



Coimisiún um  
Iomáiocht agus  
Cosaint Tomhaltóirí

Competition and  
Consumer Protection  
Commission

## Competition and Consumer Protection Commission (CCPC) Report on Alternative Dispute Resolution (ADR) Provision in Ireland 2018 - 2021

### Introduction

[S.I. No. 343/2015 - European Union \(Alternative Dispute Resolution for Consumer Disputes\) Regulations 2015 \(ADR Regulations\)](#) sets out the role and obligation of the Competition and Consumer Protection Commission (CCPC) following its enactment. A key function for the CCPC is to designate ADR entities and report upon their functioning.

The term ADR covers a wide variety of processes which are aimed at resolving disputes out-of-court. They include mediation, arbitration and conciliation. The process involves the use of an independent third party to help disputing parties reach a resolution on their issue.

The ADR Regulation outlines the requirements which a dispute resolution entity must fulfil in order to be listed as an ADR entity. In line with the Regulation, the CCPC is required to publish a report every four years, outlining the following (see each one detailed below);

1. The development and functioning of the ADR entities.
2. Best practices of the ADR entities.
3. Identify the shortcomings supported by statistics, that hinder the functioning of such ADR entities for both domestic and cross-border disputes, where appropriate.
4. Make recommendations on how to improve the effective and efficient functioning of such ADR entities, where appropriate.

**\*\*The purpose of this report is to publish an overview of the activities of ADR entities notified to the CCPC for 2018 – 2021. Please check the entities individual websites for their annual report for a further insight.\*\***

## 1. The development and functioning of the ADR entities

### Notified entities;

The following ADR entities have been notified to the CCPC to be listed in accordance with Regulation 8, and fulfil the conditions set in 7(3) of the Regulations:

<b>Entity</b>	<b>Economic sector</b>	<b>Funding</b>	<b>Charges for consumers</b>
<a href="#">Commission for Regulation of Utilities (CRU)</a>	Utilities	Financed by means of a levy on regulated entities. They are an independent statutory body run on not-for-profit basis	None
<a href="#">Financial Services and Pensions Ombudsman (FSPO)</a>	Financial	Funded by levies on financial services providers and by a government grant. They are an independent statutory body run on not-for-profit basis	None
<a href="#">NetNeutrals EU Ltd</a>	Varied	Primarily funded through private financing.	free services to consumers but charge traders €100 for an ecommerce case and apply other charges for timeshare and domain name disputes
<a href="#">Royal Institute of the Architects of Ireland (RIAI)</a>	Architects	Funded through private financing. They are a professional membership-based body representing architects in Ireland.	€50 charge to consumer

### Accreditation

#### Accreditation Process

Step 1 - ADR entities seeking to be designated as an ADR entity under the ADR Regulations are required to notify the CCPC.

Step 2- ADR entities are required to complete a [notification form](#).

Step 3 - Completed notification forms must be submitted electronically and emailed to [adr@ccpc.ie](mailto:adr@ccpc.ie).

The notifying entity must provide any additional supporting documentation and information in support of its request for qualification as an ADR entity under the ADR Regulations. On receipt of a completed notification form, the CCPC will assess whether the notifying entity;

- A. qualifies as an ADR entity falling within the scope of the Regulations and
- B. complies with the quality requirements.

Historically, it has taken approximately **6 months** for the CCPC to assess a notification and either accept or reject it. The CCPC recently received positive feedback from the listed ADR entities, in relation to our accreditation procedure.

## **2. Best practices of the ADR entities**

### **Monitoring the compliance of ADR bodies;**

- Annual activity reports (Art. 7(2))
- Bi-annual reports (Art. 19(3))
- Other monitoring mechanisms

The CCPC primarily monitors the compliance of ADR entities through the reports that the ADR entities submit to the CCPC every two years and their annual activity reports. We also proactively engage with the ADR listed entities in relation to their operations under the Regulation.

The CCPC did not receive any complaints, during the reporting period, in relation to the listed ADR entities non-complying with the Regulations. However, we did receive queries on ADR processes and procedures, such as; the compliance of ADR bodies and monitoring by the CCPC.

Furthermore, in relation to ad hoc monitoring mechanisms, we may screen and assess information related to an ADR entity if we have a reason to do so. We may gather evidence as a result of market intelligence, contacts to our consumer helpline or our ADR inbox.

