



An Roinn Fiontar,
Trádála agus Fostaíochta
Department of Enterprise,
Trade and Employment

Insurance Reform

Report of the public consultation
on enhancing and reforming the
Personal Injuries Assessment
Board

February 2022

Public consultation on enhancing and reforming PIAB

Background

Arising from a commitment in the Programme for Government the Department is considering the role and remit of the Personal Injuries Assessment Board (PIAB) with a view to enhancing the contribution of the Board in efficiently achieving the resolution of personal injuries claims and providing legislation to this end. In line with Action 18 of the Action Plan for Insurance Reform, the Department, during March/April 2021, sought observations from the public and interested parties on the role of PIAB and the operation of the PIAB Acts 2003-2019.

PIAB was established in April 2004 to fairly, promptly, and transparently facilitate compensation to people who suffered from accidents involving personal injuries, in a cost-effective manner. To date, PIAB has received over 450,000 claims, of which consent to assess was received in over 230,000 cases, and awards with a value of over €3.5 billion were made in over 150,000 cases. The PIAB system annually saves tens of millions of euro which would otherwise be paid in costs by the parties, and ultimately by policyholders.

As a self-funding agency, PIAB has been successful in reducing both the costs associated with claims and the time taken to resolve claims at no cost to the exchequer. PIAB continues to work successfully during the current pandemic – delivering its services to customers, while supporting public health measures. However, the number of cases being finalised through PIAB has fallen in recent years. PIAB also reports that nearly 20,000 cases are released into the litigation system every year. These include cases where a PIAB assessment was not consented to, where a PIAB award was rejected, and where cases were released to the courts for various reasons such as non-payment of fees or the claim involves injuries of a wholly psychological nature. PIAB have no powers to decide whether cases are proceeded with through litigation as claimants have a fundamental right of access to the courts.

Proposals to enhance and reform PIAB must be considered in the context of the cross-Government approach to insurance reform that is set out in the [Action Plan for Insurance Reform](#). Following the adoption of Personal Injuries Guidelines by the Judicial Council on March 6, 2021, the Guidelines became effective on April 24, 2021. The Guidelines represent a shift in the way general damages are awarded and in the level of those damages. Awards across all ranges and in all courts, except for awards for the most serious types of injury and catastrophic injury, are less than heretofore. It is expected the new guidelines will bring more certainty and consistency and will lead to more claims being settled through PIAB, and less cases going to litigation.

The overarching objective in seeking to enhance and reform PIAB is to bring more cases within PIAB's ambit and reduce the number of cases and time involved in progressing to litigation. Encouraging more claimants and respondents to avail of the PIAB model should lead to cost savings in the claims environment which should ultimately lead to reductions in insurance premiums.

Overview of responses received

240 submissions were received from a broad range of stakeholders. A full list (not including details on members of the public) is included in Appendix 1.

Total responses	240
<i>Business</i>	45
<i>Community Group/Organisation</i>	10
<i>Hospitality</i>	135
<i>Insurer</i>	3
<i>Law Firm</i>	1
<i>Leisure Industry</i>	8
<i>Member of the Public</i>	6
<i>Public Participation Networks</i>	4
<i>Representative Body</i>	26
<i>State Agency</i>	2

Submissions were sought in response to four questions posed in the consultation paper. Three of these related to specific proposals with the fourth seeking any further comments or suggestions respondents wished to make.

This report represents a summary of some of the issues raised and a sample of the comments received. As set out in the consultation document the Department will make public on its website all the submissions received.

The Department acknowledges the range of views received through the public consultation and thanks all respondents for their input.

Summary of responses to Consultation

1. Potential amendments to section 17 of the PIAB Acts 2003-2019

Question 1 (a)

Do you think there is scope to amend section 17 of the PIAB Acts 2003-2019 to increase the number of claims assessed by PIAB?

There was broad support from respondents for amendments to Section 17 of the PIAB Acts.

