



# Insurance Ireland

## Annual Report

### 2015



**30**  
YEARS  
1986  
2016

# INSURANCE IRELAND STRATEGY HOUSE

## OUR VISION

IS TO BE THE VOICE FOR  
THE INSURANCE INDUSTRY  
AND RECOGNISED AS A CENTRE  
OF EXCELLENCE BY OUR DOMESTIC  
AND INTERNATIONAL STAKEHOLDERS

**ENABLERS:** LEADERSHIP & REPRESENTATION; ADVOCACY & POLICY  
DEVELOPMENT; FOCUSED ON MEMBER NEEDS; HIGHLY PARTICIPATIVE  
THE VOICE OF INSURANCE IN IRELAND

## OBJECTIVES

Promoting Ireland  
as a place to do  
business

Influencing the  
regulatory  
environment

Building the  
contribution to the  
economy

Serving the Irish  
customer

Delivering our  
transformation  
programme

## OUR MISSION

IS TO REPRESENT AND SUPPORT THE  
DEVELOPMENT OF THE INSURANCE INDUSTRY  
IN IRELAND IN THE INTERESTS OF OUR  
DOMESTIC AND INTERNATIONAL MEMBERS  
AND THEIR CUSTOMERS

## OUR VALUES

TRUST & TRANSPARENCY, KNOWLEDGE  
MANAGEMENT, ACCOUNTABILITY,  
RELATIONSHIP MANAGEMENT, INNOVATION

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# President's Review

2015 was another year of strong progress and achievement for Insurance Ireland. We reinforced our position as the voice of insurance in Ireland through a series of high profile events and conferences as well as top level contacts and engagement with government and other key stakeholder organisations across a wide variety of issues. We also succeeded in communicating the sector's views on numerous policy areas through a range of media channels.

The importance of our industry to Ireland as both a society and an economy is enormous. The business generates €32 billion in premium income - domestic and overseas; 28,000 people are employed directly; many thousands more are employed indirectly in ancillary services and support activities; and the industry also contributes more than €1.8 billion in taxes to the Irish exchequer each year.

Impressive though they are, these figures merely scratch the surface when it comes to the insurance sector's contribution to the business and economic life of the country. The vast

majority of businesses would be unable to function without a strong and innovative insurance sector to underpin their activities. From construction to financial services, to our export led food industry, all of them are hugely reliant on the products and services provided by our industry.

Our success as an organisation is built on our engagement with our members and 2015 was another excellent year in this regard. Attendance at our events grew once

again with the highlights being the Annual Lunch and the second President's Conference.

Inaugurated just two years ago in 2014, the President's Customer 360° Conference is already established as a fixture on the insurance industry calendar. The 360° in the conference title was chosen to underline the interactive nature of the event which brings industry, regulator, and consumer representatives together to engage in positive and meaningful discussions on the key issues of the day.



Ciaran McGettrick, President, Insurance Ireland

From left to right Ciaran McGettrick, Insurance Ireland, Ger Deering, Financial Services Ombudsman, Ken Norgrove, RSA, Tara Buckley, RGDATA and Matt Cooper

The importance of our industry to Ireland as both a society and an economy is enormous

The 2015 Conference took place in the Convention Centre Dublin on December 7th and drew an attendance of over 400 delegates who took the opportunity to address the broader challenges facing our customers, both from an Irish and European perspective, assessing how the Irish insurance industry is placed to meet these challenges.

Our "Stemming the Tide" Fraud Conference, which took place in Croke Park in October, is also worthy of mention. This important conference heard from domestic and international experts who highlighted advances in fraud detection

and prevention techniques, as well as some of the initiatives to target the escalating cost of claims in Ireland.

The "Stemming the Tide" conference confirmed our thinking that there can be no let-up in our efforts not only to fight fraud, but also to convince the public that it is a problem for the whole of society and not just the insurance industry. In helping to further shape public opinion, 2016 will see the rollout of Insurance Ireland's innovative new anti-fraud advertising campaign.

2015 was another year in which our industry delivered on its promise to its customers by making good their losses through the payment of billions of euro in claims. These claims arose as a result of a wide variety of events ranging from the tragic to the routine, and from headline making events such as mass flooding

to individual business losses. The role of our industry is to ensure that the individuals and businesses who suffer as a result of these adverse events recover as quickly as possible.

However, we also face many challenges as we continue to make this vital social and economic contribution. These challenges, which include rising court awards, legal costs and escalating levels of fraud, can only be effectively met by a strong united industry. That unity will also be critically important in ensuring the ongoing sustainable growth of our sector and to ensure our sector has the longevity to meet claims payments for what is often a life changing event for our members customers. I am pleased to say that Insurance Ireland will be there to represent the strong voice for the industry.

I would like to pay tribute to all of our staff for the enormous amount of hard work they have put in during the year in promoting the industry among stakeholders and the wider public, representing our sector across a wide policy and regulatory agenda, and organising the record number of events and conferences which you can read more about in this report.

Finally, I would like to thank all of those representatives from the industry who gave so freely of their time to sit on our board, councils, committees and working groups. The achievements and progress of the past year would not have been possible without their efforts.



From left to right Tara Buckley, RGDATA and Matt Cooper



**Ciaran McGettrick**  
President,  
Insurance Ireland

# Chief Executive's Review

The overarching theme of 2015 for the insurance sector was ongoing and fundamental change. At an industry level we said goodbye to Solvency I; saw a further significant deterioration in the motor claims environment; had to adapt to the introduction of Lifetime Community Rating in health insurance; and witnessed further progress towards the development of a universal pension.

Insurance Ireland was at the fore in its proactive response to these issues during 2015.

In addition, we welcomed the appointment of a dedicated minister to take responsibility for the international financial services sector in Ireland.

It was also a year which saw some significant changes at Insurance Ireland. In the first instance, we altered our status to that of limited company and moved to a new office location in the IFSC that better serves our members' needs.

We increased our advocacy capability through the appointment of Insurance Ireland's first ever Director of Government Affairs. This key appointment complements our increased level of media engagement and ensures our voice is heard in all the right quarters.

Our capability in this regard was further enhanced through our Strategic Alliance Partnership initiative, which addresses topics such as innovation, market intelligence, conduct risk and knowledge.

## Stakeholder Engagement

Regulation is a key area for Insurance Ireland and its members seek to engage constructively with the Central Bank of Ireland (CBI) at all levels and meet regularly with key CBI personnel on an ongoing basis.

We also responded to the joint CBI/Department of Finance consultation on a move towards full industry funding for the CBI. Our response provided input regarding governance standards, the need for continued public scrutiny, and a phasing in of any change.

The funding regime to support the actions of the CBI will be a key focus of our work in 2016. Insurance Ireland will continue to oppose excessive and unnecessary costs, whilst simultaneously advocating that the standard of regulatory oversight is advanced to become best in class internationally.



**Ken Norgrove**  
CEO, RSA Insurance,  
Chairman, Insurance  
Ireland Non-Life Council



**Anthony Brennan**  
CEO, Zurich Life,  
Chairman, Insurance  
Ireland Life Council



**Frank Mee**  
Deputy CEO,  
Allianz Worldwide Care,  
Chairman, Insurance Ireland  
International Council



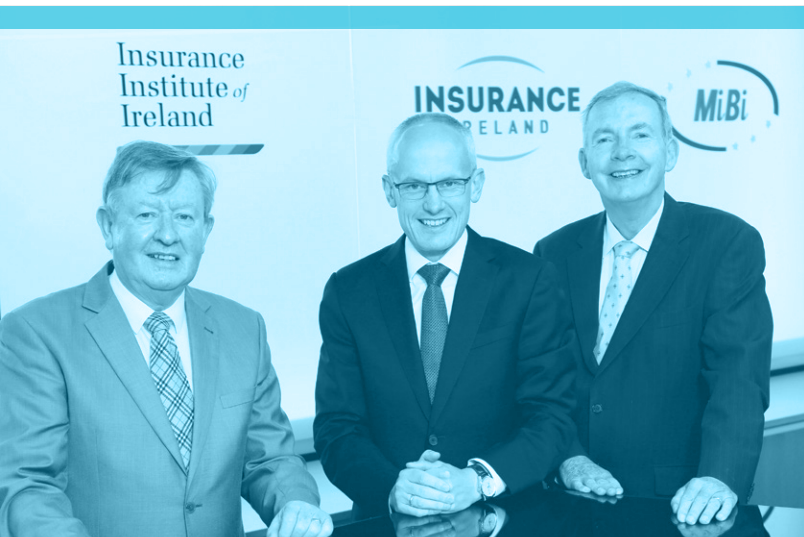
**Dónal Clancy**  
Managing Director,  
Laya Healthcare,  
Chairman, Insurance  
Ireland Health Council



**Vincent Sheridan**  
Chairman, Insurance  
Ireland INED Council



From left to right Eamon Shackleton, Insurance Institute of Ireland, Kevin Thompson, Insurance Ireland and John Casey, Motor Insurers Bureau of Ireland



**Official Launch of Insurance Centre – 29th September 2015**

From left to right Ciaran McGettrick, Insurance Ireland, Kevin Thompson, Insurance Ireland and Simon Harris, TD Minister of State at the Department of Finance with Special Responsibility for the OPW and IFSC

## Conclusion

2015 once again saw Insurance Ireland and our industry rise to respond to the quite considerable challenges faced across all sectors. This report offers an outline of what is necessarily a small cross-section of the vast range of activities and initiatives undertaken on our members' behalf.

