



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Private Motor Insurance Mid-Year 2025 Settled Claims Data Release

National Claims Information Database

March 2026

Mid-Year Private Motor Insurance Data Release

Introduction

The focus of this Mid-Year Private Motor Insurance Data Release is to provide updated information on:

- Settled Claims Trends
- The Personal Injuries Guidelines

This data release 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, while the accompanying data annex¹ provides an update to the underlying data.

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

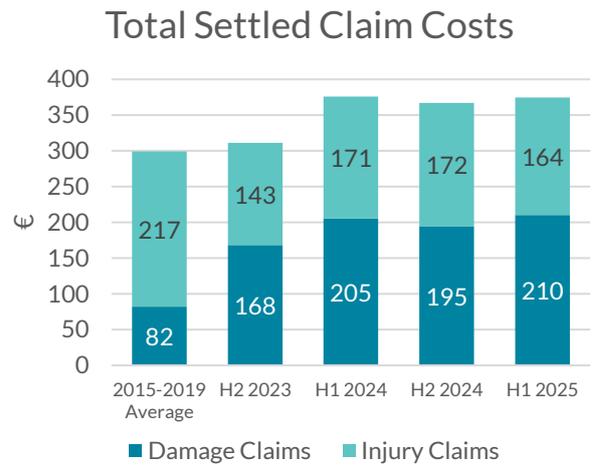
¹ The data annex is published alongside the report on the [NCID Private Motor Insurance webpage](#).

Key Findings

The total cost of claims settled in H1 2025 was €374m, excluding nil claims. This was a **2% increase on H2 2024** and **25% higher** than the pre-COVID 2015-2019 average. This compares to a **29% increase** in policy count since the pre-COVID average.

Since 2023 damage claims have overtaken injury claims as the largest component of claim costs. In H1 2025 they were 56% of claim costs.

Total injury claims cost decreased by **4% in H1 2025**, and were **24% lower** than the pre-COVID average.



Change in Total Claim Cost in H1 2025 relative to the 2015-2019 average



Damage Average Claim Cost H1 2025 vs H2 2024, by claim type



The number of damage claims settled decreased by **1% in H1 2025**, but was still **24% higher** than the 2015-2019 average.

The average cost of a damage claim increased by **10% in H1 2025 to €3,146**.

The number of injury claims settled **increased by 3% in H1 2025** compared to H2 2024 but remained **22% lower than the 2015-2019 average**.

For injury claims that settled for less than €100,000 in H1 2025 (94% of all injury claims):

- Average compensation cost was down **20% compared to 2020**, while
- The average total cost **decreased by 7% compared to 2020** and is now **€23,955**.



The average total cost across all injury claims is **€35,774**.

In H1 2025, **85%** of all claims settled under the Personal Injury Guidelines (**70%** of litigated claims).

Settled Claim Trends

Key Findings

The total cost of claims settled in H1 2025 was €374m, excluding nil claims. This was a 2% increase on H2 2024 and 25% higher than the pre-COVID 2015-2019 average.

The total cost of damage claims settled in H1 2025 was 155% higher than the 2015 to 2019 average while the number of settled damage claims was 24% higher.

Since H1 2023 damage claims have overtaken injury claims as the largest component of claim costs. In H1 2025 they were 56% of claim costs.

The total cost of injury claims settled in H1 2025 was 24% lower than the 2015 to 2019 average and 4% lower than the 2024 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 the total number of claimants that settled and the total cost of claims in each year, based on firms that collected 87% of private motor insurance premiums in 2025. In H1 2025, the cost of claims that settled totalled approximately €378m across approximately 79,285 claims.

Table 1 also divides the total cost of settled claims into compensation, legal costs, and other costs incurred in settling those claims. An example of other

costs incurred by an insurance firm would be the cost of medical assessment.

Table 1: Total number of claimants settled and total cost of settlements for the half year average over 2015-2019 and H1 2020 to H1 2025, including claims with no compensation award.

Settled Year	Total Claimants (000's)	Sub Costs (€m)			Total Cost (€m)
		Compensation Cost	Legal Cost	Other Cost	
2015-2019	64.3	239.5	54.1	7.9	301.6
H1 2020	54.5	234.2	56.2	7.4	297.7
H2 2020	54.0	185.1	42.1	4.8	232.0
H1 2021	53.0	210.9	47.3	4.3	262.5
H2 2021	56.9	190.6	42.2	3.1	235.9
H1 2022	62.2	190.9	38.7	3.0	232.6
H2 2022	63.8	211.1	39.8	3.8	254.7
H1 2023	73.6	265.4	45.0	4.2	314.6
H2 2023	77.4	262.9	47.6	4.5	315.0
H1 2024	80.9	321.9	51.0	7.4	380.3
H2 2024	79.8	309.9	54.7	6.5	371.1
H1 2025	79.3	317.0	54.9	6.4	378.2

Nil Compensation Claims

Table 2 shows that for the H1 2025 settlement period, approximately 7,800 claimants settled without receiving a compensation award, with a total cost to insurers of €3.8m. These accounted for 10% of total claim settlements and 1% of total settlement costs in H1 2025.

Table 2: Total number of claimants that settled without compensation and the total cost of settling those claims, for the half year average 2015-2019 and H1 2020 to H1 2025.

