

Review of Compensation for Minor Soft-tissue Injuries in Ireland and the United Kingdom

September 2025



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1. Executive Summary

1.1 Introduction and Background

This Report has been prepared by the Injuries Resolution Board (“the Board”) and Deloitte Ireland LLP (“Deloitte”) following receipt of a request from Minister Peter Burke, T.D., for the Board, using its enhanced research and analysis function provided under the Personal Injuries Resolution Board Act 2022, to undertake a high-level body of research on personal injury awards both within and outside the State, to include the United Kingdom (“UK”). The objective of the research is to provide information to support the review of the Personal Injuries Guidelines.

The comparative research follows similar research which was previously undertaken. In 2018, the Personal Injuries Commission (“PIC”) undertook a benchmarking exercise of personal injury compensation in Ireland and found that the level of general damages for soft-tissue injuries (or “whiplash”) in Ireland was 4.4 times higher than that of England and Wales. The PIC exercise has not been repeated since 2018, however, the claims environment has changed in both Ireland and the UK including, but not limited to, the introduction of the Personal Injuries Guidelines (“Guidelines”) in Ireland, the introduction of the Whiplash Reform Tariff in England and Wales, COVID-19 impact on claims frequency and road usage and a period of unprecedented excess levels of inflation.

This Report provides an up-to-date, high-level analysis of personal injury compensation for minor neck and back soft tissue injuries sustained in road traffic accidents (“RTA”) in Ireland, compared with the UK. The analysis included over 12,000 Motor Liability awards or settlements made under the Personal Injuries Guidelines between 2022-2024 for which the primary injury related to neck or back and was classified as minor severity. Comparative data from England and Wales was sourced from the Official Injury Claim (“OIC”) Portal, which administers the Road Traffic Accident Whiplash Injury Regulations 2021 Tariff for whiplash and other soft tissue injuries with a maximum recovery period of up to 24 months (introduced in May 2021), and the Ministry of Justice (“MoJ”) Claims Portal, which handles claims valued between £5,000 and £25,000. Together, these portals account for the majority of soft-tissue injury claims in England and Wales, providing a robust sample for comparison. No compensation data was publicly available for Northern Ireland (“NI”); therefore, it is excluded from the study except for a comparison of published compensation guidelines.

1.2 Overview of Personal Injury Systems in Ireland and the United Kingdom

1.2.1 Ireland

Ireland operates a fault-based (tort) system in relation to personal injury claims. There is a limited period for claimants to bring a personal injury claim, and compensation is usually paid out in a lump sum, comprising general damages (compensation for pain and suffering) and special damages (compensation for financial losses).

In 2004, the Personal Injuries Assessment Board was established (now the Injuries Resolution Board), and the majority of claims must be made to the Board for assessment of compensation if not settled directly. Legal proceedings cannot be issued in the courts unless the claim has been authorised for release by the Board. The Injuries Resolution Board’s role is to impartially and independently assess personal injury claims utilising medical and other evidence where the respondent consents to this assessment. Assessments of damages are made on the same basis as the courts. If either party rejects the assessment, an authorisation is issued allowing the claim to proceed to court if necessary. The objective of the Injuries Resolution Board is to provide a timely, cost-effective, non-adversarial service that avoids the cost and time associated with litigation for the benefit of all parties and for society.

The District, Circuit and High Courts all deal with personal injury claims in accordance with the relevant jurisdictional limits. However, it should be noted that only a minority of cases are actually ruled on by the courts, with the vast majority of litigated claims being settled in advance of a court hearing. Data from the National Claims Information Database (“NCID”) shows that for private motor insurance, just 2% of settlements between 2021 and the first half of 2024 were resolved by way of a court award ¹.

In recent years, there has been significant focus on the cost of insurance in Ireland, with personal injury claims identified as a key contributing factor. This has led to a number of reforms, including the introduction of the NCID to collect data and increase transparency on claims, enhancements and reforms to the Injuries Resolution Board, and the introduction

¹ NCID Private Motor Insurance Mid-Year 2024 Settled Claims Data Release 3 v3

of the Courts and Civil Liability Act 2023. However, the most significant reform has been the introduction of the Personal Injuries Guidelines (“the Guidelines”) in April 2021. The Guidelines, developed by a Committee of the Judicial Council and subsequently approved and adopted by the Judicial Council, replaced the previous Book of Quantum. The Guidelines set out the level of damages that a particular injury can attract. The Guidelines are more granular than the Book of Quantum and recalibrated awards, particularly for minor injuries, reducing the level of awards in this area. The Injuries Resolution Board and the courts, in assessing damages in a personal injury action, must have regard to the Guidelines and must give reasons if they depart from them. The Guidelines aimed to deliver certainty, consistency, and predictability in general damages, which in turn should support earlier resolution of cases through the Injuries Resolution Board and correspondingly, a reduction in the number of cases proceeding to litigation.

A number of reports have been published by the Injuries Resolution Board which show that average and median award levels have fallen since the introduction of the Guidelines. In 2024, the median motor liability award was 30% lower than in 2020. Overall, personal injury claim volumes in 2024 were 35% lower than in 2019, with motor claims specifically down by 30%. These trends demonstrate that the Guidelines have had a sustained impact on both award levels and claim volumes, contributing to the broader objectives of insurance reform.

1.2.2 England and Wales

The personal injury claims process in England and Wales has also undergone significant reform in recent years, particularly for low-value Road Traffic Accident (“RTA”) injuries such as whiplash. These reforms were introduced under the Civil Liability Act 2018 and implemented through the Whiplash Injury Regulations 2021, which came into effect in 2021. The stated objectives of these measures were to provide greater certainty and proportionality in compensation for whiplash injuries, streamline the claims process for lower-value cases, and ensure that awards reflect the nature and duration of the injury.

The reforms introduced several key changes. Firstly, they established a statutory definition for whiplash injury as a soft-tissue injury to the neck, back, or shoulder, including associated damage to muscles, tendons, or ligaments. Secondly, they introduced a fixed tariff of damages for whiplash injuries lasting up to two years, with separate bands for whiplash alone, for whiplash combined with minor psychological injury and for whiplash with other minor physical injuries. Additionally, the reforms increased the small claims track limit for road traffic accident-related personal injury claims from £1,000 to £5,000, meaning that most whiplash claims now fall within the small claims process.

Additionally, reforms were also introduced which prohibited the settlement of claims without medical evidence and introduced a new digital platform, the Official Injury Claim (“OIC”) Portal, to enable claimants to submit low-value RTA injury claims without legal representation. In practice, however, the majority of claimants continue to seek legal assistance, with approximately 90% of OIC claims in 2024 submitted with legal representation. Briefly, the OIC Portal, developed by the Motor Insurers’ Bureau on behalf of the Ministry of Justice (“MoJ”) became mandatory for claims valued under £5,000. It operates alongside the existing MoJ Claims Portal, which handles motor, employer’s liability, and public liability claims valued between £5,000 and £25,000. Certain claim types, such as those involving minors or vulnerable road users, continue to be processed through the MoJ Claims Portal.

Under the Whiplash Injury Regulations, the original tariff applied to accidents occurring between 31 May 2021 and 30 May 2025, with awards ranging from £240 to £4,345, depending on injury duration and whether minor psychological injury was present. Following a statutory review, the Whiplash Injury (Amendment) Regulations 2025 introduced an inflationary adjustment of 15%, with the revised tariff applying to accidents occurring on or after 31 May 2025. The highest tariff band, for injuries lasting 18–24 months with minor psychological injury, increased from £4,345 to £4,975.

For other RTA injuries outside the scope of the whiplash tariff, legal professionals continue to apply the Judicial College Guidelines (“JCG”) to assess general damages. The 17th edition of the JCG, published in April 2024, introduced an average uplift of 22% compared with the 16th edition, primarily to reflect inflation since 2022.

1.3 Guideline Award Levels across Jurisdictions

The table below sets out guideline awards for general damages in cases involving minor soft-tissue personal injuries. They cover Ireland (Personal Injuries Guidelines), England and Wales (Whiplash Tariffs and Judicial College Guidelines for non-whiplash injuries), and Northern Ireland (Guidelines for the Assessment of General Damages in Personal Injury Cases in Northern Ireland, colloquially known as the “Green Book”). Awards are organised by injury type, such as minor neck or minor back, and by recovery period. Please note that the awards shown relate only to the primary injury. They do not take into account multiple injuries, secondary uplifts, special damages, legal costs, or any other cost headings.

Minor Neck and Back Injuries

Recovery Period*	Ireland	England & Wales (Non-Whiplash)	England & Wales (Whiplash)	Northern Ireland Green Book - Neck Injury	Northern Ireland Green Book - Back Injury
Under 3 months	€500 - €3,000	Up to €3,491	€280	Up to €5,838	Up to €5,838
3 to 6 months	€500 - €3,000	€3,491 - €6,200	€578	Up to €5,838	Up to €5,838
6 to 9 months	€3,000 - €6,000	€3,491 - €6,200	€981	Up to €8,758	Up to €26,273
6 to 12 months	€3,000 - €6,000	€3,491 - €6,200	€1,541	Up to €8,758	Up to €26,273
12 to 15 months	€6,000 - €12,000	€6,200 - €11,245	€2,382	Up to €20,435	Up to €26,273
15 to 18 months	€6,000 - €12,000	€6,200 - €11,245	€3,509	Up to €20,435	Up to €26,273
18 to 24 months	€6,000 - €12,000	€6,200 - €11,245	€4,922	Up to €20,435	Up to €26,273

* In Ireland recovery is stated as “substantial recovery”, for the UK (Non-Whiplash) and Northern Ireland it is stated as “full recovery”. For back injuries across all jurisdictions, recovery is also defined as recovery without surgery. Awards for non-whiplash soft tissue injuries in England & Wales are based on the latest version of the Judicial College Guidelines i.e. 17th edition published April 2024, and the Northern Ireland Green Book is based on the 6th edition also published April 2024. For currency conversions, an exchange rate of €1 to £0.86 was used.

Comparing the Guidelines across Jurisdictions

The Personal Injuries Guidelines in Ireland are broadly consistent with the award bands set out in the JCG for non-whiplash injuries in England and Wales, with one notable exception. For the 3–6 month recovery period, there is no overlap between the Personal Injuries Guidelines range (€500–€3,000) and the JCG range (€3,491–€6,200), indicating that the JCG provides for higher awards in this recovery band.

Awards under the Irish Personal Injuries Guidelines are consistently higher than the Whiplash Tariffs in England and Wales across all recovery periods. This reflects the divergence between the tariff-based approach for whiplash injuries in England and Wales and the broader assessment framework applied in Ireland.

When applying the midpoint of the Irish award bands as a central estimate, the greatest relative difference compared to the Whiplash Tariffs occurs at shorter recovery durations. For injuries which substantially recovered within three months, Irish Personal Injuries Guidelines are approximately 6.25 times higher than the corresponding whiplash tariff. For injuries with a recovery period of 18–24 months, Irish Personal Injuries Guidelines remain higher, but the differential reduces to 1.83 times the tariff level.

The Northern Ireland Green Book represents a notable outlier in terms of the upper limits of awards for minor soft-tissue injuries when compared with both the Irish Personal Injuries Guidelines and the JCG in England and Wales. The Green Book provides significantly higher maximum award levels, particularly for back injuries with recovery periods beyond six months, where a maximum of €26,273 can be awarded, compared to a maximum of €12,000 under the Irish Personal Injuries Guidelines and €11,245 under the JCG.

