Westmeath County Council – NOAC 23rd September 2025

Follow up Questions and Answers

As part of the NOAC Scrutiny Meeting with Westmeath County Council held in the Custom House on 23rd September 2025, the NOAC Secretariat followed up with officials with the local authority to gather further information on the back of the meeting.

Below is a question taken from the transcript of the meeting, with follow up information provided by the local authority.

Question:

Transcript: Page 33

Kathleen Holohan

Okay, yes. But just then, in terms of public liability — in 2024 you had a cost of settled claims per capita of €14.29. euro. That's M3. National average was €13.74. Your figure in 2023 was €9.76 euro. So, I'm just wondering, was there a particular reason, and is there anything you've had to do to address that?

Mr. Michael Hand

Yeah, well, not that I'm aware of now, Kathleen. They didn't, when I presented to the audit committee — because I'm responsible for insurance administration also — nothing highlighted to me as to why it jumped. But I can have a look at that.

Response:

As the NOAC KPI relates to claims settled in the period rather than incurred in the period, fluctuations in cost per capita relate to the nature of the individual claims rather than anything the Council has done on public safety or other activities. The nature of a claim drives the lifecycle of the claim, the year it falls for settlement, and ultimately the NOAC KPI.

On average it takes three to five years to process a typical claim if it goes all the way to court hearing, but claims of a more serious nature, or claims where there is a difficulty to reach agreement could take much longer. In some cases claimants can be slow to push the process and insurers may deploy strategies which could also affect claims lifecycle.

In conclusion there is a myriad of things that can affect the lifecycle of claims, but we can say when talking about the lifecycle, the influences lay outside of the Council.

Ends.