Settled Year	Number of Claimants Settled (000's)	Legal Cost (€m)	Other Cost (€m)
2015-2019	4.5	1.4	1.2
H1 2020	4.2	1.6	1.4
H2 2020	3.3	0.9	1.1
H1 2021	3.4	1.2	1.3
H2 2021	3.6	1.1	1.2
H1 2022	4.6	1.3	1.6
H2 2022	4.8	1.4	2.0
H1 2023	5.8	1.5	2.2
H2 2023	7.1	1.6	2.3
H1 2024	8.2	1.5	2.7
H2 2024	7.5	1.6	2.3
H1 2025	7.8	1.4	2.4

These claims will be removed for the remainder of the claim settlement analysis to focus on claims where compensation was paid, which is consistent with previous reports.

Injury vs. Damage

Table 3 shows the number and total cost of settled claims split by injury and damage. It can be seen that the overall cost of damage claims has increased considerably in recent years. The total cost of damage claims settled in H1 2025 (€210m) was higher than in any other half year.

The number and overall cost of injury claims settled in H1 2025 was 22% and 24% below the 2015-2019 pre-COVID half year average. The trend has generally been increasing since H2 2022, although there is a slight decrease in the most recent year. There were approximately 4,600 injury claims settled in H1 2025 with a total cost of €164m, which compares to approximately 4,400 claims and €172m costs in H2 2024.

Table 3: Total number of damage and injury claimants settled and total cost of these settlements, excluding claims with nil compensation, for the half year average 2015-2019 and H1 2020 to H1 2025.

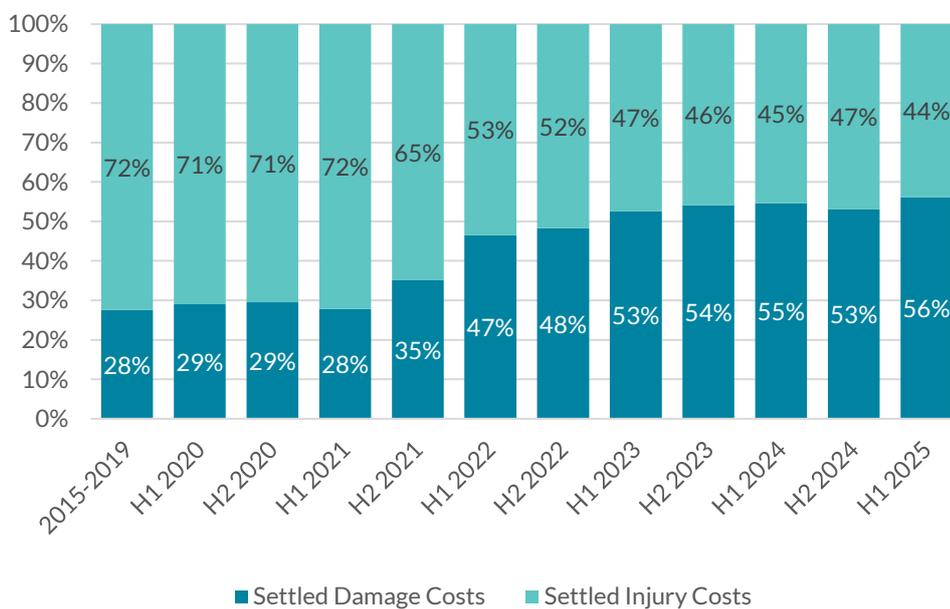
Settled Year	Settled Claimant Numbers (000's)			Settled Claim Costs (€m)		
	Damage	Injury	Total	Damage	Injury	Total
2015-2019	53.8	5.9	59.7	82.4	216.6	299.0
H1 2020	44.8	5.5	50.3	85.5	209.2	294.8
H2 2020	46.5	4.2	50.7	67.8	162.2	230.0
H1 2021	44.9	4.6	49.5	72.4	187.6	260.0
H2 2021	49.9	3.4	53.3	82.1	151.5	233.6
H1 2022	54.4	3.2	57.6	106.8	122.9	229.7
H2 2022	55.5	3.4	59.0	121.4	129.8	251.2
H1 2023	64.2	3.6	67.8	163.5	147.4	310.9
H2 2023	66.2	4.1	70.4	168.3	142.8	311.1
H1 2024	68.3	4.4	72.7	205.3	170.7	376.0
H2 2024	67.9	4.4	72.3	194.8	172.4	367.2
H1 2025	66.9	4.6	71.5	210.4	164.1	374.5

It is important to note that damage claims settle much faster than injury claims. In H1 2025 the average time taken to settle damage claims was 0.4 years compared to 3.0 years for injury claims. Therefore, trends seen in the number of claims being reported to insurers will take longer to emerge in injury claim settlements compared to damage claims. This consideration is particularly relevant given the impact of COVID-19 on reported claim numbers during 2020 and 2021.

Damage claims generally make up the large majority of claim numbers, with 90% of all claims relating to damage between 2015 and 2019. This percentage has increased in recent years and was 94% in H1 2025.

As shown in Figure 1, damage claims have been an increasing proportion of total claim costs since H2 2021. From 2015 to 2019 damage claims averaged 28% of total settled claim costs. This proportion started to increase from H2 2021 and in H1 2023 the cost of settled damage claims was greater than injury claims for the first time. Damage claims made up 56% of total settled claim costs in H1 2025.

Figure 1: Breakdown of settled claim costs between injury and damage claims for the half year average 2015-2019 and H1 2020 to H1 2025.



Damage Claims

Table 4 shows the trend in the number of damage claims settled by claim type. The number of accidental damage claims increased by 5% between H2 2024 and H1 2025; while third party damage, fire and theft and windscreen claims have decreased by 1%, 22% and 4% respectively.

