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**Subject: PIAB review submission.**

I have been using the process for dealing with the company PI claims since its introduction. What promised to be a watershed piece of legislation in the battle against spiralling costs of business it proved different in reality.

Every claim I have had I have availed of the PIAB, however once the quantum is arrived at the respondent rejected it in every instance.

I can only presume it was on legal advice .

The final outcomes in the cases where awards were made were often in and around the same figure PIAB had awarded.

However the legal fees were then attached on top of these.

So the reality was on past 10 yrs no change for business.

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