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# Employers' Liability and Public Liability Insurance Mid-Year 2025 Data Release

## National Claims Information Database

April 2026

# Mid-Year Employers' and Public Liability Data Release

## Introduction

This Mid-Year Employers' Liability (EL) and Public Liability (PL) Insurance Data Release provides updated information on:

- Settled Claims Trends
- The Personal Injuries Guidelines.

The information is based on data up to and including the first half of 2025. The term "H1 2025" is used throughout to refer to the period 1 January 2025 to 30 June 2025. This report highlights key findings and emerging trends, with underlying data provided in the accompanying data annex<sup>1</sup>.

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

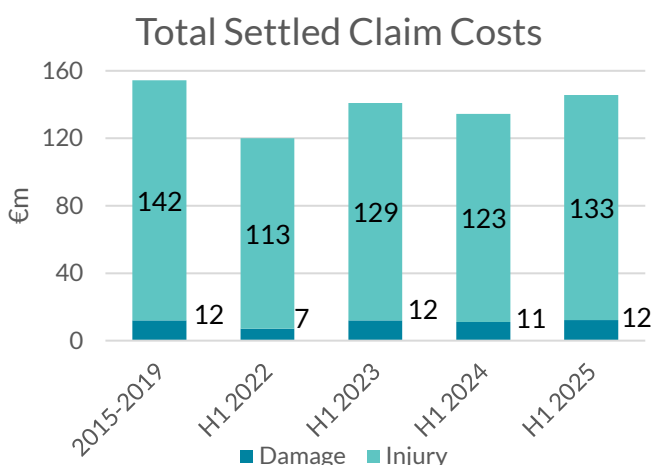
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<sup>1</sup> The data annex is published alongside the data release on the [NCID Employers and Public Liability Insurance webpage](#)

## Key Findings

The total cost of **all** claims settled in H1 2025 was €146m. This was a **3% increase on H2 2024** and **6% lower** than the pre-COVID 2015-2019 average.

Damage claims accounted for a small portion of overall liability settled claims cost, approximately **8% of total costs** in H1 2025.



The number of injury claims settled in H1 2025 was **13% lower than the 2015-2019 average**. This was **effectively unchanged** since H1 2023 at approximately 2,000 claims.

For injury claims that settled for less than €150,000 in H1 2025:

- Average compensation cost was **down 17% compared to 2020**, while
- The average total cost was **down 4% compared to 2020**.



When including all injury claims, the average total cost **increased by 2%** compared to 2024. This highlights the contribution of large injury claims towards total claims costs.

In H1 2025, **64%** of all Employer's and Public Liability injury claims settled under the Personal Injuries Guidelines (**48%** of litigated claims).

## Settled Claims Trends

### Key Findings

The total cost of claims settled in H1 2025 was 3% higher than in H2 2024 and 6% lower than the 2015 to 2019 pre-COVID average.

## Background

The settled claims data in this report includes both injury and damage claims.

**Damage claims** relate to the loss of or damage to property, such as a vehicle, and are typically settled directly between a claimant and insurer.

**Injury claims** relate primarily to bodily injury and can be settled through different channels. The least complex injury claims are expected to be settled early between a claimant and insurer. If a settlement is not reached, all injury claims then pass through the Injuries Resolution Board.

The Injuries Resolution Board releases cases where an insurer does not consent to assessment, the injury is not appropriate for the Board to assess, or an insurer or claimant rejects the Board's award. In these instances, the claimant may pursue the case through litigation. Complex cases or claims where liability is contested are commonly settled through litigation.

## Settlement of Claims

### Total Claims

Table 1 shows that for 71% of the market, EL and PL claims settling in H1 2025 totalled approximately €146m across 3,300 claims. This represents a 3% increase in settled claim costs compared to H2 2024, though costs remain 6% below the 2015-2019 pre-COVID average.

**Table 1<sup>2</sup>: Total number of damage and injury claims settled and total cost of these settlements, for the half year average over 2015-2019 and H1 2020 to H1 2025.**

Settlement Period	Settled Claimant Numbers (000's)			Settled Claim Costs (€m)		
	Damage	Injury	Total	Damage	Injury	Total
2015-2019 Average	1.3	2.5	3.8	12	142	154
H1 2020	1.1	2.1	3.3	27	131	158
H2 2020	1.1	2.0	3.0	6	130	136
H1 2021	1.1	2.0	3.1	9	129	138
H2 2021	1.0	1.8	2.7	6	121	127
H1 2022	1.0	1.7	2.7	7	113	120
H2 2022	0.9	1.8	2.7	10	112	122
H1 2023	1.7	2.0	3.7	12	129	141
H2 2023	1.2	2.0	3.3	11	134	145
H1 2024	1.7	2.0	3.7	11	123	134
H2 2024	1.3	2.0	3.3	12	130	142
H1 2025	1.2	2.1	3.3	12	133	146

Table 2 shows that 37% of claimants made damage claims in H1 2025, which accounted for 8% of total settled costs. While 63% of claimants made injury claims, which accounted for 92% of total settled costs.

