

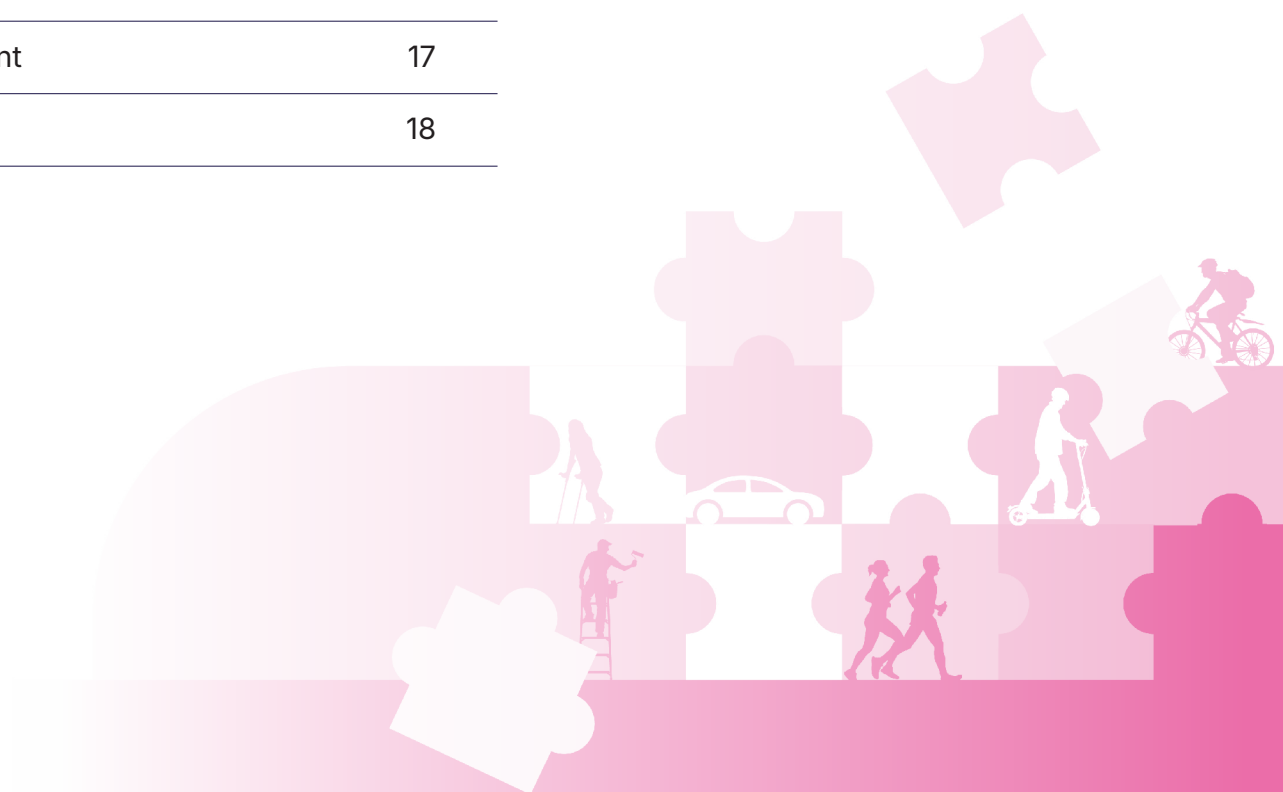
Strategic Plan 2025-2029



Resolving Personal Injury Claims
for the Benefit of Everyone

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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 leading to higher costs for parties to 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 accidents

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 mediation and assessment 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 has an important role in collecting and analyses data on personal injury claims and awards. The Board conducts research as a contribution to greater transparency and informed policy and decision making in the personal injury resolution, accident prevention and insurance reform arenas.

Mediation



Assessment



Research



Introduction

We are pleased to present the Injuries Resolution Board Strategy 2025 - 2029. This ambitious strategy comes at an important time with the recent publication of the new Action Plan for Insurance Reform, and a time when global and economic conditions are more uncertain.

Since its inception the Injuries Resolution Board has removed the need for over 100,000 claims to be litigated and generated over €1 billion in savings, monies that would otherwise be spent on litigating claims. This strategy provides the direction for the Injuries Resolution Board for the next 5 years for us to do more, resolve more, with a vision;

To be at the forefront of personal injuries resolution, offering innovative and accessible pathways to claims resolution that benefits everyone involved in a claim while delivering for society.