The findings should be viewed in the context of the guidance provided in both the Northern Ireland Green Book and the Irish Personal Injuries Guidelines, which emphasise that the assessment of whiplash injuries requires particular care. Both guidelines highlight the importance of determining whether an injury was sustained and, if so, its nature and extent, and advise against making nominal awards in the absence of sufficient evidence to support such findings.

1.4 Summary Findings - Average Compensation for Minor Soft-tissue Injuries in Ireland vs England & Wales

Following an analysis of awards data for minor soft-tissue injuries arising from motor claims in Ireland and England and Wales, the figures indicate that, on average, individuals with minor soft-tissue neck or back injuries were awarded 3.9 to 4.9 times more compensation in Ireland relative to England and Wales during the period analysed.

The table below shows the average compensation amounts for minor neck and back injuries in Ireland and the UK, specifically England and Wales, between 2022 and 2024.

Two sets of data are shown for Ireland:

- (i) average compensation awarded by the Injuries Resolution Board, including both accepted and declined assessments, and
- (ii) average compensation values from settlements made by three major insurers across all settlement channels, limited to cases resolved under the Personal Injuries Guidelines.

UK data reflects average compensation amounts awarded through the OIC Portal and the MoJ Claims Portal, which together account for the majority of soft-tissue injury claims in England and Wales.

The below table shows the ratio of average compensation amounts in Ireland compared to the UK. These ratios represent the relative difference in compensation levels between jurisdictions.

Average minor soft-tissue compensation: Ireland versus UK (€)					
Settlement Year	Injuries Resolution Board Assessments	Irish Insurer Settlements (All Channels)	UK Settlements (OIC and MoJ Portal)	Injuries Resolution Board Assessments to UK Ratio	Irish Insurer Settlement to UK Ratio
2022	€6,701	€8,040	€2,089	3.2	3.9
2023	€7,187	€8,966	€1,668	4.3	5.4
2024	€8,350	€9,748	€1,801	4.6	5.4
Overall Average	€7,377	€9,106	€1,831	3.9	4.9

For currency conversions, an exchange rate of €1 to £0.86 was used.

Key findings and observations

The figures indicate that, on average, individuals with minor neck or back injuries were awarded 3.9 to 4.9 times more compensation in Ireland than in England and Wales during the period analysed.

- Over the three-year period (2022-2024), the average assessment made by the Injuries Resolution Board was 3.9 times higher than the UK average, while the average Irish insurer settlement was 4.9 times higher.
- The average compensation awarded for minor soft tissue injuries through the Injuries Resolution Board was €7,377, whereas data indicates an average compensation amount of €9,106 for insurer settlements. The latter will include settlements made via litigation which later sections of the report will show had higher average compensation values in comparison to other settlement channels. This difference in compensation contributes to the higher differential observed between insurer settlements versus the UK (4.9 times higher) in comparison to award made through the Injuries Resolution Board versus the UK (3.9 times higher).
- The Personal Injuries Guidelines, introduced in April 2021, aimed to ensure greater consistency, predictability and transparency in the assessment of personal injury awards. The recalibration of award levels brought Ireland's personal injury system more closely in line with those of neighbouring jurisdictions, including the UK. The UK Government has, however, also subsequently introduced their own measures to reduce injury awards which has restored the relative gap between awards for soft-tissue injuries to the levels observed in the 2018 PIC report.
- The trends in the OIC Portal data should be considered in the context that the Whiplash Tariffs were in their infancy in 2021 and it may have taken time for trends to stabilise and for all types of claims and different claim lifecycle timelines to work through the system. Additionally, in May 2025, the UK Government introduced a 15% increase to the Whiplash Tariffs, which applies to accidents occurring on or after 31 May 2025. While this adjustment is not reflected in the data presented in this Report, it would influence future comparisons.
- Both Injuries Resolution Board and Irish Insurer data indicate that the average compensation awarded for minor soft-tissue injuries in Ireland increased between 2022 and 2024. This contrasts with a reduction in the observed

average general damages award for claims processed through the OIC Portal and MoJ Claims Portals in the UK. The upward trend in Ireland may reflect variations in the injury profile of cases assessed or settled, including factors such as injury severity, length of recovery, or the proportion of multiple-injury versus single-injury claims.

- Differences in minor soft-tissue injury claims experienced between Ireland and the UK are also influenced by a range of other factors, including but not limited to the mix of settlement channels, driver behaviour and road usage patterns, the distribution of injury types, and broader differences in the claims environments. It is outside the scope of this Report to comment on the impact that each of these factors have on compensation values.

1.5 Conclusion

This Report presents a high-level analysis of compensation for minor neck and back injuries sustained in RTAs in Ireland, with comparisons to the UK. The analysis includes data from the Injuries Resolution Board and three major insurers comprising over 12,000 Irish awards and settlements under the Personal Injuries Guidelines between 2022 and 2024, alongside benchmark data from the OIC Portal and MoJ Claims Portal in England and Wales. While no settlement data was publicly available for Northern Ireland, jurisdictional benchmarking was undertaken by comparing guideline award bands across Ireland, England and Wales, and Northern Ireland.

The findings indicate that, on average, individuals with minor neck or back injuries were awarded between 3.9 and 4.9 times more compensation in Ireland than in England and Wales during the period analysed. The introduction of the Personal Injuries Guidelines in April 2021 recalibrated award levels in Ireland to promote greater consistency and predictability and to bring the personal injury framework more closely in line with neighbouring jurisdictions. However, subsequent reforms in England and Wales, including the introduction of the Whiplash Reform Tariff, have restored the relative gap between awards for soft-tissue injuries to the levels observed in the 2018 PIC report.

This Report provides important insights into high-level trends in compensation for minor soft-tissue injuries. Future research will aim to broaden the scope of analysis to include a wider range of injury types and claim categories, increased insurer participation and settlement data, and comparative benchmarking across additional jurisdictions.

2. Introduction

2.1 Report Background & Context

This Report has been prepared by the Injuries Resolution Board and Deloitte Ireland LLP following receipt of a request from the Minister for Enterprise, Tourism and Employment, Peter Burke, T.D., for the Board, using its enhanced research and analysis function provided under the Personal Injuries Resolution Board Act 2022, to undertake a high-level body of research on personal injury awards both within and outside the State, to include the UK. The objective of the research is to provide data and information to support the review of the Personal Injuries Guidelines.

The Report follows a similar comparative analysis conducted previously. In 2018, the Personal Injuries Commission (“PIC”) undertook a benchmarking exercise of personal injury compensation in Ireland and found that the level of general damages for minor soft-tissue injuries (or “whiplash”) in Ireland was 4.4 times higher than that of England and Wales ². The PIC exercise has not been repeated since 2018, however, the claims environment has changed in both Ireland and the UK including, but not limited to, the introduction of the Personal Injuries Guidelines in Ireland, the introduction of the Whiplash Reform Tariff in England and Wales, COVID-19 impact on claims frequency and road usage and a period of unprecedented excess levels of inflation.

Following the introduction of the Personal Injuries Guidelines, the Injuries Resolution Board, Ireland’s statutory body for resolving personal injury claims, was the first implementer of the Guidelines, with all assessments made since 24 April 2021 having been made with regard to the Guidelines. Data from the National Claims Information Database (“NCID”) indicates that, in the first half of 2024, motor liability claims settled through the Injuries Resolution Board took on average 2.8 years, compared with 5 years through the litigated channel ³. This longer litigation timeline has limited, to date, the observable impact of the Guidelines on compensation values in the litigated channel. In contrast, the Injuries Resolution Board has evidenced both the immediate and sustained effects of the Guidelines, with average personal injury compensation reducing by 42% in the period directly following their introduction (April-December 2021) ⁴. Over three years on, the median motor liability award remains 30% lower than 2020 ⁵, despite changes in the portfolio of claims that have been made to the Injuries Resolution Board in the intervening period. The Injuries Resolution Board now has fewer applications involving minor claims with short recovery periods, and more claims involving moderate injuries. In addition, motor claim volumes are 30% lower in 2024 than in 2019 and the profile of injuries presenting for assessment evolved, with neck and back injuries accounting for the most significant injury in 65% of motor liability cases in 2022, reducing to 58% by end 2024.

While recent years have seen the bedding-in of the Guidelines, they have also brought greater certainty. In 2024, the Supreme Court confirmed their constitutionality and legally binding status. The Injuries Resolution Board and the courts are required to apply the Guidelines and to provide reasons for any departure. Under existing legislation, specifically the Judicial Council Act 2019, the Guidelines must be reviewed every three years. In December 2024, the Board of the Judicial Council published the first review and proposed (i) adjusting award bands to reflect the Harmonised Index of Consumer Prices (“HICP”) increase since 2021 (a proposed 16.7% increase), and (ii) revising the methodology for the assessment of multiple-injury cases ⁶. The review also noted that insufficient data was available on Court awards under the Guidelines to support a meaningful analysis of litigated claims.

This Report includes a high-level analysis of personal injury compensation for minor severity soft-tissue neck and back injuries sustained in RTAs in Ireland with comparative benchmarks for the UK. This includes data on compensation values across all settlement channels for soft-tissue injuries, including the litigated channel. For the purposes of the Report, ‘minor severity neck and back injuries’ predominately refer to soft tissue injuries affecting muscles, ligaments, tendons or other non-bony structures in the cervical (neck) or lumbar/thoracic (back) regions of the spine (‘whiplash’ type injuries).

The Report utilises data on over 8,000 assessments of compensation (awards) made by the Injuries Resolution Board for motor liability claims in which the primary injury was to the neck or back and classified as minor severity, alongside data on over 3,000 cases provided by three major Irish insurers detailing compensation amounts across all settlement channels (direct settlements pre-Injuries Resolution Board, via the Injuries Resolution Board, post-Injuries Resolution Board direct settlements, and litigated cases including pre-Court settlements and cases resolved via Court-award). In

² [Second and Final Report of the Personal Injuries Commission - July 2018](#)

³ [NCID Private Motor Insurance Mid-Year 2024 Settled Claims Data Release 3 v3](#)

⁴ [piab-personal-injuries-award-values-april-24th - 31st-december-2021.pdf](#)

⁵ [motor-liability-personal-injury-claims-awards-2019-2024.pdf](#)

⁶ [Personal Injuries Guidelines - Draft Amendments as modified by the Board.pdf](#)

total, the dataset comprises over 12,000 motor liability cases involving minor neck or back injuries assessed by the Injuries Resolution Board or settled by three major Irish Insurers across all channels between 1 January 2022 and 31 December 2024 and under the Personal Injuries Guidelines. The dataset for Ireland includes over 700 settlements/awards made through the litigated channel under the Personal Injuries Guidelines, providing a significant sample size of cases since the Guidelines commenced.

