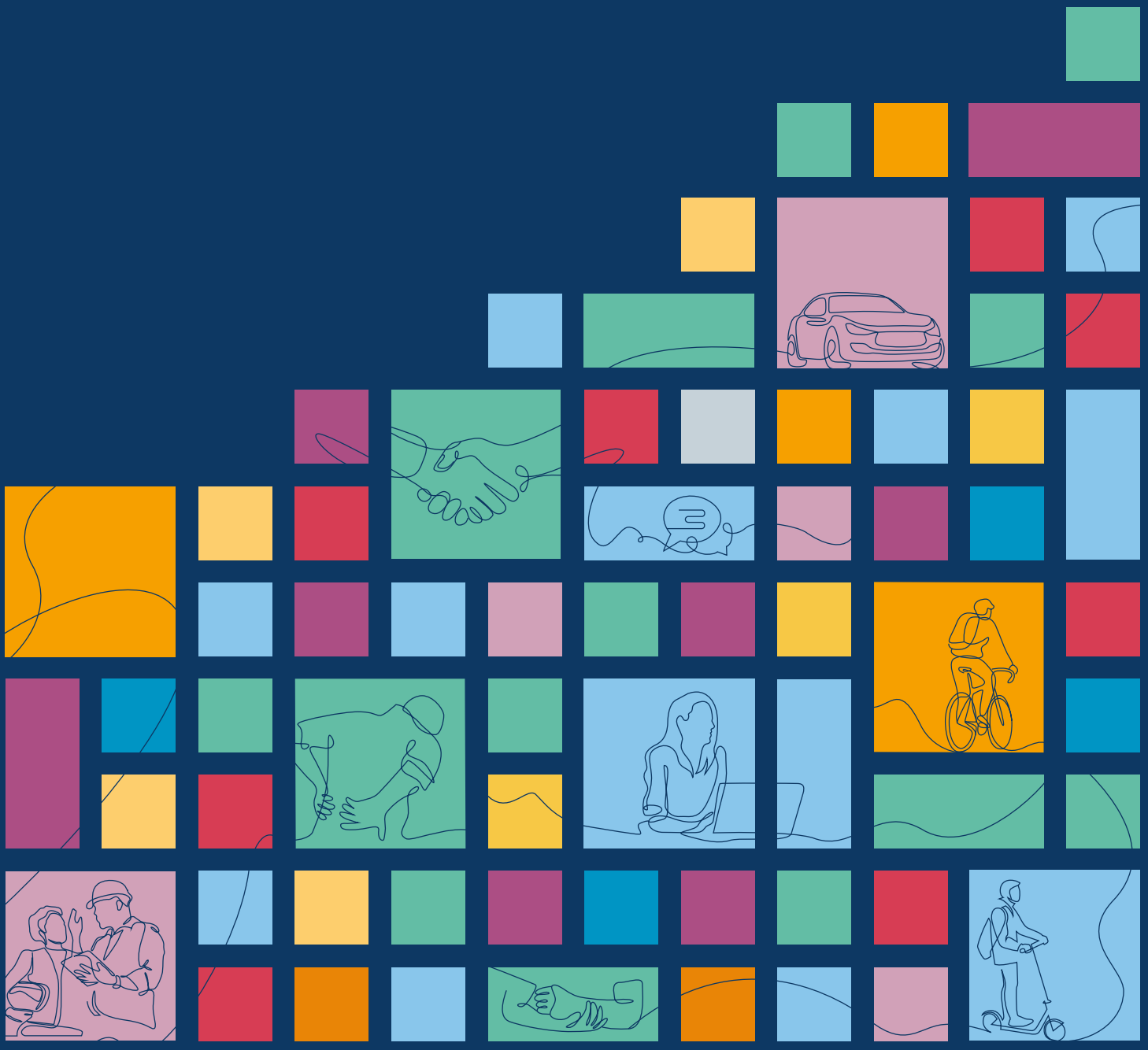
INJURIES RESOLUTION BOARD

ANNUAL REPORT 2025



ABOUT US AND WHAT WE DO

We are the independent State Body established 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. 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 publish extensive data on personal injury claims and awards and carries out research to help contribute to greater transparency and inform policy and decision making in this area.

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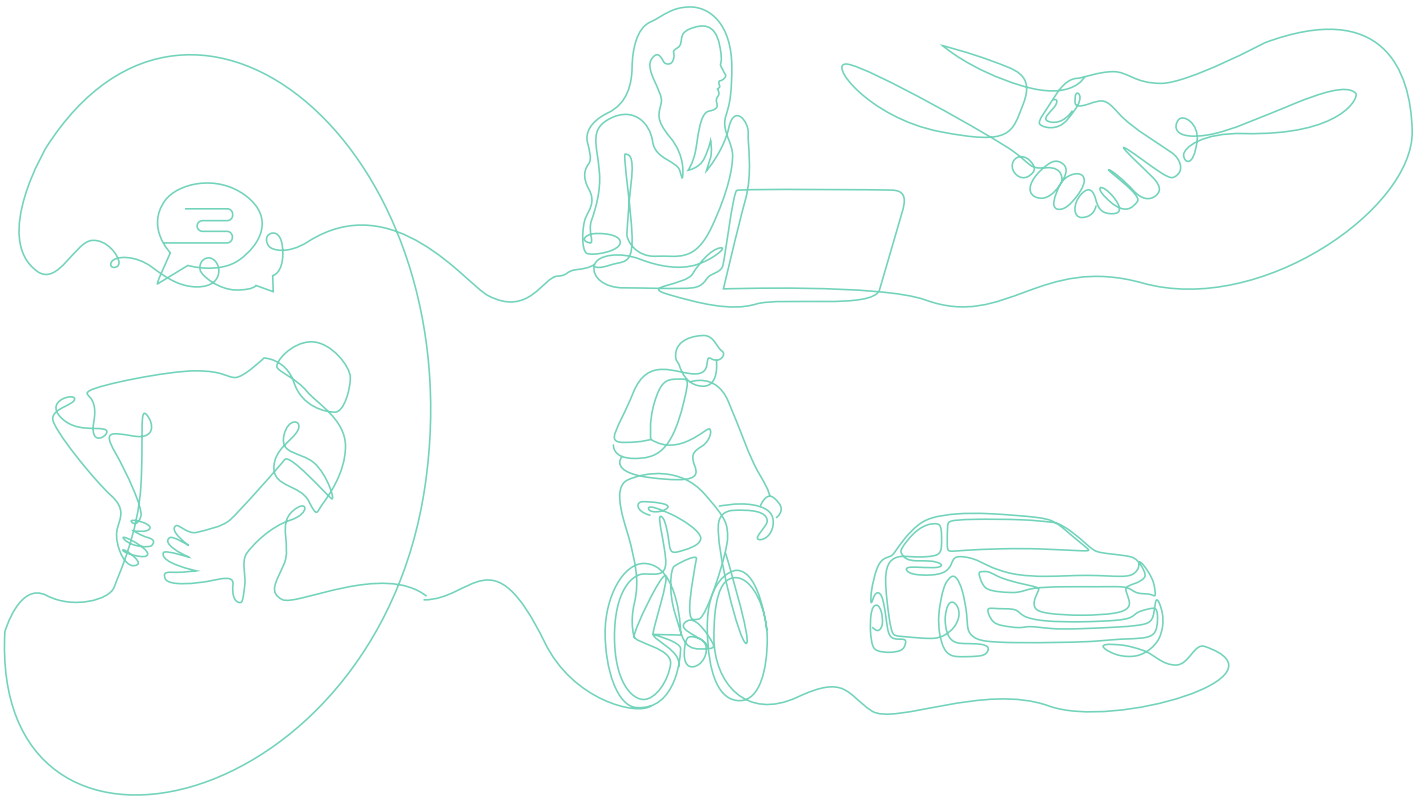


Chairperson and Chief Executive Statement

We are pleased to present the 2025 Annual Report of the Injuries Resolution Board. This report highlights the continued progress that has been made in insurance reform in the last number of years and the important contribution of the Injuries Resolution Board. In 2025 alone, the Board delivered savings of €88 million in avoided legals costs from parties accepting our awards and not having to enter lengthy and costly litigation to resolve their claims. We also assessed claims to the value of €213 million during the year demonstrating the scale and significance of the service we offer.

A key highlight of 2025 was the publication of our new Strategic Plan 2025-2029, which sets out an ambitious and forward-looking roadmap for the organisation. 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. The Strategy commits us to building on our past success and is focused on growing trust in our services, increasing the use of our services, expanding how claims are resolved, and to drive impact through our research and data.

The Strategy complements the New Action Plan for Insurance Reform, which was also published in 2025, and priority actions include strengthening the powers and remit of the Injuries Resolution Board, a feasibility study on a cap for certain categories of personal injuries awards and a greater role for mediation. Tackling the reliance on litigation is an important element of the proposed Injuries Resolution Board's reforms, with the Plan noting it is 22 times more expensive for a claimant to take a claim through litigation rather than through the Injuries Resolution Board as well as taking over twice as long. These actions follow the positive impact of the first Action Plan on Insurance Reform, and the Board is committed to delivering on them and continuing to evolve our services to resolve more claims for the benefit of all.

The impact of previous reforms is still evident. During 2025, the Injuries Resolution Board received 20,077 personal injury claim applications, down 4% from 2024, while overall claim volumes remained 35% lower than 2019, reflecting sustained system wide change following the introduction of the Personal Injuries Guidelines. Award values also remained consistent with values remaining significantly lower than pre-Guidelines levels. The median award for 2025 was 24% lower than in 2020 at €14,020 compared to €18,459.

Over 10,000 claims were also assessed in 2025, up 17% from 2024 and reflects on our continued commitment to improve service delivery with the aim of trying to resolve claims as quickly as we can. This increase in productivity is reflected in an increase in the total value of awards in 2025 at €213m, which is up on previous years, not because of additional claims, but because we assessed more claims within the year.

Mediation continues to be an important and growing part of our service offering, providing parties with an ability to deal with a broader range of issues regarding their claim with one of our

> *In 2025 alone, the Board delivered savings of €88 million in avoided legals costs from parties accepting our awards and not having to enter lengthy and costly litigation to resolve their claims.*

> *This strategy provides the direction for the Injuries Resolution Board for the next 5 years for us to do more, resolve more,*

During 2025, the Injuries Resolution Board received 20,077 personal injury claim applications, down 4% from 2024, while overall claim volumes remained 35% lower than 2019, reflecting sustained system wide change following the introduction of the Personal Injuries Guidelines

Mediation is proving to be a fast and effective service with an average resolution timeframe of three months in 2025 and a growing agreement rate of 54% up from 50% in 2024.

independent mediators supporting parties to reach a mutually agreeable position. Mediation is proving to be a fast and effective service with an average resolution timeframe of three months in 2025 and a growing agreement rate of 54% up from 50% in 2024.

In 2025, we continued to strengthen our research function through the publication of a number of significant reports that enhance transparency and understanding of the personal injuries' environment. Our Award Values Report Series, now in its tenth iteration, has evolved since its introduction in 2021 to reflect the changing economic, legislative and societal landscape, providing valuable insight into trends in award values and the impact of the Personal Injuries Guidelines. This year's research also included detailed analysis of claims relating to road traffic accidents between 2019 and 2024, highlighting key risk factors and demographic trends across more than 76,000 applications. In addition, we published sector specific analysis examining farm accidents and public liability claims, offering important insights into risks and outcomes. Significant research completed in the year was a high-level comparative analysis of personal injury awards domestically and in the UK, completed at the request of Minister Peter Burke T.D. to support the ongoing review of the Personal Injuries Guidelines. This comparative research found that significant differences continue to exist between Ireland and our neighbours in respect of the value of personal injury awards for more minor injuries. Collectively, this body of research plays an important role in informing policy development and supporting decision-making at individual, company and policy levels.

Our strategy cannot be delivered without enabling infrastructure and during 2025, we made substantial progress in the design and build of a new claims management system and enhanced customer platform as part of our Digital Transformation Programme. Delivering such services requires ongoing investment in systems, technology and organisational capability and these initiatives are intended to improve transparency for users, strengthen data quality and support more efficient processing of claims, while maintaining accessibility through a digital first but not digital only approach.

The progress achieved this year is important and shows the continued contribution that the Injuries Resolution Board makes to the personal injuries' environment. However, it is important to not just concentrate on numbers, 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. Our aim is to support all parties and resolve claims without the additional stress, cost and time of litigation.

As we look to the future, the Injuries Resolution Board remains committed to growing trust in our services, increasing the number of claims resolved through our processes and delivering greater public value. Through implementation of the Strategic Plan 2025–2029, we will build on the progress achieved in 2025 and continue to play a vital role in Ireland's personal injuries system, supporting more efficient resolution of claims, delivering benefits not only to the parties involved but also to businesses, communities and society more broadly.

To conclude, it is important to acknowledge the dedication and contribution of the Injuries Resolution Board's staff. None of this work would be possible without them. We are fortunate to have a highly skilled and committed team whose expertise and commitment underpin the delivery of our services. We would like to also extend our sincere thanks and appreciation to the Minister Peter Burke T.D, and to all those working within the Department, for their continued support, collaboration, and partnership over the past year. Finally, we wish to express our gratitude to the members of our Board for their commitment, and valued contribution throughout 2025.

Tom Coughlan
Chairperson

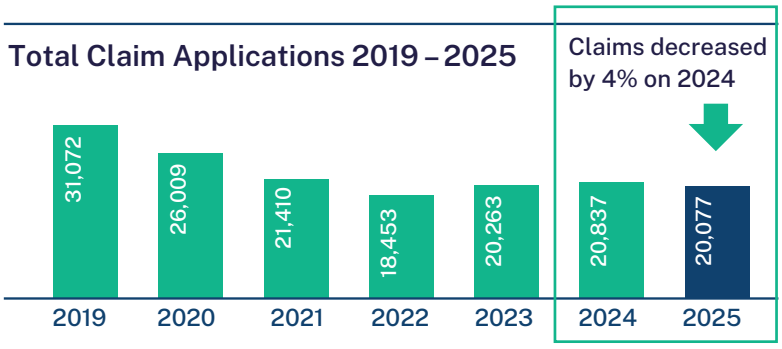
Rosalind Carroll
Chief Executive

May 2026

2025 in Review

20,077
claim applications submitted in 2025

Claims 35% lower than 2019



10,032
compensation awards in 2025

+17% vs 2024

Claim Applications by Category

11,667
-3% decrease in Motor Liability claims since 2024

4,705
-2% decrease in Public Liability claims since 2024

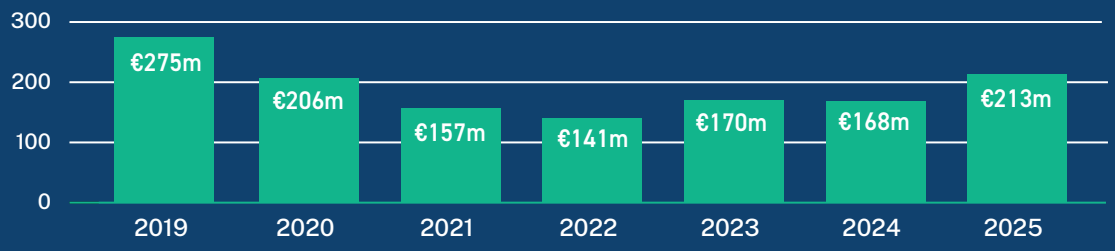
3,546
+1% Increase in Employer Liability Claims since 2024

159
-69% decrease in Garda Compensation Claims since 2024

Trends in Median Awards

Award Category	2025 Median Award	2024 Median Award	2023 Median Award	Change '25 v '24	2020 Median Award	%Change '25 v '20
Motor Liability	€12,836	€12,541	€10,692	+2%	€17,975	-29%
Public Liability	€14,180	€13,660	€12,414	+4%	€20,645	-31%
Employer Liability	€20,600	€16,255	€16,531	+27%	€23,447	-12%
Garda Compensation	€20,620	€15,193	n/a	+36%	n/a	n/a
Overall	€14,020	€13,100	€11,650	+7%	€18,459	-24%

Total Value of Awards



€213m

in total compensation was awarded in 2025, an increase of €45 million compared to 2024. This growth is primarily driven by a higher number of awards being made during the year.