The main points raised:

1. That, with the inclusion of psychological injuries in the Personal Injuries Guidelines, assessment of these cases should now be possible for PIAB and the discretion not to assess these types of claims should be removed.
2. That the requirement for prognosis within a timeframe to facilitate completion of assessment within section 49 timelines, should be modified. Cases where securing prognosis is likely within a further defined period should be considered.
3. Increase the number of claims PIAB can assess involving non-payment of fee and pre-existing injuries.
4. An observation that amendments made by the PIAB Amendment Act 2019 to Section 17 of the Primary Act permit a claimant to bypass PIAB by stating that they will reject the assessment. It was suggested that claimants should be required to submit grounds for such an action, which must feature at hearing, which will bear cost consequences if false or misleading information is supplied. *(It should be noted that Section 17 of the Act provides for release of the case where the **respondent** has notified the Board of their intention not to accept an assessment when made. There is no equivalent provision relating to a claimant.)*
5. One submission noted that PIAB has and should retain the discretion not to assess a claim where a particular complexity arises.
6. One submission noted that that discretions set out in Section 17 should not be amended to deprive PIAB of flexibility and agility to make its own appropriate assessment in discrete categories of cases as to whether assessment is appropriate and case law has established that this discretion to decline assessment in certain cases is part of the scheme of the 2003 Act.
7. One submission was of the view that PIAB uses the discretions it has available well in general terms, noting that it is essential PIAB allows the claimant their constitutional right of access to the court in the most expedient manner possible while attempting to resolve as many claims as possible without incurring unnecessary costs.

Question 1 (b)

Do you think there is scope to amend other sections of the PIAB Acts to increase the number of claims assessed by PIAB?

Several submissions made suggestions relating to those circumstances where a PIAB assessment is rejected and the claim proceeds to court.

Comments included:

1. As legal costs come to approximately 63% of awards in cases less than €100,000, require that claimants who refuse to accept a PIAB assessment must be awarded 150% (or more) of that assessment value in court if they are to be awarded their costs.
2. Claimants who wish to take a case to court should be required to lodge 50% of the claim value with PIAB before they are permitted to proceed to Court. This could be used to defray the costs of a successful defendant who successfully defends a case.
3. Section 11(3)(d) ought to outline the consequence of non-cooperation, there are still problems where full details of special damages are not provided to PIAB but are subsequently produced in proceedings. PIAB ought to be required to submit its file to the Court as part of the book of evidence.
4. PIAB, as a Statutory Body, and as a precursor to any contemplation of proceedings, ought to be required to submit its file to the court as part of the book of evidence.
5. Make provision that the only cases that can go to litigation are ones where there is a clear legal issue in dispute.
6. Pending any broader role for PIAB it is important that where a claimant rejects an assessment from PIAB, any litigation should be strictly limited to the precise claim submitted to PIAB.
7. One submission suggested any reform of PIAB must be cautious and recognise the risk of damaging the strongest attribute and basis for the establishment of PIAB, noting that by increasing the powers and responsibilities of the PIAB, the risk of delay and higher cost of maintaining PIAB arises.

Submissions raised a number of specific issues and these are summarised below.

8. *Special Damages*: Sharing of details of special damages subsequently submitted by the claimant with respondent. Consideration should be given to penalties whereby evidence not submitted to PIAB at the time of application cannot be used in proceedings without incurring some form of penalty.
9. Sharing details of special damages with the respondent while the case is being assessed would ensure the respondent is aware of the additional cost potential and the sharing of updated medical advice with the respondent would also be useful.