Comparative compensation figures for England and Wales were sourced from publicly available data, including the OIC Portal, which administers the Road Traffic Accident Whiplash Injury Regulations 2021 Tariff for cases with general damages up to £5,000 (introduced on 31 May 2021), and the MoJ Claims Portal, which handles claims valued between £5,000 and £25,000. These two portals account for the majority of soft-tissue injury claims in England and Wales, providing a robust sample for comparison. The analysis was further informed by publications by the Association of British Insurers. In addition, comparisons were made between compensation bands for minor soft-tissue severity neck and back injuries set out in the Personal Injuries Guidelines (Ireland), the Judicial College Guidelines (England and Wales), and the Northern Ireland “Green Book” (officially known as the Guidelines for the Assessment of General Damages in Personal Injury Cases in Northern Ireland). Settlement data for Northern Ireland was not publicly available; therefore, findings are limited to a high-level comparison of guideline compensation bands in the Green Book. Notably, the Whiplash Tariff in England and Wales was increased by 15% from 31 May 2025 to reflect inflation, with the revised amounts applying to accidents occurring on or after that date and therefore the impact of these latest revisions will not be seen in the results presented in this Report.

This Report sets out a high-level analysis of compensation for minor soft-tissue neck and back injuries arising from RTAs in Ireland, with comparative reference to publicly available data from England and Wales and to the Green Book in Northern Ireland.

The Report is structured as follows:

- Section 1 provides the Executive Summary, including key findings, background context, and a high-level comparison of award levels across jurisdictions.
- Section 2 introduces the Report and outlines its purpose and context.
- Section 3 describes the personal injury compensation frameworks in Ireland, England and Wales, and Northern Ireland, and includes a comparison of guideline award levels.
- Section 4 sets out the methodology, data sources, assumptions, and limitations.
- Section 5 analyses Injuries Resolution Board assessment values, both in aggregate and by recovery period, including single and multiple injury cases.
- Section 6 examines insurer settlement values across all channels and compares these with Injuries Resolution Board data.
- Section 7 presents an overview of settlement trends overall in England and Wales, and for minor soft tissue injury settlements, with comparisons to Ireland.
- The Appendices contain supporting tables, definitions, and reference material.

Overall, the Report provides a high-level view of personal injury compensation for minor severity neck and back injuries in Ireland against comparator jurisdictions, with the purpose of further informing the review of the Personal Injuries Guidelines.

3. Overview of Personal Injury Systems in Ireland and the United Kingdom

3.1 Republic of Ireland

3.1.1 The Injuries Resolution Board

Ireland operates a fault-based (tort) system in relation to personal injury claims. There is a limited period for claimants to bring a personal injury claim, and compensation is usually paid out in a lump sum, comprising general damages (compensation for pain and suffering) and special damages (compensation for financial losses).

In 2004, the Personal Injuries Assessment Board was established (now the Injuries Resolution Board), and almost all claims must be made to the Board for assessment of compensation if not settled directly. Legal proceedings cannot be issued in the courts unless the claim has been authorised for release by the Board. The Injuries Resolution Board's role is to impartially and independently assess personal injury claims utilising medical and other evidence where the respondent consents to this assessment. Assessments of damages are made on the same basis as the courts. If either party rejects the assessment, an authorisation is issued allowing the claim to proceed to court if necessary.

The objective of the Injuries Resolution Board is to provide a timely, cost-effective, non-adversarial service that avoids the cost and time associated with litigation for the benefit of all parties and for society. The services of the Injuries Resolution Board have further evolved in recent years and now include mediation, which enables issues such as liability to also be resolved through this channel.

3.1.2 The Personal Injuries Commission

In 2018, the Personal Injuries Commission, chaired by Mr Justice Nicholas Kearns, undertook a systematic benchmarking exercise to compare personal injury awards in Ireland with those in other jurisdictions. The objectives of this work were to evaluate how Irish compensation levels aligned with international standards, to support broader insurance reform efforts, to examine alternative models of compensation, and to promote transparency and evidence-based decision-making within the personal injury system. The Personal Injuries Commission's Second and Final Report reported that general damages for soft-tissue injuries in Ireland were 4.4 times higher than those in England and Wales. These findings underpinned the PIC's recommendation that the Judicial Council, once established, should be tasked with compiling guidelines for appropriate general damages for various types of personal injury in Ireland. The PIC believed the introduction of guidelines prepared by the judiciary for use by both the courts and the Injuries Resolution Board would achieve a greater level of consistency in the assessment of general damages in Ireland and bring more certainty to the awards environment in Ireland.

3.1.3 The Personal Injuries Guidelines

Following the PIC's recommendations and the enactment of the Judicial Council Act 2019, the Judicial Council established a Personal Injuries Guidelines Committee to draft and submit Personal Injuries Guidelines for consideration. In compiling draft Guidelines, the Committee examined domestic awards and international compensation frameworks to understand the level of damages awarded by courts in other jurisdictions. As part of that comparative work, the Committee reviewed guidance used in Northern Ireland, England and Wales, Singapore and Germany and applied them to a sample of 328 personal injury cases from Irish courts to estimate the indicative level each case would attract in those systems versus in Ireland⁷. In broad terms, it found that Irish general damages were 1.2 to 1.3 times higher than awards in Northern Ireland and 2.0 to 2.3 times higher than awards in England and Wales. Furthermore, the Committee found that Irish awards were also higher than in comparator civil-law jurisdictions such as Singapore and Germany.

In addition to these findings, the Committee considered the principles governing the assessment and awarding of damages as established by the Irish superior courts. This included ensuring that general damages were proportionate, consistent with the principle that the maximum award for personal injuries must be reserved for the most catastrophic cases and that less severe injuries should attract correspondingly lower awards. Following consideration of these factors, the Committee submitted its first draft Guidelines to the Judicial Council on 9 December 2020.

⁷ [Personal Injuries Guidelines Report.pdf](#)

The Judicial Council adopted the Personal Injuries Guidelines on 6 March 2021. Following commencement provisions, the Guidelines took effect on 24 April 2021, replacing the Book of Quantum for cases assessed thereafter. While the Book of Quantum provided indicative compensation ranges for a limited set of injury types, the Guidelines expanded the scope to include additional categories such as psychiatric injuries, sensory impairments, and chronic pain conditions. They also introduced more granular subcategories within major injury groups, including orthopaedic injuries, and provided guidance on complex cases such as multiple injuries and pre-existing conditions. By offering greater detail and clarity and specifying that both the Courts and the Injuries Resolution Board should have regard to them, the Guidelines aimed to deliver certainty, consistency, and predictability in general damages.

There were a number of legal challenges to the Guidelines, however, in April 2024, the Supreme Court ruled that the Guidelines are legally binding and in force as a matter of law, and that any departure must be justified with stated reasons.

The Judicial Council Act 2019 requires the Personal Injuries Guidelines to be reviewed within three years of adoption and at least once every three years thereafter. Following this requirement, the Personal Injuries Guidelines Committee completed its first review in 2024 and, in December 2024, draft amendments were published proposing an overall increase of 16.7% in award levels to reflect the cumulative rise in the HICP since the Guidelines were first introduced. The proposed Guidelines also included changes to the methodology for assessing multiple injuries. These proposals were approved by the Judicial Council in January 2025 and have been submitted to the Minister of Justice, Home Affairs, and Migration. However, the Guidelines are still under review by Government, and no resolution has been passed to approve the amendments, and therefore, the original Guidelines adopted in April 2021 remain in force.

3.2 England & Wales

The personal injury claims process in England and Wales has undergone significant reform in recent years, particularly for low-value Road Traffic Accident (“RTA”) injuries such as whiplash. These reforms were introduced under the Civil Liability Act 2018 and implemented through the Whiplash Injury Regulations 2021, which came into effect on 31 May 2021. The stated objectives of these measures were to provide greater certainty and proportionality in compensation for whiplash injuries, streamline the claims process for lower-value cases, and ensure that awards reflect the nature and duration of the injury.

The reforms introduced several key changes. Firstly, they established a statutory definition for whiplash injury as a soft-tissue injury to the neck, back, or shoulder, including associated damage to muscles, tendons, or ligaments. Secondly, they introduced a fixed tariff of damages for whiplash injuries lasting up to two years, with separate bands for whiplash alone, for whiplash combined with minor psychological injury and for whiplash with other minor physical injuries. Additionally, the reforms increased the small claims track limit for RTA related personal injury claims from £1,000 to £5,000, meaning that most whiplash claims now fall within the small claims process. These changes apply to claimants aged 18 or older who suffer injuries valued at £5,000 or less as a driver or passenger of a vehicle. Vulnerable road users such as pedestrians, cyclists and motorcyclists were not affected and continue to follow the previous process through the MoJ Claims Portal.

Additionally, reforms were also introduced which prohibited the settlement of claims without medical evidence and introduced a new digital platform, the OIC Portal, to enable claimants to submit low-value RTA injury claims without legal representation. In practice, however, the majority of claimants continue to seek legal assistance, with approximately 90% of OIC claims in 2024 submitted with legal representation. Further detail on the OIC Portal Tariffs is discussed later in the Report. Briefly, the OIC Portal, developed by the Motor Insurers’ Bureau on behalf of the MoJ, became mandatory for claims valued under £5,000. It operates alongside the existing MoJ Claims Portal, which now handles motor, employer’s liability, and public liability claims valued between £5,000 and £25,000. Certain claim types, such as those involving minors or vulnerable road users, continue to be processed through the MoJ Claims Portal.

Under the Whiplash Injury Regulations, the original tariff applied to accidents occurring between 31 May 2021 and 30 May 2025, with awards ranging from £240 to £4,345, depending on injury duration and whether minor psychological injury was present. Following a statutory review, the Whiplash Injury (Amendment) Regulations 2025 introduced an inflationary adjustment of 15%, with the revised tariff applying to accidents occurring on or after 31 May 2025. The highest tariff band, for injuries lasting 18–24 months with minor psychological injury, increased from £4,345 to £4,975.

For other road traffic accident injuries outside the scope of the whiplash tariff, legal professionals continue to apply the JCG to assess general damages. The 17th edition of the JCG, published in April 2024, introduced an average uplift of 22% compared with the 16th edition, primarily to reflect inflation since 2022.

3.3 Northern Ireland

In Northern Ireland, the assessment of general damages in personal injury cases is guided by the Guidelines for the Assessment of General Damages in Personal Injury Cases in Northern Ireland, commonly referred to as the 'Green Book'. Although not legally binding, the Green Book is regarded as the principal reference tool for courts, legal practitioners and insurers when determining compensation levels. It provides indicative ranges for various categories of injury and is intended to promote consistency and proportionality in awards while preserving judicial discretion.

The sixth edition of the Green Book was published in April 2024 and introduced a number of substantive updates. These revisions were designed to reflect inflationary changes, improve clarity in the treatment of specific injury types, and modernise the framework to ensure fairness and relevance. Among the most significant changes were the recalibration of award levels to account for inflation, the introduction of gender-neutral language throughout the document, and the adoption of a revised methodology for assessing hearing loss and tinnitus. The updated edition also increased compensation levels for severe and catastrophic injuries.

Unlike the Republic of Ireland, there is no statutory body equivalent to the Injuries Resolution Board in Northern Ireland. Instead, claims are initiated through legal representatives and may be resolved by negotiation with insurers or pursued through the courts.

3.4 Guideline Award Levels across Jurisdictions

The table below shows the guideline awards for the assessment and award of general damages for minor soft-tissue personal injuries in Ireland (Guidelines), England and Wales (Whiplash Tariffs and Judicial College Guidelines for Non-whiplash injuries) and Northern Ireland (Green Book). The tables are shown by injury type (minor neck, minor back) and by recovery period. Further detail on how each award band is defined is available in Appendix C.

