



National Youth Council of Ireland

Submission to the Motor Insurance Advisory Board

June 2001

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Introduction

The high cost of motor insurance in Ireland has long been a major issue of concern. In recent years however, the cost of motor insurance particularly for young drivers has spiralled out of control and we are now facing a crisis on this issue. It is no longer unusual for a young driver to receive quotes of in excess of £5,000 or find it almost impossible to get a quotation.

NYCI believes that the Government must address the ever rising costs of insurance. According to figures from the Central Statistics Office, motor insurance premiums have increased by 80% since 1990 while the consumer price index has only increased by 30%. This year alone the Insurance Industry predicts that insurance premiums will rise by 11%.

NYCI believes the Government must act immediately to tackle the high cost of motor insurance for young drivers given the necessity of a car in modern Ireland and the legal obligation on all motorists to be insured. As a result of poor public transport and the housing crisis that is forcing young people to seek accommodation further away from employment centres, a car is a necessity not a luxury for young people in urban as well as in rural Ireland. In this situation where young drivers have no choice but to buy a car and insurance, the Government should intervene when the insurance market malfunctions as it is doing at present.

NYCI acknowledges the fact that young drivers represent a higher risk and we would accept that young people will pay more for insurance. However, what we challenge is the extent of the premia loading on young drivers by insurance companies where they can pay up to ten times the average.

Furthermore your recent interim report highlighted the significant profits generated by the insurance industry on young drivers. It is unacceptable that this should be allowed to continue considering the financial hardship insurance places on young people.

Motor Insurance is a complex issue and NYCI does not claim to have all the answers. This document is our contribution to this crucial issue and we welcome dialogue and discussion with others in reducing insurance costs for young people.

A Change in Approach

NYCI is seeking a change of approach in trying to reduce:

- **The base cost of motor insurance in Ireland**
- **The excessive cost of motor insurance for young drivers**

The Government needs to adopt an overall strategy that addresses the following:

- the high cost of claims,
- the high cost of legal fees,
- the lack of consumer information and protection,
- inadequate competition,
- lack of incentives for good driving records and
- the inadequate regulation, information and research into the insurance industry.

The Government has taken steps in the right direction with the establishment of the **Motor Insurance Advisory Board** and the **Single Regulatory Authority for the Financial Services Sector** but more needs to be done. We need to avoid simplistic solutions, as in 1988 when the Government abolished juries for all personal injury court cases. It was argued that judges would be less sympathetic in awarding compensation than juries and this in turn would reduce insurance costs. In reality, judges awarded similar compensation to what juries had before and this measure had no impact whatsoever.

In recent months there have been calls for the reintroduction of price controls on motor insurance premiums last implemented in 1986. NYCI believes at best price controls would be a short-term solution and we doubt whether such a move is possible given the current EU legislation (92/49/EEC) that prevents Governments interfering in the setting of insurance premiums in all member states. It would be better in our view to tackle the underlying issues rather than attempting to find simplistic and short-term solutions.

NYCI believes that the State needs to take a leading role in tackling insurance costs. The emphasis in the past has been about depending on or attempting to convince the insurance industry to take steps to reduce motor insurance costs for young drivers, through such initiatives as the Driver Incentive Scheme which has failed.

This approach has failed because insurance companies are governed by shareholders who demand increased profits rather than fair play for young drivers. A policy based on expecting insurance companies to deliver cheaper insurance is as credible as one based on expecting publicans to deliver cheaper drink prices.

Good Driving Record Rebate

NYCI proposes:

A Good Driving Record Rebate for those paying high motor insurance premiums, subject to certain conditions such as a good driving record.

Young drivers are aggrieved that they have to pay exorbitant motor insurance premiums even though they have a good driving record. The current insurance pricing structure discriminates against young drivers on the basis of age and gender rather than on competence or driving record. This provides little incentive for safe or good driving on Irish roads.

Accidents on Irish roads result in unimaginable human suffering and pain and cost billions. It is the policy of the Government to reduce the number and frequency of accidents on our roads.