The CCPC has not delisted any ADR bodies in the last four years, as a result of non-compliance of the ADR Regulation.

### **Consumer dispute resolution bodies in Ireland that are not accredited as ADR entities**

The CCPC has undertaken activities aimed at increasing awareness and the the number of notified ADR entities in Ireland. In 2019, we reviewed a number of potential organisations that were likely to meet the necessary criteria to become a notified ADR entity and invited nine of them to submit a notification. Unfortunately, none of the organisations contacted during this campaign wished to become a notified ADR entity at that time.

### **Assessing the functioning of the ADR Directive in cross-border disputes in Ireland, the obstacles and/or challenges encountered and implemented solutions**

The CCPC primarily assess the functioning of the ADR Regulation in relation to cross-border disputes through the reports that the ADR entities submit to the CCPC every two years. ADR entities are also required to make an annual activity report publicly available within six months of the expiration of each calendar year. These reports include, inter alia, information on any co-operation undertaken with other ADR entities in relation to cross-border disputes and data on cross-border complaints, where applicable.

Please find below details on some activities the ADR entities have notified to the CCPC relating to cross border disputes in Ireland during the reporting timescales.

The FSPO has a broad remit in relation to cross border complaints. The FSPO may accept complaints made against financial service providers that are regulated by the Central Bank of Ireland (CBI) and passport their products and services to consumers on a 'freedom of service basis' to the European Economic Area (EEA).

The FSPO may also accept complaints made by Irish consumers who have availed of products and services sold in Ireland by financial services providers operating in Ireland on a 'freedom of service basis'.

The FSPO will initially assess a complaint to determine if it falls within its remit. If it is determined that a complaint would be more appropriately dealt with by a competent scheme in the EEA, the FSPO will, as part of its service, direct the consumer to the correct scheme. This is in accordance with the Memorandum of Understanding on a Cross-Border Out of Court Complaints Network for Financial Services. For consumers making cross border complaints which fall under their remit, the FSPO will offer a translation service in one of the official EU languages to assist consumers in progressing their complaint where English or Irish is not their first language.

The FSPO is also an active member of FIN-NET which helps consumers resolve cross border disputes out of court. As part of FIN-NET, the FSPO proactively cooperates with other financial services ombudsman schemes in the EEA to provide consumers with easy access to out-of-court complaint procedures in cross border complaints across the EEA.

Net Neutrals has been contacted by several members of the European Consumer Network to assist in resolving disputes. For instance, they have previously received queries from ADR providers in Germany and Greece to assist them contacting suppliers or to ask if they would take on the case. They are also actively exploring opportunities to co-operate with other ADR entities in relation to cross-border disputes. In addition, in 2017 it became a member of Travel\_Net which is a cooperative of European ADR providers in the travel sector that seeks to facilitate cooperation of ADR entities servicing the travel sector. Net Neutrals has attended a number of Travel\_Net meetings.

The CRU is responsible for providing an independent complaints resolution service for energy consumers who have questions or complaints relating to Irish energy suppliers, network operators and the national water utility company. Given the nature of its role, the CRU generally would not encounter any cross-border disputes as it only deals with complaints originating from companies that solely operate in Ireland. The CRU is also a member of the National Energy Ombudsmen Network (NEON). This is the European network of independent, not-for-profit consumer dispute-resolution services and ombudsmen active in the energy sector. The CRU has previously primarily engaged in the exchange of information, experience and good practices with NEON.

### **Vulnerable consumers**

The FSPO has a Customer Charter which outlines the standard of service and behaviour which should underpin their interactions with customers, including those customers who may have specific needs. The FSPO also has a nominated Access Officer who can be contacted to facilitate access for people with disabilities and others with specific needs.

Net Neutrals provides alternative communication methods for persons who are unable to use their general online systems such as handling the case and posting of evidence via email, telephone and written submissions by post on their behalf.

The CRUs Customer Care Team is committed to providing a helpful, courteous, user friendly and effective service to all customers that contact them and will respect the principles of equality and the diversity of those using the service. They aim to provide a service to customers that upholds their right to equal treatment. The Customer Care Team is committed to providing information using clear and simple language. The use of technical/ official terms and jargon will be kept to a minimum. The Customer Care Team will also make every effort to communicate with consumers who may have different requirements in a way that is suitable to the consumer's needs.