The awards in the tables below relate to the primary injury, there is no consideration of multiple injuries or secondary uplifts, nor do they consider any special damages, legal costs or other cost headings.

Minor Neck and Back Injuries

Recovery Period*	Ireland	England & Wales (Non-Whiplash)	England & Wales (Whiplash)	Northern Ireland Green Book Neck Injury	Northern Ireland Green Book Back Injury
Under 3 months	€500 - €3,000	Up to €3,491	€280	Up to €5,838	Up to €5,838
3 to 6 months	€500 - €3,000	€3,491 - €6,200	€578	Up to €5,838	Up to €5,838
6 to 9 months	€3,000 - €6,000	€3,491 - €6,200	€981	Up to €8,758	Up to €26,273
6 to 12 months	€3,000 - €6,000	€3,491 - €6,200	€1,541	Up to €8,758	Up to €26,273
12 to 15 months	€6,000 - €12,000	€6,200 - €11,245	€2,382	Up to €20,435	Up to €26,273
15 to 18 months	€6,000 - €12,000	€6,200 - €11,245	€3,509	Up to €20,435	Up to €26,273
18 to 24 months	€6,000 - €12,000	€6,200 - €11,245	€4,922	Up to €20,435	Up to €26,273

* In Ireland recovery is stated as "substantial recovery", for the UK JCG (Non-Whiplash) and NI it is stated as "full recovery". For back injuries across all jurisdictions, recovery is also defined as recovery without surgery. Awards for non-whiplash soft tissue injuries in England & Wales are based on the latest version of the Judicial College Guidelines i.e. 17th edition published April 2024, and the NI Green Book is based on the 6th edition also published April 2024. For currency conversions, an exchange rate of €1 to £0.86 was used.

Comparing the Guidelines across jurisdictions

The Personal Injuries Guidelines in Ireland are broadly consistent with the award bands set out in the Judicial College Guidelines for non-whiplash injuries in England and Wales, with one notable exception. For the 3–6 month recovery period, there is no overlap between the Personal Injuries Guidelines range (€500–€3,000) and the JCG range (€3,491–€6,200), indicating that the JCG provides for higher awards in this recovery band.

Awards under the Irish Personal Injuries Guidelines are consistently higher than the Whiplash Tariffs in England and Wales across all recovery periods. This reflects the divergence between the tariff-based approach for whiplash injuries in England and Wales and the broader assessment framework applied in Ireland.

When applying the midpoint of the Irish award bands as a central estimate, the greatest relative difference compared to the Whiplash Tariffs occurs at shorter recovery durations. For injuries which substantially recovered within three months, Irish Personal Injuries Guidelines are approximately 6.25 times higher than the corresponding whiplash tariff. For injuries with a recovery period of 18–24 months, Irish Personal Injuries Guidelines remain higher, but the differential reduces to 1.83 times the tariff level.

The Northern Ireland Green Book represents a notable outlier in terms of the upper limits of awards for minor soft-tissue injuries when compared with both the Irish Personal Injuries Guidelines and the JCG in England and Wales. The Green Book provides significantly higher maximum award levels, particularly for back injuries with recovery periods beyond six months, where a maximum of €26,273 can be awarded, compared to a maximum of €12,000 under the Irish Personal Injuries Guidelines and €11,245 under the JCG.

The findings should be viewed in the context of the guidance provided in both the Northern Ireland Green Book and the Irish Personal Injuries Guidelines, which emphasise that the assessment of whiplash injuries requires particular care. Both guidelines highlight the importance of determining whether an injury was sustained and, if so, its nature and extent, and advise against making nominal awards in the absence of sufficient evidence to support such findings.

4. Methodology, Data and Assumptions

4.1 Methodology

The Report provides an analysis of personal injury compensation for minor soft-tissue neck and back injuries sustained in RTAs in Ireland, compared with the UK. The analysis is restricted to awards for general damages, which compensate for pain and suffering resulting from the injury. It excludes special damages, which cover out-of-pocket expenses such as loss of earnings, medical bills, and other costs.

The analysis includes over 12,000 motor liability awards or settlements made under the Personal Injuries Guidelines between 2022 and 2024, where the primary injury related to the neck or back and was classified as minor in severity. Minor severity injuries are defined as soft tissue injuries affecting muscles, ligaments, tendons, or other non-bony structures in the cervical (neck) or lumbar/thoracic (back) regions of the spine.

This Report draws on data from more than 8,000 compensation assessments made by the Injuries Resolution Board and over 3,000 settlements provided by three major Irish Insurers across all settlement channels during the same period. Comparative data for England and Wales was sourced from the OIC Portal, which administers the Road Traffic Accident Whiplash Injury Regulations 2021 Tariff for whiplash and other soft tissue injuries with a maximum recovery period of up to 24 months (introduced in May 2021), and the MoJ Claims Portal, which handles claims valued between £5,000 and £25,000. Together, these portals account for the majority of soft tissue injury claims in England and Wales, providing a robust sample for comparison. No compensation data was publicly available for Northern Ireland.

The period 2022 to 2024 was selected because the Personal Injuries Guidelines came into effect in 2021, changing the assessment of compensation for personal injury claims in Ireland. The study therefore focuses on the three full years following their introduction.

The methodology for the benchmarking research and analysis included:

- Extracting and reviewing the data from Injuries Resolution Board systems for minor soft-tissue injury claims assessed by the Board between 1st January 2022 and 31st December 2024.
- Reviewing the data provided to the Injuries Resolution Board from three Irish Insurers for minor soft-tissue injury claims settled during 2022-2024.
- Reviewing publicly available UK data on bodily injury claims, this includes data from the Association of British Insurers, OIC Portal and MoJ Claims Portal
- Reviewing the data definitions and data dictionaries accompanying each dataset, where available.
- Carrying out a desk-top review of the data to identify consistencies between data sources, across settlement years and claims duration. This allowed for the identification of outliers and focusing of the analysis on key trends.
- Discussion with each of the individual Irish Insurers who provided data covering the nature of the data provided. These discussions included but were not limited to the following topics:
 - Injury definitions used to split the claims between minor soft-tissue and non-minor soft-tissue and by recovery periods;
 - Availability of information on single and multiple injuries;
 - Claim notification and settlement dates provided;
 - Whether the payment amount covered general damages only or if it also included any special damages;
 - Whether the amounts were at claimant or claim level;
 - Any cohorts of the claims excluded from the extract; and
 - The process carried out by the company to extract the claims information submitted to the Injuries Resolution Board.

4.2 Data

4.2.1 Injuries Resolution Board

The Injuries Resolution Board dataset included 8,766 assessments (both accepted and declined assessments) for cases involving minor soft-tissue injuries between 2022-2024. For each assessment, the Injuries Resolution Board extracted information on:

- Whether the claim was presented as a single or multiple injury.
- The level of general damages assessed for the primary and secondary injury (where a multiple injury).
- The value of special damages assessed.
- Injury type (back or neck).
- Injury recovery period (< 6months; 6-12months, > 12-24months). Data for minor back injuries with a recovery period 24-60 months were excluded.
- If the assessment was accepted or not.

4.2.2 Irish Insurer Settlement Data

Three major Irish Insurers provided the Injuries Resolution Board with datasets of settled claims involving minor soft-tissue injuries between 2022-2024. For the avoidance of doubt, all claims were Republic of Ireland claims i.e. there are no Northern Ireland claims in the datasets provided by the Irish Insurers.

The same level of information was requested from the Irish Insurers as was extracted from the Injuries Resolution Board datasets above. However, due to those insurers' system limitations, conventions in data storage, data population etc. there was a mixed level of detail available from each of the Irish Insurers.

The following should be borne in mind when viewing the statistics in this Report:

- All three datasets provided included settlements for general damages that would fall outside the Guidelines bands for minor soft-tissue injuries. A threshold of €25,000 was set to filter out high value claims – this allows for an award at the upper value for a minor soft-tissue injury of €12,000 and an approximate maximum 100% uplift for a secondary injury.
- The split of general and special damages was not available in every case. Using the ratio of an average of general damages to special damages as awarded by the Injuries Resolution Board and insurer data where the information was available, a value for general damages was approximated.
- Not every insurer could provide details on the recovery period for each injury or if it was presented as a single or a multiple injury. In some cases, when calculating average award levels, claims are excluded where the recovery period is unavailable. Where this is done, it is stated explicitly when presenting the statistics in this Report.
- Claims that were confirmed by the Irish Insurers as having been settled under the Book of Quantum have been removed.

The insurer data provided included 6,200 settlements for the period 2022-2024. The following claims were removed from this dataset:

- 920 which had a settlement value for general damages greater than €25,000.
- 245 which had a settlement value for general damages of €0 (nil).
- 1,883 which were confirmed as being assessed under the Book of Quantum.

This results in 3,766 settlements from the Irish Insurers being included in the analysis noting that some claims met two or more criteria for exclusion from the above.

4.2.3 Publicly Available Data in the United Kingdom and Ireland

The following publicly available data sources from Ireland and the UK were considered to supplement the analysis. It was not possible to obtain any publicly available data from the NI to include in the analysis.

England and Wales Official Injury Claim (OIC) Portal

- The OIC is a portal backed by the MoJ and handles certain RTA claims of up to £5,000 for personal injury, and £10,000 when what are known as “other protocol damages” are included. These “other protocol damages” are defined as losses, costs and expenses (other than damages for injury) relating to the accident.
- In the OIC Portal, a whiplash injury (or injuries) to neck, back or shoulder is valued by reference to a whiplash-only tariff set by law. If there is an associated minor psychological injury this is also valued by reference to a tariff.
- For non-whiplash claims, or that part of an injury claim if additional to whiplash, these are valued with reference to the UK’s JCG.
- The OIC Portal publishes on a monthly basis statistics including data on types of claims presented to the portal, monthly claim settlements, average tariff and non-tariff awards and settlements by recovery bands.
- The OIC Portal data included 303,206 settlements for the period 2022-2024.

England & Wales Ministry of Justice Claims Portal

- The UK MoJ Claims Portal deals with personal injury claims in the UK up to £25,000.
- The MoJ Claims Portal publishes regular statistics including information on monthly claim notifications and average general damages awarded for RTA.
- The MoJ Claims Portal data included 36,492 settlements for the period 2022-2024.

Central Bank National Claims Information Database (Ireland)/ Association of British Insurers

- The NCID and ABI both collect and collate data on behalf of the Irish and UK insurance industry respectively.
- The data available from the NCID is more granular and includes information on claims <€100k and >€100k, by settlement channel and by general damages, special damages, litigated costs etc.
- The data available from the ABI is limited to aggregate injury claim counts and total settlement. There is no disaggregation by claim size band, general damages etc.

