

INSURANCE IRELAND
ANNUAL REPORT

2016





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PRESIDENT'S REVIEW

The events of the past year have served to highlight once again the value of a strong and healthy insurance sector. The two words most often used to characterise the global economic environment during the latter part of 2016 were uncertainty and volatility.

Fortunately, risk and uncertainty are the business of the insurance industry. Our role is to mitigate risk and help businesses and individuals manage their affairs with a degree of certainty in an uncertain world.

For instance, no one can predict with any accuracy the precise shape and form which Brexit will eventually take or what impact the new administration in Washington will have on the global economy but what we can say for certain is that the insurance industry stands ready to provide cover for any new or increased risks which may arise.

In light of this increased volatility, it is very gratifying to be able to look back on a particularly significant milestone for the Irish insurance industry in 2016 – the merger of Insurance Ireland and the Dublin International Insurance & Management Association (DIMA). The merger brings together domestic and international insurers, reinsurers and captives within a single organisation.



KEN NORGROVE, CEO RSA IRELAND, INSURANCE IRELAND PRESIDENT

Our organisation now comprises over 140 companies and generates more than €51,284m in premium income annually. The combined strength of each organisation will be harnessed in the interests of the industry. In the area of promoting Ireland internationally for instance, both organisations have extensive experience and expertise and this was evident in 2016 with Ireland's first hosting of the Insurance Europe Conference, led by the International Council, and DIMA's continued success with the European Insurance Forum. This important work will now be combined.

Across the sector, important policy advances were made in 2016. The Life Council further advanced its policy priorities with the publication of "A Universal Pension for Ireland", a landmark report to inform pension policy. The Non-Life Council undertook significant work to inform a policy response to the issue of rising cost of claims in motor insurance. This resulted in the Government's Cost of Insurance Working Group Report which will remain a priority issue for the Non-Life Council throughout 2017.

The Health Council has undertaken considerable work in the area of the Public Hospital Bed Re-Designation Charge and in mitigating risks with the Health Claims Forum. These achievements require members' time and resource allocation but when realised, they show the value of industry cooperation.

OUR ORGANISATION NOW
COMPRISES OVER

140

MEMBER COMPANIES



PRESIDENT'S REVIEW

The economic contribution of our sector is a reminder of the critically important role played by the insurance sector in economic life as well as in society. But it only tells part of the story.

The fundamental importance of insurance in society is often not well understood. However, in the absence of a well-functioning insurance sector mortgages could not be written, our food export industry would grind to a halt, retail businesses would be unable to open their doors to the public and sporting associations would cease to function. In short, insurance underpins almost every commercial and collective activity imaginable within our society.

The ongoing issue of insurance fraud and exaggeration is quite disturbing in that context. Fraud and exaggeration not only contribute directly to increased premium costs but also has a corrosive effect on society.

Our anti-fraud efforts continued and were given new impetus in 2016 through our award-winning Insurance Confidential advertising campaign which incorporated social media channels as a means of communicating the message that fraud affects everyone in society. That theme was carried through into our “Insurance Fraud: The Crime You Pay For” anti-fraud conference in Croke Park in October which attracted over 400 industry professionals.



**KEN NORGROVE,
CEO RSA IRELAND,
INSURANCE IRELAND
PRESIDENT**

Another event which has gone from strength to strength is our Annual President's Conference which took place in November.

Events like this and the numerous other events held during the year would not have been possible without the efforts of our staff in Insurance Ireland. I would like to take this opportunity to pay tribute to all of them for their hard work during the year.

In conclusion, my work as President has been made much easier and indeed enjoyable by all those industry representatives who so generously volunteer their time to sit on our Board, councils, committees and working groups. My heartfelt thanks go to all of you.

OUR MEMBERS GENERATE
MORE THAN

**€51.2
billion**

IN PREMIUM INCOME
ANNUALLY



CHIEF EXECUTIVE'S REVIEW

2016 was a landmark year for Insurance Ireland in many respects. It marked the organisation's 30th anniversary as the voice of the sector. During this time the sector's importance to the domestic economy has grown as well as becoming an international centre for internationally-traded insurance and reinsurance. This was reflected in the hugely successful hosting of the 8th International Insurance Europe Conference in May with over 650 guests from 50 countries attending. This three-day event highlighted how far Insurance Ireland has come in terms of its role representing the sector both domestically and internationally.

Insurance Ireland also has a role to play in promoting this country as a base for international insurance operations. We leveraged the occasion of the Insurance Europe Conference to launch the "Ireland for Insurance" brochure which we published in association with IDA Ireland. The brochure highlighted Ireland's considerable strengths and attractions for the international insurance industry and is being translated into six languages.

In addition to a full calendar of member focused events, 2016 saw increased industry advocacy across all classes of insurance on key policy areas such as universal pensions, motor insurance and health.

650

GUESTS FROM OVER

50

COUNTRIES ATTENDED THE HOSTING OF THE 8TH
INTERNATIONAL INSURANCE EUROPE CONFERENCE IN MAY

LOOKING AHEAD WITH CONFIDENCE

Insurance Ireland was successful in resetting the agenda in the debate on the rising cost of motor insurance during the year and through engagements with the media, Government working groups and the Joint Oireachtas Committee on Finance. These and other activities brought the focus firmly back onto the underlying causes of rising premium costs and the need to implement effective policy responses to rising cost of claims.

We also took the lead on the issue of universal pensions. Supplementary pension coverage in Ireland has fallen below 50 per cent of the working population with no evidence of any improvement in prospect. Insurance Ireland produced a landmark thought leadership report on universal pensions during the year and we were pleased to note that Minister for Social Protection Leo Varadkar has committed to introducing legislation on a national auto-enrolment pension within the next two years.



CHIEF EXECUTIVE'S REVIEW

There was also increased engagement with stakeholders, especially through our international partner organisations such as Insurance Europe, and following the merger with DIMA to allow the industry to speak with one voice. The importance of strong industry representation is crucial in the post-Brexit environment to ensure the sector's views are heard where and when they matter most.

On the regulatory front, our interactions with the CBI included discussions on the payment of commissions, Solvency II and the proposed CBI funding levy among other issues.

In seeing the evolution of the organisation, and the realisation of many organisational priorities, 2016 also saw a platform emerge for future industry representation and growth. Insurance Ireland has taken a leading role in the development of Insurance Technology or InsurTech, through academic and professional services partnerships, which will allow the industry examine and adopt the technologies which may form the future for the sector.

Innovation will be central to that evolution in future years and this will be supported by our series of strategic partnerships, the latest of which is with the world-renowned Massachusetts Institute of Technology (MIT). This has seen MIT working

LOOKING AHEAD WITH CONFIDENCE

with Insurance Ireland members to explore and progress innovative solutions for the industry in areas such as Blockchain. The Insurance Ireland-PwC Knowledge Strategic Alliance Partnership focuses on evidence-based advocacy; our partnership with Accenture covers the area of innovation in the insurance industry; the Conduct and the Customer Strategic Partnership with KPMG considers the consequences of existing and proposed regulations on consumers and the industry; and our work with Deloitte has led to the development of the Market Intelligence Portal which was launched in 2015.

Another highlight was the announcement of the Year of Inclusion initiative. This will focus on the industry's current and future workforce and the need for the industry to embrace diversity and inclusion to be successful in today's marketplace.

Taking all this activity together, Insurance Ireland's ability to serve its members is stronger than ever. Crucially, as it has grown in strength, the voice of the member in the organisation has increased and the membership-led approach positions Insurance Ireland well for 2017 and beyond.

INSURANCE IRELAND - DIMA MERGER

Insurance Ireland and the Dublin International Insurance & Management Association (DIMA) merged to bring together domestic insurers, international insurers, reinsurers and captive insurers within a single organisation. This expanded association will deliver enhanced representation and benefits to members by leveraging synergies and by delivering operational efficiencies.

The key to any merger decision for a membership association is whether the merged entity is stronger for members than maintaining the status quo. This is unquestionably the case.

For DIMA and Insurance Ireland, the decision was membership driven and received the overwhelming support of both associations in recognition of the compelling strategic rationale for the merger. Given the relative areas of focus of each



A UNIFIED VOICE FOR THE SECTOR IN IRELAND

association, and the increasing alignment of objectives, this resulted in a persuasive case to merge.

The two organisations have proud traditions of excellent service to members and the merger combines expertise, knowledge and networks. The merger will also support the industry in achieving its full potential and has sent a clear signal to the global marketplace that Ireland remains a location of choice for international insurance and reinsurance operations.

The merged organisation represents over 140 insurers, reinsurers and captives in a critically important industry that employs approximately 28,000 people and provides vital services for economic activity both in Ireland and internationally.

With a mandate from our members, our attention is now firmly focused on the future as we work to build on the successes of both associations in recent years to support the industry in achieving its full potential.



MERGER WITH
DIMA

THE MERGED ORGANISATION
REPRESENTS INSURERS,
REINSURERS AND
CAPTIVES IN A CRITICALLY
IMPORTANT INDUSTRY THAT
EMPLOYS APPROXIMATELY

28,000 PEOPLE

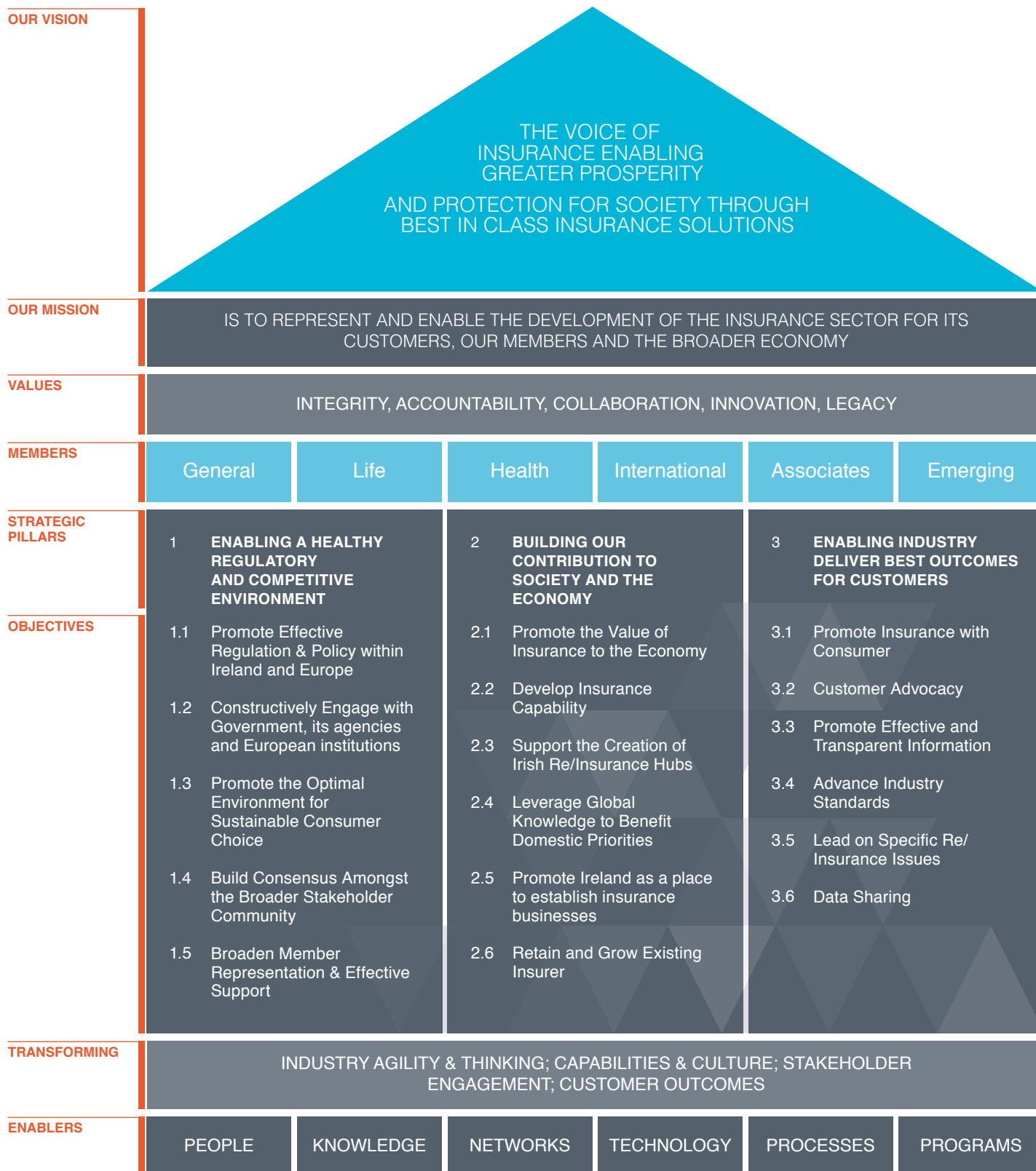


STRATEGY REVIEW

Insurance Ireland's mission is to represent and enable the development of the insurance sector for its customers, members and the broader economy and society. During 2016 we engaged in a process aimed at refreshing our strategy, in particular in relation to how we engage with our customers.