**Table 2: Breakdown of claimant numbers and claim costs for injury and damage claims for 2015 to H1 2025.**

Settled Year	Settled Claim Numbers		Settled Claim Costs	
	Injury	Damage	Injury	Damage
2015	64%	36%	92%	8%
2016	66%	34%	91%	9%
2017	70%	30%	94%	6%
2018	61%	39%	91%	9%
2019	65%	35%	93%	7%
2020	65%	35%	89%	11%
2021	65%	35%	94%	6%
2022	65%	35%	93%	7%
2023	58%	42%	92%	8%
2024	57%	43%	92%	8%
H1 2025	63%	37%	92%	8%

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

## Damage Claims

Table 3 highlights that the average cost of settling damage claims has been volatile over the period 2015 to H1 2025. The majority of damage claims arise from PL policies which have a mix of bodily injury and damage claims. Claims arising from EL policies are predominantly injury claims.

**Table 3: Average cost of settling damage claims in the years 2015-H1 2025.**

Settled Year	Compensation (€)	Legal (€)	Other (€)	Total (€)
2015	5,537	2,140	179	7,856
2016	7,401	3,306	-18	10,690
2017	6,766	2,333	-8	9,090
2018	6,810	1,784	334	8,929
2019	6,496	2,189	205	8,890
2020	12,649	1,876	315	14,839
2021	6,121	1,180	-45	7,257
2022	7,791	1,253	162	9,207
2023	5,740	1,942	268	7,950
2024	6,319	1,199	273	7,791
H1 2025	7,722	2,246	-144	9,824

## Injury Claim Settlements

Figure 1 shows an index of claims settled in each channel per half year period, relative to H1 2015. Across all settlement channels, fewer injury claims settled during H2 2021 to H2 2022 than in any other half year period. Between H2 2024 and H1 2025, settlement activity changed as follows:

- Direct settlements increased by 6% to 352 claims in H1 2025.
- Injuries Resolution Board settlements increased by 29% to 312 claims in H1 2025.
- Litigated settlements remained stable with 1,405 claims in H1 2025.

Settlement times vary significantly across the three channels. In H1 2025, the average settlement duration was 1.9 years for direct settlements, 2.2 years for Injuries Resolution Board settlements, and 5.8 years for litigated settlements.

Consequently, trends in reported claim numbers emerge more slowly in the litigated settlement channel relative to other channels. This consideration is particularly relevant given the impact of COVID-19 on reported claim numbers during 2020 and 2021.

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

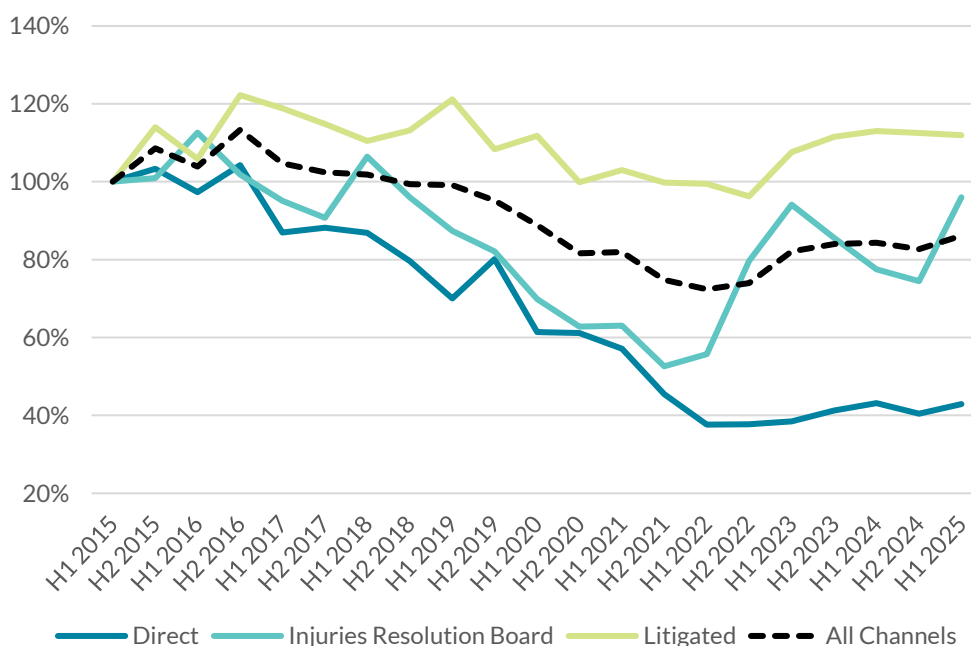


Figure 2 shows the proportion of settled injury claimants and costs between 2019 and H1 2025 by settlement channel.