In accordance with section 26(2) of the Disability Act 2005, the CRU has appointed Access Officers to assist persons with disabilities access our services. The Access Officers are responsible for providing or arranging for, and co-ordinating assistance and guidance, to persons with disabilities accessing services provided by the CRU (including dispute resolution service) and generally to act as a point of contact for people with disabilities wishing to access such services.

### **Consumers complaint about the functioning of the ADR entities**

Consumers can submit queries or complaints to the CCPC in relation to the functioning of the ADR entities operating in Ireland by email (adr@ccpc.ie), phone or by writing to us. Consumers can also make complaints in relation to public bodies such as the CCPC, to the Irish Office of the Ombudsman who examines complaints from members of the public, who believe they have been treated unfairly by a public body.

The CCPC has yet to receive any complaints specifically related to ADR processes or entities. However, we have received certain queries on ADR processes and procedures such as how the compliance of ADR bodies with Directive 2013/11/EU is monitored by the CCPC.

### **3. The functioning of ADR entities and any possible shortcomings**

#### **Complaints handled by ADR entities**

<b>Complaints all ADR entities</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Complaints received	6034	5648	5680	4968
Complaints withdrawn by consumers	254	206	434	250
Refused complaints	129	262	505	189
Resolved complaints	2674	2706	3730	2735
Trader non-participation	20	19	34	34
ADR disputes under judicial review	12	10	17	19

The percentage of complaints refused for the following reasons;

- Net Neutrals advised that 1.4% of complaints between 2018 to 2022, were refused as the dispute was previously assessed by another ADR entity or a court.
- Net Neutrals advised that 2.1% of complaints were refused, between 2018-2022, as the value of the claim has not reached an applicable threshold.
- The FSPO provided the following percentages related to complaints refused which were not lodged on time: 0.5% in 2018, 2.8% in 2019, 3.5% in 2020, 3.8% in 2021

- The FSPO advised that an average of 5% of complaints received during the years 2018-2021 were deemed ineligible, where they were against providers who operated outside Ireland, where complaints were for services that are not financial services, where not enough information was provided by the complainant to proceed, or where the complaint was appropriate for another Ombudsman.
- All complaints refused by the CRU were due to the fact that they did not fall under their statutory remit. For example, in 2021, 25 complaints were refused. 21 of the 25 were refused as the legislation to allow CRU to accept such complaints on the area in dispute had not commenced while the remaining 4 were refused as the areas in dispute were not part of function/areas regulated by the CRU.
- Net Neutrals advised between 2018-2022 7.7% of complaints refused related to fees not paid and 78.9% related to a trader non-member and refusal to engage.

### **Trader non-participation**

- The CRU noted that all network operators and energy suppliers are legally required to participate.
- The FSPO advised that the Financial Services and Pensions Ombudsman Act 2017 provides the Ombudsman with the power to investigate financial services and pension complaints. When conducting an investigation, the FSPO may:
  - a) require any person who, in the opinion of the Ombudsman, is in possession of information, or has a document or thing in his or her power or control, that is relevant to the investigation, to provide to him or her that information, either orally or in writing, and produce to him or her that document or a copy of the document **and**
  - b) require any person to attend before him or her, either voluntarily or by way of summons, and be examined on oath in relation to any matter, including to produce a document or copy of a document referred to in paragraph (a)(ii), that appears to the Ombudsman to be relevant to the investigation.
 As a result, traders cannot refuse to participate and reply to a claim.
- Net Neutrals advised that they have found that large multinationals are reluctant to participate in ADR in Europe.

### **How many days on average did ADR entities take to issue a final decision?**

<b>Entity</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>Comment</b>
CRU	93	81	71	67	
FSPO	715	844	895	934	
Net Neutrals					on average 28 days

The FSPO wished to note that the length of time taken for a complaint to proceed to the issuing of a legally binding decision can vary significantly depending on the complexity of the complaint, the volume of documentation involved and the length of time during which the parties continue to provide additional evidence and/or documents, including after the issuing of a Preliminary Decision.

The information above, for FSPO, is drawn from when a complaint was first received and it therefore includes periods during which certain complaints were either (i) closed and subsequently reopened, or (ii) periods during which complaints were put on formal hold, pending the outcome of another process, e.g. the procurement of a grant of probate, the pursuit of related litigation, or in the case of tracker mortgage rate complaints, the near completion of the Central Bank of Ireland directed Tracker Mortgage Examination in 2019. As such periods of time are outside the control of the FSPO,

as part of the overall KPI framework, the FSPO measures the timeline from when a file is complete and ready for adjudication, to the issuing of a preliminary decision to the parties, to assess the percentage of complaints meeting a KPI of 12 weeks for that process.