These trends are not adjusted for any changes to the number of policies over time and an increase in the number of policies would naturally lead to an increase in the number of claims. Comparing the 2015 to 2019 half-year average to the H1 2025 figures, there has been a 24% increase in damage claim numbers compared to a 27% increase in earned policy count. In particular, there has been a 54% increase in the number of accidental

damage claims which compares to a 41% increase in the earned policy count for comprehensive policies² over this period.

Table 4: Number of damage claims settled by claim type, for the half year average 2015-2019 and H1 2020 to H1 2025.

Settled Year	Accidental Damage	Fire and Theft	Third Party Damage	Windscreen	All Damage Claims
2015-2019	13,086	1,684	11,700	27,359	53,828
H1 2020	11,278	1,612	10,705	21,205	44,800
H2 2020	8,730	1,261	8,512	28,002	46,505
H1 2021	9,308	1,177	8,111	26,312	44,908
H2 2021	9,904	1,099	8,769	30,080	49,852
H1 2022	12,479	1,463	10,242	30,193	54,377
H2 2022	13,320	1,697	11,237	29,275	55,529
H1 2023	17,251	2,191	13,416	31,332	64,190
H2 2023	16,986	1,925	14,164	33,174	66,249
H1 2024	20,315	2,220	15,942	29,825	68,302
H2 2024	19,160	2,189	15,486	31,024	67,859
H1 2025	20,213	1,717	15,254	29,712	66,896

There have also been significant increases to the average cost of damage claims since 2020 across all claim types. Table 5 and Figure 2 show the average cost of damage claims and the trend in these values, by claim type.

The average cost of settled accidental damage, third party damage, fire and theft and windscreen claims increased by 7%, 5%, 36% and 4% respectively in H1 2025 compared to H2 2024. The cumulative increase in average settled claim cost between H1 2021 and H1 2025 was 54%, 43%, 134% and 28% respectively for accidental damage, third party damage, fire and theft, and windscreen damage claims.

The combined effect of increases to both the number and average cost of damage claims is that the total cost of damage claims settled in H1 2025 was 155% or €128m higher than the 2015-2019 average. This is likely reflective of the high inflationary environment over this period.

Previous NCID reports have highlighted the increase in the proportion of policies with comprehensive cover, which allow policy holders to make accidental damage claims. The increase in damage claim costs may be influenced by this higher coverage of comprehensive policies and the willingness of policyholders to make damage claims due to inflation and cost of living pressures. Accidental damage claims account for €74m of the

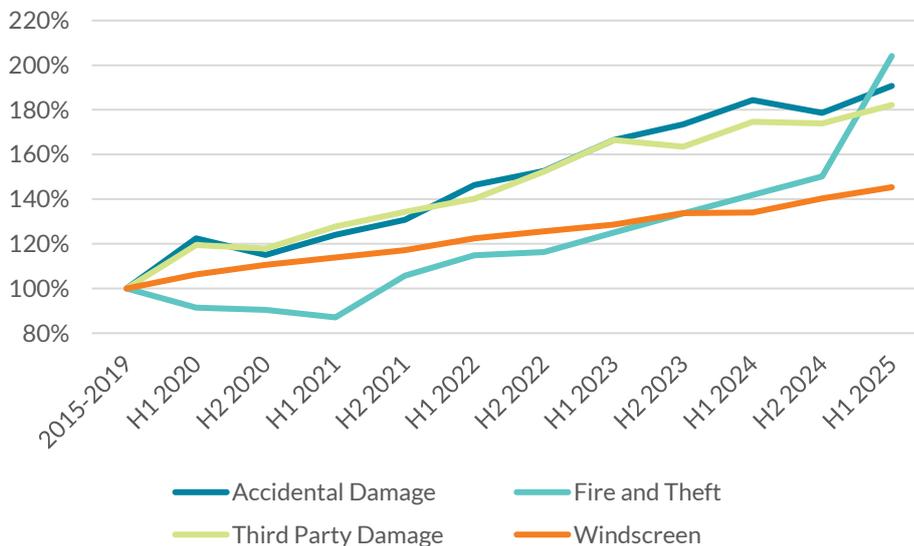
² As detailed in the data annex to the [NCID Private Motor Insurance Mid-Year 2025 Premium Data Release](#).

€128m increase in total damage claim costs in H1 2025 compared to the 2015-2019 average.

Table 5: Average cost of settling damage claims by claim type for the half year average 2015-2019 and H1 2020 to H1 2025.

Settled Year	Accidental Damage (€)	Fire and Theft (€)	Third Party Damage (€)	Windscreen (€)	All Damage Claims (€)
2015-2019	2,907	3,775	2,702	232	1,530
H1 2020	3,560	3,452	3,229	247	1,909
H2 2020	3,343	3,415	3,185	257	1,458
H1 2021	3,605	3,287	3,451	265	1,612
H2 2021	3,802	3,991	3,631	272	1,646
H1 2022	4,255	4,338	3,788	285	1,965
H2 2022	4,439	4,390	4,116	292	2,186
H1 2023	4,839	4,720	4,497	299	2,547
H2 2023	5,044	5,045	4,419	311	2,540
H1 2024	5,359	5,355	4,718	311	3,005
H2 2024	5,191	5,671	4,700	326	2,870
H1 2025	5,545	7,706	4,923	338	3,146

Figure 2: Index of the average cost of settled damage claims by claim type, compared to the half year average.