4.3 Assumptions

The key assumptions for this benchmarking research and analysis are outlined below:

- In relation to the statistics available from the OIC Portal it is assumed that:
 - When combined with MoJ Claims Portal data, this is the most directly comparable publicly available data from the UK as compared to the Injuries Resolution Board data for minor soft-tissue injuries; and
 - There is a sufficient volume of soft-tissue injury claims settling via the OIC and MoJ Claims Portal to have a meaningful comparison. To validate the credibility of the sample size, the statistics from the OIC/ MoJ Claims Portal on settled claims were compared to the total number of settled injury claims across all claim types in the UK, based on statistics published by the Association of British Insurers. This indicated that between 2022-2024 approximately 57% of all UK motor injury claims settled via the OIC or MoJ Claims Portal.
- The average exchange rate between 2022-2024 of €1 to £0.86 was used to convert GBP£ to EUR€.
- The information provided by each insurer is factually correct and complete.
- No indexing for inflation is applied to any dataset.
- Where award amounts by general and special damages are unavailable in the insurer dataset the following approach was taken:
 - The % of special damages versus general damages (i.e. special damages/ general damages) were reviewed where the data was available.
 - An average uplift was selected based on reviewing the ratios across each band and data source.
 - For the claims in the dataset where no split by special and general damages was available the selected % from the table below was applied to net down to an approximate value of general damages only.

This results in an aggregated ratio of general damages: special damages of 85:15 across the full insurer dataset which is consistent with expectations from discussions with the Irish Insurers.

4.4 Data Limitations

This Report presents a high-level analysis of compensation for minor soft-tissue neck and back injuries in Ireland, with comparative benchmarks for the UK. While every effort has been made to ensure the robustness of the methodologies applied, several limitations should be acknowledged in relation to the data sources and scope of this Report.

Firstly, the insurer data used in this Report was obtained from only three major Irish Insurance providers, reflecting the timeline for the delivery of the Report. While these insurers represent a significant share of the Irish motor insurance market, the data may not be fully representative of the broader market or reflective of all settlement practices across the industry.

Secondly, there were notable inconsistencies in the level of detail and completeness of the data provided by the Irish Insurers. These inconsistencies stemmed from differences in internal data systems and data classification practices. In particular, not all Irish Insurers were able to provide information in all cases on the type of injury (i.e. neck or back), the recovery period, or whether the injury was presented as a single or multiple injury. Furthermore, the split between general and special damages was not available for all settlements provided. These limitations are noted throughout the Report.

Thirdly, the Injuries Resolution Board's data classification system did not record whether a claim involved single or multiple injury prior to Quarter 4 2023. This information was only recorded by the Board following the *Wolfe v. Personal Injuries Assessment Board* judgment. Consequently, analyses examining single versus multiple injury trends are restricted to assessments made after that judgment date, which may limit the comparability of findings across the full period.

In addition, a threshold of €25,000 was applied to insurer datasets to exclude high-value claims that may fall outside the scope of the Personal Injuries Guidelines for minor soft-tissue injuries. A limitation of this approach includes the potential exclusion of certain atypical but relevant cases.

With respect to Northern Ireland, no settlement data was publicly available. As a result, the analysis for this jurisdiction is limited to a high-level comparison of the guideline compensation bands set out in the Green Book. This restricts the Report's ability to draw direct comparisons with actual settlement outcomes in that jurisdiction.

Despite these limitations, the dataset compiled and analysed provides valuable evidence to support the review of the Personal Injuries Guidelines.

5. Injuries Resolution Board Assessment Values

5.1 Injuries Resolution Board Data by Settlement Year

The table below shows the median and average award for the 8,766 minor soft-tissue injury claims assessed by the Injuries Resolution Board over the period 2022-2024. The table shows the assessments by settlement year, for general damages only and for both accepted and declined assessments. The analysis of the median assessments shows a broadly similar trend to the analysis of the average value of the assessments. Therefore, median statistics are not presented in any of the following sections.

Injuries Resolution Board - Minor soft-tissue assessments			
Settlement Year	No. Assessments	Average Award (€)	Median Award (€)
2022	3,058	€6,701	€6,000
2023	2,998	€7,187	€6,000
2024	2,710	€8,350	€8,000
Total	8,766	€7,377	€7,000

Findings and observations

- The average claim values assessed by the Injuries Resolution Board have increased, from €6,701 in 2022 to €8,350 in 2024. This is consistent with report “Motor Liability Personal Injury Claims & Awards 2019-2024” published by the Injuries Resolution Board in May 2025 which showed an increase across all motor cases over the same period. This increase in award values likely reflects variations in the injury profile of cases assessed or settled, including factors such as injury severity, length of recovery, or the proportion of multiple-injury versus single-injury claims.
- In particular there is an observed increase in the average assessment from Q4 2023. There have been a number of legal challenges to the Personal Injuries Guidelines since their introduction, and some rulings may have influenced how compensation assessments are conducted by both the Injuries Resolution Board and the courts.
- The number of soft-tissue injury claims assessed by the Injuries Resolution Board are decreasing year on year since 2022 with 11% less claims assessed in 2024 versus 2022.

5.2 Injuries Resolution Board Data by Most Significant/ Single Injury Type

The tables below show the average award values by quarter for minor soft-tissue injury claims assessed by the Injuries Resolution Board during the period 2023–2024. The data is categorised by claims presented as a single injury and claims presented as multiple injuries, where a minor soft-tissue injury to the neck or back is identified as the primary injury. The tables include quarterly assessments for general damages and any applicable uplift.

In the context of the Personal Injuries Guidelines, an uplift refers to an additional amount awarded where a claimant presents with more than one injury. The Guidelines provide structured guidance on how to assess multiple injuries, including circumstances where a secondary injury, such as a psychological condition or an additional physical injury, warrants an increase in the overall award. The uplift is applied to ensure that the total compensation reflects the combined impact and overlapping nature of all injuries sustained, while remaining proportionate and consistent with the principles set out in the Guidelines.

Data prior to 2023 Q4 is excluded as following the judgment from the Court of Appeal in *Tara Wolfe v Personal Injuries Assessment Board*, there was a change in how single and multiple injuries were recorded by the Injuries Resolution Board.

Injuries Resolution Board - Minor soft-tissue assessments for single injuries				
Settlement Quarter	No. Assessments	Average Primary (€)	Average Uplift (€)	Average Award (€)
2023 Q4	92	€5,484	-	€5,484
2024 Q1	66	€5,799	-	€5,799
2024 Q2	78	€6,048	-	€6,048
2024 Q3	75	€5,750	-	€5,750
2024 Q4	83	€6,120	-	€6,120
Total	394	€5,833	-	€5,833

Injuries Resolution Board - Minor soft-tissue assessments for multiple injuries				
Settlement Quarter	No. Assessments	Average Primary (€)	Average Uplift (€)	Average Award (€)
2023 Q4	630	€6,147	€2,132	€8,279
2024 Q1	618	€6,439	€2,230	€8,669
2024 Q2	657	€6,312	€2,197	€8,510
2024 Q3	520	€5,984	€2,293	€8,277
2024 Q4	613	€6,545	€2,559	€9,104
Total	3,038	€6,295	€2,280	€8,574

Findings and observations

- The proportion of claims being assessed as a single injury has remained relatively stable over the period at approximately 11% of total assessments in the period.
- For single injuries and the primary injury for multiple injury cases the average assessment is relatively stable over the period.
- There is some evidence that the average uplift on minor soft-tissue injuries is increasing over the period, in particular the uplift in Q4 2024 is higher than any prior period. During Q4 2024 39% of the assessments (based on count) had an uplift value above €2,000. This compares to approximately 31% for prior periods.

5.3 Injuries Resolution Board Data by Substantial Recovery Periods

The tables below show the average award for minor soft-tissue injury claims assessed by the Injuries Resolution Board over the period 2022-2024 by recovery band.

The first table shows the assessments by settlement year and recovery period (years/ months). The second table shows the same data split further by primary and combined assessments.

Injuries Resolution Board soft-tissue assessments by recovery period						
Settlement Year	Claim Numbers			Average Award (€)		
	<6m	6-12m	12-24m	<6m	6-12m	12-24m
2022	971	738	1,349	€2,535	€5,693	€10,251
2023	1,036	764	1,198	€2,931	€6,328	€11,417
2024	743	663	1,304	€3,387	€6,917	€11,907
Total	2,750	2,165	3,851	€2,914	€6,292	€11,175

Injuries Resolution Board soft-tissue assessments by recovery period									
Settlement Quarter	Single Injury (€)			Multiple Injury (primary award €)			Multiple Injury (combined award €)		
	6-12m	12-24m	12-24m	6-12m	12-24m	12-24m	6-12m	12-24m	12-24m
2023 Q4	€2,427	€4,917	€9,591	€2,396	€5,025	€9,215	€3,476	€6,932	€12,165
2024 Q1	€2,213	€5,333	€9,133	€2,401	€5,123	€9,213	€3,631	€7,238	€12,014
2024 Q2	€2,060	€4,979	€9,333	€2,321	€4,958	€9,031	€3,406	€6,896	€11,942
2024 Q3	€2,144	€5,225	€9,310	€2,368	€5,000	€9,039	€3,572	€7,099	€12,192
2024 Q4	€2,326	€5,060	€9,229	€2,408	€5,259	€9,208	€3,670	€7,379	€12,617
Total	€2,259	€5,073	€9,322	€2,378	€5,075	€9,144	€3,544	€7,110	€12,184

Note: Primary award refers to the compensation for the most significant/dominant injury in a claim. It does not include any additional amount that may have been applied to reflect the impact of secondary injuries (award uplift). The combined award represents the total compensation, including both the primary award and any uplift applied to account for the presence and impact of secondary injuries.

Findings and observations

- The data presented in the second table shows that the average Injuries Resolution Board assessment for the primary minor soft-tissue injury generally aligns with the compensation bands set out in the Personal Injuries Guidelines. For recovery periods <6 months and 6 months-12 months the average assessments of €2,300 and €5,075 are at the upper end of the Guidelines ranges of €500 to €3,000 and of €3,000 and €6,000, respectively. For recovery period 12-24 months the average award of €9,200 is at the mid-point of the Guidelines band of €6,000-€12,000.
- As observed in the previous section, the average uplift on minor soft-tissue injuries is increasing over the period. This trend is present across each recovery band, as shown in the table below, with the overall uplift on the primary award increased from 35% in 2023 Q4 to 39% for 2024 Q4.

Injuries Resolution Board soft-tissue average uplift on primary injury				
Settlement Quarter	6-12m	12-24m	12-24m	Total
2023 Q4	45%	38%	32%	35%
2024 Q1	51%	41%	30%	35%
2024 Q2	47%	39%	32%	35%
2024 Q3	51%	42%	35%	38%
2024 Q4	52%	40%	37%	39%
Total	49%	40%	33%	36%

6. Average Insurer Settlement Values

6.1 Irish Insurer Data by Settlement Year

The table below presents the average general damages settlement values reported by three major Irish Insurers across all settlement channels for the years 2022 to 2024. These channels include direct settlements made before and after assessment by the Injuries Resolution Board, settlements made through the Board itself, and litigated cases (including both pre-Court settlements and Court awards). A secondary view is provided where claims with an unavailable recovery period are excluded, allowing for a more granular comparison across injury severity.