**Progress made over the last 4 years in terms of the time taken to resolve a dispute**

The CRU advised that the average complaint resolution times have (with the exception of 2018) decreased year on year since 2013. The CRU is committed to ensuring that their Customer Care Team continues to meet the target in resolving complex complaints in less than 90 days. The number and complexity of complaints received in any given year will impact the average resolution time.

The FSPO advised that upon its establishment they inherited 3,178 complaints from its predecessor bodies and received 5,692 complaints in its first year of operation in 2018. These high volumes impacted on the timeliness of the FSPO's services. By 2019, the FSPO had built up a backlog of complaints that required mediation or investigation.

Please find below details from the FSPO on the average number of days from the point of receiving a complaint to the issuing of a legally binding decision for complaints received after 1 January 2018, the date of establishment of the FSPO:

- 2018 = 260 days
- 2019 = 474 days
- 2020 = 652 days
- 2021 = 779 days

The FSPO developed a new workforce plan and, following approval from the Minister for Finance, it increased its resources to address the high volume of complaints on hand.

Over 2020 and 2021, these new resources and the introduction of new processes helped streamline the processing of complaints and allowed the FSPO to close more complaints than it received, and to target older files for completion, as demonstrated below:

<b>Year</b>	<b>Complaints received</b>	<b>Complaints closed</b>
2019	5275	4569
2020	5395	6193
2021	4658	5010

In 2021, the FSPO continued to improve the quality of their service and many complaints were successfully resolved at various stages throughout the FSPO's process, ensuring that the number of complaints on hand continued to fall over the course of the year.

**Who monitors or verifies traders' compliance with the outcome of the ADR procedure by the parties (where applicable)**

The CRU advised that their decisions are binding upon traders. They will follow up if they are advised that a supplier/network operator has not applied their decision and can refer non-compliance issues to their internal Compliance and Enforcement division.

The FSPO has wide-ranging powers to deal with complaints against financial service providers and can direct a provider to rectify the conduct that is the subject of the complaint. There is no limit to the value of the rectification the Ombudsman can direct. Financial service providers can be directed

to pay compensation to a complainant of up to €500,000. In terms of dealing with complaints against pension providers, the Ombudsman can direct rectification that shall not exceed any actual loss of benefit under the pension scheme concerned. The Ombudsman cannot direct a pension provider to pay compensation.

The FSPO advised that there is extremely high compliance with the provisions of mediated settlements following their dispute resolution process which do not have automatic enforceability. Their dispute resolution process means a process in which an impartial and neutral third party facilitates communication and negotiation and promotes voluntary decision-making by the parties to resolve a dispute and to assist them to reach a resolution.

The Ombudsman's decisions are legally binding on the parties, subject only to an appeal to the High Court. Additionally, complaints which are resolved by way of dispute resolution settlements result in a mediated agreement, which is signed by both parties and is enforceable in a Court. Legally binding decisions can be enforced through the Courts pursuant to Section 65(1) of the Financial Services and Pensions Ombudsman Act 2017. Where a complaint is resolved via mediated settlement, this settlement can be enforced by the Courts, at the expense of the party seeking to enforce it, if the other party does not comply.

Net Neutrals advised that they may track that the outcome of the ADR procedure has been complied with and parties sometimes contact them if the outcome has not been complied with. Net Neutrals noted that in many cases traders are unlikely to respect the outcome due to the absence of penalties. However, ultimately, they have no authority to enforce and the parties can go to court to challenge the enforcement.

### **Digital tools used by ADR entities**

The CRU highlighted the ongoing increased in the use of online complaint webforms in recent years which has led to a more efficient process.

The FSPO also observed that usage of the FSPO's online complaints form by consumers has increased significantly from 50% in 2019 to 74% in 2021.

Net Neutrals observed that there is a fine balance between automating a solution and providing a reasoned decision / agreement and ultimately the use of a "person" facilitating the ADR process, mediating and adjudicating ensures that the system is flexible.

