

# Annual Report 2024





# Who We Are and What We Do

**We are the independent State Body established in 2004 to support the fair, prompt, and transparent resolution of personal injuries claims without the need for unnecessary litigation.**

Through the Injuries Resolution Board, personal injuries claims can be resolved impartially without the need for many of the costs and time associated with litigation. We are a self-funded public body and a key pillar in contributing to reform of the insurance sector and the personal injuries environment. We generate millions of euros in savings which would otherwise be spent on pursuing claims through litigation, in turn leading to higher costs for parties involved in claims and ultimately to policy holders, communities and businesses.

We independently facilitate the resolution of personal injury claims through our neutral, impartial mediation and/or assessment services for compensation for injuries sustained as a result of:

- **Motor/ Road traffic accidents**
- **Employer/ Workplace accidents**
- **Public Liability accidents**
- **Garda Compensation Scheme**

Every claim which is not settled early is legally required to be submitted to the Board. At application stage, those making the claim can opt-in for mediation. It's then for those against whom the claim is being made to agree to the Injuries Resolution Board's mediation and or/assessment services.

Our assessment and mediation services are fair, independent and non-adversarial and we use the same Guidelines as the Courts to calculate levels of compensation. Our services lead to quicker, consistent and lower cost resolution of claims benefiting all parties and society. The Injuries Resolution Board also collects and analyses data on personal injury claims and awards to help contribute to greater transparency and inform policy and decision making in this area.

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# Chairperson and Chief Executive Statement



2024 was a momentous year for the Injuries Resolution Board as it marked 20 years since the organisation was first established, 20 years of us resolving claims for the good of all.

The personal injuries environment has changed a lot since 2004, and the role of the organisation has grown and evolved over the years. In our 20-year history we have saved over €1.2 billion in legal costs as a result of claims not entering litigation and being successfully resolved by the Board.

**In 2024 we continued to build on these successes, with a further €76 million in avoided legal costs delivered from accepted awards and our new mediation service now available for employer, public and motor liability claims.**

Our 20-year anniversary offered an important opportunity to reflect on two decades of progress, growth, and reform within Ireland's personal injury landscape, but also an opportunity to focus on how the Injuries Resolution Board can provide more public value into the future and do more to deliver even greater impact through our services.

Since our establishment, the Injuries Resolution Board has dealt with more than half a million injury claim applications, delivered nearly 200,000 assessments for compensation, with awards of over €4 billion. But it's essential to remember that behind these numbers are real people, many of whom sustain serious or life changing injuries in accidents at work, on our roads, and in our public spaces.

Real lives, like that of a person who received over €600,000 for life altering injuries sustained in a workplace accident. This compensation covered future therapies, mobility aids, and home modifications, and hopefully helping the person regain independence.

Our 20th year saw us rolling out our new mediation service to public and motor liability claims. While still in the early stages of implementation, the potential for mediation is already clear. The initial opt-in rate for the mediation service of 35% among claimants is very strong and shows the potential for the service which can deal for the first time with issues such as liability and can be much quicker and effective in resolving claims.

On average, so far mediated claims are resolved within just 3 months without the adversarial and costs of litigation.

The real impact is on real lives, like that of an employee who suffered a serious crush injury to their hand at work and agreed compensation through mediation within three months. Mediation gives resolution to the employee but also provides a much more effective resolution method for the respondent, the business behind the claim.

Another key achievement has been the progress of the Garda Compensation Scheme, now under our remit. Over 800 Garda Compensation Scheme claims have been submitted to the Board, with 83% of the assessments made to date being accepted by both parties with an average resolution time of 6 months. This compares to a process whereby all claims were previously made to the High Court and took many years to resolve at significant cost. The impact is a quicker, less adversarial resolution for those who serve and protect our communities and significant savings for the State in terms of legal costs.

The real impact is the impact on the real lives of those injured – such as that of a Garda who sustained injuries to their lower limbs requiring surgical intervention and who received compensation within 5 months under the Injuries Resolution Board.

Another significant development during the year was a landmark ruling from the Supreme Court upholding the constitutionality of the Personal Injuries Guidelines. The Guidelines were introduced to create transparency, consistency and certainty in awards regardless of the settlement channel. So far, the Injuries Resolution Board has assessed tens of thousands of claims using the Guidelines. The real impact of the Guidelines is not just the award value, but the systemic cost and time saving for both claimants and respondents in not entering into costly, lengthy and stressful litigation.



The certainty and consistency created by the Guidelines should enable more claims to be resolved early and within the Injuries Resolution Board. 2024 has seen our acceptance rate rise again for the 2nd year in a row to 50%. While for the third year in a row the number of respondents consenting to use our services (those a claim is against) has been over 70% demonstrating growing trust in our system.

The trend in the total volume of claims is another positive from 2024. Total claims volumes rose by only 3% with just over 20,800 claims. This is still some 35% less (excluding Garda Compensation claims) than 2019 pre-covid and pre the introduction of the Guidelines. With the number of claims applications below 21,000 for the last 4 years compared to a steady 30,000 per annum in the years prior to this, it suggests a very changed environment for claims in Ireland which is not driven by the impacts of Covid but a more fundamental shift in the overall claims landscape. This is reflected also in the €168 million awarded in compensation by the Injuries Resolution Board last year, which is down from €275 million in 2019 representing a 39% reduction in six years.

While there has been significant progress made since our establishment, the personal injuries landscape needs to keep evolving and we still need to see that many of the changes have systemic impact so there are more claims resolved at Injuries Resolution Board level and less claims within the litigation system. This requires collaboration, debate and co-operation. In 2024 we hosted a Conference to mark 20 years since our establishment to reflect on progress in this time and also to focus on what we need to do together for the next 20 years. We were incredibly appreciative to have contributions from Irish and international speakers with significant experience in this area and to also engage with so many of our stakeholders on the day. Our relationships across the insurance sector, legal community, and broader stakeholder network remain critical to navigating these complexities.

Data and research are also critical to insurance reform, promoting competition in the sector and accident prevention. 2024 saw further growth of our research function which is now a key part of our functions and a valued source of independent, trusted data on personal injuries. Four reports issued during the year, giving new and critical insights in areas such as childcare as well as being vital in terms of measuring impacts of insurance reform measures.

The year ahead will bring with it more change, a new Action Plan for Insurance Reform, and potential changes to the Guidelines. It is important that as we embrace further change that the progress and momentum built over that last number of years is not lost, but built upon so that individuals, small businesses, community groups, childcare and leisure facilities and every single sector in the country can thrive.

As a core actor in this area, the Injuries Resolution Board remains committed to supporting reform for the benefit of all, while delivering impartial, effective and innovative injury resolution services for individuals.

We would like to express our sincere gratitude to those who have worked with and supported the Injuries Resolution Board over the past 20 years, helping to support delivery of our services to those injured through no fault of their own while also delivering for society. Over the years wonderful people have served on the Board and contributed to the progress and success of our organisation. Thanks also to all the medical professionals and other service providers who support us in delivering our service.

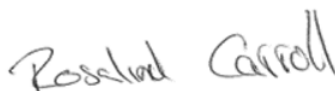
None of our achievements would be possible without the dedication and expertise of our staff. As we grow and adapt to the evolving landscape, our people remain at the core of everything we do. Their expertise and dedication ensure that we continue to make an impact, delivering for our customers, while embracing innovation and change.

We would like to take this opportunity to thank the former Chair, Dermot Divilly for his stewardship, commitment and expertise and experience in leading the Board for 10 years. We would like to extend our thanks and gratitude to outgoing Minister, Dara Calleary, and all who work in the Department of Enterprise, Trade, and Employment for their unwavering support and partnership throughout the year.

Finally, our sincere appreciation to the members of our Board for their support, commitment, and contribution throughout 2024.



**Tom Coughlan**  
Chairperson

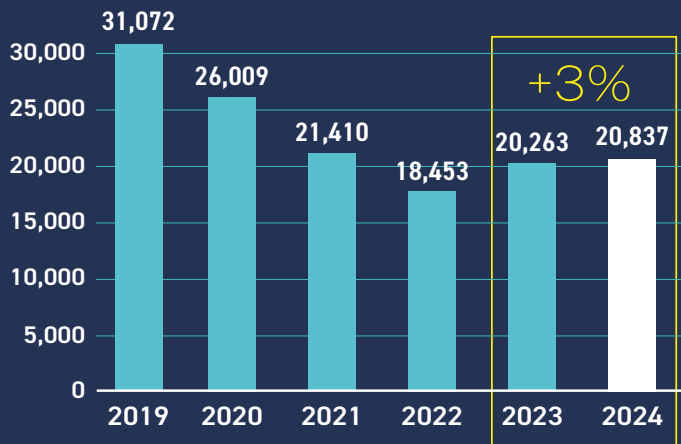


**Rosalind Carroll**  
Chief Executive

July 2025

# 2024 at a Glance

## Claim Applications



Claims  
33%  
lower  
than  
2019



**3% increase** from 2023, indicating that claim volumes are stabilising. Claim volumes are **33% lower than 2019**

**20,837**

Claims  
submitted  
in 2024  
+3% on 2023

## Trends in Awards

	2020 Median Award Values	2024 Median Award Value	% decrease between 2020 and 2024
<b>Motor Liability</b>	€17,975	€12,541	-30%
<b>Employer Liability</b>	€23,447	€16,255	-31%
<b>Public Liability</b>	€20,645	€13,660	-34%
<b>Garda Compensation</b>	N/A	€15,193	N/A

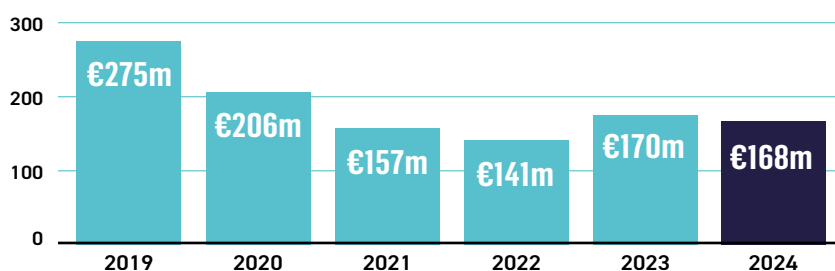
The median award value in 2024 remains **29% lower** than the median award in 2020

€18,459  
2020 Median Award Value

€13,100  
2024 Median Award Value

-29%  
Overall Decrease

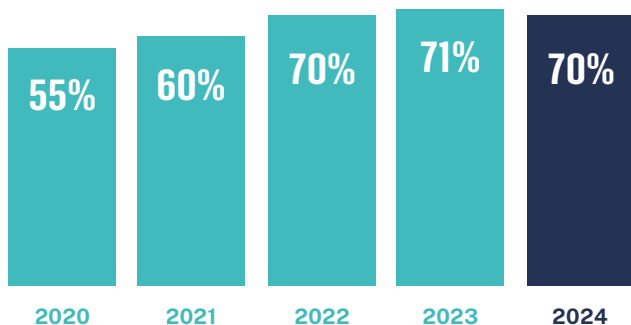
## Total Award Values



Total award values have decreased from over **€275 million** in 2019 to **€168 million** in 2024, representing a **39% reduction** over six years

## Consent rate

The % Respondents consenting to assessment/mediation

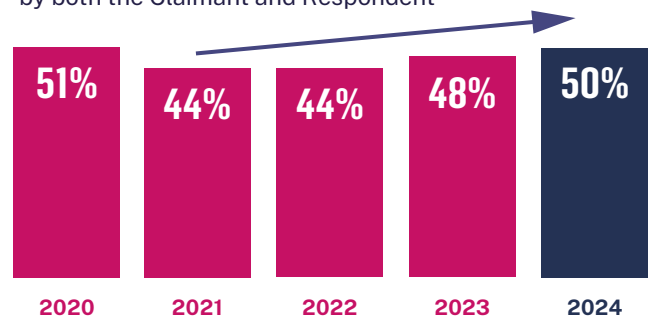


# €76m

**Saved in avoided costs** by the Injuries Resolution Board due to claims not proceeding to litigation in 2024

## Acceptance rate

The % Assessments which were accepted by both the Claimant and Respondent



**+** Higher acceptance rates mean more claims were retained and resolved by the Injuries Resolution Board in 2024

## Awards 2024 - Highest and Lowest

# €634,875

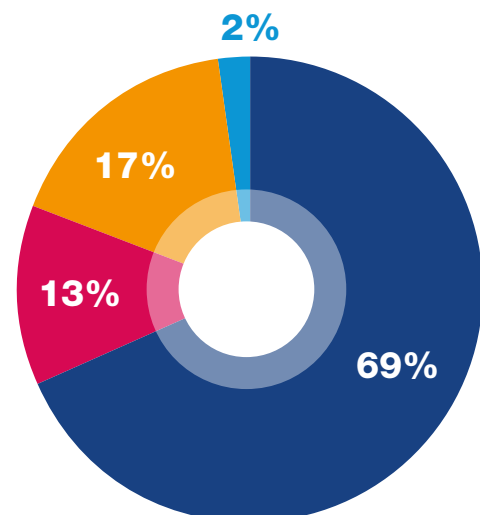
Highest Award in 2024

We deal with everything from minor to significant and fatal injury claims

# €69

Lowest Award in 2024

## Breakdown of 2024 Awards by Category



**Over half of all awards of compensation were made within 9 months**

**Average timeline to assess a claim in 2024**

# 11.2 Months



**Motor Liability**



**Employer Liability**



**Public Liability**



**Garda Compensation**

## Research Reports published in 2024

4



## Garda Compensation Scheme

519

Applications received

185

Awards made

6

Months to assess

83%

Acceptance Rate

**“Under the new scheme with the Injuries Resolution Board, claims are being resolved at a much quicker rate. Many of the claims to the Board were years old, some cases in excess of 15 years. It now takes an average of 6 months.”**

## Mediation Service Rollout

December 2023

Mediation service launched for Employer Liability claims

2024

May 2024

Mediation service extended to include Public Liability claims

December 2024

Mediation service extended to include Motor Liability claims

### A successful first year

35%

Claimant Opt-in rate

50%

agreement rate

3 months

for resolution on average

## 20th Anniversary



In 20 years we have dealt with over **535,000** applications, awarded compensation in almost **180,000** claims totalling over **€4 billion**, resulting in over **€1.2 billion** in avoided legal costs.

## 2024 Conference

We welcomed 150 delegates to our conference, *Twenty Years On – The Changing Personal Injuries Environment*, this full-day event featured presentations from our Chair, two Ministers of State, and a diverse panel of 18 speakers.





# Twenty Years – The Changing Personal Injuries Environment

2024 marked 20 years since the establishment of the Board. This anniversary was a significant milestone but also provided an important opportunity to reflect on how Ireland's personal injury landscape has evolved during this time, and how it continues to evolve now. It is clear looking back that the environment we are in today is very different to that of that of 2004, and while there are still many challenges to address across the personal injuries systems, progress has been made in many areas.

## Personal Injury Claims Environment before the Injuries Resolution Board

Before the establishment of what is now known as the Injuries Resolution Board, the impact of personal injury claims on society and the cost of insurance had become a key concern and the focus of much debate.

In 1990, Minister Desmond O'Malley highlighted that "claims in Northern Ireland were about a third of the cost in Ireland, resulting in significantly lower motor insurance premiums". While in the same year, the Guardian Royal Exchange reported underwriting losses of £60 million, citing that third-party insurance claims in Ireland were over six times higher than in the UK.

Seven years later and the issues of the cost of claims in Ireland continued to be a focus. The McAuley Report in 1997 found that the average Irish injury claim settlement was twelve times that of England, with an average claim in Ireland of £19,439 versus £1,609 in England.

The impact of these costs was and continues to be critical to our competitiveness as a country, to the ability of small and medium sized businesses to thrive and survive, for community and sports facilities to be available to society, but also for individuals being able to access everyday services at competitive rates. The impacts for public services in 1998 demonstrated the impacts the costs were having on the provision of critical services.

In a Seanad debate in 1998 Senator Mairin Quill stated "In the last decade some crucial projects in [Cork City] have been seriously underfunded or grossly delayed because so much of the annual budget had to be set aside to deal with the flood of personal injury claims ... The cost to Cork of personal injury claims represents a startling 15% of all the city's income from rates". While Senator Joe Costello highlighted the impacts on playgrounds, "We have had to close down virtually all the play centres or playgrounds in Dublin because we cannot allow children to play there as Dublin Corporation is not in a position to provide sufficient staff to undertake the supervisory role that would satisfy insurance claims which amount to huge sums".

Businesses were also heavily impacted, with the Small Firms Association showing Irish firms spent double the European average on insurance, and sectors like leisure activities faced liability insurance costs as high as 20% of payroll.

It is from this focus that the concept of establishing a personal injuries compensation board was borne, the purpose of which was to provide a quicker more efficient way of resolving claims that would represent better value for money and reduce the costs associated with personal injury claims.

## Establishment of the Injuries Resolution Board

In 2001, an interdepartmental working group, including representatives from IBEC, ICTU, and the National University of Ireland, was formed to consider and report on the establishment of a Personal Injury Compensation Board. By October 2002, then Tánaiste Mary Harney launched the Government's Insurance Reform Programme, and committed to the creation of what was the Personal Injuries Assessment Board (PIAB).

An interim Board was appointed in November 2002 with the passing of the Personal Injuries Assessment Board Act 2003 on December 19, 2003, and the Personal Injuries Assessment Board was formally established by Ministerial Order in April 2004.



The enactment of the Personal Injuries Assessment Board Act 2003 and establishment of the Board in April 2004 marked a significant milestone in personal injury reform in Ireland. The Board had a clear mission: to deliver compensation in a fair, effective and transparent manner and remove avoidable costs and support a sustainable compensation system for all parties and for society.

Under the legislative framework every claim in Ireland must be made to the Injuries Resolution Board in the first instance if not settled directly with the insurer or respondent at the outset.

The work of the Board was to independently assess compensation claims arising from motor accidents, workplace incidents, and public liability cases. The system was designed to benefit all parties to a claim by offering an impartial, and quicker resolution process while significantly reducing the legal costs and delays typically associated with court proceedings.

## Our Impact 20 years Later

We made our first assessment of compensation in March 2005 and 20 years later the Injuries Resolution Board has dealt with over 535,000 applications, made awards for compensation in almost 180,000 claims totalling over €4 billion in compensation. This has resulted in over €1.2 billion in avoided legal costs in that period, that is the costs that would otherwise have been paid to take the case through the litigation channel.

There has also been a significant change in the overall environment, we have gone from a peak of over 14,000 personal injuries cases being initiated in the high court in 2004 to less than 4,000 cases 20 years later. The court service annual report of 2005 showed that the number of personal injury cases peaked in 2004 with “over 800 summonses per day being issued during July” that year. This is a remarkably different environment.

However, the impacts are not just financial, since our establishment in 2004, we have helped over 100,000 accident victims resolve their personal injury claims through its non-adversarial process and in doing so, significantly reduced reliance on the more costly and lengthy litigation channel. That’s 100,000 personal injury claims that didn’t end up in litigation, representing over €1.2 billion in savings in avoided legal fees on accepted awards. More importantly, it reflects over 100,000 injured parties who received timely access to justice and their compensation sooner, enabling earlier access to rehabilitation and recovery support.

## The Personal Injuries environment continuing to evolve – Introduction of the Guidelines

The introduction of the Personal Injuries Guidelines in 2021 represented the single most significant change to the personal injuries environment since the Board was established. The Guidelines were adopted by the Judicial Council on the 6th March 2021, and brought into law with effect from the 24th April 2021. They set out the level of General Damages (damages for pain and suffering) that may be awarded in respect of varying types of personal injuries.

One of the core objectives of the Guidelines was to create consistency and certainty in awards no matter what the settlement channel. The Courts and the Injuries Resolution Board are required to follow the Guidelines when making decisions on awards or explain where they don’t do so.

The Injuries Resolution Board is the main implementor of the Guidelines as the vast majority of claims do not enter the court system, however, the courts’ interpretation of the Guidelines is very important to their overall implementation.

Given the significant reforms introduced by the Personal Injuries Guidelines, legal challenges were anticipated. Several cases have progressed through the courts, with two recent landmark decisions providing greater certainty, and they are welcome judgements. Significantly in 2024, the Supreme Court upheld the constitutionality of the Guidelines.

## Enhancement and Expansion of our Services

The Action Plan for Insurance Reform 2020 committed to enhancing and reforming the Injuries Resolution Board and the Board worked in partnership with the Department of Enterprise Trade and Employment on how the Boards’s powers could be enhanced further to support more resolution of claims in Ireland. This culminated in the development and passing of the Personal Injuries Resolution Board Act 2022. This Act and the powers within are hugely significant in the development and evolution of the Injuries Resolution Board, enabling the Board time to offer a suite of services to resolve claims. The enhanced powers allowed us to introduce mediation as a new service to resolve claims. In addition, The Act provided for more robust application system, anti-fraud measures and a new name.

The legislation also expanded our research remit. Since the legislation has been in place, we have established a new research function and through the publication of valuable research and data have demonstrated how we can support greater transparency around personal injury compensation and greater competition in the insurance sector.

As well as expanding our services under the Personal Injuries Resolution Board Act 2022, the Board's powers were extended under the Garda Síochána (Compensation) Act 2022 to enable us to resolve claims made under the Garda Compensation Scheme. Prior to this, all such claims were dealt with via the High Court. The expedited resolution of these claims by the Board helps gardai injured in the course of their work to gain compensation and move forward without the adversarial impact of litigation. This has significantly reduced legal expenses for the State. It also demonstrates that the Injuries Resolution Board's expertise can add value in different types of injury claims.