10. One respondent suggested Section 11 (d) of the PIAB Acts be amended to compel Claimants to identify and vouch all heads of damages sought, arising from the accident.
11. *Medical evidence*: The sharing of updated medical evidence for the duration of the process.
12. *Claims involving minors*: A review should be undertaken of the current system for ruling cases involving minors to establish if a more simplified and cost-effective system could be adopted.
13. *Legal costs*: The approach to costs under the PIAB Acts should be reviewed. If there was a clear scale of costs this may encourage more claimants to accept awards
14. *Duty of solicitors*: One respondent suggested solicitors should attest the veracity of personal injury claims that they are taking on behalf of clients.
15. One respondent suggested expanding the claims that PIAB can assess including some of the excluded situations e.g., garda compensation or state wrongdoing where liability is not being disputed.

Question 1 (c)

Do you think there are non-legislative changes that could be made to increase the number of claims assessed by PIAB?

There was broad support across the submissions for a PIAB communications programme. Several submissions highlighted the need for PIAB to undertake awareness and information campaigns to communicate the benefits of PIAB.

There were several views regarding specific issues, and these are summarised below.

1. Greater transparency of the publication of data surrounding public and employers' liability claims could assist with claims levels.
2. Greater direct communication between PIAB and the respective parties to a claim would help to ensure cases do not proceed to litigation.
3. Faster assessment times on lower value claims should be considered. For example, segmentation of injury type by complexity thus fast-tracking assessments (5-month assessments for less complex and 9 months for longer)
4. On-line tracking of claims would assist claimants, respondents, and insurers alike.
5. One submission noted that the reduction of award levels with the introduction of the new Guidelines might lead to more respondents agreeing to assessment, an increased volume of claims through PIAB might in turn reduce the level of fees due by respondents who consent which in turn might make the PIAB model more attractive.

2. An enhanced role for PIAB

Question 2 (a)

Would a mediation process provided by PIAB bring benefits for claimants and respondents and help increase the number of cases administered through the PIAB system?

There was broad support for the introduction of mediation in many of the submissions received. Additional comments include:

1. Mediation should not impose additional delays or costs on claims settled via PIAB other than on cases that would otherwise be released to litigation.
2. The success of mediation would require a very robust legal basis as well as adequate resources and expertise to be put in place. It would be important to ensure no costs were allowed.
3. Consideration should also be given as to whether there is scope to expand the jurisdiction of PIAB to mediate in cases where liability is an issue between the parties and for using the 90-day period as a framework for both parties to agree liability with mediation as a support.
4. As a mediation process becomes embedded, it could be expanded to deal with liability issues.
5. The introduction of trained adjudicators to assess cases with liability issues would be mutually beneficial. This would require additional input from both sides; the PIAB Form A could include a section to set out the Claimant's position and the Respondent could be required to respond.
6. Any such scheme should not slow down the timeframe for assessment and should be done at a cost that does not impact overall on the PIAB delivery costs. Consider using the '90 day' period as a framework for both parties to agree liability, with mediation as a support.
7. It is crucially important that the mediation process is restricted to certain functions or criteria. It must not supplant the assessment process as this would catastrophically reduce the PIAB process efficacy. Instead, it should be reserved only for areas which will not otherwise be resolved. Eg. Loss of earnings.
8. A separate PIAB mediation function should be considered which could deal with Liability. It must be voluntary and agreed to by both parties. It must also be facilitated by qualified mediators, with appropriate experience in personal injuries compensation.

Question 2 (b)

In what other ways do you think the services provided by PIAB could be enhanced or reformed to incentivise greater use of the PIAB model?

There was a range of views regarding incentives and a sample of these views are summarised below.