The coming year promises to be no less challenging but rewarding as well. We have the 8th Insurance Europe International Conference to look forward to and I am confident that with the support of the industry we will host a memorable conference which will reflect well on both Insurance Ireland and its members, as well as Ireland as a location to do business.

We must also look ahead to some of the key issues which will shape the future direction of our industry. These include our ageing society and the need to fund retirement; the ongoing and accelerating digital revolution; climate change; and the ability of the state to maintain support levels in areas such as health, retirement, and social protection.

These issues present both opportunities and threats and will require a truly proactive sector that is creative and bold in its thinking and which has the ability to set an evidence based yet politically neutral agenda which our national policy makers can engage with.

A further key area of focus is regulation. Effective regulation is in everybody's interests, and something that insurers wholeheartedly support. However, in the rapidly evolving digital world in which we operate a regulatory framework that supports innovation and technological advances in the industry will be a key success factor.

In meeting these and other challenges we will continue to adopt the partnership approach with the industry which has served us so well up until now. Our Strategic Alliance Partnerships are helping us develop expertise and knowledge in critically important areas and will play a vital role in our future work on behalf of the industry.

Insurance Ireland will continue to work on behalf of the industry, engaging with stakeholders including government, regulators, the media and the wider public in order to ensure that our voice is heard whenever and wherever it matters.

**Kevin Thompson**  
CEO,  
Insurance Ireland



# Representing the Industry in Ireland

There has been an exponential growth in the breadth and depth of interactions conducted on behalf of our members



There has been an exponential growth in the breadth and depth of interactions conducted on behalf of our members with stakeholders, including government, the political establishment, regulators, the media, other trade associations, and third party service providers to the wider insurance sector.

Our claims campaign was extremely successful in shaping the narrative around the key factors influencing the motor and liability markets in Ireland. The briefings provided by Insurance Ireland to stakeholders have brought greater awareness and understanding of a number of issues such as claims inflation, fraud, award levels and the need to accelerate road safety and maintenance programmes.

The pensions landscape is one which is witnessing considerable change and will continue to see further evolution throughout 2016 and beyond. Insurance Ireland has been to the forefront in shaping this evolution. We have worked constructively with our stakeholders to fully examine all of the key issues of reform required. Insurance Ireland, on behalf of our members, looks forward to continuing this constructive approach in 2016.

Regulation is key for Insurance Ireland and its members. During the year Insurance Ireland responded to CBI consultations on issues related to Solvency II and highlighted practical issues in relation to asset look through reporting.

We also responded to the joint CBI / Department of Finance consultation to canvas views on a move towards full industry funding of the CBI. Our response provided input regarding governance standards, the need for continued public scrutiny, and a phasing in of any change.



The cost of regulation will remain a key focus of our work in 2016 and we will continue to oppose excessive and unnecessary costs, whilst simultaneously supporting improvements to regulatory oversight to bring it into line with the very best international standards.

Compliance with Anti-Money Laundering legislation remains a priority for the insurance industry and Insurance Ireland engages regularly with the Department of Finance and the CBI on the issue. A key objective for 2016 will be a positive outcome from the FATF mutual evaluation review of Ireland.

The Regulation of Lobbying Act 2015 came into force in September 2015 and requires anyone who engages with a designated public official on a relevant matter to make a return to the Register of Lobbying maintained by the Standards in Public Office Commission. Insurance Ireland welcomes this development and has put procedures in place to ensure that it is in full compliance with the legislation.



#### CBI Meeting in Insurance Ireland – 15th January 2015

Front left to right Jennifer Hoban, Insurance Ireland, Fiona Daly, Central Bank, Joe Morley, Central Bank and George Oliver, Ark Life  
Back left to right Brendan McEvoy, Irish Life, Helen Keane, Standard Life, Shane O'Neill, Aviva, Clíodhna Cameron, Standard Life, John Gethin, Aviva, Sarah Blake, Irish Life, Peter Murphy, Friends First, Jim Potter, Royal London, Gavin Rafferty, Zürich, Orla Vaughan, Royal London, Darragh Graham, New Ireland and Linda Nally, Acorn Life

# Member Engagement

We constantly seek new and better ways to deepen our engagement with members. During 2015, we organised over 30 separate events which were attended by almost 2,000 members.

These events included the AGM and industry lunch, Pension Stakeholder Workshops, the annual CEO Breakfast, CRO Forums, the Annual Fraud Conference and SIU Training Seminar, the second Customer 360° President's Conference, and our inaugural INED Conference.



We constantly seek new and better ways to deepen our engagement with members





During 2015, we organised over 30 separate events which were attended by almost 2,000 members



In addition, we held a number of events with our Strategic Alliance Partners, including the inaugural meeting of the Innovation Task Force with our Innovation Strategic Alliance Partner, Accenture, and the launch of the Insurance Ireland Portal with Deloitte, our Market Intelligence Strategic Alliance Partner.

We continued to produce e-newsletters highlighting our work on behalf of our members, while the website, as a communications channel, has been subject to a number of improvements throughout the year.

# Strategic Alliance Partnerships

Launched in 2014, our Strategic Alliance Partnership proposition gives professional firms the opportunity to develop meaningful strategic alignments within the insurance industry. To date four such partnerships have been established covering the areas of Innovation, Market Intelligence, Conduct Risk, and Knowledge.

## Innovation

Our Strategic Alliance Partnership with Accenture was established in 2014 and covers the area of innovation. During 2015 we worked closely with Accenture to establish our Innovation Task Force which brings together a dedicated grouping of Insurance Ireland members to consider the role of innovation in the insurance industry.

The Task Force aims to inform the wider insurance industry of emerging innovations and capabilities around key areas for the industry as well as providing a forum for members to share, listen, learn and ultimately influence the role of innovation in shaping the industry now and into the future. It will also help members to establish better links with government bodies, state agencies and other organisations operating in the area of innovation.

### Insurance Ireland - Accenture Launch – 21st July 2015

From left to right Adam Kelly, Accenture, Kevin Thompson, Insurance Ireland and Alastair Blair, Accenture



## Market Intelligence

Deloitte became Insurance Ireland's Market Intelligence Strategic Alliance Partner in June 2015. Deloitte has worked on the design and development of an industry Market Intelligence Portal that enables us to distribute valuable data and insights free of charge to our members on a regular basis.

There is no comparative offering in the market to this service which uses Deloitte's analytics tools to transform data captured by Insurance Ireland on behalf of the industry into useful and actionable insights. This new data-driven approach has the potential to reshape how the industry conducts business and can play a key part in the development of insurance company strategy across all sectors and sub-sectors.

### Insurance Ireland - Deloitte Portal Launch – 3rd November 2015

From left to right David Dalton, Deloitte, Jim Duncan, ACE Europe, Donal Lehane, Deloitte, Kevin Thompson, Insurance Ireland and Simon Murphy, Deloitte



Insurance Ireland - Accenture Innovations Task Force

Launch of the Market Intelligence Portal

## Conduct Risk

KPMG was announced as Insurance Ireland's Conduct Risk Strategic Alliance Partner during the 2015 Customer 360° President's Conference. The Conduct Risk Strategic Alliance Partnership considers the consequences of existing and proposed regulations and focuses its efforts on delivering better regulatory outcomes for the consumer, the industry and the regulator.

The partnership will also establish a network and knowledge-sharing forum for sharing best practice in areas such as conduct risk culture; product design; marketing and sales models; and after sales services. Members will be provided with regular and timely insights on emerging thinking and forthcoming legislation from KPMG's Centre of Excellence, which is a global leader on conduct risk developments in Ireland and internationally.

From left to right Hugh Hessing, Aviva, Bernard Sheridan, Central Bank of Ireland, Michaela Koller, Insurance Europe, Brian Morrissey, KPMG and Matt Cooper



From left to right Kevin Thompson, Insurance Ireland, Lisa Joyce, KPMG and Brian Morrissey, KPMG

## Knowledge

PwC became our latest Strategic Alliance Partner in December 2015. The focus of the Insurance Ireland-PwC Knowledge Strategic Alliance Partnership will be on evidence based advocacy. In the rapidly changing environment we are now facing it will be important for Insurance Ireland to adopt constructive, authoritative and well researched positions on important developments. This will apply both locally and further afield, reflecting the increasingly international nature of industry developments. The partnership with PwC will bring topical thinking and current research on matters of interest to Insurance Ireland, supporting its advocacy role.

The work of this partnership will draw on best practice internationally and encompasses the very latest thinking from across the globe. A series of research papers covering different sectors will be produced from mid-2016 onwards and these will be augmented by regular desk notes addressing important evolving topics.



Back row left to right Declan Jackson, Insurance Ireland, Tony O'Riordan, PwC, Eamon Slevin, PwC  
Front row left to right Padraic Joyce, PwC, Sean Casey, Insurance Ireland Board Member, Kevin Thompson, Insurance Ireland



# The 8th Insurance Europe International Conference 2016

2015 saw huge progress in preparations for the 8th Insurance Europe International Conference 2016, which will be hosted in Dublin for the first time, exclusively by Insurance Ireland. This highly prestigious event will bring over 600 delegates, including more than 150 CEOs from 50 countries to Dublin to address the key issues facing the insurance industry on May 25th, 2016.