The strategy review took place during the first half of 2016 and involved a close analysis and redefinition of our Strategy House. Three new Strategic Pillars were identified with core objectives set within each one.

These Strategic Pillars and objectives have since been validated by the Insurance Ireland Board as well as our member CEOs through a series of workshops facilitated by external consultants and our Knowledge Strategic Alliance Partner PwC. A Roadmap and Action Plan was developed and execution of our refreshed Strategy House commenced in the autumn and winter of 2016.



REPRESENTING THE INDUSTRY IN IRELAND

2016 was another exceptionally busy year for Insurance Ireland when it came to representing members with a variety of stakeholders including, most notably, Government and regulators.

Throughout the year, Insurance Ireland made it clear that volatility in the cost of motor insurance could only be dealt with if the underlying causes of claims volatility including legal costs, the powers of the Injuries Board, the level of awards and fraud were addressed.

Insurance Ireland continued to constructively engage with the inter-departmental sub-groups set up by Eoghan Murphy, Minister of State at the Department of Finance which resulted in the Government's Cost of Insurance Working Group Report. The publication of this report came on foot of extensive engagements by Insurance Ireland and broadly reflected our priorities. It provides a template to address embedded claims costs if properly implemented.

Pensions and the low rate of supplementary coverage has been a problem in Ireland for many years and Insurance Ireland has consistently lobbied for sustainable solutions. September saw the launch of our landmark document



DOMESTIC ACTIVITY AND POLICY ACHIEVEMENTS

“A Universal Pension for Ireland” at a major policy event in Dublin which was attended by over 50 delegates including thought-leaders from around the world and Irish policymakers and stakeholders. The event involved discussions around the key considerations for a universal pension.

The Minister for Social Protection Leo Varadkar subsequently indicated that his goal is an auto-enrolment system with an opt-out option and he plans to commence a consultation process in late 2016 with legislation targeted for late 2017 or early 2018.

There was also increased activity in relation to Health insurance in 2016 around industry positions on desired policy responses such as on the Public Bed Charge and inappropriate billing.

OVER

50

DELEGATES INCLUDING
THOUGHT-LEADERS FROM
AROUND THE WORLD,
IRISH POLICYMAKERS AND
STAKEHOLDERS ATTENDED
THE LAUNCH OF ‘A UNIVERSAL
PENSION FOR IRELAND’



REPRESENTING THE INDUSTRY IN IRELAND

Insurance Ireland responded to the Central Bank of Ireland (CBI) Discussion Paper on the payment of commission to intermediaries. Our submission argued that a ban on commissions would have a negative impact on the Irish market. Our contention is that the discussion should be focused on how commission can aid the delivery of the best customer outcomes. Insurance Ireland would be happy to work with the CBI to establish if a move towards automatic disclosure of commission for all insurance products would result in significant additional consumer benefit.

We also engaged with the CBI and the Department of Finance in relation to the proposed CBI funding levy which raised some concerns for our councils and committees.

The transposition of the Fourth Anti-Money Laundering Directive is now unlikely to take place before mid-2017. Insurance Ireland has continued to highlight the need for an adequate lead-in time to the Department of Finance.

| REGULATION

During 2016, Insurance Ireland facilitated two sessions for members at which the Financial Services Ombudsman, Ger Deering, and his team updated participants on key changes being made, with the cooperation of industry, to improve the experience of customers dealing with his office.

The implementation of the General Data Protection Regulation in mid-2018 will pose challenges for all data processors and controllers and will impact on all types of insurers. Towards the end of 2016, Insurance Ireland established a working group to engage with the Department of Justice and the Office of the Data Protection Commissioner to identify issues, propose solutions and generally help industry prepare for the GDPR.





REPRESENTING THE INDUSTRY INTERNATIONALLY

The international dimension of our work on behalf of members took on added importance during 2016 with the historic decision of the people of the United Kingdom to leave the European Union. While the eventual shape and form of Brexit is still a matter of speculation some questions must be dealt with sooner rather than later. These include the level and nature of the UK's future access to the EU Single Market and how that will affect insurance.

In this environment, it is vital that the voice of insurance is heard. We are liaising closely with our colleagues in Insurance Europe on ensuring the industry's positions are heard as the debate unfolds. Our International Council is also treating this as a priority issue. We are committed to working on a unilateral and bilateral basis to ensure we maximise our presence on a broad range of European policy files.

For example, our new jurisdiction promotion brochure "Ireland for Insurance", which promotes Ireland as a base for international insurance operations, was launched at the Insurance Europe Conference by An Taoiseach Enda Kenny and is being translated into six languages and promoted through the IDA and the Department of Foreign Affairs.

Our INED Seminar in December considered the challenges and opportunities for our sector presented by Brexit with a stellar line-up of speakers including the economist Dan O'Brien and Huw Evans of the Association of British Insurers, who gave his perspective on what should be the key areas of focus for the UK Government in the Brexit negotiations to come.



STAKEHOLDER ENGAGEMENT & ACTIVITY

Insurance Ireland continued its strong lobbying activity both at home and abroad in relation to PRIIPS and the decision by the European Commission in November to delay the implementation of PRIIPs until the 1st of January 2018 is to be welcomed. This decision followed extensive activity by Insurance Ireland in developing positions, engaging with selected MEPs and liaising with our European colleagues. This was a major win for Insurance Ireland and demonstrated our capacity to influence events in Europe for the benefit of our members. We will continue to work with stakeholders to ensure that the revised timescale allows for the orderly implementation of the new requirements.

The international standing of Insurance Ireland was demonstrated once again by our successful hosting of the 8th International Insurance Europe Conference in May. In addition, we hosted the General Assembly of the Global Federation of Insurance Associations (GFIA) immediately following the Conference which underlined the fact that Insurance Ireland is at the heart of the debates shaping the future of the insurance industry in Ireland and beyond.

Also during 2016, Insurance Ireland joined the European Movement in Ireland (EMI) to build on our stakeholder relationships and advocacy channels both in Ireland and Brussels. This is a priority programme for us throughout 2017.



MEMBER ENGAGEMENT

The high point of the year was undoubtedly our hosting of Insurance Europe's 8th International Conference on 25th May. The event was a resounding success with over 650 attendees from 50 countries including senior executives from some of the world's largest insurers, regulators, policy makers and politicians from Ireland, Europe and the United States attending.

We also hosted our 30th Anniversary Gala Dinner during the event as well as the General Assembly of the Global Federation of Insurance Associations, all of which marked how far Insurance Ireland has come in terms of its presence and influence.

Our fourth annual Fraud Conference was our best attended to date with over 400 delegates attending to discuss how new processes and technologies are being applied to assist the industry's focus on fraud. The Conference heard how our new anti-fraud advertising campaign has resulted in a 22% increase in cases reported.

Our overall calendar of events reached new heights in terms of attendances and focus on key industry issues through our Strategic Alliance Partnership events, CRO Forums and our SIU Training event. In addition, our series of Pensions Policy Workshops culminated in a Pensions Summit in September which saw the publication of our landmark policy document, "A Universal Pension for Ireland".



2016 – A LANDMARK YEAR OF EVENTS

The INED Seminar in December focused on the key challenge of Brexit. The event involved a member survey on the post-Brexit environment and high-level engagements with the Central Bank of Ireland and the IDA, among others. Brexit will be a priority for the industry for some time to come and this will be reflected in our events calendar.

Our President's Conference in 2016 focused on the theme of technological disruption, what it means for the customer and how regulation will respond to these challenges. Over 300 attendees heard from speakers from industry, academia and regulators, including speakers from MIT and EIOPA.

In total, there were over 3,000 attendees across 30 Insurance Ireland events in 2016 reflecting a breadth and depth of member engagement that provides a real platform for future activity.



THE HIGH POINT OF THE YEAR WAS UNDOUBTEDLY OUR HOSTING OF INSURANCE EUROPE'S 8TH INTERNATIONAL CONFERENCE.

THE EVENT WAS A RESOUNDING SUCCESS WITH OVER

650 ATTENDEES FROM
50 COUNTRIES



INSURANCE EUROPE CONFERENCE

Insurance Ireland hosted the 8th Insurance Europe International Conference in May. The Insurance Europe Annual International Conference has grown to become one of the preeminent conference in the European and international insurance industry calendar along with events such as the European Insurance Forum.

The event attracted international delegates and expert speakers from Europe and around the globe and was an excellent opportunity for delegates to not only hear from international, European and national policymakers and regulators.

Insurance Ireland was extremely proud to host the conference for the first time in Dublin. The conference was opened by An Taoiseach Enda Kenny and The Central Bank of Ireland Governor Professor Philip Lane gave the keynote address where he highlighted the importance of a well-functioning insurance sector in managing the risks faced by households and firms.

More than 650 delegates from over 50 countries took part in the conference sessions sharing views on the challenges and opportunities facing the industry now and into the future.

The Global Industry Panel session considered the application of regulation in the interests of the customer, the right balance of capital requirements, and regulation in the context of disruption. The Strategy Panel review looked at how risks are changing and what customers of the future will need to cover for. The panel also focused on how products will have to respond to emerging trends across jurisdictions arising from technological and economic factors.



A LOOK BACK AT THE HUGELY SUCCESSFUL INSURANCE EUROPE CONFERENCE

Parallel sessions focused on global economic shifts and growth markets, the distribution channels of tomorrow, the customer in tomorrow's world, and the policy and regulatory implications of global and European instability.

Delegates also participated in a series of social events kindly sponsored by KPMG, William Fry, Deloitte, and Accenture, where they took the opportunity to network, discuss the day's events, and just relax and enjoy themselves.