## **A Look to the Future of Personal Injury Claims Resolution**

Since our inception in 2004, the Injuries Resolution Board has assisted over 100,000 accident victims in resolving their personal injury claims in a non-adversarial way. This approach has significantly reduced reliance on the more costly and protracted litigation channel. This represents a saving of over €1.2 billion in litigation costs. More importantly, it has ensured that over 100,000 injured individuals received timely compensation, facilitating earlier access to rehabilitation and recovery support.

Over the past two decades, the personal injuries landscape has evolved considerably. This progress has been particularly notable in the past two years, with an increasing number of parties opting to utilise our services. This has led to fewer cases entering the litigation system and more claimants, businesses, and insurers successfully resolving their claims through our Board.

Looking ahead, our commitment to the resolution of personal injuries claims through innovative and accessible pathways remains as strong as ever. We are committed to the development of our digital platforms, with our biggest ever infrastructural upgrade underway. This investment will enable us to enhance every aspect of our operations, ensuring we better serve claimants, respondents, and the broader Irish public in the future. With the right legislative support and strategic policy direction including under the next Action Plan on Insurance Reform, the Board will continue to evolve and deliver on our mission long into the future.

We will remain responsive to emerging challenges and opportunities, to ensure that as many claims as possible are resolved through our cost-effective and non-adversarial resolution services.

## Over the last 20 years we've helped:

Helped over  
**134,000**  
road accident victims

**34,000**  
public liability accident victims

**20,000**  
workplace  
accident victims

## Through our services we've:

Managed  
**535,000**  
applications

Made  
**180,000**  
Awards of Compensation

Had  
**109,000**  
Awards Accepted

With  
**€2.4 billion**  
in Awards Accepted

Over  
**€1.2 billion**  
saved in avoided litigation costs



# 2

## 2024 Claims and Awards

Over the past two decades since the establishment of the Injuries Resolution Board, the personal injuries landscape has changed significantly. In 2024, the full implementation of the Board's new mediation service marked a key milestone. At the same time, the year brought a return to greater stability across key trends in personal injury claims, injury types, and compensation values. While there was a further increase in claim volumes in 2024, these were modest and largely driven by an increase in the number of Garda Compensation Scheme claims submitted, which first came under the remit of the Board in April 2023.

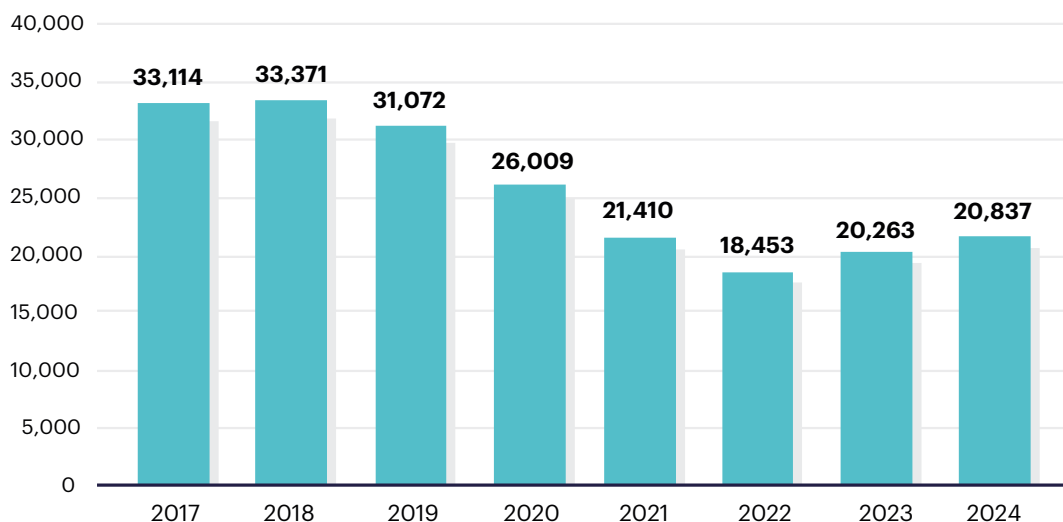
A total of 20,837 personal injury claim applications were submitted to the Injuries Resolution Board in 2024. This represents a 3% increase compared to 2023, when 20,263 claims were received. While there has been an increase in claim volumes over the past two years, these increases have been modest.

A driver of the overall increase in claim volumes in 2024 was the continued expansion of the Board's remit, with the impact of the Garda Compensation Scheme which came under the Board's remit in April 2023 now beginning to be reflected in application numbers. In 2024, 519 Garda Compensation claims were submitted, more than doubling the 215 claims received in 2023. This development has had a measurable impact on overall volumes and represents a growing area of the Board's work. When Garda Compensation claims are excluded, the volume of personal injury applications across the categories of motor liability, employer liability, and public liability claims remained relatively stable in 2024, with a combined increase of just 1% in comparison to 2023.

In 2024, total claim volumes remain 33% lower than the number of claims in 2019, when over 31,000 claims were submitted. This sustained reduction shows that the broader environment for personal injury claims has not returned to pre-pandemic norms. Factors such as the introduction of the Personal Injuries Guidelines in April 2021 one of the most significant reforms in personal injury compensation are likely to have had a lasting impact on the volume and nature of claims submitted.

**Figure 1.1**

Annual Volume of Personal Injury Claims submitted to the Injuries Resolution Board



2024 marked the third full year of operation under the Personal Injuries Guidelines, introduced in April 2021. These Guidelines continue to shape the personal injuries environment, influencing both the volume and value of claims submitted. Later sections of this report will explore these trends in greater detail, including changes in injury profiles, award values, and the evolving role of mediation in resolving claims.

## Categories of Claims

Motor Liability claims continue to make up the largest category of claim applications submitted to the Board at 58% of claims in 2024, while Public Liability and Employer Liability make up 23% and 17%, respectively. In 2024, 2% of claim applications related to personal injuries sustained by members of An Garda Síochána in the course of their duties.

In 2024, the personal injury claims landscape showed signs of stability. Excluding Garda Compensation Scheme claims, Motor Liability was the only claim category to record growth, with a modest 4% annual increase in 2024. Meanwhile, Employer Liability claims declined by 5%, and Public Liability claims remained consistent with 2023 levels.

- **Motor liability** claims increased by 4% in 2024, continuing a gradual increase in this category across recent years. Over the past two years, road traffic accident claims have increased by 19%, reflecting a return to higher traffic volumes following the pandemic. Despite this recent growth, Motor Liability claims remain 30% lower than in 2019, indicating a sustained downward shift in claim volumes.

- **Employer liability** claims declined by 5% in 2024 compared to 2023 and were 40% below 2019 levels. This sustained reduction may point to improved workplace safety standards or evolving employment practices and ways of working.
- **Public liability** claims remained stable year-on-year, maintaining the same level as in 2023. Compared to 2019, however, claims in this category have decreased by 40%.

Overall, these figures reflect a more stabilised claims environment, with only minor year-on-year fluctuations and a continued trend of significantly lower claim volumes compared to pre-2019 levels.

Figure 1.2

Breakdown of Claim Applications in 2024

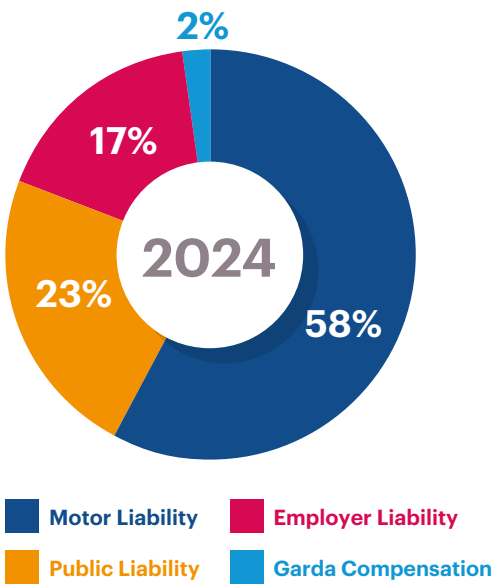






Table 1.1

Number of personal injury claims submitted to the Injuries Resolution Board in 2024, overall and based on claim category

Applications received	2024	2023	%Change '24 v '23	2019	%Change '24 v '19
Motor Liability 	12,041	11,587	+4%	17,177	-30%
Public Liability 	4,780	4,795	N/C	8,024	-40%
Employer Liability 	3,497	3,666	-5%	5,871	-40%
Garda Compensation 	519	215	+141%	-	N/C
Total	20,837	20,263	+3%	31,072	-33%

## Consent to Assessment

### How does consent work in the Injuries Resolution Board's process?

When a Claimant submits a personal injury claim to the Injuries Resolution Board, we issue a notice of the claim to the Respondent – the individual(s) or organisation(s) against whom the claim is being made. Following this, the Respondent has a 90-day time period, to either agree or decline to have the Injuries Resolution Board assess or mediate the claim. If the Respondent consents, the Injuries Resolution Board will proceed with assessing/mediating the claim. However, if the Respondent does not provide consent the Injuries Resolution Board issues a legal document called an 'authorisation' to the Claimant which enables them to pursue the claim through litigation if they choose to do so.

Consent rates are a key measure of engagement with the Injuries Resolution Board's resolution model. High levels of consent reduce the likelihood of claims progressing to litigation, enabling faster, more cost-effective outcomes for Claimants and contributing to a more efficient personal injury system.

In 2024, the overall consent rate was 70. This marks the third consecutive year that overall consent rates have equalled 70% or higher, reflecting a strong and sustained willingness among Respondents to engage with the Board's non-adversarial process.





Consent rates across individual claim categories in 2024 further highlight this positive trend:

- **Motor Liability** claims maintained a high consent rate of 78%, just two percentage points below the previous year, and well above pre-Guidelines levels (62% in 2020).
- **Employer Liability** claims remained stable at 66%, continuing the upward trend seen since 2019.
- **Public Liability** claims saw a consent rate of 53% in 2024, maintaining the steady increase made in recent years and significantly higher than the 42% recorded in 2019.
- **Garda Compensation** claims recorded the highest level of engagement, with 89% of respondents consenting to the Board's process up from 83% in 2023. This increase highlights growing confidence in the Board's role since this claim type was brought under the Board's remit in 2023.

While minor year-on-year changes occurred within individual categories, the broader picture is one of continue engagement with the Board's non-adversarial resolution model, benefiting Claimants, Respondents, and ultimately, wider society.

**Table 1.2**

Proportion of Respondents consenting to assessment/mediation by the Injuries Resolution Board (2016-2024)

Year	 Motor Liability	 Employer Liability	 Public Liability	 Garda Compensation	Combined Rate
2016	66%	49%	45%	-	58%
2017	65%	49%	43%	-	57%
2018	65%	50%	44%	-	57%
2019	64%	48%	42%	-	55%
2020	62%	49%	43%	-	55%
2021	67%	56%	49%	-	60%
2022	78%	65%	54%	-	70%
2023	80%	64%	54%	83%	71%
2024	78%	66%	53%	89%	70%

## Total Award Volumes

In 2024, the Injuries Resolution Board made a total of 8,598 assessments of compensation, representing a slight decrease compared to the 9,144 assessments completed in 2023.

In 2024, 68% of all compensation awards made by the Injuries Resolution Board related to Motor Liability claims, maintaining the category's position as the most frequent type of personal injury claim. This figure remained steady on 2023 levels, but represents an increase on 2022, when Motor Liability claims accounted for 65% of all awards. In 2024, Public Liability claims accounted for 17% of awards, while Employer Liability claims represented 13%. Additionally, 2% of awards were made under the Garda Compensation Scheme, which first came under the Board's remit in April 2023.

Figure 1.3

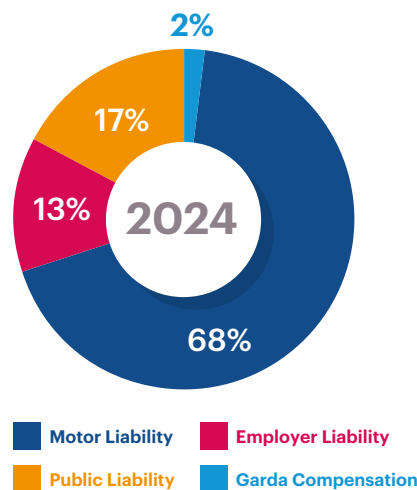
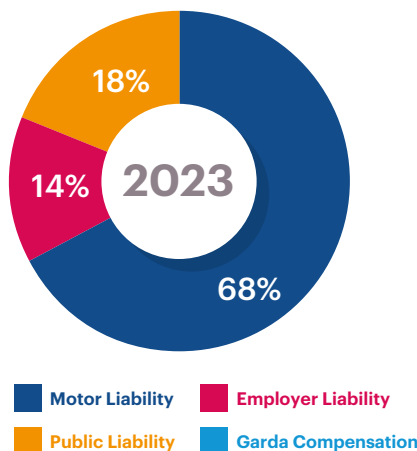


Figure 1.4



## Total Value of Awards

In 2024, the total value of awards made by the Injuries Resolution Board was €168 million, maintaining a consistent level with the previous year. This figure reflects the continued application of the Personal Injuries Guidelines, which have significantly reformed the compensation landscape since their introduction.

Compared to 2019, in which personal injury awards were assessed with reference to the Book of Quantum, the total value of awards has decreased by €107 million from over €275 million in 2019 to €168 million in 2024. This represents a 39% reduction over six years, underscoring the substantial and sustained impact of the Guidelines in delivering a more predictable compensation environment.

The Board's model continues to support timely, cost-effective resolution of claims, with the total value of awards showing greater levels of stability across the last two years.

Table 1.3

Total Volume and Value of Awards 2016-2024

Year	Number of Awards	Total Value
2016	12,966	€315 million
2017	12,663	€315 million
2018	12,112	€299 million
2019	11,527	€275 million
2020	8,587	€206 million
2021	8,093	€157 million
2022	8,865	€141 million
2023	9,144	€170 million
2024	8,598	€168 million

## Average and Median Award Values in 2024

The average and median values of assessments of compensation in 2024 were shaped by a changing profile of injuries assessed by the Injuries Resolution Board. Following the introduction of the Guidelines and legislative reforms enabling more cases to be resolved through the Board's model, there has been a gradual shift toward more complex and diverse injury types, including a growing proportion of awards related to psychiatric damage and greater severity injuries. These developments have contributed to variations in award values across claim categories.

### Average Award Values

In 2024, the average award value across all claim categories was €19,482, representing a 5% increase compared to €18,537 in 2023. Average values reflect the amount of compensation a Claimant would receive if the total value of awards was shared equally among each claim and therefore, can be inflated by the number of high-value cases assessed by the Board.

- The average Motor Liability award in 2024 was €17,820, compared to €16,180 in 2023, representing a 10% increase. This remains 20% lower than the 2020 average of €22,357.
- The average Employer Liability award in 2024 was €25,544, down 7% from €27,610 in 2023, and 16% lower than the 2020 average of €30,558.
- The average Public Liability award in 2024 was €21,377, an increase of 5% from €20,396 in 2023, but still 18% lower than the 2020 average of €26,065.
- The average award under the Garda Compensation Scheme in 2024 was €22,852. As this category was assessed for the first time in 2024, no comparative data is available for previous years.

- The overall average award value in 2024 was €19,482, up 5% from €18,537 in 2023, and 19% lower than the 2020 average of €24,026.

While average award values remain 19% lower than in 2020, this reflects the lasting impact of the Guidelines in recalibrating compensation levels, alongside the evolving nature of claims being assessed.

### Median Award Values

The median award value the midpoint of all awards made or the typical value of compensation that a Claimant was awarded was €13,100 in 2024, an increase of 12% from €11,650 in 2023. Unlike the average, the median provides a clearer picture of the typical value of compensation awarded to Claimants, as it is less affected by outliers.

- The median Motor Liability award in 2024 was €12,541, compared to €10,692 in 2023, an increase of 17%. This is 30% lower than the 2020 median of €17,975.
- The median Employer Liability award in 2024 was €16,255, a slight decrease of 2% from €16,531 in 2023, and 31% lower than the 2020 median of €23,447.
- The median Public Liability award in 2024 was €13,660, up 10% from €12,414 in 2023, but 34% lower than the 2020 median of €20,645.
- The median award under the Garda Compensation Scheme in 2024 was €15,193. As this is the first year of assessment, no prior data is available for comparison.
- The overall median award value in 2024 was €13,100, representing a 12% increase from €11,650 in 2023, and a 29% decrease compared to the 2020 median of €18,459.





These figures reflect a more stable claims environment, where the Board continues to assess an evolving profile of injuries, while supporting timely compensation outcomes.

**“The total value of awards has decreased by €107 million from over €275 million in 2019 to €168 million in 2024. This represents a 39% reduction over six years, underscoring the substantial and sustained impact of the Guidelines in delivering a more predictable compensation environment.”**







**Table 1.4**

Average Award Values in 2024 v 2023, 2020 based on claim category

Award Category		2024 Average Award	2023 Average Award	%Change '24 v '23	2020 Average Award	%Change '24 v '20
Motor Liability		€17,820	€16,180	+10%	€22,357	-20%
Public Liability		€21,377	€20,396	+5%	€26,065	-18%
Employer Liability		€25,544	€27,610	-7%	€30,558	-16%
Garda Compensation		€22,852	n/a	n/a	n/a	n/a
Overall		€19,482	€18,537	+5%	€24,026	-19%

**Table 1.5**

Median Award Values in 2024 v 2023, 2020 based on claim category

Award Category		2024 Median Award	2023 Median Award	%Change '24 v '23	2020 Median Award	%Change '24 v '20
Motor Liability		€12,541	€10,692	+17%	€17,975	-30%
Public Liability		€13,660	€12,414	+10%	€20,645	-34%
Employer Liability		€16,255	€16,531	-2%	€23,447	-31%
Garda Compensation		€15,193	n/a	n/a	n/a	n/a
Overall		€13,100	€11,650	+12%	€18,459	-29%

## Factors Influencing Award Values in 2024

Award values in 2024 were influenced by a combination of factors, including the severity of injuries assessed and the overall profile of injury types presenting to the Injuries Resolution Board for assessment. These factors help us to better understand year-on-year changes in both average and median award values.

### The Severity of Injuries Assessed in 2024

The introduction of the Personal Injuries Guidelines in 2021 brought a more structured and transparent approach to classifying injury severity, providing for greater consistency in how compensation is assessed.

These severity classifications minor, moderate, and severe/serious for the most common injury types are based on a range of factors, including the nature of the injury, the extent of treatment required, and the expected prognosis.

Minor injuries typically include soft tissue injuries or sprains where a substantial recovery is expected within a defined period often within five years. These injuries may cause discomfort but generally, do not result in long-term impairment. Moderate injuries often involve fractures or more complex soft tissue damage that cause prolonged pain, require more intensive treatment, and may result in some lasting limitations.

Severe or serious injuries are those that cause significant and ongoing pain, functional impairment, or disability. These injuries may permanently affect a person's ability to carry out daily activities independently.

Since the commencement of the Personal Injuries Resolution Board Act 2022, the Board has had the ability to retain cases where a stable prognosis has not yet been reached. Previously, such cases would typically have exited the process and proceeded through litigation. This legislative change has supported the Board's capacity to assess a broader spectrum of injuries and thus, more severe injury cases.

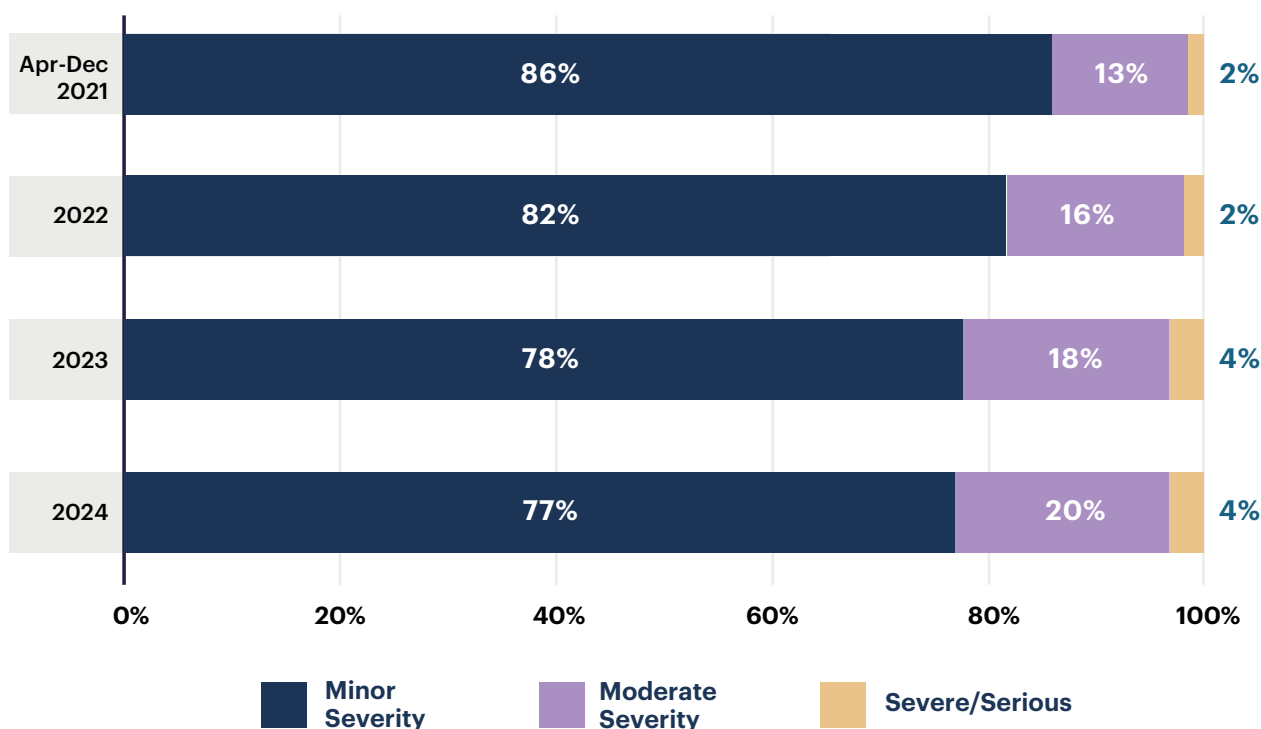
In 2024, 77% of the most commonly assessed injury types ankle, back, knee, neck, psychiatric damage, shoulder, and wrist injuries were classified as minor in severity, a decrease from 78% of awards in 2023, 82% in 2022, and 86% during the period April–December 2021. This gradual decline reflects a shift in the profile of injuries being assessed by the Board.