This Strategy commits us to building on our past success. It is anchored by five strategic goals. To build more trust in our resolution services, so that more people know who we are, what we do, and ultimately more claims are resolved within the Injuries Resolution Board. To increase the use of our services, so more insurers and respondents consent to use our services so that claims do not go straight into the litigation system and to expand the use of our new mediation service.

To expand the ways in which we resolve claims and innovate in order to maximise the number of claims resolved. To do more research and drive greater impact through our expertise and data and provide leadership in addressing the issues in the overall claims' environment. Finally, to commit to delivering continuous innovation for our customers, led by a dedicated and skilled workforce. These goals are not just ends in themselves, but commitments to those we serve, to those who support us, and to those who depend on transparent and effective injury resolution.

The Strategy is reflective of the fact that there is more still to do in the personal injuries' environment in Ireland and the Injuries Resolution Board can, should and has the expertise to be a central part of the solutions to the issues. There have been great strides made in the last number of years with the introduction of the Personal Injuries Guidelines, the publication of claims data both by the Central Bank and the Injuries Resolution Board, new legislation to empower us to do more, including bring in our new mediation service. However, there are still far too many claims going to litigation, there is still more to be done in relation to transparency and data, and there is a need 20 years after our establishment to see how we can make the systems work better, and we are committed to doing this, through this strategy.



Tom Coughlan
Chair



Rosalind Carroll
Chief Executive

We are also committed to doing more where we can add value through our expertise and knowledge. The extension of our remit to the Garda compensation scheme in recent years has demonstrated the difference we can make to individuals who have suffered an injury through no fault of their own, and at the same time bring with this savings on both time and costs.

The personal cost of claims also needs to be understood and acknowledged. Injuries impact lives. Behind every claim is a person, a family, a business, or a community. And we also handle the most sensitive of claims where there has been a fatality or life changing injuries. When we resolve a personal injury claim faster, in a non-adversarial setting, we impact positively on the lives of those involved in a claim. We exist to offer an alternative to litigation to provide a fair, impartial, non-adversarial route to resolve injury claims in a faster, and less stressful way. This is something we want to do even better going forward with more tailored solutions and a more transparent process for our customers.

Delivering on these aims will require transformational change in our systems, our infrastructure and in how we work. As we implement this 2025 to 2029 Strategy, we do so in a world of rapid technological, legal, and societal change. The pace of digital transformation, including the growth of artificial intelligence and automation, presents immense opportunities to enhance how we serve the public. But with opportunity comes responsibility. We must remain vigilant against risks, ensure robust governance, and maintain a person-centred approach. Our digital ambitions for example becoming a “digital by default” organisation are underpinned by a commitment to usability and good customer service.

Our strategy has been shaped by the voices of our Board, our staff, our wide-ranging group of stakeholders and our customers. Their input reaffirmed what we already knew, that we are part of a complex, interconnected system and that our value lies in what we do and in doing it to the best of our ability. We are grateful to all of those stakeholders for their time and contributions. This strategy sets out what we will do to achieve our vision and purpose driving action across our five strategic goals. However, we cannot achieve this by ourselves. Our goal to be an effective voice and trusted leader within the personal injuries and claims area and to work with others towards better outcomes across. We will work to ensure our evidence and information supports policy development, is more easily accessible and meets all our stakeholders’ needs.

We will also continue to work side-by-side with our partners in Government, the insurance and legal sectors, and advocacy groups, all of whom play a vital role in delivering a more functional, fair, and forward-looking injury resolution landscape.

We are privileged to have talented, dedicated and professional staff, who are core to delivering our mandate and vision. We are committed to building on our culture of excellence, and in investing in their growth and strengthening the capabilities of our organisation. We have set out our organisational values and the individual behaviours that we will commit to and will place at the core of our work.

We are proud of how far we have come since our establishment in 2004. The next chapter of the Injuries Resolution Board will be one of growth, greater impact, and enhanced trust. Our strategic goals are ambitious, and we are focused on delivering them by 2029.



Tom Coughlan
Chair



Rosalind Carroll
Chief Executive

Our Vision

To be at the forefront of personal injuries resolution, offering innovative and accessible pathways to claims resolution that benefit everyone involved while delivering for society.



Our Mission

To deliver impartial,
effective, and innovative
injury resolution services
providing access to fair
compensation for the
benefit of all.