Insurance Conference





European
Insurance
Forum

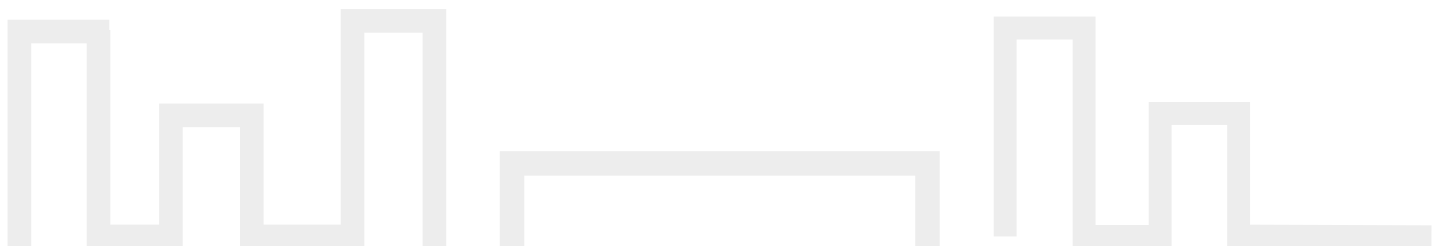
Change the game /

Croke Park, Dublin
25 May 2017

The European Insurance Forum is a leading European conference in the re/insurance calendar.

With speakers from many countries, including global industry experts, thought leaders and change makers, you can expect to be challenged and provoked on your views of how our industry is facing up to the future. Join us for this one day conference and gala dinner and you too can “change the game”.

[europeaninsuranceforum.com]



STRATEGIC ALLIANCE PARTNERSHIPS

II-Accenture Innovation Partnership

Our Strategic Alliance Partnership with Accenture covers the area of innovation. We have worked in partnership 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.

During 2016, three project teams were established in the areas of “Perception – Simplification – Education”, “Revolution – Data – Blockchain”, and “Workforce”. The membership of these teams comprises of II secretariat staff, Accenture MDs, and members of the Innovation Task Force from the nine participating member companies.

Under the banner of “Revolution – Data – Blockchain”, as Innovation Partners Insurance Ireland and Accenture co-sponsored the UCD IDA/EI Centre of Applied Data Analytics research report into the industry application of Blockchain during 2016 and II and Accenture co-hosted a C-suite Blockchain Breakfast Briefing at Accenture’s Centre for Innovation. The “Perception – Simplification – Education” project team have fed into the process throughout 2016 of scoping and selecting a partner for the development of our consumer strategy scheduled for kick off in 2017. Likewise, we will see initiatives in the area of workforce come to fruition in 2017.



STRATEGIC ALLIANCE PARTNERSHIPS

II-Deloitte Market Intelligence Partnership

Insurance Ireland and Deloitte completed the first phase of the delivery of the II-Deloitte Market Intelligence Portal at the end of 2016. Deloitte has worked on the design and development of this industry Market Intelligence Portal that enables us to distribute valuable data and insights to our members on a regular basis.

At present, 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 approach has the potential to reshape how the industry conducts business and can play a significant role in the development of insurance company strategy.



II-KPMG Conduct and the Customer Partnership

The II-KPMG Consumer & Conduct Strategic Alliance Partnership considers the consequences of existing and proposed regulation and is focused on delivering better regulatory outcomes for the consumer, the industry and the regulator.

The partnership has established a Strategic Committee on Conduct and the Customer to examine areas such as conduct risk culture; product design; marketing and sales models; and after sales services.

The SCCC will ensure that members are provided with regular and timely insights on emerging thinking and forthcoming legislation from KPMG's Centre of Excellence through a series of seminars and briefing notes throughout 2017.



STRATEGIC ALLIANCE PARTNERSHIPS

II-PwC Knowledge Partnership

The Insurance Ireland-PwC Knowledge Strategic Alliance Partnership focuses on evidence-based advocacy. This will support Insurance Ireland in adopting constructive, authoritative and well researched positions on important developments. The partnership with PwC will give us access to the latest thinking and current research on matters of key importance to our members.

The II-PwC Knowledge Partnership was formally launched with an event marking the publication of the first annual industry co-produced Pulse Report on Disruption and Opportunity on September 30th 2016. The report was compiled following a joint survey of more than 50 Irish Insurance CEOs which revealed that over two thirds of our CEOs are prioritising business growth in 2017 but remain concerned about a range of uncertainties and challenges including the regulatory regime, low interest rates, lack of available talent, rising costs and of course Brexit.

Throughout 2017, the work of this partnership will draw on best practice internationally to encompass the very latest thinking from across the globe.



II-MIT Research Partnership

Massachusetts Institute of Technology (MIT), became our new Strategic Alliance Partner in the area of Research in July. The partnership will see MIT work with Insurance Ireland members to explore and progress innovative solutions for the industry, particularly in the area of Blockchain technology.

Blockchain is a cutting-edge technology that allows access to secure, decentralised transactions and provides an improved basis for non-repudiation, governance, fraud prevention, financial data and reporting. It is being looked at across financial services to assess its ability to deliver faster, safer transactions and information sharing.

The partnership kicked off with a scoping exercise to identify Blockchain applications which have relevance to the industry as well as to assess the industry's needs and requirements. An industry working group was established to support this work.

At its first meeting in October, members of the Working Group were briefed on the II-MIT SAP and the nature of the scoping exercise initially. A research study report will be produced at the end of this engagement.



LIFE INSURANCE SECTOR

Insurance Ireland launched the landmark “A Universal Pension for Ireland” report in September 2016 at the highly successful Pensions Summit in Dublin which was attended by more than 50 stakeholders. This was preceded by a series of stakeholder consultations to discuss the building blocks of a universal pension.

Produced by the Pensions Policy Working Group, the report gives us a platform to continue to engage on the future shape of a universal pension model for Ireland. Support for this model has gained significant momentum among stakeholders with the Minister for Social Protection Leo Varadkar announcing that he is targeting legislation on it for late 2017 or early 2018.

Insurance Ireland also responded to the Pensions Authority consultation paper on the reform and simplification of supplementary funded private pensions and highlighted the extent to which much of the complexity around pensions is tax-driven.

During the year, we continued our campaign for the removal of the 1% Life Assurance Levy. We also highlighted the creation of an unfair disparity between life assurance and other savings through the intention to decrease DIRT from 41% to 33% in the years ahead while current levels of Life Assurance Exit Tax are retained. Insurance Ireland will continue to highlight this to media and stakeholders.



GENERAL INSURANCE SECTOR

The rising cost of motor claims and the consequent impact on insurance premium costs continued to be an area of concern not only for the industry but also for consumers and the Government throughout 2016. During the year we continued and intensified our efforts to bring attention to the causal factors driving up the cost of claims and to promote the policy and cultural changes required to tackle them. Part of this activity saw us engage constructively with the Government's Cost of Insurance Working Group formed to review aspects of the motor insurance market.

Our submission to the Joint Oireachtas Finance Committee in September outlined how the issues can be remedied by; creating consistency in awards to help reduce volatility in the market; tackling the whiplash problem; reinforcing the powers of the Injuries Board; internationally benchmarking award levels; fixing the Setanta problem by removing the liability it imposes on other insurers; reducing legal costs; and putting in place stronger deterrents for insurance fraud.

The update to the Book of Quantum was published in October represented some progress in terms of addressing the inconsistency in awards. However, while welcoming the update Insurance Ireland has continued to call for personal injury awards to be internationally benchmarked to address situations such as the average whiplash award in Ireland being three times higher than a comparable award in the UK.

The Joint Oireachtas Committee's report was published in November and welcomed by Insurance Ireland. It is to be hoped that the report marks a new chapter in the discussion and that, together with the recommendations from the Cost of Insurance Working Group, will lead to the reforms necessary to address underlying causes of the high cost of claims and level of awards in the Irish market which has led to increased motor premiums.



GENERAL INSURANCE SECTOR

On the other hand the Department of Finance's Review of the Framework for Motor Insurance Compensation in Ireland, published in July, represented a retrograde step with its recommendations that the liabilities of any future motor insurer liquidation be apportioned between the ICF and MIBI on a 65%/35% basis with no upper limit on the exposure of insurance companies. Insurance Ireland supports the use of the ICF to resolve insolvencies but strongly opposes the deeply flawed funding model being proposed as liabilities are not capped. Insurance Ireland has continued to campaign against the adoption of these recommendations which open the door to a future financial shock for Government, consumers and insurers.

The Insurance Ireland-OPW Flood Working Group continued to meet during the year. Insurance Ireland also had a constructive meeting in July with Minister Sean Canney TD, Minister of State with special responsibility for the Office of Public Works and Flood Relief.

Insurance Ireland's fourth annual Fraud Conference took place in Croke Park in October. The "Insurance Fraud: The Crime You Pay For" conference attracted over 400 industry professionals to examine how international best practices and new technologies can be applied in Ireland to tackle insurance fraud. The keynote speakers were Adele Sumner of RSA Insurance UK and Dearbhail McDonald, Group Business Editor of Independent News and Media, who both provided thought-provoking speeches on the subject.

The Fraud Conference is now firmly established as a thought leadership event which provides an opportunity for the industry to work together to combat



a common challenge. In parallel with the Fraud Conference we engaged with a number of media outlets to highlight industry activity in identifying and tackling fraud.

Insurance Ireland commissioned research to ascertain the views of the public on the legal deterrents to insurance fraud. This research found that just 17% of respondents felt there are enough legal deterrents for those committing insurance fraud.

Fraud was also addressed by Insurance Ireland's Insurance Confidential campaign. The campaign focused on case studies of real life stories of fraud and resulted in a large increase in the number of cases reported to the Insurance Confidential during the year.

The campaign used innovative techniques to promote positive reinforcement to influence the motives and incentives of groups in order to prompt individuals to report insurance fraud. This innovative approach also involved more targeted use of social media channels as opposed to a more traditional outdoor and TV campaign. The campaign was also the winner of an award from Public Sector Magazine.

OUR RESEARCH FOUND ONLY

17%

OF PEOPLE BELIEVE THERE ARE ENOUGH LEGAL DETERRENTS FOR THOSE WHO COMMIT INSURANCE FRAUD



INTERNATIONAL INSURANCE SECTOR

Among the most significant events for our members in a year of quite dramatic change internationally was the agreement on a merger between Insurance Ireland and the Dublin International Insurance & Management Association (DIMA). The merger brings together the domestic and international insurance, captive and reinsurance sectors under the one umbrella and will deliver critical benefits for members through enhanced representation, by leveraging synergies and by delivering operational efficiencies.

The momentous decision by the United Kingdom to withdraw from the European Union is one which will have profound implications for our members for many years to come. Insurance Ireland's INED Seminar in 2016 focused on Brexit and considered the challenges and opportunities for our sector in the changed landscape.

Interestingly, a Brexit survey conducted in advance of the event pointed to optimism in the industry in relation to Ireland's ability to realise a 'Brexit dividend'. There are, however, challenges in terms of infrastructural capacity and the issue of uncertainty surrounding the outcome of the UK's negotiations. Insurance Ireland will host further industry forums such as this to ensure our members' views in this area are heard by our key stakeholders.



Welcome news from Europe arrived during the year in the form of the European Commission's decision to delay the implementation of the Regulation on Packaged Retail and Insurance-Based Investment Products (PRIIPs) until the 1st of January 2018. The decision to delay implementation was taken following the European Parliament's rejection of the Regulation's Regulatory Technical Standards (RTS).

Insurance Ireland had highlighted its concerns to MEPs and other stakeholders including the CBI and the Department of Finance detailing the unworkable position in which the initial RTS placed the industry. We will work with stakeholders during 2017 to ensure that the revised timescale allows for an orderly implementation of the new regulation.