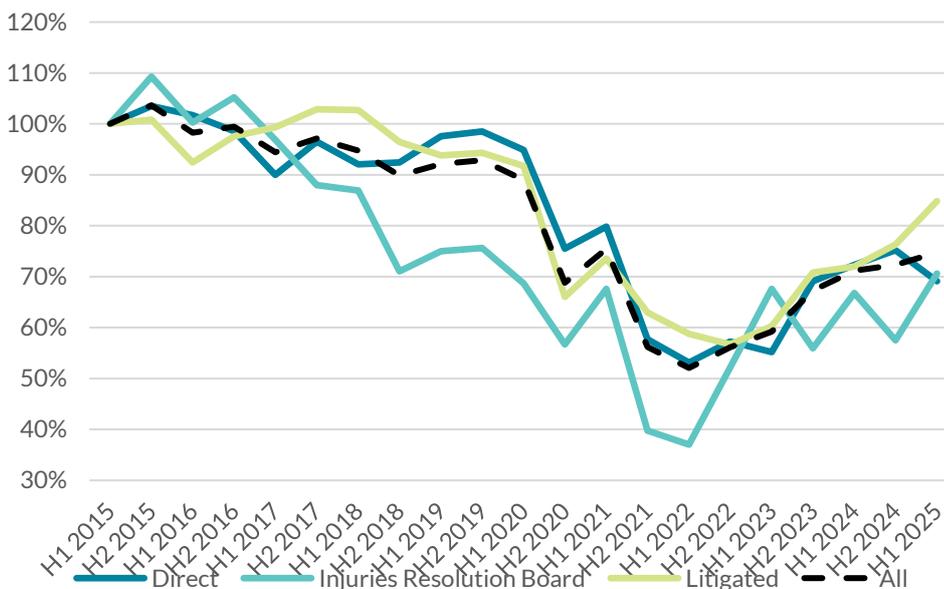
Injury Claims

Settlement Channels

Table 3 has shown that the number and total cost of injury claims settled in H1 2025 is lower compared to the average over the period 2015 to 2019. However, the number and total cost of injury claims settled in H1 2025 has increased by 44% and 33% respectively since H1 2022, when injury claim settlements were at their lowest following the COVID-19 pandemic.

Figure 3 provides further insight on this, showing an index of the number of injury claims settled in each settlement channel per half year period, relative to H1 2015. For context, in H1 2025 2,012 injury claims settled through the Direct channel, 799 through the Injuries Resolution Board³, and 1,775 through Litigation.

Figure 3: Index of the number of injury claims settled in each channel in each settlement period, compared to H1 2015.



Overall, the number of injury claims settled in H1 2025 was 25% lower than in H1 2015; there was a 31% decrease in the number settling directly, a 29% decrease in the number settling through the Injuries Resolution Board and a 15% decrease in the number settling through litigation.

Across all settlement channels, fewer claims settled in H1 2022 than in any other half year period in the time series, while H1 2025 saw the most claims

³ The Personal Injuries Assessment Board (PIAB) changed its name to the Injuries Resolution Board in December 2023 in recognition of their enhanced role and expansion of their service to include mediation. Where the Injuries Resolution Board or the Injuries Board is used to describe a settlement channel this includes claims settled through PIAB or the Injuries Resolution Board.

settled since H1 2021. Between H1 2022 and H1 2025, there was a 30% increase in the number of claims settling directly, an 91% increase in the number of claims settling through the Injuries Resolution Board and a 44% increase in the number of claims settling through litigation.

Similar to the comparison between injury and damage claims, it is important to note the different time taken to settle injury claims through these channels. In H1 2025, the average time taken to settle claims directly was 1.8 years, it was 2.5 years for claims settling through the Injuries Resolution Board and 4.7 years for claims settling through litigation.

Figure 4: The proportion of settled claimants and total cost of injury claims through each of the five settlement channels from 2019 to H1 2025⁴.