Our preparations are being assisted by the Insurance Ireland Advisory Committee, which includes marketing, business development, PR, and communications specialists from across the industry, who are giving of their skills to help make this flagship event a success both for the industry and the country.

The Conference promises to be the highlight of the industry calendar during a highly significant year for the state and one in which Insurance Ireland celebrates its 30th anniversary.

## The Conference promises to be the highlight of the industry calendar in 2016



### Insurance Europe Conference Strategic Committee

From left to right Kevin Thompson, Insurance Ireland, Laura Farrell, Insurance Ireland, Ciaran McGettrick, Insurance Ireland, Michaela Koller, Insurance Europe, David Bishop, Insurance Europe and Ann O'Leary, Insurance Ireland



### Insurance Ireland Presidents Conference, Customer 360°

From left to right Kevin Thompson, Insurance Ireland, Ciaran McGettrick, Insurance Ireland and Michaela Koller, Insurance Europe



The 8<sup>th</sup>

## INSURANCE EUROPE

INTERNATIONAL CONFERENCE

If you are considering attending an industry conference in 2016

this is the one



# SERVING OUR CUSTOMER

IN TOMORROW'S WORLD

25|05|16

## HOSTED BY INSURANCE IRELAND (II)

IN DUBLIN, IRELAND

The combined forces and memberships of Insurance Europe and Insurance Ireland will draw senior international, European and domestic decision makers from regulatory, association and corporate entities – representing the full gambit of international players to this flagship annual industry conference.

The four macro themes for the day are:

- Global and European Stability: Policy and Regulatory Implications
- Global Economic Shift & Growth Markets
- Technological Advances
- Our Customer in Tomorrow's World

As the Voice of the Industry, Insurance Ireland represents 95% of the domestic market and 80% of Ireland's international life insurance market in Ireland. We are the exclusive hosts of the industry's premier event – the 8th Insurance Europe International Conference.

Register here: [conference.insuranceeurope.eu](http://conference.insuranceeurope.eu)

Learn more: [www.ieconf2016.com](http://www.ieconf2016.com)

For more information contact our Director of Membership Services **Laura Farrell** at [laura.farrell@insuranceireland.eu](mailto:laura.farrell@insuranceireland.eu) | +353 86 410 9472 | +353 1644 7787



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# Life Insurance Sector

In early 2015 the Government established the Universal Retirement Savings Group (URSG) to consider its future policy on universal pensions. During 2015 we continued to provide a platform that allows stakeholders and experts to engage with each other by facilitating a series of workshops.

To date we have held four of these workshops examining topics such as governance, product design, investment options and retirement income. The expert speakers at these workshops have travelled from Australia, New Zealand, America and England to share their insights. A fifth workshop examining the international experience of administration and collections will be held in April 2016.

In addition, the Pensions Committee has been considering issues arising from the Government's pensions simplification initiative which we plan on sharing with stakeholders during 2016.

Another key issue for Insurance Ireland during 2015 was our campaign for the removal of the 1% levy payable on life assurance premiums. These products are a vehicle for everyday people to access investments. The levy represents an unfair burden on them. We will continue to make representations in 2016 in relation to this inequitable tax.

We also interacted with the Revenue Commissioners in relation to issues arising from FATCA and the introduction of the Common Reporting Standard. These initiatives have the aim of counteracting global tax evasion by requiring insurers and other financial institutions to provide details of non-resident customers to Revenue which will then be exchanged with tax authorities in other countries.

Larry D Zimpleman, Chairman, The Principal Financial Group



# General Insurance Sector

Our main priority in the general insurance area during 2015 was the campaign to raise awareness of rapidly escalating claims costs. This brought attention to key issues such as the fact that average High Court awards increased by 34% in 2014 alone; whiplash awards are three times higher than in the UK; and legal costs in litigated cases account for more than 60% of compensation.

The ongoing Setanta case is particularly important for the industry as it could mean that every insurer, no matter how prudent, will end up underwriting the least prudent motor insurer in the market. That would threaten the viability of the entire industry. Our priority now is to ensure that clarity is brought through legislation and other measures to ensure that the ICF deals with insolvencies, and that the

Back row from left to right Tom McIllduff, Liberty, Declan O'Rourke, AIG, Kevin Thompson, Insurance Ireland, Brendan Murphy, Allianz, Declan Jackson, Insurance Ireland, Terry Dinnigan, Travelers, George Parsons, FBD, Michael Horan, Insurance Ireland  
Front row from left to right Ciaran McGettrick, Insurance Ireland, Paschal Donohoe, Minister for Transport, Tourism and Sport, Ken Norgrove, RSA Insurance



Our campaign has sought a number of remedies including road safety measures; affordable compensation levels; reductions in legal costs; addressing flaws in the Injuries Board process in the forthcoming review of the Personal Injuries Assessment Board Act; and custodial sentences for fraudsters.

MIBI deals with claims from victims of uninsured drivers.

Our Anti-Fraud Forum continued to be very active in 2015 and built important relationships with An Garda Síochána and the Garda Bureau of Fraud Investigation during the year. The Forum meets regularly to deal with claims and application fraud,

while a training session for SIU investigators was held in April. Our third annual Fraud Conference, "Stemming the Tide", which was attended by 300 delegates, was held at Croke Park on October 15th.

Flooding was once again an extremely important issue for our members and their customers. A delegation from Insurance Ireland met with An Taoiseach and a number of Ministers in early January to discuss the matter. Storms Desmond and Frank dominated the close of the year and led to serious flooding in parts of the country. Inadequate investment in flood defences by successive governments combined with development on floodplains are at the root of the flooding problem and we have consistently made this point in the media and to government.

To date, the OPW have provided data to Insurance Ireland on 16 flood defences which they have put in place and we have passed this data to members so that they can take it into account when making their underwriting decisions.

The debate on the Civil Liability (Amendment) Bill, and the way it deals with periodic payment orders, (PPOs) continued during 2015. Insurance Ireland's submission to the Oireachtas Justice Committee on the matter emphasised that the legislation needs to contain as much certainty as possible and that the definition of catastrophic injury should be tightened.

Furthermore, we restated our position that PPOs are more suited to the State Claims Agency than private sector insurers. There are

unacceptable security issues associated with depending on general insurers over the long-term for PPOs and a possible option is to allow PPOs be secured by the payment of a lump sum to the NTMA. Some consideration is being given to this at government level at present.

Other issues addressed on behalf of members during the year included Solvency II, MIBI Reserving and the implementation of the Vnuk judgement in this country.

During the year, we represented the industry extensively in the media on a number of issues. Most notable of these were the claims campaign and the flooding issues towards the end of the year. We made our spokespersons available to do interviews on a wide range of TV and radio current affairs programmes, including RTE Primetime and news programmes, TV3 news, and radio programmes from the breakfast news programmes up to and including the drivetime slots. We also engaged extensively with print media, with interventions ranging from hosting media briefings, to doing interviews and writing opinion pieces.

We conducted considerable and sustained stakeholder engagement to promote our proposed solutions on the claims issue, including meetings with the Departments of Finance and Transport. We met the Minister for Transport in September and the Minister for Jobs, Enterprise and Innovation in November.

On the flooding issue, while continuing to engage with the OPW on the MOU throughout the year, we also met with An Taoiseach and a number of Ministers to discuss flooding events.

We will continue to engage proactively on these and all other important issues during the year ahead.

#### Anti-Fraud Forum – 21st January 2015

From front row left to right Sinead Nolan, RSA, Colm Featherstone, AXA, Francis McDonnell, AXA, Andrew Buck, Liberty, Danny Boles, VHI, Joan Dixon, FBD  
Back row left to right Michael Curtin, Insurance Ireland, West Thornton, Insurance Ireland, Audrey Purcell, Aviva, John McGrath, Allianz, David Donegan, AIG, David Snow, Zurich, Dean Dowling, Liberty, Tony Stewart, Travelers, Tom O'Brien, Liberty, David Downey, Zurich, Michael Horan, Insurance Ireland, Jim Loughran, IPB, Christine Waters, IPB, Emma Gallagher, Aviva Health



From left to right Kevin Thompson, Insurance Ireland, Conor Brennan, Zurich Insurance, Ciaran McGettrick, Insurance Ireland and Frank Mee, Allianz Worldwide Care



# International Insurance Sector

From left to right Kevin Thompson, Insurance Ireland and Alastair Murray, Hawthorn Life



In 2015 for the first time, Insurance Ireland's President, Ciaran McGettrick, was drawn from the International Sector and the international perspective was very much in evidence at the President's conference in December.

IFS2020, the Government vision for the development of the international financial services sector in Ireland, was published during the year. Insurance Ireland is participating in this initiative through the Insurance Working Group with input from our International Council, which is comprised of many of the key players in the international insurance sector.

Our response to the public consultation on the tax treatment of travel expenses for non-executive directors attending board meetings from abroad highlighted the importance of promoting Ireland as a place to do business and we welcomed the recent Finance Act improvements to the rules.

Insurance Ireland's Variable Annuity (VA) working group provides a forum for VA providers to discuss common concerns and provided input into relevant Solvency II issues, including the CBI consultation on National Specific Templates. We also engaged with the Central Bank on issues specific to members transacting business in Italy.

