

Personal Injury Discount Rate in Scotland – Government Actuary's report



The Government Actuary has published his determination of the [Personal Injury Discount Rate in Scotland](#), following completion of his review on 27 September 2019. The report concludes the discount rate should remain unchanged at RPI – 0.75%.

This rate is used to determine lump sum damage awards to people who make legal claims after suffering personal injuries.

Where a claim for future losses is settled as a single cash amount, the assessment of future losses and costs is converted into a lump sum allowing for the:

- period over which losses and costs are expected to be met
- assumed investment return that a pursuer expects to earn on the lump sum award

This assumed investment return is the Personal Injury Discount Rate.

The report has been prepared in accordance with the requirements of the Damages (Investment Returns and Periodical Payments) (Scotland) Act 2019 and the letter of engagement received from the Minister for Community Safety dated 25 June 2019. It follows on from the September 2018 report for Scottish Government on [the personal injury discount rate analysis](#) .

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