Litigated settlements made up 68% of claimants in H1 2025, which can be divided into 65% who settled before a court award and 3% who settled with a court award. The proportion of claimants that settled through litigation before court award has increased from 59% in 2019 whereas the proportion settled through litigation with court award has remained relatively stable between 2019 and H1 2025. Claims settled through the Injuries Board made up 15% of claimants in H1 2025, up from 12% in 2024.

As illustrated in Figure 21, claims settled either directly or through the Injuries Board make up a lower proportion of total settlement costs than they do of claimant numbers. In contrast to this, the 65% of claimants who settled through litigation before a court award in H1 2025 accounted for 84% of total settlement costs in that year.

**Figure 2: The proportion of settled claimants and total cost of injury claims through each of the five settlement channels from 2019 to H1 2025<sup>3</sup>.**

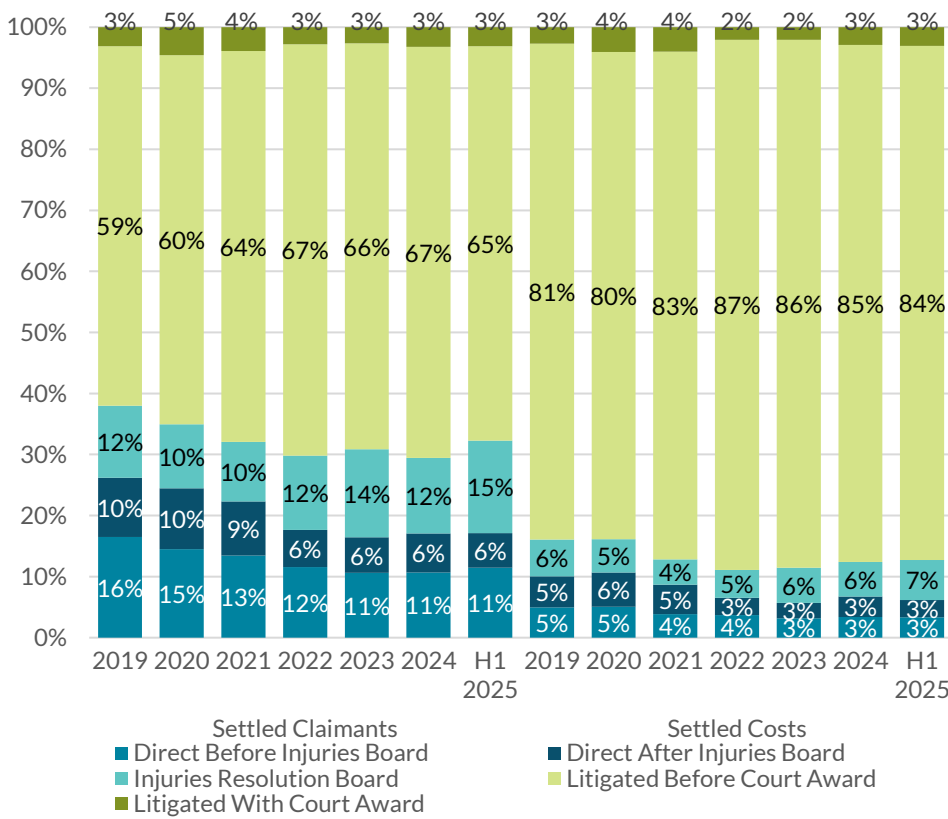


Table 4 shows the average cost for EL and PL injury claims combined that settled for less than €150,000 across the three channels, broken down into compensation paid to the claimant, legal costs and other costs such as medical assessment.

Between 2015 and H1 2025, 93% of claimants across all channels and 89% of claimants who settled through litigation settled for a total cost less than €150,000. The complexity and severity of injury claims can vary significantly between channels and should be considered when comparing average settlement costs.

In H1 2025, claims settling directly with an insurer averaged €20,052, representing a 14% decrease from 2024, whilst claims settling through the Injuries Resolution Board averaged €27,398, an increase of 2% from 2024.

For direct settlements, average claim costs decreased between 2020 and 2022, then increased between 2022 and 2024. Overall, the average cost in H1 2025 is 23% lower than in 2020.