Other recent initiatives also include the establishment of a working group to develop a promotional leaflet highlighting Ireland as a base for international insurance and the organisation of a Permanent Establishment Workshop facilitated by KPMG.



## Insurance Ireland International Dinner – 16th June 2015

From left to right Frank Mee, Allianz Worldwide Care, Tiziano Motteran, Lawrence Life Assurance, Rachel Panagiodis, Hansard Europe and John Finnegan, Darta

# Health Insurance Sector

The implementation of Lifetime Community Rating (LCR) was one of the biggest challenges faced by the health insurance sector in 2015. Our LCR working group engaged with the Department of Health and the Health Insurance Authority to ensure the regulations were implemented in an orderly fashion.

The promotion and ongoing rollout of eClaims across the healthcare sector has been a key focus throughout 2015. Our goal is to develop and promote electronic submission of claims by healthcare providers to insurers. Benefits such as improved efficiencies, enhanced cash flow, and faster processing of claims are now being realised as a result of the new eClaims standard.

## LCR Committee – Thursday, 29th January

Front row from left to right Claire Walsh, VHI Healthcare, Ciaran Hayes, VHI, Priscilla Curley, Aviva Healthcare, Emma Landy, Aviva,  
Back row from left to right Alan Hill, VHI, John Cassidy, Laya Healthcare, Michael Horan, Insurance Ireland, John Armstrong, Aviva, Jacquie Doyle, Glohealth, Michael Curtin, Insurance Ireland



## Health Council

From left to right James Parker, Aviva Health, John O'Dwyer, VHI Healthcare, Dónal Clancy, Laya Healthcare and Jim Dowdall, Glo Health

During the year, Insurance Ireland instigated numerous activities on behalf of our members across a wide variety of market, policy and regulatory challenges. This has been part of a wider stakeholder engagement which has seen Insurance Ireland meet various key policymakers to ensure that any legislative changes implemented are not detrimental to the sector.

These included a breakfast meeting with Minister Leo Varadkar, which provided an opportunity to hear his thoughts in the context of ongoing liaison between Insurance Ireland, the HSE and the Department of Health. Our health insurance members also made a presentation to the Central Bank of Ireland which covered an overview of the private health insurance market, regulation and legislation in the context of health insurance, competition in the market, and the role of government in the context of the sustainability of the market.

## Life Sector

## General Sector

**Q1**

Jan-Mar

**March** Pension Policy Technical Working Group - UK Nest Delegation visit

**January** Inaugural Claims Committee Meeting

**January** Clarified insurance position on Petrol Stretching at Joint Oireachtas Committee on Transport

**March** Claims Committee Communications Strategy agreed

**Q2**

April-June

**May** Pension Policy Workshop - #1 Governance

**June** Pre-Budget Submission (Life Assurance Levy)

**April** SIU Training Seminar

**April** Explain the Position of the Sector on Flooding/Flood Defences at Joint Oireachtas Committee on Finance, Public Expenditure and Reform

**May - June II** Motor Research and Member Survey  
Stakeholder engagement: raising awareness of Claims Costs  
ISME, REI, RSA, RGDATA, CIF



**Q3**

July-Sept

**July** Pension Policy Workshop - #2 Design

**September** Life Council Dinner

**September II** Host McKinsey Retirement Readiness study

**July** Department of Finance PPO Industry Briefing

**July** Submission to joint Oireachtas Committee

**September** Non-Life Council Dinner with Minister for Transport

**Q3** Advocacy & Media activity re Cost of Claims and Setanta

**September** Extensive Media activity on consequences of Setanta Judgement

**September** Media Briefing on Measure to address Claims Costs

**Q4**

Oct-Dec

**October** Pension Policy Workshops # 3 – Investment Strategy

**Q4** Ongoing Extensive Advocacy and Media activity re Cost of Claims, Setanta and Flooding. Appearances on national TV included RTE and TV3 news as well as current affairs shows such as Primetime. Various national and regional radio interviews were conducted, including RTE Radio, Newstalk and Today FM. Print and digital coverage was widespread across national and online media sources.

**December** Meeting with Minister for Finance/Transport on Setanta

**January 2016** Non Life Council meeting with An Taoiseach/Cabinet members

**2015**

Public Affairs & PR Focus: **Pension Policy, CBI engagement**

Public Affairs & PR Focus: **Cost of Claims, Setanta, Fraud, Flooding**

# Highlights of Insurance



## International Sector

**Q1** Development of Macro Themes of 8th Insurance Europe International Conference include strong International Focus

**May** International CEO Dinner with Economist, Dan O'Brien

**Q2** Meetings with Enterprise Ireland and IDA to develop 8th Insurance Europe International Conference Ireland Jurisdiction Promotional Plan

**May** Promotion of 8th Insurance Europe International Conference in Luxembourg

## Health Sector

**January** Inaugural Health Fraud Forum

**January** HIA Meeting re LCR public awareness campaign

**March** Health Council meeting with HIA

**April** Health Consultative Forum and Council Meeting

**April** SIU Training Health Seminar

**June** CEO Breakfast with Minister for Health

## Industry Wide Sector

**March** II AGM

**March** Annual Report Launch

**February** CBI personnel attend meeting of Insurance Ireland Solvency II WG

**April** II Lunch with Minister Harris

**May** INED Conference

**May** II AGM

**June** II CEO Breakfast

**June** Fraud Advertising Campaign tender process - underway

**June** Formal launch of Deloitte as II Market Intelligence Strategic Alliance Partner



**Q3** 8th Insurance Europe International Conference included in drafting of government IFS2020 Action Plan

**August** Post-Implementation review of LCR – Ongoing

**Q3** Continued advancement in the roll-out of e-claims

**Q3** 8th Insurance Europe International Conference Key Sponsorship Packages secured, Social, Partner and Entertainment Programmes designed. Communications Plan ramp up. Key note speakers being filled

**July** – II-Diversity Task Force Inaugural Meeting

**July** – II-Deloitte Talent Breakfast Briefings Launched

**September** CBI Levies Dialogue – II Position on funding the cost of financial regulation

**December** Macro Themes of Fraud and President's Conferences include European Focus

**November** FOS/FOE Permanent Establishment Workshop

**October** Health Council Meeting

**November** Presentation to CBI on Health Insurance Market

**Q4** Production of new Fraud Advertising Campaign

**October** Fraud Conference Stemming The Tide

**October** II-Accenture Strategic Alliance Partner Innovation Task Force Inaugural Meet

**November** II-Deloitte Strategic Alliance Partner Portal Launch

**November** Launch of KPMG as Conduct Risk Strategic Alliance Partner

**December** II President's 'Customer 360° Conference'

**December** II secures PwC as forth Strategic Alliance Partner

Public Affairs & PR Focus:

**IFS2020 Strategy, Promotion of Jurisdiction**

Public Affairs & PR Focus:

**LCR, e-Claims, Stakeholder engagement**

**CRO** Fora Quarterly Networking Events

**CBI** Consumer & Conduct Risk Focus, Standing Quarterly Meetings, Monthly meetings of CBI Solvency II Implementation Forum

**Department of Finance** Standing Quarterly Meetings

# Ireland 2015 Activities

# Representing the Industry Internationally

Insurance Ireland has continued to expand its international activities and we are now represented on various committees of Insurance Europe and the Global Federation of Insurance Associations (GFIA)

The key focus of our international involvement during 2015 was on Solvency II and we raised a number of issues on behalf of members at EU level through the Insurance Europe Solvency II Committee. Other issues of relevance to us during 2015 included the draft data protection regulation, Product Oversight and Governance, PRIIPs and the Insurance Distribution Directive. Our priority is to ensure that new conduct risk requirements are consumer-focused,

proportionate and effective. Throughout 2016 Insurance Ireland will leverage our pan-European relationships to ensure these goals are achieved.

The 8th Insurance Europe Conference in Dublin in May 2016 will offer the Irish insurance industry a unique opportunity to showcase the advantages of Ireland as a base for international insurance services to a global audience.



# Anti-Fraud Advertising Campaign

We devised a new advertising campaign in 2015 aimed at capturing public attention and ultimately driving action among the public in relation to insurance fraud. Each advertisement tells a fraud story using a playful and intriguing animation style which demonstrates the incredible lengths some people will go to get a big money pay-out from an insurer.

The new 'Stranger than Fiction' campaign tells three individual stories covering, home, motor, and public liability. The first tells the tale of two friends who burgled each other's houses and the next two will air during 2016 and 2017.

## A burglary between friends hits home.

The truth is often stranger than fiction and that's why the truth is at the heart of our new Insurance Confidential campaign.

This commercial, the first of a series, tells the true story of two friends who burgled each other's homes in order to claim on their home insurance.

The perceived victimless crime does, in truth, have a victim – you. Your insurance premiums are higher because of insurance fraud. Fact.