A further significant development during 2016 was the publication of the "Ireland for Insurance" brochure in association with IDA Ireland. The brochure highlighted Ireland's strengths as a base for international insurance operations and was published to coincide with the Insurance Europe International Conference hosted by Insurance Ireland in Dublin in May.



HEALTH INSURANCE SECTOR

The Public Hospital Bed Re-Designation charge continues to be a key policy focus for our health insurers and a driver of claims cost. Since the introduction of the charge in 2014, this new charging regime for private patients in public hospitals has led to an increase in claims payments of approximately €200 million.

Insurance Ireland and its members continue to highlight the impact this cost has on the 2.14 million health insurance policyholders and have engaged with relevant stakeholders to bring about a review of this charge.

Members continue to proactively engage with customers to ensure they are suitably informed of their rights to public or private treatment as a privately insured patient and to ensure that appropriate consent to be treated as a private patient is sought from the patient.

The implementation of Lifetime Community Rating (LCR) is one of the biggest challenges faced by health insurance sector since its introduction in 2015. Insurance Ireland's LCR Working Group continues to monitor and work through the



practical difficulties of implementing the LCR regulations and will be responding to the formal consultation launched by the Health Insurance Authority on the review of the LCR regulations.

A communications sub group was established at the request of the Health Council to advise on industry communications around policy issues including the Public Bed Charge.

The CBI thematic inspection focused on how health insurers are engaging with and/or advising their consumers during the annual renewal process. Their findings were published in March following the review of the health insurance renewal process and Insurance Ireland welcomed the findings of the research which outlined the high levels of customer satisfaction. Insurance Ireland acknowledged that 84% of respondents to the Central Bank's consumer research into the renewal process for health insurance believe their provider did its best to understand their needs in full prior to renewal while trust in providers was high at 79% to find a product that suits respondents best.



HEALTH INSURANCE SECTOR

The future challenges that will affect the provision of health insurance such as demographic changes and ageing populations along with technological advances were some of the key themes to the Insurance Europe Conference hosted by Insurance Ireland in May 2016.

Our health insurance members met regularly throughout 2016 to discuss operational issues that affect the industry and how best to mitigate against such risks. Throughout the year, Insurance Ireland held events such as the SIU training day in April which saw a presentation from Dr. Simon Peck of AXA PPP Healthcare on the use of data analytics to target inefficiencies within the claims environment.

A seminar was also held in November in conjunction with members from general insurance sector which was attended by over 400 delegates where a presentation was given by Claire Byrne from Allianz Worldwide Care on the challenges that exist for health insurers across the world.



SERVING OUR CUSTOMERS

A key element of Insurance Ireland's role is creating and understanding of the insurance industry and its value in the minds of the public. The Strategy Review carried out in 2016 resulted in the identification of a customer focused Strategic Pillar for Insurance Ireland: "Enabling industry deliver best outcomes for customers".

A scoping exercise was carried out in relation to this pillar during the latter part of the year to identify what an enhanced customer strategy could entail. The aim is to develop a measurable Marketing Communications Strategy to enhance the industry's reputation across all strands of Irish society.

Over the coming year, we will assess the options for a new approach in relation to improving the industry's perception. The output of this work should then lead to an action plan which will set the foundations for a potential Consumer Engagement Strategy, the identification of key messages and metrics for the strategy, and how it could be executed.



HIGHLIGHTS OF

	International Council	Life Council	General Sector
Jan - March	<ul style="list-style-type: none"> Attendance at Insurance Europe Personal Insurance Committee International Council meeting 	<ul style="list-style-type: none"> Insurance Ireland Pensions Workshop on Retirement Income Life Council meeting Financial Services Ombudsman presentation 	<ul style="list-style-type: none"> Meeting with An Taoiseach and Cabinet Ministers on flooding in January Financial Services Ombudsman presentation Non-Life Council meeting
April – June	<ul style="list-style-type: none"> Hosting of the 8th Insurance Europe International Conference Hosting the General Assembly of the Global Federation of Insurance Associations (GFIA) Launch of Ireland for Insurance – new Jurisdiction Promotion Brochure with the IDA 	<ul style="list-style-type: none"> Insurance Ireland Pensions Workshop on an Administration Hub Life Council meeting 	<ul style="list-style-type: none"> Flooding Task Force liaised with the inter-departmental Flood Policy Coordination Group Non-Life Council meeting Special Investigative Unit Training Seminar
July – September	<ul style="list-style-type: none"> Attendance at Insurance Europe Conduct of Business Committee International Council meeting 	<ul style="list-style-type: none"> Insurance Ireland Pensions Workshop on the Building Blocks for A Universal Pension Pensions Summit & launch of A Universal Pension for Ireland Period of media activity on Universal Pension Life Council meeting 	<ul style="list-style-type: none"> Il attended the Oireachtas Finance Committee on Cost of Motor Insurance Non-Life Council meeting Ongoing liaison with Cost of Insurance Working Group Launch of Review of the Framework for Motor Insurance Compensation in Ireland Introductory meeting with the Minister for State for OPW Sean Canney
October – December	<ul style="list-style-type: none"> Attendance at Insurance Europe Conduct of Business Committee International Council meeting 	<ul style="list-style-type: none"> Life Council meeting Financial Services Ombudsman presentation 	<ul style="list-style-type: none"> Non-Life Council meeting Interim report of the inter-departmental Flood Policy Coordination Group Meeting with the Tánaiste and Minister for Transport on motor issues Anti-Fraud Conference in Croke Park with over 400 attendees Stakeholder meetings throughout the year with IBEC, Vintners Federation, SIMI, and various government departments and agencies. Financial Services Ombudsman presentation



Health Sector	DIMA Council	Industry Wide
<ul style="list-style-type: none"> Health Council meeting CBI Thematic Review 	<ul style="list-style-type: none"> Solvency II comes into effect DIMA Board meeting held European Insurance Forum held with over 200 attendees 	<ul style="list-style-type: none"> Insurance Ireland Board meeting Insurance Ireland - Deloitte Strategic Alliance Partnership Talent in Insurance Breakfast Insurance Ireland AGM Appointment of Ken Norgrove as President succeeding Ciaran McGettrick INED Council meeting II-Milliman CRO Forum held Launch of Insurance Ireland's new anti-fraud advertising campaign
<ul style="list-style-type: none"> Health Council meeting Special Investigative Unit Training Seminar 	<ul style="list-style-type: none"> May Cyber Workshop Annual Insurance Seminar and Brexit briefing DIMA Board meeting held DIMA launch new jurisdiction brochure Re/Insurance in the Heart of Europe 	<ul style="list-style-type: none"> Hosting of the 8th Insurance Europe International Conference Hosting the General Assembly of the Global Federation of Insurance Associations (GFIA) Launch of Ireland for Insurance – new Jurisdiction Promotion Brochure with the IDA KPMG CEO Breakfast Insurance Ireland Board meeting INED Council meeting II-Milliman CRO Forum held Inclusion Task Force meeting held Insurance Ireland joins the UCD Centre for Applied Data Analytics Research (CeADAR)
<ul style="list-style-type: none"> Health Council meeting 	<ul style="list-style-type: none"> SFCR workshops in July and August Irish & international tax breakfast briefings in September <p>Submissions for:</p> <ul style="list-style-type: none"> Head of Actuarial Function (CP103) – final guidance published on 28 October External audit of Solvency II regulatory returns (CP104) DIMA Board meeting held Ireland wins best EU domicile at the European Captive Services Awards 	<ul style="list-style-type: none"> Insurance Ireland Board meeting Insurance Ireland - PwC Strategic Alliance Partnership Pulse Report Launch INED Council meeting II-Milliman CRO Forum held Inclusion Task Force meeting held Insurance Ireland participates in IDA Blockchain Working Group meeting Launch of the Insurance Ireland Research Strategic Alliance Partnership with MIT Anti-Fraud advertising campaign wins Public Sector Magazine Award
<ul style="list-style-type: none"> Health Council meetings Health Insurance Consultative Forum Communications Working Group activity on Public Bed Charge 	<ul style="list-style-type: none"> David Stafford appointed Chairman of DIMA, succeeding Marco Nuvoloni, and Eddy Van Cutsem appointed interim CEO, succeeding Sarah Goddard EU GDPR breakfast briefing in October SII compliance breakfast briefing in December Review of the Minimum Competency Code 2011 (CP106) CBI Roundtable on the main theme of Brexit implications DIMA Board and members approve the merger with Insurance Ireland DIMA Board meeting held 	<ul style="list-style-type: none"> Insurance Ireland Board meeting Insurance Ireland - Accenture Strategic Alliance Partnership Blockchain Breakfast Briefing INED Council meeting Insurance Ireland merger with DIMA approved II-Milliman CRO Forum held Inclusion Task Force meeting held Insurance Ireland participates in IDA Blockchain Working Group meeting President's Conference held on the theme of the Customer



INSURTECH

Today's innovation is tomorrow's expectation. The already rapid pace of technological change is accelerating and is transforming the value chain, the customer experience, and the competitive landscape in the process.

Connected insurance is the future. Three out of four insurers globally now realise that technological innovation is required to deal with this fast changing environment.

Insurance Ireland is responding to this through the InsurTech initiative which is aimed at connecting industry with technology to produce innovative solutions; solutions which will enable members to thrive and prosper in the market of the future.

The current digital age environment would require us to working in the area of InsurTech with our members to understand changing customer needs,

the shape of customer behaviours to come, business models of the future, and the long-term structure of the insurance industry. Insurance Ireland is committed to working in this area by developing an InsurTech Ecosystem in Ireland which brings the technology industry, the regulator, other Government bodies as well as academia and talent closer to insurers.

Insurance Ireland will act as a facilitator by driving innovation in the industry and creating thought leadership on cutting-edge issues with long-term implications for members.

On a very practical level, we are engaging with stakeholders to develop concepts and proofs of concept (POCs) for insurers to develop and provide innovative products and services. This sees us share global



TODAY'S
INNOVATION IS
TOMORROW'S
EXPECTATION

INSURANCE IRELAND AT THE HEART OF THE ECOSYSTEM

industry knowledge with members while representing them to shape the future debate on innovative regulatory tools. This will be necessary as we work to ensure that new legislation, rules and guidelines are digital-friendly, technologically neutral and sufficiently future-proofed to be fit for the digital age and act to encourage digital innovation.

Initiatives already undertaken include our new Strategic Alliance Partnership with the Massachusetts Institute of Technology (MIT) in the area of blockchain technology. MIT will work with Insurance Ireland members to explore and progress innovative solutions for the industry. Initially, MIT will develop a POC with members' support to bring efficiency in the area of information exchange.

Insurance Ireland has also become part of the IDA Blockchain Expert Group, a cross-industry group made up of Insurance Ireland, Irish Funds, Banking & Payments Federation Ireland, IT firms, start-ups and consulting firms which is involved in the identification of use cases, knowledge sharing and partnership building.

We are also collaborating with CeAdar, the Centre for Applied Data Analytics Research at UCD, to engage with their technology projects and imparting knowledge to members. In addition we are working with the Accenture and Deloitte Strategic Alliance Partnerships on the areas of innovation and technology and we continue to engage with stakeholders and thought leaders to ensure that the industry keeps pace with the ongoing transformation being wrought by technological advances.



INSURANCE IRELAND'S ANTI-FRAUD ADVERTISING CAMPAIGN

Insurance Ireland's refreshed anti-fraud advertising campaign won the prestigious Public Awareness Campaign Award at the Public Sector Magazine Excellence in Business Awards 2016. The previous campaign had been running for ten years and had grown less effective with familiarity over time. It was decided to invest in a new solution which would disrupt and draw public attention in what is a low interest category. Working with renowned animator Julian Frost, of 'Dumb Ways to Die' fame in Australia, three 'stranger than fiction' short stories were created.