Our Values

Fair and Impartial

- We provide independent, impartial, objective services dealing with each claim on its own merits. We listen to all parties equally.

Trustworthy and Transparent

- We are responsive, engage openly, communicate clearly and explain our decisions. We provide timely updates on claims. We publish data and research.

Continuously Improving and Impactful

- We demonstrate public value through continuous improvement, innovating and being accountable for the work we do.

Compassionate and Engaged

- We show understanding and compassion while remaining impartial in our work, helping customers feel heard.

Respect and Collaboration

- We cultivate respect, embrace diverse perspectives and collaborate to achieve the best outcomes.

Our Strategic Goals

1

**More People
Trust Us to
Resolve
Claims**

2

**More People
Use our
Services to
Resolve
Claims**

3

**More Ways
to Resolve
Claims**

4

**More
Research:
Drive Greater
Impact
through our
Expertise and
Insights and
Advocacy**

5

**More Public
Value delivered
through
Continuous
Innovation for
our Customers,
driven by an
Engaged and
Committed staff**

Strategic Goal 1:

More People Trust Us to Resolve Claims

We are trusted as an independent impartial body and the number of claims resolved without the need for litigation will increase

Future State - By 2029:

- More Claims Resolved by the Injuries Resolution Board with higher Acceptance Rates of our Assessments of Compensation.
- Higher agreement rates are achieved through our new mediation service
- We are trusted as an impartial body that provides fair resolution of claims on the same basis as the courts in a transparent, cost effective and timely way
- The public know who we are;
 - That we provide a non-adversarial alternative to resolution of claims through the courts
 - That we use the same Personal Injury Guidelines as the courts to determine a fair amount of compensation for an injury
- We are responsive and approachable for our customers and stakeholders

How We Will Deliver

We will

- Understand why parties to a claim decline our assessment or refuse to use our mediation service and instead choose to pursue litigation This will be supported by Increased Stakeholder Engagement and the Introduction of Exit Surveys of Service Users
- Ensure we have an efficient and timely assessment and mediation services
- Identify and resolve common delays or barriers in claim processing to streamline resolution.
- Develop simple, effective communications to guide parties
- Educate and inform through public awareness campaigns and an updated website
- Publish more data and research to promote trust and better understanding
- Improve transparency in our services, through a new digital platform enabling service users to have greater visibility on their claim journey
- Ensure consistency in the application of the Personal Injuries Guidelines by the Injuries Resolution Board and any changes to same.

- Work with Government and stakeholders to promote predictable and consistent compensation levels across settlement channels.
- Implement a Quality and Continuous Improvement Unit

Measuring Success

- Increased awareness and understanding of our services
- Increased understanding of the benefits of our mediation service, resulting in a higher percentage of parties opting to mediate their claim.
- Higher resolution rates - our mediation agreement rate and our Assessment acceptance rate have increased.
- Assessments are completed promptly

Strategic Goal 2:

More People Use our Services to Resolve Claims

We are the preferred route for resolving personal injury claims in Ireland and the proportion of Claims where Respondents are consenting to use our Service will increase

Future State - By 2029:

We are the preferred route for resolving personal injury claims in Ireland.

- Our consent rate will increase meaning more Respondents choose to use our services and by agreeing to the Injuries Resolution Board mediating and/or assessing a claim
- More Respondents in Employer Liability and Public Liability Claims use our service as an alternative to litigation
- More claimants and respondents choose to mediate their claim

How We Will Deliver

We will

- Develop and implement a tailored customer relationship management & contact model
- Gather data and feedback on why consent is not given to us to resolve certain claims.
- Publish data and identify actions to increase consent rates.
- Promote our mediation service as a non-adversarial approach for claims
- Explore mediation as our default service for claims resolution

Measuring Success

- Increased Respondent consent rate
- Increased Claimant and Respondent use of mediation
- Respondents and businesses understand our services



Strategic Goal 3:

More Ways to Resolve Claims

To Innovate and explore more ways to resolve claims in order to maximise the number of claims, and disputes resolved by the Injuries Resolution Board without the need for litigation

Future State - By 2029:

- An evolving organisation with a range of services responsive to the need of its customers with customised solutions based on claim categories and types
- Injuries Resolution Board Mediation is an established and successful pathway for personal injury claims resolution
- Garda compensation claims service embedded and successful
- We are supporting claims resolution in other areas where Injuries Resolution Board's services can add value through expertise
- We are recognised as an effective alternative dispute resolution service catering for different needs