<sup>3</sup> Based on 69% market coverage.

For Injuries Resolution Board settlements, average costs decreased between 2020 and 2022, then increased subsequently. The average cost in H1 2025 was 9% lower than in 2020.

**Table 4: Average injury settlement costs for EL and PL combined for claims that settled for less than €150,000 in each settlement channel for the 2015-2019 average and 2020 to H1 2025.**

Year	Compensation (€)	Legal (€)	Other (€)	Total (€)
<b>Direct</b>				
2015-2019	18,096	2,206	320	20,623
2020	22,398	3,360	352	26,109
2021	19,471	3,726	613	23,810
2022	16,794	2,962	422	20,178
2023	17,016	3,487	499	21,002
2024	19,248	3,614	447	23,309
H1 2025	16,692	3,475	-115	20,052
<b>Injuries Resolution Board</b>				
2015-2019	29,104	1,279	539	30,922
2020	28,444	1,263	292	29,998
2021	27,024	905	1,032	28,962
2022	21,855	529	1,066	23,450
2023	23,184	739	1,065	24,987
2024	25,229	708	953	26,890
H1 2025	26,215	961	222	27,398
<b>Litigated</b>				
2015-2019	29,627	21,054	356	51,038
2020	30,327	21,088	411	51,825
2021	28,734	21,787	826	51,346
2022	27,315	23,115	973	51,403
2023	26,910	24,366	909	52,185
2024	25,642	25,128	1,216	51,987
H1 2025	24,379	25,157	811	50,348
<b>All Claims</b>				
2015-2019	25,920	12,431	370	38,720
2020	28,030	14,207	382	42,619
2021	26,316	15,173	797	42,285
2022	24,602	16,275	882	41,759
2023	24,571	16,940	861	42,372
2024	24,411	17,931	1,040	43,381
H1 2025	23,282	17,283	547	41,112

As shown in Figure 2, claims settled through litigation make up the majority of EL and PL injury claim numbers and total costs. For claims that settled for less than €150,000 through litigation, the average total cost has been

relatively stable between 2020 and 2024 at approximately €52,000. In H1 2025 the average total cost fell 3% to €50,348, compared to 2020.

Between 2020 and H1 2025, the average compensation cost for litigated claims decreased by 20%, whilst this was offset by a 19% increase in legal costs. Across all channels, the average compensation cost for claims that settled for less than €150,000 was 17% lower in H1 2025 compared to 2020. The average total cost for these claims decreased by 4% from €42,619 in 2020 to €41,112 in H1 2025.

**Table 5: Average injury settlement costs for EL and PL combined in each settlement channel for the 2015-2019 average and 2020 to H1 2025.**

Year	Compensation (€)	Legal (€)	Other (€)	Total (€)
<b>Direct</b>				
2015-2019	19,485	2,613	836	22,934
2020	23,591	3,526	641	27,758
2021	20,642	4,015	1,137	25,795
2022	19,131	3,669	1,041	23,841
2023	18,263	3,812	765	22,841
2024	20,768	3,764	456	24,988
H1 2025	18,851	4,130	-109	22,872
<b>Injuries Resolution Board</b>				
2015-2019	30,636	1,315	527	32,477
2020	32,170	1,640	-150	33,660
2021	27,138	1,149	1,062	29,349
2022	22,308	528	1,079	23,915
2023	24,246	743	1,098	26,087
2024	27,280	723	967	28,970
H1 2025	26,597	958	237	27,793
<b>Litigated</b>				
2015-2019	50,699	29,967	615	81,282
2020	51,793	30,019	505	82,317
2021	52,392	31,880	1,039	85,312
2022	47,598	32,240	1,266	81,103
2023	48,328	35,302	962	84,592
2024	43,083	33,600	1,617	78,300
H1 2025	44,431	37,442	1,210	83,083
<b>All Claims</b>				
2015-2019	38,824	18,143	670	57,637
2020	42,795	20,519	469	63,783
2021	42,765	22,575	1,064	66,403
2022	39,419	23,239	1,203	63,861
2023	39,866	25,072	949	65,887
2024	37,319	24,446	1,338	63,103
H1 2025	37,390	26,273	839	64,501

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

Considering all claims, the average cost of claims settling directly with an insurer was 18% lower in H1 2025 compared to 2020. Claims settling via the Injuries Board showed a decrease of 17% in the total cost of claims, declining from €33,660 in 2020 to €27,793 in H1 2025.

Whilst the average cost of litigated claims settling for less than €150,000 is relatively stable from 2020 to H1 2025, when including all claims the average cost in this channel is more volatile over the same period. This difference illustrates the impact that a small number of large claims can have on the average cost.