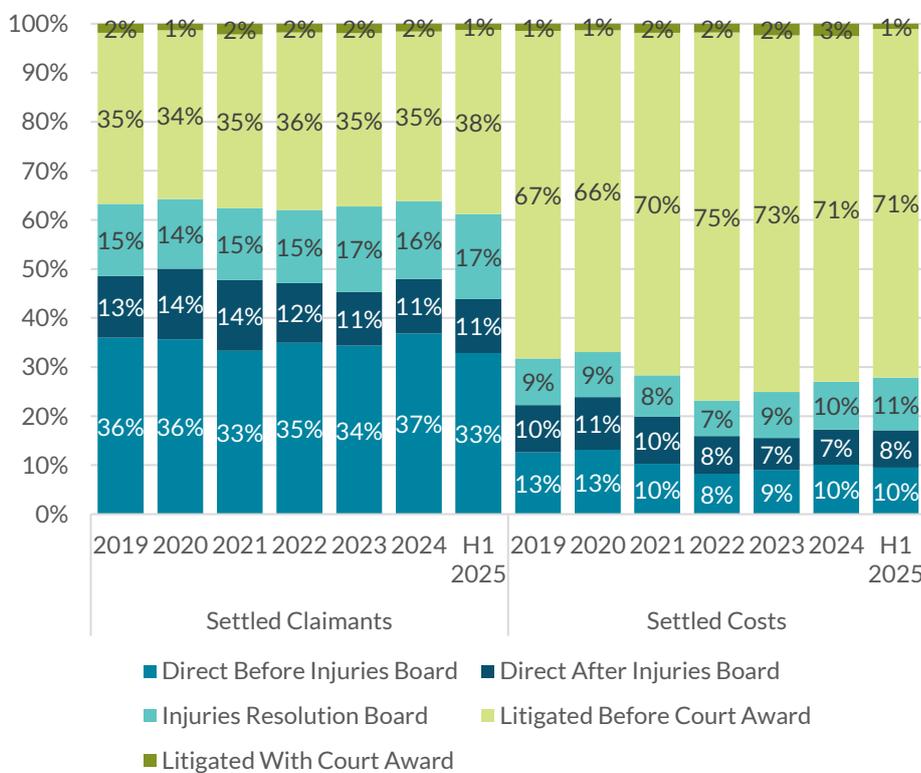


Figure 4 shows the proportion of settled injury claims and costs by settlement channel. This shows that the proportion of injury claims settled through the Injuries Resolution Board increased from 15% in 2022 to 17% in H1 2025, while the proportion settling through Litigated Before Court Award has increased from 36% to 38% in the same period.

Figure 4 also shows the proportion of settled costs by channel. Litigated injury claims make up a much larger proportion of costs than they do numbers as a result of larger claims tending to settle in this channel.

⁴ Based on 93% market coverage.

The increase in the proportion of litigated claims costs in 2021 likely reflects the initial impact of the Personal Injuries Guidelines which were introduced in April 2021. The impact of the Guidelines on average claims costs would be seen earlier in the direct and Injuries Resolution Board settlement channels compared to litigated claims, due to the longer times taken to settle claims in the litigated channel.

Table 6 shows the average costs of settled injury claims by channel, for claims that settled for less than €100,000. The average cost is split into compensation paid to the claimant, legal fees and other costs (e.g., the cost of medical assessment).

Across the time series, 94% of claims across all channels settled for a total cost less than €100,000. This was 99% of claimants that settled directly or through the Injuries Resolution Board and 85% of claimants that settled through litigation.

Following an increasing trend in the average cost of claims settled directly, where it increased from €15,697 for the 2015 to 2019 average to €17,867 in 2020, the average cost for claims less than €100,000 has decreased by 23% to €13,729 in H1 2025. The average cost of claims less than €100,000 settling through the Injuries Resolution Board is down 11% in H1 2025 compared to 2020, while the average cost of these claims settling through litigation is down 6% compared to the 2020 figure.

The average legal cost for litigated claims less than €100,000 has increased over the period and was 14% higher in H1 2025 compared to 2020. For litigated claims that settled for less than €100,000 in H1 2025, legal costs made up 47% of the total claim cost (or 95% of the compensation cost) on average.

Across all channels, the average compensation cost for claims that settled for less than €100,000 was 20% lower in H1 2025 compared to 2020. While the average total cost for these claims decreased by 7% from €25,884 in 2020 to €23,955 in H1 2025.

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 Motor Liability Injuries Resolution Board report⁵ for 2024 shows that the proportion of moderate and serious and/or severe injuries assessed by the Injuries Resolution Board for Motor Liability awards has increased from 14% in 2022 to 20% of awards in 2024. This likely explains

⁵ Motor Liability Personal Injury Claims & Awards Report 2019-2024:
<https://www.injuries.ie/eng/about-injuries-resolution-board/reports/motor-liability-personal-injury-claims-awards-2019-2024.pdf>

the increase in average claim cost for claims settled through the Injuries Resolution Board, as seen in Table 6 and Table 7.

Table 6: Average cost of settling injury claims less than €100,000 for the 2015 to 2019 average and 2020 to H1 2025.

Year	Compensation (€)	Legal (€)	Other (€)	Total (€)
Direct				
2015-2019	13,737	1,314	646	15,697
2020	14,902	2,156	810	17,867
2021	13,524	2,959		16,483
2022	9,569	2,067	589	12,225
2023	9,733	2,014	816	12,563
2024	10,057	2,033	1,051	13,141
H1 2025	10,482	3,247		13,729
Injuries Resolution Board				
2015-2019	22,003	627	1,075	23,705
2020	21,611	720	1,100	23,430
2021	20,666	2,221		22,887
2022	15,355	738	1,279	17,372
2023	16,239	660	1,631	18,529
2024	18,597	804	2,114	21,515
H1 2025	18,060	892	1,943	20,895
Litigated				
2015-2019	23,902	15,209	923	40,034
2020	24,558	16,199	808	41,565
2021	24,200	16,000	714	40,914
2022	21,863	17,449	1,058	40,369
2023	20,060	18,069	998	39,127
2024	19,796	19,298	1,155	40,248
H1 2025	19,444	18,446	1,079	38,969
All Channels				
2015-2019	18,430	5,537	811	24,778
2020	18,854	6,176	854	25,884
2021	18,015	6,351	809	25,174
2022	14,482	6,829	852	22,164
2023	14,220	6,817	1,028	22,065
2024	14,572	7,312	1,261	23,145
H1 2025	15,033	7,665	1,257	23,955

Table 7 shows the average settled cost of injury claims for all claims. This will be influenced by settlements of large claims which are less consistent year on year. The main difference to Table 6 can be seen in the Litigated settlement channel as the majority of claims that settle for greater than

€100,000 settle in this channel. It can be seen that the average cost of litigated claims was lower in H1 2025 than any year since 2020. This is driven by a lower number of very large claims in that period compared to previous half years.

Table 7: Average cost of settling all injury claims for the 2015 to 2019 average and 2020 to H1 2025.