Irish Insurer Settlement Data – average award by settlement channel (€)					
Settlement Year	Overall Insurer: All Channels	Direct Pre Injuries Resolution Board	Injuries Resolution Board	Direct Post Injuries Resolution Board	Litigated (pre-Court and via Court award)
2022	€8,040	€5,029	€9,819	€8,217	€14,310
2023	€8,966	€5,371	€10,281	€9,190	€13,184
2024	€9,748	€5,706	€10,529	€9,635	€13,075
Total	€9,106	€5,421	€10,240	€9,111	€13,194
<i>Number</i>	<i>3,766</i>	<i>1,189</i>	<i>1,029</i>	<i>763</i>	<i>785</i>
Total (if recovery period available)	€8,824	€4,780	€8,678	€9,379	€12,353
<i>Number</i>	<i>1,452</i>	<i>307</i>	<i>631</i>	<i>162</i>	<i>354</i>

Findings and observations

- As may have been expected, average awards for direct settlements pre-Injuries Resolution Board are lowest while litigated settlements are the highest. In 2024, the average award for litigated cases was €13,075, compared to €5,706 for direct settlements pre- Injuries Resolution Board.
- The Irish Insurers data shows that the average award for direct settlements post Injuries Resolution Board is lower than those for Injuries Resolution Board settlements. This trend is also reflected in the NCID data, shown in the table below, where the average award for direct settlements post Injuries Resolution Board was lower than the Injuries Resolution Board award in 2023 and 2024 H1.

NCID data – average award by settlement channel (€)			
Settlement Period	Direct Pre Injuries Resolution Board	Injuries Resolution Board	Direct Post Injuries Resolution Board
2022	€7,366	€17,079	€18,399
2023	€8,539	€19,595	€19,029
2024 H1	€8,793	€22,936	€22,167
Total	€8,205	€19,726	€19,684

- The Irish Insurers data shows an increase in awards from 2023 Q4 which is consistent with the Injuries Resolution Board data following the Tara Wolfe v Personal Injuries Assessment Board ruling and the legal precedent it set on the assessment of uplifts for multiple injuries.

6.2 Comparison of Injuries Resolution Board and Insurer Data

The table below compares the average general damages awards for claims settled via the Injuries Resolution Board, as reported in the Irish Insurers' dataset, with the average awards for accepted assessments in the Injuries Resolution Board's own dataset. A further comparison is provided using a filtered subset of the insurer data, excluding claims where the injury recovery period was not available.

Injuries Resolution Board awards versus Irish Insurer data (€)				
Settlement Year	Insurer data All Channels	Injuries Resolution Board accepted assessments	Insurer data Injuries Resolution Board	Insurer data Injuries Resolution Board (if recovery band available)
2022	€8,040	€7,413	€9,819	€8,464
2023	€8,966	€7,859	€10,281	€8,501
2024	€9,748	€8,885	€10,529	€9,002
Total	€9,106	€8,050	€10,240	€8,678
Number	3,766	3,472	1,029	631

Findings and observations

- The average value of compensation among insurer settlements across all settlement channels was €9,106, in comparison to an average compensation value of €8,050 for cases resolved through the Injuries Resolution Board. Higher value insurer settlements are driven by higher average compensation values for settlements made through the litigated channel which were on average, €13,194, between 2022 and 2024.
- Overall, the average award for claims settled via the Injuries Resolution Board, as reported in the Irish Insurer dataset, is higher (€10,240) than the average for accepted assessments in the Board's own dataset (€8,050).
- There are several possible reasons for this difference. Firstly, timing differences between the date of assessment and the date of settlement may affect the sample of awards included in this analysis. Secondly, the Irish Insurer data represents a subset of all accepted assessments by the Board, limited to claims from three Irish Insurers, and may not be fully representative of the broader population. Thirdly, as discussed in Section 4, there are known limitations in the Irish Insurer data, including inconsistencies in how claims are recorded and categorised. Finally, the Injuries Resolution Board's dataset represents primary source data and is more comprehensive, as it reflects awards assessed and accepted through its own statutory process. These factors should be considered when interpreting the comparison, as they may influence the apparent differences in award values between the two datasets.

6.3 Comparison of Injuries Resolution Board and Insurer Data by Most Significant/ Single Injury Type

The table below presents the average awards and the proportion of single injury claims based on data from the Injuries Resolution Board and Irish Insurers. It is important to note that the Injuries Resolution Board only began systematically recording whether a claim involved a single or multiple injury from the fourth quarter of 2023 onwards. This change followed the Wolfe v The Personal Injuries Assessment Board judgment, which clarified the Board's obligations in recording assessments involving multiple injuries.

Injuries Resolution Board – single and multiple injury minor soft-tissue assessments						
Settlement Quarter	Injuries Resolution Board % Single	Average Single Award (€)	Average Multi Award (€)	Insurer % Single	Average Single Award (€)	Average Multi Award (€)
2023 Q4	13%	€5,484	€8,279	44%	€8,826	€10,241
2024 Q1	9%	€5,799	€8,669	43%	€8,341	€10,122
2024 Q2	11%	€6,048	€8,510	45%	€8,904	€10,720
2024 Q3	12%	€5,750	€8,277	41%	€8,790	€10,696
2024 Q4	14%	€6,120	€9,104	40%	€9,644	€10,472
Total	11%	€5,833	€8,574	42%	€8,925	€10,462

Findings and observations

- The Injuries Resolution Board data shows relative consistency in the proportion of claims assessed as single injury, ranging from 9% to 14% across the five quarters reviewed. In contrast, the Irish Insurers' data indicates a higher proportion of claims settled as single injury, averaging 42% over the same period.
- The difference in proportions may reflect variations in how single and multiple injuries are recorded across insurers, as well as differences in interpretation or classification. As noted in Section 4, not all insurers were able to consistently classify claims and recording conventions may differ from those used by the Injuries Resolution Board.
- The average award values also differ between the datasets. For single injury claims, the average award in the Injuries Resolution Board data is €5,833, compared to €8,925 in the Irish Insurer data. For multiple injury claims, the average award is €8,574 in the Board data and €10,462 in the insurer data. These differences may again reflect timing, data completeness, and classification practices.

7. Overview of Findings on Settlement Trends in the UK vs Ireland

This section examines settlement trends in England and Wales, with comparisons to Ireland. Understanding developments in the UK, particularly the impact of the Whiplash Reform Programme and the introduction of the Official Injury Claim (“OIC”) Portal, offers important context for interpreting differences in award levels and claim patterns between both jurisdictions. The analysis covers UK settlement data by channel, compares average award values between the UK and Ireland, explores trends in claim composition under the Tarriff system operated by the OIC Portal, and considers secondary injury patterns in both jurisdictions. The chapter concludes with a summary of key comparative findings on average compensation values for minor soft-tissue injuries in Ireland and the UK.

7.1 UK Data by Settlement Year and Channel

The table below presents settlement data from the UK’s two main personal injury claims platforms: the OIC Portal and the MoJ Claims Portal. The OIC Portal was introduced in May 2021 and is used for low-value RTA claims involving whiplash injuries sustained by drivers or passengers, where general damages do not exceed £5,000. The MoJ Claims Portal handles RTA claims valued between £5,000 and £25,000.

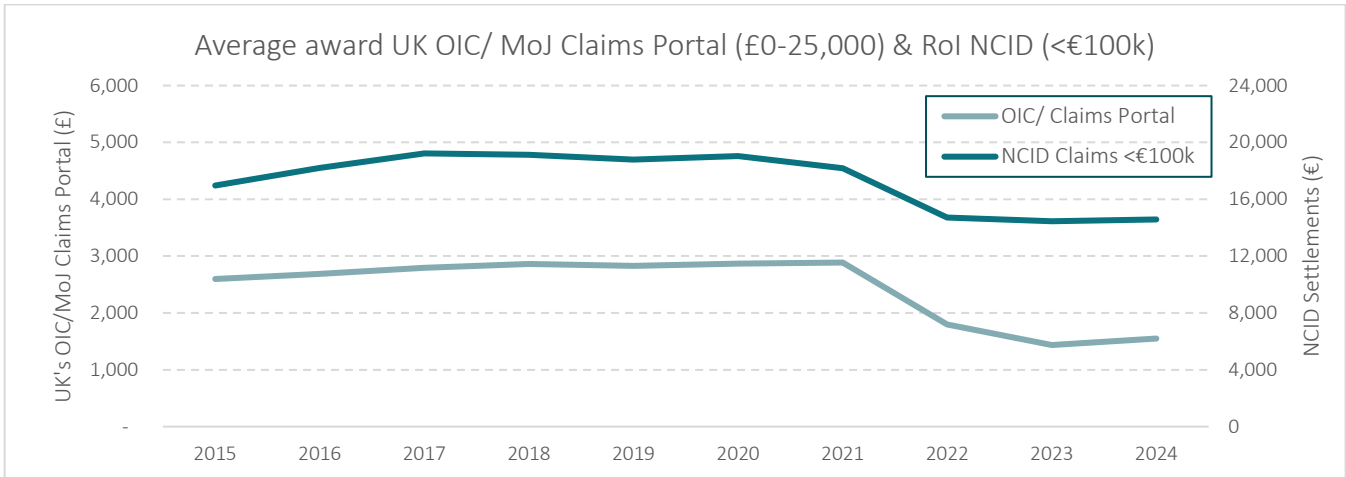
The table shows the number of claims settled through each portal annually, along with the average compensation awarded through each channel and the combined average across both systems.

Ministry of Justice Claims Portal and Official Injury Claim Combined Data						
Settlement Year	No. Claims via Claims Portal	No. claims via OIC	No. claims Total	Average Claims Portal (£)	Average OIC (£)	Average Combined (£)
2015	212,664		212,664	£2,598		£2,598
2016	197,744		197,744	£2,687		£2,687
2017	177,733		177,733	£2,792		£2,792
2018	165,570		165,570	£2,863		£2,863
2019	166,429		166,429	£2,827		£2,827
2020	128,964		128,964	£2,869		£2,869
2021	83,745	6,115	89,860	£3,030	£927	£2,887
2022	21,376	70,485	91,861	£4,325	£1,032	£1,798
2023	7,756	113,888	121,644	£5,441	£1,162	£1,435
2024	7,360	118,833	126,193	£6,321	£1,255	£1,550
2025	4,207	54,137	58,344	£6,172	£1,256	£1,610
Total	1,173,548	363,458	1,537,006	£2,859	£1,177	£2,462

Findings and observations

- The PIC’s second and final report published in 2018 stated that the average soft-tissue injury settlement in the UK between December 2013 and June 2016 was £2,805 (or €3,422), which is broadly consistent with the average settlement amount in the MoJ Claims Portal for these years.
- Since the introduction of the OIC Portal in 2021, minor whiplash claims have increasingly transitioned to this new system, resulting in a shift in how claims are processed and valued. The average award through the OIC Portal has remained significantly lower than those processed through the MoJ Claims Portal, reflecting the fixed tariff structure introduced under the Whiplash Injury Regulations 2021.
- Over time, the average award in the MoJ Claims Portal has increased, reaching over £6,000 (approximately €7,000) in recent years. This rise is likely due to the fact that higher-value claims remain within the MoJ system, while lower-value whiplash claims are now directed to the OIC Portal.
- The combined average award across both portals has decreased since 2021, reflecting the growing proportion of claims processed through the OIC Portal, where compensation is capped and structured according to statutory tariffs.

7.2 Comparison of Average Compensation Values in Ireland vs the UK



The graph above compares average personal injury compensation values over time between Ireland and the UK. The darker line represents average awards for RTA claims processed through the UK's OIC Portal and MoJ Claims Portals, covering claims valued up to £25,000. The lighter line represents average awards for motor liability claims under €100,000, as reported in the NCID.