Each animated video is based on an actual case study – the first aired in 2015 and covers friends who burgled each other's houses, the second debuted in 2016 and sees two friends swap seats after a car accident and the final, which will air in 2017, shows an active cage fighter claiming disability.

The refreshed creative captures the audience's attention before delivering its message that "insurance fraud affects you". The campaign involves new graphics and a tone of voice that emphasises the key message of the impact of fraud but is built on a public appeal to report suspected fraud.

The results to date have been strongly positive. Research carried out on behalf of Insurance Ireland by Millward Brown indicated that the campaign creative surpassed Irish norms for being credible and enjoyable, with interviewees reporting that they were more likely to use the Insurance Confidential hotline having seen the campaign. Traffic to the Insurance Confidential website increased by 500%.

A revised and refreshed Insurance Confidential website was also developed specifically for the campaign. Strong and clear calls to action on all media placements and a streamlined digital journey served to increase reporting to Insurance Confidential by 22% year on year since launch. From the strongly encouraging initial response to the refreshed campaign will inform future planning and messaging on fraud and its impact on the industry and the individual.



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 Insurance Confidential campaign.

This commercial 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



They claimed. You paid.

Our second commercial in the series tells the true story of a guy who crashes his friend's car while driving uninsured. The two friends swap places so the insured could claim.

Car insurance is on average €50 higher because of insurance fraud like this. Fact.

To find out more about the campaign visit insuranceconfidential.ie



The cage fighter who couldn't walk.

This commercial, the third of a series, tells the true story of a man who claimed in court for an incident that left him barely able to walk...which was strange considering he was cage fighting at night and selling DVDs of his fights!

It's funny until you realise that you pay for fraud like this. Insurance premiums are higher because of insurance fraud. Fact.

To find out more about the campaign visit insuranceconfidential.ie



INSURANCE IRELAND DIRECTORY OF MEMBERS

Life Members

Acorn Life
Ark Life
Aviva Life & Pensions
ECCU
Equitable Life
Friends First Life
AXA Partners Credit and Lifestyle Protection
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 Global Life
Allianz Worldwide Care
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

Chubb
AIG
Allianz
Amtrust International
Aviva Insurance
AXA
DAS Group
DeCare Dental
Ecclesiastical
FBD Insurance plc
AXA Partners Credit and Lifestyle Protection
IPB Insurance
Liberty Insurance
Mapfre Assistencia
RSA Insurance
SureStone Insurance
Travelers Insurance
Watford Insurance
Zurich Insurance

Health Members

Irish Life Health
Laya Healthcare
VHI Healthcare

InsurTech Members

MIT
ViClarity
Majesco

Associate Members

Accenture
ARB Underwriting
Cunningham Lindsey
Davies Group
Deloitte
Hertz Rent a Car
International Financial Data Services
Irish Progressive Services
KennCo Underwriting
KPMG
Lloyds
Matheson
Milliman
OSG
Patrona Underwriting
ProAdjust
PWC
Thornton & Partners
William Fry
Dillon Eustace
MIT
ViClarity
Majesco

Strategic Alliance Partners

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

DIMA Members

Aetna Health
AIG Insurance Management Services
ALD Re
Allied World Assurance Company
AON Insurance Managers
Arch Reinsurance
Atradius Reinsurance
Axis Specialty Europe
BBVA Re
Beazley Re
Berkshire Hathaway Reinsurance
BNP Paribas Vartry Reinsurance
CACI Non-Life
Canada Life International Re
Catalina Insurance Ireland
Chubb Bermuda International
CNP Santander
Codeve Insurance Company
Darnell
DLL Re
Euro Insurances
Everest Reinsurance
ffh Management Services
Golden Arches
Great American International
Greenlight Reinsurance
Greenval Insurance
Hannover Re
Imagine International
Ironshore Europe
ITX Re
Markel Europe
Marsh Management Services
New Technology Insurance
Overseas Neill
Porsche International
Probus Insurance Company
Renaissance Reinsurance
RGA International
SCOR Global Life
Scottish Re
Volkswagen Insurance Company
Willis Towers Watson
XLRe Europe



INSURANCE IRELAND BOARD, COUNCILS, COMMITTEES, FORUMS & WORKING

BOARD

Councils

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

Industry Wide (Common) Committees & Working Groups

Data Protection Working Group
Finance and Taxation Committee
PRIIPs Working Group
Regulation Committee
Solvency II Working Group
Strategic Committee on Conduct and the Consumer

Life Sector Committees & Working Groups

Genetics Working Group
Pensions Committee
Pensions Policy Working Group 2016

Non-Life Committees & Working Groups

Anti-Fraud Forum
Automatic Number Plate Recognition (ANPR) Data Quality Working Group
Claims Committee
Insurance Ireland/OPW Flood Working Group
Insurance Link Steering Group
Integrated Information Data Service Oversight Committee
Motor Data Project Working Group
Personal Insurances Committee

International Sector Working Group

Variable Annuity Working Group

Health Sector Committees & Working Groups

Claims Forum
Claims Working Group
Communications Working Group
Lifetime Community Rating Working Group

Membership Services Working Groups

Inclusion Task Force
Anti-Fraud Advertising Campaign Project Team

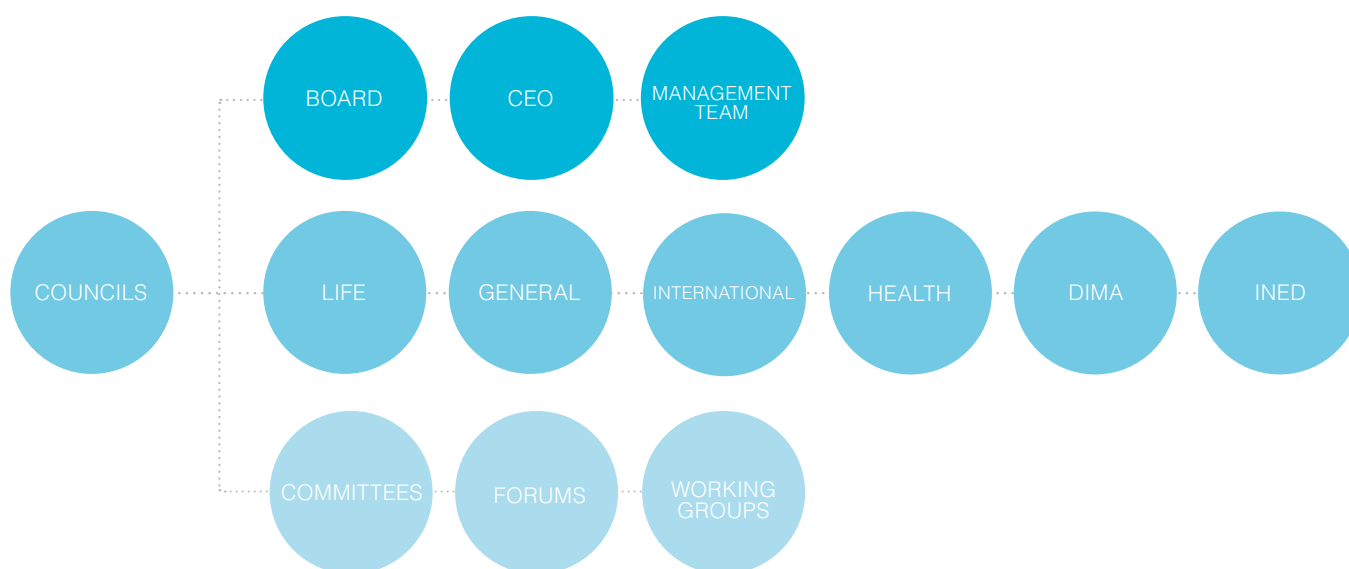
Strategic Alliance Partners

II-Accenture Innovation Task Force
II-Deloitte Market Intelligence Project Team
II-KPMG Conduct Risk Project Team
II-MIT Blockchain Working Group
II-PwC Knowledge Partners Project Team

DIMA Council Committees, Forums and Working Groups

Insurance & Captives Subcommittee
Life, Non-Life Reinsurance Subcommittee
Conference Subcommittee
CFO Forum
INED Forum
Compliance Officers Working Group

Structure of Insurance Ireland



Insurance Ireland Board

Board

Name	Title	Company
David Stafford	CEO	Ald Re
Frank Mee	Finance Director / Deputy CEO	Allianz Worldwide Care
Ann Kelleher	Managing Director	Ark Life
John Quinlan	CEO	Aviva Ireland
Paul Haran	Chairman, UCD Michael Smurfit Graduate Business School	External Board Member
Fiona Muldoon	CEO	FBD Insurance plc
Debbie O'Hare	Managing Director	Hannover Re
David Harney	Group Chief Executive	Irish Life
Ken Norgrove	CEO	RSA Insurance
Anthony Brennan	CEO	Zurich

Insurance Ireland Councils

	Name	Title	Company
Life Council	Kevin Thompson	CEO	Insurance Ireland
	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Ann Kelleher	Managing Director	Ark Life - Chair
	Gary Marshall	Managing Director	Avival Life & Pensions
	Tom Browne	CEO	Friends First Life
	Denis McLoughlin	Managing Director	Irish Life
	Mick Sweeney	Managing Director (Interim)	New Ireland
	Alex Koslowski	Managing Director	Royal London
	Michael McKenna	CEO / COO	Standard Life
	David O'Dowd	Head of Life & Pensions	Zurich Life

	Name	Title	Company
Non-Life Council	Kevin Thompson	CEO	Insurance Ireland
	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Declan O'Rourke	General Manager, Ireland	AIG Europe
	Sean McGrath	CEO	Allianz
	John Quinlan	Group CEO	Aviva Ireland - Chair
	Philip Bradley	CEO	AXA Insurance
	David Lane	Managing Director, Ireland	Ecclesiastical Insurance
	Fiona Muldoon	CEO	FBD Insurance plc
	Tom McIlduff	CEO	Liberty Insurance
	Ken Norgrove	CEO	RSA Insurance
	Terry Dinnigan	Regional VP for North Europe	Travelers Insurance
	Anthony Brennan	CEO	Zurich

	Name	Title	Company
International Council	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 - Chair
	Declan Bolger	Managing Director	Canada Life Europe
	John Finnegan	CEO	Darta Saving Life
	Paul Gillett	CEO	Generali Pan-Europe
	Tiziano Motteran	CEO	Lawrence Life
	Dick Ostijn	CEO	Metlife
	Des Fogarty	General Manager & Executive Director	PartnerRe
	Ciaran McGettrick	Managing Director	Phoenix Ireland
	Aidan Holton	Managing Director	SCOR Global
	Fintan McKeon	Managing Director	St James's Place
	Regina O'Connor	Government Affairs & Corporate Compliance	XL Group
	Brian Hunt	Head of Government & Industry Affairs Ireland	Zurich

	Name	Title	Company
Health Council	Kevin Thompson	CEO	Insurance Ireland
	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Jim Dowdall	CEO	Irish Life Health
	Donal Clancy	Managing Director	Laya Health - Chair
	John O'Dwyer	Chief Executive	VHI Healthcare

