

**Subject: Public consultation on the operation and implementation of the Personal Injuries Assessment Board Acts, 2003 and 2007**

Dear Sirs,

In relation to the PIAB Act I feel that there are factors relating to the claims procedure that need to be addressed to be fair to both parties involved in a claim. Whilst there is a need to make sure the needs and distress of the claimant is taken into account there is also the need for the person /company being claimed from to have the right of redress.

The two year period in which to report a claim is too long as in a large instance any CCTV footage, witness material or evidence has been lost or disposed off before there is a report of a claim. In many cases the incident is not reported nor contact made until near the 2 year cutoff date leaving It impossible to defend or prove.

My suggestion is a much shorter reporting system, up to 6 weeks from the incident date, which could be put in place whereby a person who is involved in an incident must report it to an agency or company who will take responsibility for noting limited information such as time, date, location, injury information, description of incident, contact details and PPS number on a file in order to have a claim assessed by PIAB. Then in turn contact should be made to the person/company being claimed from giving limited information such as time and date and description of incident so that they may in turn keep any evidence they may have on file in the event of a claim.

This would give a tighter control on the claims system which would work more efficiently for a claimant and reduce the legal fees by lessening the amount of fraudulent claims through the system and the drain on free legal aid in some cases.

I understand that PIAB was set up to deal with the Personal injury payments assessment to keep the ceiling of payments down and to deal with claims in a timely manner but a need for change in relation to the claims culture in Ireland needs to be addressed in order to keep costs down and encourage business to operate in Ireland. This has to start somewhere as the instances of claims has increased by up to 20% in some sectors and cannot continue as it will drive up costs across the board.

Kind Regards,

Regina.

Sent from the desk of Regina O' Donnell.

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