To find out more about the campaign visit [insuranceconfidential.ie](http://insuranceconfidential.ie)



# Insurance Ireland Directory of Members

## Life Members

Acorn Life  
Ark Life  
Aviva Life & Pensions  
ECCU  
Equitable Life  
Friends First Life  
Genworth Financial Assurance  
Harcourt Life  
Irish Life  
London General Life  
New Ireland Assurance  
Phoenix Ireland  
Quinn-life Direct  
Royal London  
Scottish Friendly  
Standard Life  
Sun Life of Canada  
Zurich Life

## International Members

Aegon Ireland  
Allianz Re  
Allianz Worldwide Care  
Augura Life  
AXA Life Europe  
AXA MPS  
Barclays Insurance  
Canada Life Europe  
Darta Saving Life  
Europ Assistance  
Generali PanEurope  
Hansard Europe  
Hawthorn Life  
Intesa Sanpaolo Life  
Lawrence Life  
MetLife Europe  
Old Mutual International  
PartnerRe  
Prudential International  
Scottish Mutual International  
SEB Life International  
St. James's Place International  
XL Group

## Non-Life Members

ACE Europe  
AIG  
Allianz  
Amtrust International  
Aviva Insurance  
AXA  
DAS Group  
DeCare Dental  
Ecclesiastical  
Euro Insurances  
FBD Insurance  
Genworth Financial Insurance  
IPB Insurance  
Liberty Insurance  
London General Insurance  
Mapfre Assistencia  
RSA Insurance  
Travelers Insurance  
Zurich Insurance

## Health Members

Aviva Health  
GloHealth  
Laya Healthcare  
VHI Healthcare

## Associate Members

Accenture  
Cunningham Lindsey  
Davies Group  
Deloitte  
Hertz  
International Financial Data Services  
Irish Progressive Services  
KennCo Underwriting  
KPMG  
Lloyds  
Matheson  
Milliman  
OSG  
ProAdjust  
PwC  
Thornton & Partners  
William Fry

## Strategic Alliance Partners

Accenture - Innovation Partner  
Deloitte - Market Intelligence Partner  
KPMG - Conduct Risk Partner  
PwC - Knowledge Partner

# Board, Councils, Committees, Forums & Working Groups

## BOARD

### Councils

Life Council  
 Non-Life Council  
 International Council  
 Health Council  
 INED Council

### Industry Wide (Common) Committees & Working Groups

Conduct of Business Returns Working Group  
 Finance and Taxation Committee  
 Regulation, Compliance & Legislation Committee  
 Solvency II Working Group

### Life Sector Committees & Working Groups

Genetics Working Group  
 Pensions Committee  
 Pensions Policy Working Group  
 Pensions Policy Technical Working Group

### Non-Life Committees & Working Groups

Anti-Fraud Forum  
 Automatic Number Plate Recognition Data Quality Working Group  
 Insurance Ireland/OPW Flood Working Group  
 Integrated Information Data Service Oversight Committee  
 Insurance Link Data Quality Working Group  
 Insurance Link Steering Committee  
 Periodic Payment Orders Working Group  
 Claims Committee

### International Sector Working Group

Variable Annuity Working Group  
 Strategic Steering Group  
 8th Insurance Europe International Conference 2016  
 Advisory Committee  
 8th Insurance Europe International Conference 2016

### Health Sector Committees & Working Groups

Claims Working Group  
 Lifetime Community Rating Working Group

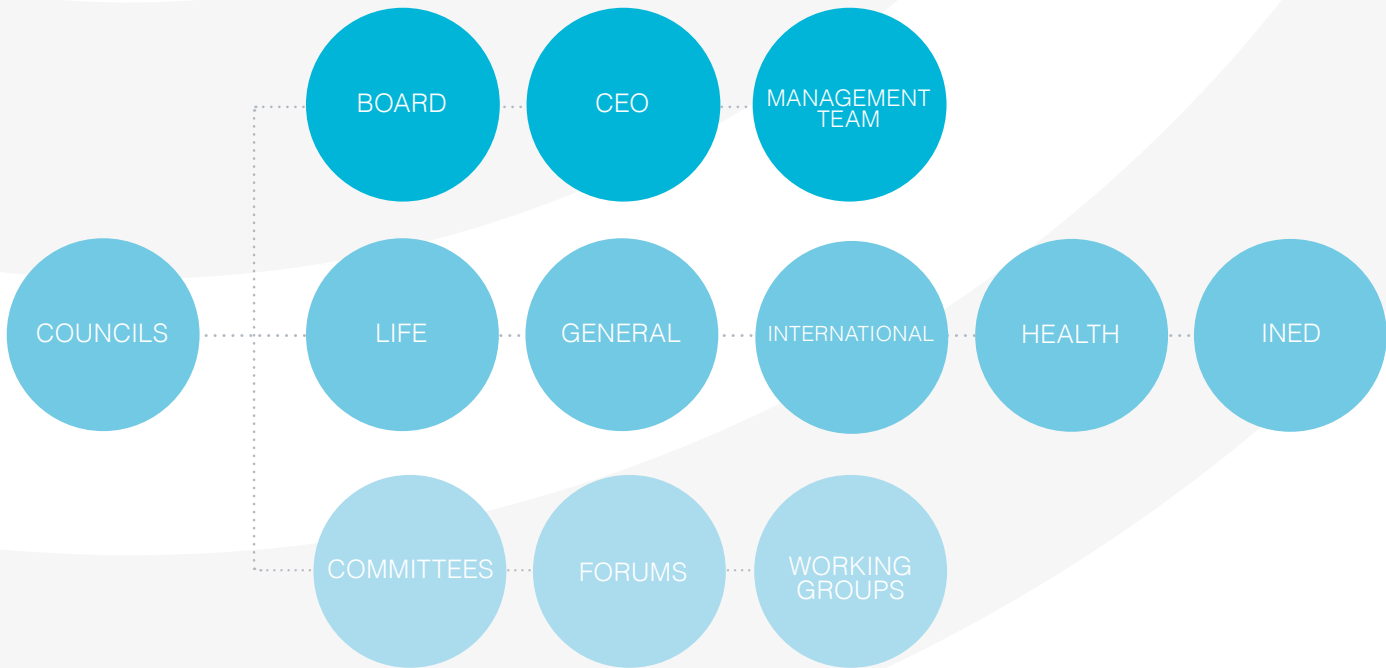
### Membership Services Working Groups

Industry Diversity Task Force  
 Anti-Fraud Advertising Campaign Project Team

### Strategic Alliance Partners

II-Accenture Innovation Task Force  
 II-Deloitte Market Intelligence Project Team  
 II-Deloitte Market Intelligence Portal Editorial Committee  
 II-KPMG Conduct Risk Project Team  
 II-PwC Knowledge Partners Project Team

# Structure of Insurance Ireland



## Insurance Ireland Board

Board	Name	Title	Company
	Frank Mee	Finance Director/Deputy CEO	Allianz Worldwide Care
	Hugh Hessing	CEO	Aviva Ireland
	Paul Haran	Chairman, UCD Michael Smurfit Graduate Business School	External Board Member
	Gerry Hassett	Managing Director	Irish Life Financial Services
	Sean Casey	Managing Director	New Ireland Assurance
	Ciaran McGettrick	Managing Director	Phoenix Ireland
	Ken Norgrove	CEO	RSA Insurance
	Conor Brennan	CEO	Zurich Insurance
	Anthony Brennan	CEO	Zurich Life



# Insurance Ireland Councils

## Life Council

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Peter Doyle	Chief Financial Officer & Appointed Actuary	Acorn Life
Ann Kelleher	Managing Director	Ark Life Assurance
Gary Marshall	Managing Director	Aviva Life & Pensions
Tom Browne	Chief Executive Officer	Friends First Life Assurance
Gerry Hassett	Managing Director	Irish Life Financial Services
Sean Casey	Managing Director	New Ireland Assurance
Jon Glen	Managing Director	Royal London
Nigel Dunne	Country Head, Ireland	Standard Life Assurance
Anthony Brennan	CEO	Zurich Life – <b>Chairman</b>

## Non-Life Council

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Declan O'Rourke	General Manager	AIG Europe
Brendan Murphy	Director, Group Chief Executive	Allianz Insurance
John Quinlan	Managing Director	Aviva Insurance
John O'Neill	CEO	AXA Insurance
Fiona Muldoon	CEO	FBD Insurance
Ronan Foley	CEO	IPB Insurance
Tom McIllduff	Chief Executive	Liberty Insurance
Ken Norgrove	CEO	RSA Insurance – <b>Chairman</b>
Terry Dinnigan	Regional VP for North Europe	Travelers Insurance
Conor Brennan	CEO	Zurich Insurance

## International Council

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Barry Cudmore	Managing Director	Aegon Ireland
Frank Mee	Finance Director/Deputy CEO	Allianz Worldwide Care – <b>Chairman</b>
Declan Bolger	Managing Director	Canada Life Europe
John Finnegan	CEO	Darta Saving Life
Paul Gillett	CEO	Generali PanEurope
Tiziano Motteran	CEO	Lawrence Life Assurance
Dirk Ostijn	CEO	MetLife Europe
Ted Dziurman	General Manager	Partner Reinsurance Europe
Ciaran McGettrick	Managing Director	Phoenix Ireland
Sheelagh Malin	Managing Director	St. James's Place
David Watson	CEO	XL Re Europe SE
Brian Hunt	Head of Regulatory Affairs	Zurich Insurance

## Health Council

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
James Parker	Chief Executive	Aviva Health
Jim Dowdall	Group Chief Executive	GloHealth
Dónal Clancy	Managing Director	Laya Healthcare – <b>Chairman</b>
John O'Dwyer	Chief Executive	VHI Healthcare