It is important to note that the types of claims settled in each channel may change over time, particularly as a result of changes to the claims environment such as the introduction of the Personal Injuries Guidelines. For example, the Injuries Resolution Board report<sup>4</sup> for 2024 shows that based on the most common injury types the proportion of awards made for moderate to severe injuries has increased from 15% of awards made between April to December 2021 to 25% of awards made in the H2 2024. This likely explains the increase in average claim cost for claims settled through the Injuries Resolution Board between 2022 and H1 2025, as seen in Tables 4 and Table 5.

Legal costs are most significant for claims settled through litigation and have shown an upward trend in recent years reaching 45% of total costs (or 84% of the compensation award) in H1 2025. This compares with the direct channel where legal costs were 18% of total cost and the Injuries Resolution Board where legal costs were 3% of total costs.

Table 6 shows the average legal costs for claims settling via litigation between 2019 and H1 2025. Third party legal costs increased by 22% from €19,659 in 2019 to €23,901 in H1 2025. In the same period insurers own legal costs remained relatively unchanged at €12,285 and €12,462 respectively.

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<sup>4</sup> Personal Injuries Award Values Report No. 8 H2 2024:

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

**Table 6: Average legal costs for claims settling via litigation across years 2019-H1 2025<sup>5</sup>.**

Legal Cost	2019	2020	2021	2022	2023	2024	H1 2025
Average Litigated Legal Own Costs (€s)	12,285	11,959	11,845	12,068	12,732	11,996	12,462
Average Litigated Legal Third Party Costs (€s)	19,659	19,532	20,991	21,299	23,610	22,053	23,901

## Duration of Injury Claims

Settlement duration in this report is the time lag between the accident being reported to the relevant insurer and the claim being settled by the insurer. These are calculated based on the quarters in which the claim is reported and settled.

Overall, 52% of all claimants (damage and injury claimants) have their claims settled within 2 years of the accident being reported, and 80% within 5 years of the accident being reported. However, certain claims, and in particular litigated injury claims, can take significantly longer to settle.

Table 7 shows the average number of years from accident report to settlement across the 5-way settlement channel between 2019 to H1 2025.

In H1 2025, claims settled directly before the Injuries Resolution Board had the shortest settlement duration at 1.6 years. Claims settled directly after the Injuries Resolution Board took slightly longer at 2.5 years, compared to those settled through the Injuries Resolution Board at 2.2 years. Claims settled through litigation before a court award had a duration of 5.8 years, whilst those settled with a court award took slightly longer at 5.9 years.

<sup>5</sup> Based on 56% market coverage.

**Table 7: The average time (years) between claims being reported to the insurer and claims being settled between 2019 and H1 2025 by channel.**

Settlement Channel	2019	2020	2021	2022	2023	2024	H1 2025
Direct before Injuries Board	1.4	1.7	1.8	1.7	1.9	1.5	1.6
Injuries Board	1.7	2.1	2.1	2.1	2.2	2.1	2.2
Direct after Injuries Board	1.9	2.1	2.8	2.6	2.9	2.4	2.5
Litigated before Court Award	4.4	4.5	5.1	5.3	5.9	5.7	5.8
Litigated with Court Award	4.0	4.5	4.8	5.1	5.5	5.5	5.9

# Personal Injuries Guidelines

## Key Findings

Across all channels, 64% of claims settled in H1 2025 settled under the Personal Injuries Guidelines, including 48% of litigated claims.

Change in average injury claim costs for claims settled under the Guidelines in H1 2025 compared to claims settled under the Book of Quantum in 2020:

### EL Claims:

- 25% lower for claims that settled directly before Injuries Board
- 2% higher for claims settling directly after Injuries Board and
- 15% lower for claims settling through Injuries Board

### PL Claims:

- 13% lower for claims that settled directly before Injuries Board
- 30% lower for claims settling directly after Injuries Board and
- 18% lower for claims settling through Injuries Board

Claims settled via litigation represent the largest proportion of the total injury claims cost and the impact of the Guidelines will be most uncertain in this channel.

For injury claims that settled through litigation for less than €150,000 compensation and in less than 6 years:

- The average compensation cost was 22% lower for EL and 16% lower for PL, and
- The average total cost was 16% lower for EL and 1% higher for PL

for claims settled under the Guidelines in H1 2025 when compared to claims settled under the Book of Quantum in 2020.

## Background to the Guidelines

The Personal Injuries Guidelines were adopted by the Judicial Council on the 6<sup>th</sup> of March 2021 and implemented with effect from the 24<sup>th</sup> of April 2021. They provide the basis for determining compensation awards.