€88m

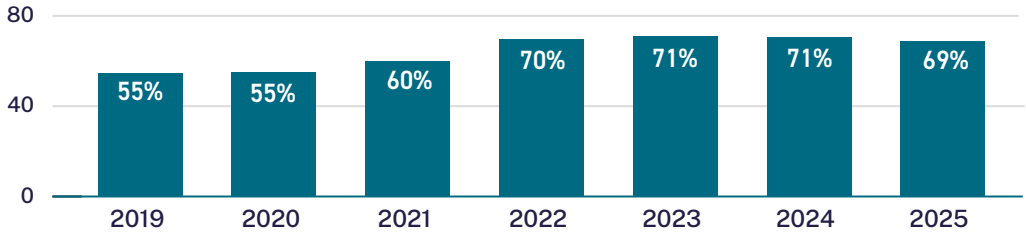
saved in avoided legal costs by the Injuries Resolution Board due to claims not proceeding to litigation an increase of €12m from 2024

Highest Award in 2025
€908,000

Lowest Award in 2024
€50

Consent Rate

The % of Respondents consenting to assessment/mediation

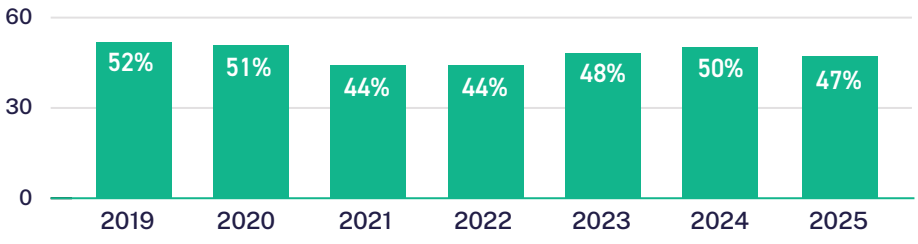


Consent Rate by Category

Motor Liability	Public Liability	Employer Liability	Garda Compensation	Overall Rate
76%	53%	65%	87%	69%

Acceptance Rate

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



11.2 months

The average time from respondent consent to completion of assessment was 11.2 months, the same as 2024

Mediation

Agreement rate continues to rise at

54%

for 2025 +4% from 2024

Mediations

400+

Average timeline

3 months

Garda Compensation Scheme

159 Garda Compensation claims were received during 2025

87% The Respondent consent rate for Garda Compensation claims

9.6 MONTHS Garda Compensation claims were resolved quicker on average than other claim types at 9.6 months

74% Acceptance rate

Research

5 During 2025 we published a total of five research reports

1 Claim Applications, Assessments and Mediations

Change has defined the personal injuries landscape in Ireland in recent years, but in 2025, change gave way to greater stability. We saw the continued stabilisation of claim application levels, at approximately 20,000 claims per year. In 2025, we also continued to scale mediation as a way of resolving claims, with the number of resolved claims continuing to grow through this service.

Claim Application Volumes

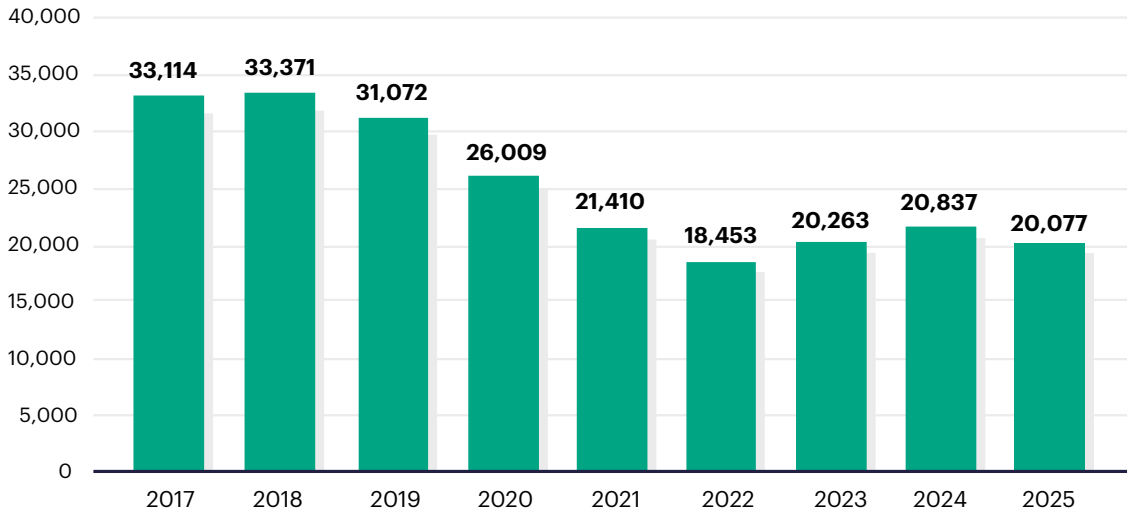
All personal injury claims in Ireland, with certain exceptions, must be submitted to the Injuries Resolution Board, unless resolved directly between the parties. As a result, application volumes provide a critical indicator of underlying and emerging trends across the personal injury landscape.

In 2025 a total of 20,077 personal injury claims were submitted to the Injuries Resolution Board, a 4% decrease compared to 2024, when 20,837 claims were received. Overall volumes have decreased by 35% since 2019, when more than 31,000 claims were submitted. This decrease in the overall volume of claims is hugely important in terms of considering the overall costs of claims in Ireland, and the fact that claims to the Injuries Resolution Board for the last three years has been between 20,077 and 20,800 suggesting a stabilisation to this type of volumes of claims. As all claims must come to the Board in the first instance unless settled early with the respondent and/or their insurer, this can be taken to reflect not only claims to the Board but as a reflection on the personal injury environment as a whole.

The 4% decrease in the volume of claims received in 2025 is due in part to a reduction in the number of applications submitted under the Garda Compensation Scheme. This new scheme only came under the Board's remit in April 2023, with 519 applications being submitted to the Board in 2024, many of which were legacy claims. Claims are now stabilising for the Garda Compensation Scheme, and in 2025 there were 159 claims received. Without the Garda Compensation Scheme, claim volumes would be decreased by 159 claims to 19,918. In addition to the decrease in garda compensation claims, we also saw modest decrease in motor and public liability claims, which also impacted the overall volume of claims.

Figure 1.1

Volume of claim applications submitted to the Injuries Resolution Board



Categories of Claim Applications

The Injuries Resolution Board deal with various types of claims and these include Motor Liability, Employer Liability, Public Liability and Garda Compensation claims. In 2025, claims relating to motor liability remained the largest cohort accounting for 58% of all applications submitted. Public Liability claims represented 23% of all claims, with Employer Liability applications at 18%. Applications under the Garda Compensation Scheme made up 1% of applications.

When looking at volumes across the categories of claims, 2025 shows a stability in volumes. Employer Liability claims were the only category to increase with just a minor increase of 1% year-on-year. In contrast, Motor Liability claims fell by 3%, Public Liability by 2%, and Garda Compensation claims experienced a significant 69% reduction compared with 2024, as a result of legacy claims in the old system as outlined above. We are now receiving expected volumes of Garda Compensation claims.

Motor Liability claims decreased by 3% in 2025 and remain 32% lower than in 2019. This is despite increased traffic volumes.

Employer Liability claims, though slightly higher (1%) than in 2024, are 40% lower than in 2019. While Public Liability claims have declined by 2% compared to 2024, and 41% since 2019.

Overall, these volumes indicate stability with claim volumes continuing to remain well below pre-2019 levels.

Figure 1.2

Breakdown of Claim Applications in 2025

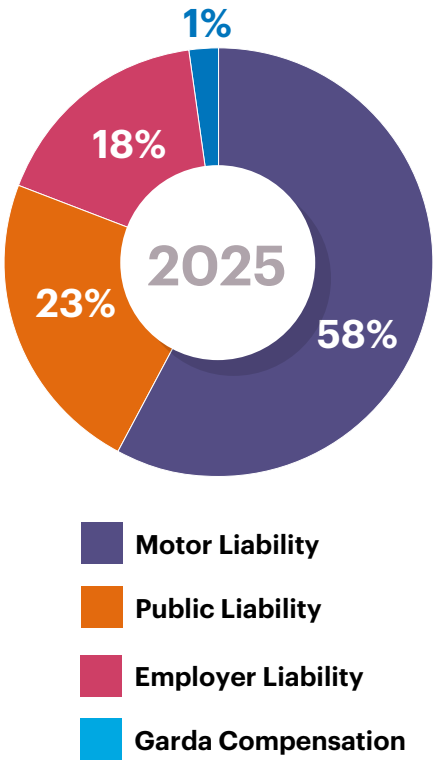


Table 1.1

Number of personal injury claims submitted to the Injuries Resolution Board in 2025, overall and based on claim category.

Applications received	2025	2024	%Change 2025 v 2024	2019	%Change 2024 v 2019
Motor Liability	11,667	12,041	-3%	17,177	-32%
Public Liability	4,705	4,780	-2%	8,024	-41%
Employer Liability	3,546	3,497	+1%	5,871	-40%
Garda Compensation	519	519	-69%	n/a	n/a
Total	**20,077**	**20,837**	**-4%**	**31,072**	**35%**

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 90 days to either agree or decline to have the Injuries Resolution Board mediate or assess the claim. If the Respondent consents, the Injuries Resolution Board will proceed with mediating or assessing 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 core measure of engagement with the Injuries Resolution Board. In 2025, the overall consent rate was 69%, reflecting a strong and consistent willingness among Respondents to participate in the Board's non adversarial process. Higher consent levels directly reduce the likelihood of claims progressing to litigation, enabling faster, more cost-effective outcomes for Claimants and Respondents and contribute to a more efficient personal injury system.

- **Motor Liability** claims recorded a 76% consent rate, remaining resilient and far exceeding the 62% achieved prior to the Guidelines in 2020.
- **Consent rates for Employer Liability** claims remained strong at 65%, continuing to significantly outperform the pre Guidelines level of 49% recorded in 2020.
- **Public Liability** claims continued their recent upward trend, with consent rates of 53%, significantly higher than the 42% recorded in 2019.
- **Garda Compensation** claims recorded an 87% consent rate, representing the highest level of engagement across all categories.

While minor year-on-year variations occurred across individual categories, the overall trend reflects consistently high levels of consent and strong engagement with the Board's non-adversarial processes, including both mediation and assessment. This sustained engagement ensures that a greater proportion of claims remain within our system, reducing the need for litigation and the associated legal costs.

Table 1.2

Proportion of Respondents consenting to assessment/ mediation by the Injuries Resolution Board (2016-2025)

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%
2025	76%	65%	53%	87%	69%

Assessment of Compensation Service

The Injuries Resolution Board has two ways to resolve claims, Mediation and Assessment of Compensation. In our Assessment of Compensation service, we assess claims using medical and other evidence such as information on loss of earnings and other costs to make an independent assessment of compensation. This section provides detail on the numbers and outcomes in respect of assessments in 2025.

Total Number of Awards of Compensation

The number of assessments completed by us increased significantly in 2025, with 10,032 notices of awards for compensation issued, up 17% on 2024, driven by the numbers of claims already in our system and a drive by the organisation to decrease our overall assessment timelines.

Motor Liability claims accounted for the largest proportion of compensation awards. In 2025, 70% of all compensation awards related to Motor Liability, up 2% from 68% in 2024. Public Liability claims accounted for 15% of all awards, while 12% related to Employer Liability claims. A further 3% of awards were made under the Garda Compensation Scheme.

Figure 1.3

Volume of Awards for Motor, Public, Employer Liability and Garda compensation Scheme 2025

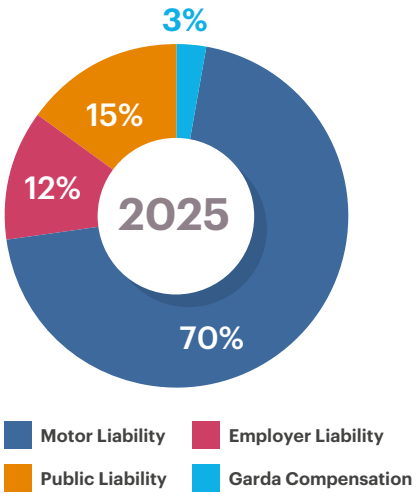
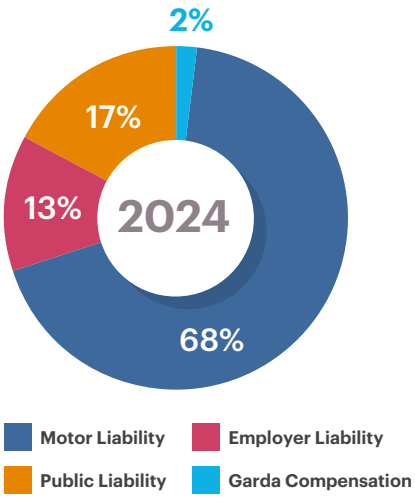


Figure 1.4

Volume of Awards for Motor, Public, Employer Liability and Garda compensation Scheme 2024



Total Value of Awards

The total value of compensation awards in 2025 increased to €213 million. However, this increase primarily relates to an increase in the number of awards the Board completed in the year, which was up 17%, rather than an increase in the underlying value of individual awards.

The longer-term trend is downward. Compared with 2019, when awards were assessed under the Book of Quantum, the overall value of awards has fallen significantly. Total award values have decreased by €62 million, from over €275 million in 2019 to €213 million in 2025 - a 23% reduction over seven years. This demonstrates the sustained influence of the Personal Injuries Guidelines in creating a more consistent and predictable framework for personal injury compensation.

Table 1.3

Total Volume and Value of Awards 2016-2025

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
2025	**10,032**	**€213 million**

Following recent legislative reforms, more complex cases are being resolved through the Injuries Resolution Board, and the profile of claims has expanded to include a higher proportion of psychiatric injuries and more serious physical injuries.

Median and Average Values of Awards in 2025

In 2025, the median and average value of awards reflected a changing mix of injuries assessed by the Injuries Resolution Board. Following recent legislative reforms, more complex cases are being resolved through the Injuries Resolution Board, and the profile of claims has expanded to include a higher proportion of psychiatric injuries and more serious physical injuries. In the last number of years less low value claims are being submitted to the Board. As a result, award values varied across different claim categories.

Median Award Values

The median award is the midpoint of all compensation values. Unlike the average, which can be significantly influenced by a small number of high-value cases, the median reflects the midpoint of all awards and is a good measure for trends in award values.

In 2025 the median award of compensation was €14,020, up 7% from (€13,100) 2024, but remaining 24% below the 2020 median (€18,459).

- **Motor Liability:** The median award was €12,836, a marginal increase of 2% from €12,541 in 2024, and 29% lower than the 2020 median (€17,975).
- **Employer Liability:** The median was €20,600, a 27% increase from €16,255 in 2024, and 12% lower than the 2020 figure (€23,447).
- **Public Liability:** The median award rose to €14,180 up 4% from €13,660 in 2024, but 31% below the 2020 median (€20,645).
- **Garda Compensation Scheme:** The median was €20,620, up 36% from €15,193 in 2024, with no previous years available for comparison.