How We Will Deliver

We will

- Continuously improve how we work and how our services are operating
- Review current service provision to allow for different responses for different claims categories or claim types
- Carry out Review of Claims that are being released by the Board into litigation with the aim of retaining more of these claims
- Promote and embed new mediation service and carry out a review of the service once sufficient volume has been delivered to improve and adapt the service
- Examine and implement appropriate changes in terms of how we manage and schedule independent medical examinations
- Explore (through the new Insurance Reform Action Plan) in partnership with Department of Enterprise Trade and Employment and Department of Finance the further enhancement of the Injuries Resolution Board to include reviewing the powers of the Board, the legal fees model and other areas with the potential to enhance resolution rates
- Explore the expansion or delivery of new services where there is a business need, and we have the skills and resources to support, and it provides public value
- Enhance our established expertise to deal with more complex claims and explore adaptation of our services to support more claims resolution without the need for litigation
- Implement the new Action Plan for Insurance Reform (as applicable to the Injuries Resolution Board)

Measuring Success

- Mediation embedded with high consent and agreement rates
- Reduction in section 17 releases
- Customised models of responses for claims, with differentiated channels within the Board for different claim types
- Garda compensation scheme handling further developed, and is a model to demonstrate the value of the Board's services in other areas
- More cases retained within the Board



Strategic Goal 4:

More Research: Drive Greater Impact through our Expertise and Insights and Advocacy

We are an influential expert voice on personal injury, undertaking strong research to drive reform and competition, inform policy decisions and support accident prevention

Future State - By 2029:

We are recognised as experts in what we do and the authoritative source of reliable and accurate up-to-date personal injury research and information on injuries and injury claims.

- Providing thought leadership on personal injury resolution
- Influence and drive change in the personal injuries and public policy areas
- Demonstrating a deep understanding of the personal injuries area and broader legal landscape

- An expanded research function producing cross sectoral supporting research that includes support for more competition in the insurance sector.
- Key stakeholder relationships and partnerships expanded and strengthened
- Widespread use of our data and research with our opinions sought and valued.

How We Will Deliver

We will

- Build additional capacity in our Research function and increase our research output
- Publish periodic 'pathway' and international benchmarking reports
- Expand our data set
- Take part in working groups
- Lead and co-ordinate on personal injury claim data to better enable tracking of data across all settlement channels
- Leverage our research and influence for change driving better public policy decision making and ongoing reform and competition
- Explore the approach to the treatment of legal costs

Measuring Success

- More transparent operational personal injuries environment enabling competition and driving societal change
- Acknowledged as the expert on personal injuries research
- Increase the number of published research reports
- Impact of Personal Injuries Guidelines and other policy changes monitored and understood
- Facilitating informed policy decision making



Strategic Goal 5:

More Public Value delivered through Continuous Innovation for our Customers, driven by an Engaged and Committed staff

Future State - By 2029:

- Delivering public value through quality customer services and continuously improving
- Contributing to competitiveness through open data sharing, research and insights
- Committed and professional staff who are proud to work for the Board
- Staff and Board are well-trained, competent, and capable of meeting organisational needs now and in the future
- Digital by default – Digital transformation programme delivered that enhances our transparency, makes us more accessible and easier to use and provides greater data
- IT systems and tools are integrated and future-proofed to seamlessly support operations, processes, and service standards
- Financially stable enabling sustainable delivery that is future focused
- Supporting and delivering on climate and sustainability requirements for the organisation

How We Will Deliver

We will

Accelerate claims Resolution Through Technology and embrace service design with citizen at centre.