At the same time, the proportion of moderate severity injuries has increased to 20% of awards in 2024, an increase from 18% in 2023 and 16% in 2022. Injuries classified as severe or serious remained steady at 4% in 2024 v 2023 but are double the rate recorded in both Apr-Dec 2021 and 2022.

These changes in the severity profile of injuries being assessed are an important factor influencing award values. Under the Guidelines, higher severity injuries are associated with higher levels of compensation, reflecting the greater impact on Claimants' quality of life.

**Figure 1.5**

Severity Profile of Most Common Injury Types



“The proportion of moderate severity injuries has increased to **20%** of awards in 2024, an increase from **18%** in 2023 and **16%** in 2022.”





## The Profile of Injuries Assessed in 2024

The profile of injury types assessed by the Injuries Resolution Board remained broadly consistent in 2024, indicating a stabilisation in key trends observed over recent years.

Neck and back injuries continued to represent the most commonly assessed injury type, accounting for 23% and 22% of awards in 2024, respectively. These figures reflect a gradual decline on previous years' figures. Combined, neck and back injuries accounted for 45% of all awards in 2024, down from 49% in 2023 and 53% between Apr-Dec 2021.

Psychiatric damage injuries were assessed as the most significant injury in 13% of awards in 2024, a slight increase from 12% in 2023. This follows a more marked rise in previous years, from 8% in 2022 and 5% in 2021. The year-on-year change in 2024 was more moderate, suggesting a stabilisation in this trend.

Other commonly assessed injuries also highlighted stability. Shoulder injuries accounted for 9% of awards, unchanged since 2021. Knee injuries represented 4%, slightly down from 5% in 2023. Hand, finger, and thumb injuries, ankle injuries, and wrist injuries each accounted for 3–4%, with minimal variation over the past four years.

These figures suggest that, following a period of change in the types of injuries presenting for assessment, the overall injury profile may now be entering a more consistent phase. This stabilisation provides a clearer context for interpreting trends in award values.

**Figure 1.6**

Most Significant injury types for awards made under the Guidelines in 2024, 2023, 2022 and April-December 2021. Note: This graph excludes fatal injuries

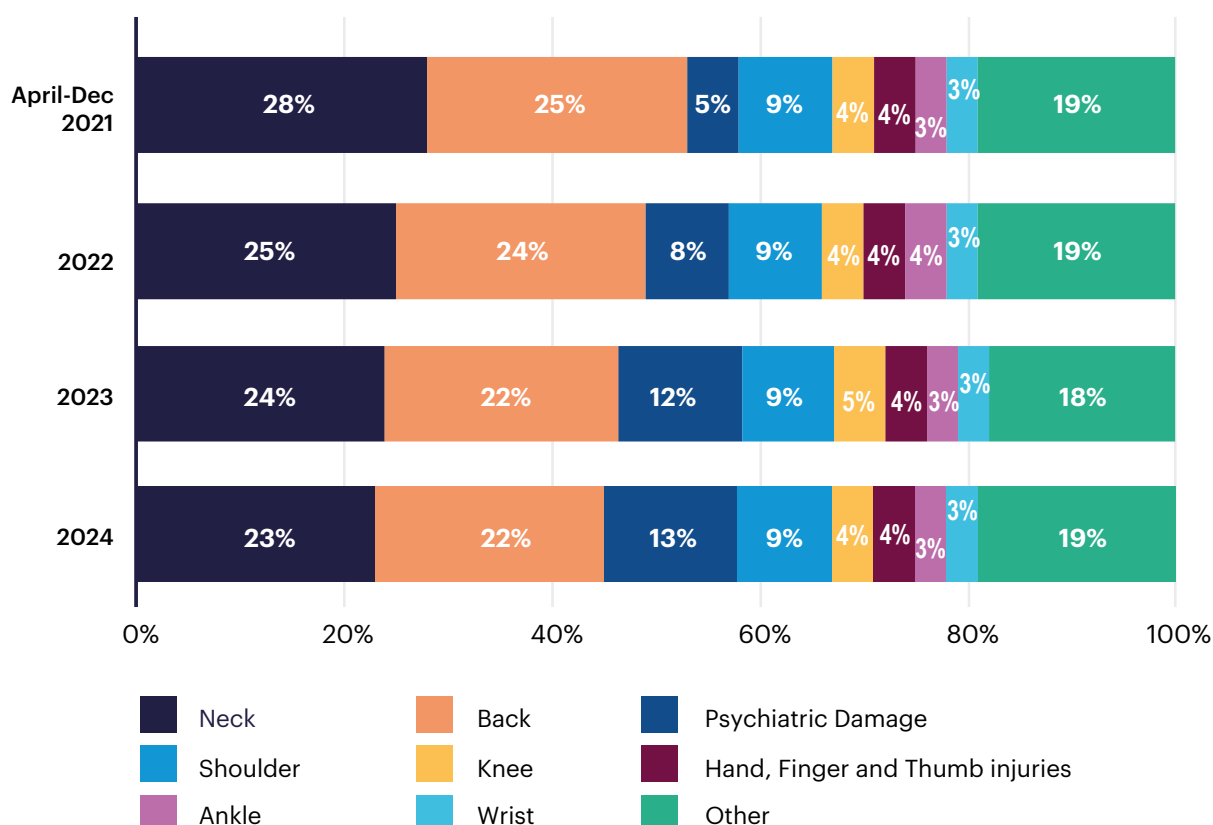




Table 1.6

Range of Total Award Values in 2024, compared to 2023, 2022 and 2020 figures

Award value band	<€5k	€5k-10k	€10k-15k	€15k-20k	€20k-25k	€25k-50k	≥€50k
% of 2024 Awards	15%	22%	22%	14%	9%	13%	7%
% of 2023 Awards	20%	22%	20%	12%	7%	11%	8%
% of 2022 Awards	23%	24%	20%	12%	6%	10%	5%
% of Apr-Dec 2021 Awards	20%	29%	23%	11%	5%	8%	4%
Award value band	<€10k		€10k-15k	€15k-20k	€20k+		
% of 2020 Awards	12%		18%	26%	44%		

## Range of Award Values in 2024

In 2024, nearly six in ten awards (59%) made by the Injuries Resolution Board were valued under €15,000, reflecting a continued shift in the overall distribution of award values since the introduction of the Personal Injuries Guidelines. By comparison, just 30% of awards fell into this range in 2020.

The proportion of higher-value awards those valued at €50,000 or more remained steady at 7% in 2024. This is consistent with recent years and represents an increase from 4% in 2021, the year the Guidelines were introduced.

Within the lower award value bands, the share of awards under €5,000 reduced to 15% in 2024, down from 20% in 2023. As outlined earlier in this report, this reduction aligns with a gradual decrease in the number of minor severity injuries being assessed.

These figures highlight the evolving nature of claims being resolved through the Board's model and provide further context for understanding trends in average and median award values.

## Highest and Lowest Value Awards made in 2024

The Board manages and resolves claims from more minor injuries to the most serious and lifechanging injuries, and compensation relating to fatalities. The highest value award made by Injuries Resolution the Board in 2024 was €592,000. This award related to a workplace injury claim in which the worker sustained severe injuries. A large component of the award related to the future loss of earnings which will be experienced by the Claimant as a result of the accident.

The highest value Public Liability award was valued at €174,000 and related to an accident in which the Claimant sustained a serious injury. The highest value Motor Liability award in 2024 was valued at €378,000 and related to a serious road traffic accident affecting a vulnerable road user.

Figure 1.7

Maximum Award Values in 2024 and 2023

**2024**  
Maximum Award  
**€592,000**

**2023**  
Maximum Award  
**€691,000**

## Trends in General and Special Damages

Personal injury awards are comprised of two distinct components: General Damages, which compensate for pain and suffering, and Special Damages, which cover financial losses such as loss of earnings, medical expenses, and other vouched costs incurred as a result of an accident. The Personal Injuries Guidelines, introduced in 2021, apply solely to the determination of General Damages.

In 2024, the impact of the Guidelines remains evident in the overall level of General Damages awarded. The average General Damages award was €16,371, representing a 25% reduction compared to the pre-Guidelines average of €21,850 in 2020. This reduction was most pronounced in Motor Liability and Employer Liability claims, where average General Damages fell by 27%, followed by a 21% decrease in Public Liability awards.





Compared to 2023, the overall average General Damages award increased by 6%, with Motor Liability awards increasing by 10% and Public Liability by 5%. Employer Liability awards, however, saw a 4% decrease. The average General Damages award under the Garda Compensation Scheme, assessed for the first time in 2024, was €20,095.

The median General Damages award representing the typical award received by Claimants also reflects the ongoing impact of the Guidelines. In 2024, the overall median award was €12,000, a 29% decrease from the 2020 median of €17,000. The largest reductions were observed in Public Liability (-35%) and Motor Liability (-33%) claims, followed by a 30% decline in Employer Liability awards.

However, similar to the trend in average awards, the median General Damages award value increased in 2024. The overall median increased by 20%, rising from €10,000 in 2023. This growth was driven by a 16% increase in Motor Liability awards and an 8% increase in Public Liability awards. The median value for Employer Liability remained unchanged, while the Garda Compensation Scheme recorded a median award of €15,000 in its first year of assessment.





**Table 1.7**

Average and Median General Damage Awards in 2024 v 2020

	 Motor Liability	 Employer Liability	 Public Liability	 Garda Compensation	Overall
Average General Damages 2024	€14,869	€19,539	€19,814	€20,095	€16,371
Average General Damages 2020	€20,249	€24,625	€27,051	N/A	€21,850
% change in value	-27%	-21%	-27%	N/A	-25%
Median General Damages 2024	€11,000	€13,000	€14,000	€15,000	€12,000
Median General Damages 2020	€16,500	€20,000	€20,000	N/A	€17,000
% change in value	33%	-35%	-30%	N/A	-29%

**Table 1.8**

Average and Median General Damage Awards in 2024 v 2023





	 Motor Liability	 Employer Liability	 Public Liability	 Garda Compensation	Overall
Average General Damages 2024	€14,869	€19,539	€19,814	€20,095	€16,371
Average General Damages 2023	€13,516	€18,679	€20,562	N/A	€15,426
% change in value	+10%	+5%	-4%	N/A	+6%
Median General Damages 2024	€11,000	€13,000	€14,000	€15,000	€12,000
Median General Damages 2023	€9,500	€12,000	€14,000	N/A	€10,000
% change in value	+16%	+8%	N/C	N/A	+20%

In 2024, the average and median values of Special Damages awards remained significantly higher than 2020, driven by a period of high inflation in recent years. The overall average Special Damages award was €3,111, up 54% from 2020, while the median increased by 26% to €865. The most substantial increases were seen in Employer Liability claims, where average awards increased by 63% and median awards by 62%, reflecting the continued influence of wage-related losses in these cases. Motor and Public Liability claims also recorded notable increases in both average and median Special Damages award values compared to 2020.

Compared to 2023, the overall average Special Damages award remained stable, while the median increased by 15%. Motor and Public Liability claims saw moderate year-on-year growth, whereas Employer Liability claims experienced a 19% reduction in average value despite a 13% rise in the median. The Garda Compensation Scheme, assessed for the first time in 2024, recorded an average award of €2,757 and a median of €1,050. These results suggest that while inflationary pressures have stabilised, the typical compensation awarded continues to rise across most categories.





**Table 1.9**

Average and Median Special Damage Award in 2024 v 2020

	 Motor Liability	 Employer Liability	 Public Liability	 Garda Compensation	Overall
Average Special Damages 2024	€2,951	€1,838	5,730	€2,757	3,111
Average Special Damages 2020	€1,909	€1,375	€3,524	N/A	€2,027
% change in value	+55%	+34%	+63%	N/A	+54%
Median Special Damages 2024	€955	€400	€1,278	€1,050	€865
Median Special Damages 2020	€765	€330	€788	N/A	€685
%change in value	+25%	+21%	+62%	N/A	+26%

**Table 1.10**




Average and Median Special Damage Award in 2024 v 2023

	 Motor Liability	 Employer Liability	 Public Liability	 Garda Compensation	Overall
Average Special Damages 2024	€2,951	€1,838	5,730	€2,757	€3,111
Average Special Damages 2023	€2,663	€1,717	€7,048	N/A	€3,111
% change in value	+11%	+7%	-19%	N/A	N/C
Median Special Damages 2024	€955	€400	€1,278	€1,050	€865
Median Special Damages 2023	€810	€390	€1,136	N/A	€750
%change in value	+18%	+3%	+13%	N/A	+15%

## Acceptance Rates

**Table 1.11**

Overall acceptance rates 2016-2024

Year	 Motor Liability	 Employer Liability	 Public Liability	Combined Rate
2016	54%	56%	59%	55%
2017	52%	56%	56%	53%
2018	51%	54%	54%	52%
2019	51%	58%	56%	52%
2020	49%	57%	53%	51%
2021	43%	46%	49%	44%
2022	40%	46%	49%	44%
2023	45%	53%	57%	48%
2024	47%	56%	58%	50%

The acceptance rate describes the proportion of all assessments made by the Injuries Resolution Board which are accepted by both the Claimant (person submitting the claim) and the Respondent (person(s) or organisation(s) who the claim is being made against). When the Injuries Resolution Board assess a claim, we issue details of the award to both the Claimant and Respondent(s). The Claimant has 28 days to either accept or reject the award, while the Respondent(s) has 21 days. If the award is accepted by both parties, an 'Order to Pay' is issued, instructing the Respondent to pay the value of compensation which was awarded to the Claimant. An 'Order to Pay' has similar status to a court order. If an award is rejected by either party, we issue an authorisation which enables the Claimant to pursue the claim through litigation if they wish to do so.

Following the introduction of the Personal Injuries Guidelines in April 2021, acceptance rates initially declined. However, in the years since, there has been a gradual and sustained recovery. In 2024, the overall acceptance rate increased to 50%, up from 48% in 2023, and the highest level recorded since the Guidelines came into effect.

Improvements in acceptance rates were observed across all claim categories:

- **Motor Liability** acceptance increased from 45% in 2023 to 47% in 2024.
- **Employer Liability** rose from 53% in 2023 to 56% in 2024.
- **Public Liability** increased from 57% in 2023 to 58% in 2024.

These year-on-year increases suggest a growing willingness among both Claimants and Respondents to resolve claims through the Board's model. While acceptance rates remain marginally below pre-Guidelines levels, the upward trends across 2023 and 2024 are positive and reflects a more stable personal injury environment.

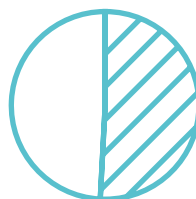


# 11.2 Months

Average timeline to assess a claim in 2024

## Timeline to Assess

In 2024, the average time from respondent consent to the completion of an assessment by the Injuries Resolution Board was 11.2 months, a slight improvement from 11.3 months in 2023. Notably, there was a significant increase in the proportion of claims assessed within nine months, rising from 46% in 2023 to 51% in 2024. This improvement of +5% reflects the Board's ongoing efforts to deliver timely resolutions for Claimants. The Board remains focused on reducing processing times further and is actively implementing measures across the organisation to support more efficient and responsive service delivery.



# 51%

of awards made were assessed within 9 months

# 3

## Claims Related to Fatal Accidents

The Injuries Resolution Board extends its deepest sympathies to all those who have experienced the loss of loved ones due to accidents. Although fatal claims represent a small proportion of the cases we assess, we fully recognise the profound and lasting impact these tragedies have on the families and communities affected.

It is with continued concern that we report the number of fatal claim applications submitted to the Injuries Resolution Board in 2024. While the overall volume of fatal claims has remained relatively stable compared to 2023, the figures underscore the ongoing need for preventative measures across all sectors.




This section outlines the number of claims relating to fatal accidents submitted to the Injuries Resolution Board between 1st January and 31st December 2024. In total, 112 fatal claim applications were submitted in 2024, representing a marginal decrease from the 113 applications received in 2023, but still 12% higher than the volume submitted in 2022.

As shown in Table 1.12, the volume of fatal claim applications in 2024 remains elevated compared to earlier years, with notable trends across different categories of liability:

- **Fatal Road Traffic Accidents (Motor Liability):** In 2024, 60 fatal claim applications were submitted in relation to road traffic accidents. This represents a 7% increase from 2023 and a 20% increase from 2022, continuing an upward trend observed over the past three years.
- **Fatal Workplace Accidents (Employer Liability):** The number of fatal claims arising from workplace accidents remained unchanged for the third consecutive year, with 15 applications submitted in 2024. This consistency may reflect ongoing efforts in workplace safety, though each case highlights the importance of continued vigilance.
- **Fatal Public-Setting Accidents (Public Liability):** Fatal claims related to accidents in public settings totalled 37 in 2024. While this represents a 12% decrease from the 42 claims submitted in 2023, the figure remains higher than the 35 claims recorded in 2022, indicating a sustained need for public safety improvements.

**Table 1.12**

Fatal Claim Applications submitted to the Injuries Resolution Board in 2024, by claim category

Fatal Applications	2024	2023	2022
Motor Liability 	60	56	50
Public Liability 	15	15	15
Employer Liability 	37	42	35
<b>Total</b>	<b>112</b>	<b>113</b>	<b>100</b>

# Fatal Road Traffic Accidents

In 2024, the Injuries Resolution Board received 60 fatal claim applications arising from road traffic accidents. This represents a continued increase from 56 applications in 2023 and 50 in 2022, reflecting an upward trend in the number of lives lost on Irish roads in recent years.

The composition of these claims highlights important shifts in the types of road users affected. In 2024, there were 10 claims involving drivers, a notable decrease from the 17 recorded in 2023. Claims involving passengers rose to 15, up from 12 in the previous year. The number of pedestrian fatalities saw a significant increase, with 25 claims submitted in 2024 compared to 14 in 2023 and 12 in 2022.

Motorcyclist fatalities declined slightly, with 6 claims submitted in 2024, down from 9 in 2023. Cyclist fatalities also decreased, with 2 claims submitted this year compared to 4 in each of the previous two years.

Over half of all fatal road traffic accident claims in 2024, 55 percent, involved vulnerable road users, namely pedestrians, motorcyclists, and cyclists. This continues to highlight the disproportionate risk faced by these groups on our roads.

Demographic analysis of the 2024 claims shows that 32 percent of those affected were aged over 65 years, highlighting the additional vulnerability of older road users in road traffic accidents. Additionally, 20 percent of claims affecting individuals under the age of 24. In 2024, 64% of fatal road traffic accident claims affected males.

Table 1.13

Fatal claim applications arising from road traffic accidents between 2022 and 2024

Number of fatal applications	2024	2023	2022
Drivers	10	17	10
Passengers	15	12	16
Pedestrians	25	14	12
Motorcyclists	6	9	8
Cyclists	2	4	4
Other	2	0	0
Total	60	56	50

# Fatal Workplace Accidents

In 2024, 15 claims related to fatal workplace accidents were submitted to the Injuries Resolution Board. The following tables provide an overview of the most common causes and locations in which fatal workplace injuries were sustained.

Table 1.14

Fatal Claim Applications arising from workplace accidents in 2024, based on cause of injury

Cause of Injuries	Number of Fatal Workplace Accidents
Struck by thrown, projected or fallen object	3
Crushing injury	3
Contact with agricultural machinery	3
Other	6
Total	15

Table 1.15

Fatal claim applications arising from workplace accidents in 2024, based on the location in which the injuries were sustained

Location where injuries were sustained	Number of Fatal Workplace Accidents
Industrial and Construction Area	4
Factory and Plants	3
Farm	2
Other	6
Total	15

# Fatal Public Liability Accidents

In 2024, a total of 37 claim applications related fatal accidents occurring in public-setting were submitted to the Injuries Resolution Board, representing a 12% on the number of claims in 2023. The following tables provide an overview of the most common causes and locations in which fatal public-setting injuries were sustained.