From 2015 to 2020, average UK awards remained relatively stable at approximately £2,800. However, following the introduction of the OIC Portal in 2021 and the implementation of statutory tariffs for whiplash injuries, a decline is observed, with average awards falling to approximately £1,600. In contrast, NCID data shows a gradual decline in average awards from €18,800 in 2019 to €14,700 in 2022, following a full year of settlements under the Guidelines, before stabilising in subsequent periods.

This highlights the impact of policy reforms in both jurisdictions. In the UK, the introduction of fixed tariffs significantly reduced award levels for minor injuries. In Ireland, the implementation of the Personal Injuries Guidelines in 2021 contributed to a recalibration of awards, bringing them more in line with international benchmarks at the time.

The introduction of the Personal Injuries Guidelines aimed to bring greater consistency and predictability to the assessment of personal injury awards. These reforms narrowed the gap between Irish and UK compensation levels. However, subsequent measures introduced by the UK Government to reduce whiplash awards, particularly through the OIC tariff system, have widened the gap once again, restoring the relative difference in award levels to those observed in the 2018 PIC benchmarking exercise.

7.3 Trends in UK Official Injury Claim Portal Settlements

The tables below show how personal injury claims are settled through the UK's OIC Portal. Claims are either settled as "Tariff Only" or as "Mixed Tariff." A Tariff Only claim involves a whiplash injury that is assessed using a fixed compensation scale. A Mixed Tariff claim includes a whiplash injury assessed under the tariff system, along with another type of injury that is assessed using the UK's Judicial College Guidelines.

The first table shows the percentage of claims **settled** as Tariff Only and, within that group, the percentage that also included a psychological injury, which qualifies for a higher tariff. The second table shows the percentage of claims **submitted** to the OIC Portal as Tariff Only, meaning there is no mixed or multiple injury component claim presented.

OIC Data - % Claims Settled		
Settlement Year	% Tariff Only	% Psychological
2021	77%	64%
2022	74%	64%
2023	72%	69%
2024	70%	72%
2025	70%	74%
Total	71%	69%

OIC Data - % Claims Presented	
Presented Year	% Tariff Only
2021	32%
2022	30%
2023	30%
2024	28%
2025	28%
Total	30%

Findings and observations

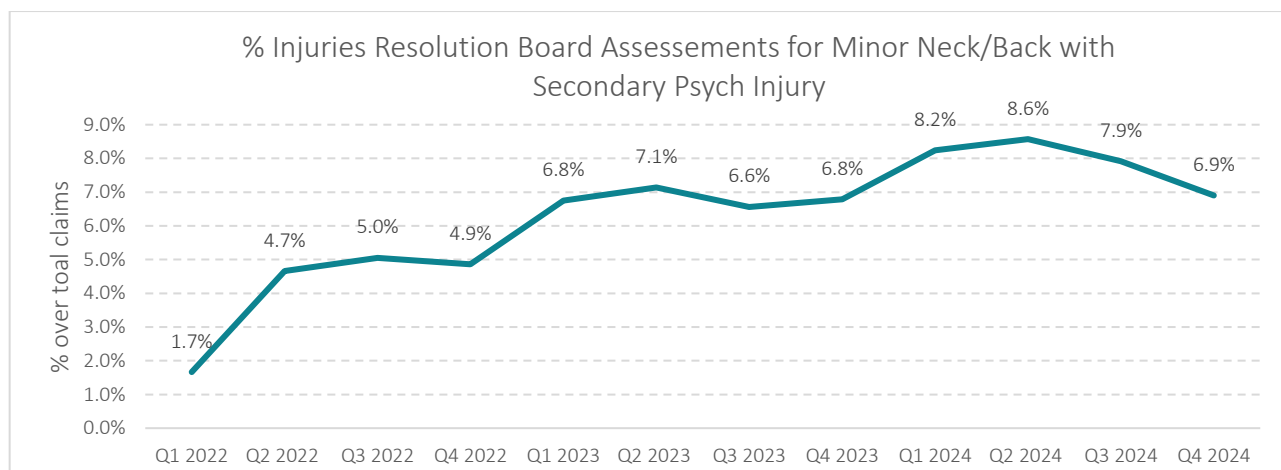
- The proportion of Tariff only (or single injury) claims presented to the OIC Portal has decreased from 32% in 2021 to 28% in 2025.
- There is a corresponding reduction in the proportion of claims settling as Tariff only, from 77% in 2021 to 70% in 2025. This should be considered in the context of the Q1 2024 UK Supreme Court judgement which confirmed steps to be taken when valuing multiple injuries and likely resulted in an increase in the number of mixed injury settlements.
- For claims that are settled as Tariff only, there is an increase in the proportion with a psychological element, from 64% in 2021 to 74% in 2025.
- Trends in the UK indicate an overall increase in claims both presenting and settling with multiple injuries. However, these patterns should be interpreted with caution, as the OIC Portal was in its early stages of implementation in 2021. It is likely that the system required time to stabilise and for the full range of claim types and durations to be processed.
- In terms of the trend of an increase in psychological tariffs being awarded in the UK, there was not sufficient credibility in the number of claims labelled as having a psychological element in the Irish Insurer's datasets to draw a meaningful comparison. Similarly, the Injuries Resolution Board does not record information on secondary injury types, which limits direct analysis.

7.4 Secondary Injury Trends: Ireland vs the UK

In contrast to the OIC Portal in England and Wales, which records whether claims include psychological injuries or multiple injury components, the Injuries Resolution Board does not capture information on secondary injury types. This limits the ability to make direct comparisons between jurisdictions.

To address this gap, the Injuries Resolution Board undertook a review of awards made for minor neck and back injuries between 2022 and 2024 to estimate the prevalence of secondary psychological injuries. As part of this exercise, the Board identified cases where a fee for a psychiatric report had been allowed and used this as a proxy measure. A sample of 150 such cases was reviewed by statutory assessors, who confirmed that in almost all instances, the psychiatric reports compiled by specialist consultants described injuries that met the criteria for a recognisable psychiatric condition. These cases were therefore, deemed likely to have attracted an uplift in compensation for secondary psychological injury.

Based on this analysis, and as shown in the graph below, there are some indications of an increase in the number of soft tissue injury claims presenting with a secondary psychological element in Ireland. However, these cases account for a relatively small proportion of the total sample of 8,766 awards made for such injuries during the period.



7.5 Summary of Comparative Findings on Minor Soft-tissue Injury Awards in Ireland vs the UK

In summary, following an analysis of awards data for minor soft tissue injuries arising from motor claims in Ireland and England and Wales, the figures indicate that, on average, individuals with minor neck or back injuries were awarded 3.9 to 4.9 times more compensation in Ireland than in England and Wales during the period analysed.

The table below shows the average compensation amounts for minor neck and back injuries in Ireland and the UK, specifically England and Wales, between 2022 and 2024.

Two sets of data are shown for Ireland:

- (iii) average compensation awarded by the Injuries Resolution Board, including both accepted and declined assessments, and
- (iv) average compensation values from settlements made by three major insurers across all settlement channels, limited to cases resolved under the Personal Injuries Guidelines.

UK data reflects average compensation amounts awarded through the OIC Portal and the MoJ Claims Portal, which together account for the majority of soft-tissue injury claims in England and Wales. All UK figures have been converted to euros for comparability purposes.

The below table shows the ratio of average compensation amounts in Ireland compared to the UK. These ratios represent the relative difference in compensation levels between jurisdictions.

Average minor soft-tissue compensation: Ireland versus UK (€)					
Settlement Year	Injuries Resolution Board	Irish Insurer Settlements (All Channels)	UK Settlements (OIC and MoJ Portal)	Injuries Resolution Board to UK Ratio	Irish Insurer Settlement to UK Ratio
2022	€6,701	€8,040	€2,089	3.2	3.9
2023	€7,187	€8,966	€1,668	4.3	5.4
2024	€8,350	€9,748	€1,801	4.6	5.4
Overall Average	€7,377	€9,106	€1,831	3.9	4.9

Key findings and observations

- Individuals who sustained minor neck or back injuries received, on average, 3.9 to 4.9 times more compensation in Ireland than in England and Wales between 2022 and 2024. Awards assessed by the Injuries Resolution Board were 3.9 times higher than the UK average, while insurer settlements were 4.9 times higher.
- The recalibration of award levels in 2021, through the introduction of the Personal Injuries Guidelines, brought Ireland's personal injury system more closely in line with those of neighbouring jurisdictions, including the UK. The

UK Government has, however, also subsequently introduced their own measures to reduce injury awards which has restored the relative gap between awards for soft-tissue injuries to the levels observed in the 2018 PIC report.

- The trends in the OIC Portal data should be considered in the context that the Whiplash Tariffs were in their infancy in 2021 and it may have taken time for trends to stabilise and for all types of claims and different claim lifecycle timelines to work through the system. A 15% increase to UK tariffs introduced in May 2025 is not reflected in this report but will affect future comparisons.
- In Ireland, average compensation for minor soft-tissue injuries rose between 2022 and 2024, contrasting with a decline in UK awards. This may reflect differences in injury severity, recovery time, or the mix of single versus multiple-injury claims among Irish settlements.
- Variations in compensation levels between Ireland and the UK are also shaped by broader factors such as settlement channels, road usage, injury types, and claims environments. It is outside the scope of this Report to comment on the impact that each of these have on compensation values.

Appendix A: List of documents reviewed

Primary Data Sources

This Report utilised a range of data sources and documentation provided by the Injuries Resolution Board for the purposes of this research and analysis. The materials reviewed include:

- A data dictionary prepared by the Injuries Resolution Board, outlining definitions and classifications used throughout the analysis.
- Claims data consisting of motor liability cases assessed by the Injuries Resolution Board between 2022-2024 in which the most significant injury has been identified as a minor soft-tissue injury to the neck or back.
- Datasets supplied by three major Irish Insurers, detailing settled claims involving minor soft-tissue injuries to the neck and back between 2022 and 2024. These datasets cover settlements made across all channels, including direct settlements (pre- and post-Injuries Resolution Board), Board assessments, and litigated cases.

Other data sources

- NCID Private Motor Insurance Mid-Year 2024 Settled Claims Report
- NCID Private Motor Insurance Mid-Year 2024 Premium Report
- OIC Motor Insurance Claims Report June 2025
- FCA Motor Insurance Claim Analysis Report July 2025
- ABI Quarterly Motor Claims Tracker Q1 2025
- Statutory Review of the Whiplash Injury Regulations 2021 - Lord Chancellor's Report and Recommendations
- MoJ Road Traffic Accident Report July 2025

Appendix B: Injuries Resolution Board Data accepted and declined

The table below shows the average award for the accepted (€8,050) and declined (€6,936) minor soft-tissue injury claims assessed by the Injuries Resolution Board over the period 2022-2024. The table shows the assessments by settlement year and for general damages only. The average declined assessment has a lower average value across the period 2022-2024. This is, however, due to a greater proportion of claims with recovery period of less than 6 months being declined. This results in the lower average award assessment for declined cases versus accepted cases.