Average Award Values

The average award across all claim types in 2025 was €21,242, a 9% increase on the 2024 average of €19,482, but 12% lower than the 2020 average (€24,026). Average values represent the total value of awards divided equally across all claims and can be influenced by a small number of high-value cases.

- **Motor Liability:** The average award was €19,285, up 8% from €17,820 in 2024, but still 14% lower than the 2020 average of €22,357.
- **Employer Liability:** The average award was €29,571, a 16% increase from €25,544 in 2024 but still 3% below the 2020 average of €30,558.
- **Public Liability:** The average award rose to €21,709, a marginal increase compared with €21,377 in 2024, but 17% lower than the 2020 average of €26,065.
- **Garda Compensation Scheme:** The average award was €28,888, a 26% increase compared with €22,852 in 2024.

While both Motor Liability and Public Liability have seen relatively small increases compared to 2024, Employer Liability and claims related to the Garda Compensation Scheme have seen the largest increase. It is important to note that award values are driven by the nature, types and severity of injuries that are assessed and form part of a claim.

The median award for Employer Liability claims increased substantially in 2025 compared to 2024. This increase is not driven by a small number of very high-value cases, but rather a broad increase in in claim values. This means that the central level of awards has moved higher, increasing the median, while a greater number of awards above €50,000 is pushing up the average. This has arisen as a result of a shift toward more higher severity injuries being assessed for claims related to Employer Liability, alongside increase Special Damages associated with longer recovery periods and greater financial loss. The average Employer Liability award also rose in 2025, continuing to be influenced by a smaller number (17) of high-value claims exceeding €100,000, which increases the overall average but has limited effect on the median. This also applies to median and average increases in Garda Compensation claims.

Award values in 2025 were shaped by a range of factors, including the severity of the injuries assessed and the types of injuries presented to the Injuries Resolution Board

Table 1.4

Median award values in 2025 v 2024, 2020 based on claim category

Award Category	2025 Median Award	2024 Median Award	2023 Median Award	% Change '24 v '23	2020 Median Award	% Change '24 v '20
Motor Liability	€12,836	€12,541	€10,692	+2%	€17,975	-29%
Public Liability	€14,180	€13,660	€12,414	+4%	€20,645	-31%
Employer Liability	€20,600	€16,255	€16,531	+27%	€23,447	-12%
Garda Compensation	€20,620	€15,193	n/a	+36%	n/a	n/a
Overall	€14,020	€13,100	€11,650	+7%	€18,459	-24%

Table 1.5

Average award values in 2025 v 2024, 2020 based on claim category

Award Category	2025 Average Award	2024 Average Award	2023 Average Award	% Change '25 v '24	2020 Average Award	% Change '25 v '20
Motor Liability	€19,285	€17,820	€16,180	+8%	€22,357	-14%
Public Liability	€21,709	€21,377	€20,396	+2%	€26,065	-17%
Employer Liability	€29,571	€25,544	€27,610	+16%	€30,558	-3%
Garda Compensation	€28,888	€22,852	n/a	+26%	n/a	n/a
Overall	€21,242	€19,482	€18,537	+9%	€24,026	-12%

Factors Influencing Award Values in 2025

Award values in 2025 were shaped by a range of factors, including the severity of the injuries assessed and the types of injuries presented to the Injuries Resolution Board. Understanding these elements helps explain year-on-year changes in both median and average award levels.

The Severity of Injuries Assessed in 2025

The Personal Injuries Guidelines introduced in 2021 established a more transparent and consistent framework for classifying injury severity, with injuries broadly categorised as minor, moderate, or severe/serious, depending on their nature, the treatment required, and the likely long-term impact

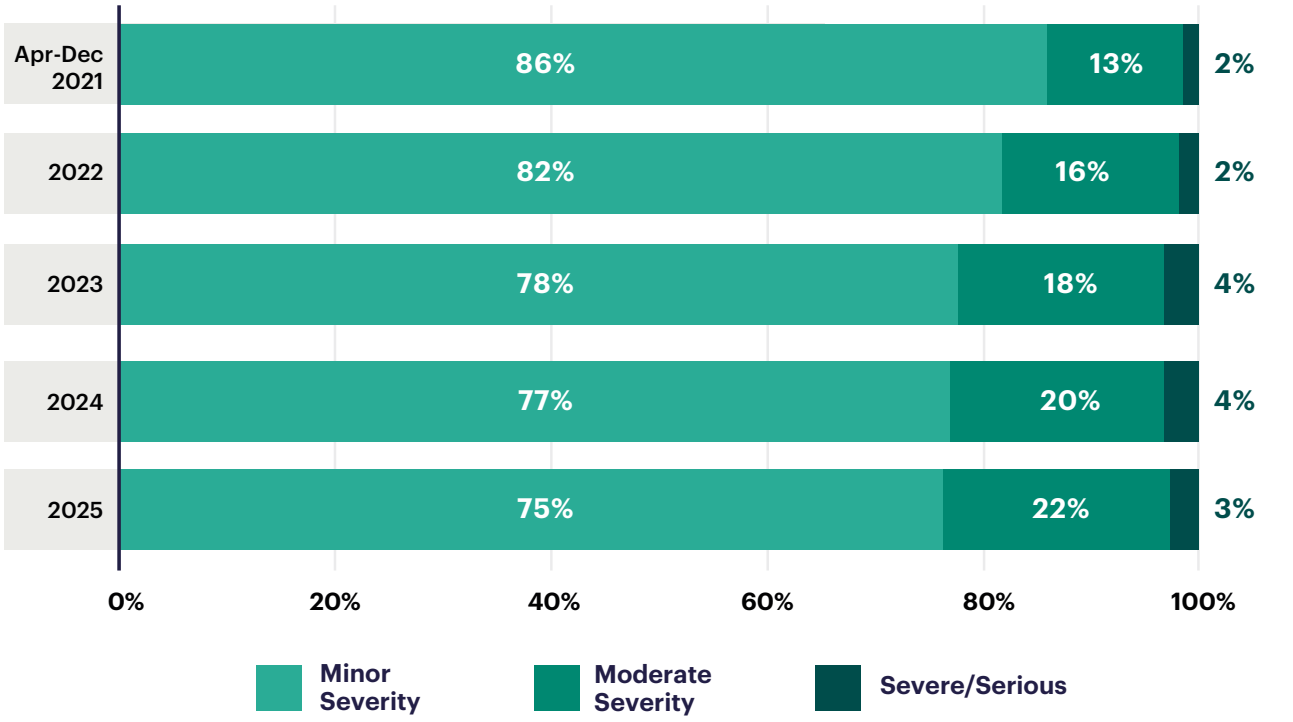
In 2025, 75% of the most commonly assessed injuries (ankle, back, knee, neck, psychiatric damage, shoulder, and wrist injuries) were classified as minor. This represents a continued decline from 86% in 2021 after the Guidelines were introduced, pointing to a gradual shift in the types of cases coming before the Injuries Resolution Board.

By contrast, moderate injuries accounted for 22% of awards in 2025 up from 20% in 2024, 18% in 2023, and 16% in 2022. Severe or serious injuries made up 3% of assessments, a slight decrease from 4% in both 2024 and 2023.

This evolving severity profile is a key factor in award levels, as the Guidelines provide for higher compensation amounts for more serious injuries, reflecting their greater and more enduring impact on claimants

Figure 1.5

Severity profile of most common injury types



Neck and back injuries accounted for 23% and 21% of the larger proportion of overall injuries.

While still the most common injury types, their combined share has continued its gradual decline reducing to 44% of all awards in 2025, compared with 49% in 2022 and 53% in April–December 2021.

The Profile of Injuries Assessed in 2025

The overall profile of the injury types we assessed remained largely stable in 2025

Neck and back injuries accounted for 23% and 21% of the larger proportion of overall injuries. While still the most common injury types, their combined share has continued its gradual decline reducing to 44% of all awards in 2025, compared with 49% in 2022 and 53% in April–December 2021.

Psychiatric damage was assessed as the most significant injury in 15% of awards in 2025, up from 13% in 2024. However, the pace of this increase has slowed.

Other injury categories remained steady.

- Shoulder (9%) and knee (4%) injuries have shown no change since 2021.
- Hand, finger and thumb injuries, ankle injuries, and wrist injuries each accounted for 3–4%, with very little movement over the past five years

Figure 1.6

Most significant injury types for awards made under the Guidelines in 2025, 2024, 2023, 2022 and April – December 2021. Note: This graph excludes fatal injuries

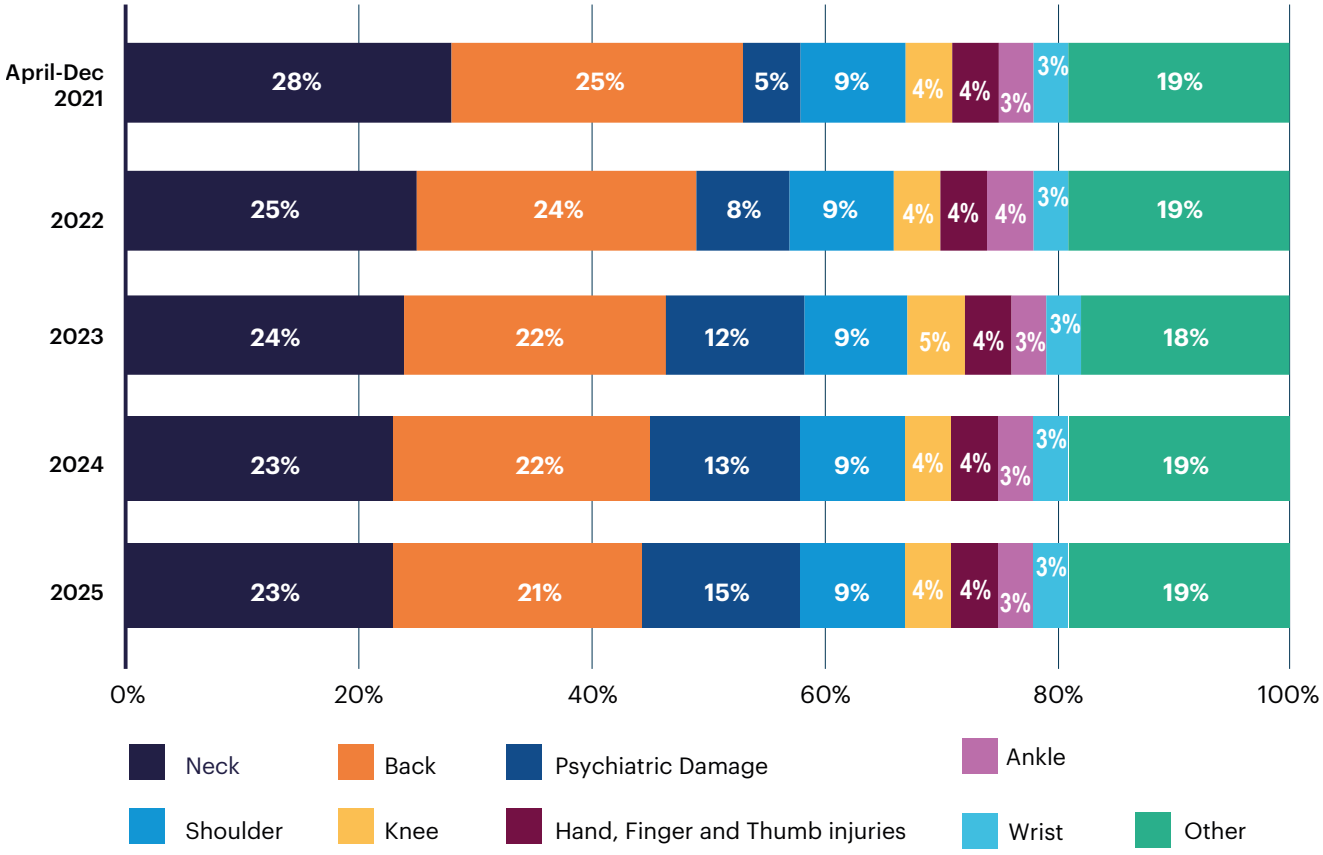


Table 1.6

Range of total award values in 2025 compared to 2024, 2023, 2022 and 2020 figures 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 2025 Awards	**13%**	**22%**	**18%**	**13%**	**10%**	**16%**	**9%**
% 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 2025

In 2025, over half (53%) of awards issued by the Injuries Resolution Board were valued at under €15,000, continuing the post-Guidelines shift towards lower awards values. By contrast, prior to the introduction of the Personal Injuries Guidelines only 30% of awards fell within this range.

Within the lower award categories, the proportion of awards below €5,000 fell to 13% in 2025, down from 15% in 2024. As noted earlier in the report, this decline reflects a continued reduction in minor injury assessments.

Higher-value awards, those of €50,000 or more, accounted for 9% of all awards in 2025. While this remains a relatively small proportion overall, it represents a continued increase from 7% in 2024 and 5% in 2021, when the Guidelines were first introduced. This upward trend in higher-value cases is contributing to increases in median award values and the total value of all awards in addition we are seeing an increase in the number of awards valued between €25K - €50k.

Highest and Lowest Value Awards made in 2025

The Board assesses claims ranging from minor injuries to the most severe and life altering harm, including fatal injuries. The highest award issued in 2025 was €908,000, relating to a serious road traffic incident involving a vulnerable road user this compared to €691K in 2023 and €635K in 2024.

The highest Public Liability award was €171,000, arising from a serious injury from a fall from a height. The highest Employer Liability award was €641,000, linked to a fatal workplace incident. Awards are impacted by the personal circumstances of each claimant. The lowest award issued in 2025 was €50.

In 2025, over half (53%) of awards issued by the Injuries Resolution Board were valued at under €15,000, continuing the post Guidelines shift towards lower awards values. By contrast, prior to the introduction of the Personal Injuries Guidelines only 30% of awards fell within this range.

Trends in General and Special Damages

Personal injury awards are made up of two distinct elements:

- **General Damages** – compensation for pain and suffering.
- **Special Damages** – compensation for financial losses such as medical costs and lost earnings.

The Personal Injuries Guidelines apply only to the assessment of General Damages.

General Damages

In 2025 the impact of the Guidelines remained evident. The average General Damages award was €17,907, representing an 18% decrease compared with the pre Guidelines average of €21,850 in 2020. This continued downward trend reflects the sustained recalibration of award levels following the introduction of the Guidelines.

The extent of reductions varied across claim types. The most significant decrease was observed in Public Liability claims, where average awards declined by 27%. Motor Liability claims also experienced a notable reduction of 20%, while Employer Liability claims showed a more modest decrease of 4%.

Median award values further reinforce this pattern.

The median General Damages award in 2025 was €12,000, representing a 29% decrease from €17,000 in 2020. This indicates that reductions are not limited to averages influenced by high-value claims but are consistent across the broader distribution of awards. Based on median values, the largest reductions were again seen in Public Liability claims (down 40%), followed by Motor Liability claims (down 27%), and Employer Liability claims (down 10%).

From 2024 to 2025, however, overall average General Damages increased by 9%. At a category level, Motor Liability awards increased by 9%, while Employer Liability awards rose by 20%, and awards under the Garda Compensation Scheme increased by 21%. In contrast, Public Liability awards remained broadly stable, with only a marginal increase of less than 1%.

In terms of median awards, the overall median remained unchanged year-on-year, indicating continued consistency at the midpoint of awards despite increases in averages. However, notable increases were seen within specific categories: Public Liability median awards rose by 14%, Motor Liability by 9%, Employer Liability by 38%, and the Garda Compensation Scheme by 27%.

