

Insurance & Risk Update: Book of Quantum v New Judicial Guidelines

Change is coming! The new Judicial Council Guidelines for personal injuries looks set to have a big impact on the conduct (and cost) of insurance claims. We have conducted an analysis of the guidelines and created a handy guide to the awards some of the most common injuries can expect to achieve. We have also included a note on some of the injuries overlooked by the Book of Quantum, which form a significant part of the guidelines.

Knee Injury



| Category | Book of Quantum | Judicial Guidelines |
|----------|--------------------|---------------------|
| Minor | Up to €14,800 | €500 to €12,000 |
| Moderate | €16,900 to €23,400 | €15,000 to €35,000 |
| Serious | €24,000 to €75,600 | €35,000 to €55,000 |
| Severe | €65,700 to €81,600 | €55,000 to €110,000 |

Ankle Fracture



| Category | Book of Quantum | Judicial Guidelines |
|----------|--------------------|---------------------|
| Minor | Up to €54,000 | €500 to €20,000 |
| Moderate | €39,100 to €87,600 | €20,000 to €45,000 |
| Serious | €79,900 to €89,300 | €45,000 to €70,000 |
| Severe | €80,500 to €93,300 | €70,000 to €100,000 |

Neck Injury



| Category | Book of Quantum | Judicial Guidelines |
|----------|-------------------|---------------------|
| Minor | Up to €19,400 | €500 - €12,000 |
| Moderate | €20,400 - €30,200 | €12,000 - €23,000 |
| Serious | €34,200 - €52,500 | €35,000 - €70,000 |
| Severe | €44,600 - €77,900 | €70,000 - €150,000 |

Back Injury



| Category | Book of Quantum | Judicial Guidelines |
|----------|-------------------|---------------------|
| Minor | Up to €18,400 | €500 - €20,000 |
| Moderate | €21,400 - €34,400 | €20,000 - €35,000 |
| Serious | €32,100 - €55,700 | €20,000 - €55,000 |
| Severe | €52,300 - €92,000 | €50,000 - €140,000 |

Shoulder Injury



| Category | Book of Quantum | Judicial Guidelines |
|----------|-------------------|---------------------|
| Minor | Up to €33,500 | €500 - €12,000 |
| Moderate | €22,000 - €60,900 | €18,000 - €35,000 |
| Serious | €48,800 - €76,700 | €40,000 - €75,000 |
| Severe | €50,100 - €83,900 | €100,000 - €150,000 |

Wrist Injury



| Category | Book of Quantum | Judicial Guidelines |
|----------|-------------------|---------------------|
| Minor | Up to €43,500 | €500 - €18,000 |
| Moderate | €21,900 - €75,500 | €20,000 - €40,000 |
| Serious | €54,200 - €70,100 | €40,000 - €60,000 |
| Severe | €68,000 - €78,000 | €60,000 - €80,000 |

New Additions:

Non-Facial Scarring



| Category | Book of Quantum | Judicial Guidelines |
|------------------|-------------------|--|
| Minor - Moderate | €1,000 to €40,000 | Minor cosmetic deficit |
| Serious | €30,000 - €80,000 | Disfiguring scar or number of noticeable scars |

Facial Scarring



| Category | Book of Quantum | Judicial Guidelines |
|----------|---------------------|---|
| Minor | €500 to €7,000 | Effect is minor only |
| Moderate | €7,000 to €30,000 | Does not markedly affect appearance |
| Serious | €30,000 to €60,000 | Visible at conversational distance |
| Severe | €60,000 to €200,000 | Disfiguring with psychological reaction |

Damage To Hair



| Category | Book of Quantum | Judicial Guidelines |
|------------------|--------------------|---|
| Minor - Moderate | €500 - €12,000 | Bald patches – includes stress induced alopecia (2 year recovery) |
| Serious - Severe | €12,000 to €22,000 | May be larger award in cases of significant psychological disability/ requirement for surgical intervention |

Chronic Pain (Complex Regional Pain Syndrome)



| Category | Book of Quantum | Judicial Guidelines |
|----------|--------------------|--|
| Moderate | €35,000 to €65,000 | Prognosis of some future improvement – may have resumed employment |
| Severe | €65,000 to €95,000 | Reduced/eliminated ability to work, psychological problems may be present, may have spread |

Psychiatric Damage Generally



| Category | Book of Quantum | Judicial Guidelines |
|----------|---------------------|---|
| Minor | €500 to €15,000 | Full recovery will be achieved – modest or no intervention required |
| Moderate | €15,000 to €40,000 | Marked improvement by trial date – good prognosis |
| Serious | €40,000 to €80,000 | Significant problems but prognosis more optimistic than “severe” category |
| Severe | €80,000 to €170,000 | Very poor prognosis |

Post Traumatic Stress Disorder



| Category | Book of Quantum | Judicial Guidelines |
|----------|---------------------|--|
| Minor | €500 to €10,000 | Resolved within 2 years |
| Moderate | €10,000 to €35,000 | Largely recovered, not grossly disabling |
| Serious | €35,000 to €80,000 | Significant disability for foreseeable future – some recovery expected |
| Severe | €60,000 to €120,000 | All aspects of life affected, permanent effects |

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