NYCI believes that the Irish Government can encourage good driving practices while offering some relief to young drivers paying exorbitant premiums through a rebate. While most rebates in the form of credits are delivered through the tax system, we believe that such a rebate should be delivered through the **social welfare and student support system as well as the tax system** because not all young drivers pay tax. We believe that in an era when there is greater co-operation between Government Departments, it should be possible to design a procedure to facilitate this.

It would be possible to assess the driving record of each insured person, once the penalty points system for driving offences is operational. We understand the Bill for this measure is currently before the Dáil. NYCI believes that the Insurance Industry should contribute to funding this rebate perhaps in the form of a levy on their profits. The Insurance Industry has always asserted that they want to encourage better and safer driving practices, a contribution to the Good Driving Record Rebate would be a practical demonstration of this commitment.

NYCI proposes that the Good Driving Record Rebate could include the following conditions:

- Driver has a full license.
- Insured to drive car under 1301cc or motorcycle under 200cc.
- The insured is paying more than £1,500 for his/her own motor insurance.
- Insured to drive for personal and not for commercial or business reasons.
- Has a clean penalty points for driving offences record.

2% Levy on Insurance Premiums

NYCI proposes:

The abolition of the 2% levy on insurance premiums.

A 2% levy is imposed on almost all non-life insurance premiums, the exception being reinsurance, voluntary health insurance, marine, aviation, transit insurance and export credit insurance. The total yield to the exchequer from this levy in 1999 was £37.9 million. The Department of Finance was unable to give details of how much of this revenue accrues from Motor Insurance as insurers pay the levy on bloc. Based on Irish Insurance Federation¹ figures, about 53% of all non-life insurance business is Motor Insurance therefore we can estimate that about £20 million is collected by way of a levy on Motor Insurance. The figure is possibly much higher because as is already outlined many forms of non-life insurance are not subject to the levy.

This 2% levy has a much bigger impact on young drivers who pay high insurance premiums. It is not uncommon for young drivers to pay between £2,000 and £4,000, of which you pay an extra £40 to £80 comprising of the levy. In contrast you only pay £8 if your premium is £400. No obvious benefit accrues to the insured from this Government Tax, as it is not used in any way to reduce insurance premiums.

¹ Irish Insurance Federation Factfile 1999

Interest Rates charged on premiums paid by instalment

NYCI proposes:

That measures should be taken by Government to address the high interest rates charged by Insurance companies on motor insurance premiums paid by instalment.

On top of the exorbitant prices young drivers are forced to pay on premiums, many as a result of the large sums involved, are forced to pay by instalment on which the insurance companies charge outrageous interest rates.

Our research indicates that one insurance company charges an APR of 18.6% on insurance premiums paid by instalment. This is totally unjustified given the current low interest rate environment.

The Government should intervene and impose restrictions on the interest rates that insurance companies can charge on premiums paid by instalment and direct debit.

Competition in the Insurance Industry

NYCI proposes:

That the Competition Authority examine the competitiveness of the Irish non-life insurance sector.

The Motor Insurance Advisory Board interim report² of last year raised some concerns about the competitiveness of the Insurance market in Ireland. NYCI shares those concerns.

In particular, NYCI would be concerned at the diminishing choice available to the consumer in the Irish Motor Insurance market. According to the figures contained in the Irish Insurance Federation fact files, the number of motor insurers through mergers and acquisitions has reduced from:

- 25 in 1994
- 20 in 1997
- 14 in 1999.

This is a greater issue for young drivers since not all insurers are willing to quote for them, so they have even less choice and there is less competition. A recent Macra na Feirme report³ indicated that only one out of seven companies and two out of seven companies were willing to quote for young male and female drivers respectively. In particular, NYCI would be concerned at the growing concentration of market share among a diminishing number of companies. For example, in 1997 the eight largest motor insurers held 80% of the market share⁴. Since then, AXA has entered the Irish market acquiring PMPA and Hibernian, along with other mergers, six major motor insurers now hold 89% of the market share⁵.

NYCI believes that the Competition Authority should examine whether further mergers and acquisitions in the insurance market would be in the interest of competition and the Irish consumer.