Table 1.16

Fatal Claim Applications arising from public-setting accidents in 2024, based on cause of injury

Cause of Injuries	Number of Fatal Public-Setting Accidents
Fall on the same level	7
Fall from a height	2
Other	28
Total	37

Table 1.17

Fatal claim applications arising from public-setting accidents in 2024, based on the location in which the injuries were sustained

Location where injuries were sustained	Number of Fatal Public-Setting Accidents
Health Service Area	10
Cafés, Hotels and Restaurants	4
Home	3
Other	20
Total	37

“Over half of all fatal road traffic accident claims in 2024, 55 percent, involved vulnerable road users, namely pedestrians, motorcyclists, and cyclists.”





# 4

## Mediation Service

**One of the most significant outcomes for the Injuries Resolution Board in 2024 was the roll out of our new mediation service, offering those who need our services another non-adversarial and quick route to resolve personal injury claims without the need to enter costly litigation. The service was introduced on a phased basis, starting with workplace accident claims in December 2023. We extended the service to claims for accidents in public spaces in May 2024 and the service went live for motor accident claims in December 2024.**

The service had a very positive start. As mediation is a voluntary process, parties to a claim have to opt for mediation. We have had a strong start with approximately 35% of those making claims opting into mediation.

We had our first successful mediation in May, involving a workplace accident. The success at mediation meant the claim was resolved within 8 weeks of the employer's insurer agreeing to mediate. The claimant received their compensation by the end of May.

Mediation is for the most part done via the telephone, using conference lines. This allows the parties to have support during the mediation. In 2024, the majority of claimants had a solicitor with them at mediation. Some also chose to have a family member for support.

While still very much in the early stages of implementation, the potential for mediation is already clear, with an approximate 50% success rate so far and average resolution time of only 3 months.

2024 saw success at mediation for both contested, claims where liability is still in question and uncontested claims. There was also success at mediation in claims involving minors, and in wholly psychological claims. In some instances where there was no agreement on the day, the issues were narrowed between the parties and they informed us subsequently that the claim had been resolved, all of which provides a strong base from which to build this new service.

The Injuries Resolution Board is grateful to our panel of impartial mediators for their work in 2024.

### How it Works?

Mediation is a voluntary and confidential service. In mediation, those involved can talk about and explore issues of importance to them. It is a voluntary and confidential service. These issues of importance could include the claim value, extent of injury, liability, negligence, or future treatment requirements. When parties opt for mediation, One of the Injuries Resolution Board's experienced and impartial mediators will work with the claimant and the respondent parties to the claim with the aim of facilitating a mutually agreed outcome.

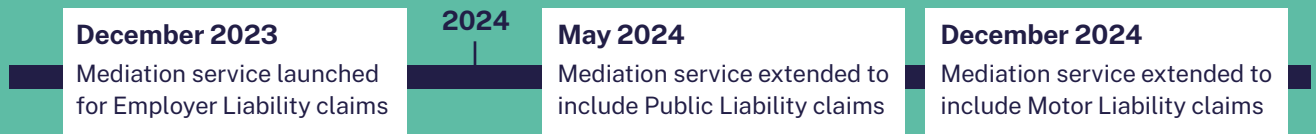
Typically, mediations will be carried out over the telephone and the parties don't have to talk directly to each other, with an appointment arranged in advance by the mediation team at the Injuries Resolution Board. You do not have to talk directly to the other party. Instead, the mediator, through a series of separate calls will listen to both parties to gain a full understanding of the issue(s).

Where agreement is reached, the mediator will draft an agreement and will send it to the parties to sign. There is then a ten-day cooling off period, after which time the agreement becomes legally binding. After this, the Injuries Resolution Board then issues an 'Order to Pay', which requires those held responsible for the claim to issue the compensation payment to the injured party.

Where successful, resolution is usually in less than three months.

We continued our rollout of the mediation service across all claim categories in 2024. Launching mediation as an option for Public and Motor Liability claims during the year.

## Mediation Service Rollout



**2024 marks the inaugural year of our new mediation service and we are already seeing promising signs of success:**

**35%**  
**Claimant Opt-in rate**

**50%**  
**agreement rate**

**3 months**  
**for resolution on average**

## Case Studies – Successful Mediation

### Employer Liability

1. A health care worker sustained injuries when they were assaulted by a patient in their care. The patient had become aggressive and abusive, and physically attacked the health care worker, causing physical and mental health impacts. A claim for compensation was submitted to the Injuries Resolution Board in 2024, with the claimant opting for our new mediation service. The employer also agreed to mediation and a successful agreement was reached.
2. A worker sustained hand injuries in an incident in a factory setting in 2023, resulting in permanent disfigurement. The claimant submitted their claim in 2024 and opted for mediation. The employer, through their insurer, also agreed to mediation. The mediation appointment was scheduled within four weeks of the employer consent. The mediator reported that both sides engaged very positively in the process, and an agreement was reached on compensation.

### Public Liability

1. A person tripped and fell on a damaged surface in a retail setting. They sustained several fractures and bruises. They brought a claim against the proprietors, and both parties agreed to mediation. The claimant was represented by a solicitor, while the proprietors were represented by their insurer. Agreement was reached on compensation at the mediation appointment, which was held within five weeks of the Board getting consent from the proprietor's insurers to enter into mediation. The injured party received their compensation within a further two weeks.

**Our mediation service was made available to Motor liability claims in December 2024 and there are no case studies to reference for that period.**

# 5

## A Closer Look

The Injuries Resolution Board records injury data using the ICD-10 classification system, an internationally recognised framework developed by the World Health Organisation for categorising injuries. This section presents a summary of the most prevalent injuries reported, alongside the most common accident settings and circumstances. By examining these patterns across road traffic, workplace, and public-setting incidents, we aim to offer a clearer picture of the nature and context of injuries sustained by Claimants.

### Motor Liability

In 2024, 12,042 Motor Liability claims were submitted to the Injuries Resolution Board, reflecting a 4% increase on the volume submitted in 2023.

Car drivers accounted for the majority of claims, similar to previous years, representing 52% of all Motor Liability applications. Car passengers followed at 27%, maintaining their position as the second most affected group. Vulnerable road users comprising pedestrians, pedal cyclists, and motorcycle users collectively made up 12% of claims in 2024. Pedestrians were the most impacted among this group, accounting for 6% of all claims. Pedal cyclists and motorcycle users represented 4% and 2% of claims respectively.

In 2024, the pattern of injuries reported in Motor Liability claims remained broadly consistent with previous years, with soft tissue injuries continuing to dominate. Sprain and strain of the cervical spine was once again the most frequently reported injury, accounting for 49% of all Motor Liability claims. This figure is unchanged from 2023, reaffirming the cervical spine as the most commonly affected area in road traffic-related incidents.

Sprain and strain of the lumbar spine was the second most prevalent injury, reported in 14% of claims, followed by sprain and strain of the shoulder joint at 7%. Concussions and sprain and strain of the knee were each recorded in 3% of claims.

**Table 1.18**

Percentage of Motor Liability Claims in 2024, based on Road User Type











Motor Liability Claims based on Road User Type	
	<b>52%</b> Car driver
	<b>27%</b> Car passenger
	<b>6%</b> Pedestrian
	<b>4%</b> Pedal Cyclist
	<b>2%</b> Motorcycle User
	<b>9%</b> Other

Table 1.19

Most Common Motor Liability Injuries in 2024

Most common injuries among Motor Liability claims (excl. Psychological injuries)	
	<b>49%</b> Sprain and Strain of Cervical Spine
	<b>14%</b> 14% Sprain and Strain of Lumbar Spine
	<b>7%</b> 7% Sprain and Strain of Shoulder Joint
	<b>3%</b> Concussion
	<b>3%</b> Sprain and Strain of the Knee

## Employer Liability

In 2024, the Injuries Resolution Board received 3,497 Employer Liability claims, representing a 5% decrease compared to the volume submitted in 2023. While the overall number of workplace accident claims has declined, the data continues to reflect consistent patterns in the causes, locations, and types of injuries sustained in occupational settings.

Falls on the same level due to slipping, tripping, or stumbling remained the most common cause of workplace accidents, accounting for 25% of all claims. This was followed by incidents where individuals were caught, crushed, jammed, or pinched in or between objects (12%), and cases involving individuals being struck by a thrown, projected, or falling object (also 12%). Lifting or moving weights, such as goods or people, accounted for 10% of claims, while falls from a height represented 9%.

As in previous years, factories and plants were the most frequently reported locations for workplace accidents, comprising 26% of all Employer Liability claims. Industrial and construction areas followed at 14%, with health service areas and shops or stores each accounting for 10%. Cafés, hotels, and restaurants made up a further 7% of claims.

Injury patterns remained largely consistent with prior years, with musculoskeletal injuries continuing to dominate. Sprain and strain of the lumbar spine was the most commonly reported injury, accounting for 19% of claims. This was followed by sprain and strain of the cervical spine and shoulder joint, each at 9%, and injuries to the knee at 7%. Fractures of the metacarpal bones in the hand were also notable, comprising 5% of reported injuries.

These findings reinforce the importance of maintaining robust health and safety practices across a range of occupational environments, particularly in sectors where physical tasks and manual handling are routine.

Table 1.20

Most common cause of Employer Liability accidents in 2024






Most Common Causes of Employer Liability Accidents in 2024	
	<b>25%</b> Fall on the same level from slipping, tripping or stumbling
	<b>12%</b> Caught, crushed, jammed or pinched in or between objects
	<b>12%</b> Struck by thrown, projected or falling object
	<b>10%</b> Lifting/Moving weight e.g. goods/people
	<b>9%</b> Fall from a height

Table 1.21

Most Common Locations for Employer Liability Accidents in 2024











Most common locations for Employer Liability accidents in 2024	
	<b>26%</b> Factory and Plant
	<b>14%</b> Industrial and Construction Area
	<b>10%</b> Health Service Area
	<b>10%</b> Shop and Store
	<b>7%</b> Cafés, Hotels and Restaurants

Table 1.22

Most Common Employer Liability Injuries in 2024

Most common injuries among Employer Liability claims (excl. psychological injuries)	
	<b>19%</b> Sprain and Strain of Lumbar Spine
	<b>9%</b> Sprain and Strain of Cervical Spine
	<b>9%</b> Sprain and Strain of Shoulder Joint
	<b>7%</b> Sprain and Strain of Knee
	<b>5%</b> Fracture of other Metacarpal Bone

## Public Liability

In 2024, the Injuries Resolution Board received 4,780 Public Liability claims, a figure that remains unchanged from the volume submitted in 2023. While the overall number of claims has stabilised, the data continues to reflect consistent patterns in the causes, locations, and types of injuries associated with accidents in public settings.

Falls on the same level due to slipping, tripping, or stumbling remained the most common cause of Public Liability claims, accounting for 61% of all cases submitted. This was followed by incidents involving assault by bodily force, which made up 9% of claims. Falls from one level to another and injuries caused by being struck by a thrown, projected, or falling object each accounted for 6% of claims. A further 3% of claims were related to individuals being caught, crushed, jammed, or pinched between objects.

The most frequently reported locations for public-setting accidents in 2024 were footpaths and shops or stores, each representing 15% of claims. Cafés, hotels, and restaurants followed closely at 14%, while roadways and the home environment accounted for 10% and 7% of claims respectively.

In terms of injury types, sprain and strain injuries remained the most common outcomes of public-setting accidents. Sprain and strain of the lumbar spine was the most frequently reported injury, accounting for 9% of claims, followed by sprain and strain of the cervical spine at 8%. Injuries to the knee and shoulder joint were each reported in 7% of claims. Fractures of the lower radius (wrist) were also notable, comprising 6% of all reported injuries.

In 2024, 4,780 Public Liability claims were submitted to the Injuries Resolution Board, unchanged on volume submitted in 2023.

Table 1.23

Most common cause of Public Liability accidents in 2024






Most Common Causes of Public Liability accidents in 2024	
	<b>61%</b> Fall on the same level from slipping, tripping and stumbling
	<b>9%</b> Assault by bodily force
	<b>6%</b> Fall from one level to another
	<b>6%</b> Struck by a thrown, projected or falling object
	<b>5%</b> Caught, crushed, jammed or pinched in or between objects

Table 1.25

Most Common Public Liability Injuries in 2024






Most common injuries among Public Liability claims (excl. psychological injuries)	
	<b>9%</b> Sprain and Strain of Lumbar Spine
	<b>8%</b> Sprain and Strain of Cervical Spine
	<b>7%</b> Sprain and Strain of Knee
	<b>7%</b> Sprain and Strain of Shoulder Joint
	<b>6%</b> Fracture of Lower Radius (Wrist)

Table 1.24

Most Common Locations for Public Liability Accidents in 2024

Most common locations for Public Liability accidents in 2024	
	<b>15%</b> Footpath
	<b>15%</b> Shops and Stores
	<b>14%</b> Cafés, Hotels and Restaurants
	<b>10%</b> Roadway
	<b>7%</b> Home



# 6

## Garda Compensation

### **2024 brought the first full year of applications to the Board under The Garda Síochána (Compensation) Act 2022.**

The Act was commenced on the 10th of April 2023 and brought Garda compensation claims under the remit of the Injuries Resolution Board. The scheme provides for compensation for personal injuries (including injuries causing death) that were inflicted on a current or former members of An Garda Síochána as a result of a malicious incident.

The new scheme under the remit of the Injuries Resolution Board aims to reduce the length of time it takes for Garda members, or their dependants in the case of the death of a member. It also provides for clear time limits in relation to each stage of the process and ensure that avenues for settlement and resolution are available at the earliest possible stage to reduce the number of applications that proceed to court.

Prior to the 2022 legislation, the scheme operated on the basis that an injured member, or their dependants in the case of death, had to apply to the Minister for Justice for authorisation for leave to apply to the High Court for compensation in respect of the injury received and all claims then had to be heard by the High Court. Under the new scheme with the Injuries Resolution Board, claims are being resolved at a much quicker rate.

Many of the claims to the Board were years old, some cases in excess of 15 years. It now takes an average of 6 months.

The State, by bringing these claims under the remit of the Injuries Resolution Board, significantly reduced the length of time it now takes for Garda members to have their application for compensation resolved. It also provides a resolution process that is both independent and non-adversarial. In addition, the costs associated with garda compensation claims are significantly reduced, as legal costs associated with High Court proceedings are significantly higher than those claims resolved through the Injuries Resolution Board.

The success of this scheme is an illustration of how the services of the Injuries Resolution Board can be used to the benefit of society by streamlining compensation processes and bringing about resolution to claims in a timely, independent, non-adversarial and cost-effective manner.

The Garda Compensation scheme has highlighted the proven benefits to claimants by providing them with timely access to independent assessment and fair compensation awards. Separately, state bodies can achieve real savings on legal costs with the benefit of certainty of process and similar early resolution of claims.

## How it Works?

The Garda Commissioner will arrange for the making of an initial assessment as to whether a member has been injured as a result of a malicious incident.

Where such an assessment concludes that a member has been injured as a result of a malicious incident, such member is entitled to compensation and the Garda Commissioner will arrange for an application to be made on the claimant's behalf to the Injuries Resolution Board. The Board will then assess quantum having regard to the Personal Injuries Guidelines. The State Claims Agency will act as the respondent on behalf of the Garda Commissioner. The Injuries Resolution Board process will take place in the normal way under the 2003 Act as amended, subject to certain minor modifications.

As is the case with other civil actions that the Injuries Resolution Board currently assesses quantum in, it is only where a claimant or the respondent rejects the assessment made by the Board that an authorisation will be given to a claimant to proceed to court.



## Garda Compensation Claims 2024

We received 519 Garda Compensation claims in 2024. While these amounted to only a small percentage (1%) of our overall claims received, the reduced resolution time benefited the injured gardai, the hopefully allowing them to move forward without the added stress of adversarial litigation.

For the State there is a much-reduced cost in terms of legal expenses.

## Case Studies



### Case Study 1

1. This case involves a member of An Garda Síochána who sustained lower limb injuries during the course of their duties in 2020. The injuries required surgical intervention. A personal injury claim was submitted to the Board in 2024, and the matter was resolved within five months of receiving consent to proceed with assessment.



### Case Study 2

2. This case concerns a Garda member injured in 2021 while attempting to apprehend a suspect. The member sustained upper limb injuries requiring surgery and experienced a period of work absence. The Board assessed the case within eight months of receiving consent to use its services.



Applications received

**519**

Dates of accident in respect of applications received

**6**

01/01/2000  
- 31/12/2009

**18**

01/01/2010  
- 31/12/2004

**164**

01/01/2015  
- 31/12/2019

**331**

01/01/2020  
- 31/12/2024



Timeline to assess

**6 months**

Claims assessed

**185**

Acceptance rate

**83%**



Average award

**€22,852**



### Case Study 3

3. This case relates to a Garda member who was assaulted by a member of the public while on duty in 2022. The member suffered soft tissue orthopedic injuries and scarring, necessitating hospitalisation and an extended absence from work. The Board completed its assessment within eight months of receiving consent.

“The success of this scheme is an illustration of how the services of the Injuries Resolution Board can be used to the benefit of society by streamlining compensation processes and bringing about resolution to claims in a timely, independent, non-adversarial and cost-effective manner.”







# Research and Awareness

Research and awareness are not just complementary functions; they are essential pillars of public service. In 2023, the Injuries Resolution Board formally established a research function, reinforcing our responsibility to use the data we collect from over 20,000 accidents annually to serve the public good. By analysing trends in personal injuries from road traffic collisions to workplace and public-setting incidents we can inform evidence-based policy, support accident prevention strategies, and contribute to safer communities. Equally important is raising awareness of our role and services. Following our rebrand and the launch of our mediation service, we undertook a comprehensive public awareness campaign in 2024. Through targeted, multi-platform outreach, we ensured that individuals across Ireland understood who we are, what we do, and how we add value, ultimately strengthening trust, transparency, and engagement with the public we serve.

## Unlocking the Potential of our Data

The Injuries Resolution Board collects information and data on over 20,000 accidents each year, including road traffic accidents, workplace accidents, public-setting accidents, and injuries sustained by members of An Garda Síochána in the course of their duties.

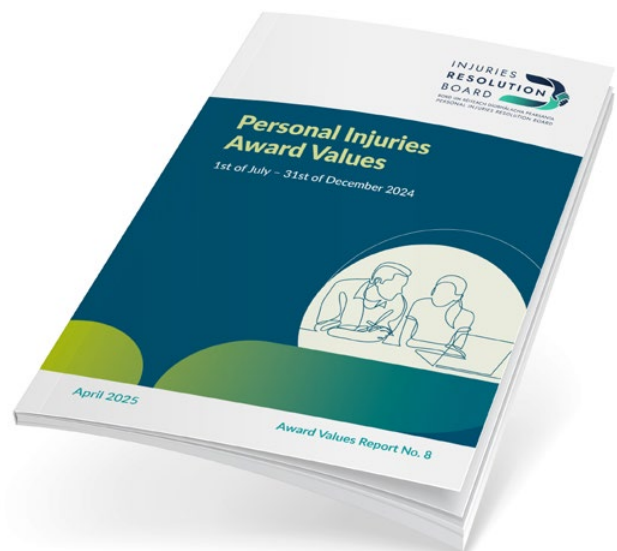
In 2023, our remit was expanded to include a formal research function. This expansion allows us to enhance how we use the data we collect on personal injuries to inform public policy, assist accident prevention, and improve health and safety.

Our regular reports on trends in personal injury compensation, promote transparency in the wider claims' environment. We also provide insights into sector-specific trends in accidents identifying groups at greater risk of sustaining injuries and highlighting the most common causes and frequency of accidents.

Accidents are, by their very nature, preventable. We are aware that behind every statistic in our reports is a person who has sustained injuries, often serious and life changing. The establishment of a formal research function within the Injuries Resolution Board allows us to use our data to better understand how we can prevent accidents, better protect high-risk groups, and ultimately help to create safer roads, workplaces, and public environments.

## Award Values Reports

The Award Values Report Series, first published in 2021, provides valuable insights into trends among personal injury claims and award values. Since the first publication, the personal injury landscape has undergone significant economic, legislative, and environmental changes. Consequently, the Award Values Series has evolved to meet the need for better data to monitor and understand these changes.



## Analysis of Employer Liability Claims & Awards Report 2019-2022

This report provides a four-year analysis of over 18,000 Employer Liability (workplace accident) claims and 4,911 assessments of compensation made by the Injuries Resolution Board for workplace personal injuries between 2019 and 2022.

This report explores trends in the volume of workplace personal injury claims submitted to Injuries Resolution Board between 2019 and 2022. This analysis provides a better understanding of the impact of workplace accidents on injured parties, including the most frequently sustained injuries, the most common accident locations, and an overview of the most common causes of workplace accidents and gives an overview of the total value of assessments of compensation.



## Public Liability Accidents Report 2019 – 2023

In January 2025, the Injuries Resolution Board published a report, in collaboration with EY Economic Advisory, which examined Public Liability claims & awards and utilised data from over 30,000 claim applications for injuries sustained by visitors to businesses and public spaces between 2019-2023. The report noted a 40% reduction in claims volumes in this period. The report also highlights sector-specific trends in accidents and claims, with a more detailed focus on specific areas such as childcare for the first time.



In 2024 we released the first report in “Our Vulnerable Road User Series” which aims to maximise the value of personal injury claims data to enhance the safety of those most at risk of injury on our roads. By focusing on the specific types of road users who are more susceptible to sustaining severe and lifechanging injuries in road traffic accidents, this series aims to identify high-risk groups and provide crucial insights for developing effective road safety policies and public awareness campaigns. The first report in this planned series was released in December 2024 “Accidents involving Cyclists and E-Scooter Users”.