Year	Compensation (€)	Legal (€)	Other (€)	Total (€)
Direct				
2015-2019	14,446	1,453	667	16,565
2020	15,447	2,297	814	18,557
2021	14,365	3,116		17,481
2022	10,149	2,172	605	12,926
2023	10,180	2,048	835	13,064
2024	10,758	2,160	1,086	14,004
H1 2025	10,843	2,202	1,187	14,233
Injuries Resolution Board				
2015-2019	23,068	680	1,099	24,847
2020	23,138	740	1,161	25,039
2021	21,691	2,302		23,993
2022	16,322	735	1,363	18,420
2023	17,805	659	1,782	20,245
2024	20,977	3,149		24,125
H1 2025	19,642	945	2,060	22,648
Litigated				
2015-2019	45,303	23,179	1,842	70,324
2020	47,031	25,118	1,750	73,898
2021	55,528	26,555	1,944	84,027
2022	49,411	27,912	2,406	79,729
2023	46,753	29,177	2,326	78,256
2024	48,379	29,189	2,692	80,259
H1 2025	37,013	26,752	2,336	66,100
All Channels				
2015-2019	26,662	8,862	1,150	36,674
2020	27,341	9,848	1,184	38,373
2021	30,024	10,708	1,262	41,994
2022	25,368	11,315	1,375	38,058
2023	24,477	11,384	1,533	37,393
2024	25,651	11,475	1,848	38,974
H1 2025	22,505	11,485	1,784	35,774

The average cost for all injury claims was 7% lower in H1 2025 compared to 2020 which is consistent with claims that settled for less than €100,000 in

Table 6. It should be noted however that there is volatility in larger injury claims as highlighted in Table 8. Both the number and total cost of claims that settled for greater than €100,000 has reduced in recent years compared to the 2015 to 2019 period.

Large claims also make a significant contribution towards the total cost of injury claims at €61m in H1 2025 out of a total €164m for settled injury claims. Over the time series, 92% of these claims were settled through litigation.

Table 8: Number and total cost of claims settled for over €100,000 across all channels for the half year average 2015-2019 and H1 2020 to H1 2025.

Settled Year	Number of Claims	Total Cost (€m)
2015-2019	333	79
H1 2020	329	77
H2 2020	273	59
H1 2021	274	73
H2 2021	249	76
H1 2022	221	54
H2 2022	207	61
H1 2023	245	75
H2 2023	233	55
H1 2024	259	77
H2 2024	265	74
H1 2025	269	61

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, 88% of all claimants (damage and injury claimants) have their claims settled within 12 months of the accident being reported, and 94% within 24 months of the accident being reported. However, certain claims, and in particular litigated injury claims, can take significantly longer to settle.

Table 9 shows the average number of years from accident report to settlement across the 5-way settlement channel split for 2019 to H1 2025.

In H1 2025, claims settled directly before the Injuries Resolution Board had the shortest settlement duration at 1.3 years. Claims settled directly after

the Injuries Resolution Board took slightly longer at 3.0 years, compared to those settled through the Injuries Resolution Board at 2.5 years. Claims settled through litigation before a court award had a duration of 4.7 years, whilst those settled with a court award took slightly longer at 5.0 years.

Table 9: The average time (years) between claims being reported to the insurer and claims being settled between 2019 and H1 2025 by channel⁶.

Settlement Channel	2019	2020	2021	2022	2023	2024	H1 2025
Direct before Injuries Board	1	1.2	1.2	1.2	1.4	1.4	1.3
Direct after Injuries Board	2.1	2.3	2.4	2.9	3.1	3	3
Injuries Board	1.9	2.1	2.4	2.5	2.6	2.6	2.5
Litigated before Court Award	3.7	3.9	4.3	4.5	4.9	4.9	4.7
Litigated with Court Award	3.5	3.8	4.3	4.8	5.2	5.2	5

⁶ Based on 93% market coverage.

Personal Injuries Guidelines

Key Findings

Across all channels, 85% of claims settled in H1 2025 settled under the Personal Injuries Guidelines, including 70% of litigated claims.

The average cost of claims that settled under the Guidelines in H1 2025 were:

- 30% lower for claims that settled directly before the Injuries Resolution Board
- 11% lower for claims settling through Injuries Resolution Board, and
- 12% lower for claims settling directly after the Injuries Resolution Board.

when compared to claims that settled in the same channel under the Book of Quantum in 2020.

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 €100,000 compensation and in less than 6 years:

- The average compensation cost was 26% lower, and
- The average total cost was 12% lower

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

Background

Background to the Guidelines

The Personal Injuries Guidelines were adopted by the Judicial Council on the 6th of March 2021 and implemented with effect from the 24th of April 2021. They set out the level of general damages that may be awarded in respect of varying types of personal injuries. For data collected in this report until April 2021, the Injuries Resolution Board calculated compensation amounts using the ranges set out in the Book of Quantum⁷.

⁷ The Book of Quantum provided data on the range of compensation payments for an assortment of injuries, based on actual figures from court cases, insurance company settlements, State Claims Agency cases and Injuries Resolution Board data. It provided compensation ranges for six categories and 34 sub-categories of injury, and for four levels of injury severity.

Claims may still settle under the Book of Quantum if they had been assessed by Injuries Resolution Board, or if legal proceedings had been commenced before the introduction of the guidelines.

Important Points to Note

Given the relative recency 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 in 2021 to 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.

