



IT TAKES VISION

Survey

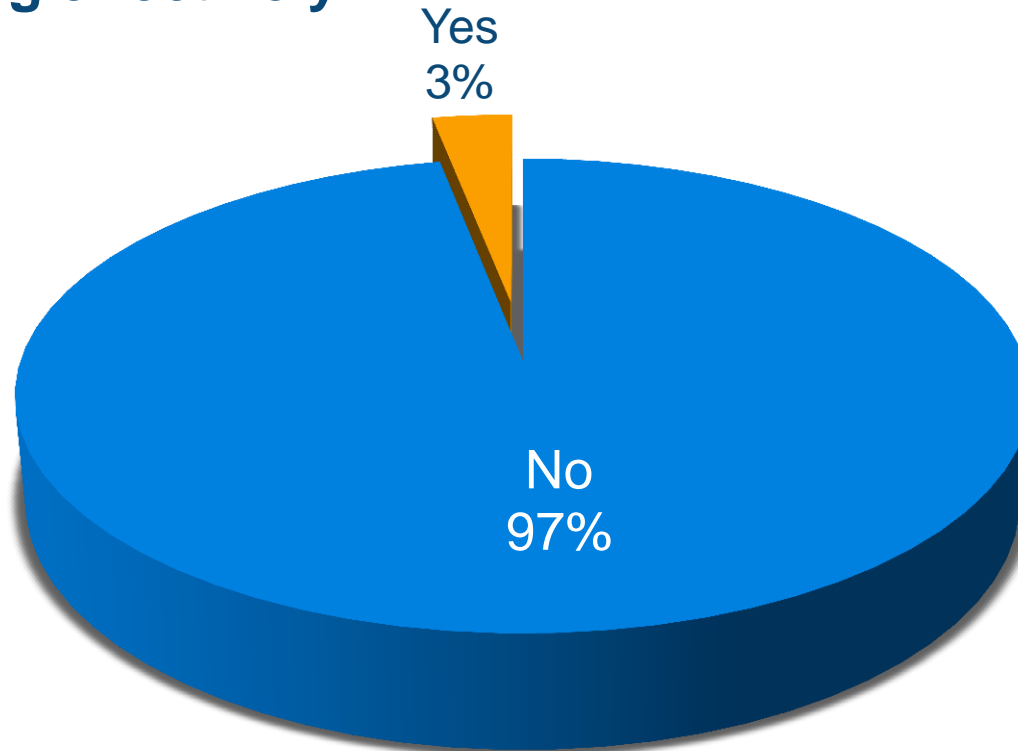
Ger Bradley

3 November 2016



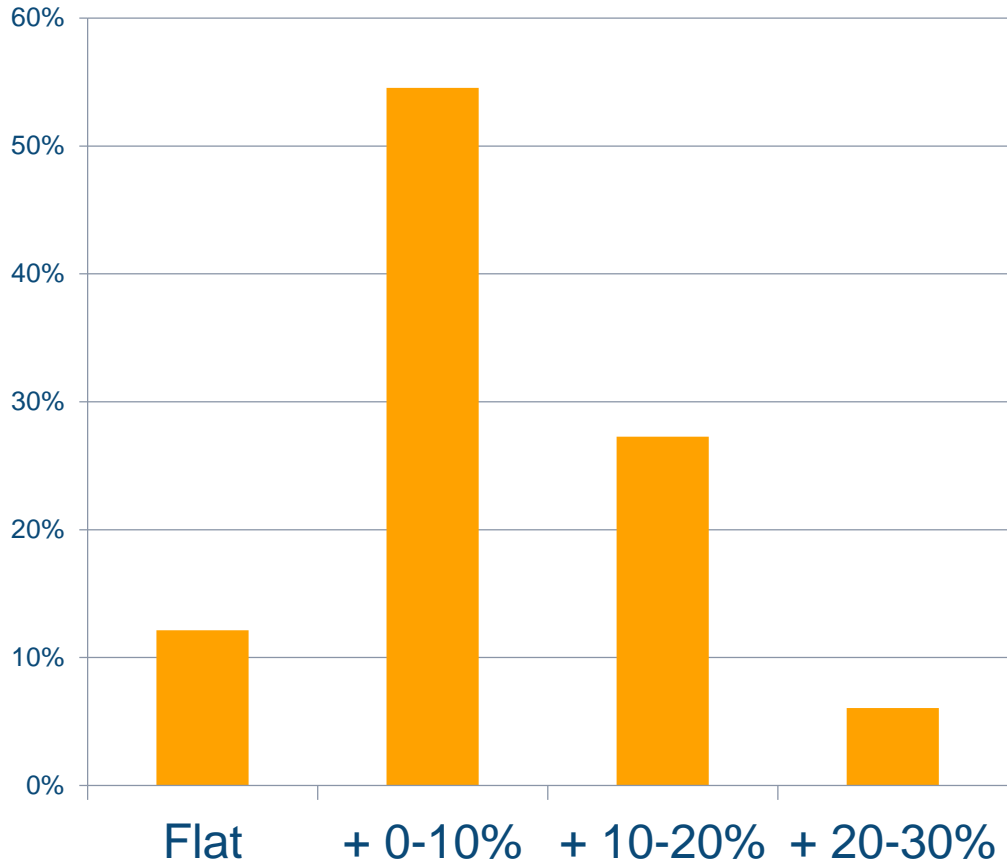
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Do you believe the Injuries Board model is still working effectively?

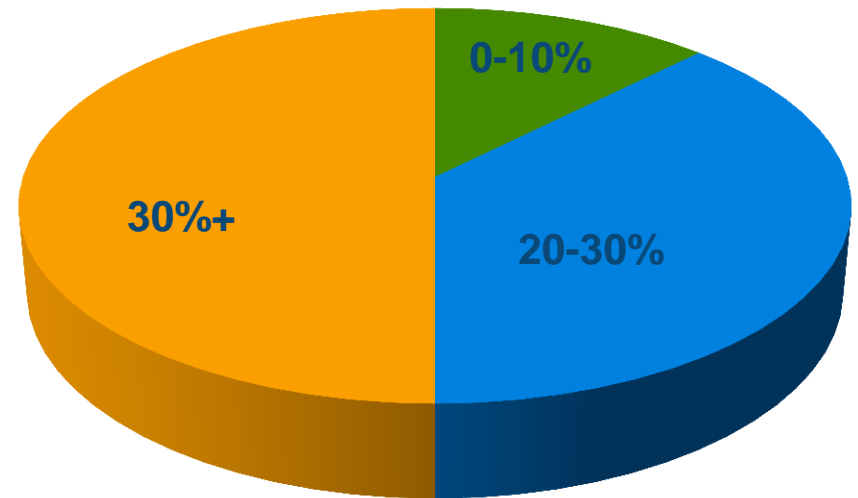


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Impact of new Book of Quantum on litigation settlements

