

Women make up 70% of public liability injury claims

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WOMEN ACCOUNT for 70 per cent of all public liability injuries, according to new figures produced by the statutory body that adjudicates on personal injuries claims.

However, Patricia Byron, chief executive of InjuriesBoard.ie, said she did not believe that women were more accident-prone or inclined to sue.

It is the first time that InjuriesBoard.ie, formerly known as the Personal Injuries Assessment Board (PIAB), has given a detailed breakdown.

"We can't say definitively why, but there are more women out and about in areas where accidents are more likely to happen," Ms Byron said.

"Similarly there are more men in the work environment doing manual jobs," she added, referring to the fact the gender imbalance is reversed in the case of workplace injury claims, where men account for 70 per cent of all claims.

Almost a quarter (24 per cent) of all injuries occur in shops and other retail outlets, significantly more than in pubs, clubs or restaurants (19 per cent) where theoretically the imbibing of alcohol could contribute to people falling or hurting themselves a lot more.

Sports clubs, gyms and cinemas are also potentially dangerous places, accounting for 13 per cent of all personal injuries.

Over a quarter of all personal liability awards were made against local authorities and 6 per cent against transport and utility services. Slips, trips and falls account for two-thirds (67 per cent) of all injuries.

Other causes included being struck by a falling or a flying object (11 per cent), being injured by machinery (5 per cent), burns/scalding (2 per cent) and food poisoning (1 per cent).

Sprains (40 per cent) are the most common injury followed by bruising (32 per cent), fractures (29 per cent) and lacerations (25 per cent).

The total value of awards in 2007 and 2008 was €65.4 million and the average award was €22,865.

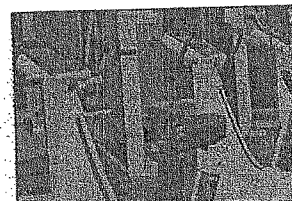
People in Dublin are 32 per cent

more likely than elsewhere to sue while those in Connacht-Ulster are 44 per cent less likely to sue.

Ms Byron said measures such as the Civil Liability and Courts Act, which has swingeing insurance fraud measures, and the anti-fraud campaign by the insurance industry had kept "compo culture" under control.

There was no reason to believe that Dublin residents were more litigious, she added.

"One could never rule that there will be a small minority who will attempt to claim more than they are entitled to, but there are measures in place to deal with them," she said.



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