	Name	Title	Company
<b>INED Council</b>	Kevin Thompson	CEO	Insurance Ireland
	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Vincent Sheridan		<b>Chairman</b>
	Ruairi O'Flynn		
	Dick O'Driscoll		
	Kevin Murphy		
	Brendan McCarthy		
	Breffni Byrne		
	Eilish Finan		

## Industry Wide (Common) Committees & Working Groups

	Name	Title	Company
<b>Conduct of Business Returns Working Group</b>	Willa Mawhinney	Head of Compliance	Allianz
	Eimear Molan	Compliance Manager	Allianz
	Ian Healy	Compliance Officer	Aviva Health
	Tara Hannan	Compliance Consultant	Aviva Health
	Colin Lyons	Group Complaints Manager	Aviva Insurance
	Shane O'Neill	Compliance Manager	Aviva Life & Pensions
	Steven Jackson	Head of Compliance	AXA Insurance
	John Nolan	Customer Relations Manager	Friends First Life Assurance
	Grainne Foley	Compliance Officer	Friends First Life Assurance
	Aoife Kavanagh	Compliance Department	Liberty Insurance
	Paul Dalton	Head of Legal & Compliance	New Ireland Assurance
	Stephen Blair White	Regulatory Risk & Compliance Manager	RSA Insurance
	Sean O'Hurley	Risk & Compliance Manager Ireland	Zurich Insurance
Gavin Rafferty	Chief Compliance Officer	Zurich Life	

	Name	Title	Company
<b>Finance and Taxation Committee</b>	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Owen Kelly	Financial Controller	AIG Europe
	Tim Kiely	Senior Group Tax Manager	Ark Life
	Enda Mannion	Tax Accountant	Aviva Life & Pensions
	Patrick Stapleton	Finance Manager	AXA Life Europe
	David Burke	Head of Finance	FBD Insurance
	Colm Bryson	Head of Finance	IPB Insurance
	Vivienne McDermott	Group Tax Manager	Irish Life Assurance
	Niall Browne	Taxation Manager	New Ireland Assurance – <b>Chairman</b>
	Joe Walsh	Product & Pricing Manager	Royal London
	Anna Kurchenko	Tax Manager	RSA Insurance
	Michael McKenna	Head of Finance	Standard Life Assurance
	Mervyn Skeet	Global Head of Tax	XL Group
	Joanne O'Connell	Head of Tax	Zurich Life

	Name	Title	Company
<b>Regulation, Compliance &amp; Legislation Committee</b>	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Willa Mawhinney	Head of Compliance	Allianz
	Emer Coyle	Compliance Consultant	Ark Life
	Shane O'Neill	Compliance Manager	Aviva Life & Pensions
	Steven Jackson	Head of Compliance	AXA Insurance
	Chiara Varlese	Operations Professional	AXA MPS Financial
	Derek Hall	Head of Compliance	FBD Insurance – <b>Chairman</b>
	Peter Murphy	Head of Compliance and Regulatory Affairs	Friends First Life

Rachel Panagiodis	Managing Director	Hansard Europe
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Edel O'Connell	Head of Compliance and Risk	Irish Life Assurance
Sylvia Coldrick	Head of Compliance	Liberty Insurance
Gino del Sesto	Head of Special Projects	MetLife Europe
Paul Dalton	Head of Legal & Compliance	New Ireland Assurance
Steve Williams	OSP Compliance Manager	Phoenix Ireland
Suzanna Cummins	Head of Compliance & MLRO	Prudential International
Donncha Connolly	Head of Regulatory Risk & Compliance	RSA Insurance
Garry Windebank	Compliance Officer	Skandia Life Ireland
Orla Collins	Chief Risk Officer	Standard Life Assurance
Nigel Ennis	Compliance Officer Europe	Travelers Insurance
Sean Wade	Head of Group Corporate Services	VHI Healthcare
Regina O'Connor	SVP, Government Affairs & Corporate Compliance	XL Group
Gavin Rafferty	Chief Compliance Officer	Zurich Life

### Solvency II Working Group

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Niall Butler	Chief Risk Officer	Allianz Worldwide Care
Gordon Lee	Chief Risk Officer	Ark Life
Niamh Gaudin	Chief Risk Officer	AXA Insurance
Steven Moran	Financial Compliance Manager	DeCare Dental Insurance Ireland
Brian Connaughton	Risk Actuary	FBD Insurance
Paraic Byrne	Actuary	Friends First Life Assurance
Tom Donlon	Actuary	IPB Insurance
David Coldrick	Head of Actuarial Development	Irish Life Assurance
Julia Moore	Economic Capital Actuary	Liberty Insurance
Miriam Sweeney	Head of Actuarial	Metlife Europe
Ger Bradley	Principal, Head of Non-Life Practice Ireland	Milliman
Shane Fahey	Actuary	New Ireland Assurance
Daragh Graham	Director	New Ireland Assurance – <b>Chairman</b>
Mark Bingham	Chief Risk Officer	Old Mutual International
Joseph Doran	Head of Risk Management	St. James's Place International
Regina O'Connor	SVP, Government Affairs & Corporate Compliance	XL Group
Aidan Smyth	Financial Controller	Zurich Insurance

## Life Sector Committees & Working Groups

### Genetics Working Group

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Gerry Cooke	Underwriting Department	New Ireland Assurance
Deirdre Talbot	Head of Administration & Underwriting	Acorn Life
Jean Larkin	Underwriting Manager	Aviva Life & Pensions
Michael Shelley	Chief Underwriter	Irish Life Assurance

	Name	Title	Company
<b>Pensions Committee</b>	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	George Oliver	Head of Customer Services	Ark Life Assurance
	Mark Reilly	Retirement Marketing Manager	Aviva Life & Pensions
	Mark George	Group Pensions Service Manager	Friends First Life Assurance
	John Morris	Head of IT	Harcourt Life Assurance
	Patrick O'Shea	Pension Manager Advisory Services	Irish Life Assurance – <b>Chairman</b>
	Brian MacDonald	Life and Pensions Technical Support Manager	New Ireland Assurance
	Jim Connolly	Head of Pensions	Standard Life Assurance
	Mike Ainsworth	Head of Technical Services	Zurich Life

	Name	Title	Company
<b>Pensions Policy Working Group</b>	Kevin Thompson	CEO	Insurance Ireland
	Gerry Hassett	Managing Director	Irish Life Financial Services – <b>Chairman</b>
	Sean Casey	Managing Director	New Ireland Assurance
	Nigel Dunne	Country Head, Ireland	Standard Life Assurance
	Brendan Johnston	Pensions Director	Zurich Life

	Name	Title	Company
<b>Pensions Policy Technical Working Group</b>	Kevin Thompson	CEO	Insurance Ireland
	Declan Jackson	Director of Government Affairs	Insurance Ireland
	Gerry Hassett	Managing Director	Irish Life Financial Services – <b>Chairman</b>
	Paul O'Neill	Director IT	Irish Life Assurance
	David Swanton	Marketing Director	New Ireland Assurance
	Jim Connolly	Head of Pensions	Standard Life Assurance
	David Harris	Managing Director	TOR Financial
	Jonathan Daly	Head of Propositions	Zurich Life
	Dermot Corry	Principal	Milliman

## Non-Life Sector Committees & Working Groups

	Name	Title	Company
<b>Anti-Fraud Forum</b>	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Operations Executive	Insurance Ireland
	West Thornton	Insurance Confidential	Insurance Ireland
	Lorraine Bracken	Claims Inspector	AIG Europe
	David Donegan	Principal Investigator	AIG Europe
	Orlagh Bardsley	Senior Underwriter	AIG Europe
	John McGrath	Head of Claims Relationship Management	Allianz
	Liam Greaney	Motor Portfolio Underwriter	Allianz
	Noel Burke	Fraud Investigations	Allianz
	Eoghan Fitzpatrick	Motor Portfolio Underwriter	Allianz
	Pat Balfe	Claims Manager	Aviva Insurance
	Brendan Keane	Special Investigations Unit	Aviva Insurance
	Emer Lynch	Underwriting Q A and Control Specialist	Aviva Insurance
	Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
	Robert Smyth	Fraud Manager	Aviva Insurance
	Audrey Purcell	Senior Technical Adviser	Aviva Insurance
	Stephen Kurtz	Commercial Motor UPP	Aviva Insurance
	Noelle Bourke	Senior Health Claims Manager	Aviva Health
	Colm Featherstone	Fraud Investigations Manager, SIU	AXA Insurance
	Graham Holohan	SIU Supervisor Application Fraud	AXA insurance
	Frances McDonnell	SIU & QA Manager	AXA Insurance