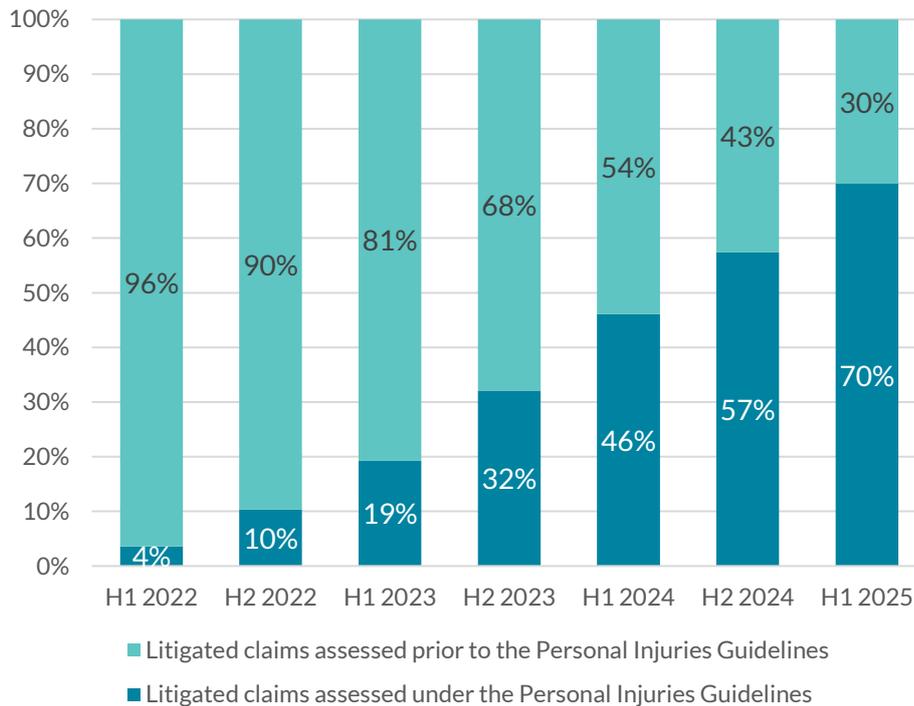
As the time since the introduction of the Guidelines increases, and more claims are settled under the Guidelines, these limitations will become less material.

Settlements under the Guidelines

The average time to settle injury claims varies significantly by settlement channel, as shown in Table 9. It may take many years for injury claims to settle and 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 claims settling directly with insurers or via the Injuries Resolution Board, where claims settle faster compared to litigation, virtually all settled claims in H1 2025 had awards set using the Guidelines. As can be seen from Figure 5, the proportion of litigated claims settling under the Guidelines has been increasing since their introduction, from 10% of claims in H2 2022 to 70% in H1 2025.

Figure 5: Proportion of litigated injury claimants settled in 2022, 2023, 2024 and H1 2025 under the Personal Injuries Guidelines and the Book of Quantum, i.e., assessed prior to the Guidelines.



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 is compared to the average cost of claims settled under the Book of Quantum in 2020, prior to the introduction of the Guidelines.

As the Guidelines apply to claims reported after April 2021, the average claim that settled under the Guidelines in the initial period following their introduction is likely biased towards claims that are less complex or severe when compared to the average across all claims that settled in 2020. Claims that take less time to settle would generally be expected have lower average awards compared to claims that take longer to settle.

Direct and Injuries Resolution Board Settlements

Table 10 provides a comparison of the average cost of claims that settled through the Direct before Injuries Board, the Injuries Resolution Board, and the Direct after Injuries Board settlement channels under the Personal Injuries Guidelines from 2021 to H1 2025 against those that settled in 2020 with reference to the Book of Quantum.

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 . As such, the comparison shown in Table 10 provides an indication of the impact of the Guidelines only.

Table 10: Comparison of the average cost of claims settled under the Personal Injuries Guidelines in 2021-H1 2025 and those settled under the Book of Quantum in 2020.

Settlement Channel	Settled under Book of Quantum (€)	Settled under Personal Injuries Guidelines (€)				Difference H1 2025 vs 2020 (%)
	2020	2022	2023	2024	H1 2025	
Direct before Injuries Board	14,036	7,349	8,530	9,208	9,874	-30%
Injuries Resolution Board	24,947	17,152	19,598	23,306	22,167	-11%
Direct after Injuries Board	28,735	18,592	19,148	22,791	25,349	-12%

The average cost of settled claims was 30% lower for claims that settled directly before the Injuries Board, 12% lower for claims settling directly after the Injuries Board and 11% lower for claims settling via the Injuries Resolution Board under the Personal Injuries Guidelines in H1 2025 compared to claims settled under the Book of Quantum in 2020.

Litigated Settlements

While Litigated claims account for the highest proportion of total injury claim costs at 72%, the impact of the Guidelines will be most uncertain in this channel.

Claims settled through litigation in H1 2025 took on average 4.7 years to settle. Some claims will take much longer to settle, with 10% of litigated claims settled in H1 2025 taking 9 years or longer to settle and accounting for 18% of the total cost of settled litigated claims.

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 settlement⁸. 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.

Figure 6: Average total claim cost for litigated claims with compensation less than €100,000, by time taken to settle.