1. The service provided by PIAB would be enhanced if litigation were to commence with the exhibition of the PIAB claim, to verify that the same claim is being made in Court. If it is not, then the claim should be sent back to PIAB.
2. A PIAB claim that progresses to the assessment stage should be sworn on affidavit by the plaintiff. This should form the grounding document for the statement of claim in court if the plaintiff pursues the litigation route, and the plaintiff must explain any deviation between the claim as initiated with PIAB and that presented before Court.
3. Consideration could be given to updating both the content and the timely issuance of the Claimant Information leaflet. If this leaflet was updated to potentially include narrative on settlement offers aligned to the Personal Injuries Guidelines, detail of the timelines involved at both first notification and at offer stages by PIAB, it could facilitate claimants making more informed decisions.
4. Consideration could be given to more clearly recognising the potential for representation within the overall PIAB process.
5. Currently there is no format or template for the plaintiff to provide information. Streamlining this would highlight inaccuracies early in the process and help weed out fraudulent claims. There should be a mechanism that allows clarification. Perhaps an online platform as is used in the UK would simplify settlement and speed up the processes.
6. It would be useful to have a model to calculate future loss of earnings to allow an additional certain number of weeks or months aligned to the prognosis rather than release the claim under s17.
7. It is difficult to incentivise the use of the PIAB model without tackling legal costs. A penalty for failure to engage is required to improve the effectiveness of the process.
8. An alternative approach would involve the provision of independent legal advice to claimants from a panel of fixed fee legal advisors to guide the claimant throughout the PIAB process. To ensure independence these independent legal advisors would be precluded from involvement in any subsequent litigation that may arise.
9. For certain categories of claim PIAB determinations should be binding on both parties. Either party allowed to appeal on point of law, but not the monetary amount of settlement.
10. It would be premature to consider further measures in advance of a review of the impact of the Personal Injuries Guidelines.

3. Expanding the use and publication of data held by PIAB

Question 3 (a)

Would providing for greater levels of data to be collected and reported on by PIAB be useful in ensuring a fair and predictable insurance system and in areas such as accident prevention?

There was broad support for PIAB utilising data and regularly reporting on personal injury claims in many of the submissions received. A sample of these views are summarised below.

1. PIAB is uniquely positioned to provide data that would be of great use such as:
 - a. Claim and settlement patterns
 - b. Trends in accidents
 - c. Trends in injuries
 - d. Fraud
2. PIAB and the Central Bank should fully coordinate their efforts to maximise comparability, facilitate cross-checking and minimise needless duplication of claims information and data.
3. It would be useful for PIAB to report in more detail on their own outcomes by, for example, breaking down their accepted awards by the new Personal Injuries Guidelines categories.
4. Any data that can be provided by PIAB, (in accordance with GDPR) to assist in understanding the level of assessments and acceptance would be very helpful.
5. The provision of any data modelling that can be used to support risk modelling will be very helpful.
6. The more information that can be made available to employers that will help to prevent accidents in the first place, the better.
7. The use and publication of data held by PIAB covering accident type or injury type which might be of value to incoming insurers; and settlement trends and would be of use to Government in policy development.
8. PIAB's data set would not capture claims which are resolved without recourse to PIAB or accidents occurring where no claim is made and so would have little benefit in accident prevention.
9. It would be more appropriate to provide PIAB data to a central database such as the NCID where it could be contextualised against the claims which are resolved at an early stage and so do not progress to PIAB.

Question 3 (b)

Is there scope to use PIAB data for the purposes of fraud detection?

There was a range of views submitted on this question a sample of which are summarised below.

1. There is real scope for this, particularly in tracing claims made by the same party to multiple defendants where the injury is the same or similar.
2. PIAB should publish annual statistics on fraudulent cases including information on the types of cases, how they were dealt with and the amount of compensation that was “saved” as result of their detection.
3. To combat fraud, plaintiffs should have a unique number (PPS or other) assigned to them.
4. There is potential for PIAB to conduct analysis of the data and claims history information to detect potential indications of fraud.
5. PIAB itself should not have an active role in fraud detection.
6. Once this was within the parameters of GDPR compliance then we would be supportive. We would anticipate that legislative change would be required.
7. There is first an opportunity to identify serial claimants who obfuscate activity through identity manipulation or even through the strategic balancing of claims between Financial Service Providers (FSPs) with the sharing of information via Insurance Link and other compensators.
8. Mandatory PPS recording should feature.
9. PIAB as a part of the assessment process should carry out Insurance Link checks.
10. The Courts structure, with concomitant application of rules of evidence, is the appropriate venue for dealing with highly contentious issues of fraud. It is also to be recalled that insurers have departments which have developed a strategy and system for the investigation of potential fraudulent claims.

