found here:

- [Background to the National Claims Information Database](#)

An explanation NCID key terms and concepts used in this data release can be found here:

- [Key Terms - National Claims Insurance Database](#)

Appendix 2 – Market Coverage

Table 12: Overview Liability Insurance Mid-Year Report 3

Part	Content	Market Coverage (%) ⁵
1	Analyses how claims were settled between 2015 and H1 2024, and the various associated costs (claimant compensation, legal fees and other costs)	76% ⁶
2	Analyses the impact of the Personal Injuries Guidelines on claims settlements.	74%

⁵ Market coverage is measured by the ratio of 2023 liability gross earned premium of included submissions to the 2023 gross earned premium of all submissions. Certain submissions were excluded from the analysis due to insufficient quality of, or granularity in, the data.

⁶ Analysis is predominantly based on 76% market coverage, with some exceptions noted where relevant.

Appendix 3 – Participating Insurers

The firms in scope of this data release are the same firms identified in the annual Employers' Liability, Public Liability and Commercial Property report published in March 2025.

Table 13: Firms who contributed to this data release and the annual Employers' Liability, Public Liability and Commercial Property report published in March 2025.

Authorisation Status	Undertaking Name
Irish Authorised	Allianz PLC
	Allied World Assurance Company (Europe) DAC
	Arch Insurance (EU) DAC
	Aviva Insurance Ireland DAC
	AXA Insurance DAC
	AXIS Specialty Europe SE
	Berkshire Hathaway European Insurance DAC
	Chaucer Insurance DAC
	Everest Insurance (Ireland) DAC
	FBD Insurance PLC
	Hamilton Insurance DAC
	IPB Insurance CLG
	RSA Insurance Ireland DAC
	Travelers Insurance DAC
	XL Insurance Company SE
	Zurich Insurance PLC
EU/EEA Authorised, Freedom of Establishment basis	AIG Europe S.A. (Irish Branch)
	Chubb European Group SE (Irish Branch)
	Ecclesiastical Insurance Office PLC
	HDI Global SE
	Hiscox S.A (Irish Branch)
	Liberty Mutual Insurance Europe SE
	Generali Seguros y Reaseguros S.A.U - Ireland Branch
	RiverStone Insurance (UK) Limited

EU/EEA Authorised, Freedom of Services basis	Allianz Risk Transfer AG
	Allianz Versicherungs AG
	ArgoGlobal SE
	CNA Insurance Company (Europe) S.A. (UK)
	ERGO Versicherung AG
	Generali Espana S.A. de Seguros y Reaseguros
	Generali Italia S.P.A
	HDI Versicherung AG
	IDA Insurance Ltd
	If P&C Insurance Ltd (publ)
	Lloyd's of London
	Markel International Insurance Company Ltd
	Mitsui Sumitomo Insurance Company (Europe) Limited
	QBE Europe SA/NV
	SI Insurance (Europe), SA
	Starr International (Europe) Limited
	Tokio Marine Europe S.A. (UK)
	Unipol Assicurazioni S.P.A.
	WAKAM
	Württembergische Versicherung AG
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