Furthermore, while in theory the EU single market legislation should have facilitated the selling of insurance across borders, this is not the case in practice. It is virtually impossible for Irish consumers to buy insurance in other EU jurisdictions, therefore the single European market measures have failed to increase competition in the non-life insurance market. NYCI proposes that the Department of Enterprise, Trade and Employment should take up this issue with the EU Commission, in particular the Internal Market DG.

² Motor Insurance Advisory Board, Executive Summary of Progress Reports – June 2000.

³ Macra na Feirme Policy Document on Car Insurance “Apply the Brakes” – June 2001

⁴ Irish Insurance Federation Factfile 1997

⁵ Irish Insurance Federation Factfile 1999

Declined Cases Agreement (DCA)

NYCI proposes:

That the Declined Cases Agreement needs to be examined and radically reformed.

All motorists are required by law in Ireland to have third party motor insurance. However, many young drivers find it extremely difficult to get insurance cover.

The DCA was introduced in 1981 following discussions between the then Minister for Industry and Commerce and the Insurance Industry to address this problem. This agreement is administered by the Irish Insurance Federation (IIF). It means that any individual seeking insurance who has been refused by five insurers can apply to be considered for the DCA and the Insurance companies will decide between them who will take the risk. It is normally the first company contacted who would agree to provide insurance.

NYCI is concerned about the DCA for the following reasons:

- There is a low level of awareness and participation in the scheme. According to figures from the IIF between 300 and 350 people per annum are insured under this agreement. That represents about 0.1% of the provisional licensed drivers on Irish roads and illustrates how inadequate this agreement is in addressing the needs of thousands of young Irish drivers who find it extremely difficult to obtain insurance. According to our own survey to be published later this year, only 2% of young drivers are aware of the agreement. It appears that insurance companies are not informing those they refuse to quote of the existence of the agreement.
- NYCI believes that the DCA is tilted in favour of the insurance industry rather than the consumer. The consumer is required to approach and record the refusals from the five insurance companies and then apply. It is the insurance industry which decides who qualifies for the DCA or not. In most situations because consumers are unaware of the DCA they don't record their contacts with the insurance companies. In such instances if they are made aware of its existence they have to contact all the companies again.
- The DCA has not been reformed to take account of the rapidly changing nature of the motor insurance market. In 1981 when this agreement was initiated, there were twenty-six companies active in the Irish motor insurance market. At present, following numerous acquisitions and mergers, there are ten companies active in the Irish Insurance market.

In particular we believe the unsatisfactory nature of the DCA is contributing to the number of uninsured drivers on Irish roads. We believe that it should be examined and radically reformed.

Motor Insurance Advisory Board

NYCI proposes:

That the Motor Insurance Advisory Board should be established on a permanent and statutory basis with increased human and financial resources and the widening of its terms of reference.

The re-establishment of the Motor Insurance Advisory Board (MIAB) in 1998 was a welcome development after a lapse of a number of years. Its most recent interim report indicates it has been engaged in important investigative work concerning the cost of motor insurance for young drivers.

However, it is uncertain as to whether the Board will continue after it issues its final report on motor insurance and young drivers later this year. Furthermore, NYCI would also be concerned at the lack of human and financial resources the Board has at its disposal. The Board comprises voluntary sectoral representatives and is resourced by the Insurance division of the Department of Enterprise, Trade and Employment. While acknowledging the work of the MIAB and the staff of the Insurance section who service it, NYCI believes that the MIAB should have its own staff and budget.

NYCI is concerned at the lack of information available and research conducted into the non-life insurance sector in Ireland. Apart from the Blue Book produced by the Department annually and information available from the Insurance Industry Federation (IIF) there are a few sources to consult. NYCI believes that an enhanced MIAB could be a vital resource in undertaking to do this work and undertake ongoing investigations and research into motor insurance issues, trends, proposals and advise and inform government policy in particular in reducing the cost of insurance.

Road Safety

NYCI proposes:

That an evaluation by the Motor Insurance Advisory Board be undertaken into the impact of the Government's Road Safety Strategy "The Road to Safety" on insurance premium costs.

NYCI welcomed the Government's Road Safety Strategy as an important step in the right direction, however, we believe a lot more needs to be done to tackle the appalling carnage on our roads.