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

	Name	Title	Company
DIMA Council	David Stafford	Chief Executive Officer	ALD Re - Chair
	Brian Lehane	Chief Financial Officer	Aon Insurance Managers
	Marco Nuvoloni	Chief Risk Officer	Aviva Ireland
	Tim Hennessy	EVP, Chief Executive Officer	Axis Specialty Europe
	Viviana Pascoletti	Chief Executive Officer	Berkshire Hathaway Reinsurance
	Michael Brady	Chief Executive Officer	Golden Arches Insurance
	Debbie O'Hare	Chief Executive Officer	Hannover Re (Ireland)
	Gerry Connell	Vice President	Marsh Management Services
	Martin Scullion	General Manager	Probus Insurance
	Karl Cheese	Head of Finance	RGA International
	Stephen Devine	Chief Reserving Actuary	SCOR Global Life
	Trevor Madden	Managing Director	Willis Towers Watson Management

Industry Wide (Common) Committees and Working Groups

	Name	Title	Company
Data Protection Working Group	Barry Phair	Compliance Manager	Allianz
	Susann Radach	Compliance Manager	Allianz
	Gavin Hanly	Compliance Consultant	Ark Life
	Rory Byrne	Solicitor	AXA Insurance
	Brian O'Connor	Head of Operations	Aviva Insurance - Chair
	Neil Brennan	Data Protection Officer	FBD Insurance plc
	Nicola Vendemia	Data Protection Officer	Hansard Europe
	Jennifer Ryan	Irish Life – Retail	Irish Life
	Ian Healy	Compliance Officer	Irish Life
	Alice Turley	Compliance Audit Manager	Liberty Insurance
	Stephen Blair-White	Regulatory Compliance Manager	RSA Insurance
	Catherine Maher	Compliance Department	Zurich Life
	Joanne Sherry	Solicitor	Zurich Life
	Suzanna Cummins	Head of Compliance & MLRO	Prudential International

	Name	Title	Company
Finance and Taxation Committee	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Mary Hynes	Head of Finance, Tax & Investments	Aegon Ireland
	Claire Fitzgerald	Tax Manager	Aegon Ireland

Owen Kelly	Finance Manager, Ireland	AIG Europe
Lisa Dunne	Tax Consultant	Allianz Worldwide Care
Louise Gath	Financial Controller	Ark Life
Philip Dwyer	Chief Financial Officer	Ark Life
Enda Mannion	Tax Accountant	Aviva Life & Pensions
Patrick Stapleton	Finance Manager	AXA Life Europe
Ronan McKernan	Group Tax Manager	Canada Life Assurance Europe
David Burke	Finance Manager	FBD Insurance plc
Colm Bryson	Head of Finance	IPB Insurance
Vivienne McDermott	Group Tax Manager	Irish Life
Niall Browne	Taxation Manager	New Ireland - Chair
Anna Kurchenko	Tax Manager	RSA Insurance
Michael McKenna	CEO / COO	Standard Life
Sinead Cullen	Business Manager	Standard Life
Joanne O'Connell	Head of Tax	Zurich Life
Mervyn Skeet	Global Head of Tax	XL Group

PRIIPs Working Group

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Orla Treacy	Financial Services Solicitor	Aegon Ireland
Bernadette Brennan	Compliance Manager	Aviva Life & Pensions
John Gethin	Business Manager	Aviva Life & Pensions
Kathryn Farrell	Pricing Actuary	Friends First
Peter Murphy	Head of Compliance & Regulatory Affairs	Friends First
Jennifer O'Sullivan	InHouse Solicitor	Generali PanEurope
Gilles Roy	Head of Proposition & Technical Services	Generali PanEurope
Geraldine Ahern	Senior Actuarial Manager	Irish Life
Teresa Carolan	Savings, Investments & Funds Product Manager	Irish Life
Sarah Kelly	Senior Protection Product Manager	Irish Life
Mark Gaffney	Actuary	Generali PanEurope
Gary Colcolough	Head of Pensions	New Ireland
Rory Gallagher	Head of Compliance	New Ireland
John Corlett	Business Unit Advisor	Old Mutual International
Suzanna Cummins	Head of Compliance	Prudential International
Siobhaine Slevin	Proposition Development & Change	Prudential International
Mark Maguire	Chief Actuary	SEB Life
Annette Angelosante	Head of Compliance and Risk	SEB Life
John O'Halloran	Head of Legal for Western and Central Europe	MetLife Europe
Sanjeev Kopan	Head of Marketing & Proposition	Standard life
Debbie Anderson	Compliance Co-Ordinator	Zurich Life
David Flood	Investment Propositions Actuary	Zurich Life

Regulation Committee

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Joanne Ryan	Chief Risk & Compliance Officer	Acorn Life
Willa Mawhinney	Head of Compliance	Allianz
Barry Phair	Compliance Manager	Allianz
Siobhan Leyden	Compliance Associate	Allianz
Susan Radach	Compliance Manager	Allianz

Alistair Barugh	Compliance Manager	Allianz Worldwide Care
Gavin Hanly	Compliance Consultant	Ark Life
Emer Coyle	Compliance Consultant	Ark Life
Shane O'Neill	Compliance Manager	Aviva Life & Pensions
Jennifer Walshe	Head of Legal & Compliance	Aviva Ireland
Bernadette Brennan	Compliance Manager	Aviva
Steven Jackson	Head of Compliance	AXA Insurance
Joseph O'Malley	Head of Compliance	FBD Insurance plc
Peter Murphy	Head of Compliance & Regulatory Affairs	Friends First Life
Rachel Panagiodis	Managing Director	Hansard Europe
Ciaran Cormican	Finance & Outsourcing Manager	Hansard Europe
Edel O'Connell	Head of Compliance and Risk - ILFS	Irish Life - Chair
Katheleen Moriarty	Finance Risk & Compliance Manager	Laya Healthcare
Sylvia Coldrick	Head of Compliance	Liberty Insurance
Danielle Carmody	Compliance Department	Liberty Insurance
Gino del Sesto	Head of Special Projects	MetLife
Albert Keirse	Head of Compliance Monitoring	New Ireland
Conor Gough	Senior Compliance Specialist	New Ireland
Gary Windebank	Compliance Officer	Old Mutual International
Ian Watson	Compliance Policy and Guidance Consultant	Phoenix Ireland
Suzanna Cummins	Head of Compliance	Prudential International
Stephen Blair-White	Regulatory Compliance Manager	RSA Insurance
Donncha Connolly	Head of Regulatory Risk and Compliance	RSA Insurance
Orla Collins	Head of Risk & Compliance	Standard Life
Eimear Kenny	Senior Risk Consultant	Standard Life
Sean Wade	Head of Compliance	VHI Healthcare
Regina O'Connor	SVP & Head of Government Affairs and Regulatory Policy	XL Group
Michelle Brett	Compliance Assistant	Zurich Life
Sean O'Hurley	Head of Risk & Compliance	Zurich Insurance
Debbie Anderson	Compliance Co-Ordinator	Zurich Life

Solvency II Working Group

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Gordon Lee	Chief Risk Officer & Chief Actuary	Ark Life
Niamh Gaudin	Chief Risk Officer	AXA Insurance
Steven Moran	Financial Compliance Manager	Decare Dental
Brian Connaughton	Risk Actuary	FBD Insurance plc
Paraic Byrne	Risk Actuary	Friends First Life
Gerard Mulvaney	Chief Risk Officer	IPB Insurance
David Coldrick	Head of Actuarial Development	Irish Life
Julia Moore	Economic Capital Actuary	Liberty Insurance
Rachel Lynch	Risk Officer - Governance and Reporting	MetLife
Darragh Graham	Director	New Ireland
Shane Fahey	Head of Compliance	New Ireland
Mark Bingham	Chief Risk Officer	Old Mutual
Regina O'Connor	SVP & Head of Government Affairs and Regulatory Policy	XL Group
Aidan Smyth	Financial Controller	Zurich Insurance

	Name	Title	Company
Strategic Committee on Conduct and the Consumer	Kevin Thompson	CEO	Insurance Ireland
	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Laura Farrell	Director of Membership Services & Communications	Insurance Ireland
	John Byrne	Communications Manager	Insurance Ireland
	Frank Mee	Finance Director / Deputy CEO	Allianz Worldwide Care
	Marco Nuvoloni	Chief Risk Officer	Aviva Ireland
	Philip Bradley	CEO	AXA Insurance
	Ciaran McGettrick	Managing Director	Phoenix Ireland
	Peter Murphy	Head of Compliance	Friends First
	Enda Devine	Executive Director / Chief Financial Officer	IPB Insurance
	Edel O'Connell	Head of Retail Compliance	Irish Life
	Sean Wade	Authorisation Advisor	VHI Healthcare
	Brian Morrissey	Partner	KPMG
	John O'Donnell	Director, Regulatory Advisory Services	KPMG
Niamh Mulholland	Associate Director, Regulatory Consulting	KPMG	

Life Sector Committees & Working Groups

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

	Name	Title	Company
Pensions Committee	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Mark Reilly	Retirement Propositions Manager	Aviva Life & Pensions
	Mark George	Group Pensions Service Manager	Friends First Life
	Patrick Connell	Senior Manager & Manager of Technical Services	Irish Life
	Patrick O'Shea	Pension Manager Advisory Services	Irish Life
	Brian MacDonald	Life and Pensions Technical Support Manager	New Ireland - Chair
	John Morris	Head of IT	Scottish Mutual International
	Sinead McEvoy	Senior Technical Consultant	Standard Life
	Mike Ainsworth	Manager - Pensions Support Services	Zurich Life

	Name	Title	Company
Pensions Policy Working Group 2016	Declan Jackson	Director of Government Affairs	Insurance Ireland
	John Gethin	Business Manager	Aviva Life & Pensions
	Gerry Hassett	MD, Irish Life Financial Services	Irish Life
	Paul O'Neill	Director - Irish Life Corporate Business	Irish Life
	David Swanton	Director	New Ireland
	Nigel Dunne	CEO	Standard Life
	David Harris	Managing Director	TOR Financial Consulting
	Jonathan Daly	Head of Propositions	Zurich Life

Non-Life Sector Committees & Working Groups

	Name	Title	Company
Anti-Fraud Forum	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Operations Executive	Insurance Ireland
	West Thornton	Insurance Confidential	Insurance Ireland
	David Donegan	Principal Investigator	AIG Europe
	Orlagh Bardsley	Senior Underwriter	AIG Europe
	Liam Greaney	Motor Portfolio Underwriter	Allianz
	Noel Burke	Claims Relationship Management	Allianz
	Eoghan Fitzpatrick	Motor Portfolio Underwriter	Allianz
	Pat Balfe	Claims Manager	Aviva Insurance
	Brendan Keane	Claims Department	Aviva Insurance
	Emer Lynch	Underwriting Governance Manager	Aviva Insurance
	Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
	Robert Smyth	Fraud Manager	Aviva Insurance
	Audrey Purcell	Senior Technical Adviser	Aviva Insurance
	Patricia Bergin	Special Investigations Unit	Aviva Insurance
	Jonathan Wheatley	Unit Fraud Manager	Aviva Insurance
	Cathy Quigley	Claims, SIU	Aviva Insurance
	Colm Featherstone	Fraud Investigations Manager, SIU	AXA Insurance
	Graham Holohan	QA & SIU Supervisor ACFT	AXA Insurance
	Frances McDonnell	SIU & QA Manager	AXA Insurance
	Paul Nolan	Head of Underwriting	AXA Insurance
	Joan Dixon	Senior Clerk – Claims Investigation Unit	FBD Insurance plc
	Peter Brennan	Data Miner, Claims Investigation	FBD Insurance plc
	Emmet Byrne	Senior Underwriter, Business Quality Unit	FBD Insurance plc
	Liam Warren	Team Leader-Farm Underwriting	FBD Insurance plc
	Padraig Lyons	Claims Handler	FBD Insurance plc
	Michael Berkery	Claims Handler	FBD Insurance plc
	Julia Carmichael	Chief Compliance Officer	IPB Insurance
	Jim Loughran	Claims Handler	IPB Insurance
	Ann Rice	Claims Department	IPB Insurance
	Alex Burke	Claims Manager	KennCo Underwriting
	Frank Keegan	Deputy Claims Manager	KennCo Underwriting
	Mairead Carty	PL Head of Product and Underwriting	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
	Colm Humphries	Claims Handler	Liberty Insurance
	Ken McKinlay	Fraud Manager	MIBI
	Garrett Walsh	Claims Insight & Control Team 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	Injury & Liability Claims Handler	RSA Insurance	
Derek Trower	Head of Specialist & Complex Claims	RSA Insurance – Chair	
Joyce Foley	Claims Investigation Team	RSA Insurance	
Gavin O'Brien	Claims Handler	RSA Insurance	
Liz Fleming	Claims Manager	Travelers Insurance	
Tony Hetherton	Development Underwriting Manager	Travelers Insurance	
Dawn Walsh	Deputy Compliance Director	XL Group	
Conor Stuart	Underwriting Quality Controller	Zurich Insurance	