Table 1.7

Average and median general damages awards in 2025 v 2020

	Motor Liability	Employer Liability	Public Liability	Garda Compensation	Overall
Average General Damages 2025	€16,171	€23,528	€19,831	€24,251	€17,907
Average General Damages 2020	€20,249	€24,625	€27,051	n/a	€21,850
% change in value	-20%	-4%	-27%	n/a	-18%
Median General Damages 2025	€12,000	€18,000	€12,000	€19,000	€12,000
Median General Damages 2020	€16,500	€20,000	€20,000	n/a	€17,000
% change in value	-27%	-10%	-40%	n/a	-29%

The overall median remained at €12,000 because the middle value in the full set of claims did not change, even though some categories increased and others decreased.

Table 1.8

Average and median general damage awards in 2025 v 2024

	Motor Liability	Employer Liability	Public Liability	Garda Compensation	Overall
Average General Damages 2025	€16,171	€23,528	€19,831	€24,251	17,907
Average General Damages 2024	€14,869	€19,539	€19,814	€20,095	€16,371
% change in value	+9%	+20%	+0.08%	+21%	+9%
Median General Damages 2025	€12,000	€18,000	€12,000	€19,000	€12,000
Median General Damages 2024	€11,000	€13,000	€14,000	€15,000	€12,000
% change in value	+9%	+38%	-14%	+27%	N/C

Special Damages

Special Damages continued to exceed 2020 levels, driven by recent periods of high inflation. In 2025:

- The average Special Damages award was €3,334, up 64% from 2020.
- The median was €900, up 31% from 2020.

Employer Liability claims saw the largest increases in special damages, with median awards rising 355%, largely due to wage related losses. Motor Liability claims also recorded an increase with average awards rising 63% and median awards rising by 23%. Public Liability claims saw a decrease in average and median special damage awards in 2025 compared to 2020, reducing by 47% and 49% respectively.

Compared to 2024, the overall average and median Special Damages award increased moderately by 7% and 4% respectively. Motor Liability saw a moderate increase in the average Special Damages award of 6%, meanwhile the median decreased by 2%. Garda Compensation recorded a 68% increase in the average Special Damages award and 47% in the median. Public Liability claims recorded a substantial decrease in the average Special Damages award of 67% and a reduction in the median of 69%. In contrast, Employer Liability awards increased significantly by 229% on average and a 275% rise in the median.

These results suggest that inflation has impacted Special Damages awards across all claim categories, except Public Liability. Employer Liability claims have seen the most significant rise by over 200% since last year contributing to a rise in the overall value of Employer Liability Claims.

Table 1.9

Average and median special damage award in 2025 v 2020

	Motor Liability	Employer Liability	Public Liability	Garda Compensation	Overall
Average Special Damages 2025	€3,114	€6,043	€1,877	€4,637	€3,334
Average Special Damages 2020	€1,909	€1,375	€3,524	n/a	€2,027
% change in value	+63%	+339%	-47%	n/a	+64%
Median Special Damages 2025	€938	€1,500	€400	€1,541	€900
Median Special Damages 2020	€765	€330	€788	n/a	€685
% change in value	+23%	+355%	-49%	n/a	+31%

Table 1.10

Average and median special damage award in 2025 v 2024

	Motor Liability	Employer Liability	Public Liability	Garda Compensation	Overall
Average Special Damages 2025	€3,114	€6,043	€1,877	€4,637	€3,334
Average Special Damages 2024	€2,951	€1,838	5,730	€2,757	€3,111
% change in value	+6%	+229%	-67%	+68%	+7%
Median Special Damages 2025	€938	€1,500	€400	€1,541	€900
Median Special Damages 2024	€955	€400	€1,278	€1,050	€865
% change in value	-2%	+275%	-69%	+47%	+4%

Acceptance Rates

What is an Acceptance Rate?

The acceptance rate is 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 the same 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.

Table 1.11

Acceptance rates

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%
2025	43%	54%	56%	47%

The overall acceptance rate in 2025 was 47%, representing a modest decline from 50% in 2024. Motor Liability experienced the most notable decrease, with acceptance rates falling from 47% to 43%, while Employer Liability saw a slight reduction from 56% to 54%. Public Liability similarly recorded a marginal decrease, from 58% in 2024 to 56% in 2025.

These fluctuations are actively monitored, as acceptance levels remain a key indicator of engagement with the Board's processes and have a direct impact on the proportion of claims that progress within, or outside, the system. The draft Guidelines have introduced some uncertainty, which may have impacted acceptance rates.

The overall acceptance rate in 2025 was 47%, representing a modest decline from 50% in 2024.

Timeline to Assess

In 2025, the average time from respondent consent to the completion of an assessment was the same as 2024 at 11.2 months. Nearly half of all claims (47%) were completed within nine months. The Board continues to implement measures aimed at reducing processing times and improving overall service efficiency

Nearly half of all claims were completed within nine months

Mediation Service

Building on its phased introduction, 2025 marked the first full year in which the mediation service was available across all liability categories, motor, employer and public liability category of claims providing participants with a faster, alternative route to the resolution of personal injury claims.

Just a year on from our first mediation in May 2024, the Injuries Resolution Board held more than 400 mediations. The agreement rate increased this year from 50% in 2024 to 54% in 2025 with an average resolution rate of 3 months.

A particularly positive feature of the service has been the breadth and diversity of claims in which parties elected to engage in mediation. Successful outcomes were achieved in both contested claims, where liability remained in dispute, and uncontested claims, enabling earlier full and final resolution.

Mediation is widely recognised as an effective dispute resolution mechanism, affording parties greater involvement in shaping settlement outcomes. This is reflected in the broad range of settlement values agreed through mediation, from under €5,000 to amounts exceeding €100,000. In some cases, monetary settlements were complemented by formal apologies, supporting a more holistic resolution of claims.

Claimant Feedback

I just want to say thank you for all your support during a very challenging time. Your patience, communication and information sharing made a huge difference to my understanding and confidence throughout the journey.

The Injuries Resolution Board is grateful to our panel of impartial mediators for their continued dedication and professionalism throughout 2025 and acknowledges the significant contribution they make to the effective and fair resolution of claims.

Mediation Outcomes:

Mediation continued to grow during 2025, with encouraging levels of engagement and positive outcomes achieved throughout the year. The process delivered a strong level of resolution, as reflected in the number of full agreements reached and a solid overall agreement rate.

	2024	2025
Timeline	3 months	3 months
Agreement rate	50%	54%

Value of Total and Average Mediation Agreements:

Agreements	**€4,094,826.95**
Average Agreement	**€22,031.33**

How mediation works

Mediation is a voluntary and confidential service. In mediation, those involved can talk about and explore issues of importance to them. 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 reaching a mutually agreed outcome.

Typically, mediations will be carried out over the telephone 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 sends 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 usually takes place in three months or less.

We resolve a broad range of claims through mediation with cases reflecting a wide variety of injuries across all liability categories. These have included fractures, soft tissue injuries, and more serious or complex conditions requiring medical treatment or surgery. Many cases included factors such as ongoing recovery, loss of earnings, or evolving medical evidence. Despite these complexities, mediation enabled parties to engage constructively and reach timely, mutually agreed resolutions, often within a matter of months.

The latest Action Plan for Insurance Reform reinforces the continued commitment to mediation as a key component of a more efficient, cost-effective, and non-adversarial claims environment. The Action Plan highlights the importance of early resolution mechanisms in reducing legal costs and delays and supports the expansion and uptake of mediation as an alternative to litigation.

Garda Compensation Scheme

2025 marked the second full year of operation of the Scheme under the Injuries Resolution Board, with continued progress in delivering timely, transparent and non-adversarial outcomes. While Garda Compensation claims represent a small proportion of overall applications, they have demonstrated particularly strong acceptance rates, with high levels of early resolution.

Historically, claims under the Scheme were processed through the High Court, requiring ministerial approval before proceedings could be initiated. Legislative changes in 2023 brought the Scheme within the remit of the Injuries Resolution Board. Under the Board, resolution times have significantly reduced while also lowering associated legal costs for the State. It highlights the broader value of the Board's approach providing fair, independent assessments, improving the experience for claimants, and delivering a more efficient and cost-effective compensation process for all.

Claim Applications 2024	**519**
Claim Applications 2025	**159**
Claims assessed in 2025	**334**
Acceptance rate	**74%**
Average award	**€28,888**

Under the 1941-1945 Garda Compensation scheme the waiting times for resolution of approved claims was between 3 to 7 years.

How Garda Compensation 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.

How does the process work at the Injuries Resolution Board?

Our process is designed to be clear and straightforward. We gather all relevant information about each claim, including medical evidence and any financial losses such as out of pocket expenses or loss of earnings. Where needed, an independent medical examination may be arranged to ensure an accurate and up to date assessment.

Once all information is received, claims are assessed in line with the Personal Injuries Guidelines used by the courts, ensuring consistency and fairness. Customers are then issued with a Notice of Assessment, outlining the proposed compensation amount, and are given time to consider and respond.

In addition, we continue to enhance our services, including the introduction of mediation for workplace injuries in December 2023, offering customers more options to resolve claims. Throughout the process, our focus remains on delivering a transparent, impartial, and customer centred experience.

2 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 recognise the profound and lasting impact these tragedies have on the families and communities affected.

This section outlines the number of claims relating to fatal accidents submitted to the Injuries Resolution Board between 1st January and 31st December 2025. In total, 113 fatal claim applications were submitted in 2025, representing a marginal increase from the 112 applications received in 2024, and a 13% increase compared to the volume submitted in 2022. This can be seen in table 1.12 with notable trends across different categories of liability:

- **Fatal Road Traffic Accidents (Motor Liability):** In 2025, 76 fatal claim applications were submitted in relation to road traffic accidents. This represents a 27% increase from 2024 and a 52% increase from 2022, continuing an upward trend observed over the past four years.
- **Fatal Workplace Accidents (Employer Liability):** The number of fatal claims arising from workplace accidents has reduced, with 10 applications submitted in 2025. 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 27 in 2025. This represents a 27% decrease from the 37 claims submitted in 2024, and a 23% decrease from 2022, that may reflect public safety improvements

Table 1.12

Fatal claim applications submitted to the Injuries Resolution Board in 2025, by claim category

Fatal Applications	2025	2024	2023	2022
Motor Liability	76	60	56	50
Employer Liability	10	15	15	15
Public Liability	27	37	42	35
Total	113	112	113	100

Fatal Road Traffic Accidents

In 2025, the Injuries Resolution Board received 76 fatal claim applications arising from road traffic accidents. This represents a continued increase from 60 applications in 2024, 56 applications in 2023 and 50 in 2022. It should be noted, however, there is often a time lag between the occurrence of an accident and the submission of a claim, meaning these applications are not necessarily reflective of incidents that occurred within the same calendar year.

The composition of these claims highlights important shifts in the types of road users affected. In 2025, there were 11 claims involving drivers, an increase of 1 compared to 2024, and a decrease from 17 recorded in 2023. Claims involving passengers rose to 20, up from 15 the previous year.

There was a decrease in the number of pedestrian fatalities compared to the previous year, with 23 claims submitted in 2025 compared to 25 in 2024. However, this is still much higher than 14 in 2023 and 12 in 2022. Motorcyclist fatalities doubled since 2024, with 12 claims submitted in 2025. Cyclist fatalities also doubled, with 4 claims submitted this year compared to 2 in 2024.

More than half of all fatal road traffic claims in 2025 (51%) involved vulnerable road users, pedestrians, cyclists and motorcyclists, highlighting the stark and disproportionate danger they face on our roads every day.

Demographic analysis of the 2025 claims shows that 30 percent of those affected were under the age of 25 years, and 22% were over 65 years, highlighting the additional vulnerability of older and younger road users in road traffic accidents. In 2025. 68% of fatal road traffic accident claims affected males.

Table 1.13

Fatal claim applications arising from road traffic accidents between 2022 and 2025

Number of fatal applications	2025	2024	2023	2022
Drivers	11	10	17	10
Passengers	20	15	12	16
Pedestrians	23	25	14	12
Motorcyclists	12	6	9	8
Cyclists	4	2	4	4
Other	6	2	0	0
Total	**76**	**60**	**56**	**50**

More than half of all fatal road traffic claims in 2025 (51%) involved vulnerable road users, pedestrians, cyclists and motorcyclists, highlighting the stark and disproportionate danger they face on our roads every day.

Fatal Workplace Accidents

In 2025, 10 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 2025, based on cause of injury

Cause of Injuries	Number of Fatal Workplace Accidents
Crushing injury	3
Struck by object or vehicle	3
Fall from a height	1
Contact with machinery	1
Other	2
Total	**10**

Table 1.15

Fatal claim applications arising from workplace accidents in 2025, based on the location in which the injuries were sustained

Location where injuries were sustained	Number of Fatal Workplace Accidents
Industrial and Construction Area	3
Factory and Plants	3
Café, hotel and restaurant	1
Other	3
Total	**10**

Fatal Public Liability Accidents

In 2025, a total of 27 claim applications related fatal accidents occurring in public-setting were submitted to the Injuries Resolution Board, representing a 27% decrease on the number of claims in 2024. 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 2025, based on cause of injury

Cause of Injuries	Number of Fatal Public-Setting Accidents
Assault by bodily force	4
Death in custody	3
Fall from a height	3
Fall on the same level	2
Other	15
Total	**27**

Table 1.17

Fatal claim applications arising from public-setting accidents in 2025, based on the location in which the injuries were sustained

Location where injuries were sustained	Number of Fatal Public-Setting Accidents
Health Service Area	8
Residential Institution	6
Home	4
Shop	1
Cafés, Hotels and Restaurants	1
Other	7
Total	**27**

3 A Closer Look

The Injuries Resolution Board records all injury information using the ICD10 classification system an internationally recognised framework developed by the World Health Organisation. This allows injuries to be categorised consistently and compared across different settings and over time.

In this section, we provide an overview of the most common injuries reported during the year, along with the typical accident circumstances and locations. By examining patterns across motor, employer, and public liability claims, we aim to offer a clear and accessible picture of how and where injuries occur, and the types of injuries sustained.

Motor Liability

In 2025, the Board received 11,667 Motor Liability claims, representing a 3% decrease compared with 2024.

Car drivers continued to account for the largest share of applicants, making up 52% of all Motor Liability applications. Car passengers represented 26%, maintaining their position as the second most affected group. Vulnerable road users' pedestrians, pedal cyclists, e-bike and e-scooter users, and motorcyclists made up 14% of Motor Liability claims. Among them, pedestrians were the most impacted, representing 6% of all applications.

The second most common injury was sprain and strain of the lumbar spine at 13%, followed by sprain and strain of the shoulder joint at 8%. Concussions (5%) and knee sprains and strains (3%) were also prevalent.

Patterns in the types of injuries reported remained broadly consistent with previous years. Soft-tissue injuries continued to dominate, with sprain and strain of the cervical spine once again the most common injury, appearing in 46% of all Motor Liability claims.

Table 1.18

Percentage of Motor Liability Claims in 2025, based on road user type

Motor Liability Claims based on Road User Type	
52%	Car driver
26%	Car passenger
6%	Pedestrian
4%	Pedal Cyclist
2%	Motorcycle User
2%	E Bike / E Scooter
8%	Other

Table 1.19

Most common motor liability injuries in 2025

Most common injuries among Motor Liability claims (excl. Psychological injuries)	
	46% Sprain and Strain of Cervical Spine
	13% Sprain and Strain of Lumbar Spine
	8% Sprain and Strain of Shoulder Joint
	5% Concussion
	3% Sprain and Strain of the Knee

Employer Liability

The Board received 3,546 Employer Liability claims in 2025 a 1% increase compared to 2024. The data continues to show consistent and well-established patterns in the types and causes of workplace injuries.

Slips, trips, and falls on the same level remained the leading cause of workplace accidents, accounting for 20% of all Employer Liability claims. This was followed by lifting or moving goods/people (13%), being caught, crushed, jammed, or pinched in or between objects (11%), falls from height (9%), and being struck by a thrown, projected, or falling object (9%).