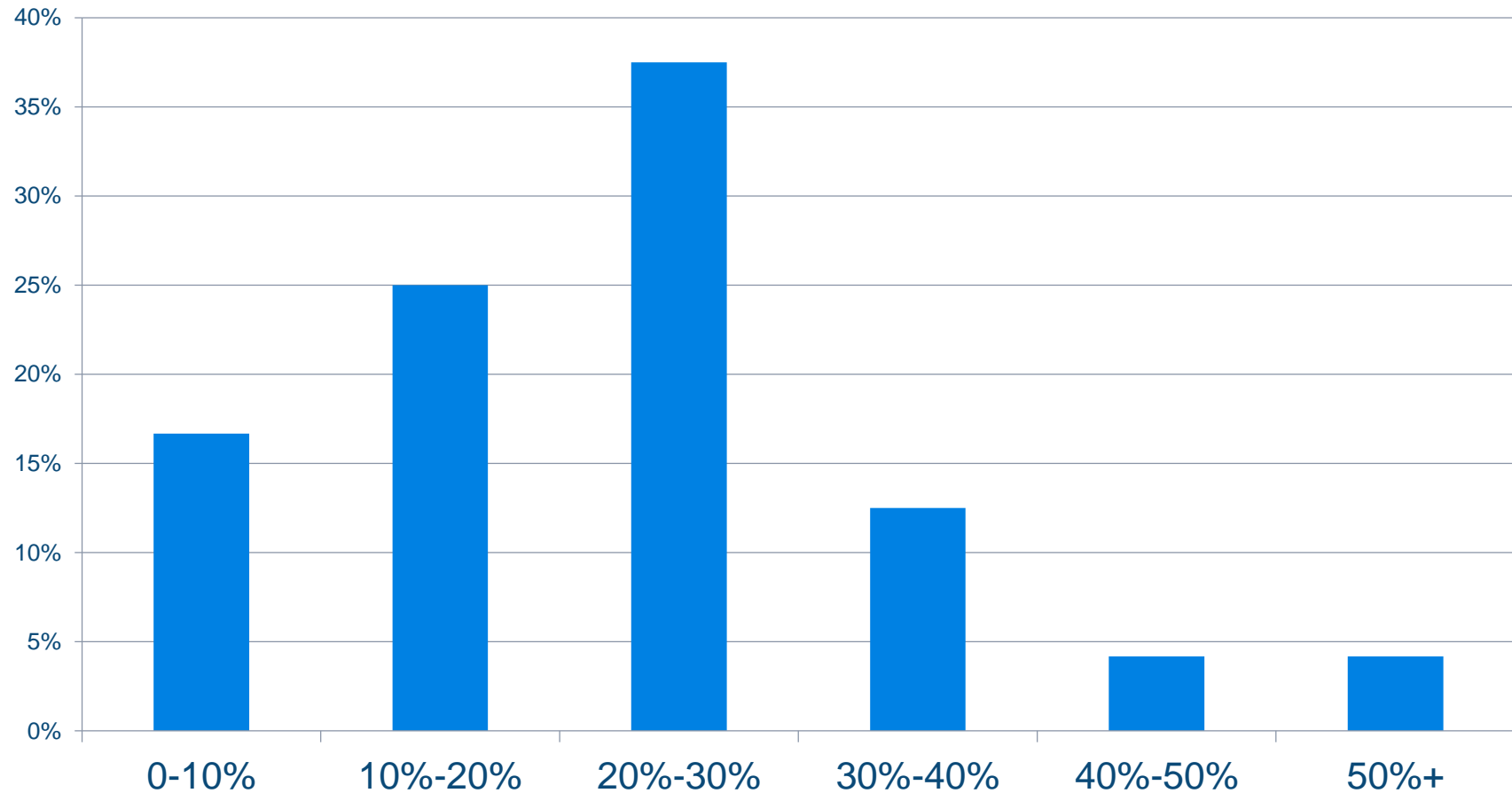


On what % of injury claims are you receiving direct settlement?



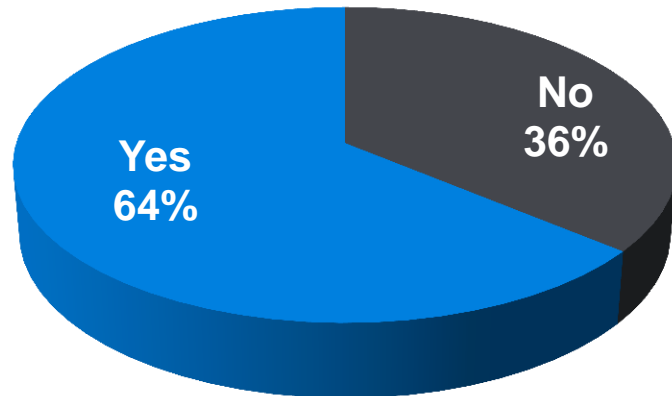
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Percentage of injury claims being settled through Injuries Board

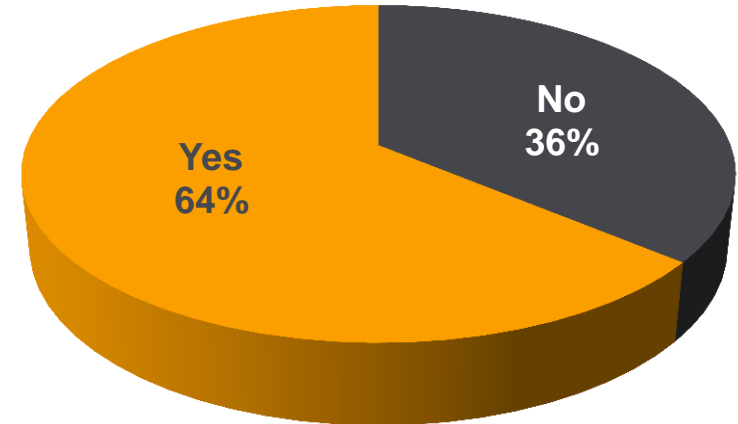


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Noticed an increase in legal costs during 2016?

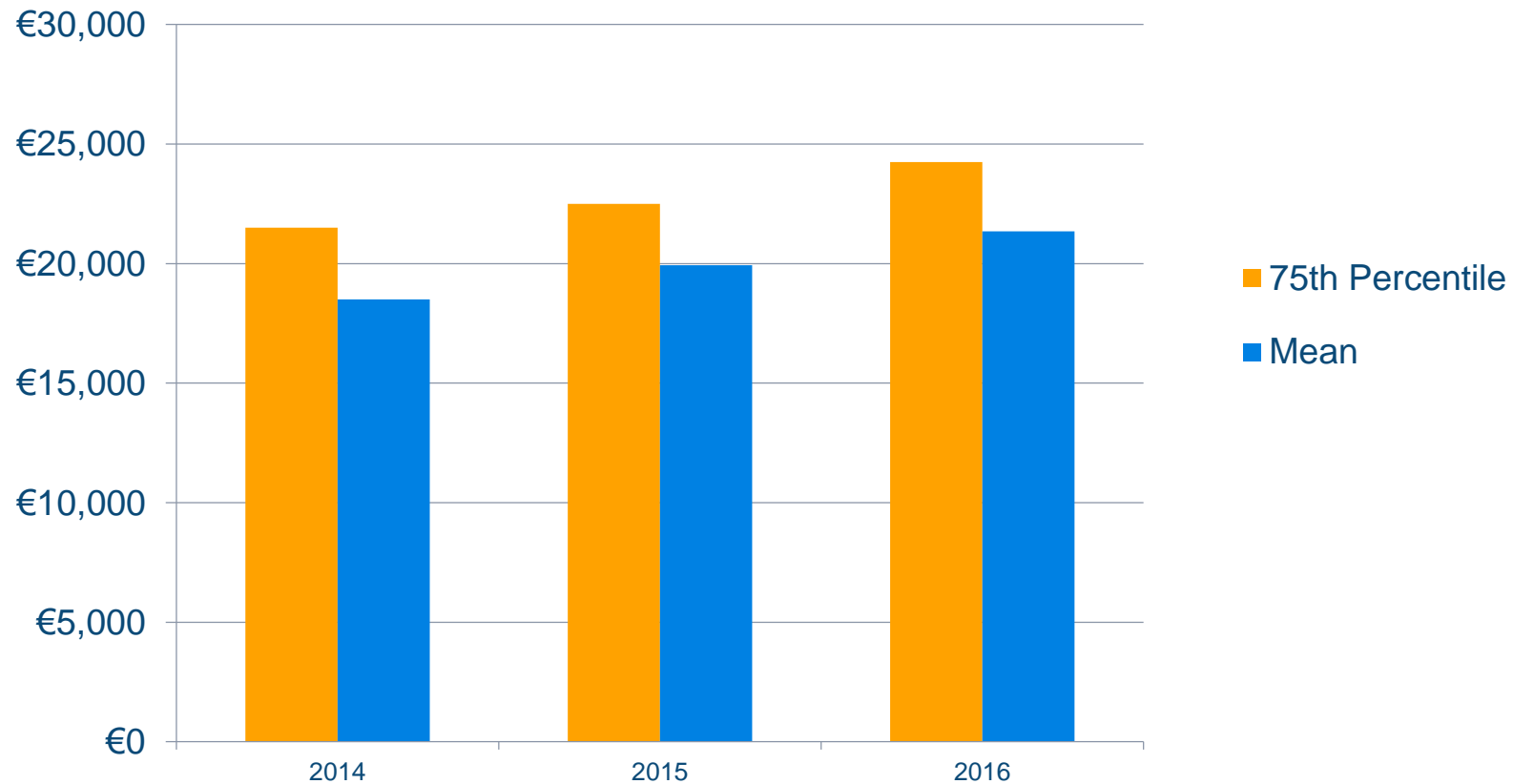


Slow-down in settlement rates over the last few years?