Question 3 (c)

Would there be a benefit in PIAB being mandated to record details of all personal injury settlements agreed in the State?

There was a range of views submitted on this question a sample of which are summarised below.

1. PIAB should record details of all personal injury settlements. If the information on how the decision was reached, was made available this would bring more clarity. Likewise, an understanding how the settlement figure was decided upon.
2. The development of a register of all settlements agreed in the State would be of value in increasing transparency regarding insurance markets.
3. If more transparency could be provided on how a settlement figure was reached by the PIAB this may help more agreements being made without the need for litigation.
4. We do not believe there would be a benefit...the National Claims Information Database has been established as the definitive source of claims information.
5. No. This is already provided to the Central Bank of Ireland at settlement channel level and would incur additional cost and duplication
6. It is essential for reasons of public policy, competition, health & safety, and fraud prevention that details of all personal injury settlements agreed in the State be recorded, analysed, and published. PIAB is the natural repository for this data, given its founding legislation, its role in the Irish personal injury sector and its experience and expertise in this area.
7. The development of a register of all settlements agreed in the State would be of value in increasing transparency regarding insurance markets. a significant proportion of claims are settled prior to being sent to PIAB for assessment. To be a comprehensive data source, an obligation would likely be required for insurance companies to provide such settlement data to PIAB for inclusion in a register or database.
8. It must be questioned whether a balance could be struck between protecting identity and personal data of a claimant and providing sufficient detail to explain why a particular award was given.

4. Additional comments

Question 4

Please provide any additional comments you may wish to make to inform the development and direction of policy on enhancing and reforming the role of PIAB.

There was a range of views submitted on this question a sample of which are summarised below.

1. Proposal that PIAB be established as a quasi-judicial unit with the powers to adjudicate on claims, so that claims can only be appealed to the courts on a point of law. While the right of access to the courts must be protected, PIAB now has the experience and expertise necessary to facilitate it in adjudicating on personal injury claims. In addition, the recent adoption of Judicial Guidelines on damages for personal injuries mean that many more cases will be directed towards the District Courts which will present a capacity issue. PIAB is well-placed to adjudicate on such claims, therefore taking pressure off the Courts.
2. It is imperative that Government seeks to urgently quantify the scale of the “uplift” for additional injuries specified in the new Judicial Guidelines to facilitate the work of PIAB and ensure a consistent approach between PIAB and the courts
3. If more transparency could be provided on how a settlement figure was reached by the PIAB this may help more agreements being made without the need for litigation.
4. PIAB awards should be given comparable legal status to determinations made by similar organisations, specifically the FSPO, An Bord Pleanála, and the Residential Tenancies Board.
5. Consideration should be given to introducing a fixed time - say 3 months - in which to make a completed claim application to PIAB unless there are exceptional reasons
6. In cases where the PIAB deviate from the Guidelines in their assessment of a claim, they should provide a written rationale for this and share with the Claimant and Respondent as it is likely to encourage greater acceptance rates.
7. A fixed fee scale in litigated injury cases would provide more clarity here and support greater costs certainty for claimants.
8. It is important that the pursuit of litigation is motivated only by the interests of the claimant where the award from PIAB is incorrect in classification or categorisation against the new Judicial Guidelines. The presumptive position of a defendant recovering costs must be created, comparable to the operation of a Tender, if the PIAB process is to operate effectively and not be seen as a mere steppingstone in speculative litigation. The PIAB award, should also be treated as a Tender in terms of its confidentiality during hearing.
9. Re delayed submission of medical reports from a treating doctor suggestion it would be preferable for the assessment process to proceed after a specified time to avoid a case stagnating in the PIAB process.