Workplace locations also followed familiar trends. Factories and plants continued to be the most commonly reported accident setting, representing 28% of all claims. Industrial and construction areas accounted for 16%, while health service areas and shops and stores each accounted for 10%.

Cafés, hotels, and restaurants made up a further 8% of submissions.

Musculoskeletal injuries remained the most prevalent injury type. The most commonly reported injury was sprain and strain of the lumbar spine, representing 16% of all Employer Liability claims. This was followed by shoulder injuries (10%), cervical spine injuries (9%), and knee injuries (6%). Metacarpal fractures and ankle sprains/strains, each at 4%, were also frequently recorded.

These findings underline the continued need for strong health and safety procedures across all sectors particularly those involving manual handling, physical tasks, or dynamic working environments.

Table 1.20

Most common cause of Employer Liability accidents in 2025

Most Common Causes of Employer Liability Accidents in 2025	
	20% Fall on the same level from slipping, tripping and stumbling
	13% Lifting/Moving weight e.g. goods/people
	11% Caught, crushed, jammed or pinched in or between objects
	9% Fall from a height
	9% Struck by thrown, projected or falling object

Table 1.21

Most Common Locations for Employer Liability Accidents in 2025

Most common locations for Employer Liability accidents in 2025	
28%	Industrial and construction area, factory and plant
16%	Industrial and Construction Area
10%	Shop and Store
10%	Health Service Area
8%	Café, Hotel and Restaurant

Table 1.22

Most Common Employer Liability Injuries in 2025

Most common injuries among Employer Liability claims (excl. psychological injuries)	
16%	Sprain and Strain of Lumbar Spine
10%	Sprain and Strain of Shoulder Joint
9%	Sprain and Strain of Cervical Spine
6%	Sprain and Strain of Knee
4%	Strain of the ankle
4%	Fracture of other Metacarpal Bone

Public Liability

In 2025, the Board received 4,705 Public Liability claims, marking a 2% decrease compared with the previous year. Despite this overall reduction, the underlying patterns in accident types and injury trends remained consistent.

As in prior years, falls on the same level from slipping, tripping, or stumbling were by far the most common cause of Public Liability claims, accounting for 60% of all submissions. This was followed by falls from a height (8%), assaults involving bodily force (7%), and being struck by a thrown, projected, or falling object (6%). Incidents involving individuals being caught, crushed, jammed, or pinched between objects accounted for a further 4%.

The most frequently reported accident settings were footpaths (18%), shops and stores (16%), and cafés, hotels, and restaurants (13%). Roadways accounted for 9%, while the home environment accounted for 8% of all claims.

Consistent with previous years, soft-tissue injuries continued to be the most commonly reported outcomes of public-setting incidents. Sprain and strain of the knee and shoulder topped the list at 8% each, followed by lumbar spine sprains and strains (7%). Ankle injuries (6%) and cervical spine injuries (6%) were also significant contributors.

Table 1.23

Most common cause of Public Liability accidents in 2025

Most Common Causes of Public Liability accidents in 2025	
	60% Fall on the same level from slipping, tripping and stumbling
	8% Fall from a height
	7% Assault by bodily force
	6% Struck by a thrown, projected or falling object
	4% Caught, crushed, jammed or pinched in or between objects

Table 1.24

Most Common Locations for Public Liability Accidents in 20254

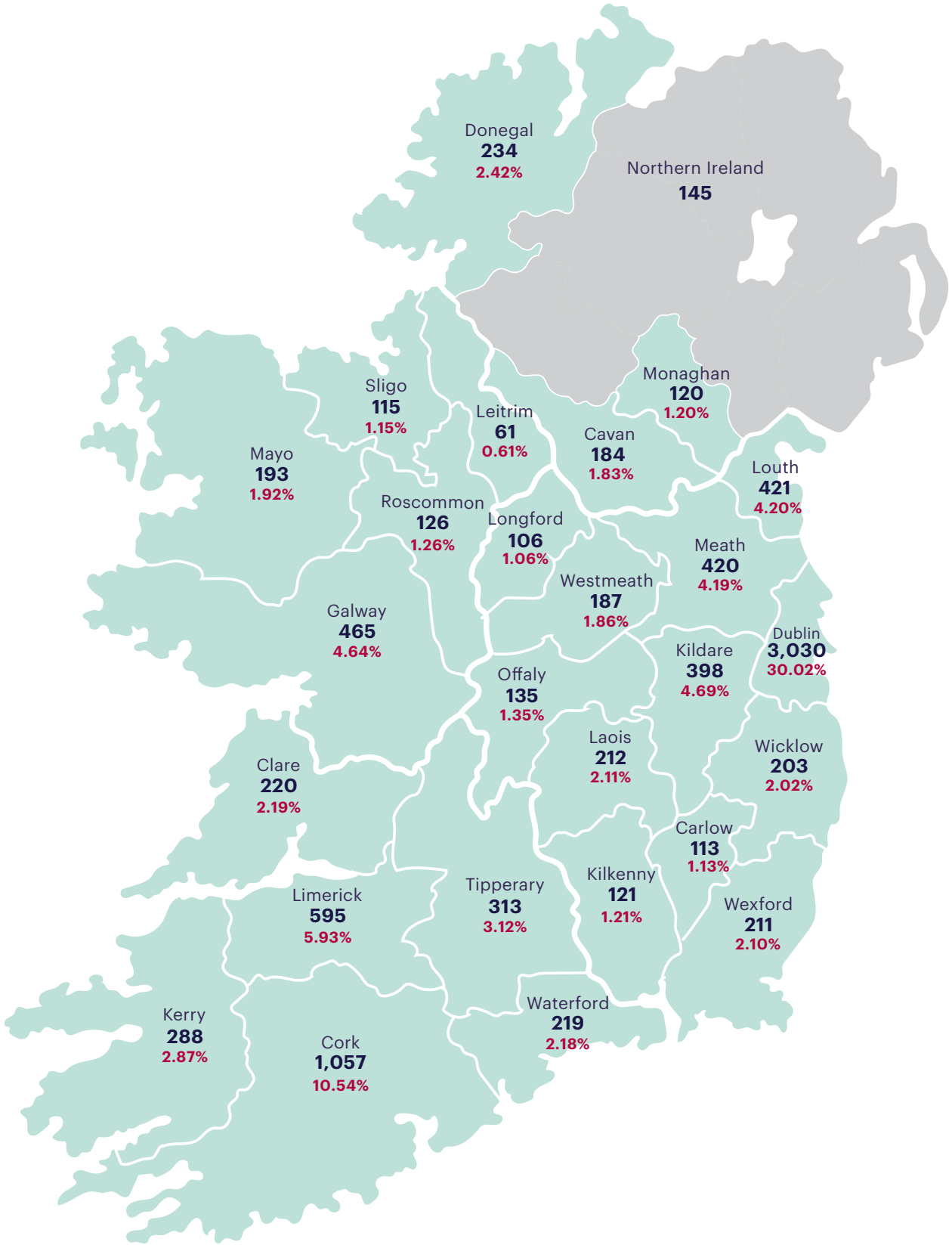
Most common locations for Public Liability accidents in 2025	
	18% Footpath
	16% Shop and Store
	13% Café, Hotels and Restaurants
	9% Roadway
	8% Home

Table 1.25

Most Common Public Liability Injuries in 20254

Most common injuries among Public Liability claims (excl. psychological injuries)	
	8% Sprain and Strain of Knee
	8% Sprain and Strain of Shoulder Joint
	7% Sprain and Strain of Lumbar Spine
	6% Sprain and strain of ankle
	6% Sprain and Strain of Cervical Spine

Analysis of Assessments Made in 2025 by County of Claimant



4 Research, Awareness and Engagement

The Injuries Resolution Board is committed to building a personal injury landscape in Ireland that is transparent, well-understood, and accessible to all. Through ongoing research, targeted awareness initiatives, and sustained engagement with our key stakeholders and the wider public, we work to ensure that those who need our services can find us, understand what we do, and how we can help.

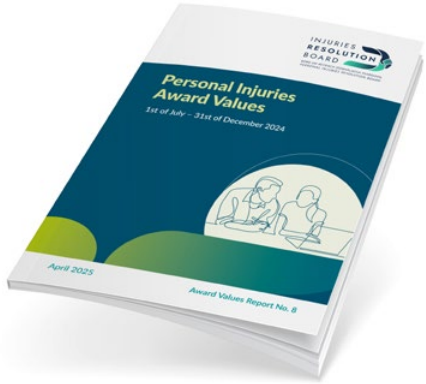
Our research programme supports evidence-based decision making and contributes to the broader national conversation on personal injury resolution, while our communications and outreach activity reflects our role as an independent, impartial State body whose purpose is to provide a faster, fairer alternative to litigation. This chapter sets out the steps we have taken to make the organisation better known, better understood, and more trusted across all the communities we serve.

Unlocking the Potential of our Data

Since the introduction of our enhanced research function under new legislation in 2022, the Injuries Resolution Board has become one of Ireland's most significant sources of personal injury data and insight. With over 20,000 claim applications received each year, we hold a uniquely comprehensive view of how, where and why injuries occur across the country a resource we are committed to making available to policymakers, legal practitioners, insurers, and the public.

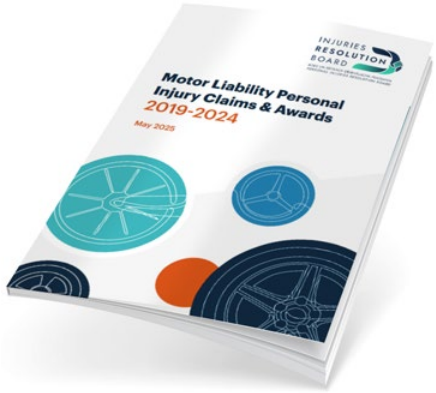
In the three years since this function was established, we have published 13 research reports examining trends across motor, employer and public liability claims. This growing body of work is deepening understanding of the personal injuries landscape and supporting more informed decision-making among the stakeholders who rely on our service.

In 2025 alone, we published five research reports spanning all liability categories. The sections below provide an overview of each report.



Award Values Reports

The Award Values Report Series, first published in 2021, was developed to provide the first insights into the impact of the Personal Injuries Guidelines on award values, bringing transparency to an often-obscure environment. Since the launch of 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. We are now on our 10th iteration of the series.



Motor Liability Personal Injury Claims & Awards 2019 – 2024

This report examines the incidents of road traffic accidents from 2019 to 2024, offering detailed insights into the demographic characteristics of road users more at risk of injury. Over this period, more than 76,000 claim applications were submitted to the Injuries Resolution Board, resulting in over €700 million in compensation

Farm Accidents Report 2019 – 2024

This report analyses data on personal injury claims and assessments of compensation related to farm accidents. The dataset used in the preparation of this study includes 709 claims submitted to the Injuries Resolution Board between 1st January 2019 and 31st December 2024 and 167 assessments of compensation made during this period for accidents which occurred on farms.

Review of Compensation for Minor Soft-tissue Injuries

This report has been prepared by the Injuries Resolution Board and Deloitte Ireland LLP following receipt of a request from Minister Peter Burke, T.D., for the Board, using its enhanced research and analysis function provided under the Personal Injuries Resolution Board Act 2022, to undertake a high-level body of research on personal injury awards both within and outside the State, to include the United Kingdom. The objective of the research is to provide information to support the review of the Personal Injuries Guidelines.

Public Liability Accidents

This report aimed to explore the incidence and risk factors of Public Liability accidents between 2019-2023, using data obtained from the Injuries Resolution Board's claims management system. The data showed that Public Liability accidents resulted in over 30,000 claim applications submitted to the Injuries Resolution Board from 2019 to 2023, with nearly €180 million in compensation awarded during this period.

We have published 13 research reports examining trends across motor, employer and public liability claims. This growing body of work is deepening understanding of the personal injuries landscape and supporting more informed decision-making among the stakeholders who rely on our service.

Pictured (left-right): Stephanie Dunne, Eamon Walsh, Linda Geraghty, Fiona Barry and Dr Lauren Swan.

Stakeholder Engagement

Throughout 2025, we engaged with a wide range of stakeholders across many different sectors through meetings, conferences and public events. These engagements allowed us to highlight the value of our services, share insights from our data and research, and listen to stakeholder perspectives.

Senior leadership continued to play an active role in engaging with stakeholders and contributing to informed discussion across the personal injuries' environment.

Throughout 2025, this engagement included participation in podcasts and broadcast media, contributions to industry publications and events, and interviews linked to key research outputs. These platforms provided opportunities to outline the Board's purpose and impact, discuss developments in the personal injuries landscape, and highlight the importance of data-led insights. They also supported broader engagement with stakeholders by promoting transparency, increasing awareness of the Board's services, and strengthening understanding of its role within the wider claims' environment.

Ploughing Championships 2025

In September 2025, The Injuries Resolution Board attended The National Ploughing Championships in Screggan, Tullamore, Co. Offaly. The National Ploughing Championships is Europe's largest outdoor event which attracted 225,500 people over three days.

Farm safety was a major theme at The National Ploughing Championship for 2025, and to coincide with it we launched our first ever Farm Accident Report 2019-2024. We shared insights with the attendees and received widespread interest in the report from stakeholders and media. We were also delighted to receive a variety of political stakeholders and brief on the report and the wider work of the Board.

Strategic Plan 2025 – 2029 Launch

In October 2025, we launched our Strategic Plan 2025-2029 at a city centre hotel in Dublin. The Injuries Resolution Board welcomed Minister Peter Burke T.D., who launched the Strategic Plan and Minister Robert Troy T.D. who addressed the event giving insights on the Action Plan for Insurance Reform, which our strategy supports.

The launch marked an important milestone for The Injuries Resolution Board as we set out a clear and ambitious roadmap for our future development, building on more than two decades of positive impact already. Below you will see come photographs from the launch.

Throughout the year we also participated in a range of other stakeholder engagement activities, maintaining strong connections across the industry and raising awareness of the Injuries Resolution Board's services.

Pictured (left-right) Back row: Paul Duggan, Hilary McGouran, Sinead Maguire, Helen Carpenter, Jamey Johnson, Eoghan Coyne
Middle row: Hannah Boylan, John O'Keeffe, Sinead Ellis, Sharon Hart and Eamon Walsh
Front row: Fiona Barry, Stella Devilly, Rosalind Carroll, CEO, Jane Carroll, Stephanie Dunne and Natasha Lloyd

Pictured (left-right): Rosalind Carroll, CEO Injuries Resolution Board, Minister Peter Burke, T.D., Minister Robert Troy, T.D., and Tom Coughlan, Chair, Injuries Resolution Board.

Enhancing Awareness

Advertising remains a driver of awareness, engagement and understanding of our services enabling us to reach audiences at scale while delivering consistent, impactful messages. In 2025 we ran a multi-channel advertising campaign. The campaign was designed to build general awareness around who we are and what we do and promote our mediation service for motor liability claims. It centred around two key taglines:

"Hopefully you'll never need us. But you should know what we do."

and

"The meeting nobody wants, the resolution everybody does."

Our campaign delivered strong results across key channels, demonstrating the impact of our targeted multi-channel approach. Our radio activity reached approximately 1.3 million nationwide. Press advertising engaged with an estimate of 260,000 adults. On social media, our campaign generated over 4.9 million impressions, reaching around 2 million people and reinforcing brand awareness across digital platforms. Collectively, these results highlight our effectiveness in reaching broad and diverse group of people.

This year our campaign reached

Radio:
1.3 million
reach

Social Media:
2 million
reach

Print:
260k
reach

Social Media:
4.9 million
impressions

5 Customer Service, Innovation and Transformation

Delivering For Our Customers

In 2025, the Injuries Resolution Board continued to deliver a high-performing, multi-channel customer service operation. We handled significant volumes of activity, including 223,992 emails, 25,486 answered phone calls, and 229,780 items of correspondence. We also arranged 18,369 medical appointments and supported 58,991 website visits, ensuring customers could access our services through a range of channels.