We have thankfully seen a decline in the number of deaths and injuries on our roads over the last ten years. In the most recent progress report on "The Road to Safety" Strategy, it indicated that in comparing 1997 with 1999 figures, there was a 12% decrease in the number of people killed and a 15% decrease in the number of people injured on our roads⁶.

The Insurance Industry has long claimed that unless the number of deaths and accidents on our roads are reduced, insurance costs will increase. Between 1997 and 1999 we did have a reduction in deaths and injuries, however insurance costs continued to soar.

It would appear that while the Road Safety Strategy is having some impact on accident rates, it does not seem to be having any impact on insurance costs. We need to ensure that the positive impact of this strategy results in cheaper insurance premiums rather than greater profits for insurance companies. The SRA once established, has an important role to play in ensuring savings are passed on to the consumer.

Therefore, an evaluation or investigation needs to be undertaken into the impact of "The Road to Safety" Strategy to measure its influence on reducing premiums if any.

⁶ "The Road to Safety" Government Strategy for Road Safety 1998 – 2002 Second Progress Report – July 2000

Single Regulatory Authority (SRA) for the Financial Services Sector

NYCI proposes:

That a specific unit in the SRA needs to be established to deal with non-life insurance matters and that consumer protection should be given the same priority as prudential supervision.

NYCI welcomes the establishment of the Single Regulatory Authority (SRA) for the financial services sector. We also welcome the establishment of a statutory ombudsman scheme for the Insurance industry under the aegis of the SRA. It is not appropriate given the sums of money and risks involved that Banks, Insurance companies, brokers and investment houses should be self regulating.

However, it is our view that within the SRA, a dedicated unit should be established to deal specifically with non-life insurance issues. This sector differs from the banking, investment and life assurance market and requires differing skills knowledge and experience. At present there are only twenty four civil servants⁷ assigned to work in the Insurance section of the Department of Enterprise, Trade and Employment supervising and regulating both the life and non-life insurance sectors. This is seriously inadequate given the billion pound nature of the insurance industry and the deep public concern at the ever-spiralling cost of insurance. NYCI believes that it is vital that vastly increased human resources are dedicated to supervising and regulating the Insurance Industry when it comes under the aegis of the SRA. NYCI has been informed by the Department of Finance that the final shape of the SRA will not be decided until September. We believe that it would be useful for the MIAB to contribute to the discussion on how the non-life insurance sector will be regulated within the SRA and the extent of human and financial resources required, if it has not done so already.

While NYCI accepts the need for strong prudential supervision of the insurance market, we believe more and equal attention should be given to consumer protection. Given the near collapse of PMPA and ICI in the 1980's, it is perhaps not surprising that prudential supervision of the insurance sector would be deemed important by Government. We were informed by the Department of Enterprise, Trade and Employment that they receive approximately 2,500 telephone calls and 1,000 letters concerning insurance matters. However, there is no breakdown on the type and nature of complaints and the frequency according to each company. We believe it is important that the SRA adopts a systematic and rigorous approach to collating, analysing and reporting consumer complaints on motor insurance. Unless we can identify where problems are occurring we cannot address them.

Therefore, with the imminent establishment of the SRA, NYCI believes that substantial human and financial resources should be allocated to informing consumers of their rights concerning insurance and protecting their interests and that consumer feedback should inform ongoing policy. This is particularly important for young drivers many of whom have considerable difficulties with insurance companies.

⁷ Insurance Annual Report 1999, Department of Enterprise, Trade and Employment.

Charter of Rights for the Insurance Policy Holders

NYCI proposes:

A charter of rights for all motor insurance policy holders should be developed and disseminated with each motor insurance policy.

As a result of our research, it is obvious that the vast majority of consumers are unaware of their rights concerning insurance and uninformed as to where to seek redress if they have a problem.

With the establishment of the Single Regulatory Authority and the Statutory Ombudsman Scheme among others it is vital that consumers are informed of these new structures.

NYCI believes that a charter of rights for motor insurance policy holders should be developed outlining the rights of consumers. It could include the rights of consumers to the following:-

- The right to information on how premia are calculated.
- The right to information on the financial condition of an insurance company
- The right to information on the number and type of consumer complaints filed against an insurance company
- The right to know why an insurance company will not sell you insurance
- The right to information and an appeal when an insurance company cancels an insurance policy
- The right to appeal decisions by insurance companies and information on how such appeals can be processed.