“Accidents are, by their very nature, preventable. We are aware that behind every statistic in our reports is a person who has sustained injuries, often serious and life changing.”



## Enhancing Awareness

In December 2023 as well as launching our new mediation service, the Injuries Resolution Board underwent a rebrand with a name that better reflected our enhanced and expanded services. This was a critical time for the Board to increase awareness both of our new name and our new service. We ran several multi-channel advertising campaigns over the following 12 months with the aim of increasing public awareness of our services, our purpose, and our public value.

In 2024, our advertising campaigns achieved significant reach across various platforms, demonstrating the effectiveness of our multi-channel advertising strategy. Our radio campaigns reached an estimated 3.3 million listeners, while print media engaged approximately 1.8 million readers. On social media, we garnered over 14 million impressions, showcasing strong engagement and visibility. Digital audio campaigns resulted in 570,000 completed listens, indicating high listener retention. Additionally, our programmatic display ads generated nearly 3.5 million impressions, further amplifying our brand presence. These metrics highlight our successful efforts in connecting with diverse audiences and driving impactful results.

## Advertising Metrics for 2024 Campaigns

Radio

**3.3 million** in estimated reach

Print

**1.8 million** in estimated reach

Social Media - Over

**14 million** impressions

Digital Audio

**570,000** completed listens

Programmatic Display – almost

**3.5 million** impressions



## 2024 Conference

Our conference, *Twenty Years On – The Changing Personal Injuries Environment*, took place on the 9th of May 2024, marking a significant milestone in our ongoing commitment to dialogue, collaboration, and contribution in terms of progress in the field of personal injury reform.

This full-day event featured a dynamic blend of insightful presentations from our Chair, two Ministers of State, and a diverse panel of 18 distinguished speakers, both internal and external - including experts from international jurisdictions.

With 150 delegates in attendance, the conference brought together professionals from various stakeholder backgrounds, including the insurance sector, business community, legal profession, and medical field.

The feedback was overwhelmingly positive, underscoring the value of renewed stakeholder connections and meaningful engagement. This event not only strengthened existing relationships but also laid the groundwork for further collaboration, particularly in key areas such as the continued expansion and promotion of our mediation service.

In addition to fostering dialogue and engagement, the conference achieved valuable media coverage, enhancing public awareness of the Injuries Resolution Board and the evolving personal injuries landscape.



Pictured: Minister Neale Richmond T.D., Minister of State for International Development and Diaspora



Pictured (left-right): Dermot Divilly Former Chairperson of the Injuries Resolution Board, Minister Dara Calleary T.D., Minister for Social Protection and Minister for Rural and Community Development and the Gaeltacht, Rosalind Carroll, CEO, Injuries Resolution Board



Pictured (left-right): Shelley Lopez, Acting Chair of Civil Resolution Tribunal in BC, Canada, Genevieve Grant, Associate Professor Faculty of Law and Director Australian Centre for Justice Innovation, University of Melbourne Australia, Tony Allen, Former Director of CEDR, Solicitor and Mediator in the UK



Pictured: Una Cassidy BL Junior Counsel



Pictured (left-right): Colm Forde, Assistant Secretary, Department of Enterprise, Trade and Employment, Moyagh Murdoch, CEO, Insurance Ireland, Brian Hanley, CEO Alliance for Insurance Reform and Brian O'Connor, Head of Claims, Aviva



Pictured (left-right): Minister Neale Richmond T.D., Minister of State for International Development and Diaspora, Rosalind Carroll, CEO, Injuries Resolution Board and Dermot Divilly, Chair, Injuries Resolution Board



Pictured (left-right): Genevieve Grant, Associate Professor University of Melbourne, Maureen Gallagher, Manager, Rehabilitative Training Unit, National Rehabilitation Hospital, Shelley Lopez, Acting Chair Civil Resolution Tribunal Canada, Dr Lauren Swan, Head of Research and Policy Injuries Resolution Board, Hilary McGouran, Head of Mediation Injuries Resolution Board, Dermot Divilly, Chairperson Injuries Resolution Board, Rosalind Carroll, CEO Injuries Resolution Board, Lauryn Kerr, Vice Chair Civil Resolution Tribunal Canada, Tony Allen, Former Director of CEDR, Michael Corrigan Solicitor at Corrigan and Corrigan Solicitors and Colm Forde, Assistant Secretary Department of Enterprise, Trade and Employment

## 8

# Customer Service, Innovation and Transformation

## Customer Service 2024

In 2024, the Injuries Resolution Board supported thousands of people through our services, we responded to over 245,000 emails, answered more than 22,000 phone calls and processed over 255,000 pieces of correspondence. We also arranged over 16,000 medical appointments and handled over 800 webchat messages.

Despite high volumes, the average wait time to speak to one of our team was just 46 seconds. These figures reflect our commitment to delivering a timely, accessible and user-friendly customer service experience.

The Injuries Resolution Board provides frontline customer service through our dedicated service centre with phone lines operational Monday to Friday from 8am to 6pm.

## 2024 in numbers

Emails Received

**245,454** 

Phone Calls Answered

**22,628** 

Webchat messages

**837** 

Medical Appointments arranged

**16,364** 

Correspondence processed

**255,096**

Average wait time to speak to an agent

**46 seconds\***

Website visits **70k**

Website Actions **276k**



**60,000** impressions on LinkedIn



**8,000** impressions on X



**1.3M** in reach on Facebook

*\*Excludes opening message which is 1m3s long*



As well as a dedicated phone line we also provide a webchat service available through our website and customers can also contact us via email.

In an environment characterised by rapid technological advancement and evolving public expectations, it is essential for public sector bodies to proactively embrace digital solutions and continuously improve service delivery. Against that backdrop, the Injuries Resolution Board is committed to providing services that are efficient, transparent and user-friendly, and to continuously improving to ensure our services are responsive to the diverse needs of our stakeholders.

Throughout 2024, the Injuries Resolution Board advanced several initiatives to drive digital transformation and enhance customer service:

- Support for the Digital Transformation Project: We successfully procured and engaged a new digital services provider to lead the implementation of our digital transformation programme. This partnership is central to modernising our systems and improving service delivery.
- Introduction of Voice of the Customer Surveys.
- Internal Operational Enhancements: A series of internal initiatives were undertaken to strengthen business operations and support our Customer Service Centre.
- Expansion of our SMS messaging service.

## Digital Transformation

The Injuries Resolution Board is undertaking a comprehensive Digital Transformation Programme aimed at enhancing our efficiency, agility, and service delivery.

The programme aims to transform both the customer and employee experience through the modernisation of our systems, with the clear strategic goal of improving operational efficiency and delivering a more transparent, responsive and timely service for all who engage with us.

Following the completion of the procurement process in 2024, the Injuries Resolution Board has been working the successful supplier to design. The overall goal is to create a more efficient and customer-focused platform, providing a holistic view of claims and ensuring better access to information for all our customers.

While the Injuries Resolution Board is firmly committed to digital innovation, we continue to ensure that our services are accessible through multiple channels.

Our dedicated customer service team continues to offer support via telephone, and claims can be submitted both online as well as by post.

## Voice of the Customer

The Injuries Resolution Board is fully committed to putting our customers at the heart of our service. In January 2024, we launched a Voice of the Customer surveys and insights initiative. This initiative invites customers who contact the Injuries Resolution Board by phone to opt-in for a follow-up customer service survey carried out by text message. One of the most important aspects of the Voice of the Customer survey is the verbatim comments we capture. This enables customers state any general feedback they have. This is invaluable in relation to capturing customer insights and feedback. By capturing the feedback, the Board can gain insights and identify key learnings, which in turn will enable us implement customer service improvements.

The survey asks three key questions:

1. How satisfied were you with the knowledge and expertise of the person who handled your call?
2. Did we successfully resolve your query today?
3. How would you rate your overall experience with the Injuries Resolution Board?

On average we receive 10 completed surveys a month, with an average score of 4.3 out of 5 on knowledge/expertise.

Customer feedback has been positive and constructive. Some feedback highlighted helpfulness, efficiency, while suggestions for improvement included simplifying the claims process and increasing transparency.

For example:

*"Interaction to date via webchat and phone has been exceptionally helpful, fast and efficient."*

*"The lady I spoke to was kind, direct to the point of resolving my query and most of all she patiently listened to me."*

*"Shorten the time for completing the process"*

In 2025, we plan to expand the survey to landline users and continue to use this feedback to inform service improvements.



## SMS Messaging

First introduced in 2023, our SMS messaging service has played a key role in improving attendance rates for independent medical examinations. This involves sending automated appointment reminders to customers via SMS 72 hours before their examinations.

In 2024, the Injuries Resolution Board issued an average of 353 SMS reminders per month. This initiative has seen the non-attendance rate decrease by 20%, streamlining the claims process, improving efficiency and saving on associated delivery costs.

## Customer Complaints

As a public service organisation, the Injuries Resolution Board view customer complaints and feedback as valuable opportunities for learning, growth, and continuous improvement. All complaints are treated with seriousness and urgency, and we are committed to resolving issues as efficiently and transparently as possible. In 2024, we received 103 customer complaints, a 42% increase compared to 2023. The majority of these complaints related to administrative delays, with a smaller proportion concerning independent medical examinations.

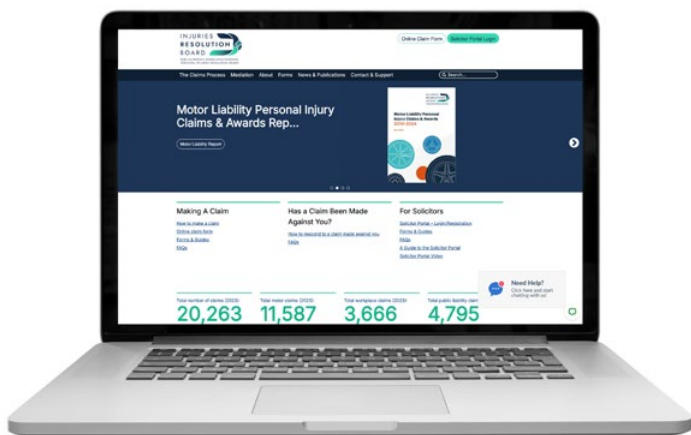
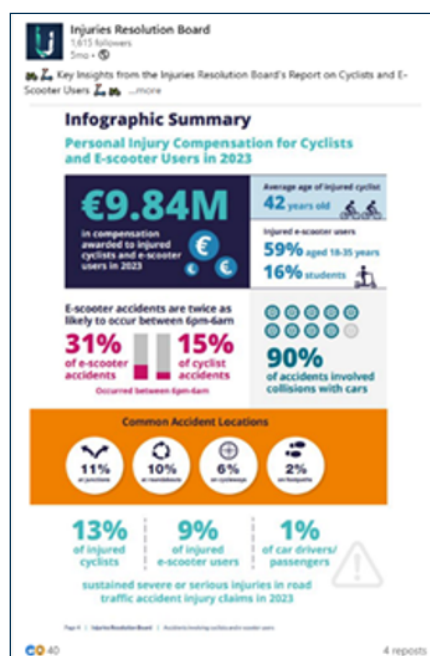
## Our Website

Our website is a key resource for customers seeking information about our services. In 2024 we received over 70,000 visits and facilitated more than 270,000 user actions, emphasising its role in customer engagement and support. We are planning further investments in 2025 to enhance its accessibility. This will ensure that individuals from all backgrounds can easily find the information they need, reinforcing our commitment to inclusive and effective customer service.

## Social Media

Social media is an important communications avenue for the Injuries Resolution Board, as channels are used to engage effectively with our stakeholders and the wider public. During 2024 we rebranded our social media channels create widespread brand awareness, and engage directly with the community, fostering transparency and trust through real-time communication and feedback. The platforms are used to highlight key reports, share research findings and amplify important messaging to a broader audience.

As of 2024, the Injuries Solution Board maintains three active social media channels, X (formerly Twitter), Facebook and LinkedIn. In 2024 our posts had approximately 60,000 impressions on LinkedIn, 8,000 Impressions on X and an estimated reach of 1.3 million on Facebook, reflecting the growing reach of our digital channels and highlighting again that LinkedIn is our fastest growing channel.





# Powered by People and Strong Governance

## How We Work

The Injuries Resolution Board's success is driven by the expertise, commitment and dedication of our people. The Board strives to foster a positive and inclusive workplace that supports continuous learning to ensure that our team has the appropriate skills and knowledge to deliver on our mission.

Our Chief Executive and staff are guided by a Board of Directors, which provides strategic oversight and strong governance and leadership, in line with the Code of Practice for the Governance of State Bodies.

The Injuries Resolution Board is entirely self-funded through claimant and respondent fees. The Board maintains rigorous budgetary oversight to provide value for money and serve the public interest.

In July 2024, our chairperson, Dermot Divilly, retired after 10 years dedicated service to the Board. The role was publicly advertised by the Minister for Enterprise, Trade and Employment and we subsequently welcomed our new Chairperson, Tom Coughlan, on October 24th

Our Deputy Chairperson, Karen Furlong was re-appointed to the Board for a second term of five years in November.

There were other changes to our Board in 2024. Our board member, Nuala Jackson was appointed as a Judge of the High Court in 2023. Her position on the Board was taken up by Sheila O'Riordan, BL, following a public competition. The Insurance Ireland nominee, Aengus Cummins was re-appointed for a second term of three years.



**Rosalind Carroll**  
Chief Executive



**Eileen Devereux**  
Chief Operations  
Officer

- Assessment Services
- Mediation
- Legal



**Bernadette King**  
Director of  
Finance

- Finance
- Audit
- Procurement



**Hilary McGouran**  
Director of  
Communications,  
Strategy &  
Governance

- Corporate Services
- HR
- Research
- Communications



**Paul Duggan**  
Interim Director of  
Business Support Services

- ICT
- Digital Transformation
- Customer Services and Applications
- Management of Outsourced Service Centre Contract

Our Central Bank nominee, Cathal Lafferty, finished his five-year term on the Board at the end of December and is due to be replaced.

The Organisation is led by our Chief Executive, Rosalind Carroll and an Executive Leadership Team.

In 2024 two of our five-member Executive Team, our Director of Business Support Services, and our Director of Corporate retired after 20 years of service to the Board. The Injuries Resolution Board team is extremely grateful to Helen Moran and Stephen Watkins for their hard work in shaping the Injuries Resolution Board, growing it from a newly establish entity to a strong organisation.

Following an open recruitment competition, the newly titled position of Director of Communications, Strategy, and Governance role was filled by Hilary McGouran who was previously Head of Mediation.

The Director of Business Support role was filled on an interim basis by Paul Duggan, with plans to advertise a permanent role in 2025.

## Development and Training

A skilled and engaged team is vital for delivering on the Injuries Resolution Board's strategic objectives, with continuous learning a top priority.

We use the Performance Management Development System (PMDS) to align individual performance with organisation objectives and to identify development opportunities for professional development and continuous improvement

Support for further education and learning and education is provided across a number of areas. In 2024, funding was provided to enable some of our people pursue qualifications in areas including Human Resource Management, Payroll Services, Managing Diversity and Inclusion and Digital Business Analysis. Additionally, we sponsored a colleague to attend the Young Ireland Programme which focuses on developing communication skills. Training was also provided in conducting workplace investigations, risk management, data protection, competency-based interviewer and interviewee training and pensions training, as well as pre-retirement training.

In 2024 staff participated in a variety of awareness and inclusion sessions ranging from Creating Safe Spaces for LGBTQ+ People at Work, Supporting Autism in the Workplace and Supporting Menopause.

## Recruitment

In 2024, the Injuries Resolution Board maintained a staff complement of 78, supported by an external service centre in Cork, and our panels of mediators and medical practitioners.

During the year, 13 roles were successfully filled through open recruitment competitions, including that of Director of Communications, Strategy and Governance. Of these, four resulted in internal promotions, and nine new colleagues joined the organisation.

We also piloted a temporary research assistant role to allow research students the opportunity to contribute to a range of data-driven projects. The focus for 2024 was on analysing road traffic accidents involving vulnerable road users in Ireland.

Our recruitment campaigns actively welcome applications from people from all backgrounds.

## Public Sector Equality and Human Rights Duty

The Injuries Resolution Board is committed to promoting equality, eliminating discrimination, and protecting human rights for all who use our services and for our employees and service users. We take a proactive approach to equality, diversity and inclusion across all operations.

We strive to meet our commitments under Section 43 of the Irish Human Rights and Equality Commission Act and to have regard to the tenets of that legislation. We adhere to the Employment Equality Acts 1998 -2015, and other legislation. Staff can avail of a range of schemes to meet their career and personal needs, such as educational programmes, study leave, reduced working hours, career breaks, blended working and flexible working hours. In 2024 ten of our 77 staff availed of a reduced working week under work sharing or parental leave, 18 staff availed of a block of unpaid leave and two staff availed of career breaks.

We strive to foster a collaborative and inclusive culture through a staff consultative group and through regular staff briefings and our annual staff conference.

**"The Injuries Resolution Board's success is driven by the expertise, commitment and dedication of our people."**



# Equality, Diversity & Inclusion

In line with the Annex on Gender Balance, Diversity and Inclusion to the Code of Practice for the Governance of State Bodies, the Injuries Resolution Board is committed to fostering an inclusive and diverse leadership culture. Throughout 2024, our Board reflected a gender composition of 45% female and 55% male meeting the required target of at least 40% representation of each gender on State Boards. We continue to monitor and promote diversity in all its forms, recognising that inclusive governance enhances decision-making and public trust.

We champion a workforce that reflects the diversity of modern Ireland, ensuring that all employees have equal access to opportunities and can feel comfortable and confident being themselves. Our recruitment campaigns are inclusive, welcoming applicants from all backgrounds, and ensuring non-discriminatory practices regarding gender, age, race, religion, marital status, sexual orientation, disability, family status, or membership of the Travelling community.

We comply with the National Disability Authority's Part 5 requirements, completing an annual census to assess the number and percentage of staff with disabilities. In 2023, 8% of our employees declared a disability.

We have a trained Disability Liaison Officer who acts as a point of contact for employees with disabilities. We have an Access Officer, to help those who need assistance in accessing our service. Accessible technology further enables inclusive participation. Our Dignity at Work policy underpins our commitment to a respectful, safe and inclusive environment for all – employees, customers, suppliers and visitors at all times.

To support our team, and to emphasise compassion for our service users, we also Injuries Resolution Board provides information and webinars on neurodiversity, mental health, hidden disabilities, and the social model of disability to educate all staff and promote a safe environment for staff to disclose disabilities, and to support those who use our services in a compassionate way.

We also have an Access Officer, to help those who need assistance in accessing our services and our building.

Injuries Resolution Board is committed to a policy of equal opportunity and adopts a positive approach to equality in the organisation. Injuries Resolution Board operates a number of schemes that provide staff with options in relation to meeting their career and personal needs, such as educational programmes, study leave, reduced working hours, career breaks, blended working and flexible working hours. In 2024 ten of 77 availed of a reduced working week under work sharing or parental leave (granted in a more fragmented manner than the Parental Leave legislation requires), 18 staff availed of a block of unpaid leave and two staff availed of career breaks.

## Gender Pay Gap

The gender pay gap (GPG) refers to the difference in the average hourly wage of men and women across an organisation. Under the Gender Pay Gap Information Act organisations are required to report on their GPG across a range of metrics. Due to our staffing size (less than 150) the Injuries Resolution Board is exempt from making GPG return for 2024. This threshold will lower to 50 employees in 2025.

Despite this, we are committed to transparency and gender equality. We actively monitor our gender pay gap. We ensure equity in pay for men and women in the same roles and grades.

In 2024, 58% of our 77 employees were women. Our Executive Management Team comprises 80% female representation for the reporting period.

Breakdown of staffing on 31st December 2024:

	Female	Male
CEO, Director, Principal Officer	5	2
Assistant Principal Grade	10	12
Higher Executive Officer	11	8
Executive Officer	14	6
Clerical Officer	5	4
Total	45	32

## Governance

### Risk

The Audit & Risk Committee met formally five times during 2024. Risk management was discussed at 3 of the 5 Committee meetings during the year with updates provided by the Chief Risk Officer. An annual formal presentation on risks including the Risk Register was given to the Board in December of 2024. The Charter and Terms of Reference of the Committee were revised and updated in 2024.

### Code of Practice for the Governance of State Bodies

The Code of Practice for the Governance of State Bodies (2016) provides a framework for ensuring that State bodies adhere to the highest standards of corporate governance. The Injuries Resolution Board is fully committed to developing and implementing procedures to ensure compliance with the Code. Annually, the Board's Chairperson provides formally to the Minister for Enterprise, Tourism and Employment a statement on compliance with the Code. This statement also makes reference to compliance with and adherence to the Public Spending Code. As part of the requirements of the Code, an agreed Operational Performance and Delivery Agreement has been developed and is agreed annually with our line Department.

### Ethics in Public Office

The Injuries Resolution Board operates within the framework of the Ethics in Public Office Act, 1995 and has implemented procedures to ensure full compliance with the Act. In accordance with these requirements, Board Members, Directors and Managers have completed statements of interest, adhering to the provisions of the legislation. Additionally, ongoing disclosure of interests is facilitated through established protocols, including a mandatory declaration at the beginning of each Board meeting. Furthermore, management-level staff are also subject to the same legislative obligations.

