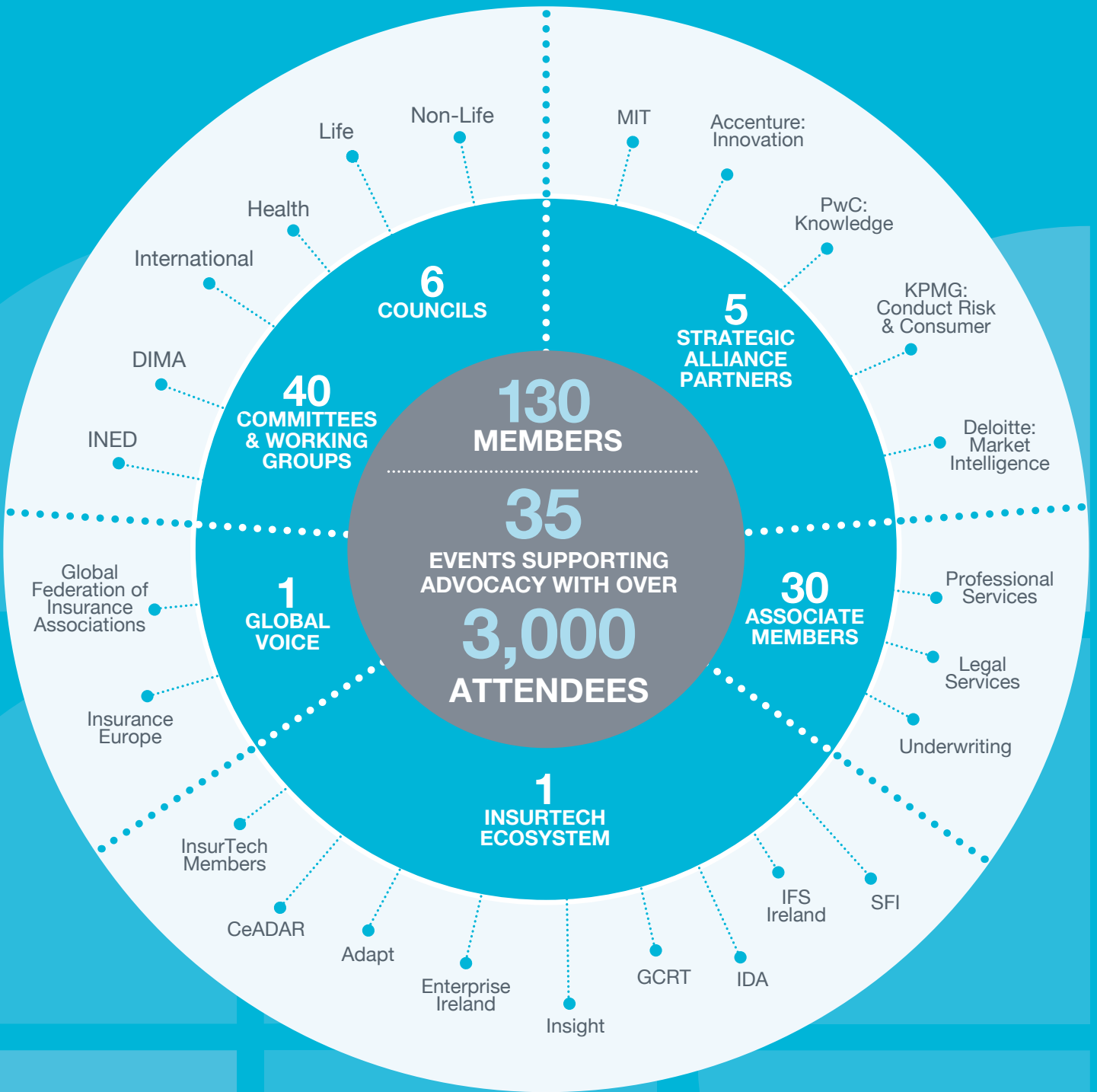




# INSURANCE IRELAND ANNUAL REPORT/2017





OUR STRENGTH LIES IN THE NUMBER AND DIVERSITY OF OUR MEMBERS & ADVOCACY NETWORK

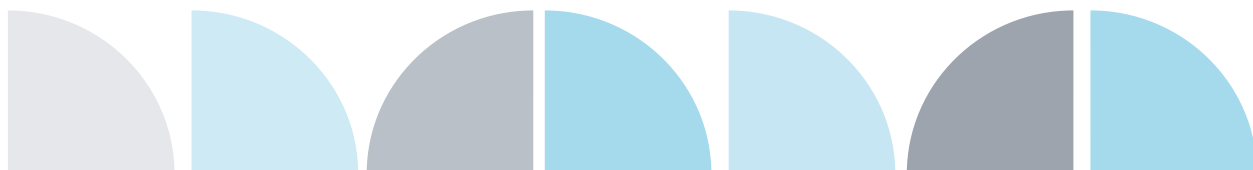
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# PRESIDENT'S REVIEW