Appendix 1 – List of respondents to consultation

BUSINESS

Abbey Machinery Ltd	Harris Group
Agile Risk Solutions	Height for Hire
Ascension Lifts Ltd	Hertz Legal Department
Aspire Technology	Irish Institute of Music and Song
Astatine Ltd	JJ O'Toole Ltd
Ballon Meats	Kenquin Limited
Brendan T Muldowney & Co. Solicitors	Kevaeric Management Ltd
BRTW Group	Kinetic Labs
Butler Manufacturing Services Ltd	Longford Co
BWG Foods	m50 Truck and Van Centre
Cahir Environmental Services	Mercury Engineering
Carlow Coatings Ltd	Musgrave Group
Centrus Group	Naturalife Health Ltd
Cootehill Precision Engineering	Naturalife Health Ltd
Devenish	PB Machine Tech
Dolans Service Station	Pirtek Cork Ltd
Enterprise Holdings	Shay Murtagh Precast
Eolas International Ltd	Solvotrin Therapeutics Ltd
Ergo	Suretank Group Limited
G, Bruss GmbH Sligo	Total Slip Solutions
Gifts Direct	Virginia International Logistics Ltd
Glennon & Associates Limited	Wisetek
Glennon Brothers	

COMMUNITY GROUP

Ballisodare Community Council	Dromore West Community Council
Ballymote Community Parks Sports	Dromore West Village Enhancement Committee
Ballymote Family Resource Centre	Enniscrone & District Community Development CLG
Ballymote Tidy Towns & Tourism Ltd	Sligo Tidy Towns Partnership Ltd
Carraroe & District Regeneration Association	Swings and Things Community Group

HOSPITALITY

Abbey Hotel, Roscommon	Kiltimagh Park Hotel
Absolute Hotel, Limerick	Lavelles Eagle Bar
Academy Plaza Hotel	Leenane Hotel
Achill Cliff House	Lonspo Trading Ltd T/A Spollens Bar
Allingham Arms Hotel	Lord Bagnel
Anthony's Inn	Lough Rynn Castle
Arnolds Hotel	Maldron Hotel Newlands Cross
Avalon House Hotel	Maldron Hotel Tallaght
Ballygarry House Hotel & Spa	Market Alley Bars Ltd
Bloomfield House Hotel	Menlo Park Hotel
Brandon House Hotel	Monart
Bridge Hotel, Arklow	Montenotte Hotel
Camden Court Hotel	No. 1 Pery Square Hotel & Spa