## Important Points to Note

Given the relative recentness of the introduction of the Personal Injuries Guidelines, there are limitations to the insight that can be derived from the data as at H1 2025 which should be considered when looking at the results.

- (1) A comparison is provided for the cohort of litigated claims that took less than 6 years to settle. There is an insufficient number of claims settled through litigation under the Guidelines to provide a consistent comparison against all litigated claim settlements prior to the Guidelines.
- (2) The current sample of claims that settled under the Guidelines between 2021 and H1 2025 is biased towards claims that took less time to settle, which may be an indication of less severe or less complex cases.
- (3) A high proportion of injury claims that have occurred since the introduction of the Guidelines may not have been settled by H1 2025, and so will not yet feature in this data.
- (4) The relative mix of claim types settled within each channel may change over time, and in particular following a change such as the introduction of the Guidelines.

## Settlements under the Guidelines

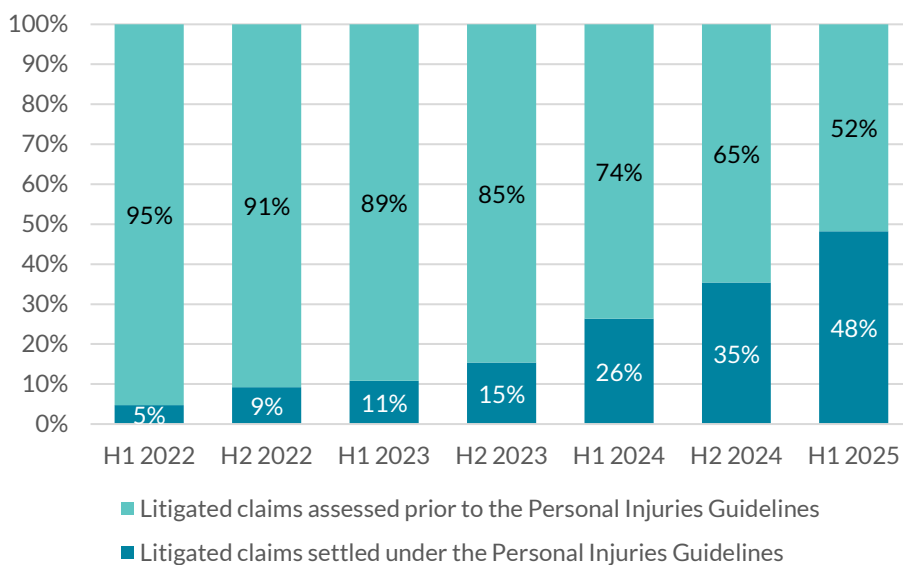
It may take many years for injury claims to settle and the average time to settlement varies significantly by settlement channel. Therefore, many of the claims that have been assessed under the Guidelines may not have settled by H1 2025, and so will not yet feature in this data. It will take some time for insight on the impact of the Guidelines to be fully available.

For injury claims settled in H1 2025, 64% settled under the Personal Injuries Guidelines. The remaining 36% had compensation amounts determined using the Book of Quantum.

For claims settled directly with insurers or via the Injuries Resolution Board, where claims settle faster compared to litigation, the vast majority of claims in H1 2025 were assessed under the Guidelines.

This contrasts with claims settled in the Litigated channel, which made up 68% of all injury claims in H1 2025, where only 48% of claims had settled under the Guidelines. It can be seen from Figure 3 the proportion of litigated claims settling under the Guidelines has been increasing since their introduction, from 5% of claims in H1 2022 to 48% in H1 2025.

**Figure 3: Proportion of litigated injury claimants settled under the Personal Injuries Guidelines and the Book of Quantum in each half year period between H1 2022 to H1 2025.**



## Impact of the Guidelines on average claim costs

To assess the impact of the Guidelines, the average cost of claims settled under the Personal Injuries Guidelines between 2021 and H1 2025 is compared to the average cost of claims settled under the Book of Quantum in 2020, prior to the introduction of the Guidelines.

### Impact of Guidelines on Direct and Injuries Board Channels

Table 8 provides a comparison of the average cost for claims that settled through the Direct before Injuries Board, Injuries Board, and Direct after Injuries Board settlement channels in 2022 to H1 2025 under the Personal Injuries Guidelines against those that settled in 2020 with reference to the Book of Quantum.

The average cost of Employers' Liability claims was 25% lower for claims that settled directly before Injuries Board, 2% higher for claims settling directly after Injuries Board and 15% lower for claims settling via the Injuries Resolution Board under the Guidelines in H1 2025 compared to claims settling under the Book of Quantum in 2020.