Lisa Tyghe	Special Investigation Unit	Zurich Insurance
Aran McGrath	Investigation Handler	Zurich Insurance
Paul Scully	Claims Handler, SIU	Zurich Insurance
Mark Quinn	Head of Personal Motor	Zurich Insurance
Joe Marshall	Head of Claims Fraud	Zurich Insurance

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

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland
West Thornton	Insurance Confidential	Insurance Ireland
Orlagh Bardsley	Senior Underwriter	AIG Europe
Karen Brierty	I.T. Application Development & Software Assurance Manager	Allianz
Liam O'Toole	Small Projects/IT Business Analyst	Allianz
Martin Morrison	Portfolio Manager Motor	Allianz
Anna Nawrocka	Portfolio Motor Underwriting	Allianz
Michael Bannon	Motor Class Underwriting Manager	Aviva Insurance
Peter Breen	Solutions Delivery Team	Aviva Insurance
Paul Murphy	Commercial Motor Portfolio Manager	AXA Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
David Connolly	Senior Motor Underwriter	IPB Insurance
Mark Toher	Head of Product	FBD Insurance plc
Paul O'Connor	Underwriter	FBD Insurance plc
Mairead Carty	PL Head of Product and Underwriting	Liberty Insurance
Paul Brearley	PL Systems Manager	Liberty Insurance
Paddy Slattery	IT Administrator	MIBI
Alan O'Carroll	Technical Underwriting Lead	RSA Insurance
Andrew Bailey	Head of Commercial Underwriting	RSA Insurance
Ciara Furlong	Head of Product, Underwriting & Risk Quality	RSA Insurance
Michelle Normoyle	Portfolio Technical Underwriter	RSA Insurance
Philip Appleyard	IS Business Partner and Demand Manager	RSA Insurance
Mark Quinn	Head of Personal Motor	Zurich Insurance
Stephen Quinn	Head of Commercial Motor	Zurich Insurance

**Claims
Committee**

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Non-Life Operations Executive	Insurance Ireland
John Farrell	Head of Claims	Aviva Insurance - Chair
Anthony Shannon	Chief Claims Officer	Allianz
Deidre Fagan	Solicitor, Head of Legal Services	AXA Insurance
Michael Murphy	Head of Claims, Ireland	Ecclesiastical
Niall Higgins	Head of Technical Claims	FBD Insurance plc
Michael Whelehan	Head of Claims	IPB Insurance
Eoin Lennon	Divisional Manager - Motor & Household Claims	Liberty Insurance
Mike Curley	Claims Director	RSA Insurance
Derek Trower	Head of Specialist & Complex Claims	RSA Insurance
Jerry Fitzpatrick	Chief Operations Officer	Zurich Insurance

**Insurance
Ireland/OPW
Flood Working
Group**

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland – Chair
Michael Curtin	Operations Executive	Insurance Ireland
John Carey	Core Underwriting Process Department	Allianz
Alan Rickard	Head of Property Underwriting	AXA Insurance
Jerry McGrath	Commercial Insurance Underwriter	FBD Insurance
David Parke	GIS Analyst	Aviva Insurance
Barry Costelloe	Head of Operations, Commercial	RSA Insurance
Robert Moss	GIS Analyst	Zurich Insurance

**Insurance
Link Steering
Committee**

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland - Chair
Matt Cusack	Head of Claims	Allianz
Mark Kelly	Governance Risk & Compliance Manager	Aviva Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
Sean Kelleher	Head of Technical Underwriting	FBD Insurance plc
Andrew Buck	Head of Fraud	Liberty Insurance
Cathal Lynch	Head of Injury & Liability Claims	RSA Insurance
Rachel Dowling	Head of Claims Quality Assurance	Zurich Insurance

**Integrated
Information
Data Service
Oversight
Committee**

Name	Title	Company
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
Lee Dalton	Risk Analyst - Portfolio Underwriting	Allianz
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance - Chair
Liz McHugh	Operations Manager	AXA Insurance
Paul O'Connor	Underwriter	FBD Insurance
Mark Toher	Head of Product	FBD Insurance
Mary Dempsey	Training & Development Manager, The AA	Irish Brokers Association
Mairead Carty	PL Head of Product and Underwriting	Liberty Insurance
Ciara Furlong	Head of Product, Underwriting & Risk Quality	RSA Insurance

**Motor Data
Project Working
Group**

Name	Title	Company
Geoff Ryan	Financial Controller	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Declan Jackson	Director of Government Affairs	Insurance Ireland
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Govier	Consumer Reserving Lead	AIG Europe
John O'Connor	Chief Actuary	Allianz
Mick Hoey	Head of Finance	Aviva - Chair
Derek Bain	Head of Actuarial Function	AXA Insurance
Derek Pouliot	Chief Actuary	FBD Insurance plc
Emmett McCrann	Head of Pricing	Liberty Insurance
Fergal O'Regan	Head of Actuary	RSA Insurance
Chris Goold	Chief Actuary	Zurich Insurance
Ciaran McGaley	Managing Director	Verisk
Niall Kavanagh	Chief Operating Officer	Verisk
Sean Moriarty	Project Manager	Verisk
Joe Kennedy	Consultant	Verisk
Tracey Spadola	Vice-President - Strategic Data Operations	Verisk

**Personal
Insurances
Committee**

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland - Chair
Michael Curtin	Operations Executive	Insurance Ireland
John Boylan	Head of Auto Insurance, Ireland	AIG Europe
Helen Merry	Associate Director - Retail Underwriting & Pricing	Allianz
Michael Bannon	Motor Class Underwriting Manager	Aviva Insurance
Paul Nolan	Head Of Underwriting	AXA Insurance
Sean Kelleher	Head of Technical Underwriting	FBD Insurance plc
Mairead Carty	PL Head of Product and Underwriting	Liberty Insurance
Trevor Lowry	Director of Personal Lines Underwriting & Pricing	RSA Insurance
Gerry McCormack	Technical Underwriter	Zurich Insurance

	Name	Title	Company
Flooding Taskforce	Helen Merry	Associate Director - Retail Underwriting & Pricing	Allianz
	Tony Culley	Associate Director Personal Lines Underwriting	Allianz – Chair
	Paul Nolan	Head Of Underwriting	AXA Insurance
	Brian Mahon	Chief Underwriting Officer	Aviva
	Emer O'Byrne	Home Portfolio and Underwriting Manager	Aviva
	Philip Rowe	Head of Underwriting Ireland	Ecclesiastical
	Sean Kelleher	Head of Technical Underwriting	FBD
	Enda Brazel	Chief Underwriting Officer	RSA
	Jane Kidd	Head of Personal Property	Zurich
	Sarah Pierce	Head of SME	Zurich

International Sector Working Group

	Name	Title	Company
Variable Annuity Working Group	Gareth McQuillan	CRO	Aegon Ireland
	Paul Sherlin	Head of Third Party Propositions	Aegon Ireland
	Eamon Power	Chief Risk Officer	Allianz Global Life
	Fearghal O'Donnchu	Head of Life & Health	Allianz Re
	Stephen Lee	Chief Risk Officer	AXA Life Europe
	Dermot Mannion	Head of Actuarial Function	AXA Life Europe
	Clare Cullen	Head of Actuarial Function	AXA MPS
	Michael Brennan	CLE Appointed Actuary	Canada Life Assurance Europe
	Liam O'Keeffe	Head of Actuarial & Chief Risk Officer	Canada Life Assurance Europe
	Michael Sharpe	V.A. Actuary	Generali PanEurope
	Aidan Burke	Chief Financial & Risk Officer	Hawthorn Life
	Mark Wharton	Chief Actuary	MetLife Europe

Health Sector Committees and Working Groups

	Name	Title	Company
Claims Forum	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Operations Executive	Insurance Ireland
	West Thornton	Insurance Confidential	Insurance Ireland
	Ger Gavin	Chief Dental Officer	DeCare Dental Insurance Ireland
	Maureen Walsh	CEO	DeCare Dental Insurance Ireland
	Cliona Merrigan	Director of Claims & Medical Provider Strategy	Irish Life Health
	James O'Mahony	Head of Provider Relations	Laya Healthcare
	Bendan Scanlan	Provider Relations Analyst	Laya Healthcare
	John McCall	Director of Operations	Laya Healthcare
	Danny Boles	Head of Special Investigations Unit	VHI Healthcare
	John Murphy	Special Investigations Unit	VHI Healthcare

	Name	Title	Company
Claims Working Group	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Operations Executive	Insurance Ireland
	Cliona Merrigan	Director of Claims & Medical Provider Strategy	Irish Life Health
	Teresa Kelly-Oroz	Legal Director	Irish Life Health
	James O' Mahony	Head of Provider Relations	Laya Healthcare – Chair
	Mark Byrne	Claims & Special Investigations Manager	VHI Healthcare
	John Creedon	Claims Director	VHI Healthcare

Communications Working Group

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
John Byrne	Communications Director	Insurance Ireland
Liz Rowen	Head of Marketing	Irish Life Health
Lorraine Walshe	Head Of Marketing	Laya Healthcare
Brid Smyth	Head of Corporate Communication	VHI Healthcare

Lifetime Community Rating Working Group

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Jacquie Doyle	Operations Director	Irish Life Health
Priscilla Curley	Project Manager	Irish Life Health
Jackie Deay	Change Development Manager	Irish Life Health
Joanne Boyle	Head of Customer Service	Laya Healthcare
Ciaran Hayes	Programme Manager	VHI Healthcare - Chair

Membership Services and Events Working Groups

Inclusion Taskforce

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland
Kevin Thompson	CEO	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
John Byrne	Communications Manager	Insurance Ireland
Frank Mee	Finance Director / Deputy CEO	Allianz Worldwide Care
Claire Cusack	Head of Human Resources	Allianz Worldwide Care
David Lane	Managing Director, Ireland	Ecclesiastical
Paula Hodson	Director of Development Services	Insurance Institute of Ireland
Tracey Deeks	Executive Director - Corporate Resources	Irish Life
Terry Kelly Oroz	Legal Director	Irish Life Health
Mary Condon	Director of Finance	Laya Health
Siobhan Fay	Chief Risk Officer	Liberty Insurance
Penny Bryant	Head of Communications, Western and Central Europe	MetLife
Greg Snider	Chief Actuary EMEA	MetLife