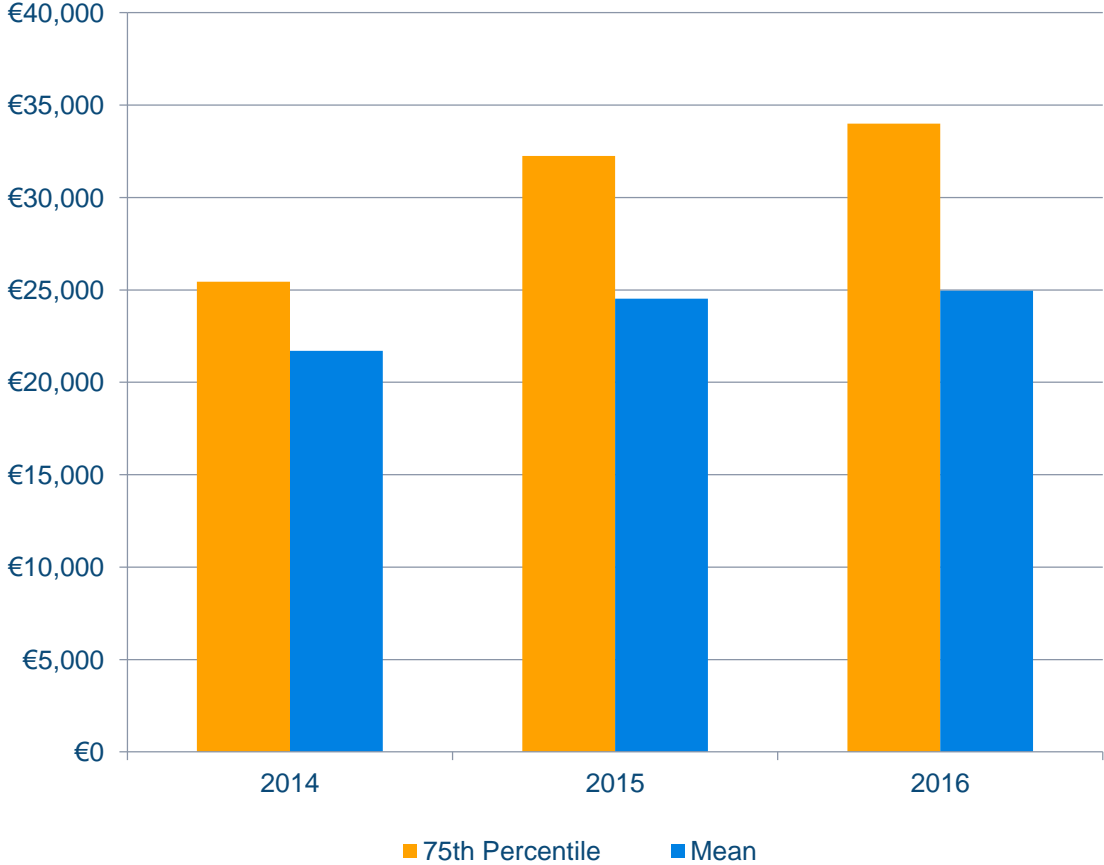
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Estimates of average motor injury settlement



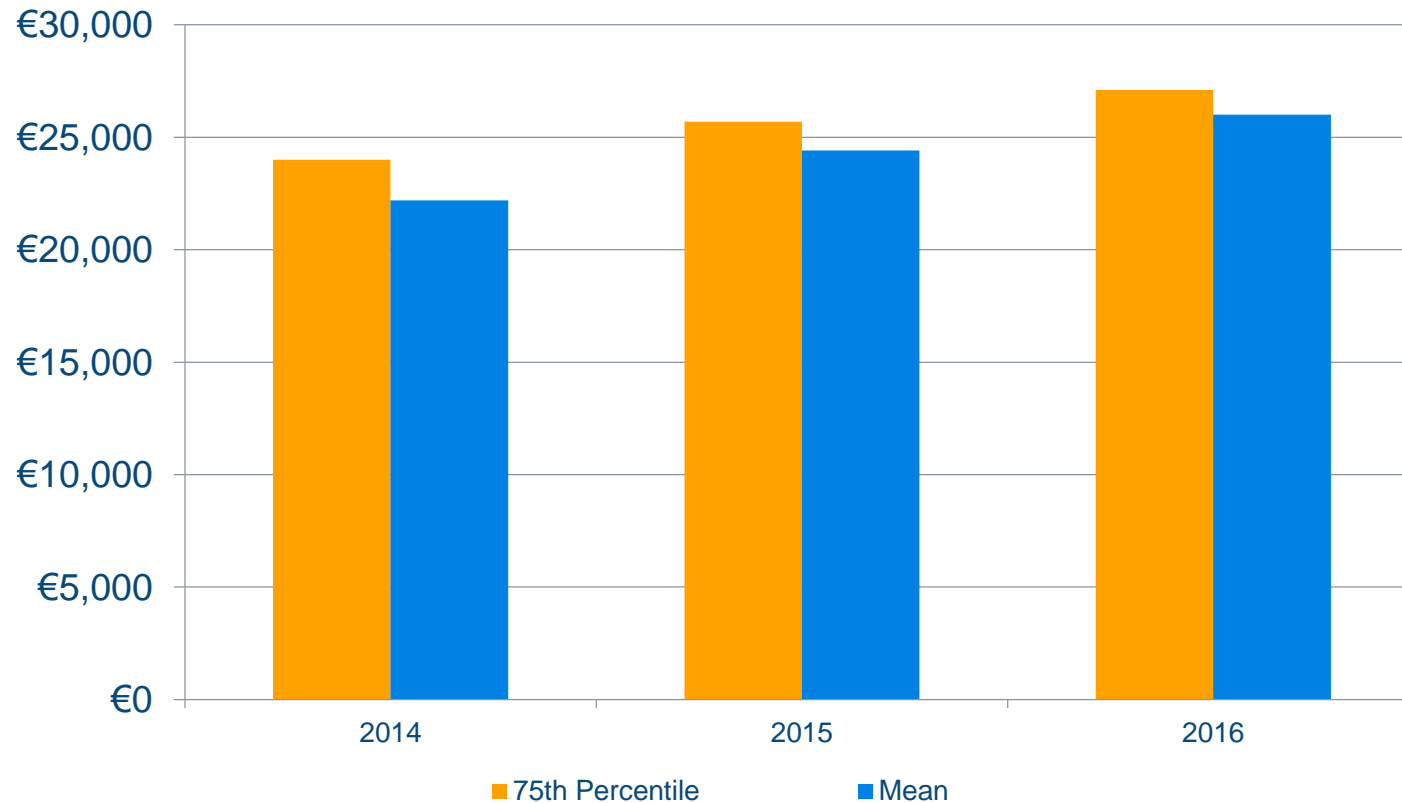
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Estimates of average EL injury settlement



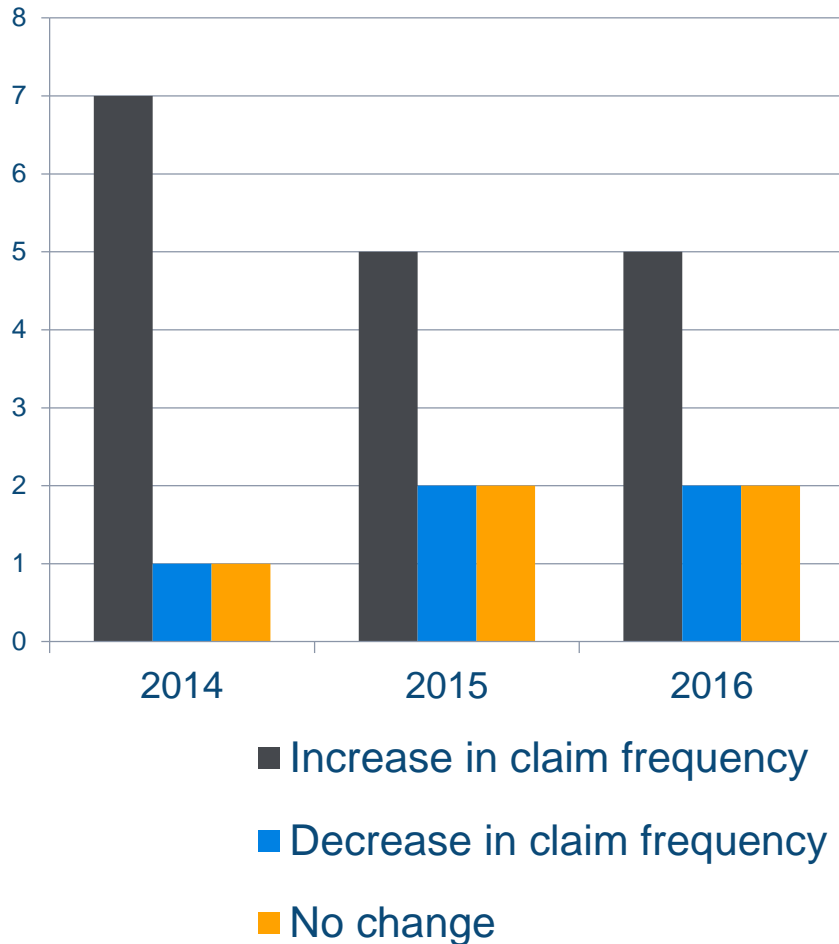
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Estimates of average PL injury settlement