Despite these high volumes, we maintained an average wait time of just 45 seconds to speak to an agent, while supporting several key internal initiatives designed to strengthen the quality, consistency, and responsiveness of our service.

Listening to Our Customers

The Voice of the Customer (VOC), our customer survey, continued to evolve and strengthen in 2025, enhancing the organisation's ability to capture and respond to customer insights. Building on the existing mobile-based feedback channel, a new landline survey option was introduced, improving accessibility and enabling a broader and more representative range of customers to share their experiences.

Customer satisfaction remained consistently strong throughout the year, with average score of 4.0 out of 5.

During the Year

Emails Received
223,992

Phone Calls Answered
25,486

Medical Appointments arranged
18,369

Correspondence processed
229,780

Average wait time to speak to an agent
45 seconds*

Website visits
58,991

**Excludes opening message which is 1m3s long*

Insights generated continue to play a vital role in shaping service delivery. These insights inform ongoing improvements, helping to identify opportunities to simplify processes, enhance customer understanding, and provide clearer, more effective guidance across all channels.

Supporting Customers Through SMS

The Board's SMS appointment reminder system continued to play an important role in supporting claimants through the assessment journey in 2025. Monthly messages provided customers with clear and convenient reminders of upcoming independent medical examinations, helping to improve attendance rates and therefore resolution times.

This proactive approach contributed to a reduction in missed appointments and minimised the need for rescheduling and rebooking, in turn easing administrative demands. By streamlining this aspect of the process, the system supported both improved customer experience and more efficient use of organisational resources.

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 seriously, and we are committed to resolving issues as efficiently and transparently as possible. In 2025, we received 99 customer complaints, down from 103 in 2024. The majority of these complaints related to administrative delays, with a smaller proportion concerning independent medical examinations.

Digital Transformation

The Injuries Resolution Board is advancing an ambitious Digital Transformation Programme that is central to delivering on the vision set out in our five-year Strategic Plan. This is a significant transformation initiative that will fundamentally reshape how we deliver services to the public, enhancing accessibility, efficiency and user experience, while also equipping our people with modern tools to support high-quality decision-making.

At its core, the transformation is designed to improve outcomes for our customers by making it easier to engage with our services through our customer platform, access information, and progress claims in a more transparent, timely and consistent manner. The outcome will be a modern claims management system that reduces manual processing, improves access to real-time information, and enables more efficient and collaborative ways of working.

While embracing digital innovation, the Injuries Resolution Board remains committed to inclusive service delivery. Customers can continue to engage with us through multiple channels, including telephone and postal services, ensuring that accessibility and ease of use remain at the core of our approach.

Through this transformation, we are not only modernising how we operate but also positioning ourselves for the future and building a more agile, responsive and transparent organisation.

Our Website

Our website is a key source of communication and a resource for our customers. It has information on a range of options and ways people can use our service, including the portal, information on our claims process and mediation service and our research.

In 2025, we began our journey of updating and redesigning our existing website, the project is focused on increased accessibility, plain-language content, and improving navigation for all user groups to ensure that claimants, solicitors, and insurers can access clear information at every stage of their journey with the Board. The redesigned site reflects our broader commitment to transparency and user-centred service delivery and is scheduled to go live in 2026.

In 2025, we had nearly

60,000 visits

to our website, with 21,515 new users visiting our website for the first time.

Social Media

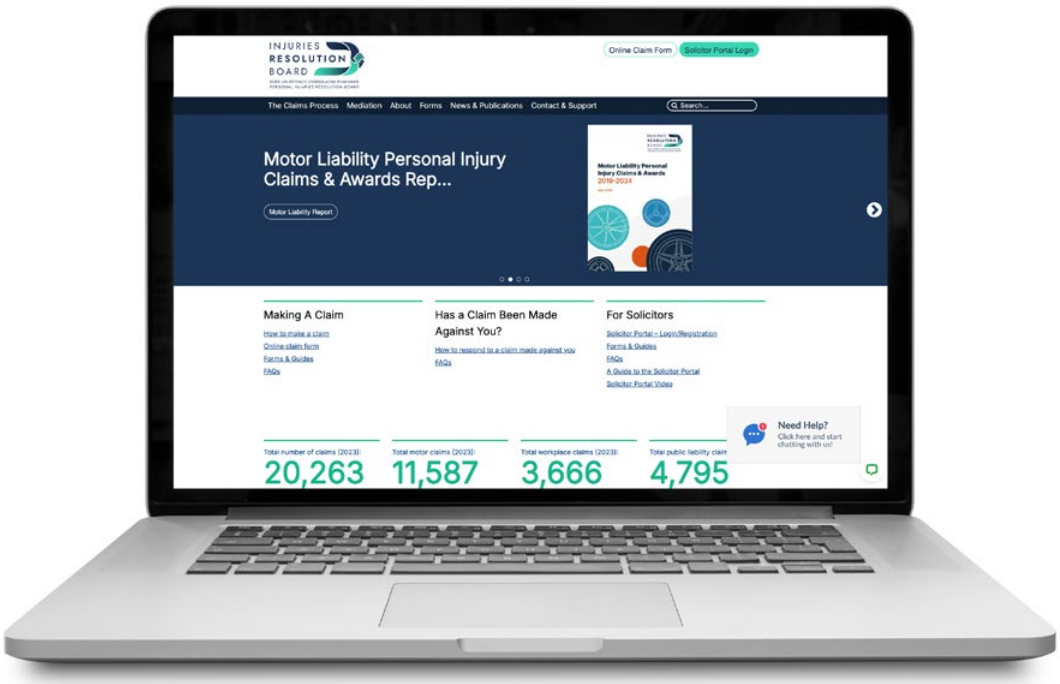
In 2025, social media continued to play an important role in building awareness.

On LinkedIn, we maintained a strong professional presence, generating over **177,000** impressions.

Facebook delivered the highest level of visibility, with content achieving **6.3 million** views over the year.

On X (formerly Twitter), activity generated **5,600** impressions.

Overall, these results highlight a balanced and effective social media presence, leveraging different platforms to maximise and support the organisation's wider communications objectives.



6 How we Work

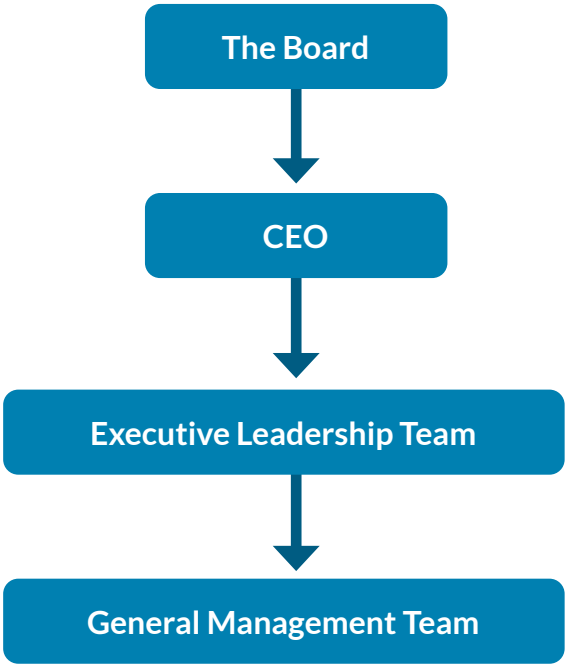
The Injuries Resolution Board's work is underpinned by the skill, dedication and expertise of our people. The Board aims to be a positive and supportive workplace that encourages continuous learning, thereby empowering our teams to deliver for all our customers, and for society as a whole.

Our Chief Executive, Executive Leadership Team, and staff are guided by a Board of Directors that provides strategic oversight, ensures strong governance, and supports the delivery of high-quality services.

As the Injuries Resolution Board is entirely self-funded through claimant and respondent fees, the Board maintains robust budgetary oversight to ensure value for money and to serve the public interest.

The Injuries Resolution Board is led by our Chief Executive, who was appointed to a second term as Chief Executive Officer in 2025. She is supported by our Executive Leadership Team.

We were delighted to welcome Mr Jamey Johnson as our new Director of Transformation and Customer Experience.



Our Strategic Plan 2025-2029 commits us to embracing a culture of leadership, performance and development that values diversity, supports staff and realises their potential to ensure continuous innovation for customers.

Development and Training

Our Strategic Plan 2025-2029 commits us to embracing a culture of leadership, performance and development that values diversity, supports staff and realises their potential to ensure continuous innovation for customers. As part of this, the Board has strengthened its focus on learning and development.

During 2025, we facilitated ongoing learning opportunities, upskilling staff through externally delivered or externally facilitated training courses. With a focus on core skills and knowledge, the training included moving into management courses, and performance management training, as well as interview skills workshops.

Our staff availed of a number of courses throughout the year across a number of areas including Artificial Intelligence, Data Protection and Freedom of Information.

Recruitment

We ran a series of competitions throughout 2025 in which we successfully attracted talent across a range of disciplines, strengthening capability across the organisation. Alongside the recruitment of a Director of Transformation and Customer Experience to our Executive Leadership Team, we made a number of key appointments, including Head of Communications (Assistant Principal), Claims and Contracts Manager (Assistant Principal), and Procurement Officer (HEO). We also progressed open competitions at Higher Executive Officer and Executive Officer levels, ensuring a strong pipeline of talent to support our ongoing work. In addition, we were delighted to once again host a Temporary Research Placement, reflecting our continued commitment to learning, collaboration and the development of future talent.

Public Sector Equality and Human Rights Duty

Injuries Resolution Board's Strategic Plan 2025-2029 states that Our vision is: 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. This is a cornerstone of our commitment to the Public Sector Equality and Human Rights Duty. By prioritising mediation and independent assessment over adversarial litigation, we proactively eliminate barriers that may impede equal access to justice. This person-centred approach directly aligns with IHREC's mandate to protect the dignity of all citizens; mediation offers a more inclusive forum that respects the individual's voice and lived experience. Furthermore, our digital first strategy ensures that as we innovate, we remain accessible to marginalised groups, ensuring that fairness and transparency are "built-in" to every stage of our assessment process. In 2025, our focus remained on providing a swift, empathetic, and impartial service that reduced the burden on the state and upheld the human rights of every claimant and respondent.

Equality, Diversity & Inclusion

The Injuries Resolution Board recognises that an inclusive workplace is a prerequisite for ensuring good service. By supporting our staff's unique backgrounds, we better understand the diverse public we serve.

We recognise that flexibility is a key driver of diversity. Our blended and flexible working guidelines support those with caring responsibilities and/or commitments outside work.

We strictly adhere to the National Disability Authority's (NDA) Part 5 requirements, conducting a comprehensive annual census to monitor our progress. While the statutory employment target for the public sector is set to increase to 6% in 2025, Injuries Resolution Board is proud to already operate significantly ahead of this benchmark.

Based on our 2024 staff census (completed in Q2 2025) 10.4% of our employees have a declared disability.

The Injuries Resolution Board continues to champion the Social Model of Disability, moving away from assistance toward empowerment. We continue to have dedicated Disability Liaison and Access Officers.

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.

Reporting on Gender Diversity in our Organisation

The Injuries Resolution Board is committed to fostering an equitable and transparent workplace. For the first time in 2025, we are pleased to publish our findings under the Gender Pay Gap Information Act.

Employees:

Men 41%

Female 59%

Mean Gender Pay Gap:

4.25%

Mean Service:

Men 14 Years

Women 12 Years

Analysis and Findings

A gender pay gap is a measure of the difference in average hourly earnings between men and women as distinct from equal pay, which refers to the legal requirement to pay men and women the same for the same work.

The reporting period for this analysis was from 20th June 2024 to 19th June 2025, with the snapshot date of 19th June 2025.

Our analysis indicates that the primary driver of the current pay gap is length of service. Injuries Resolution Board established salary scales with increments tied to tenure, those who have been with the agency longer occupy higher points on their respective salary scales.

Governance

Governance within the Board is delivered through a clear structure of oversight and accountability. The Board provides strategic direction and ensures strong governance and compliance, while the Executive Leadership Team is responsible for the day-to-day management and implementation of strategy. Together, they support effective decision-making, risk management, and the delivery of the organisation's objectives.

During 2025, two of our Board members were re-appointed to the Board for a second term each. Ms Marion O'Brien was re-appointed for a term of five years, as was Mr Johnathan Small.

The Minister for Enterprise, Tourism and Employment nominated Ms Helena Keleher to the Board for a five-year term, while the Central Bank nominated Mr Mark Rowe to the Board for a five-year term also. Both replaced previous nominees.

Risk

The Audit & Risk Committee met formally five times during 2025 With risk management a standing agenda item at every meeting. An annual formal presentation on risks including the Risk Register was given to the Board in December of 2024. The Board reviewed the Risk Register at its December 2025 meeting.

Code of Practice for the Governance of State Bodies

The Code of Practice for the Governance of State Bodies provides a framework for ensuring that State bodies adhere to the highest standards of 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 refers 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, the Executive comply and are also subject to the same legislative obligations.

Parliamentary Questions

The Injuries Resolution Board continued to engage constructively with Oireachtas members during 2025. Queries primarily concerned governance, procurement, project, IT, and people matters. The Board remains committed to transparency and accountability in its interactions with public representatives and uses insights arising from Parliamentary Questions to help inform continuous improvement in service delivery.

Better Regulation

The Injuries Resolution Board is committed to the application of Better Regulation principles in the delivery of its functions, ensuring that administrative requirements are proportionate, transparent, accessible and that we are consistent in what we do. During 2025, the Board progressed initiatives aimed at increasing our accessibility and transparency. Our Digital Transformation Programme is a key component of this work and work on the redevelopment of our website will further enhance our accessibility and also help with our customers navigation of our services.

The Board also maintained customer service supports to assist stakeholders in accessing information and navigating its processes.

These measures will continue to be progressed in line with Better Regulation principles.

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 2025, 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.

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

The Injuries Resolution Board did have a small number of data breaches during the year. There were 42 non-notifiable data breaches and 1 notifiable data breach. We take such breaches very seriously and work to rectify and address these immediately with transparency when they occur. The Data Protection Officer also reviews each incident to identify any learning opportunities and to inform ongoing training and improvement. The Injuries Resolution Board processed 152 subject access requests in 2025 in line with legislation.

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 comprehensive Data Protection Privacy and Child Privacy Notices on our website and implemented robust internal policies and procedures to protect personal data and uphold the rights of data subjects.

In 2025 we conducted 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 2025 The Injuries Resolution Board appointed and trained data protection champions across the organisation's business areas.

Freedom of Information

The Injuries Resolution Board is subject to the provisions of the Freedom of Information Act 2014. In 2025, the Board responded to 21 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 2025, over 25% of our advertising was in the Irish Language with 12% associated advertising spend. 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 remain committed to fostering a safe, inclusive, and supportive work environment for all employees. Our approach to workplace safety is governed by an active Health and Safety Committee, which meets regularly to review protocols, conduct risk assessments, and ensure our policies reflect the highest standards of occupational welfare.

In 2025, we prioritised practical, hands-on certification to ensure our team is equipped to respond effectively to workplace emergencies. We arranged training and certification in Manual Handling, Fire Warden duties, and Evacuation Chair operation.

To ensure our evacuation model is inclusive of all needs, staff are encouraged to develop Personal Emergency Evacuation Plans (PEEPs) where required. These plans are agreed upon in collaboration with a member of the Health and Safety Committee, Fire Wardens, and those certified in Evacuation Chair operation, ensuring a coordinated and personalised response to safety.