- Develop and implement a Technology Roadmap to align with this strategy and design our services from a customer perspective
- Deliver a new Claimant, Insurer and Solicitor Portal and new claims management system
- Continue to eliminate paper from the system and automate
- Explore use of Artificial Intelligence technology and automation, where appropriate and supported by a Strategy
- Monitor and improve Performance through business intelligence & make Data Transparent
- Publish performance insights for public accountability and transparency
- Increase medical assessment capacity

Support and develop our Staff to deliver efficient, effective customer service to our Stakeholders

- Embrace a culture of leadership, performance and development that values diversity, supports staff and realises their potential
- Develop a Strategic Workforce Plan to identify capacity and capability requirements and actions to deliver on same
- Our values are at the core of how we work



Strategic Goal 5:

(continued)

Focus on Customer Experience and gather feedback to continuously improve our services

- Customer focussed - a responsive organisation, with surveys in place to continuously improve our service
- Focus on easy to access and use of technology to improve customer experience
- Review all communications, to ensure we are easy to access and to understand
- Develop Citizen first communications

Financially stable, sustainable and well governed

- Good Governance structure in place and respected across the organisation
- Ensure we are a sustainable organisation that is conscious of our responsibilities on climate
- Provide accommodation that meets the needs of the organisation, climate and sustainability
- Review our financial model to ensure financial stability and maintain focus on value for money

Measuring Success

- Accountable Public Body demonstrating public value
- Improved customer service delivery with strong metrics to show performance
- New Digital platform delivered
- Commitment to Plain Language that is more user friendly for all
- Automate/use AI/technology where appropriate
- Learning and development programme for staff in place and delivering
- Financially sound and compliant

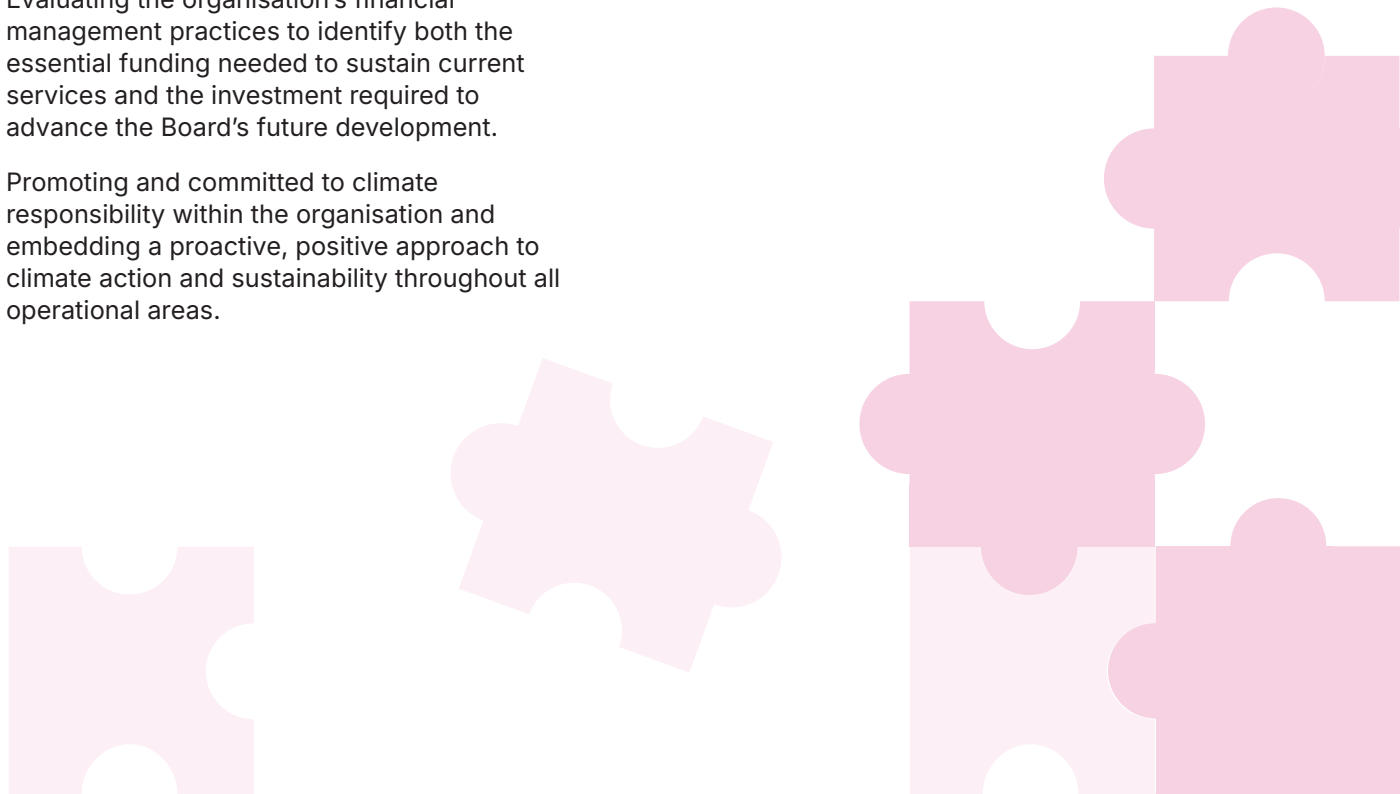
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Key Enablers of Effective Organisation Performance

To ensure progress across our five strategic priorities and the achievement of associated outcomes, we recognise the importance of focusing on the fundamental drivers of organisational performance and, where necessary, providing appropriate investment.