For Public Liability, the average cost of claims settled directly before the Injuries Board was 13% lower under the Guidelines in H1 2025 compared to the Book of Quantum in 2020, 30% lower for claims settling directly after Injuries Board and 18% lower for claims settling via the Injuries Resolution Board.

**Table 8: Comparison of the average cost of claims settled under the Personal Injuries Guidelines in 2022-H1 2025 and those settled under the Book of Quantum in 2020.**

	Settled under Book of Quantum	Settled under Personal Injuries Guidelines				Difference H1 2025 vs 2020 (%)
Settlement Channel	2020	2022	2023	2024	H1 2025	
<b>Employer's Liability</b>						
Direct before Injuries Board	29,202	20,659	22,718	26,803	22,005	-25%
Injuries Resolution Board	33,258	26,730	27,319	30,050	28,209	-15%
Direct after Injuries Board	43,517	35,185	37,646	35,778	44,309	2%
<b>Public Liability</b>						
Direct before Injuries Board	16,254	9,393	13,248	12,098	14,130	-13%
Injuries Resolution Board	33,302	22,520	25,627	27,284	27,346	-18%
Direct after Injuries Board	31,421	19,964	20,280	27,270	22,111	-30%

It is important to note, as mentioned in the Settled Claims section, that the types of claims settled in each channel may change over time. This may explain the increase in average claim cost for claims settled via the Injuries Resolution Board since the introduction of the Guidelines. As such, the comparison shown in Table 8 provides an indication of the impact of the Guidelines only.

### Impact of Guidelines on the Litigated Channel

While Litigated claims account for the highest proportion of total injury claim costs at 87% in H1 2025, the impact of the Guidelines will be most uncertain in this channel.

This is due to the generally long duration between the accident being reported and the settling of a claim (5.8 years on average for litigation claims settled in H1 2025), and as a result only 48% of claims settled via litigation in H1 2025 were settled under the Guidelines.

The sample of litigated claims that settled under the Personal Injuries Guidelines in H1 2025 will be limited to claims that took up to 6 years from reporting to settlement<sup>6</sup>. Similarly, for litigated claims settled under the Guidelines in 2024 the sample will be limited to claims that took up to 5 years to settle. For this reason, it would not be accurate to compare the average cost of all litigated claims settled in 2020 against litigated claims settled under the Guidelines in these years.

However, by limiting claims settled through litigation in 2020 to only those claims that took less than 6 years this can provide an indication of the impact of the Personal Injuries Guidelines on litigated claims

% lower for EL claims and 16% lower for PL claims than for EL or PL claims settled in 2020 within the same timeframe.

However, as shown in Table 4 and Table 5, legal and other costs also contribute a significant proportion to the total cost of a litigated claims, and these will not be directly impacted by the Guidelines. Therefore, the difference in the average total cost of a litigated claim in H1 2025 is smaller with a 16% reduction in the total cost for EL claims and a 1% increase in the total cost for PL claims when compared to claims settled in 2020.

It is also important to note that this reduction would be expected to be smaller if large claims were included in the analysis. This is because compensation for general damages, which are the component impacted by the Guidelines, generally make up a smaller proportion of the total claim cost for larger claims.

The comparison provided here assumes that for similar claims, the time taken to settle a claim through litigation has not changed between 2020 and H1 2025. Given that the overall average time taken to settle a claim has increased, as shown in Table 7, this may still not be a consistent comparison.

Table 9 shows a comparison of the average costs of these litigated claims for claims settled within 5 or 6 years of being reported.

Claims with compensation costs greater than €150,000 have been excluded from this analysis in order reduce distortion caused by a small number of large claims. Between 2020 and H1 2025, 95% of all litigated claims had compensation costs less than €150,000, making up 70% of total litigated claim costs.

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<sup>6</sup> There are some claims which have settled under the Guidelines in H1 2025 with a time taken to settle of greater than 6 years. These have not been included in this analysis as they primarily relate to claims involving minors, which have a longer statute of limitations.

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It is also important to note that this reduction would be expected to be smaller if large claims were included in the analysis. This is because compensation for general damages, which are the component impacted by the Guidelines, generally make up a smaller proportion of the total claim cost for larger claims.

The comparison provided here assumes that for similar claims, the time taken to settle a claim through litigation has not changed between 2020 and H1 2025. Given that the overall average time taken to settle a claim has increased, as shown in Table 7, this may still not be a consistent comparison.

Table 9 shows that for claims settled through litigation and under the Personal Injuries Guidelines in H1 2025, the average compensation cost was 22% lower for EL claims and 16% lower for PL claims than for EL or PL claims settled in 2020 within the same timeframe.