Settlement Year	Injuries Resolution Board - Minor soft-tissue assessments			
	No. Assessments Accepted	Average Accepted (€)	No. Assessments Declined	Average Declined (€)
2022	1,162	€7,413	1,896	€6,264
2023	1,160	€7,859	1,838	€6,764
2024	1,150	€8,885	1,560	€7,954
Total	3,472	€8,050	5,294	€6,936

Appendix C: Minor Soft-tissue Awards by Jurisdiction

The tables below show the guideline awards for the assessment and award of general damages for minor soft-tissue personal injuries in Ireland (Guidelines), UK (JCG and Whiplash Tariffs) and the NI (Green Book). The tables are shown by injury type (minor neck, minor back) and by recovery period.

For completeness note the UK JCG awards in the tables below are based on the latest version i.e. 17th edition published April 2024 and the NI Green Book is based on the 6th edition also published April 2024. Further, the awards in the tables below are for the primary injury, there is no consideration of multiple injuries or secondary uplifts, nor do they consider any special damages, legal costs or otherwise.

Minor neck injuries		Original Currency	Converted to EUR
Ireland	(i) Injuries where a substantial recovery takes place within one to two years. This bracket will also apply to short term acceleration and/or exacerbation of pre-existing condition, usually between one and two years.	€6,000- €12,000	€6,000- €12,000
Ireland	(ii) Where a substantial recovery takes place between six months to one year. This bracket will also apply to short term acceleration and/or exacerbation of pre-existing injuries, usually less than one year.	€3,000- €6,000	€3,000- €6,000
Ireland	(iii) Where a substantial recovery is made within six months.	€500- €3,000	€500- €3,000
NI	(i) Where a full recovery or a recovery to nuisance level takes place without surgery within about two to five years. This bracket will also apply to shorter term acceleration and/or exacerbation injuries, usually between two and five years	Up to £17,500	€20,435
NI	(ii) Where a full recovery takes place without surgery within a period of more than 6 months and less than 24 months. This bracket will also apply to very short-term acceleration and/or exacerbation injuries, usually less than two years.	Up to £7,500	€8,758
NI	(iii) Where a full recovery is made within a period of 6 months.	Up to £5,000	€5,838
UK - Non Whiplash	Where a full recovery takes place within a period of about one to two years. This bracket will also apply to short-term acceleration and/or exacerbation injuries, usually between one and two years	£5,310 to £9,630	€6,200 - €11,245
UK - Non Whiplash	Where a full recovery takes place between three months and a year. This bracket will also apply to very short-term acceleration and/or exacerbation injuries, usually less than one year	£2,990 to £5,310	€3,491 - €6,200
UK - Non Whiplash	Where a full recovery is made within three months	Up to £2,990	€3,491

Minor back injuries		Original Currency	Converted to EUR
Ireland	(ii) Where a substantial recovery or a recovery to nuisance level takes place without surgery within one to two years. This bracket will also apply to short term acceleration and/or exacerbation injuries lasting between one and two years.	€6,000- €12,000	€6,000- €12,000
Ireland	(iii) Where a substantial recovery takes place without surgery between six months and one year. This bracket will also apply to short-term acceleration and/or exacerbation injuries, lasting between six months and one year.	€3,000- €6,000	€3,000- €6,000
Ireland	(iv) Where a substantial recovery is made within six months.	€500- €3,000	€500- €3,000
NI	(ii) Where a full recovery takes place without surgery within a period of more than 6 months and less than 24 months. This bracket will also apply to very short-term acceleration and/or exacerbation injuries, usually less than two years.	Up to £22,500	€ 26,273
NI	(iii) Where a full recovery is made within a period of 6 months.	Up to £5,000	€5,838

UK - Non Whiplash	Where a full recovery takes places without surgery within a period of about one to two years. This bracket will also apply to very short-term acceleration and/or exacerbation injuries, usually between one and two years	£5,310 to £9,630	€6,200 - €11,245
UK - Non Whiplash	Where a full recovery takes place without surgery between three months and one year. This bracket will also apply to very short-term acceleration and/or exacerbation injuries, usually less than one year	£2,990 to £5,310	€3,491 - €6,200
UK - Non Whiplash	Where a full recovery is made within three months	Up to £2,990	€3,491

UK Whiplash Tariffs		Original Currency	Converted to EUR
UK - Whiplash	Not more than 3 months	240	280
UK - Whiplash	More than 3 months, but not more than 6 months	495	578
UK - Whiplash	More than 6 months, but not more than 9 months	840	981
UK - Whiplash	More than 9 months, but not more than 12 months	1,320	1,541
UK - Whiplash	More than 12 months, but not more than 15 months	2,040	2,382
UK - Whiplash	More than 15 months, but not more than 18 months	3,005	3,509
UK - Whiplash	More than 18 months, but not more than 24 months	4,215	4,922

Appendix D: Glossary of Key Terms

Key Terms	Description
Assessments of Compensation	This refers to the number of personal injury claims that have been assessed for damages by a Statutory Assessor within the Injuries Resolution Board. Assessments of compensation, sometimes referred to as "awards," consider both General Damages and Special Damages incurred by the Claimant. Once the assessment is complete, the Board issues a Notice of Award to both parties, detailing the value of the compensation awarded.
Authorisation	If an assessment of compensation is rejected by either the Claimant or Respondent, or if the parties fail to reach an agreement during mediation, an authorisation is issued. This legal document allows the parties to pursue the claim through litigation if they wish to do so. The Board also issues authorisations prior to consent on a case-by-case basis, which can be due to medical complexity, or the interaction of injuries involved in the claim.
General Damages	General Damages represent the award component which provides compensation for the pain and suffering experienced by the Claimant as a result of an accident. This type of compensation is assessed based on the Personal Injuries Guidelines.
Injuries Resolution Board	The Injuries Resolution Board is Ireland's independent State body responsible for assessing personal injury claims. Formerly known as the Personal Injuries Assessment Board (PIAB), the Board provides an alternative to litigation by offering non-adversarial assessments of compensation. Under the Personal Injuries Resolution Board Act 2022, the Board was granted enhanced functions, including expanded data collection, research, and analysis capabilities and introduced a mediation service as an alternative mechanism for the resolution of claims.
Ministry of Justice (MoJ) Claims Portal	An online platform used in England and Wales for managing personal injury claims valued between £5,000 and £25,000. It predates the OIC Portal and continues to handle higher-value RTA claims, as well as employer's liability and public liability claims. Unlike the OIC Portal, claims submitted through the MoJ portal are not subject to the statutory whiplash tariff.
National Claims Information Database (NCID)	A centralised database managed by the Central Bank of Ireland, the NCID collects and publishes data on insurance claims, premiums, and settlement channels. The database is comprised of self-reported settlement data from insurance providers. It provides transparency on trends in personal injury compensation across Motor Liability and Public/ Employer Liability claim categories.
Official Injury Claim (OIC) Portal	A digital claims platform introduced in England and Wales in May 2021 to facilitate the submission and resolution of low-value RTA-related personal injury claims, specifically whiplash injuries. The portal allows claimants to submit claims without legal representation and applies the Whiplash Injury Regulations 2021 tariff structure. It is operated by the Motor Insurers' Bureau on behalf of the Ministry of Justice.
Personal Injuries Commission	Established by the Irish Government in 2017 and chaired by Mr Justice Nicholas Kearns, the Personal Injuries Commission was tasked with reviewing the personal injury compensation system in Ireland. Its work included a 2018 benchmarking exercise of Irish award levels against international standards, examining alternative models of compensation, and recommending reforms to improve consistency, transparency, and fairness in the assessment of personal injury claims.
Personal Injuries Guidelines	The Personal Injuries Guidelines were adopted by the Judicial Council in 2021 and provide guidance on the level of damages that may be awarded or assessed for personal injuries. These guidelines aim to ensure consistency and fairness in the compensation awarded for various types of injuries. Both the Injuries Resolution Board and the courts must have regard to the Guidelines and must provide reasons for any departure.
Road Traffic Accident (RTA)	A collision or incident involving one or more vehicles on a public road, resulting in injury or damage. In the context of personal injury claims, RTAs are a common source of soft-tissue injuries, particularly whiplash.
Special Damages	Special Damages refer to compensation for specific, quantifiable financial losses incurred by the Claimant as a result of an injury. These damages cover expenses such as medical bills, lost wages, future medical treatments or aids, and other out-of-pocket costs directly incurred by the Claimant as a result of the accident.
Whiplash Injury Regulations 2021	The Whiplash Injury Regulations introduced a fixed tariff for general damages in whiplash-related personal injury claims arising from RTAs in England and Wales. The tariff applies to injuries lasting up to two years and includes separate bands for whiplash alone and whiplash with minor psychological injury. The regulations also prohibit settlement of whiplash claims without appropriate medical evidence and allow courts to apply a discretionary judicial uplift in exceptional circumstances.

Appendix E: Report Details

Rationale for Report

This Report has been prepared by the Injuries Resolution Board (“the Board”) and Deloitte Ireland LLP following receipt of a request from the Minister for Enterprise, Tourism and Employment, Peter Burke, T.D for the Board, using its enhanced research and analysis function provided under the Personal Injuries Resolution Board Act 2022, to undertake a high-level body of research on personal injury awards both within and outside the State, to include the UK. The objective of the research is to provide information to support the review of the Personal Injuries Guidelines. The Injuries Resolution Board engaged Deloitte to support them in undertaking this research.

Authors of the Report

This Report was prepared by Aoife O’Brien, FSAI (Fellow of Society of Actuaries in Ireland) Director, Actuarial Rewards & Analytics, Deloitte, 29 Earlsfort Terrace, Dublin 2, D02 AY28, Ireland. The Report, underlying methodology and assumptions have been reviewed by Noel Garvey, FSAI Partner at Deloitte. Additionally, the Report was compiled and reviewed by Dr Lauren Swan, Head of Research & Policy at the Injuries Resolution Board and Eoghan Coyne, Manager, at the Injuries Resolution Board.

Regulatory and Professional Guidance

In preparing this Report, we have had regard to the following professional standards of practice:

- Actuarial Standards of Practice GI-1 General insurance business actuarial reports (version 1.3 effective 01.09.2018) issued by the Society of Actuaries in Ireland.
- Actuarial Standard of Practice PA-2 General Actuarial Practice (version 1.2 effective 01.03.2022) issued by the Society of Actuaries in Ireland.

Currency

All figures presented within this Report are in Euro unless explicitly stated otherwise. An exchange rate of €1 to £0.86 was used, which was the average exchange rate between 2022 and 2024.

Limitations and reliance

This Report has been jointly prepared by the Injuries Resolution Board and Deloitte Ireland LLP. The analysis presented is based on data and documentation provided by the Injuries Resolution Board and participating insurance providers, as outlined in Appendix A. All data was provided up to the date of finalisation of this Report.

While the data has not been independently audited or verified, the project team undertook a series of reasonableness checks and cross-referenced the information against other sources available during the course of the exercise. The Report assumes that the data provided was complete, accurate, and representative of the relevant claims activity. Where appropriate, the Report identifies limitations in the data and outlines any exclusions made. Assumptions and limitations underpinning the analysis are detailed in Sections 4.3 and 4.4, respectively.

The findings are based on the best available data at the time of writing and are intended to support the review of the Personal Injuries Guidelines by providing a high-level, evidence-informed overview of compensation trends across relevant jurisdictions.

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