NYCI believes that a charter of rights could include much more than we have outlined and we would welcome amendments and/or additions to the above.

NYCI proposes that when this charter of rights is developed that all insurance companies should be obliged to include it when sending out their insurance policies.

We believe it is important that this document should be short and be available in plain English and Irish. It would also be important that contact addresses and telephone numbers for the new regulatory structures such as the SRA and the Statutory Ombudsman are included to assist the consumer in addressing issues if they arise.

Personal Injuries Assessment Board (PIAB)

NYCI proposes:

That the Personal Injuries Assessment Board be established without delay.

NYCI welcomes the proposed establishment of a Personal Injuries Assessment Board, which while reducing legal costs and subsequently insurance costs, will also ensure that injured parties in road accidents receive adequate compensation.

The Deloitte and Touche report of 1996⁸ and recent statistics highlighted by Minister Noel Treacy, T.D.⁹, indicate that legal fees are driving up insurance costs. The Deloitte and Touche Report indicated that in some personal injury cases legal costs are equal to the compensation received by the injured party.

Minister Treacy highlighted the different between Ireland and the UK on this issue. In Ireland, Junior Counsel are engaged in 57% and Senior Counsel in 18% of all personal injury cases before the courts. In the UK, only 3% of cases involved junior counsel representation with minimal senior counsel representation.

The Personal Injuries Assessment Board has the potential to take these costs out of the equation and subsequently reduce insurance premiums.

Some within the legal profession are opposed to the PIAB, however, we believe that the Government should put the interests of hundreds of thousands of Irish motorists before those of a few thousands legal professionals and establish the PIAB without delay.

⁸ Deloitte and Touche, Report on the Economic Evaluation of Insurance Costs in Ireland, October 1996

⁹ Dáil Record, May 3rd, 2001.

Hospital Charges

NYCI proposes:

That action is required to prevent hospitals and health boards charging considerably higher daily hospital charges to road traffic victims than those normally charged to public, private or semi-private patients.

NYCI has become aware that some hospitals and health boards regularly charge significantly higher daily hospital rates for road traffic victims in comparison to the daily hospital rates charge for all other hospital patients.

Hospitals and health boards quote the provisions of Section 2, sub-section 1 of the Health Amendment Act 1986 as enabling them to charge these higher rates.

This section states –

‘Where –

- a) Injury is caused to a person by the negligent use of a mechanically-propelled vehicle in a public place, and
- b) In-patient service or out-patient services have been , are being or will be provided by or on behalf of the health board in respect of the injury, and
- c) Any one of the following, that is to say, the person aforesaid, his personal representative or dependent, has received, or is entitled to receive, damages or compensation in respect of the negligent use aforesaid from the person liable to pay such damages or compensation in respect of that injury, or any loss, damage or expense (or mental distress in the case of a dependent) arising therefrom, the health board shall, notwithstanding anything in the Health Acts, 1947 to 1985, make a charge upon the person who received or is entitled to receive such damages or compensation in respect of the said in-patient services or out-patient services’.

An example of the price difference between the normal daily rate and the daily rate charged to road accident victims was highlighted in an article in the Law Society Gazette¹⁰ last year. In that case while the normal daily rate was £158, the hospital was seeking a daily payment in respect of a road accident victim of £525.

NYCI believes this matter needs to be addressed by the Minister for Health and Oireachtas immediately. It makes no sense for one arm of the State to be pursuing a policy of reducing insurance costs while another arm of the State, i.e. Health Boards, contribute to considerably increasing the cost of insurance.

NYCI believe regulations or legislation if necessary should be enacted to bring daily hospital charges for road traffic victims in line with the normal daily hospital rates.

¹⁰ Law Society Gazette August/September 2000, Pages 18 - 21

Risk Rating Transparency and Accountability

NYCI proposes:

That all quotes should be based on a sound and proven actuarial basis and that consumers should have accessible and speedy adjudication procedures if they believe this has not happened and that consumers have a right to information on why a quote has been refused or policy cancelled.

