



Personal Injuries Assessment Board case study

The Personal Injuries Assessment Board (PIAB) is a statutory body responsible for the independent assessment of personal injury compensation claims from victims of workplace, motor and public liability accidents. Capita Customer Solutions delivers all their front-end claim administration activities, including a multi-channel contact centre, from our dedicated Service Centre in Clonakilty, Co. Cork.

Our claim administration services include; claim receipt, logging and acknowledgement, claim file collation, full customer service including all inbound and outbound communications, invoicing, payment processing, debt recovery, document management (including scanning and archiving) and medical appointment scheduling. In 2015 we handled in excess of 56,000 telephone calls, 110,000 emails and 500,000 documents in total and scheduled 400-500 medical appointments per week. We also manage Webchats and web call-backs as part of our contact centre delivery.

As well as our outsourced model, we have provided a team of insourced insurance professionals on a temporary basis to PIAB. Our insourced personnel are located on the client's premises and supplement the team that provides a full claims assessment service. Whilst sourced and employed by Capita Customer Solutions, this team works very closely with the PIAB teams in Dublin and this highly flexible model has proven very successful in meeting the on-site needs of PIAB.

Capita Customer Solutions has worked with PIAB since 2004 and throughout this time the focus has not only been on delivery of services but to enhance this service and the customer journey as much as possible. The process is administrative and deals with highly sensitive and important information in

relation to personal injury claims. Each case has to be managed individually and our job is to ensure that all information is correct, that communications between all parties is captured and recorded. The legal and sensitive environment that we operate in means that the processes and controls we have put in place have been established to protect the integrity of the service and to meet the needs of claimants, respondents (predominantly insurers) and the State.

To ensure that the process is effectively managed we operate a culture and business practice of Continuous Improvement and Operational Excellence. We continuously work with PIAB to identify areas that can be enhanced to improve the service to all stakeholders, be it in the form of process change, investment in technology and continuous upskilling of our people. Internal assessment and quality checks are a key factor of this contract. Continuous review of our internal operations and process has proven to be an effective way to deliver a strong team and a successfully delivered service.

The PIAB process requires the management of multiple stakeholders in the process and Capita Customer Solutions has been at the forefront of initiatives to streamline and enhance the claimant's experience since the scheme's earliest days, whilst minimizing risk to all stakeholders. Projects have involved enhancing the document workflow and management, payment process enhancements and system platform changes.

Ultimately, our performance and the success of PIAB is gauged by the benefits delivered to the public and the savings generated for the Exchequer. By any standards the scheme is a recognised national success story.



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Since 2004:

- Over €1 billion has been saved (both directly and indirectly) through the removal of third parties from the personal injuries process
- Processing times have been shortened to an average of nine months from the three years claimants would previously have had to wait under the old courts system
- The administration cost has been reduced to 7.3% of the award value while litigation costs are believed to have increased to over 50%.
- The efficiencies and year-on-year decrease in administration costs enabled PIAB to reduce the claimant's fee from €50 to €45 and the respondent's fee from €850 to €600 in recent years.

Capita Customer Solutions is proud of our partnership with PIAB and our contribution to this success story to date.

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