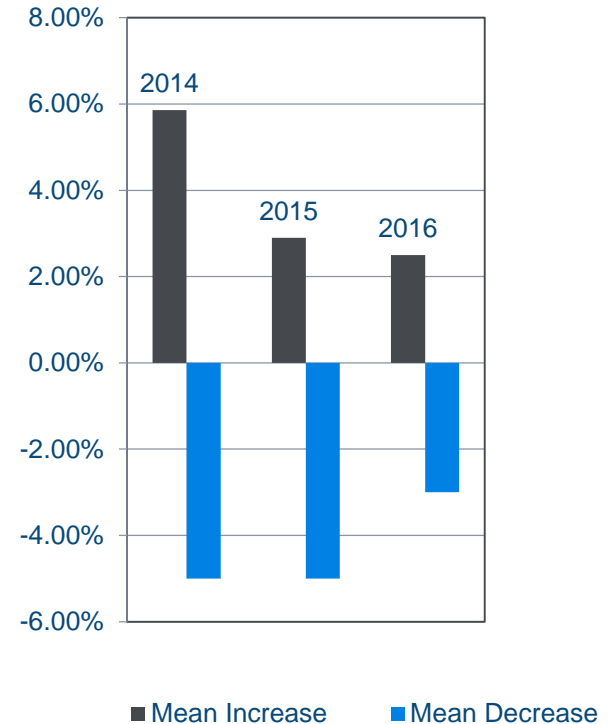


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Estimate of changes in average motor injury claim frequency %