**FRANK MEE**  
INSURANCE IRELAND  
PRESIDENT

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Having worked in insurance for most of my working life and having been involved in Insurance Ireland for many years in different capacities, it is a great honour for me to represent the industry as President.

At the outset of my tenure, I outlined my priorities as, firstly bedding down our merger with DIMA to capitalise on the respective strengths of both organisations to realise the huge potential of our industry, secondly, preparing for the upsides and potential downsides of Brexit and finally, realising the Year of Inclusion concept.

I am very pleased to say the merger was completed successfully in 2017 following sterling work by our Board and the Insurance Ireland team. Further strengthening the ties between the expanded membership will remain a priority in the years ahead but the motivation and buy-in is there, which is crucial.

Having chaired Insurance Ireland's Inclusion Task Force since 2015 it was personally very gratifying to witness the huge levels of support for the various Year of Inclusion events held during the year. I would like to take this opportunity to thank all involved in organising the Year of Inclusion and its very busy calendar of events. In addition, the recognition of this work in the IFS2020 Strategy and by the Central Bank in our engagements with them,

is further evidence of the importance of this work in the context of the future of our industry.

On Brexit, we still lack certainty as to how it will affect insurance, and this was a major theme throughout the year through our advocacy and our events. The Insurance Ireland model of constant engagement with stakeholders, be they industry, political or regulatory, is the best model to ensure our members' views are heard, that members are aware of Brexit-related developments and are informed about how to respond.

It was also a pleasure for me to attend and participate in the European Insurance Forum and this event demonstrates the value of the industry working together. It is a vital tool for advocacy as well as an opportunity for strategic consideration of the major themes influencing the industry. The plans for 2018 and beyond are very exciting indeed and events such as this are crucial for shaping our international reputation.

What stands out for me in 2017 is the breadth of work undertaken across sectors. From customer focused campaigns in health insurance, to effective representation in Europe on technical matters like BEPS and PRIIPs, to advocating for cost of claims reform domestically, Insurance Ireland's ability to represent its members' interests is only getting stronger.



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HAVING CHAIRED INSURANCE IRELAND'S INCLUSION TASK FORCE SINCE 2015 IT WAS PERSONALLY VERY GRATIFYING TO WITNESS THE HUGE LEVELS OF SUPPORT FOR THE VARIOUS YEAR OF INCLUSION EVENTS

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That is not to say the industry does not face headwinds and challenges, be they external or internal, however, the importance of industry cooperation remains as crucial as ever. Major policy and regulatory agenda items are on the cards in 2018 with issues such as the Solvency II review, the report of the Personal Injuries Commission, the ESAs review and the introduction of GDPR, to name but a few.

Given the increasingly complex regulatory and policy environment, the value of companies working together to share ideas, develop positions and speak with one voice gives our industry the strength to deliver better outcomes, and member participation is key to this.

In this regard, I would like to express my gratitude to all the staff of Insurance Ireland as well as the member company volunteers who sit on our committees, councils and working groups. Their commitment and expertise are what make Insurance Ireland such a great organisation and make being its President such a pleasure as well as an honour.

# CHIEF EXECUTIVE'S REVIEW

**KEVIN THOMPSON**  
CEO, INSURANCE  
IRELAND

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2017 was a challenging year against a backdrop of ever increasing uncertainty in the world around us, yet it proved to be a year of strong progress on many fronts for Insurance Ireland and the industry we represent. Our key priorities were; to maintain focus and momentum on priority policy items identified by our Board and Councils, to continue the successful integration of Insurance Ireland and DIMA and to ensure the expansion of our advocacy footprint with various stakeholders. In addition, our sector's Year of Inclusion highlighted in a meaningful way the strong values held within our sector through the level of support and engagement around diversity and inclusion.