NYCI believes that there is a need for more transparency and accountability concerning how insurance companies calculate insurance premiums. There is some anecdotal evidence available that suggests that not all premiums are calculated on strict criteria. It is not uncommon to receive two completely different quotes from the same company, one from a broker and one directly from the company.

In particular, many young drivers believe that once they give their age irrespective of experience or driving record, the price is going to be very high and not based on any rational analysis of risk.

NYCI believes that if the risk rating criteria was publicly available it would encourage competition between insurance companies. We also believe that if the regulator, i.e. SRA, had this information they would be in a position to adjudicate on cases of dispute between the insured and the insurer on premium charges.

NYCI believes that legislation is required to ensure that consumers have the right to information such as reasons why a quote was refused or why a policy was cancelled. At present we understand insurance companies are not obliged to inform consumers, why a insurance policy was cancelled or not renewed.

Appendix A: Background Information on the National Youth Council of Ireland

3 Montague St., Dublin 2

Ph: (01) 4784122

Fax: (01) 4783974

Email: info@nyci.ie

President: James Doorley

Director: Peter Byrne

The NYCI was founded in 1967 through the coming together of the principal voluntary youth organisations in Ireland.

The National Youth Council of Ireland (NYCI) is the co-ordinating body for voluntary youth organisations and services in Ireland representing 47 voluntary youth organisations that involve and serve over 750,000 young people throughout Ireland. These organisations include uniformed organisations, youth club bodies, young political groups, youth arts organisations, single-issue youth representative groups, specialist youth work organisations and Irish language organisations. NYCI promotes the development of services for all young people through a series of organisational structures, programmes and projects.

The National Youth Council of Ireland is the government recognised Social Partner representing youth interests. It is also represented on a number of key national advisory and policy making bodies. NYCI operates under a constitution adopted by its member organisations. Representatives from the member organisations attend an Annual General Meeting at which a President, Vice-President, Treasurer and Board are elected. All member organisations have equal representation and equal voting rights.

Major Activities Over the Past Three Years

Currently the organisation is heavily involved in preparing for the passage of the 'Youth Work (Amendment) Bill 2000' into law. As part of this process NYCI has been drafting briefing materials and meeting its member organisations to facilitate their preparation for the new framework that will underpin youth work provision in Ireland.

The **National Youth Health Programme** is a partnership between the National Youth Council of Ireland, the Health Promotion Unit of the Department of Health and Children and the Youth Affairs Section of the Department of Education and Science. It is based in NYCI's offices. In 1999 and 2000, 16 organisation took part in training as part of the 'Health Promoting Youth Service' initiative. This training was organised nationally on a modular basis and consisted of 160 hours contact training time with each participant.

In 1999 an in-depth research report examining the **participation of young people** in political activity was published under the title: 'Voting at the Crossroads?'.

In 1999, the National Youth Council of Ireland published 'Being Prepared' a pack to assist youth organisations in their preparation for the **Euro Changeover**. Training seminars for youth organisations in using the pack were held in conjunction with its publication and distribution.

In 1998, the '**Youth Work Support Pack for Dealing with the Drugs Issue**' was published. This pack provides support and training for youth workers in addressing the drugs issue within youth organisations.

NYCI is currently working on project that provides information and support to school principals, teachers and students as they set up **student councils**. Phase one of this project was completed in January 2001 with the publication of a research report. This research (involving 300 school principals and 462 students) has identified their information and training needs. A 'pack' is now being written to directly offer advice in the areas identified in the research.

Between 1995 and 2000, the National Youth Council of Ireland operated the Technical Support Unit for the European Commission's '**Employment Youthstart**' initiative.

Between 1997 and 2000, the National Youth Council of Ireland has organised **training events** in the following areas: Arts in Youth Work, Health Promotion, Anti-Drugs, Women in Management, Mental Health, Media Skills, Finance Skills and Child Protection. During that time NYCI has published **research** examining the following issues and areas: Youth Work Development, Youth Housing Needs, Youth Work Funding, Child Poverty, Political Participation, Educational Disadvantage, Drugs, Youth Suicide, Employment & Unemployment, Leaving Certificate Points System, Young People and Tobacco Smoking.