### **Challenges/opportunities linked to ADR digitalisation**

Net Neutrals are of the view that whilst the use of AI (Artificial Intelligence / Assisted Intelligence) may appear attractive from a cost perspective, it raises questions in relation to decision making and justice. This is because not every case handled can be considered in black and white terms and, in many instances, they require a person to make a reasoned decision based on the evidence provided.

However, they believe that the main opportunity in terms of consumer protection would be the ability to address and remove a dispute at an early stage by identifying that a company was at fault. For example, in cases where there was clear evidence that a flight was delayed or where a transport/aviation company already sent texts admitting they are at fault and have already deposited compensation into the customers bank account.



The FSPO also provided information on their current Strategic Plan for 2021 – 2024 entitled ‘Connecting and Innovating’ which outlines their strategic priorities for this period including plans in the areas of evolving and innovating. The Strategic Plan outlines that “We will adapt and evolve our service to anticipate and respond to the changing needs and expectations of all our customers, maintaining a relentless focus on delivering fair, impartial, timely outcomes.” The commitments to delivery include the following:

- Self-determined service engagement choice (online, phone, video, face-to-face, post) and self-service progress checks
- Technology solutions that enable end-to-end process digitalisation, so each complaint journey is efficient and timely
- A receptive service that is delivered in an accessible, inclusive, easy to navigate manner, responsive to the needs of their customers
- An innovative environment for their staff, harnessing ideas to continuously improve and evolve their service offering and workplace
- A service which is agile and effective in dealing with new and emerging trends, issues and technologies

#### **Measures been taken by the CCPC to promote/incentivise the participation of traders in ADR**

The CCPC has a dedicated webpage on ADR which includes information for traders on how to become an approved ADR entity under the ADR Regulations. The terms ‘ADR’ and ‘Alternative Dispute Resolution’ are also promoted on search engines so that consumers and traders searching for information online will be directed to the CCPC’s information. In addition, the CCPC has a link to the EU portal on its webpage which provides information to the ADR bodies registered with EU national authorities as compliant with the standards as set down by the ADR Directive. The CCPC received 8384 visits to the ADR webpage in a 4 year period from July 2018 to June 2022.

As outlined in the above responses, the CCPC will afford assistance to dispute resolution bodies who indicate their intention to undertake the notification process. The CCPC has also explored opportunities to grow ADR and ODR as a viable, effective and efficient method to solve disputes between consumers and traders out-of-court. In 2019, the CCPC undertook activities to increase the number of notified ADR entities in Ireland and promote applications from prospective ADR bodies. We reviewed a number of potential organisations that likely met the necessary criteria to become a notified ADR entity and be listed on the CCPC and EU websites and invited 9 of them to apply to become a notified ADR entity.

Additionally, where appropriate, we also invite any prospective organisation to become a notified ADR entity when we are made aware that they may meet the criteria. Unfortunately, the organisations contacted during these campaigns did not wish to become a notified ADR entity. Finally, the CCPC has continually inspected a large number of trader's websites over the past 4 years in relation to the requirement to publish the ODR link on their website and have reminded traders of their obligations in this regard.

#### **Cooperation between ADR competent authorities and ADR entities and other relevant stakeholders (e.g., law enforcement authorities, regulators, etc.)**

The CCPC will offer assistance to dispute resolution bodies who indicate their intention to undertake the notification process. ADR entities are required to submit the initial notification form and other supporting documents to the CCPC for approval. To date, the notification process has required

engagement with the bodies in question where clarification or further information is required to carry out the assessment for notification, which the bodies have willingly engaged in. The CCPC also recently engaged with the ADR entities in relation to their operations under the ADR Regulations and to obtain insights and better understanding of their experiences under the provisions.

### **Cooperation between ADR entities (Article 16 ADR Directive)**

Please find below details on cooperation mechanisms in place for the ADR entities.

- Net Neutrals is a member of Travel Net which is a network seeks to facilitate cooperation of ADR entities servicing the Travel, Tourism and Transport sector. They have also received some requests for support from the European Consumer Network in various EU countries.
- The FSPO is an active member of FIN-NET, a European Commission initiative, which helps consumers resolve cross border disputes out of court. As part of FIN-NET, the FSPO has proactively cooperated with other financial services ombudsman schemes in the EEA to provide consumers with easy access to out of court complaint procedures in cross border complaints across the EEA. The FSPO is also a member of the INFO Network which is a worldwide association for financial services ombudsman schemes and other independent offices operating as out-of-court dispute resolution mechanisms in the financial sector.
- The CRU is also a member of the National Energy Ombudsmen Network (NEON). This is the European network of independent, not-for-profit consumer dispute-resolution services and ombudsmen active in the energy sector. The CRU has previously engaged with NEON primarily in relation to the exchange of information, experience and good practices and not on the resolution of cross-border disputes given the nature of its role to deal with complaints originating from energy and water companies that solely operate in Ireland.