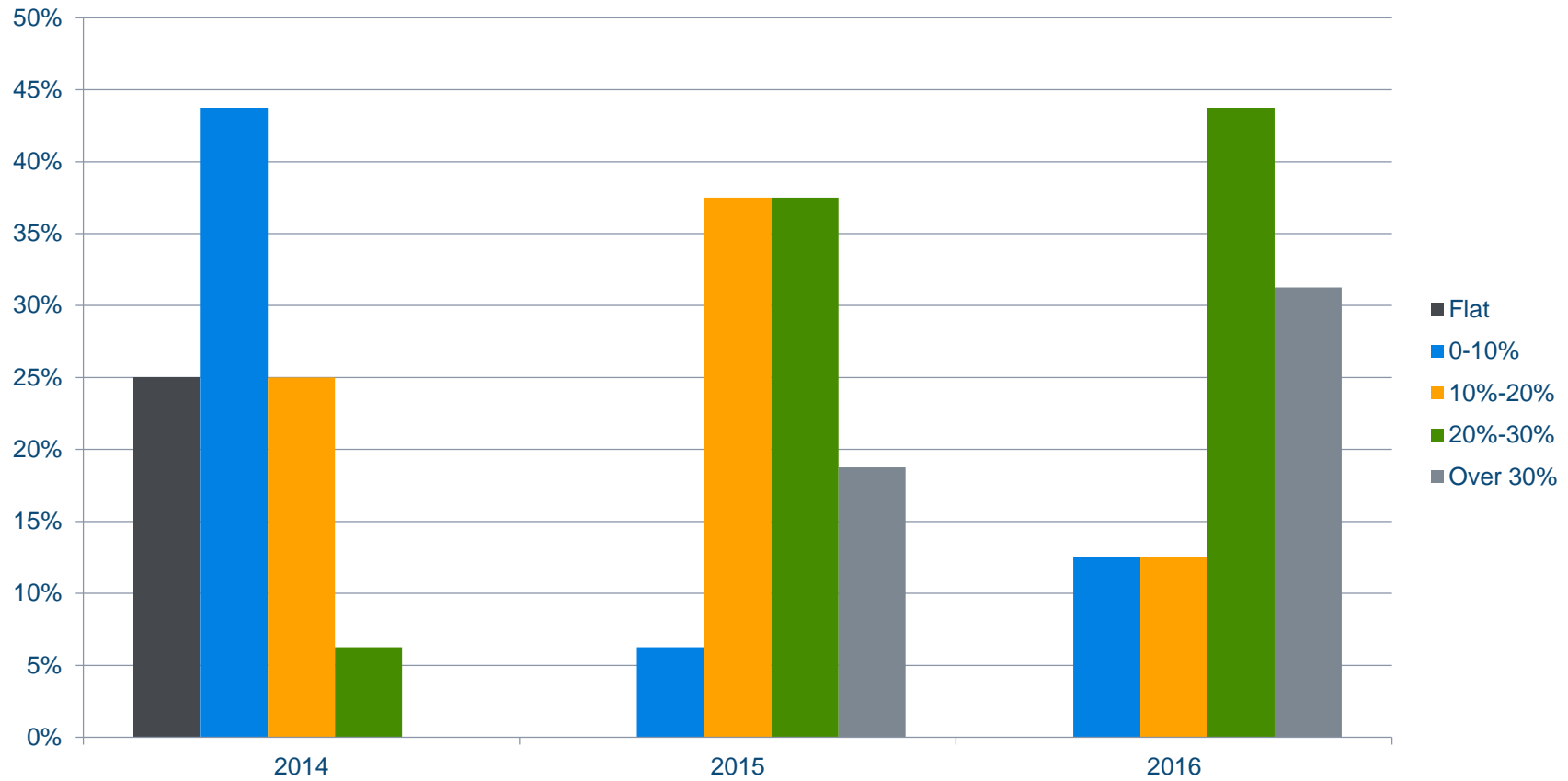


Mean estimated changes



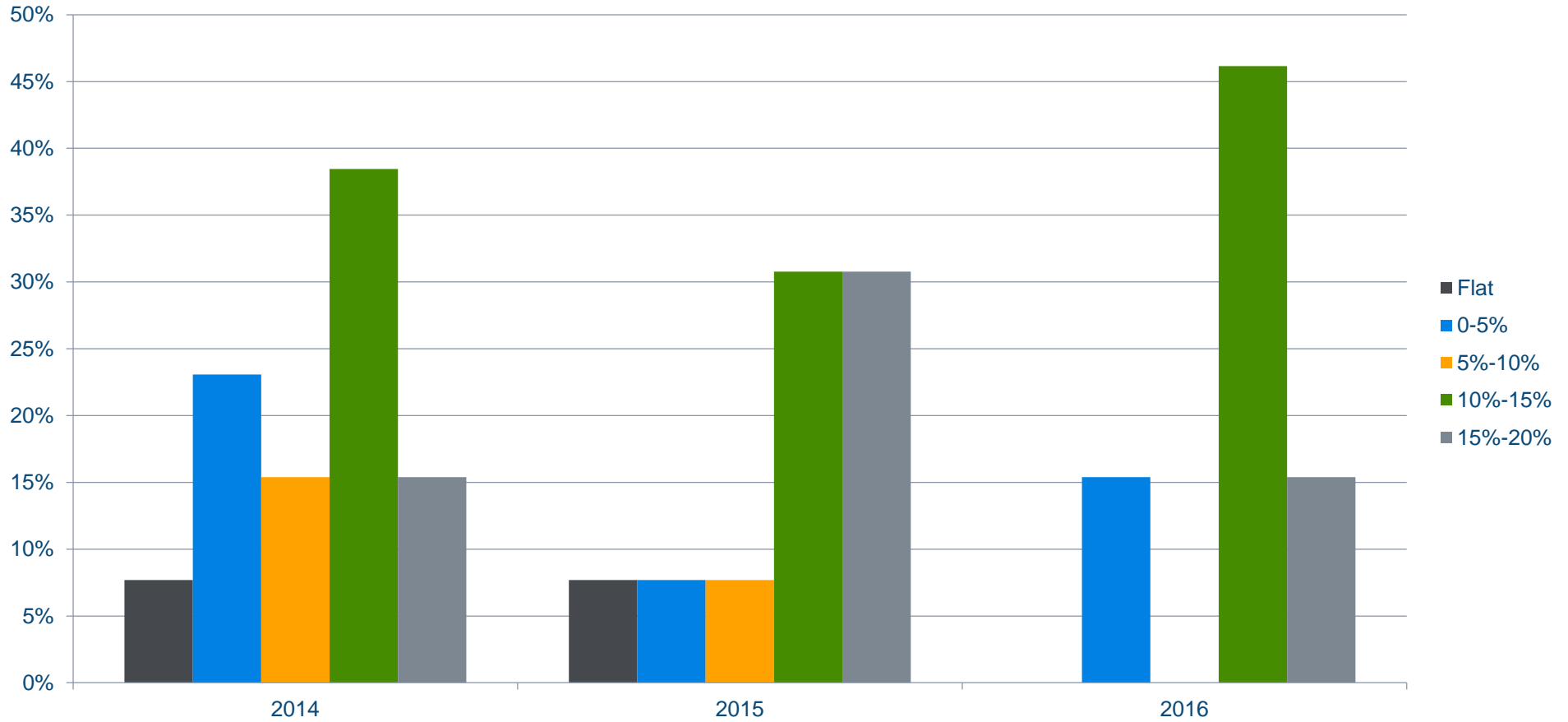
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What level of rate increase do you believe the market applied to private cars in the following years?



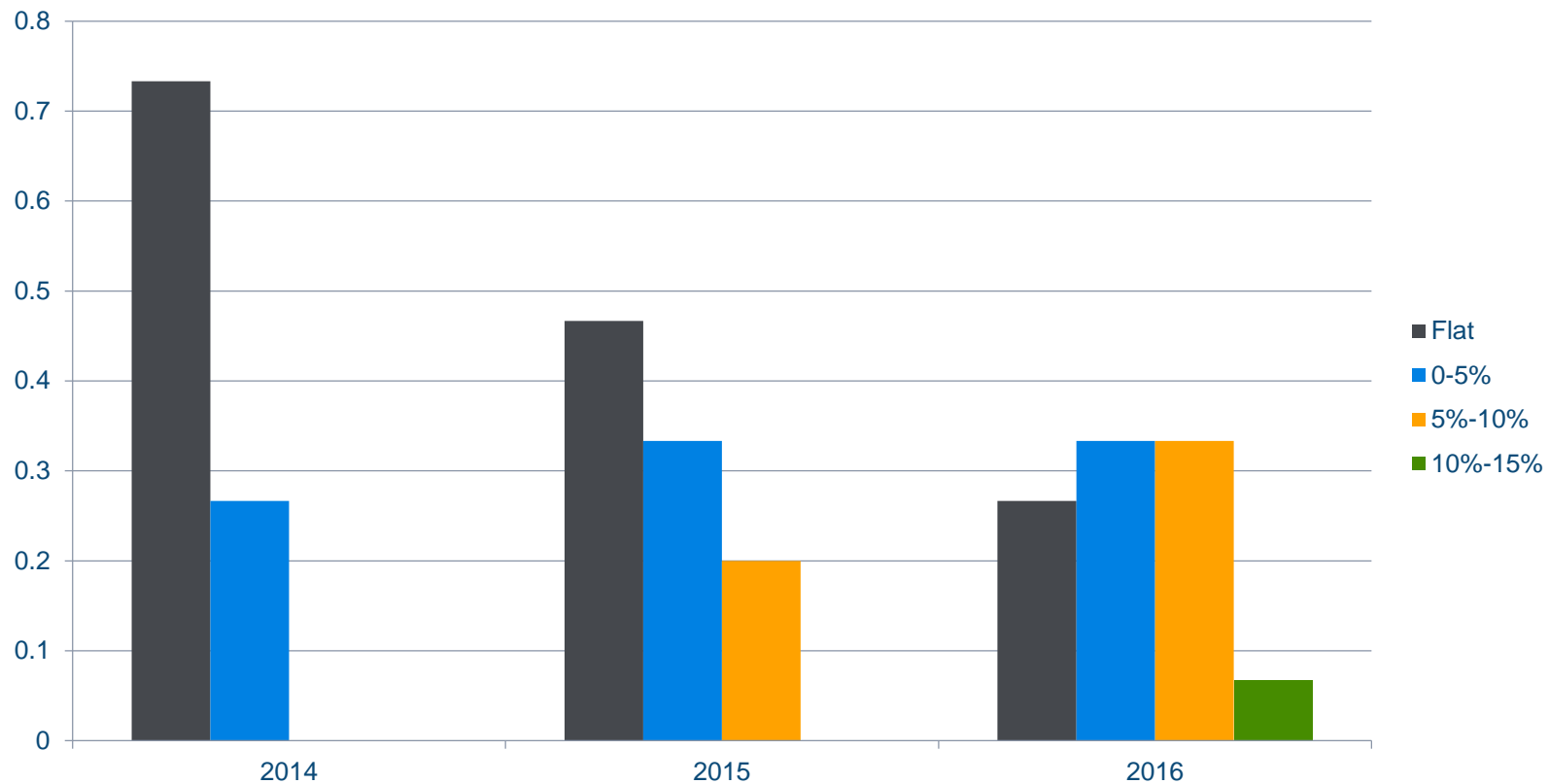
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What level of rate increase do you believe the market applied to Liability in the following years?



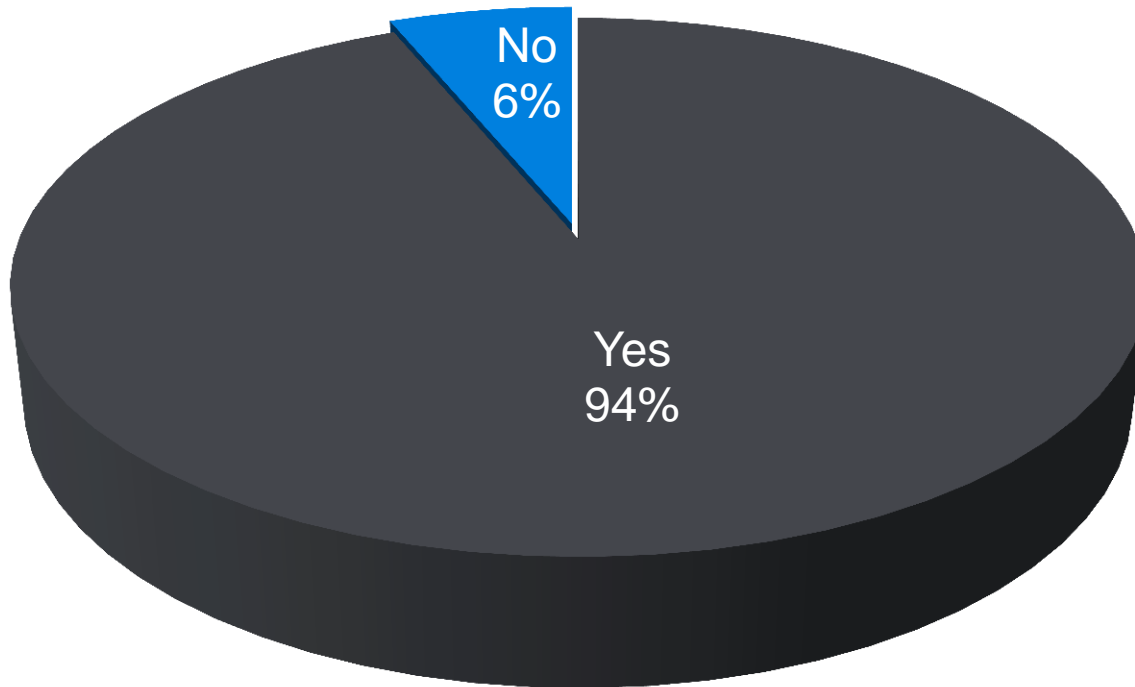
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What level of rate increase do you believe the market applied to Household in each of the following years?