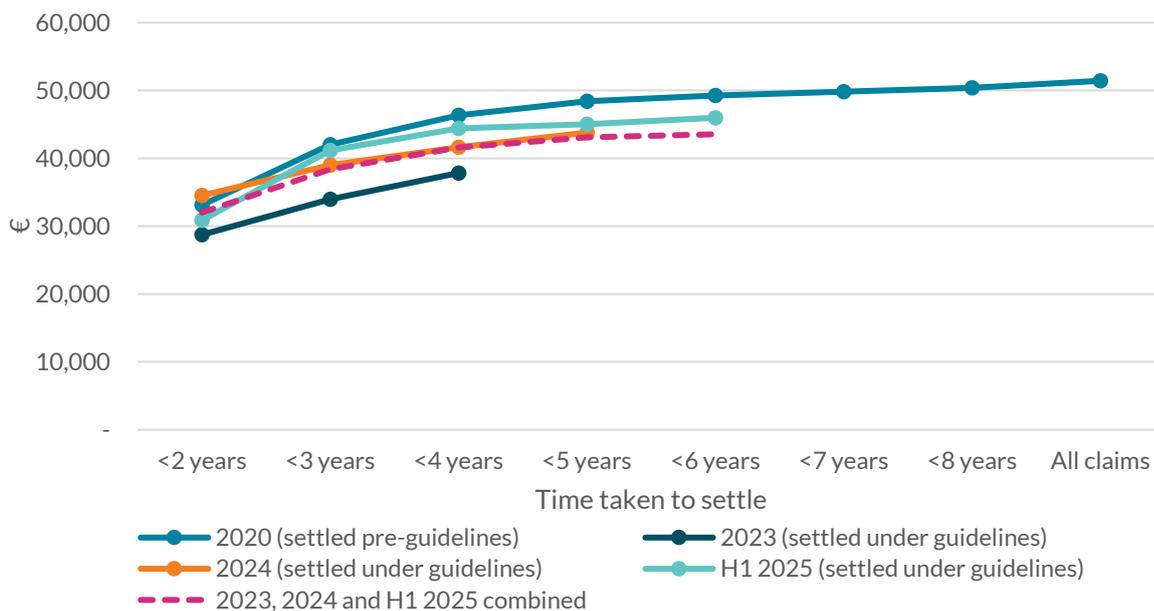


Figure 6 shows for litigated claims settled in 2020 that the average cost of claims increases as the limit on the time taken to settle those claims increases. For claims settled under the Personal Injuries Guidelines in 2024 and H1 2025, the average claim cost shows a similar pattern.

Claims with compensation costs greater than €100,000 have been excluded from this analysis in order to reduce distortion caused by a small number of large claims. Between 2020 and H1 2025, 93% of all litigated claims had compensation costs less than €100,000, making up 60% of total litigated claim costs.

Table 11 shows a comparison of the average costs of these litigated claims for claims settled within 5 or 6 years of being reported. For claims settled through litigation and under the Personal Injuries Guidelines in H1 2025,

⁸ 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.

the average compensation cost was 26% lower at €21,964 than for claims that settled in 2020 within the same timeframe (€29,584).

However, as shown in Table 6 and Table 7, legal and other costs also contribute a significant proportion to the total cost of a litigated claim and these will not be directly impacted by the Guidelines. Therefore, the reduction in the average total cost of a litigated claim in H1 2025 is smaller at 12% when compared to claims settled in 2020 – from €49,249 to €43,554 for claims settling in under 6 years.

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 9, this may still not be a consistent comparison.

Table 11: 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 €100,000 compensation cost and within 5 or 6 years from reporting.

Litigated Claims	Settled under Book of Quantum in 2020		Settled under Personal Injuries Guidelines in 2023, 2024 and H1 2025		Difference (%)	
	<5 years	<6 years	<5 years	<6 years	<5 years	<6 years
Average Total Cost (€)	48,423	49,249	43,113	43,554	-11%	-12%
Average Compensation Cost (€)	29,260	29,584	21,780	21,964	-26%	-26%

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 12: Market coverage of private motor settled claims mid-year report 2025.

Part	Content	Market Coverage (%) ⁹
1	Analyses how claims were settled between 2015 and H1 2025, and the various associated costs (claimant compensation, legal fees and other costs)	86% ¹⁰
2	Analyses the impact of the Personal Injuries Guidelines on claims settlements.	77%

⁹ Market coverage is measured by the ratio of H1 2025 private motor gross earned premium of included submissions to the H1 2025 gross earned premium of all submissions. Certain submissions were excluded from the analysis due to insufficient quality of, or granularity in, the data.

¹⁰ Analysis is predominantly based on 86% market coverage, with some exceptions noted where relevant.

Appendix 3 - List of Participating Insurers

The NCID referred to the list of Motor Insurance Bureau Ireland (MIBI) members in order to identify firms in scope. Only those firms who write private motor insurance were required to participate. MIBI members who write commercial motor insurance only were not in scope of this report. Here we list those firms that submitted data to the NCID.

Table 13: Firms that submitted data for the NCID 2025 Mid-Year Report.

Authorisation Status	Undertaking Name
Irish Authorised	Allianz PLC
	Arch Insurance (EU) DAC
	Aviva Insurance Ireland DAC
	AXA Insurance DAC
	FBD Insurance PLC
	IPB Insurance CLG
	OUTsurance DAC
	Intact Insurance Ireland DAC
EU/EEA Authorised, Freedom of Establishment basis	Accélération Insurance Europe SA/NV (Irish Branch)
	AIG Europe S.A. (Irish Branch)
	Generali Seguros y Reaseguros S.A.U - Ireland Branch
	Zurich Insurance Europe AG (Irish Branch)
EU/EEA Authorised, Freedom of Services basis	Accredited Insurance (Europe) Limited
	Chubb European Group SE (Irish Branch)
	WAKAM



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