## Protected Disclosures

Injuries Resolution Board has established, maintains, and operates internal reporting channels and procedures for the making of reports and for conducting follow-up to reports under protected disclosure legislation. In line with the Protected Disclosures (Amendment) Act 2022, the Board is required to publish an Annual Report detailing the number of protected disclosures made in the previous year and actions taken in response.

For the financial year of January 1 to 21 December 2024, the Board confirms no protected disclosures were received under the provisions of the Protected Disclosures Act 2014.

## Prompt Payment of Accounts

The Injuries Resolution Board is aware of its responsibility for ensuring compliance in all material respects with the provisions of the European Communities (Late Payment in Commercial Transactions) Regulations, 2012 (SI.580 of 2012), which provides that penalty interest will become payable if payments for commercial transactions are not met within 30 days, unless otherwise specified in a contract or agreement. It is our policy to ensure that all invoices are tracked and paid promptly before their due date for interest and charges purposes. Procedures are in place to provide reasonable assurances against noncompliance with the Act and Regulations. Procedures are also in place to ensure that late interest is paid, if required. In 2024 we paid a total of €6,421 in late payment interest and compensation, this compares to €5,804 in the previous year

## Taxation

The Injuries Resolution Board confirms compliance with tax laws. Procedures are in place to ensure that the Injuries Resolution Board is exemplary in its compliance with its obligation under taxation laws and that all tax liabilities are paid on or before the relevant due dates.

## Data Protection

In 2024, the Injuries Resolution Board reviewed and addressed 37 non-notifiable data breaches in line with our commitment to data security and transparency.

As a data controller, the Board is dedicated to maintaining the highest standards of data protection in accordance with the General Data Protection Regulation (GDPR) and the Data Protection Act 2018. We are responsible for safeguarding both personal and special category data entrusted to us.



We have published a comprehensive Data Protection Privacy Notice on our website and implemented robust internal policies and procedures to protect personal data and uphold the rights of data subjects.

In 2024, we conducted a number of Data Protection Impact Assessments (DPIAs) to evaluate the risks associated with our data processing activities. These assessments help ensure that processing is necessary, proportionate, and respectful of individuals' rights.

We also prioritise staff awareness and training. Data protection principles are embedded in our daily operations, and regular training sessions are held to reinforce best practices. In August 2024, dedicated training was delivered to all new staff members.

## Freedom of Information

The Injuries Resolution Board is subject to the provisions of the Freedom of Information Act 2014. In 2024, the Board responded to 23 Freedom of Information (FOI) requests, covering both case-specific queries and broader organisational matters.

In line with its obligations under the Act, the Board maintains a comprehensive FOI Publication Scheme, which provides regularly updated information on its services, financial operations, and procurement activities. This information is publicly available on the Board's website, supporting transparency and accountability.

## Official Languages Act

The Injuries Resolution Board is committed to the promotion and use of the Irish language in the provision of our services and making those services accessible to the public. In 2021, the Official Languages (Amendment) Act was introduced which means that public sector bodies are now obliged to ensure that 20% of their annual paid advertising is in the Irish language and that 5% of their advertising budget is spent on advertising in Irish language publications.

In 2024, we surpassed both obligations with 21% of our paid advertising budget being used on the Irish Language and 9% on Irish Language publications. We are also in compliance with all other sections of the Official Languages Act. We will continue to monitor our compliance and ensure that Irish is an integral part of the work that we do.

## Safety, Health and Welfare at Work Act

We are committed to ensuring the safety and wellbeing of our employees by maintaining a safe place of work and by complying with the Safety, Health and Welfare at Work Act 2005 along with relevant codes of practice and guidelines. In 2024, ergonomic assessments were conducted to support safe working conditions. Demonstrating our commitment to health and wellbeing, the Injuries Resolution Board offered free onsite flu vaccinations, webinars on Gut Health, healthy eating, skin cancer mitigation and facilitated manual handling training for staff. Furthermore, the Board continued to fund an Employee Assistant Programme, which provides free supports to our team.

## Efforts in Sustainability and Combatting Climate Change

In late 2022, the Government introduced the Public Sector Climate Action Mandate, aiming to position public bodies as leaders in reducing emissions and promoting sustainable practices.

This involved government bodies reviewing their operations and making the necessary changes to reduce their emissions.

### The three main goals of this mandate are as follows:



Reduce greenhouse gas emissions by

**51% by 2030**



Increase the improvement in energy efficiency in the public sector from a 33% target in 2020 to

**50% by 2030**



Put in place a

**Climate Action Roadmap**

During 2024 the Injuries Resolution Board directly consumed 88,200 KWh of energy; this was a 6.6% decrease in electricity usage from 2023 and a 56.8% decrease since 2014.

The reduction in energy use was driven by initiatives such as adjusting air conditioning settings and closing one office floor one day per week. An Energy Audit was recently completed, and its recommendations are currently under review.

The Injuries Resolution Board also makes other efforts in this area. From a communications perspective, the organisation operates a digital first model, and, where physical copies of materials are deemed necessary, suppliers are required to provide credentials in relation to their “green” practices.

Additionally, we prioritise hosting events online or in person at city centre locations which have strong public transport routes to encourage sustainable travel for attendees.

As a part of our ongoing commitment to environmental awareness and staff engagement, we held a staff talk from the National Biodiversity Centre by Dr Una Fitzpatrick which highlighted the richness and vulnerability of the ecosystems of Ireland and encouraged actions to support biodiversity.





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# Governance and Financial Statements



# Financial Statements

For the Financial Year ended 31 December 2024

## Governance

The Personal Injuries Resolution Board (hereinafter referred to as the Injuries Resolution Board) is an independent State agency. Its functions and duties are set out in the Personal Injuries Resolution Board Acts 2003 to 2022. The Board is accountable to the Minister for Enterprise, Tourism and Employment and is responsible for the good governance of the Injuries Resolution Board. The Board performs this task by setting strategic objectives and targets for the organisation and taking strategic decisions on all key business matters and the execution of other fiduciary duties.

The regular day-to-day management, control, and direction of the Injuries Resolution Board is the responsibility of the Chief Executive Officer (CEO) and the Executive and senior leadership teams. The CEO and the management team follow the broad strategic direction set by the Board and must ensure that all Board members have a clear understanding of the key activities and decisions related to the entity, and of any significant risks the organisation is faced with. The CEO acts as a direct liaison between the Board and management of the Injuries Resolution Board.

## How the Board operates – Role and responsibilities of the Board

The work and responsibilities of the Board are set out in the Terms of Reference of the Board, and also the schedule of matters specifically reserved for Board decision. In general, these incorporate the functions vested in the Board by the Act, governance decisions such as the appointment of Committee members or the approval of policies, key strategic and financial decisions such as the approval of plans, or the commitment of significant resources, and risk oversight of the Injuries Resolution Board's activities. Standing items by the Board include:

- Declaration of interests
- Reports from the Audit and Risk Committee
- Performance reports from CE and Executive Management team, and
- Financial reports/management accounts

The Board also considers matters specially reserved for it, including:

- Ensuring that the Board operates within the limits of its statutory authority and/or any delegated authority agreed with the Minister;
- Monitoring the effectiveness of the Board's risk management processes and systems to ensure the effective identification, monitoring, and control of risks;
- Undertaking an annual assessment of the effectiveness of internal control and risk management processes;
- Agreement of the purchasing procedures of the Board, including the delegated levels of authority;
- Approval of major purchases/contracts;
- Approval of any significant changes in accounting policies or practices;
- Approval of Annual Reports;
- Approval and monitoring of the Annual Budget;

Section 77 of the Personal Injuries Assessment Board Act, 2003, requires the Board to prepare annual financial statements in the format and manner specified by the Minister for Enterprise, Trade and Employment.

In preparing these financial statements, the Board is required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume the Board will continue in operation.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

The Board is responsible for keeping adequate accounting records which disclose, with reasonable accuracy at all times, the financial position of the Board and which enable it to ensure that the financial statements comply with Section 77 of the Act. The Board is also responsible for safeguarding the assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board considers that the financial statements of the Injuries Resolution Board give a true and fair view of the financial performance and the financial position of the Injuries Resolution Board at 31 December 2024.

As outlined in the Statement on Internal Control contained within the Financial Statements which form part of this Annual Report, the Board carried out a review of the effectiveness of internal controls within the organisation in respect of the year. This review was informed by the work of the internal auditor, the Audit and Risk Committee which oversees the work of the internal auditor, and the organisation's Executive which has responsibility for the development and maintenance of the control framework. The Board concluded that they are satisfied as to the effectiveness of the system of internal controls in place in the organisation.

During the year, the Board carried out an assessment of the organisations principal risks, including a description of the risk and associated measures or strategies to control and mitigate these risks. Board Members concluded that they were satisfied as to the risk management framework and associated processes in place.

## Board Structure

The Board consists of a Chairperson, and nine ordinary (non-executive) members and the Chief Executive Officer. The Members of the Board are appointed by the Minister for Enterprise, Trade & Employment for a defined period in accordance with the terms of the Personal Injuries Assessment Board Act 2003, as amended. The Board met ten times during 2024. The table below lists all Board Members who served in 2024, their attendance record at Board meetings and their term.

## Board Evaluation

An external evaluation of the Board and the Audit & Risk Committee was completed during 2024. The output of this will be considered by the Board in 2025.

As of 31 December 2024, the Board had five female and six male members, with no vacant position. The Board therefore meets the Government target of a minimum of 40% representation of each gender in the membership of State Boards.

## Full List of Board Members during 2024

Name	Membership Type	Attendance Record	Term dates
Tom Coughlan	Chairperson	1 out of 1	24th October 2024 to 23rd October 2029
Dermot Divilly	Former Chairperson	7 out of 7	16th July 2018 - 15th July 2024
Rosalind Carroll	Chief Executive Officer/ Board member	10 out of 10	N/A
Karen Furlong	Board member Vice Chairperson	9 out of 10	29th November 2019 – 28th November 2029
Aengus Cummins	Board member	9 out of 10	30th April 2019 – 23rd May 2027
Conor Faughnan	Board member	10 out of 10	8th November 2022 – 7th November 2026
Cathal Lafferty	Board member	8 out of 10	1st January 2020 – 31st December 2024
Marion O'Brien	Board member	9 out of 10	8th August 2021 – 7th August 2025
Sheila O'Riordan	Board member	1 out of 1	24th October 2024 to 23rd October 2029
Dr Jean O'Sullivan	Board member	9 out of 10	1st August 2018 – 31st July 2026
John Shine	Board member	10 out of 10	8th December 2020 – 7th December 2025
Jonathan Small	Board member	10 out of 10	1st March 2022 – 28th February 2025
Stephen Watkins	Secretary to the Board	3 out of 3	N/A
Bernadette King	Acting Board Secretary	7 out of 7	N/A

## Board Committees

Mr. Dermot Divilly Board membership ceased on the 15th July 2024.

Mr. Cathal Laferty Board membership ceased on the 31st December 2024.

Mr. Tom Coughlan was appointed a Board member and Chairperson on the 24th October 2024.

Ms. Sheila O'Riordan was appointed a Board member on the 24th October 2024.

Mr. Stephen Watkins (Secretary to the Board) retired from the Personal Injuries Resolution Board on the 19th April 2024.

Ms. Bernadette King was appointed acting Board Secretary on the 25th April 2024.

## Board Committees

The Board has also established an Audit and Risk Committee comprising a number of Board Members. The role of this committee is to support the Board in relation to its responsibilities for issues of risk, control and governance and associated assurance. The Committee is independent from the financial management of the organisation. In particular the Committee ensures that the internal control systems including audit activities are monitored actively and independently. The Committee reports to the Board after each meeting, and formally in writing annually.

The Committee met five times during 2024. Details of Committee membership during the year are as follows:

### Audit and Risk Committee Members 2024

Member	Tenure on Committee	Meetings attended
Cathal Lafferty (Chairperson)	Full year	5 of 5
Aengus Cummins	Full year	5 of 5
Karen Furlong	Full year	5 of 5
John Shine	Full year	5 of 5

Secretary: Eoghan Coyne

## Board Fees and Expenses

Details of fees and expenses paid to Board Members are set out below.

	2024 € Fees	2024 € Travel & Subsistence	2023 € Fees	2023 € Travel & Subsistence
Tom Coughlan - Chairperson	€2,252	€1,539	-	-
Dermot Divilly – Former Chairperson	€11,088	0	€20,520	0
Karen Furlong – Vice Chairperson	€11,970	0	€11,970	0
Aengus Cummins	€11,970	0	€11,970	0
Aengus Cummins	€11,970	0	€11,970	0
Conor Faughnan	€7,695	0	€7,695	0
Nuala E. Jackson	-	-	€9,975	0
Sheila O’Riordan	€1,448	-	-	-
<b>Total</b>	<b>€46,423</b>	<b>€1,539</b>	<b>€62,130</b>	<b>€0</b>

The following Board Members were paid no fees during 2024 due to the application of One Person One salary principle: Cathal Lafferty, Dr Jean O’Sullivan, John Shine, Marion O’Brien, Jonathan Small and Rosalind Carroll.

## Disclosures required by the Code of Practice for the Governance of State Bodies (2016)

The Board is responsible for ensuring that the Injuries Resolution Board has complied with the requirements of the Code of Practice for the Governance of State Bodies (the Code) as published by the Department of Public Expenditure and Reform (DPER) in August 2016. The following disclosures are required by the Code:

### Employee Short-Term Benefits Breakdown

Forty staff members were paid short-term benefits in excess of €60,000 each during 2024. These payments are analysed in note three of the Injuries Resolution Board’s 2024 Financial Statements. For the purpose of this disclosure, employee short-term benefits during 2024 include salary, but exclude employer’s PRSI.

### Consultancy Costs

Consultancy costs include the cost of external advice to management and exclude outsourced business as usual functions.

Consultancy	2024	2023
IT Consultancy	€100,122	€39,114
Other Consultancy	€37,455	€18,847
<b>Total</b>	<b>€137,577</b>	<b>€ 57,961</b>

IT consultancy costs include IT technical advisory services relating to the Injuries Resolution Board’s digital transformation project. Other consultancy costs include advisory services associated with the Injuries Resolution Board working from home/blended work policy and also includes the completion of an external evaluation of the Board.

## Legal Costs and Settlements

Legal costs incurred by the Board in 2024 are detailed in the table below. The primary driver of legal costs for the Injuries Resolution Board is in carrying out our functions under the Act in particular the assessment and mediation of Personal Injury Claims.

The main component of legal costs are Judicial Reviews. The Injuries Resolution Board is involved in various legal challenges under sections of the Personal Injuries Resolution Board Act 2003 (as amended) and in relation to the Personal Injuries Guidelines which were effective from 24th of April 2021. Following on from this date a number of legal challenges relating to the application of the Personal Injuries Guidelines have been made.

Legal costs of €37,166 relate to Judicial Review costs incurred by the Injuries Resolution Board during 2024. We released a judicial review provision held for third party legal costs in the amount of €806,151. This is reflective of court judgements and positive legal cost adjudication on a number of key judicial reviews which concluded during the year.

Other legal support costs of €165,356 were incurred during the year in carrying out our functions under the Act including the Personal Injuries Resolution Board Act 2022. Legal costs were also incurred in relation to other areas such as data protection and in the day to day running of the organisation.

Legal costs and settlements	2024	2023
Other Legal support	€165,356	€205,584
Judicial Review – Injuries Resolution Board	€ 37,166	€303,047
Judicial Review - Third party provisions	€(806,151)	€708,560
<b>Total</b>	<b>€(603,629)</b>	<b>€1,217,191</b>

## Travel and Subsistence Expenditure

Travel and subsistence expenditure is set out below.

Travel & Subsistence	2024	2023
National	€11,865	€8,008
International	€583	€1,052
<b>Total</b>	<b>€12,448</b>	<b>€9,060</b>

Board travel and subsistence expenditure is reported under Board fees and expenses above.

## Hospitality Expenditure

Hospitality expenditure primarily includes refreshments provided to staff for information sessions and workshops.

Hospitality Expenditure	2024	2023
Staff	€7,881	€6,371
<b>Total</b>	<b>€7,881</b>	<b>€6,371</b>

## Statement of Compliance

The Board has adopted the Code of Practice for the Governance of State Bodies (2016) and has put procedures in place to ensure compliance with the Code.


The Injuries Resolution Board was substantially in compliance with the Code of Practice for the Governance of State Bodies for 2024.



Signed

**Tom Coughlan**  
*Chairperson*

29th May 2025



Signed

**Rosalind Carroll**  
*Chief Executive*

29th May 2025



# Financial Statements

## for the financial year ended 31 December 2024

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# General Information

Members of the Board	Tom Coughlan (Chairperson)	Membership commenced 24th October 2024
	Dermot Divilly (Former Chairperson)	Membership ceased 15th July 2024
	Rosalind Carroll (CEO)	
	Karen Furlong (Vice Chairperson)	
	Aengus Cummins	
	Conor Faughnan	
	Cathal Lafferty	Membership ceased 31st December 2024
	Marion O'Brien	
	Sheila O'Riordan	Membership commenced 24th October 2024
	Dr. Jean O'Sullivan	
	John Shine	
	Jonathan Small	

Office	Grain House Exchange Hall Belgard Square North Tallaght Dublin 24 D24 PXW0
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Auditor	Comptroller and Auditor General 3A Mayor Street Upper North Wall Dublin 1 D01 PF72
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Bankers	Bank of Ireland 4 – 6 Priorsgate Main Street Tallaght Dublin 24 D24 XY66	Permanent TSB 56-59 St. Stephens Green Dublin 2 D02 H489
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Solicitors	Eversheds Sutherland One Earlsfort Centre Earlsfort Terrace Dublin 2 D02 X668
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Website	<a href="http://www.injuries.ie">www.injuries.ie</a>
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# Statement on Internal Control

## Responsibility for system of internal control

On behalf of the Personal Injuries Resolution Board herein after referred to as the Injuries Resolution Board, I acknowledge the Board's responsibility for ensuring that an effective system of internal control is maintained and operated. This responsibility takes account of the requirements of the Code of Practice for the Governance of State Bodies (2016).

## Purpose of the System of Internal Control

The system of internal control is designed to manage risk to a tolerable level rather than eliminate it. The system can therefore only provide reasonable and not absolute assurance that assets are safeguarded, transactions authorised and properly recorded, and that material errors or irregularities are either prevented or would be detected in a timely manner.

The system of internal control, which accords with guidance issued by the Department of Public Expenditure and Reform, has been in place in Injuries Resolution Board for the year ended 31 December 2024 and up to the date of approval of the financial statements.

## Control Environment

The Injuries Resolution Board has an Audit and Risk Committee (ARC) which is comprised of non-executive Board members, includes persons possessing recent and relevant financial experience including competency in accounting, audit and risk management. The ARC met five times in 2024.

The Injuries Resolution Board has also established an internal audit function which is adequately resourced and conducts a programme of work agreed with the ARC. The internal Audit function operates in accordance with an approved Internal Audit Charter, which is consistent with the provisions set out in the Code and conducts a programme of work agreed with the ARC, and the Board. The plan takes account of areas of potential risk identified by the Organisation having regard to its strategic objectives and risk management framework. The internal auditor provides the Audit and Risk Committee with regular reports on assignments carried out.

These reports highlight deficiencies or weaknesses, if any, in the system of internal control and the recommended corrective measures to be taken where necessary.

The Injuries Resolution Board has developed a risk management framework, approved by the Board, which sets out its risk appetite, the risk management processes in place and details the roles and responsibilities of staff in relation to risk. The policy and contents have been brought to the attention of all staff who are expected to work within Injuries Resolution Board's risk management policies, to alert management on emerging risks and control weaknesses and assume responsibility for risks and controls within their own area of work.

## Risk and Control Framework

The Injuries Resolution Board has implemented a risk management system which identifies and reports key risks and the management actions being taken to address and, to the fullest extent possible, to mitigate those risks.

A risk register is in place which identifies the key risks facing Injuries Resolution Board and these have been identified, evaluated and graded according to their significance. The register is reviewed and updated by the ARC regularly throughout the year and during 2024 it was reviewed at three of the five meetings. The outcome of these reviews are used to plan and allocate resources to ensure risks are managed to an acceptable level.

The risk register details the controls and actions in place to mitigate risks and where responsibility for the operation of these controls and implementation of associated actions is i.e., specific business units/managers.

# Statement on Internal Control *(continued)*

The Board has taken steps to ensure an appropriate control environment is in place with the following elements:

- a Chief Risk Officer has been appointed to oversee the implementation of the risk management framework,
- procedures for all key business processes have been documented,
- there is an appropriate budgeting system with an annual budget, which is reviewed and approved by the Board,
- the annual budget is kept under review by senior management and the Board,
- a comprehensive monthly reporting system including financial and operational reporting, which is kept under review by senior management,
- financial and operational responsibilities have been assigned at management level with corresponding accountability,
- regular internal audit reviews on financial, operational and compliance controls and procedures,
- there are systems aimed at ensuring the security of the information and communication technology systems,
- there are systems in place to safeguard the assets.

## Ongoing Monitoring and Review

Formal procedures have been established for monitoring control processes and control deficiencies are communicated to those responsible for taking corrective action and to management and the Board, where relevant, in a timely manner.

