

Colleagues

Please See Dept Transport , Tourism and Sport response (attached) to the **Public consultation on the operation and implementation of the Personal Injuries Assessment Board Acts 2003 and 2007**

These obs have been cleared by Tom O'Mahony, Secretary General of the Department.

Regards

Gerry Ryan
Policy and Governance Co-Ordination Division
Dept Transport, Tourism and Sport
25 Clare Street
Dublin 2
Ph 01-6041385

Department of Transport, Tourism and Sport input to PIAB Consultation

The Minister for Transport, Tourism and Sport's role in relation to insurance relates primarily to the primary legislation requirement that the use of mechanically propelled vehicles in a public place be covered by insurance. Under the Motor Insurance Directives, each Member State is required to set up a body with the task of providing compensation for damage to property or personal injuries caused by an uninsured or unidentified vehicle. The Minister for Transport carried out this requirement through an Agreement with the Motor Insurers' Bureau of Ireland. The Department of Transport, Tourism and Sport's (DTTAS) main interest in relation to the public consultation on the Personal Injuries Assessment Board (PIAB) Acts review relates to the impact of the Acts and of the Injuries Board in the area of compulsory motor insurance, particularly in relation to the cost of motor insurance policies, which can have an effect on the incidence of uninsured driving.

DTTAS considers that the PIAB Acts and the Injuries Board have had a significant positive role in reducing the processing costs of many motor insurance claims with a consequential beneficial effect in reducing motor insurance premiums and in encouraging insured driving. Motor insurance costs were reduced by 25% based on the Consumer Price Index (CPI) for 2001. While there are other contributory factors in this reduction over the period, including the Civil Liability and Courts Act 2004, we believe that the influence of the PIAB Acts and the Injuries Board has had a significant positive impact in this reduction in motor insurance costs. As regards reform of the PIAB Acts, DTTAS would support any further measures which would encourage claimants to pursue their claims through the more cost-effective Injuries Board route rather than through incurring unnecessary processing costs through the courts.