Paul Nolan	Head of Underwriting	AXA Insurance
Ger Gavin	Chief Dental Officer	DeCare Dental Insurance Ireland
Maureen Walsh	General Manager	DeCare Dental Insurance Ireland
Joan Dixon	Senior Clerk – Claims Investigation Unit	FBD Insurance
Alan Burke	Claims Investigation Unit	FBD Insurance
Peter Brennan	Data Miner, Claims Investigation	FBD Insurance
Emmet Byrne	Underwriting & Application Fraud	FBD Insurance
Liam Warren	Underwriting & Application Fraud	FBD Insurance
Cliona Merrigan	Head of Claims	GloHealth
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Jim Loughran	Claims Handler	IPB Insurance
Anne Rice	Claims Department	IPB Insurance
Alex Burke	Claims Manager	KennCo Underwriting
Frank Keegan	Deputy Claims Manager	KennCo Underwriting
James O'Mahony	Head of Provider Relations	Laya Healthcare
Brendan Scanlan	Provider Relations Analyst	Laya Healthcare
Tom O'Brien	Senior Manager – SIU	Liberty Insurance – <b>Chairman</b>
Karen Vincent	Underwriting Manager (Personal Lines)	Liberty Insurance
Mairead Carty	Underwriting Manager (Personal Lines)	Liberty Insurance
Andrew Buck	Head of Fraud	Liberty Insurance
Anita Gallagher	Private Lines Risk Manager	Liberty Insurance
Dean Dowling	SIU Team, Motor Household	Liberty Insurance
Garrett Walsh	Claims Insight & Control Team Manager	RSA Insurance
Sinead Nolan	Liability Claims & Special Investigations Manager	RSA Insurance
Ciara Furlong	Head of Product, Underwriting Risk Quality	RSA Insurance
John Grimes	Telematics Development Lead	RSA Insurance
Paul Moles	Technical Underwriter, Motor	RSA Insurance
Fergal O'Farrell	Fraud Application Lead	RSA Insurance
Julie Tracey	Senior Claims Handler	RSA Insurance
Maggie Noonan	Liability Claims Handler, Claims Investigation Team.	RSA Insurance
Tony Stewart	Claims Manager	Travelers Insurance
Alan Carroll	Small Business Underwriter	Travelers Insurance
Tony Hetherton	Development Underwriting Manager	Travelers Insurance
Danny Boles	Head of Special Investigations Unit	VHI Healthcare
John Murphy	Special Investigations Unit	VHI Healthcare
Dawn Walsh	Deputy Compliance Director	XL Group
David Snow	Head of Special Investigations Unit	Zurich Insurance
Conor Stuart	Underwriting Quality Controller	Zurich Insurance
Lisa Tyghe	Investigation Handler	Zurich Insurance
Aran McGrath	Investigation Handler	Zurich Insurance
<b>Name</b>	<b>Title</b>	<b>Company</b>
Ajay Pathak	Chief Operating Officer	Insurance Ireland – <b>Chairman</b>
West Thornton	Insurance Confidential	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Karen Brierty	I.T. Manager	Allianz
Martin Morrison	Portfolio Manager Motor	Allianz
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
Alan Byrne	Manager – ICT Projects	FBD Insurance
Caitriona Geraghty	I.T. Manager	An Garda Síochána
Oliver P Woods	Inspector	An Garda Síochána
Mark Murphy	Garda	An Garda Síochána
Paddy Slattery	I.T. Administrator	Motor Insurers' Bureau of Ireland
John Grimes	Product Underwriter - Personal Motor	RSA Insurance
Ciara Furlong	Head of Product, Underwriting & Risk Quality	RSA Insurance

**Automatic Number Plate Recognition (ANPR) Data Quality Working Group**



**Insurance Ireland/OPW Flood Working Group**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Michael Horan	Non-Life Insurance Manager	Insurance Ireland – <b>Chairman</b>
Michael Curtin	Operations Executive	Insurance Ireland
John Carey	Core Underwriting Process Department	Allianz
Jerry McGrath	Commercial Insurance Underwriter	FBD Insurance
David Parke	GIS Analyst	Aviva Insurance
John Dooley	Head of Commercial Property	Liberty Insurance
Barry Costello	Head of Operations, Commercial	RSA Insurance
Robert Moss	GIS Analyst	Zurich Insurance

**Integrated Information Data Service Oversight Committee**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
John Boylan	Assistant Personal Lines Manager	AIG Europe
Martin Morrison	Portfolio Manager Motor	Allianz
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance – <b>Chairman</b>
Liz McHugh	Operations Manager	AXA Insurance
Eoin Corcoran	Manager, Underwriting Systems	FBD Insurance
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Caroline O'Rourke	Head of Product, AA	Irish Brokers Association
Trevor Lowry	Head of Personal Lines Underwriting	Liberty Insurance
Ciara Furlong	Head of Product, Underwriting & Risk Quality	RSA Insurance
Michael Duncan	Chief Underwriting Officer	Zurich Insurance

**Insurance Link Data Quality Working Group**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Ajay Pathak	Chief Operating Officer	Insurance Ireland – <b>Chairman</b>
West Thornton	Insurance Confidential	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Gary Gibson	Personal Injury Claims Handler	Allianz
Deirdre Donovan	Program Manager - Claims	Allianz
Jonathan Wheatley	Unit Fraud Manager	Aviva Insurance
Pat Maher	Underwriting Control Manager	AXA Insurance
Padhraic Finnerty	Technical Analyst, Claims Department	FBD Insurance
Tim Fozzard	Claims Technical Operational Analyst	IPB Insurance
Joe Marshall	Senior Technical Claims Manager	Liberty Insurance
Ross Bruton	Business Analyst	RSA Insurance
Garrett Walsh	Head of Claims Insight & Control	RSA Insurance
Deirdre Leacy	Project Manager	Zurich Insurance

**Insurance Link Steering Committee**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Ajay Pathak	Chief Operating Officer	Insurance Ireland – <b>Chairman</b>
West Thornton	Insurance Confidential	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
David Fitzgerald	Head of Claims	Allianz
Jonathan Wheatley	Unit Fraud Manager	Aviva Insurance
Mark Kelly	Claims Risk and Governance Manager	Aviva Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
Sean Kelleher	Head of Technical Underwriting	FBD Insurance
Andrew Buck	Head of Fraud	Liberty Insurance
Cathal Lynch	Head of Injury & Liability Claims	RSA Insurance
David Snow	Head of Special Investigations	Zurich Insurance



### Periodic Payment Orders Working Group

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland – <b>Chairman</b>
Michael Curtin	Operations Executive	Insurance Ireland
Nigel Hill	Claims Manager	ALG Insurance Europe
Geoff Sparling	Controller, Financial Reporting	Allianz
Pat Balfe	Claims Manager	Aviva Insurance
Deirdre Fagan	Solicitor, Head of Legal Services	AXA Insurance
Niall Higgins	Head of Technical Claims	FBD Insurance
Tom Donlon	Chief Risk Officer	IPB Insurance
Ger Bradley	Principal, Head of Non-Life Practice Ireland	Milliman
Ferghal O'Regan	Interim Chief Actuary	RSA Insurance
Benjamin Horton	Interim Chief Claims Officer	Zurich Insurance

### Claims Committee

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Nigel Hill	Claims Director	ALG Europe
Anthony Shannon	Claims Director	Allianz
Allan Archer	Head of Claims	Aviva Ireland – <b>Chairman</b>
Deirdre Fagan	Solicitor, Head of Legal Services	AXA Insurance
Michael Murphy	Head of Claims Ireland	Ecclesiastical Insurance
Niall Higgins	Claims Manager	FBD Insurance
Michael Whelehan	Head of Claims	IPB Insurance
Ross Powell	Head of Claims	Liberty Insurance
Geoff Jones	Claims Director	RSA Insurance
Benjamin Horton	Interim Chief Claims Officer	Zurich Insurance

## International Sector Working Group

### Variable Annuity Working Group

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Edward Lynch	ALM Director	Aegon Ireland
Fearghal O'Donnchu	Head of Life & Health	Allianz Re Dublin
Mike Frazer	Managing Director	AXA Life Invest Reinsurance – <b>Chairman</b>
James Archer	Appointed Actuary	AXA MPS Financial
Liam O'Keeffe	Head of Actuarial & Chief Risk Officer	Canada Life Assurance Europe
Michael Brennan	Appointed Actuary	Canada Life Europe (Ireland)
Michael Sharpe	Head of Variable Annuities	Generali PanEurope
Aidan Burke	Chief Financial & Risk Officer	Hawthorn Life
Mark Wharton	Finance Actuary	MetLife Europe

### Strategic Steering Group 8th Insurance Europe International Conference 2016

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Laura Farrell	Director of Membership Services	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Sean Casey	Managing Director	New Ireland Assurance
Ciaran McGettrick	Managing Director	Phoenix Ireland – <b>Chairman</b>

### Advisory Committee 8th Insurance Europe International Conference 2016

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland – <b>Chairman</b>
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Sandra Cummins	Consultant	Insurance Ireland
Damien O'Neill	Head of Marketing	Allianz
Susan Landers	Chief Marketing Officer	Allianz Worldwide Care
Bronagh Twomey	Group Head of Marketing	FBD Insurance
Brian O'Neill	Strategic Marketing Director	Friends First Life Assurance
Kieran O'Donoghue	Head of International Financial Services	IDA
Paula Hodson	Director of Development Services	Insurance Institute of Ireland
Brendan McEvoy	Director Marketing	Irish Life Assurance
Dick Harnett	Group Director BDMS	OSG
Darren O'Neill	Head of Broker Distribution	RSA Insurance
Regina O'Connor	SVP, Government Affairs & Corporate Compliance	XL Group

## Health Sector Committees & Working Groups

### Claims Working Group

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
John Armstrong	Head of Underwriting, Products and Pricing	Aviva Health
Noelle Bourke	Health Claims Manager	Aviva Health
Cliona Merrigan	Head of Claims	GloHealth
Teresa Kelly-Oroz	Legal Director	GloHealth
James O' Mahony	Head of Provider Relations	Laya Healthcare – <b>Chairman</b>
Mark Byrne	Claims & Special Investigations Manager	VHI Healthcare
John Creedon	Claims Director	VHI Healthcare