The system of internal control is based on a framework of regular management reporting, administrative procedures including segregation of duties and a system of delegation and accountability. In particular it includes:

- key risks and related controls have been identified and processes have been put in place to monitor the operation of those key controls and report any identified deficiencies,
- reporting arrangements have been established at all levels where responsibility for financial management has been assigned,
- there are regular reviews by senior management of periodic and annual performance and financial reports which indicate performance against budgets/forecasts,
- a Governance system is in place for monitoring IT projects which includes an internal Senior Leadership Team, an IT project board with external members with expertise and regular reporting to the Board,
- a review of risk at each Board meeting,
- a three year internal audit plan is agreed. The audit plan is reviewed and agreed annually. The internal audit programme provides an independent and objective opinion on the control environment.

## Procurement

I confirm that Injuries Resolution Board has policies and procedures in place to ensure compliance with current procurement rules and guidelines. To ensure best practice in this area, training is provided to key staff and management on a regular basis. Injuries Resolution Board have a contract register and procurement plan in place to enable proper planning for procurement of contracts. During the year, expenditure of €14,075,625 was incurred on goods and services.

Matters arising regarding Controls over procurement are highlighted under Internal Control Issues.

## Internal Control Issues

### Non Compliant Procurement

During 2024 expenditure of €265,232 (excluding VAT) was incurred in relation to two contracts where non-competitive procurements were used.

The first contract relates to the provision of IT managed services, which includes IT help desk services, infrastructure management, monitoring and hosting of our infrastructure in two dedicated data centres, total €188,882 (excluding vat). This contract was due to be retendered in 2024. The procurement commenced in 2024 with the issuing of a Pre-Qualification Questionnaire (PQQ). A Request for Tender (RFT) was issued in Quarter One 2025 with a view to completing the procurement process in the first half of 2025.

The second contract, total €76,350 (excluding vat) relates to our Digital Transformation Project, which is the most significant capital project in the Board's twenty-year history. We procured a project manager to manage this project. The project manager subsequently left the Injuries Resolution Board, without notice, at a critical stage in the project. Given the risk to the organization of this project, we required an immediate replacement to ensure the project was managed correctly. We entered into a short-term contract (6-month period) with a supplier to provide project management services. Formal procurement has now commenced and will be completed in Quarter Two 2025.

There was one instance of non-compliant procurement noted in 2023. This resulted in a contract for legal services being extended with the current provider on the same terms during 2023. We re-tendered for these services in 2024.

### Review of Effectiveness

I confirm that the Injuries Resolution Board has procedures to monitor the effectiveness of its risk management and control procedures. The Injuries Resolution Board's monitoring and review of the effectiveness of the system of internal control is informed by the work of the Internal Auditor, the Office of the Comptroller and Auditor General, the Audit and Risk committee, which oversees their work, and the senior management within the Injuries Resolution Board responsible for the development and maintenance of the internal control framework.

I confirm that the Board conducted an annual review of the effectiveness of the system of internal controls for 2024 in February and March 2025.

Signed on behalf of the Board;



**Tom Coughlan**  
Chairperson

29th May 2025



## Ard Reachtaire Cuntas agus Ciste Comptroller and Auditor General

### Report for presentation to the Houses of the Oireachtas

### Personal Injuries Resolution Board

#### Opinion on the financial statements

I have audited the financial statements of the Personal Injuries Resolution Board for the year ended 31 December 2024 as required under the provisions of section 77 of the Personal Injuries Assessment Board Act 2003. The financial statements comprise

- the statement of income and expenditure and retained revenue reserves
- the statement of comprehensive income
- the statement of financial position
- the statement of cash flows, and
- the related notes, including a summary of significant accounting policies.

In my opinion, the financial statements give a true and fair view of the assets, liabilities and financial position of the Personal Injuries Resolution Board at 31 December 2024 and of its income and expenditure for 2024 in accordance with Financial Reporting Standard (FRS) 102 — *The Financial Reporting Standard applicable in the UK and the Republic of Ireland*.

#### *Basis of opinion*

I conducted my audit of the financial statements in accordance with the International Standards on Auditing (ISAs) as promulgated by the International Organisation of Supreme Audit Institutions. My responsibilities under those standards are described in the appendix to this report. I am independent of the Personal Injuries Resolution Board and have fulfilled my other ethical responsibilities in accordance with the standards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### Report on information other than the financial statements, and on other matters

The Personal Injuries Resolution Board has presented certain other information together with the financial statements. This comprises the annual report including the governance statement and Board members' report, and the statement on internal control. My responsibilities to report in relation to such information, and on certain other matters upon which I report by exception, are described in the appendix to this report.

I have nothing to report in that regard.

**Leonard McKeown**  
For and on behalf of the  
Comptroller and Auditor General  
10 June 2025

## Appendix to the report

### Responsibilities of Board members

As detailed in the governance statement and Board members' report, the Board members are responsible for

- the preparation of annual financial statements in the form prescribed under section 77 of the Personal Injuries Assessment Board Act 2003
- ensuring that the financial statements give a true and fair view in accordance with FRS 102
- ensuring the regularity of transactions
- assessing whether the use of the going concern basis of accounting is appropriate, and
- such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

### Responsibilities of the Comptroller and Auditor General

I am required under section 77 of the Personal Injuries Assessment Board Act 2003 to audit the financial statements of the Personal Injuries Resolution Board and to report thereon to the Houses of the Oireachtas.

My objective in carrying out the audit is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement due to fraud or error. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the ISAs, I exercise professional judgment and maintain professional scepticism throughout the audit. In doing so,

- I identify and assess the risks of material misstatement of the financial statements whether due to fraud or error; design and perform audit procedures responsive to those risks; and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- I obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls.
- I evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures.

- I conclude on the appropriateness of the use of the going concern basis of accounting and, based on the audit evidence obtained, on whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Personal Injuries Resolution Board's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my report. However, future events or conditions may cause the Personal Injuries Resolution Board to cease to continue as a going concern.
- I evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I report by exception if, in my opinion,

- I have not received all the information and explanations I required for my audit, or
- the accounting records were not sufficient to permit the financial statements to be readily and properly audited, or
- the financial statements are not in agreement with the accounting records.

### Information other than the financial statements

My opinion on the financial statements does not cover the other information presented with those statements, and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, I am required under the ISAs to read the other information presented and, in doing so, consider whether the other information is materially inconsistent with the financial statements or with knowledge obtained during the audit, or if it otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

### Reporting on other matters

My audit is conducted by reference to the special considerations which attach to State bodies in relation to their management and operation. I report if I identify material matters relating to the manner in which public business has been conducted.

I seek to obtain evidence about the regularity of financial transactions in the course of audit. I report if I identify any material instance where public money has not been applied for the purposes intended or where transactions did not conform to the authorities governing them.



# Statement of Income and Expenditure and Retained Revenue Reserves

for the Year Ended 31 December 2024

	Notes	2024 €	2023 €
<b>Income</b>			
Fee Income - Claimant	2 (a)	1,104,927	1,095,500
Fee Income - Respondent	2 (a)	13,608,506	11,959,767
Other Income	2 (b)	102,326	16,603
<b>Total Income</b>		<b>14,815,759</b>	<b>13,071,870</b>
<b>Expenditure</b>			
Salaries, Pensions and Related Expenses	3	7,236,003	7,024,225
Board and Panel Member Costs	4	75,521	62,130
Outsourced Service Centre Costs	5	1,940,024	1,393,402
Medical and Other Professional Fees	5	7,884,301	7,395,588
Medical and Other Professional Fees Reimbursed	5	(7,891,081)	(7,392,629)
Accommodation & Building Costs	5	470,573	438,618
Recruitment, Training & Other HR Costs	5	172,999	55,091
Information, Research & Communication	5	1,067,797	619,892
Audit & Professional & Consultancy Costs	5	362,001	140,492
Legal Fees	5	(603,629)	1,217,191
IT & Telecommunication Costs	5	1,053,821	140,492
General Administration	5	311,039	324,511
Depreciation	6	52,706	167,020
<b>Total Expenditure</b>		<b>12,132,074</b>	<b>12,628,177</b>
<b>Surplus for the year</b>		<b>2,683,684</b>	<b>443,693</b>
Balance at 1 January		1,595,409	1,446,202
Transfer to Capital Reserve	15	(3,500,000)	(400,000)
Transfer from / (to) Capital Account	16	28,505	105,514
<b>BALANCE AT END OF YEAR</b>		<b>807,599</b>	<b>1,595,409</b>

All income and expenditure for the year relates to continuing activities at the reporting date.

The Statement of Cash Flows and notes 1-20 form part of these financial statements.


On Behalf of the Board

On Behalf of the Board



**Tom Coughlan**  
Chairperson

29th May 2025



**Rosalind Carroll**  
Chief Executive Officer

29th May 2025

# Statement of Comprehensive Income

for the Year Ended 31 December 2024

	Notes	2024 €	2023 €
<b>Surplus for the year</b>		<b>2,683,684</b>	<b>443,694</b>
Experience losses on retirement benefit obligations	14	144,000	(466,000)
Change in assumptions underlying the present value of retirement benefit obligations	14	2,241,000	(2,320,000)
Adjustment to Deferred retirement benefits funding		(2,385,000)	2,786,000
<b>Comprehensive Income for the year</b>		<b>2,683,684</b>	<b>443,693</b>

The Statement of Cash Flows and notes 1 - 20 form part of these financial statements.

On Behalf of the Board



**Tom Coughlan**  
Chairperson

29th May 2025

On Behalf of the Board



**Rosalind Carroll**  
Chief Executive Officer

29th May 2025

# Statement of Financial Position

as at 31 December 2024

	Notes	2024 €	2023 €
<b>Non Current Assets</b>			
Fixed Assets	6	1,325,025	907,738
<b>Current Assets</b>			
Receivables	7 (a)	2,730,878	2,467,001
Cash and cash equivalents	7 (b)	13,797,242	11,588,414
<b>Total Current Assets</b>		<b>16,528,120</b>	<b>14,055,415</b>
<b>Current Liabilities (amount falling due within one year)</b>			
Payables	8	(8,649,388)	(7,273,081)
<b>Net Current Assets</b>		<b>7,878,732</b>	<b>6,782,334</b>
<b>Creditors: amounts falling due after one year</b>			
Provisions	10	(624,042)	(1,794,042)
<b>Retirement Benefits</b>			
Retirement Benefit Obligations	14	(31,007,000)	(31,651,000)
Deferred Retirement Benefit Funding Asset	14	31,007,000	31,651,000
<b>Total Net Assets</b>		<b>8,579,715</b>	<b>5,896,030</b>
<b>Financed By:</b>			
Retained Revenue Reserves	15	807,599	1,595,409
Capital Reserve	15	6,447,091	3,392,883
Capital Account	16	1,325,025	907,738
<b>Total Financed by:</b>		<b>8,579,715</b>	<b>5,896,030</b>

The Statement of Cash Flows and notes 1-20 form part of these financial statements.

On Behalf of the Board



**Tom Coughlan**  
Chairperson

29th May 2025

On Behalf of the Board



**Rosalind Carroll**  
Chief Executive Officer

29th May 2025

# Statement of Cash Flows

for the Year Ended 31 December 2024

	Notes	2024 €	2023 €
<b>Cash Flows from Operating Activities</b>			
Surplus for the Financial Year		2,683,684	443,693
Adjustments for:			
Depreciation		52,706	167,020
Interest received	2 (c)	(98,100)	(9,380)
(Increase) / Decrease in Receivables		(263,877)	(132,309)
Increase / (Decrease) in Payables		1,376,307	1,690,674
Increase / (Decrease) in Provision for Liabilities		(1,170,000)	679,040
<b>Cash from Operating activities</b>		<b>2,580,719</b>	<b>2,838,738</b>
<b>Cash Flows from Investing Activities</b>			
Purchase of Tangible Fixed Assets	6	(471,142)	(573,715)
Disposal of Fixed Assets	6	1,150	196
Transfer from Capital Reserve	15	0	120,217
<b>Net Cash Flows from Investing Activities</b>		<b>(469,992)</b>	<b>(453,302)</b>
<b>Cash Flows from Financing Activities</b>			
Interest Received	2 (b)	98,100	9,380
<b>Net Cash inflow from Financing Activities</b>		<b>98,100</b>	<b>9,380</b>
<b>Net Increase in cash and cash equivalents</b>		<b>2,208,827</b>	<b>2,394,816</b>
Cash and cash equivalents at 1 January		11,588,414	9,193,598
<b>Cash and cash equivalents at 31 December</b>		<b>13,797,242</b>	<b>11,588,414</b>

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 1 Statement of Accounting Policies

The basis of accounting and significant accounting policies adopted by the Personal Injuries Resolution Board are set out below. They have all been applied consistently throughout the year and for the preceding year.

### General Information

The Personal Injuries Resolution Board was set up under the Personal Injuries Assessment Board, Act 2003 as amended, with a head office at Grain House, Exchange Hall, Belgard Square North, Tallaght, Dublin 24. The organisations name changed from the Personal Injuries Assessment Board (PIAB) to the Personal Injuries Resolution Board, following on from the commencement of the relevant provisions of the Personal Injuries Resolution Board Act 2022 on the 14th December 2023.

The Personal Injuries Resolution Board's primary functions are set out in Part 3 of the Personal Injuries Assessment Board Act 2003 as amended.

Personal Injuries Resolution Board is a Public Benefit Entity.

### Statement of Compliance

The financial statements of Personal Injuries Resolution Board for the year ended 31 December 2024 have been prepared in accordance with the Financial Reporting Standard applicable in the United Kingdom and Ireland (FRS 102) issued by the Financial Reporting Council.

### Basis of Preparation

The financial statements have been prepared under the accrual method of accounting, the historical cost convention, in accordance with generally accepted accounting practice and are in the format agreed with the Minister for Enterprise, Trade and Employment. The unit of currency in which the financial statements are denominated is the Euro.

### Going Concern

The financial statements have been prepared on a going concern basis (see Note 18).

### Income

#### Claimant fees:

Claimant fees are recognised on a cash receipts basis on receipt of an application to register a claim with the Personal Injuries Resolution Board.

#### Respondent fees:

Respondent fees are recognised on consent to the Injuries Resolution Board process in the year when the income is earned and the service provided.

In line with FRS 102 section 23, rendering of services, Respondent fee income is recognised to the extent that it is probable that the economic benefits will flow to the Injuries Resolution Board and the revenue can be measured reliably. The following criteria is met before revenue is recognised:

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 1 Statement of Accounting Policies *(continued)*

### Rendering of services:

Revenue from a contract to provide services is recognised in the period in which the services are provided in accordance with the stage of completion of the contract.

Respondent fee income is recognised in the period in which the income is earned and the service provided, based on the stage of completion method for rendering of services.

Fees paid in advance are treated as deferred income and are reported as a current liability. This income is released to the Statement of Income and Expenditure and Retained Revenue Reserves on delivery of the service.

### Prepaid Costs

The Injuries Resolution Board incurs costs prior to receiving consent and at year-end makes an estimate of the proportion of those cases that will result in consent and treats these costs as prepayments.

### Tangible Fixed Assets

Tangible Fixed Assets are stated at cost or valuation less accumulated depreciation. Depreciation is provided on a straight line basis at rates which are estimated to reduce the assets to their realisable values by the end of their expected useful lives as follows:

<b>Leasehold Improvements</b>	Remaining years of the lease	Straight Line
<b>IT Hardware/Software</b>	25.00%	Straight Line
<b>Office Equipment</b>	20.00%	Straight Line
<b>Fixtures &amp; Fittings</b>	12.50%	Straight Line
<b>Office Furniture</b>	12.50%	Straight Line
<b>System under development</b>		Not Depreciated

The costs of system under development are capitalised to the extent that they satisfy the requirements of FRS 102 for capitalising intangible assets other than goodwill.

### Taxation

The Personal Injuries Resolution Board is exempt from Income Tax and Corporation Tax under Section 220 of the Taxes Consolidation Act 1997. This exemption does not apply to deposit interest. Where interest receivable is subject to tax (e.g. DIRT) the net receivable amount is credited to the Statement of Income and Expenditure and Retained Revenue Reserves.

### Operating Lease

Rental expenditure under operating leases is recognised in the Statement of Income and Expenditure and Retained Revenue Reserves over the life of the lease. Any lease incentives received are recognised over the life of the lease.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 1 Statement of Accounting Policies *(continued)*

### Receivables

Known bad debts are written off and specific provision is made for any amount the collection of which is considered doubtful.

### Employee Benefits

#### Short Term Benefits

Short term benefits such as holiday pay are recognised as an expense in the year, and benefits that are accrued at year-end are included in the Payables figure in the Statement of Financial Position.

### Critical Accounting Judgements and Estimates

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the reporting date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The following judgements have had the most significant effect on amounts recognised in the financial statements.

### Impairment of Tangible Fixed Assets

Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less cost to sell and value in use.

### Depreciation and Residual Values

The Injuries Resolution Board have reviewed the asset lives and associated residual values of all fixed asset classes, and in particular, the useful economic life and residual values of IT Hardware, and have concluded that asset lives and residual values are appropriate.

### Provisions

The Injuries Resolution Board makes provisions for third party legal and constructive obligations, which it knows to be outstanding at the period end date. These provisions are generally made based on current challenges or other pertinent information, adjusted for recent trends where relevant. However, they are estimates of the financial costs of events that may not occur for some years. As a result of this and the level of uncertainty attaching to the final outcomes, the actual out-turn may differ significantly from that estimated.

### Retirement Benefit Obligation

The assumptions underlying the actuarial valuations for which the amounts recognised in the financial statements are determined (including discount rates, rates of increase in future compensation levels, mortality rates and healthcare cost trend rates) are updated annually based on current economic conditions, and for any relevant changes to the terms and conditions of the pension and post-retirement plans.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 1 Statement of Accounting Policies *(continued)*

The assumptions can be affected by:

- (i) the discount rate, changes in the rate of return on high-quality corporate bonds
- (ii) future compensation levels, future labour market conditions
- (iii) health care cost trend rates, the rate of medical cost inflation in the relevant regions.

### Retirement Benefits

#### Nature of Schemes

Personal Injuries Resolution Board operates a defined benefit pension scheme for its employees. The scheme structure is based on the Public Service Model. The employee scheme was approved by the Minister of Enterprise, Trade and Employment and the Minister for Finance and Public Expenditure & Reform in 2008. The Spouses' and Children's' Contributory Pension scheme was approved in 2009.

Personal Injuries Resolution Board also operates the Single Public Service Pension Scheme (Single Scheme), which is the defined benefit scheme for pensionable public servants appointed on or after 1 January 2013.

#### Scheme Characteristics

The schemes have a number of specific characteristics:

##### Model Scheme:

- The Injuries Resolution Board makes an agreed contribution to the Department of Enterprise, Trade and Employment.
- The contribution comprises of an employee element along with an employer element. The employer contribution in 2024 was 25% of gross pay, 30% for staff on PRSI Class B and D.
- There is a commitment from the Department of Enterprise, Trade and Employment with the agreement of the Department of Finance, that the Exchequer will meet the cost of benefits as they fall due.

In substance, The Injuries Resolution Board considers that the obligation to pay retirement benefit remains with Personal Injuries Resolution Board, but that the Exchequer has committed to providing the Injuries Resolution Board with sufficient funds to settle any such obligations on the Injuries Resolution Board's behalf as they fall due, provided the Injuries Resolution Board pays over employees' and the employer's contributions at rates specified. Accordingly, the financial statements recognise both a Retirement Benefit Obligation and a Deferred Exchequer Retirement Benefit Funding receivable.

##### Single Public Service Pension scheme:

- Single Public Service Pension scheme members' contributions are paid over to the Department of Public Expenditure NDP Delivery and Reform (DPER). Employer contribution is also payable to DPER in accordance with DPER Circular 28/2016.

For the purposes of reporting in accordance with Financial Reporting Standard 102, an update of the actuarial review was completed as at 31st December 2024.



# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 1 Statement of Accounting Policies *(continued)*

### Scheme Liabilities

Model Scheme and Single Scheme liabilities represented by the present value of future payments earned by The Injuries Resolution Board Staff to date are measured on an actuarial basis using the projected unit method.

Pension costs reflect benefits earned by the Injuries Resolution Board staff in the period and are shown net of employee pension contributions, which are retained by the Department. The amount to be included in the financial statements for the Deferred Exchequer Retirement Benefit Asset amount is estimated at an amount equal to the estimate of the obligation for the pension scheme liabilities.

### Scheme Actuarial Gains or Losses

Actuarial gains or losses arising from changes in actuarial assumptions and from experience surpluses and deficits are recognised in the Statement of Comprehensive Income for the year in which they occur and a corresponding adjustment is recognised to the balance for Deferred Exchequer Retirement Benefit Asset.

Pension costs in the Statement of Income and Expenditure and Retained Revenue Reserves comprise the employer's contribution in respect of the year.

### Capital Reserve

In accordance with the provisions of Section 74A(1) of the Personal Injuries Assessment Board Amendment Act 2019, the Minister of the Department of Enterprise, Trade and Employment authorised, with the consent of the Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation, the Personal Injuries Resolution Board (Injuries Resolution Board) to retain its current level of reserves for the purposes of expenditure by Injuries Resolution Board in the performance of its functions. In that regard Injuries Resolution Board established a capital reserve as set out in Note 15.

### Capital Account

The Capital Account represents the unamortised value of income used for capital purposes. Transfers between revenue reserves and capital reserves are made annually to equate to the capital funding of fixed assets.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 2(a) Fee Income

	2024 €	2023 €
Claimant Fee Income	1,104,927	1,095,500
Respondent Fee Income	14,584,785	13,512,380
Deferred Income in the current year	(5,995,529)	(5,048,081)
Deferred Income - Amount released to income in the year	5,019,250	3,495,468
	14,713,433	13,055,267

### Claimant Fee Income:

Claimant fees are recognised on a cash receipt basis on receipt of an application to register a claim with the Injuries Resolution Board. From 1st September 2019 the fee for a paper application increased from €45 to €90 per application as per S.I. No. 363/2019 - Personal Injuries Assessment Board (Fees) (Amendment) Regulations 2019.