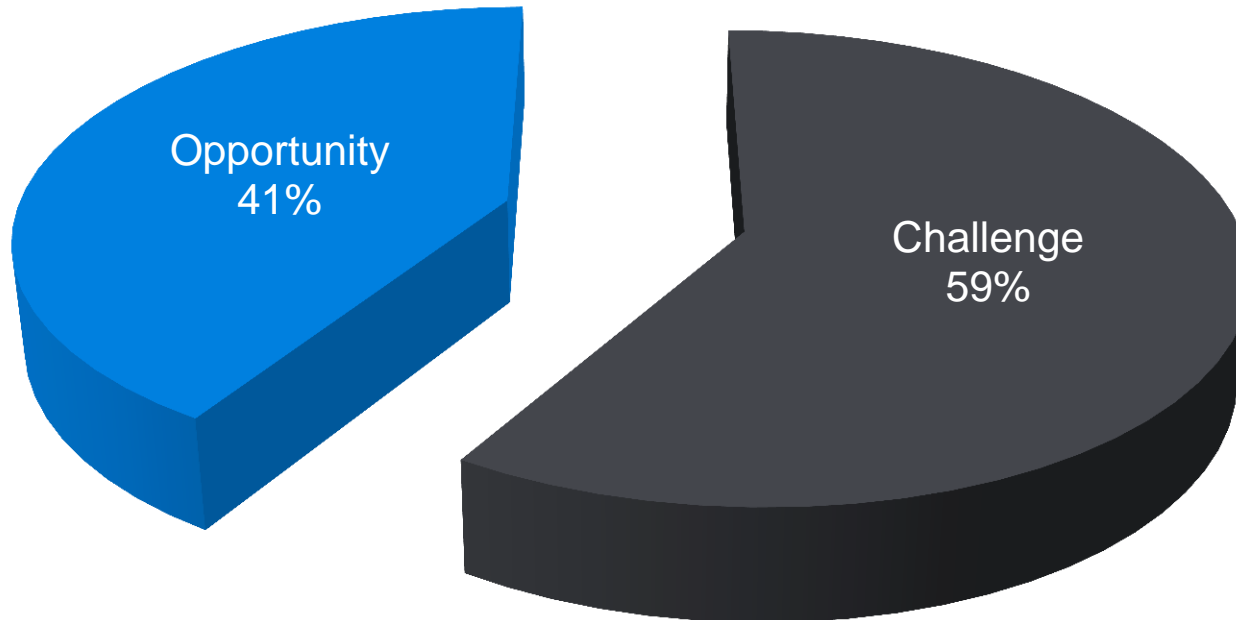
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Is there value in more transparency on market performance?



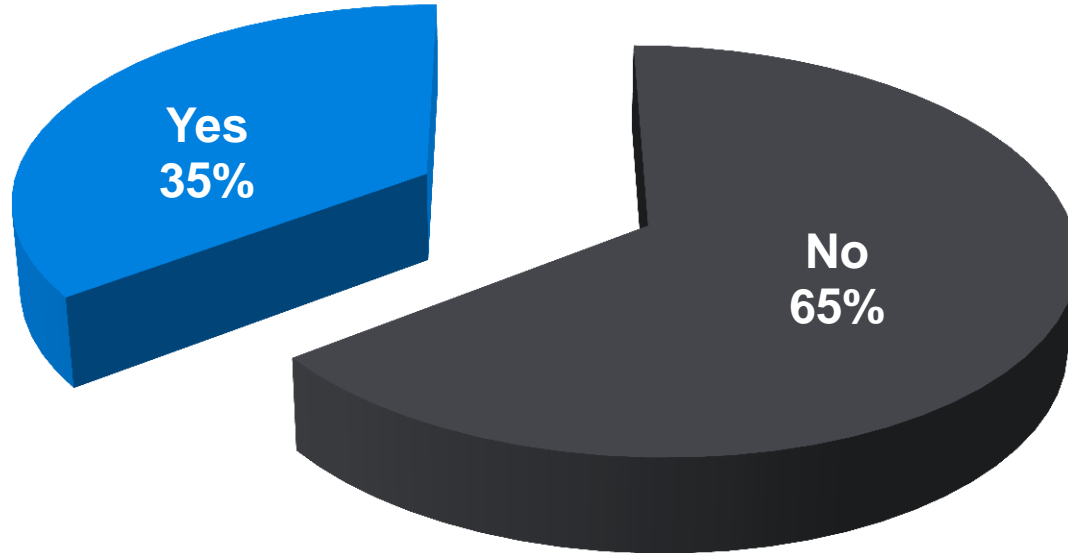
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Will Brexit pose an opportunity or a challenge for the industry?



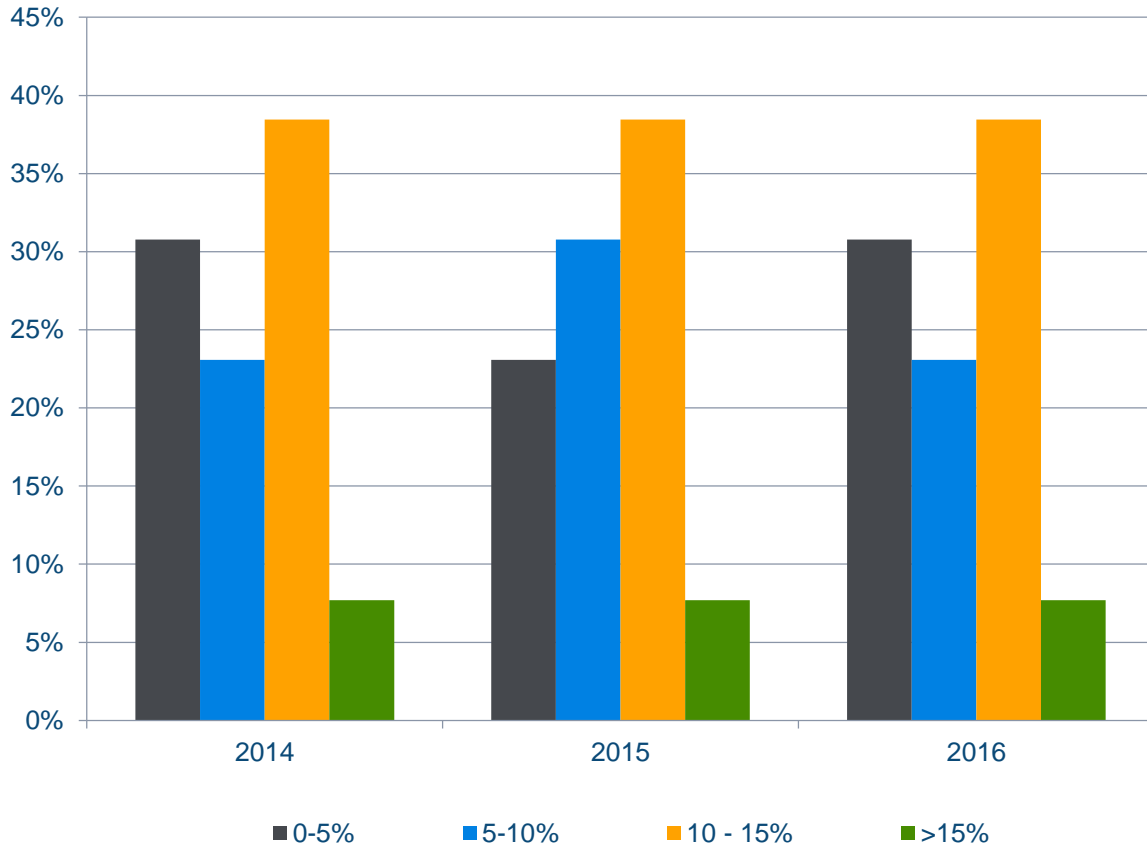
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Will the Government impose mandated flood cover in the next 3 years?