Carlton Hotel Dublin Airport
Carna Bay Hotel
Caseys of Baltimore
Castle Hotel & Leisure Centre
Christy's Bar
Claregalway Hotel Ltd
Clayton Hotel Galway
Clayton Whites Hotel
Clonea Strand Hotel & Gold Coast Hotel
Cloone Leisure Ltd T/A Riverside Hotel Sligo
Club House Hotel Kilkenny
CMAB Ltd T/A The Wild Atlantic Lodge
Cong Holiday Group
Connacht Hospitality Group
Cork International Hotel
Cork's Vienna Woods Hotel & Villas
Crown Bar
Deebert House Hotel
Dromoland Castle
Eyre Square Hotel Galway
Falls Hotel & Spa
Fides Playhouse Ltd
Fitzgerald Woodlands House, Hotel & Spa
Flannerys Bar
Flannerys Hotel
Fossa Holidays
Four Seasons Hotel Monaghan
Gallen Hospitality
Gilleran's Pub (VFI)
Gilroys Bar & Áit Eile Restaurant
Glenroyal Hotel & Leisure Club
Grand Canal Hotel
Grand Hotel and Marine Hotel
Great National South Court Hotel
Great Southern Killarney
Greenmount house Dingle
Griffin Hotel Group
Hackett's Bar, Schull
Harveys Guesthouse
Hayfield Manor Hotel
Headfort Arms Hotel
Herberts Sallymount
Imperial Hotel Cork
Inis Meain Restaurant & Suites
Inishoo Management Ltd & Hotel Westport UC
Inisowen Gateway Hotel
International Hotel Killarney
Irish Caravan and Camping Council
Nuremore Hotel & Country Club
O'Callaghan Collection
Paris Texas Bar & Restaurant
Phelan Licensed Grocer
Radisson Blu Hotel Letterkenny
Rathsallagh House
Redbank Guesthouse
Riverside Park Hotel
Roganstown Hotel
Round Tower Hotel, Ardmore
Sandhouse Hotel & Marine Spa
Schull Harbour Hotel
Seven Oaks Hotel
Sextons Bar
Shannon Springs Hotel
Skeffington Arms Hotel
Sliabhbeagh Hotel
Slieve Russell Hotel
Sligo Food and Furniture Bank
Sligo Park Hotel
Spillane's Bar & Restaurant
Station House Hotel Letterkenny
Supermac's Ireland Ltd
Talbot Hotel Carlow
Talbot Hotel Stillorgan
Tangney Hotels
The Address Cork Hotel
The Brackencourt Hotel
The Court Yard Hotel
The Dog and Duck Public House
The Fleet Hotel
The Glencairn Hotel Castleblaney
The Hamlet
The Hoppers Pub
The Horseshoe Inn, Abbeyleix
The iNua Collection (Hotel Group)
The Lakeside Hotel & Leisure Centre
The Mariner, Westport
The Mespil Hotel
The Middleton Park Hotel
The Olde Castle Bar & Restaurant, Donegal
The Parkavon Hotel
The Press Up Group
The Rose Hotel
The Tavern Bar & Restaurant
The Thomond Bar, Cork
The Top House
Tigh Mheaic

Itsa Bagel Ltd
Jarrzbars Waterford Ltd
John Benny Moriarty's Pub & Restaurant
Kellys Resort Hotel
Kennedy's Bar
Kilclooney Tavern
Kilkenny Ormonde Hotel

Toll Bridge Tavern
VFI - Roadside Tavern
Villa Rose Hotel Ltd
Waterford Marina Hotel
Westport Woods Hotel
Woodenbridge Hotel & Lodge

INSURANCE

Aviva Insurance Ireland DAC
Axa Insurance dac
IPB Insurance

LEGAL

Horwich Farrelly Ireland

LEISURE

AstroPark
Cliffoney Celtic Football Club
Kia Ora Mini Farm
Killary Adventure Company
Leisure Max Ireland
Letterkenny Activity Centre
Moher Hill Open Farm
PJs Playcentre

PUBLIC PARTICIPATION NETWORKS (PPN)

Sligo Public Participation Networks (PPN)
Galway County Public Participation Networks (PPN)
Monaghan Public Participation Network (PPN)
Offaly Public Participation Network (PPN)

REPRESENTATIVE BODY

Alliance for Insurance Reform
Childminding Ireland
Coach Tourism & Transport Council of Ireland
Construction Industry Federation
Early Childhood Ireland
Family Business Network Ireland
Home and Community Care Ireland
Ibec
Insurance Ireland
Irish Hotel Federation
Irish Street Arts, Circus & Spectacle Network
ISME
Law Society
Motorsport Ireland
Motor Insurers Bureau of Ireland
National Irish Safety Organisation
Nursing Homes Ireland
Play Activity Leisure Ireland (PALI)
RGDATA
Self-Insured Taskforce
SIMI
Society of Actuaries in Ireland
The Bar of Ireland
The EY Entrepreneur of the Year Alumni Board
The Wheel
Vintners' Federation of Ireland

STATE AGENCY

Competition and Consumer Protection Commission
Central Bank of Ireland