However, as shown in Table 4 and Table 5, legal and other costs also contribute a significant proportion to the total cost of a litigated claims, and these will not be directly impacted by the Guidelines. Therefore, the difference in the average total cost of a litigated claim in H1 2025 is smaller with a 16% reduction in the total cost for EL claims and a 1% increase in the total cost for PL claims when compared to claims settled in 2020.

It is also important to note that this reduction would be expected to be smaller if large claims were included in the analysis. This is because compensation for general damages, which are the component impacted by the Guidelines, generally make up a smaller proportion of the total claim cost for larger claims.

The comparison provided here assumes that for similar claims, the time taken to settle a claim through litigation has not changed between 2020 and H1 2025. Given that the overall average time taken to settle a claim has increased, as shown in Table 7, this may still not be a consistent comparison.

**Table 9: Comparison of the average total cost and compensation cost of litigated claims settled under the Personal Injuries Guidelines and those**

settled under the Book of Quantum in 2020, for claims that settled with less than €150,000 compensation cost and within 5 or 6 years from reporting, for EL and PL separately.

Litigated Claims	Settled under Book of Quantum in 2020		Settled under Personal Injuries Guidelines in 2024 and H1 2025		Difference (%)	
	<5 years	<6 years	<5 years	<6 years	<5 years	<6 years
<b>Employers' Liability</b>						
Average Total Cost (€)	64,765	68,552	57,502	57,332	-11%	-16%
Average Compensation Cost (€)	41,436	42,747	33,780	33,402	-18%	-22%
<b>Public Liability</b>						
Average Total Cost (€)	44,396	46,264	45,815	46,625	3%	1%
Average Compensation Cost (€)	25,804	26,707	22,303	22,433	-14%	-16%

# Appendix 1 – Supporting Documentation

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

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

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

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

## Appendix 2 – Market Coverage

Table 10: Market coverage of settled liability insurance claims in this mid-year data release.

Part	Content	Market Coverage (%) <sup>7</sup>
1	Analyses how claims were settled between 2015 and H1 2025, and the various associated costs (claimant compensation, legal fees and other costs)	71% <sup>8</sup>
2	Analyses the impact of the Personal Injuries Guidelines on claims settlements.	69%

<sup>7</sup> Market coverage is measured by the ratio of 2025 liability gross earned premium of included submissions to the 2025 gross earned premium of all submissions. Certain submissions were excluded from the analysis due to insufficient quality of, or granularity in, the data.

<sup>8</sup> Analysis is predominantly based on 71% market coverage, with some exceptions noted where relevant.

## Appendix 3 – Participating Insurers

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

**Table 11: Firms who contributed to this mid-year data release.**

Authorisation Status	Undertaking Name
Irish Authorised	Allianz PLC
	Allied World Assurance Company (Europe) DAC
	Arch Insurance (EU) DAC
	Aviva Insurance Ireland DAC
	AXA Insurance DAC
	AXIS Specialty Europe SE
	Berkshire Hathaway European Insurance DAC
	Chaucer Insurance DAC
	Everest Insurance (Ireland) DAC
	FBD Insurance PLC
	Hamilton Insurance DAC
	Intact Insurance Ireland DAC
	IPB Insurance CLG
	Markel International Insurance Company Ltd
	PartnerRe Ireland Insurance DAC
	Travelers Insurance DAC
XL Insurance Company SE	
Zurich Insurance PLC	
EU/EEA Authorised, Freedom of Establishment basis	Accélérant Insurance Europe SA/NV (Irish Branch)
	AIG Europe S.A. (Irish Branch)
	Chubb European Group SE (Irish Branch)
	Ecclesiastical Insurance Office PLC
	Generali Seguros y Reaseguros S.A.U - Ireland Branch
	HDI Global SE
	Hiscox S.A (Irish Branch)
	HSB Engineering Insurance Limited
	Liberty Mutual Insurance Europe SE
EU/EEA Authorised, Freedom of Services basis	Allianz Risk Transfer AG
	Allianz Versicherungs AG
	ArgoGlobal SE
	CNA Insurance Company (Europe) S.A. (UK)
	Cowen/Steadfast
	ERGO Versicherung AG
	Generali Espana S.A. de Seguros y Reaseguros
	Generali Italia S.P.A

	HDI Versicherung AG
	IDA Insurance Ltd
	If P&C Insurance Ltd
	Lloyd's of London
	Mitsui Sumitomo Insurance Company (Europe) Limited
	QBE Europe SA/NV
	SI Insurance (Europe), SA
	Starr International (Europe) Limited
	Tokio Marine Europe S.A. (UK)
	Unipol Assicurazioni S.P.A.
	WAKAM
	Württembergische Versicherung AG
	Zavarovalnica Sava d.d.



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