Our planned actions in relation to these critical enablers include:

- Developing comprehensive annual business plans that outlines specific actions, implementation steps, resource allocations, and intended outcomes.
- Creating an in-depth strategic workforce plan to ensure we have the necessary skills and structure in place to deliver on our objectives.
- Enhancing our strategic HR practices to foster a culture rooted in values, excellence, and public service, through targeted efforts in recruitment, retention, talent management, and staff development.
- Prioritising learning and development to cultivate a responsive and capable workforce dedicated to ongoing improvement and public value.
- Designing a future-focused digital strategy for the Injuries Resolution Board that charts a clear, practical path toward full digital transformation, including foundations for automation and AI integration.
- Maintaining a strong emphasis on sound governance and comprehensive risk management practices.
- Collaborating with the Department of Enterprise, Tourism and Employment, the Department of Finance, the Department of Justice and other relevant government Departments to offer insights into future changes and enhancements of our services.
- Evaluating the organisation's financial management practices to identify both the essential funding needed to sustain current services and the investment required to advance the Board's future development.
- Promoting and committed to climate responsibility within the organisation and embedding a proactive, positive approach to climate action and sustainability throughout all operational areas.
- Continuously reviewing our approach to ensure full compliance with key legislative and regulatory requirements, including data protection, freedom of information, official languages, human rights, and equality. This commitment reinforces our dedication to ethical practices, transparency, and inclusivity, fostering trust and accountability.
- Monitoring developments in national and EU legislation and continuing to adapt our business model and practices accordingly.



Human Rights & Equality – Section 42 Statement

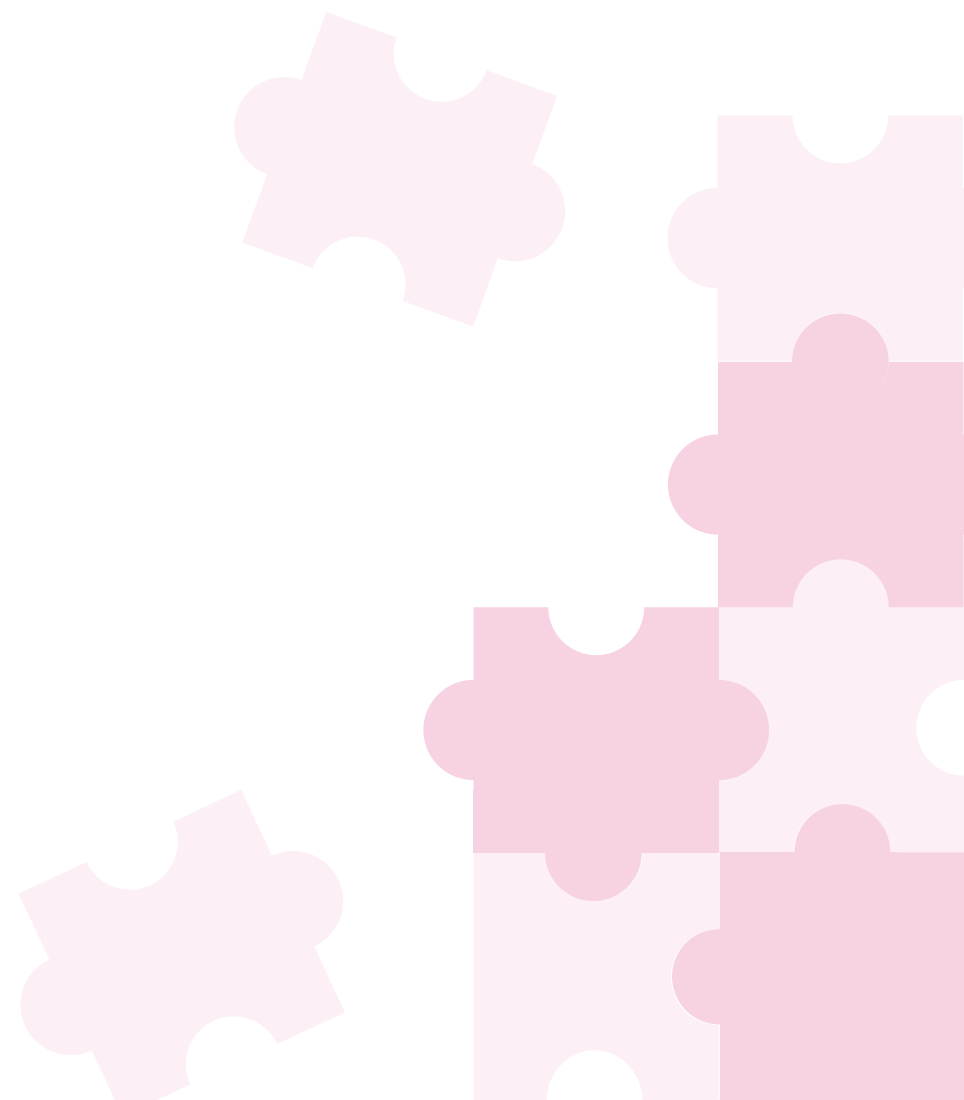
The Injuries Resolution Board, as a public body, is committed to respecting, promoting, and advancing human rights and equality in line with Section 42 of the Irish Human Rights and Equality Commission Act 2014. This Act places a positive duty on public bodies to eliminate discrimination, foster equality, and protect human rights in their policies, practices, and service delivery.