Beyond physical safety, we are dedicated to the holistic well-being of our staff. Throughout 2025, we continued to provide Employee Assistance Service (EAS): A comprehensive support system offering 24/7 confidential counselling and wellbeing resources to all employees.

Preventative Health: A voluntary flu vaccination funded by the Board was made available to all staff members to support community health and reduce seasonal illness. The vaccinator was onsite to make attendance easier for colleagues.

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.

During 2025 the injuries Resolution Board directly consumed 81,150 KWh of energy; this was an 8% decrease in electricity usage from 2024 and a 60% decrease since 2014.

In 2025, the Injuries Resolution Board published its Climate Action Roadmap, which sets out a clear focus on reducing energy-related greenhouse gas emissions across our operations, in line with the target of a 51% absolute reduction by 2030. We have already made strong progress, achieving a 54% reduction in carbon emissions and a 62% improvement in energy efficiency. Further details on progress to date, the remaining gap to target, and planned initiatives are outlined in Section 3 of this report.

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

Our Progress to Date:

Greenhouse Gas Emissions -

Total CO2 at 47,009 $kgCO_2$

was 56.9% below the baseline of 109,187kgCO2

Energy Efficiency Target - Energy performance had improved by

58.2%

since the baseline of 2009.

Climate Action Roadmap

has been developed.

Governance and Financial Statements

Financial Statements

For the Financial Year ended 31 December 2025

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 are 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 Audit and Risk Committee
- Performance reports from CEO and Executive leadership team, with reports at every meeting on the current Digital Transformation Programme, and
- Financial reports/management accounts
- Risk

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 of Annual business plan;
- 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, Tourism 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 Injuries Resolution 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 any time, 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 2025.

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 organisation's 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, Tourism & Employment for a defined period in accordance with the terms of the Personal Injuries Assessment Board Act 2003, as amended.

The Board met eleven times during 2025. The table below lists all Board Members who served in 2025, their attendance at Board meetings and their term details.

Board Evaluation

The Board in accordance with the Code of Practice for the governance of State Bodies undertook a self-assessment annual evaluation of its performance during 2025. The output of this will be considered further by the Board in 2026.

As of 31 December 2025, the Board had six female and five 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 2025

Name	Membership Type	Attendance Record	Term dates
Tom Coughlan	Chairperson	11 out of 11	24th October 2024 to 23rd October 2029
Rosalind Carroll	Chief Executive Officer/ Board member	11 out of 11	N/A
Karen Furlong	Board member Vice Chairperson	9 out of 11	29th November 2019 to 28th November 2029
Aengus Cummins	Board member	9 out of 11	30th April 2019 to 23rd May 2027
Conor Faughnan	Board member	11 out of 11	8th November 2022 to 7th November 2026
Marion O'Brien	Board member	11 out of 11	8th August 2021 to 7th August 2028
Sheila O'Riordan	Board member	10 out of 11	24th October 2024 to 23rd October 2029
Dr Jean O'Sullivan	Board member	8 out of 11	1st August 2018 to 31st July 2026
Jonathan Small	Board member	11 out of 11	1st March 2022 to 28th February 2030
John Shine	Board member	10 out of 11	8th December 2020 to 7th December 2025
Mark Rowe	Board member	10 out of 11	1st January 2025 to 31st December 2029
Helena Keleher	Board member	1 out of 1	8th December 2025 to 7th December 2030

Board membership changes during the year:

Mr. Johathan Small Board membership term was extended for a five-year period from the 1st March 2025 to 28th February 2030.

Ms. Marion O'Brien Board membership term was extended for a three-year period from the 8th August 2025 to the 7th August 2028.

Mr. John Shine's Board membership term ended on the 7th December 2025.

Mr. Mark Rowe was appointed a Board member on the 1st January 2025.

Ms. Helena Keleher was appointed a Board member on the 8th December 2025.

New Board members appointed during the year received induction training on joining the Board. In addition, the Board is a member of the IPA Governance Forum which is available to members to support learning and networking with public sector peers on governance matters.

Ms Hilary McGouran was appointed Board Secretary on the 25th April 2025 replacing Ms. Bernadette King who was Board Secretary to the 24th April 2025.

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 2025. Details of Committee membership during the year are as follows:

Audit and Risk Committee Members 2025

Member	Tenure on Committee	Meetings attended
Marion O'Brien (Chairperson)	February to December 2025	5 of 5
Aengus Cummins	January - November 2025	4 of 5
Karen Furlong	January – December 2025	5 of 5
John Shine	January – November 2025	5 of 5

Secretary: Eoghan Coyne

Board Fees and Expenses

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

	2025 Fees €	2025 Travel & Subsistence €	2024 Fees €	2024 Travel & Subsistence €
Tom Coughlan - Chairperson (Term commenced on 24th October 2024)	11,970	*7,185	2,252	1,539
Dermot Divilly – Former Chairperson (Term ended on the 15th July 2024)	0	0	11,088	0
Karen Furlong – Vice Chairperson	11,970	0	11,970	0
Aengus Cummins	11,970	0	11,970	0
Conor Faughnan	7,695	0	7,695	0
Sheila O'Riordan	7,695	1,806	1,448	-
Total	**51,300**	**8,991**	**46,423**	**€0**

**This figure includes accommodation costs (€2,480) which were paid directly by the Injuries Resolution Board to the supplier.*

The following Board Members were paid no fees during 2025 due to the application of One Person One salary principle: Mark Rowe, Dr Jean O'Sullivan, John Shine, Helena Keleher, 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 2016 (and as updated) (the Code). The following disclosures are required by the Code:

Employee Short-Term Benefits Breakdown

Forty-six staff members were paid short-term benefits in excess of €60,000 each during 2025. These payments are analysed in note three of the Injuries Resolution Board's 2025 Financial Statements. For the purpose of this disclosure, employee short-term benefits during 2025 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	2025 €	2024 €
General legal advices	181,178	165,356
IT Consultancy	43,142	100,122
HR Consultancy	12,209	37,455
Other Consultancy	103,689	0
Total	**340,217**	**302,933**

General legal advices of €181,178 were incurred during the year in seeking advices to support the carrying out of the Injuries Resolution Board functions under the legislation, the Personal Injuries Resolution Board Act 2003 - 2022. Legal costs were also incurred in relation to other areas such as data protection, procurement, human resources and in the day to day running of the organisation. Legal costs in relation to judicial reviews are outlined in table below.

IT consultancy costs include IT technical advisory services. This service provides access to in-depth research, expert advice and data driven insights for IT. HR consultancy costs include pension advisory services. Other consultancy costs include advisory services associated with the development of the Board's Strategic plan (2025 – 2029) and also includes advisory services relating to Data Protection.

Legal Costs and Settlements

Legal costs incurred by the Injuries Resolution Board in relation to Judicial reviews are detailed in the table below. The Injuries Resolution Board's core function is to provide dispute resolution service as an alternative to litigation in the courts for the resolution of personal injuries claims. The vast majority of these claims are legally required to be made to the Injuries Resolution Board, and litigation cannot be entered into without an authorisation from the Injuries Resolution Board. Given the Injuries Resolution Board's remit and introduction of a number of changes to the remit and the overall legal framework including the introduction of the Personal Injuries Guidelines in 2021, the Injuries Resolution Board has a number of legal challenges relating to the application of the Personal Injuries Guidelines and other areas of our administration.

Legal costs of €172,492 relate to Judicial Review costs incurred by the Injuries Resolution Board during 2025. We released a judicial review provision held for third party legal costs in the amount of €67,578.

Legal costs and settlements	2025 €	2024 €
Judicial Review – Injuries Resolution Board	172,492	€37,166
Judicial Review - Third party provisions	(67,578)	(806,151)
Total	**104,914**	**(768,985)**

Travel and Subsistence Expenditure

Travel and subsistence expenditure is set out below.

Travel & Subsistence	2025 €	2024 €
National	11,256	11,865
International	1,065	583
Total	**12,321**	**12,448**

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

Hospitality Expenditure

Hospitality expenditure primarily includes refreshments provided to stakeholders/attendees of public information sessions, strategic planning meetings and workshops.

Hospitality Expenditure	2025 €	2024 €
Staff	5,434	7,420
Total	**5,434**	**7,420**

Statement of Compliance

The Board has adopted the Code of Practice for the Governance of State Bodies (2016 and as updated) 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 2025.

Signed

Tom Coughlan
Chairperson

28th May 2026

Signed

Rosalind Carroll
Chief Executive

28th May 2026

Financial Statements

for the financial year ended 31 December 2025

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General Information

Members of the Board	Tom Coughlan (Chairperson)	
	Rosalind Carroll (CEO)	
	Karen Furlong (Vice Chairperson)	
	Aengus Cummins	
	Conor Faughnan	
	Marion O'Brien	
	Sheila O'Riordan	
	Dr. Jean O'Sullivan	
	Jonathan Small	*Membership ceased 7th December 2025*
	Helena Keleher	*Membership commenced 8th December 2025*
	Mark Rowe	*Membership commenced 1st January 2025*

Office	Grain House Exchange Hall Belgard Square North Tallaght Dublin 24 D24 PXW0
Auditor	Comptroller and Auditor General 3A Mayor Street Upper North Wall Dublin 1 D01 PF72
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
Solicitors	Byrne Wallace Shields LLP 88 Harcourt Street Saint Kevins Dublin 2 D02 DK18
Website	www.injuries.ie

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 theGovernance 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 the Injuries Resolution Board for the year ended 31 December 2025 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 directors includes persons possessing recent and relevant financial experience including competency in accounting, audit and risk management. The ARC met five times in 2025.

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 programme of work 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 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 2025 it was reviewed at two 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 risks 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. The 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 €18,434,222 was incurred on goods and services.

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

Statement on Internal Control (continued)

Internal Control Issues

Non Compliant Procurement

There were no instances of non-compliant procurement during 2025.

There were two instances noted in 2024. The first contract related to the provision of IT managed service includes IT help desk services, infrastructure management, monitoring and hosting of IT infrastructure in dedicated data centres, total €188,882 (excluding vat). This procurement was completed in 2025.

The second contract, total €76,350 (excluding vat) related to the Digital Transformation Project, which is a significant capital project in the Injuries Resolution Board's twenty-year history. We procured a project manager for this project. The project manager subsequently left the Injuries Resolution Board without notice during a critical stage in the project. Given the risk to the organisation 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 for project management services was completed in 2025.

Review of Effectiveness

I confirm that the Injuries Resolution Board has procedures to monitor the effectiveness of its risk management control procedures. The Injuries Resolution Board's monitoring and review of the effectiveness of the control is informed by the work of the Internal Auditor, the Office of the Comptroller and Auditor General 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 control 2025 in March 2026.

Signed on behalf of the Board;

Tom Coughlan
Chairperson

28th May 2026

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 2025 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 2025 and of its income and expenditure for 2025 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 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.

Mark Brady
For and on behalf of the
Comptroller and Auditor General
2 June 2026

Appendix to the report

Responsibilities of Board members

As detailed in the governance statement, 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 2025

	Notes	2025 €	2024 €
Income			
Fee Income - Claimant	2 (a)	**1,044,421**	1,104,926
Fee Income - Respondent	2 (a)	**14,095,782**	13,608,506
Medical and Other Professional Fees Reimbursed	2 (b)	**10,459,690**	7,891,081
Other Income	2 (b)	**136,752**	102,326
Total Income		**25,736,645**	7,891,081
Expenditure			
Salaries, Pensions and Related Expenses	3	**7,738,794**	7,236,003
Board and Panel Member Costs	4	**180,205**	75,521
Outsourced Service Centre Costs	5	**2,604,119**	1,940,024
Medical and Other Professional Fees	5	**10,444,363**	7,884,301
Accommodation & Building Costs	5	**483,749**	471,034
Recruitment, Training & Other HR Costs	5	**154,924**	172,999
Information, Research & Communication	5	**573,989**	1,067,797
Audit & Professional & Consultancy Costs	5	**583,850**	527,357
Judicial Review Costs	5	**104,914**	(768,985)
IT & Telecommunication Costs	5	**1,150,137**	1,053,821
General Administration	5	**377,910**	310,578
Depreciation	6	**35,402**	52,706
Total Expenditure		**24,432,356**	20,023,155
Surplus for the year		**1,304,289**	2,683,685
Balance at 1 January		**807,599**	1,595,409
Transfer to Capital Reserve	15	**(1,500,000)**	(3,500,000)
Transfer from / (to) Capital Account	16	**(4,519)**	28,505
Balance at end of year		**607,369**	807,599

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

Tom Coughlan
Chairperson

28th May 2026

On Behalf of the Board

Rosalind Carroll
Chief Executive Officer

28th May 2026

Statement of Comprehensive Income

for the Year Ended 31 December 2025

	Notes	2025 €	2024 €
Surplus for the year		**1,304,289**	2,683,684
Experience losses on retirement benefit obligations	14	**(1,105,000)**	144,000
Change in assumptions underlying the present value of retirement benefit obligations	14	**3,673,000**	2,241,000
Adjustment to Deferred retirement benefits funding		**(2,568,000)**	(2,385,000)
Comprehensive Income for the year		**1,304,289**	2,683,684

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

On Behalf of the Board

Tom Coughlan
Chairperson

28th May 2026

On Behalf of the Board

Rosalind Carroll
Chief Executive Officer

28th May 2026

Statement of Financial Position

as at 31 December 2025

	Notes	2025 €	2024 €
Non Current Assets			
Fixed Assets	6	**3,480,224**	1,325,025
Current Assets			
Receivables	7 (a)	**2,591,943**	2,730,878
Cash and cash equivalents	7 (b)	**12,990,603**	13,797,242
Total Current Assets		**15,582,546**	16,528,120
Current Liabilities (amount falling due within one year)			
Payables	8	**(8,717,265)**	(8,649,388)
Net Current Assets		**6,865,281**	7,878,732
Creditors: amounts falling due after one year			
Provisions	10	**(461,502)**	(624,042)
Retirement Benefits			
Retirement Benefit Obligations	14	**(30,439,000)**	(31,008,000)
Deferred Retirement Benefit Funding Asset	14	**30,439,000**	31,008,000
Total Net Assets		**9,884,003**	8,579,715
Financed By:			
Retained Revenue Reserves	15	**607,369**	807,599
Capital Reserve	15	**5,796,410**	6,447,091
Capital Account	16	**3,480,224**	1,325,025
Total Financed by:		**9,884,003**	8,579,715

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

On Behalf of the Board

Tom Coughlan
Chairperson
28th May 2026

On Behalf of the Board

Rosalind Carroll
Chief Executive Officer
28th May 2026

Statement of Cash Flows

for the Year Ended 31 December 2025

	Notes	2025 €	2024 €
Cash Flows from Operating Activities			
Surplus for the Financial Year		**1,304,289**	2,683,684
Adjustments for:			
Depreciation		**35,402**	52,706
Interest received	2 (b)	**(132,987)**	(98,100)
(Increase) / Decrease in Receivables		**138,935**	(263,877)
Increase / (Decrease) in Payables		**67,877**	1,376,307
Increase / (Decrease) in Provision for Liabilities		**(162,540)**	(1,170,000)
Cash from Operating activities		**1,250,976**	2,580,719
Cash Flows from Investing Activities			
Purchase of Tangible Fixed Assets	6	**(2,190,601)**	(471,142)
Disposal of Fixed Assets	6	**0**	1,150
Transfer from Capital Reserve	15	**0**	0
Net Cash Flows from Investing Activities		**(2,190,601)**	(469,992)
Cash Flows from Financing Activities			
Interest Received	2 (b)	**132,987**	98,100
Net Cash inflow from Financing Activities		**132,987**	98,100
Net Increase in cash and cash equivalents		**(806,639)**	2,208,827
Cash and cash equivalents at 1 January		**13,797,242**	11,588,414
Cash and cash equivalents at 31 December		**12,990,603**	13,797,242

Notes to the Financial Statements

for the Year Ended 31 December 2025

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 2025 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, Tourism 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 2025

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:

Leasehold Improvements	Remaining years of the lease	Straight Line
IT Hardware/Software	25.00%	Straight Line
Office Equipment	20.00%	Straight Line
Fixtures & Fittings	12.50%	Straight Line
Office Furniture	12.50%	Straight Line
System under development		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 2025

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 2025

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

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, Tourism 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, Tourism and Employment.
- The contribution comprises of an employee element along with an employer element. The employer contribution in 2025 was 25% of gross pay, 30% for staff on PRSI Class B and D.
- There is a commitment from the Department of Enterprise, Tourism 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 2025

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.