The fee for an application in electronic form is €45.

### Respondent Fee Income:

A respondent fee is applicable when a respondent (mostly insurers or self insured) consent to a claim being assessed by the Injuries Resolution Board (as outlined in the Personal Injuries Assessment Board Act 2003 as amended). A respondent has 3 months from receipt of formal notice to consent to assessment, consent is defaulted thereafter unless a respondent instructs the Injuries Resolution Board they do not want the claim assessed. Respondent fee income is recognised on consent to the Injuries Resolution Board process in the year where the income is earned, service provided. The current fee is €1,050 as per S.I. No. 124/2022 - Personal Injuries Assessment Board (Fees) (Amendment) Regulations 2022.

### Deferred Income

Respondent fees are paid on consent to the assessment process. Respondent fee income is released to the Statement of Income & Expenditure and Retained Revenue Reserves on delivery of the service as the claim progresses through Injuries Resolution Board's process. Respondent fee income on work to be completed is treated as deferred income and reported as a current liability.

## 2(b) Other Income

	2024 €	2023 €
Interest Receivable	98,100	9,380
Miscellaneous income	4,226	7,223
	102,326	16,603

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 3 Salaries, Pensions and Related Expenses

	2024 €	2023 €
Injuries Resolution Board Staff Salaries	5,411,364	5,187,003
Employer Superannuation Contributions	1,208,266	1,187,923
Employer PRSI Contributions	544,370	509,100
Temporary Staff	72,003	140,199
	7,236,003	7,024,225

\* €251,463 of Additional Superannuation Contribution (ASC) has been deducted and paid over to the Department of Enterprise, Trade and Employment in 2024, €253,799 was deducted and paid over in 2023.

	2024 €	2023 €
<b>Staff Numbers</b>		
Average Staff directly employed by Injuries Resolution Board	80	75

	2024 €	2023 €
<b>Emoluments of Chief Executive</b>		
Rosalind Carroll - Salary	183,698	174,286
	183,698	174,286
Travel & Subsistence (T&S)	2,825	1,774

The Chief Executive Rosalind Carroll is a member of the Public Service Model Pension Scheme (see Note 14) and her pension entitlements are in accordance with the terms of the scheme. The value of retirement benefits earned in the period is not included above.

### Key Management Personnel

Key management personnel in the Personal Injuries Resolution Board consist of the Chief Executive and the Executive Leadership Team who are the Chief Operations Officer, Acting Director of Business Support Services, Director of Communications, Strategy and Governance and Director of Finance. The total value of employee benefits for key management personnel is set out below:

	2024 €	2023 €
The total aggregate salary & short term benefits	653,022	675,948

The pension entitlements of key management personnel are in accordance with the terms of the Public Service Model Pension Scheme and Single Public Service Pension Scheme (see Note 14). The value of retirement benefits earned in the period is not included above.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 3 Salaries, Pensions and Related Expenses (continued)

### Employee Short-Term Benefits Breakdown

Employees' short-term benefits in excess of €60,000 are categorised into the following bands:

Salary Range From - To €	Number of employees	
	2024	2023
60,000 - 69,999	8	9
70,000 - 79,999	5	2
80,000 - 89,999	1	6
90,000 - 99,999	14	7
100,000 - 109,999	6	7
110,000 - 119,999	2	3
120,000 - 129,999	3	2
130,000 - 139,999	0	0
140,000 - 149,999	0	0
150,000 - 159,999	0	0
160,000 - 169,999	0	0
170,000 - 179,999	0	1
180,000 - 189,999	1	0
	40	38

Note: For the purposes of this disclosure, short-term employee benefits in relation to services rendered during the reporting period include salary, but exclude employer's PRSI.

The movement in numbers of staff in salary brackets is reflective of public sector pay agreements, the most recent being the 2024 – 2026 Public Sector pay agreement.

	2024 €	2023 €
<b>Employer Pension Contribution</b>		
Model Scheme	1,025,850	1,035,922
Single Public Service Pension Scheme	184,877	152,001
	1,210,727	1,187,923

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 4 Board and Panel Member Costs

	2024 €	2023 €
Board Fees	46,423	62,130
Travel and Subsistence – Board	1,539	0
Mediator Panel Member Fees	27,558	0
	75,520	62,130
<b>Board Member Fees: By Board Member</b>		
Tom Coughlan - Chairperson (Membership commenced 24th October 2024)	2,252	-
Dermot Divilly (Membership ceased 15th July 2024)	11,087	20,520
Aengus Cummins	11,970	11,970
Karen Furlong	11,970	11,970
Conor Faughnan	7,695	7,695
Shiela O'Riordan (Membership commenced 24th October 2024)	1,448	-
Nuala Jackson	-	9,975
	46,423	62,130

The following Board Members were paid no fees during 2024: Dr. Jean O'Sullivan, Cathal Lafferty, John Shine, Marion O'Brien, Jonathan Small and Rosalind Carroll due to the application of one person one salary principle.

## 5 Expenditure

	2024 €	2023 €
<b>Outsourced Service Centre Costs</b>		
Outsourced Service Centre Costs	1,940,024	1,393,402
	1,940,024	1,393,402
<b>Claims Related Costs</b>		
Claim related Medical Fees	7,672,146	7,205,331
Claim related Other Costs	218,935	187,299
Prepaid Claim Processing Costs in the current year	(142,137)	(135,357)
Prepaid Claim Processing Costs - released in the year	135,357	138,316
	7,884,301	7,395,588

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 5 Expenditure (continued)

As part of the Injuries Resolution Board's process it retains the services of a range of professional practitioners primarily medical practitioners. The costs of these services are reimbursed to Injuries Resolution Board by the Respondent. The level of medical claim processing costs varies per claim. Due to the average timeline of the process there will be claim processing costs incurred in 2025 relating to consents received in 2024, these costs are not provided for in the financial statements.

Claim processing costs incurred include a portion of pre-consent costs which are prepaid into 2025.

The prepayment is released when the respondent fee is received.

	2024 €	2023 €
<b>Claims Related Costs Reimbursed</b>		
Claim related Costs Reimbursed / to be reimbursed	(7,891,081)	(7,392,629)
	<b>(7,891,081)</b>	<b>(7,392,629)</b>

As part of the Injuries Resolution Board's process it retains the services of a range of professional practitioners primarily medical practitioners. The costs incurred in relation to these services are reimbursable to Injuries Resolution Board by the Respondent, see note 7(a).

	2024 €	2023 €
<b>Accommodation &amp; Building Costs</b>		
Rent, Rates and Service Charges	348,078	319,466
Cleaning & Security	53,304	45,229
Light & Heat, Maintenance and Other	69,191	73,923
	<b>470,573</b>	<b>438,618</b>

	2024 €	2023 €
<b>Recruitment, Training &amp; Other HR Costs</b>		
Training, Education and other costs	85,917	46,724
Advertising, Interviews and other recruitment costs	87,082	8,366
	<b>172,999</b>	<b>55,091</b>

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 5 Expenditure *(continued)*

	2024 €	2023 €
<b>Information, Research &amp; Communication Costs</b>		
Reform Programme Costs	104,121	273,422
Advertising - Other	639,550	162,909
PR and Communications	152,676	112,635
Research and Data Analysis	152,734	51,587
Publications	18,717	15,088
Public Awareness	0	4,251
	<b>1,067,797</b>	<b>619,892</b>

	2024 €	2023 €
<b>Audit &amp; Professional &amp; Consultancy Costs</b>		
Professional Fees	121,931	(29,319)
Procurement Support	50,023	49,822
Internal Audit	26,822	39,606
External Audit	17,500	17,000
Finance Costs	8,149	5,422
	<b>224,424</b>	<b>82,532</b>

	2024 €	2023 €
<b>Consultancy Costs</b>		
IT Consultancy	100,122	37,595
HR Consultancy	37,455	20,366
	<b>137,577</b>	<b>57,960</b>
<b>Total</b>	<b>362,001</b>	<b>140,492</b>

Consultancy costs include the cost of external advice to management and exclude outsourced 'business-as-usual' functions.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 5 Expenditure (continued)

	2024 €	2023 €
<b>Legal Fees</b>		
Other Legal Support	165,356	205,584
Judicial Review - Injuries Resolution Board	37,166	303,047
Legal Provision (Note 10)	(806,151)	708,560
	<b>(603,629)</b>	<b>1,217,191</b>
	2024 €	2023 €
<b>IT Costs &amp; Telecommunications</b>		
IT Licence Fees	381,308	359,841
IT Support & Maintenance	373,509	585,484
Hosting Costs	130,360	106,506
Telecom Costs	69,585	65,530
IT Security	75,995	48,505
IT Other Costs	16,313	9,791
Managed Print Service	6,751	6,989
	<b>1,053,821</b>	<b>1,182,646</b>
	2024 €	2023 €
<b>General Administration Costs</b>		
Postage	116,269	126,039
Insurances	77,833	81,461
Bad Debts	66,002	50,067
Provision for Doubtful Debts	(21,135)	9,162
Bank Interest & Charges	17,739	17,085
Office Stationery	18,177	15,776
Travel & Subsistence Staff - National	11,865	8,008
Travel & Subsistence Staff - International	583	1,052
Hospitality - Staff	7,881	6,371
Prompt Payment Interest	6,421	5,804
Sundry Costs	8,255	3,489
Loss on Disposal of Fixed Assets	1,150	197
	<b>311,039</b>	<b>324,511</b>



# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 6 Fixed Assets

	Leasehold Improvements	IT Hardware / Software	System Under Development	Office Equipment	Office Furniture	Total
	€	€	€	€	€	€
<b>Cost / Valuation</b>						
As at 1 January	634,221	1,312,635	807,117	89,549	63,052	2,906,574
Additions	0	23,199	445,791	2,152	0	471,142
Disposals	0	(12,605)	0	(34,498)	0	(47,103)
<b>As at 31 December</b>	<b>634,221</b>	<b>1,323,229</b>	<b>1,252,908</b>	<b>57,203</b>	<b>63,052</b>	<b>3,330,613</b>
<b>Accumulated Depreciation</b>						
As at 1 January	634,221	1,259,087	0	53,418	52,109	1,998,835
Charge	0	36,707	0	8,424	7,575	52,706
Disposals	0	(11,455)	0	(34,498)	0	(45,953)
<b>As at 31 December</b>	<b>634,221</b>	<b>1,284,339</b>	<b>0</b>	<b>27,344</b>	<b>59,684</b>	<b>2,005,588</b>
<b>Net Book Value*</b>						
<b>As at 31 December 2024</b>	<b>0</b>	<b>38,890</b>	<b>1,252,908</b>	<b>29,859</b>	<b>3,368</b>	<b>1,325,025</b>
As at 31 December 2023	0	53,548	807,117	36,131	10,943	907,738

\* See Note 16 - Capital Account

System under development represents the costs of developing a new claims management system for the Injuries Resolution Board. No depreciation will be calculated on this asset until development is complete and the system is put into service.

## 7(a) Receivables

	2024 €	2023 €
<b>Amounts falling due within one year</b>		
Fees Receivable: Respondent Fees	1,391,250	1,338,600
Claim Related Fees	1,061,598	836,934
Provision for Doubtful Debts	(271,218)	(262,954)
Prepayments	494,295	534,318
Other Debtors	54,953	20,102
	<b>2,730,878</b>	<b>2,467,001</b>

## 7(b) Cash & Cash Equivalents

	2024 €	2023 €
Cash at bank and in hand	5,735,011	8,588,414
Short Term Deposits	8,062,231	3,000,000
	<b>13,797,242</b>	<b>11,588,414</b>

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 8 Payables

	2024 €	2023 €
<b>Amounts falling due within one year</b>		
Payables	231,560	235,060
Accruals	1,493,818	1,125,026
Taxes & Social Welfare	252,946	249,912
Pension Liability *	135,447	133,631
Other Creditors	200,418	184,311
Solicitors Portal - Payments on Account	140,537	126,757
Deferred Income (Note 9)	6,194,662	5,218,383
	<b>8,649,388</b>	<b>7,273,081</b>

\* Employer and Employee Pension and ASC contributions.

## 9 Deferred Income

	2024 €	2023 €
Opening Balance	5,218,383	3,665,770
Deferred Income provided in the year (Note 2 a)	5,995,529	5,048,081
Amount released to income in the year (Note 2 a)	(5,019,250)	(3,495,468)
Closing Balance	<b>6,194,662</b>	<b>5,218,383</b>

Respondent fees are paid on consent to the assessment process. Respondent fee income is released to the Statement of Income & Expenditure and Retained Revenue Reserves on delivery of the service as the claim progresses through Injuries Resolution Board's process. Respondent fee income on work to be completed is treated as deferred income and reported as a current liability.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 10 Provisions

	2024 €	2023 €
Opening Balance	1,794,042	1,115,002
Additional Provision (Note 5)	25,000	764,040
Utilised in Year	(363,849)	(29,520)
Decrease in Provision (Note 5)	(831,151)	(55,480)
Closing Balance	624,042	1,794,042

Provisions represent a prudent estimate of liabilities that may arise to third parties in respect of legal actions notified to Injuries Resolution Board prior to year-end. Injuries Resolution Board is involved in various legal challenges under sections of the Personal Injuries Resolution Board Act 2003 (as amended) and in relation to the Personal Injuries Guidelines which were effective from the 24th of April 2021. Following on from this date a number of Judicial Reviews relating to the Personal Injuries Guidelines were received.

The provisions above are based upon an assessment of the potential costs of defending known actions/claims, to the extent that such costs can be reliably estimated. The provisions are reviewed on a monthly basis and as more information becomes available, following which any increase or decrease in the provision required is processed. Injuries Resolution Board is satisfied that it has made a prudent estimate of the appropriate provision in the financial statements.

## 11 Contingent Liability

### Legal Actions

As stated in Note 10 Injuries Resolution Board is, from time to time, party to various legal actions. Injuries Resolution Board's makes full provision for expected third party legal costs associated with cases notified to it. It is probable that a number of additional cases will be notified to Injuries Resolution Board in the future in relation to decisions made prior to 31 December 2024. It is not possible to estimate the potential financial effect of such claims.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 12 Financial Commitments

### Operating leases

Injuries Resolution Board occupies two floors at Grain House, Exchange Hall, Belgard Square North, Tallaght, Dublin 24. The premises are leased by the Office of Public Works (OPW). The lease expired in April 2024. We are currently in discussions with the OPW who are engaging with the Landlord in relation to entering into a new lease agreement.

At 31 December 2024 Injuries Resolution Board had the following future lease payments under non-cancellable operating leases for each of the following periods:

	2024 €	2023 €
Payable within one year	0	62,851
Payable within two to five years	0	0
Payable after five years	0	0
	0	62,851

Operating lease payments recognised as an expense were €188,554 (2023: €188,554).

## 13 Capital Commitments

	2024 €	2023 €
Contracted for (Contract Signed)	5,463,800	130,000
	5,463,800	130,000

Injuries Resolution Board has procured a supplier for the replacement of its current claims Management System and related services. It is anticipated the project will be delivered in 2025.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 14 Accounting Treatment for Retirement Benefits

The Injuries Resolution Board operates a defined benefit pension scheme for its employees. The scheme structure is based on the Public Service Model. The employee scheme was approved by the Minister of Enterprise, Trade and Employment and the Minister for Finance and Public Expenditure & Reform in 2008. The Spouses' and Children's' Contributory Pension Scheme was approved in 2009.

Under the Public Service Pensions (Single Scheme and other provisions) Act 2012, new entrants to the public service on or after 1 January 2013 become members of the Single Public Service Pension Scheme ("Single Scheme").

The model scheme has a number of specific characteristics (see note 1 Statement of Accounting Policies).

### Actuarial Valuation

The Injuries Resolution Board commissioned an actuarial valuation of accrued liabilities at the reporting date, and the cost of benefits (service cost) accrued during the year. This valuation, which was based on the Projected Unit method, is premised on the following assumptions:

	2024	2023
<b>Assumed Annual Rate</b>		
Discount rate	3.75%	3.60%
Inflation assumption (Consumer Price Index)	2.15%	2.35%
Salary increases	3.40%	3.60%
State pension increases	2.65%	2.85%
Pensions in payment increases - Model Scheme	2.90%	3.10%
Pensions in payment increases - Single Scheme	2.15%	2.35%

In addition, the following demographic assumptions have been made as at 31 December 2024.

	2024	2023
<b>Life expectancy at age 65</b>		
Male currently aged 45	25.6 years	25.5 years
Male currently aged 65	23.2 years	23.1 years
Female currently aged 45	26.5 years	26.4 years
Female currently aged 65	24.6 years	24.5 years

Based on the above, the present value of liabilities at the reporting date is €31,007,000 [2023: €31,651,000], and the service cost (calculated on the foregoing assumptions) for the year is €1,360,000 [2023: €1,213,000].

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 14 Accounting Treatment for Retirement Benefits *(continued)*

Analysis of total pension costs charged to expenditure

	2024 €	2023 €
<b>Total employer contribution</b>	<b>1,210,727</b>	<b>1,187,923</b>
Current service cost	1,360,000	1,213,000
Interest cost	1,131,000	1,126,000
Past service cost	0	0
Adjustment to Deferred Exchequer Pension Funding	(2,491,000)	(2,339,000)
<b>Total charged to Statement of Income and Expenditure and Retained Revenue Reserves</b>	<b>1,210,727</b>	<b>1,187,923</b>

\* \*The Current Service Cost includes employee contributions totalling €266,565 in 2024 and €253,799 in 2023.

### Movement in net pension liability

	2024 €	2023 €
Net Pension Liability at 1 January	31,650,000	26,836,000
Current Service Cost	1,360,000	1,213,000
Interest Cost	1,131,000	1,126,000
Past service cost	0	0
Experience losses on scheme liabilities	(144,000)	466,000
Change in assumptions	(2,241,000)	2,320,000
Benefits paid during the year	(748,000)	(311,000)
<b>Net Pension Liability at 31 December</b>	<b>31,007,000</b>	<b>31,1,000</b>

### History of scheme liabilities and experience (gains)/losses

	2024 €	2023 €
Change in assumptions underlying the present value of the pension scheme liabilities	(2,241,000)	2,320,000
% of liabilities at year end	(7.2%)	(7.3%)
Experience losses on scheme liabilities	(144,000)	466,000
% of liabilities at year end	(0.5%)	(1.5%)
<b>Scheme liability</b>	<b>31,007,000</b>	<b>31,651,000</b>

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 15 Reserves

	2024 €	2023 €
<b>Retained Revenue Reserves</b>		
As at 1st January	1,595,409	1,446,202
Surplus for the year	2,683,684	443,693
Amount released to capital account in the year	28,505	105,514
Amount released to capital reserve account in the year	(3,500,000)	(400,000)
<b>Closing Balance</b>	<b>807,599</b>	<b>1,595,409</b>

	2024 €	2023 €
<b>Retained Capital Reserve</b>		
As at 1st January	3,392,883	3,384,679
Amount received from Revenue Reserves account	3,500,000	400,000
Expenditure charged to SOI&E and Retained Revenue Reserves in 2023	0	120,217
Amount released to Capital account - System under Development	(445,792)	(512,013)
<b>Closing Balance</b>	<b>6,447,091</b>	<b>3,392,883</b>

## 16 Capital Account

	2024 €	2023 €
As at 1st January	907,738	501,239
Additions to Fixed assets in the year	25,351	61,702
Amount received from retained capital reserve in the year - System under Development	445,792	512,013
Disposals - IT Hardware/Software	(1,150)	(196)
Amortisation in line with Asset Depreciation	(52,707)	(167,020)
<b>Closing Balance</b>	<b>1,325,025</b>	<b>907,738</b>

Personal Injuries Resolution Board amended their accounting treatment by introducing a capital account in 2023. The capital account represents the unamortised value of income used for capital purposes.

# Notes to the Financial Statements

for the Year Ended 31 December 2024

## 17 Related Party Disclosures

Please refer to Note 3 for a breakdown of the remuneration and benefits paid to key management. In accordance with the Revised 2016 Code of Practice for the Governance of State Bodies, the Board has in place Codes of Business Conduct for Board Members and employees. These codes include guidance in relation to the disclosure of interests by Board members and these procedures have been adhered to by the Board during the year covered by these financial statements.

## 18 Going Concern

Injuries Resolution Board reported a surplus of €2,683,684 in 2024 resulting in cumulative operating reserves of €4,279,093 prior to a transfer of €3,500,000 to capital reserves. Following transfer to capital reserves, and transfer from capital account of €28,505, operational reserves at year-end are €807,599 with capital reserves of €6,447,091. The Capital reserve is to fund Injuries Resolution Board's Digital transformation project (replacement of claims management systems and associated services), see note 13.

Injuries Resolution Board's management are of the view that its current operating reserves, cash balances, projected surplus in 2025 will support Injuries Resolution Board in continuing as a going concern over the twelve month period from May 2024 to April 2025.

## 19 Comparative figures

Certain prior year amounts have been reclassified for consistency with the current year presentation.

## 20 Approval of Financial Statements

The Financial Statements were approved by the Board on 29th May 2025