We will integrate equality and human rights considerations across all aspects of our work, ensuring:

- Inclusive and Fair Public Services: Our policies and services uphold principles of fairness, respect, and dignity for all users.
- Workplace Equality, Diversity & Inclusion (ED&I): We foster a culture of inclusivity that supports staff to achieve their full potential and helps attract and retain diverse talent.
- Continuous Development & Accountability: We will build upon our capabilities in human rights and equality each year, ensuring ongoing learning and progress through engagement, training, and benchmarking against best practices.
- Public Transparency & Reporting: Our commitment to equality will be demonstrated through annual reporting and active participation in national and international forums that promote best practices.

We will continue engaging with relevant organisations and stakeholders to strengthen our approach and maintain high standards in delivering on our obligations.

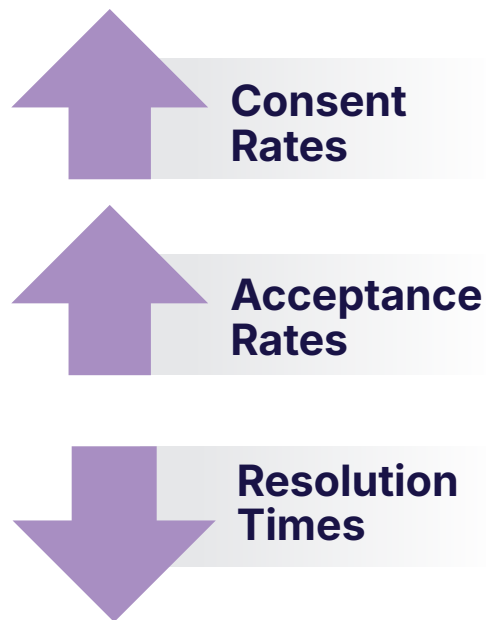
Through this commitment, the Injuries Resolution Board will contribute meaningfully to ensuring equality and human rights remain central to our operations and service delivery.



Implementation

The Injuries Resolution Board will deliver this strategy through the development of an implementation plan.

KPIs will have associated 'stretch' but feasible targets. We will focus resources to deliver on our outcomes and in areas that will make the most significant impact.



Our critical key performance indicators and impacts will be:

- Contribution to public policy and insurance reform
- Exploring potential to use our capabilities in new ways
- Injuries Resolution Board Data gathering, analysis and insights
- Use of Injuries Resolution Board Data by other stakeholders
- Transparency of awards and award value

The Board of the Injuries Resolution Board Agency and the Department of Enterprise, Tourism and Employment (DETE) will assess our performance on agreed reporting structures. The Injuries Resolution Board will agree an annual oversight and performance delivery agreement with the Department, which will form the basis of periodic reports on progress to the Department.