Notes to the Financial Statements

for the Year Ended 31 December 2025

1 Statement of Accounting Policies *(continued)*

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, Tourism 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 2025

2(a) Fee Income

	2025 €	2024 €
Claimant Fee Income	**1,044,421**	1,104,926
Respondent Fee Income	**13,635,324**	14,584,785
Deferred Income in the current year	**(5,489,562)**	(5,995,529)
Deferred Income - Amount released to income in the year	**5,950,020**	5,019,250
	14,095,782	13,608,506

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 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 fee increased from €1,050 to €1,200 from 1st December 2025 as per S.I. No. 557/2025 - Personal Injuries Resolution Board (Fees) (Amendment) Regulations 2025.

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

	2025 €	2024 €
Claims Related Costs Reimbursed	**10,459,690**	**7,891,081**
Interest Receivable	**132,987**	**98,100**
Miscellaneous income	**3,766**	**4,226**
	10,596,443	**7,993,407**

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).

Notes to the Financial Statements

for the Year Ended 31 December 2025

3 Salaries, Pensions and Related Expenses

	2025 €	2024 €
Injuries Resolution Board Staff Salaries	**5,732,996**	5,411,364
Employer Superannuation Contributions	**1,263,420**	1,208,266
Employer PRSI Contributions	**590,661**	544,370
Temporary Staff	**151,717**	72,003
	7,738,794	7,236,003

* €272,107 of Additional Superannuation Contribution (ASC) has been deducted and paid over to the Department of Enterprise, Tourism and Employment in 2025, €251,463 was deducted and paid over in 2024.

	2025 €	2024 €
Staff Numbers		
Average Staff directly employed by Injuries Resolution Board	**81**	80

	2025 €	2024 €
Emoluments of Chief Executive		
Rosalind Carroll - Salary	**189,782**	183,698
	189,782	183,698
Travel & Subsistence (T&S)	**2,664**	2,825

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 Management Team who are the Chief Operations Officer, the Director of Transformation & Customer Experience, Director of Communications, Strategy and Governance and Director of Finance. The total value of employee benefits for key management personnel is set out below:

	2025 €	2024 €
The total aggregate salary & short term benefits	**708,743**	653,022

The pension entitlements of key management personnel are in accordance with the terms of the Public Service Model 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 2025

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:

	Number of employees	
Salary Range From - To €	**2025**	**2024**
60,000 - 69,999	**11**	8
70,000 - 79,999	**8**	5
80,000 - 89,999	**1**	1
90,000 - 99,999	**4**	14
100,000 - 109,999	**8**	6
110,000 - 119,999	**9**	2
120,000 - 129,999	**2**	3
130,000 - 139,999	**1**	0
140,000 - 149,999	**1**	0
150,000 - 159,999	**0**	0
160,000 - 169,999	**0**	0
170,000 - 179,999	**0**	0
180,000 - 189,999	**1**	1
	46	40

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

	2025	**2024**
	€	**€**
Employer Pension Contribution		
Model Scheme	**1,055,133**	1,025,850
Single Public Service Pension Scheme	**208,287**	184,877
	1,263,420	1,210,727

Notes to the Financial Statements

for the Year Ended 31 December 2025

4 Board and Panel Member Costs

	2025 €	2024 €
Board Fees	**51,300**	46,423
Travel and Subsistence – Board	**8,991**	1,539
Mediator Panel Member Fees	**119,914**	27,558
	180,205	75,520

Board Member Fees: By Board Member		
Tom Coughlan - Chairperson (Membership commenced 24th October 2024)	**11,970**	2,252
Karen Furlong	**11,970**	11,970
Aengus Cummins	**11,970**	11,970
Conor Faughnan	**7,695**	7,695
Shiela O'Riordan (Membership commenced 24th October 2024)	**7,695**	1,448
Dermot Divilly (Membership ceased 15th July 2024)	**0**	11,087
	51,300	46,423

The following Board Members were paid no fees during 2025: Dr. Jean O'Sullivan, John Shine Helena Keleher, Marion O'Brien, Jonathan Small and Rosalind Carroll due to the application of one person one salary principle.

5 Expenditure

	2025 €	2024 €
Outsourced Service Centre Costs		
Outsourced Service Centre Costs	**2,604,119**	1,940,024
	2,604,119	1,940,024

	2025 €	2024 €
Claims Related Costs		
Claim related Medical Fees	**10,070,803**	7,672,146
Claim related Other Costs	**388,587**	218,935
Prepaid Claim Processing Costs in the current year	**(157,164)**	(142,137)
Prepaid Claim Processing Costs - released in the year	**142,137**	135,357
	10,444,363	7,884,301

Notes to the Financial Statements

for the Year Ended 31 December 2025

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 2026 relating to consents received in 2025, 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 2026.

The prepayment is released when the respondent fee is received.

	2025 €	2024 €
Accommodation & Building Costs		
Rent, Rates and Service Charges	**360,694**	348,078
Cleaning & Security	**51,110**	53,304
Light & Heat, Maintenance and Other	**71,945**	69,652
	483,749	471,034

	2025 €	2024 €
Recruitment, Training & Other HR Costs		
Training, Education and other costs	**54,421**	85,917
Advertising, Interviews and other recruitment costs	**100,503**	87,082
	154,924	172,999

Notes to the Financial Statements

for the Year Ended 31 December 2025

5 Expenditure *(continued)*

	2025 €	2024 €
Information, Research & Communication Costs		
Reform Programme Costs	**0**	104,120
Advertising - Other	**412,653**	639,550
PR and Communications	**96,567**	152,676
Research and Data Analysis	**56,483**	152,734
Publications	**8,286**	18,717
	573,989	1,067,797

	2025 €	2024 €
Audit & Professional & Consultancy Costs		
Professional Fees	**152,822**	121,931
Procurement Support	**6,599**	50,022
Internal Audit	**59,978**	26,822
External Audit	**18,699**	17,500
Finance Costs	**5,535**	8,149
	243,633	224,424

	2025 €	2024 €
Consultancy Costs		
IT Consultancy	**43,142**	100,122
General Legal Advices	**181,178**	165,356
HR Consultancy	**12,208**	37,455
Other Consultancy	**103,689**	0
	340,217	302,933
Total	**583,850**	527,357

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 2025

5 Expenditure *(continued)*

	2025 €	2024 €
Judicial Review Costs		
Judicial Review - Injuries Resolution Board	**172,492**	37,166
Legal Provision (Note 10)	**(67,578)**	(806,151)
	104,914	(768,985)

	2025 €	2024 €
IT Costs & Telecommunications		
IT Licence Fees	**361,874**	381,308
IT Support & Maintenance	**431,404**	373,509
Hosting Costs	**136,970**	130,360
Telecom Costs	**62,639**	69,585
IT Security	**136,096**	75,995
IT Other Costs	**14,045**	16,313
Managed Print Service	**7,109**	6,751
	1,150,137	1,053,821

	2025 €	2024 €
General Administration Costs		
Postage	**126,527**	116,269
Insurances	**83,321**	77,833
Bad Debts	**61,269**	66,002
Provision for Doubtful Debts	**24,633**	(21,135)
Bank Interest & Charges	**18,019**	17,739
Office Stationery	**21,987**	18,177
Travel & Subsistence Staff - National	**11,256**	11,865
Travel & Subsistence Staff - International	**1,065**	583
Hospitality - Staff	**5,434**	7,420
Prompt Payment Interest	**16,832**	6,420
Sundry Costs	**7,567**	8,255
Loss on Disposal of Fixed Assets	**0**	1,150
	377,910	310,578

Notes to the Financial Statements

for the Year Ended 31 December 2025

6 Fixed Assets

	Leasehold Improvements	IT Hardware / Software	System Under Development	Office Equipment	Office Furniture	Total
	€	€	€	€	€	€
Cost / Valuation						
As at 1 January	634,221	1,323,229	1,252,908	57,203	63,052	3,330,613
Additions	0	38,561	2,150,681	1,359	0	2,190,601
Disposals	0	0	0	0	0	0
As at 31 December	**634,221**	**1,361,790**	**3,403,589**	**58,562**	**63,052**	**5,521,214**
Accumulated Depreciation						
As at 1 January	634,221	1,284,339	0	27,344	59,684	2,005,588
Charge	0	24,029	0	8,591	2,782	35,402
Disposals	0	0	0	0	0	0
As at 31 December	**634,221**	**1,308,368**	**0**	**35,935**	**62,466**	**2,040,990**
Net Book Value*						
As at 31 December 2025	**0**	**53,422**	**3,403,589**	**22,627**	**586**	**3,480,224**
As at 31 December 2024	0	38,890	1,252,908	29,859	3,368	1,325,025

* 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

		2025 €	2024 €
Amounts falling due within one year			
Fees Receivable:	Respondent Fees	**1,288,350**	1,391,250
	Claim Related Fees	**888,411**	1,061,598
Provision for Doubtful Debts		**(266,451)**	(271,218)
Prepayments		**631,979**	494,295
Other Debtors		**49,655**	54,953
		2,591,943	2,730,878

7(b) Cash & Cash Equivalents

	2025 €	2024 €
Cash at bank and in hand	**4,794,809**	5,735,011
Short Term Deposits	**8,195,794**	8,062,231
	12,990,603	13,797,242

Notes to the Financial Statements

for the Year Ended 31 December 2025

8 Payables

	2025 €	2024 €
Amounts falling due within one year		
Payables	**309,418**	231,560
Accruals	**1,917,727**	1,493,818
Taxes & Social Welfare	**294,447**	252,946
Pension Liability *	**145,761**	135,447
Other Creditors	**185,607**	200,418
Solicitors Portal - Payments on Account	**130,102**	140,537
Deferred Income (Note 9)	**5,734,204**	6,194,662
	8,717,266	8,649,388

* Employer and Employee Pension and ASC contributions.

9 Deferred Income

	2025 €	2024 €
Opening Balance	**6,194,662**	5,218,383
Deferred Income provided in the year (Note 2 a)	**5,489,562**	5,995,529
Amount released to income in the year (Note 2 a)	**(5,950,020)**	(5,019,250)
Closing Balance	**5,734,204**	6,194,662

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 2025

10 Provisions

	2025 €	2024 €
Opening Balance	**624,042**	1,794,042
Additional Provision (Note 5)	**319,922**	25,000
Utilised in Year	**(94,962)**	(363,849)
Decrease in Provision (Note 5)	**(387,500)**	(831,151)
Closing Balance	**461,502**	624,042

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 2025. It is not possible to estimate the potential financial effect of such claims.

Notes to the Financial Statements

for the Year Ended 31 December 2025

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 2025 Injuries Resolution Board had the following future lease payments under non-cancellable operating leases for each of the following periods:

	2025 €	2024 €
Payable within one year	**188,554**	188,554
Payable within two to five years	**0**	0
Payable after five years	**0**	0
	188,554	188,554

Operating lease payments recognised as an expense were €188,554 (2024: €188,554)

13 Capital Commitments

	2025 €	2024 €
Contracted for (Contract Signed)	**5,578,278**	5,463,800
	5,578,278	5,463,800

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 H1 2026.

Notes to the Financial Statements

for the Year Ended 31 December 2025

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, Tourism 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:

	2025	2024
Assumed Annual Rate		
Discount rate	**4.30%**	3.75%
Inflation assumption (Consumer Price Index)	**2.15%**	2.15%
Salary increases	**3.40%**	3.40%
State pension increases	**2.65%**	2.65%
Pensions in payment increases - Model Scheme	**2.90%**	2.90%
Pensions in payment increases - Single Scheme	**2.15%**	2.15%

In addition, the following demographic assumptions have been made as at 31 December 2025.

	2025	2024
Life expectancy at age 65		
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 €30,439,000 [2024: €31,008,000], and the service cost (calculated on the foregoing assumptions) for the year is €1,272,000 [2024: €1,360,000].

Notes to the Financial Statements

for the Year Ended 31 December 2025

14 Accounting Treatment for Retirement Benefits *(continued)*

Analysis of total pension costs charged to expenditure

	2025 €	2024 €
Total employer contribution	**1,263,420**	1,210,727
Current service cost	**1,272,000**	1,360,000
Interest cost	**1,160,000**	1,131,000
Past service cost	**0**	0
Adjustment to Deferred Exchequer Pension Funding	**(2,432,000)**	(2,491,000)
Total charged to Statement of Income and Expenditure and Retained Revenue Reserves	**1,263,420**	1,210,727

* *The Current Service Cost includes employee contributions totalling €281,913 in 2025 and €266,565 in 2024.

Movement in net pension liability

	2025 €	2024 €
Net Pension Liability at 1 January	**31,008,000**	31,650,000
Current Service Cost	**1,272,000**	1,360,000
Interest Cost	**1,160,000**	1,131,000
Past service cost	**0**	0
Experience losses on scheme liabilities	**1,105,000**	(144,000)
Change in assumptions	**3,673,000)**	(2,241,000)
Benefits paid during the year	**(433,000)**	(748,000)
Net Pension Liability at 31 December	**30,439,000**	31,008,000

History of scheme liabilities and experience (gains)/losses

	2025 €	2024 €
Change in assumptions underlying the present value of the pension scheme liabilities	**(3,673,000)**	(2,241,000)
% of liabilities at year end	**12.1%**	7.2%
Experience losses on scheme liabilities	**1,105,000**	(144,000)
% of liabilities at year end	**3.6%**	(0.5%)
Scheme liability	**30,439,000**	31,008,000

Notes to the Financial Statements

for the Year Ended 31 December 2025

15 Reserves

	2025 €	2024 €
Retained Revenue Reserves		
As at 1st January	807,599	1,595,409
Surplus for the year	1,304,289	2,683,684
Amount released to capital account in the year	(4,519)	28,505
Amount released to capital reserve account in the year	(1,500,000)	(3,500,000)
Closing Balance	**607,369**	807,599

	2025 €	2024 €
Retained Capital Reserve		
As at 1st January	6,447,091	3,392,883
Amount received from Revenue Reserves account	1,500,000	3,500,000
Amount released to Capital account - System under Development	(2,150,681)	(445,792)
Closing Balance	**5,796,410**	6,447,091

16 Capital Account

	2025 €	2024 €
As at 1st January	1,325,025	907,738
Additions to Fixed assets in the year	39,920	25,351
Amount received from retained capital reserve in the year - System under Development	2,150,681	445,792
Disposals - IT Hardware/Software	0	(1,150)
Amortisation in line with Asset Depreciation	(35,402)	(52,707)
Closing Balance	**3,480,224**	1,325,025

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 2025

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 €1,304,289 in 2025 resulting in cumulative operating reserves of €2,111,888 prior to a transfer of €1,500,000 to capital reserves. Following transfer to capital reserves, and a transfer to capital account of €4,519, operational reserves at year-end are €607,369 with capital reserves of €5,796,410. 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 position in 2026 will support Injuries Resolution Board in continuing as a going concern over the twelve month period from March 2026 to February 2027.

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 28th of May 2026.

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.

INJURIES
RESOLUTION
BOARD