Appendix B: NYCI Member Organisations

NYCI FULL MEMBERS

1. An Óige
2. Catholic Guides of Ireland
3. Catholic Youth Care
4. Church of Ireland Youth Department
5. Comhchoiste Náisiúnta na gColáistí Samhraidh
6. Confederation of Peace Corps
7. Dept. of Youth and Children's Work of the Methodist Church in Ireland
8. Environmental Conservation Organisation
9. Experiment in International Living
10. Feachtas
11. Gael Linn
12. Girls' Brigade
13. Girls' Friendly Society
14. Interculture
15. Irish Congress of Trade Unions (Youth Committee)
16. Irish Girl Guides
17. Irish Red Cross Youth
18. Junior Chamber Ireland
19. Labour Youth
20. Macra na Feirme
21. National Association for Youth Drama
22. National Committee for Diocesan Youth Directors
23. National Community Games
24. National Forum for Local Voluntary Youth Councils
25. National Youth Federation
26. National Youth Parliament
27. No Name Clubs
28. Ógra Chorcaí
29. Ógra Fianna Fail
30. Ógras
31. Order of Malta Cadets
32. Pavee Point Travellers Centre
33. Presbyterian Youth Committee
34. Scouting Ireland – CSI
35. Scouting Ireland – SAI
36. SVP Youth Council
37. Union of Students in Ireland
38. Voluntary Service International
39. Young Christian Workers
40. Young Fine Gael
41. Young Men's Christian Association
42. Young Women's Christian Association
43. Youth Science Ireland

NYCI OBSERVER STATUS

Exchange House - Travellers' Youth Service
Muintearas

NYCI CORRESPONDING STATUS

Cerebral Palsy Ireland
IntroArt
Glencree Youth Group

Appendix C: Representation by the National Youth Council of Ireland on External Bodies

NYCI has the **right to nominate** people for consideration as a member of:

- Seanad Éireann
- An Bord Pleanála
- Environmental Protection Agency

NYCI is represented on 46 external bodies, mainly by persons acting in a **voluntary capacity nominated by our member organisations**, under the following headings:

Youth Work

- National Youth Work Advisory Committee
- Assessment Committee for Young Person's Facilities and Services Fund
- Gaisce (President's Award)
- Irish Youth Foundation
- Monitoring Group on Maynooth Diploma in Youth & Community Work
- Mountain Leadership Training Board
- Development Education for Youth (DEFY)
- National Youth Information Monitoring Committee

Education & Training

- Action Group on Third Level Access
- Lifelong Learning Task Force
- Foras Áiseanna Saothair (FÁS)
- National Education Welfare Board
- National Centre for Guidance in Education

North/South and East/West Youth Bodies

- North/South Youth Managers Forum
- Causeway
- 4 Nations Group (observer)
- UK Youth Work Alliance (observer)

Social Partnership

- National Economic and Social Council (NESC)
- National Economic and Social Forum (NESF)
- PPF Review & Monitoring
- Economic & Social Committee of EC (ECOSOC)

NDP Monitoring Committees (National Development Plan)

- Eastern & Southern Region OP
- Border, Midland and Western OP
- Human Resources / Employment OP
- Peace II OP

National Anti-Poverty Strategy (NAPS)

- Housing/Accommodation
- Urban Disadvantage
- Education Disadvantage
- Health

Health Bodies

- Expert Advisory Group on Unwanted Pregnancy
- National Conjoint Committee on Adolescent Health
- National Heart Health Alliance

International

- European Youth Forum
- Léargas – The Exchange Bureau
- European Movement – Irish Council
- European Youth Centre /European Youth Foundation
- Council of Europe Advisory Committee
- Team Europe – European Commission Representation in Ireland

Other Bodies

- Implementation and Advisory Group of the “Supporting Voluntary Activity” White Paper
- National Committee on Volunteering
- Comhar (The National Sustainable Development Partnership)
- Information Society Commission
- "Open Your Eyes to Child Poverty" Initiative
- Young People in Employment Act Monitoring Committee
- National Trade Advisory Board
- Commission on Liquor Licensing
- Public Transport Partnership Forum