Anti-Fraud Advertising Campaign Project Team

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland - Chair
John Byrne	Communications Manager	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Chris Upton	Partner	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 and Events	Insurance Ireland - Chair
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
John Byrne	Communications Manager	Insurance Ireland
Kevin Thompson	CEO	Insurance Ireland
Adam Kelly	Managing Director, Financial Services	Accenture
John Morrissey	Senior Manager, Financial Services	Accenture
Andrew Gorman	Senior Manager, Insurance	Accenture
Paul Collins	Risk Services Manager Ireland	Ecclesiastical
Jackie Mc Mahon	Director of No Nonsense Insurance	FBD Insurance plc
Keith Kiernan	Chief Operating Officer	RSA Insurance
Caitriona Somers	Board Member	Insurance Institute of Ireland
John Armstrong	Head of Actuarial (Chief Actuary)	Allianz Worldwide Care
Cristiano Braggion	Operations Director	Standard Life Assurance
James Carroll	Head of Business Process and Strategy	Allianz Worldwide Care
Deborah Neale	Head of Western Europe Operations	MetLife Europe
Brendan Byrne	Head of Operations Control	Partner Reinsurance
Ciaran McGettrick	Managing Director	Phoenix Ireland
Mark McCrohan	Head of Diversified Business	VHI Healthcare

II-Deloitte Market Intelligence Project Team

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland - Chair
Laura Farrell	Director of Membership Services	Insurance Ireland
Ken Norgrove	CEO	RSA Insurance
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland - Board Sponsor
Glenn Gillard	Partner - Audit	Deloitte
Donal Lehane	Partner - Consulting	Deloitte

II-Deloitte Market Intelligence Portal Editorial Committee

Name	Title	Company
Paul Gillett	CEO	Generali PanEurope
Ken Norgrove	CEO	RSA Insurance

II-KPMG Conduct Risk Strategic Alliance Project Team

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Ajay Pathak	COO	Insurance Ireland
Laura Farrell	Director of Membership Services & Communications	Insurance Ireland - Chair
Declan Jackson	Director of Government Affairs	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
John Byrne	Communications Manager	Insurance Ireland
Ann O'Leary	Communication & Events Management Executive	Insurance Ireland
Natalie Dillon	Insurance Executive	Insurance Ireland
Brian Morrissey	Partner, Actuarial Services	KPMG
Niamh Mulholland	Associate Director in Regulatory Consulting	KPMG
John O' Donnell	Director, Regulatory	KPMG
Fidelda Carroll	Officer, Marketing & Communications	KPMG
Suzy Maher	Associate Director, Marketing & Communications	KPMG

II/PWC
Knowledge
Partner

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland - Chair
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

MIT Blockchain
Working Group

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland - Chair
Laura Farrell	Director of Membership Services	Insurance Ireland
Shaymus Kennedy	Chief Information Officer	AIG Europe
Robert McEvoy	Head of Direct Business	Allianz
Rory O'Connell	Sales Manager	Allianz
James Carroll	General Manager	Allianz Worldwide Care
Liam Greaney	Motor Portfolio Underwriter	Allianz
Matthias Rahneberg	Chief Architect	AXA Ireland
Lory Kehoe	Director	Deloitte
Jonathan Ruane	Lecturer	MIT
Keith Kiernan	Chief Operating Officer	RSA Insurance



INSURANCE IRELAND PRESIDENTS

1986 - 1987	Gerry Ryan (Church & General)
1987 - 1988	David Kingston (Irish Life)
1988 - 1989	Michael O'Rourke (Eagle Star)
1989 - 1990	Michael Brennan (Eagle Star Life)
1990 - 1991	John Forde (Norwich Union)
1991 - 1992	Brian Duncan (Irish Life)
1992 - 1993	Eamon Walsh (Hibernian)
1993 - 1994	Alan Ashe (Standard Life)
1994 - 1995	Gerard Healy (Guardian)
1995 - 1996	John Gibson (Friends Provident)
1996 - 1997	Sean Hehir (AIG Europe)
1997 - 1998	Kevin Murphy (Irish Life)
1998 - 1999	Adrian Daly (Hibernian)
1999 - 2000	Vincent Sheridan (Norwich Union)
2000 - 2001	John O'Hanlon (Allianz Church & General)
2001 - 2002	Roy Keenan (Lifetime)
2002 - 2003	Ian Stuart (Eagle Star Insurance)
2003 - 2004	Peter Towers (Scottish Provident)
2004 - 2005	Paul Donaldson (Royal & Sun Alliance)
2005 - 2006	Tom Barry (Canada Life)
2006 - 2007	John O'Neill (AXA)

2007 – 2008	Michael Leahy (Standard Life)
2008 – 2009	Brendan Murphy (Allianz)
2009 – 2010	Brian Forrester (Bank of Ireland Life)
2010 – 2011	Patrick Manley (Zurich Insurance)
2011 – 2012	Gerry Hassett (Irish Life)
2012 – 2013	Gerry Hassett (Irish Life)
2013 – 2014	Philip Smith (RSA)
2014 – 2015	Sean Casey (New Ireland)
2015 – 2016	Ciaran McGettrick (Phoenix Ireland)
2016 – 2017	Ken Norgrove (RSA Insurance)



INSURANCE IRELAND'S CHARITY OF THE YEAR 2017

The National Council for the Blind of Ireland (NCBI) has been selected as Insurance Ireland's Charity of Choice for 2017.

The NCBI is the national sight loss agency which offers support and services to people of all ages who are experiencing difficulties with their eyesight. The organisation provides a service to over 8,000 people every year, 2,000 of whom they are seeing for the first time. Almost 95% of the people who access NCBI services every year have some degree of useful vision while less than 5% are blind.

With an ageing population, the number of people needing to access the services of NCBI is increasing by 12% each year. NCBI offers community based services to help people to adapt to sight loss and maintain their independence. These services include emotional support to the individual experiencing loss of vision and to their families, advice and information on all aspects of vision loss as well as practical support and solutions to the challenges encountered by people with vision loss. Services are offered to people of all ages, from birth through to older age.

The majority of people in Ireland with sight loss retain some useful vision and can be assisted to maximize their remaining vision in various different ways. NCBI offers individualised solutions such as magnification and technical aids, advice



| NCBI

on lighting and contrast solutions as well as general advice on other adaptations that can be made to reduce the impact of loss of vision.

The overall aim of NCBI services is to enable people to live an independent life of their choice. As the impact of vision loss for each individual varies depending on what it is they wish to achieve as well as the type and degree of vision loss they experience, the service offered to each individual will differ.

The NCBI is passionate about ensuring that anyone affected by sight loss is given the support, technology and tools they need to live life to the full. Through their independent living skills, long cane training, counselling services, technology provisions, library services and schools programme the organisation tackles the isolation that is often experienced by those with sight loss.

Under the banner of the 2017 Industry Year of Inclusion, Insurance Ireland is proud to support the NCBI and encourages its members to also support their work.

NCBI PROVIDES A SERVICE TO OVER

8000

PEOPLE EVERY YEAR,

2000

OF WHOM WE ARE SEEING FOR THE FIRST TIME.

ALMOST

95%

OF THE PEOPLE WHO ACCESS NCBI SERVICES EVERY YEAR HAVE SOME DEGREE OF USEFUL VISION WHILE LESS THAN

5%

ARE BLIND.



LOOK AHEAD

2017 is Insurance Ireland's Industry Year of Inclusion – a calendar of activities built around four quarterly themes which highlight best inclusion practices in member companies and encourage our member companies to avail of opportunities in HR, communications and marketing in this area in the interests of existing and future employees of the sector.

We will draw on expert external resources to support this work and will partner with the 30% Club for the quarter one theme of gender. The key focus of the 30% Club is to work towards achieving gender balance in business in Ireland. The organisation is strongly business focused and encourages business leaders to understand the business case for inclusion and how best practice initiatives can be adopted.

The Year of Inclusion kicked off with a special Insurance Ireland Inclusion Breakfast Briefing on Wednesday, 15th February, 2017. The event featured a panel of industry experts as well as a presentation from Charlotte Sweeney, the lead on the City of London's Diversity Programme "The Power of Diversity".

Coming together at events like this to share international and local experiences, to share learning and to hear what other people are doing is a powerful way of addressing the inclusion issue in organisations. One of the benefits of taking part in the Insurance Ireland Year of Inclusion is hearing about what can work and how it can be implemented.



THE YEAR OF INCLUSION



There is also an important policy dimension as speaking ahead of the launch, Minister of State Eoghan Murphy highlighted the importance of this inclusion initiative in the context of the IFS2020 Strategy for the growth of the Financial Services sector in Ireland:

“Ireland's Marriage Equality Referendum demonstrated the massive reputational dividend that flows from the adoption of progressive measures. Many financial service companies have adopted exemplary diversity and inclusion programmes and have benefitted on many levels as a result. Not least by maximising the productive and innovative capabilities of their workforce. Driving the benefits across the sector as a whole is an objective of the Government's IFS2020 Strategy. Insurance Ireland's promoting 'the Year of Inclusion' is a positive development which I look forward to seeing adopted more widely across the sector.”

THE KEY FOCUS OF THE

30%

CLUB IS TO WORK
TOWARDS ACHIEVING

**GENDER BALANCE
IN BUSINESS
IN IRELAND.**



INSURANCE IRELAND TEAM



Kevin Thompson
CEO
Email kevin.thompson@insuranceireland.eu



Ajay Pathak
Chief Operating Officer
Email ajay.pathak@insuranceireland.eu



Laura Farrell
Director of Membership Services
Email laura.farrell@insuranceireland.eu



Declan Jackson
Director of Government Affairs
Email declan.jackson@insuranceireland.eu



Jennifer Hoban
Company Secretary and Life Assurance Manager
Email jennifer.hoban@insuranceireland.eu



Michael Horan
Non-Life Insurance Manager
Email michael.horan@insuranceireland.eu



Ann O'Leary
Communications and Events Management Executive
Email ann.oleary@insuranceireland.eu



Michael Curtin
Operations Executive, Non-Life Sector
Email michael.curtin@insuranceireland.eu



Paul Holohan
Administration Manager
Email paul.holohan@insuranceireland.eu



Frank Farrell
Insurance Information Manager
Email frank.farrell@insuranceireland.eu



Sharon Savage
Accounts Administrator
Email: sharon.savage@insuranceireland.eu



Ciara Whooley
Secretary to CEO
Email: ciara.whooley@insuranceireland.eu





Una Coleman
Training, Education &
Conference Manager
Email una.coleman@insuranceireland.eu



Nessa Feehan
Administrator
Email: nessa.feehan@insuranceireland.eu



Natalie Dillon
Insurance Executive
Email natalie.dillon@insuranceireland.eu



John Byrne
Communications
Manager
Email john.byrne@insuranceireland.eu



Geoff Ryan
Financial Controller
Email: geoff.ryan@insuranceireland.eu



Eddy Van Cutsem
DIMA Council executive
Email: eddy.vancutsem@insuranceireland.eu



Amanda Garland
Receptionist/Administrator
Email amanda.garland@insuranceireland.eu





Insurance Ireland (Member Association) Company
Limited by Guarantee.

Registered in Ireland. No. 553048. Registered Office:
First Floor, 5 Harbourmaster Place, IFSC, Dublin 1, D01 E7E8.