### **Challenges during COVID-19**

Please also find below some observations from the ADR entities on their experience with ADR during the COVID-19 pandemic.

- The CRU noted that there was a notable decrease in complaint volumes throughout the pandemic period but the levels seem to be returning to 2018/2019 levels for 2022.
- Net Neutrals found that the main operational impact of the pandemic has been that disputes have arisen as people returned to work and issues are found but the impact was minimal in relation to handling cases. From a business perspective, the main impact was the inability to promote ADR as a dispute handling process.
- In March 2020, the FSPO began to receive complaints arising from the circumstances surrounding the COVID-19 pandemic. By the end of 2020, 600 complaints had been received where the complainant introduced COVID-19 as an element of their complaint with 124 complaints concerning business interruption insurance.

In anticipation of the receipt of a considerable number of complaints arising from the pandemic, the FSPO put in place a number of measures to ensure the efficient management of these new complaints, as well as ensuring that any increase in complaint volumes would have a minimal impact on the management of existing complaints. These measures included:

- Prioritisation of complaints concerning business interruption insurance, in recognition of the importance to policy holder of achieving a swift understanding as to whether they were entitled to benefits or payments.

- Early engagement with complainants to provide clarity on steps required to progress complaints as quickly as possible, including the need to provide a final response letter from the provider and proof of turnover where the complainant was a small business.
- Specialist teams were established to deal with COVID-19 related complaints.
- Establishment of a COVID-19 Complaints Management Group and development of specific reporting to ensure early visibility and analysis of complaints.

By the end of 2020, 305 of the 600 complaints received had been closed. A small number of business interruption complaints had completed the FSPO's formal investigation process, and a number of COVID-19 related complaints were at an advanced stage of the adjudication process.

The FSPO managed the complaint volumes with minimal impact on the management of existing complaints due to a number of measures put in place during 2020 and maintained during 2021 to ensure the efficient management of these new complaints. By the end of 2021, 683 of the 875 complaints received had been concluded.

Following a Data Protection Impact Assessment, the FSPO commenced mediations via Microsoft Teams in 2021, since in-person mediations could no longer be held due to COVID-19 restrictions. This has proved to be particularly successful, with many mediations being resolved in shorter timeframes.

#### **4. Make recommendations on how to improve the effective and efficient functioning of such ADR entities, where appropriate.**

The ADR Directive is currently under review and the CCPC is engaging with the European Commission, as an active member of the ADR working group. This working group was created for all ADR bodies in EU Member States. This provides an opportunity to submit feedback and recommendations as to how the ADR process works in Ireland, by examining the challenges we face.

The aim of this consultation is to help shape the current Regulations, by modernising it, to ensure Irish consumers can avail of redress via this avenue, when they feel that their consumer rights have been breached, but also encourage trader's participation. The CCPC is of the opinion that this is optimum timing to review the Directive, as the enactment was in 2015, to ensure its relevance.

The ministers of each Member State were asked to share their initial reactions on the revision of the ADR Directive. In addition, the Commission is currently collecting feedback to the Call for Evidence which outlines the policy options being considered for this revision.

ADR has been slow to develop in Ireland, with only four entities and relatively low volumes of activity to date. Ireland also has a low-cost option of resolving consumer disputes through the Small Claims Procedure (SCP) of the Irish District Court. In 2020, there were 3,557 Small Claims Procedure applications received in Ireland and of these 2,322 were settled out of court (includes applications received but deemed to fall outside the scope of the rules for small claims).

In this respect, the CCPC is of the view that the benefits of becoming a recognised ADR entity in Ireland need to be highlighted to potential applicants and we will continue to seek ways to achieve this.

The wider review of ADR/ODR provides an opportunity to ensure that going forward consumers in Ireland have wider access to ADR and an increased number of sectors and markets are covered.

The CCPC remain keen to learn about any initiatives taken to promote the development of ADR and work with other Member States, where their ADR process is more established, to learn from best practice.