### Lifetime Community Rating Working Group

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
John Armstrong	Head of Underwriting, Products & Pricing	Aviva Health
Priscilla Curley	Project Manager	Aviva Health
Jackie Deay	Change Development Manager	Aviva Health
Jacque Doyle	Operations Director	GloHealth
Joanne Boyle	Head of Customer Service	Laya Healthcare
John Cassidy	Risk & Compliance Manager Support	Laya Healthcare
Ciaran Hayes	Programme Manager	VHI Healthcare – <b>Chairman</b>
Claire Walsh	General Manager, Operations	VHI Healthcare

## Membership Services Working Groups

### Diversity Task Force

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Laura Farrell	Director of Membership Services	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Frank Mee	Finance Director / Deputy CEO	Allianz Worldwide Care – <b>Chairman</b>
Claire Cusack	Head HR and Training	Allianz Worldwide Care
Teresa Kelly Oroz	Legal Director	GloHealth – Ambassador
Tracey Deeks	Group HR	Irish Life Assurance
Mary Condon	Director of Finance	Laya Healthcare
Siobhan Fay	Chief Risk Officer	Liberty Insurance
David Snow	Head of Special Investigations	Zurich Insurance

### Anti-Fraud Advertising Campaign Project Team

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland – <b>Chairman</b>
Michael Horan	Non-Life Manager	Insurance Ireland
Ann O'Leary	Communications and Events Management Executive	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Chris Upton	Partner	Boys & Girls
Susie O'Doherty	Account Director	Boys & Girls
Fiona Gill	Account Executive	Boys & Girls
Declan Kelly	Deputy Managing Director	Zenith Optimedia
Emma Everard	Account Director	Zenith Optimedia
Hazel Bollard	Client Manager	Zenith Optimedia

## Strategic Alliance Partners

### II-Accenture Innovation Task Force

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland – <b>Chairman</b>
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Ciaran McGettrick	Managing Director	Phoenix Ireland
Ann O'Leary	President	Insurance Ireland – <b>Board Sponsor</b>
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Adam Kelly	Head of Insurance	Accenture
Sarah Gallagher	Senior Manager	Accenture
Andrew Gorman	Insurance Strategy	Accenture
John Morrissey	Senior Manager, Financial Services	Accenture
James Carroll	General Manager Operational Transformation	Allianz Worldwide Care
John Armstrong	European Head of Health Pricing/ Health Economist & Actuary	Aviva Health
Paul Collins	Risk Services Manager, Ireland	Ecclesiastical Insurance
Jackie McMahon	Director of No Nonsense Insurance	FBD Insurance
Deborah Neale	Head of WCE Operations (Western and Central Europe)	MetLife Europe
Brendan Byrne	Operations Controller	Partner Reinsurance
Keith Kiernan	Chief Operating Officer	RSA Insurance
Cristiano Braggion	Operations Director	Standard Life Assurance
Mark McCrohan	Head of Diversified Business	VHI Healthcare
Caitriona Somers	Board Member	Insurance Institute of Ireland

### II-Deloitte Market Intelligence Project Team

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland – <b>Chairman</b>
Laura Farrell	Director of Membership Services	Insurance Ireland
Ken Norgrove	CEO	RSA Insurance Insurance Ireland – <b>Board Sponsor</b>
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Glenn Gillard	Insurance Lead	Deloitte
Donal Lehane	Consulting Insurance Lead	Deloitte

### II-Deloitte Market Intelligence Portal Editorial Committee

Name	Title	Company
Paul Gillett	CEO	Generali PanEurope
Gerry Hassett	Managing Director	Irish Life Financial Services
Ken Norgrove	CEO	RSA Insurance

### II-KPMG Conduct Risk Strategic Alliance Project Team

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland – <b>Chairman</b>
Hugh Hessing	Group CEO	Aviva Ireland Insurance Ireland – <b>Board Sponsor</b>
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Brian Morrissey	Partner & Head of Actuarial Advisory Services	KPMG
Lisa Joyce	Associate Director, Regulatory Advisory Services	KPMG
John O'Donnell	Director, Regulatory Advisory Services	KPMG

### II-PwC Knowledge Strategic Alliance Project Team

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland – <b>Chairman</b>
Sean Casey	Managing Director	New Ireland Assurance Insurance Ireland – <b>Board Sponsor</b>
Kevin Thompson	CEO	Insurance Ireland
Declan Jackson	Director of Government Affairs	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Padraic Joyce	Insurance Partner	PwC
John O'Leary	Tax Partner, Financial Services	PwC
Ciarán Kelly	Leader, PwC Advisory	PwC



# Insurance Ireland Presidents



## Annual Lunch – 27th April, 2015

Back row left to right Sean Casey (2014/15), Peter Towers (2003/04), John O'Hanlon (2000/01), John Gibson (1995/96), Sean Hehir (1996/97), Tom Barry (2005/06), Brendan Murphy (2008/09), Michael Leahy (2007/08)  
 Front row left to right Brian Duncan (1991/92), Gerry Hassett (2011 – 2013), Ciaran McGettrick (2015/16), Kevin Murphy (1997/98)

**30**  
 YEARS  
 1986  
 2016

<b>1986 - 1987</b>	Gerry Ryan (Church & General)
<b>1987 - 1988</b>	David Kingston (Irish Life)
<b>1988 - 1989</b>	Michael O'Rourke (Eagle Star)
<b>1989 - 1990</b>	Michael Brennan (Eagle Star Life)
<b>1990 - 1991</b>	John Forde (Norwich Union)
<b>1991 - 1992</b>	Brian Duncan (Irish Life)
<b>1992 - 1993</b>	Eamon Walsh (Hibernian)
<b>1993 - 1994</b>	Alan Ashe (Standard Life)
<b>1994 - 1995</b>	Gerard Healy (Guardian)
<b>1995 - 1996</b>	John Gibson (Friends Provident)
<b>1996 - 1997</b>	Sean Hehir (AIG Europe)
<b>1997 - 1998</b>	Kevin Murphy (Irish Life)
<b>1998 - 1999</b>	Adrian Daly (Hibernian)
<b>1999 - 2000</b>	Vincent Sheridan (Norwich Union)
<b>2000 - 2001</b>	John O'Hanlon (Allianz Church & General)
<b>2001 - 2002</b>	Roy Keenan (Lifetime)
<b>2002 - 2003</b>	Ian Stuart (Eagle Star Insurance)
<b>2003 - 2004</b>	Peter Towers (Scottish Provident)
<b>2004 - 2005</b>	Paul Donaldson (Royal & Sun Alliance)
<b>2005 - 2006</b>	Tom Barry (Canada Life)
<b>2006 - 2007</b>	John O'Neill (AXA)
<b>2007 - 2008</b>	Michael Leahy (Standard Life)
<b>2008 - 2009</b>	Brendan Murphy (Allianz)
<b>2009 - 2010</b>	Brian Forrester (Bank of Ireland Life)
<b>2010 - 2011</b>	Patrick Manley (Zurich Insurance)
<b>2011 - 2012</b>	Gerry Hassett (Irish Life)
<b>2012 - 2013</b>	Gerry Hassett (Irish Life)
<b>2013 - 2014</b>	Philip Smith (RSA)
<b>2014 - 2015</b>	Sean Casey (New Ireland)
<b>2015 - 2016</b>	Ciaran McGettrick (Phoenix Ireland)

# Insurance Ireland's Charity of the Year 2015 – The Insurance Charities

The Insurance Charities supports individuals and families associated with the insurance industry, based in the UK and Ireland, who are suffering financial hardship. The charity offers friendly advice and support during financial or health difficulties and is funded entirely by donations from those working in the insurance industry.

Each year, the Insurance Charities pays out over €1.5 million to past and present insurance professionals and their families. The charity offers assistance if an individual or a dependent relative has worked for at least five years in the insurance industry, in any role, in Ireland or the UK; is in a position of financial hardship; and has experienced an element of misfortune that has contributed to their financial hardship, such as a health issue, unemployment or marital breakdown.

The Insurance Charities has supported many thousands of individuals in the UK and Ireland with vital financial and practical help over the years.

Adrienne O'Sullivan, Chief Executive of specialist legal protection insurer DAS, has been a trustee and director of the Insurance Charities since 2005 and was President of The Insurance Charities UK and Ireland from September 2014 to September 2015.

Insurance Charities Awareness Week will take place from June 20th to 24th 2016. The purpose of the week is to spread awareness within the insurance industry of the essential work done by the charity. Indeed, many people in need of the support of The Insurance Charities are unaware of its existence. If you or a past or present insurance colleague is struggling, contact The Insurance Charities to see how they can help.

Call 1800 812 933 or visit [www.theinsurancecharities.ie](http://www.theinsurancecharities.ie) to apply for assistance, to get advice or to get involved.



**Adrienne O'Sullivan**  
Trustee & Director,  
Insurance Charities

The Insurance Charities has supported many thousands of individuals in the UK and Ireland with vital financial and practical help over the years



the insurance charities  
for the things you can't insure against

# Insurance Ireland Team

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