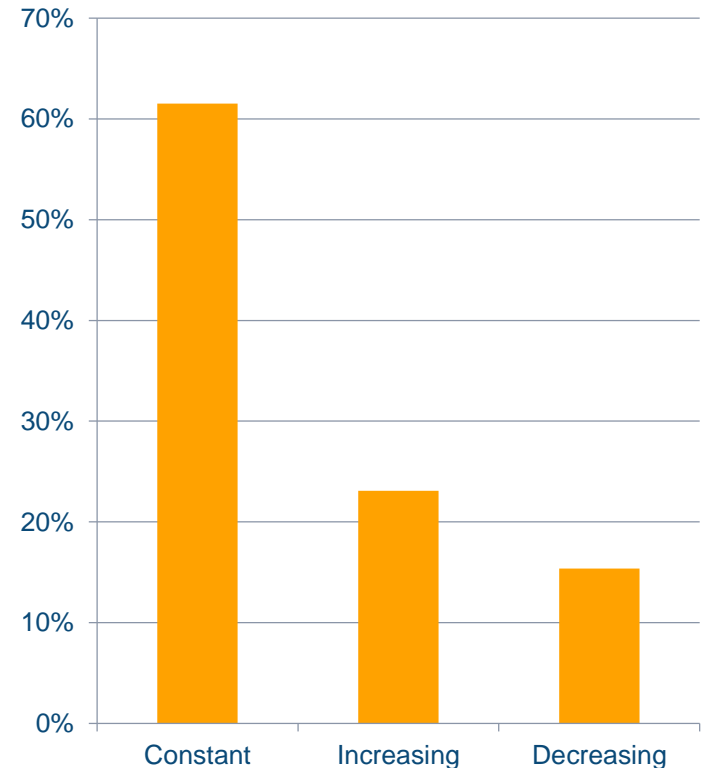


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What percentage of incurred do you believe related to fraud in each of the following years?

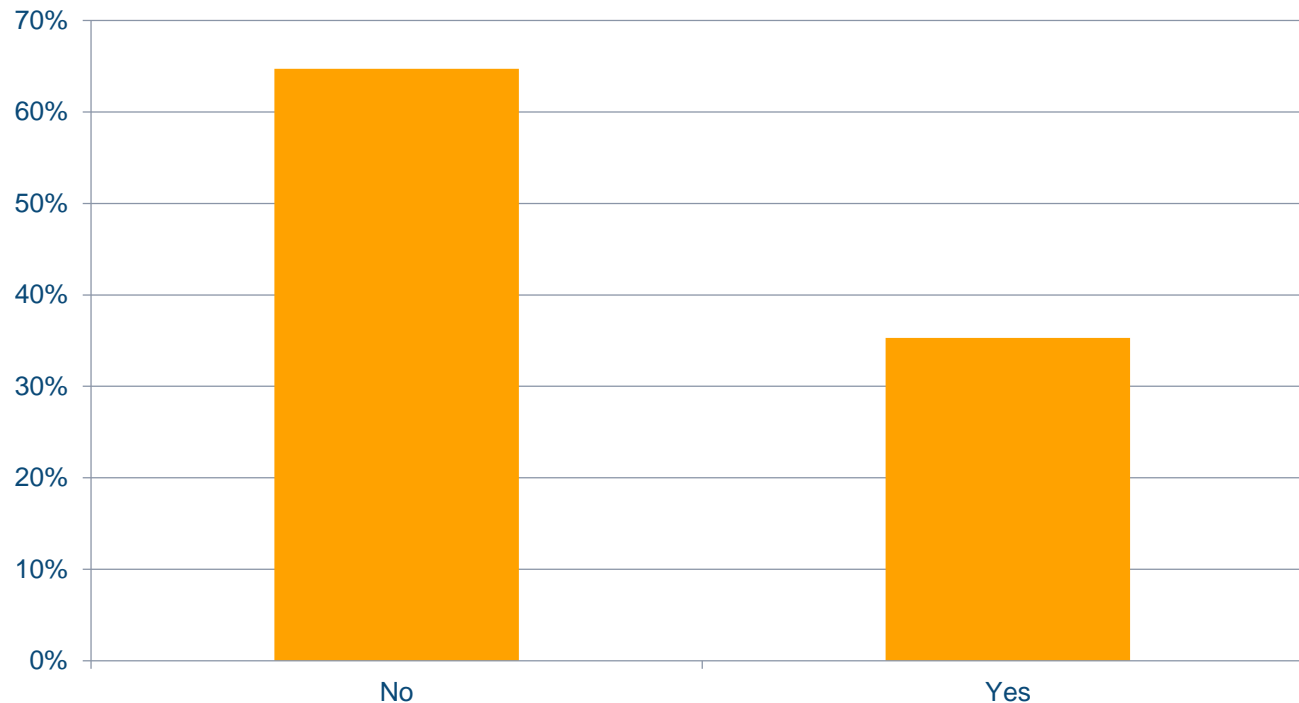


General Trend



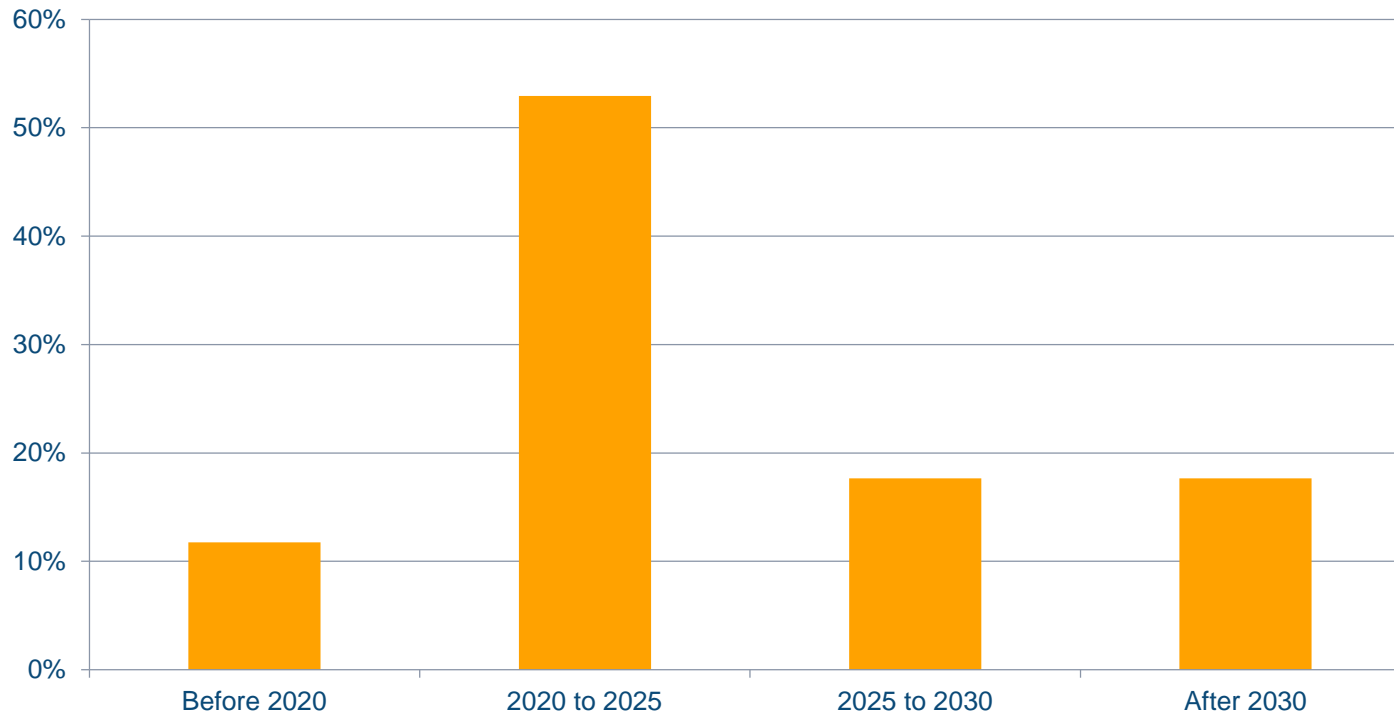
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Do you think Periodic Payment Orders (PPOs) will be introduced for insurance companies in 2017?



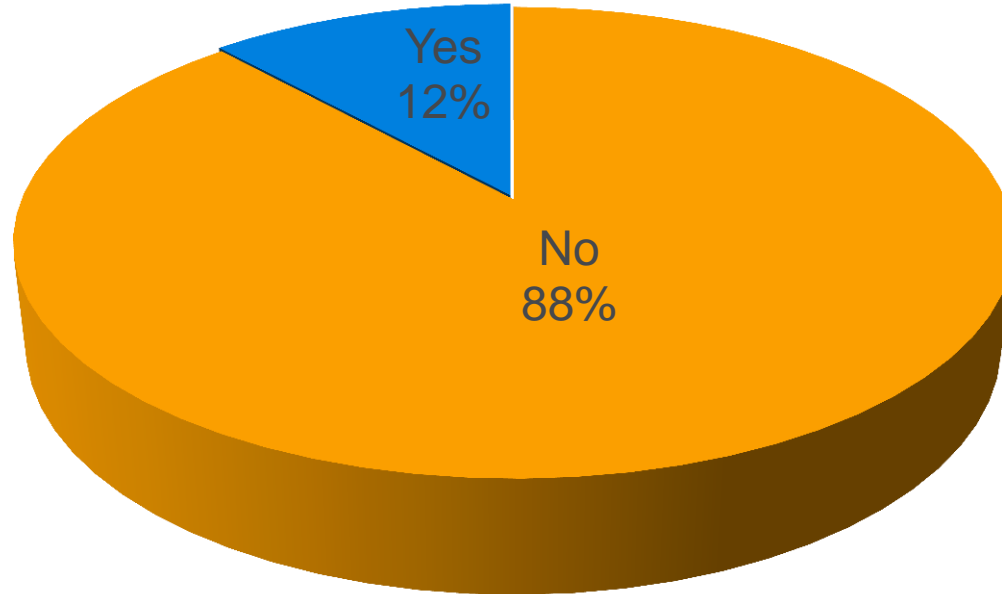
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When will we see the first fully autonomous car sold for private use in Ireland?



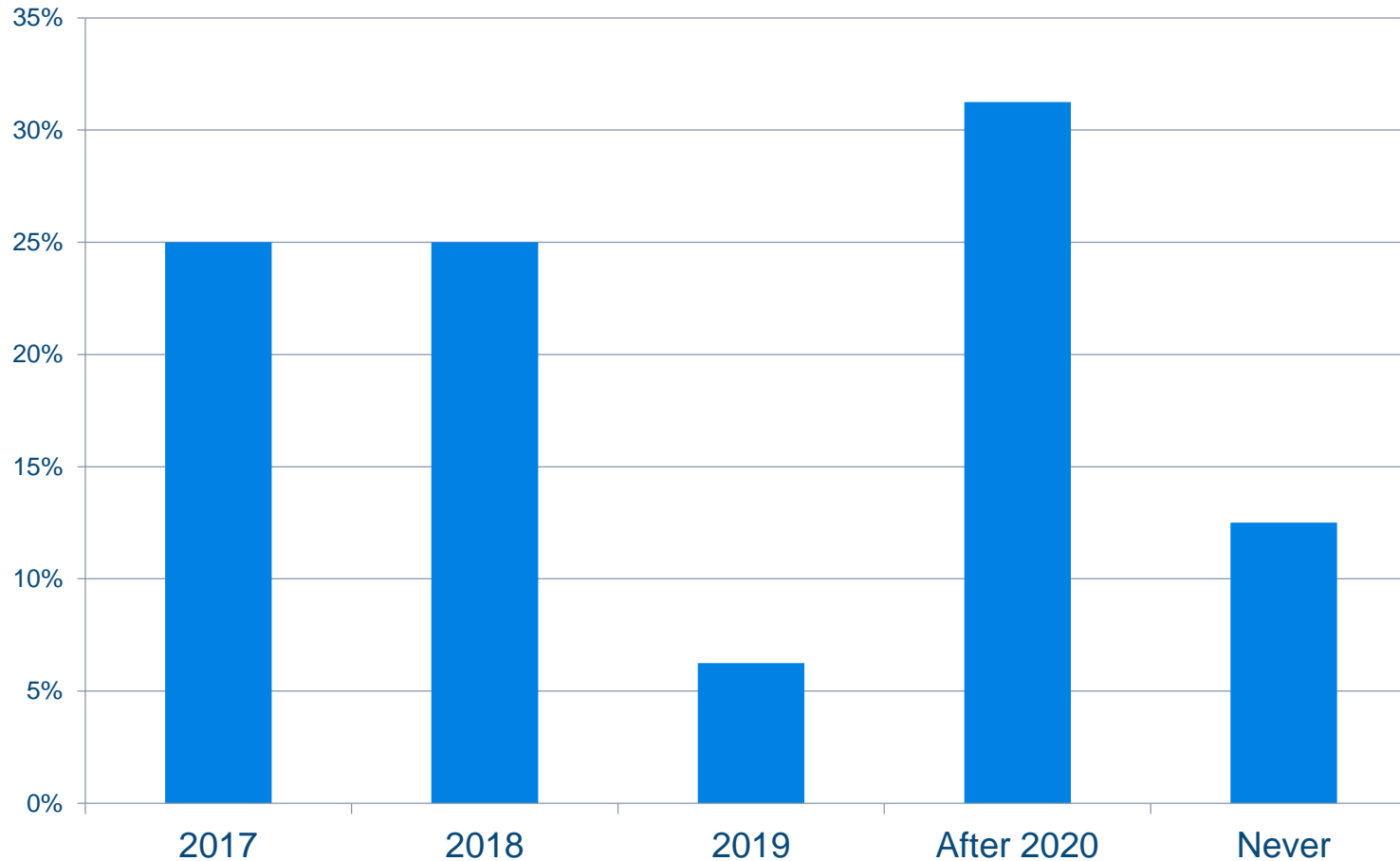
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Will insurance premiums for new conventional cars become unaffordable once driverless cars are introduced?

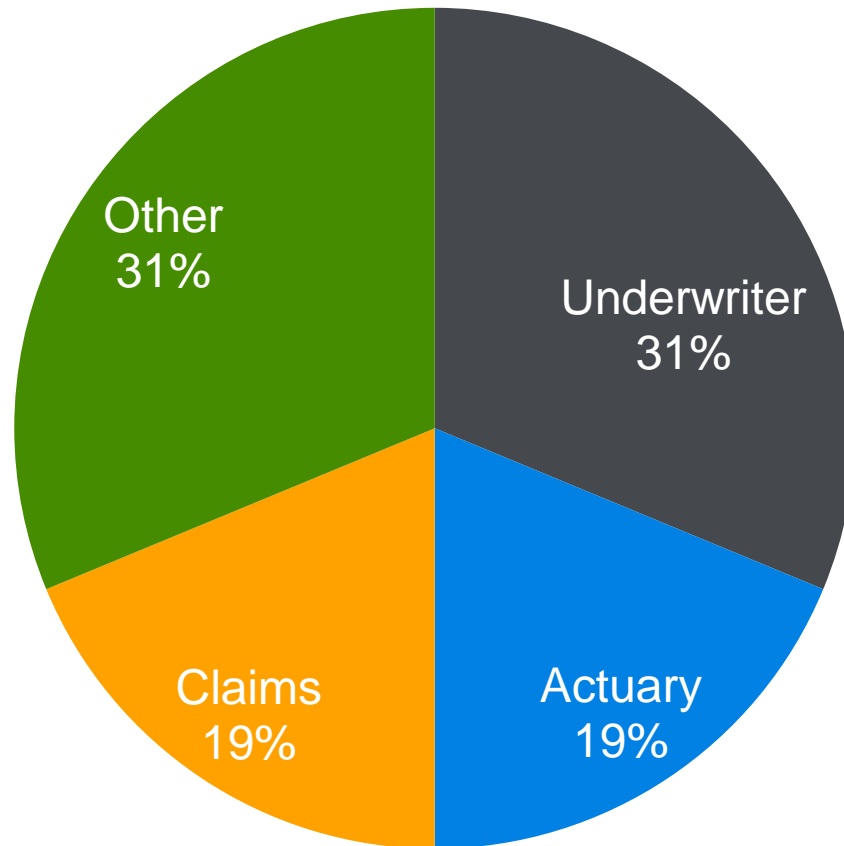


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When will safety technology begin to impact motor claims frequency?



Milliman Industry Survey – participant profile





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These slides are for general information/educational purposes only. Action should not be taken solely on the basis of the information set out herein without obtaining specific advice from a qualified adviser.

Thank you

Ger Bradley

3 November 2016