The uncertainty brought by Brexit was a theme taken up by President Frank Mee and keynote speaker Cliff Taylor of The Irish Times at the Annual Industry Lunch in April. Across our councils, the theme was continued as members were keen to understand the full effects of Brexit in areas such as servicing contracts, data sharing and regulatory compliance. Our participation in the Insurance Europe Brexit Project Group was a key element of this work to inform the industry's response. Brexit does present opportunities for the sector and getting the right regulatory and policy environment is key to realising these benefits, and our public positioning reflected the importance of the issue.

2017 was also a very busy year on the regulatory front with our reinsurance and international members having to consider the



Review of the Minimum Competency Code, the Solvency II review, Changes in the Permanent Establishment Rules under BEPS and Freedom of Services.

For our health members, 2017 saw considerable progress on bringing health cost of claims issues to the attention of the public with the Public Bed Re-Designation Charge campaign to inform customers of their rights. This was followed by significant engagement on the issue of the changes to the Lifetime Community Rating legislation. Both engagements showed the value of coordinated industry action for the benefit of policyholders and provided a template for further activity.

Another issue of the utmost importance to the industry is the cost of regulation and this has come to the fore with the Central Bank of Ireland Levy. We welcome the CBI's constructive approach to this issue and look forward to further consultation on it.

Our life members experienced another important year with policy developments on the issue of universal pensions, to build on the excellent work undertaken in 2016 in launching A Universal Pension for Ireland. There was also Council activity on the issues of the Life Levy and Exit Tax which will again require the Council's focus in 2018.

Possibly the most significant single event from both the consumer and industry point of view in the Non-Life area was the Supreme Court ruling on the Setanta case. It was our firm view throughout that the Motor Insurers' Bureau of

to consider industry and policy solutions to the challenge of fraud. This has now become a must attend event on the insurance calendar and the conference is a key forum for conversations on how best to address fraud across all classes of insurance.

The insurance sector again proved its importance in its swift and sensitive response to the severe weather events which affected many individuals and businesses. Effective responses to events such as this are why customers seek insurance cover and the industry can take great heart from how it responded.

Another key event during 2017 was the European Insurance Forum and 2018's forum will be the flagship event of the Insurance Ireland calendar incorporating an inaugural President's Gala Dinner.

Looking ahead, one of the key challenges facing members in the immediate future will be the GDPR and its far-reaching changes to data protection law and regulations. There will be further developments in terms of the ESA's review in Europe and the Solvency II review outcomes.

As CEO, I am also keenly aware of the need to continuously future-proof our sector and in this regard, we have led the way in developing an InsurTech ecosystem as well as the appropriate regulatory environment. Ensuring our industry remains an attractive one for staff was a key motivation behind the Year of Inclusion initiative and this work will continue in 2018 and beyond.

Finally, Brexit has brought into sharp focus the need to strengthen our alliances and grow our presence in Europe. Therefore, we are opening a Brussels office and have hired a permanent representative there to ensure our members have an active say in policy and regulation at the earliest stages. With these and other developments, our ability to advocate on behalf of our members and their customers has never been greater and we will continue to bring our collective strength to bear on their behalf in the years ahead.

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WE ARE OPENING A BRUSSELS OFFICE AND HAVE HIRED A PERMANENT REPRESENTATIVE THERE TO ENSURE OUR MEMBERS HAVE AN ACTIVE SAY IN POLICY AND REGULATION AT THE EARLIEST STAGES  
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Ireland (MIBI) was never designed to address the liabilities of an insolvent insurer and we welcomed the Court's decision in May.

We also continued our work in relation to seeking reforms to the issue of the cost of claims. This work bore fruit in 2017 with the publication of new draft legislation for the Personal Injuries Assessment Board (PIAB) and the establishment of the Personal Injuries Commission to benchmark our awards internationally. We believe the PIAB legislation currently proposed needs to be strengthened to address the deficiencies in the process and we will continue to work with government on this important issue.

In this context, our fifth Annual Fraud Conference, and its 400 attendees, is also worthy of note for the opportunity it provides

# REPRESENTING THE INDUSTRY IN IRELAND

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2017 was another significant year of advocacy domestically as we continued to engage on established policy debates and responded to emerging ones.

The ongoing debate on the cost of claims in motor insurance was a consistent theme and the start of the year saw the publication of the Government's Cost of Insurance Working Group Report which detailed a series of recommendations and actions. Insurance Ireland set up an implementation group from our member companies and engaged with the Government to implement the Report's action points. The key issue in the market is still the cost of claims and we have constantly articulated the point, both in the media and with stakeholders, that fundamental reform is required through benchmarking award levels and strengthening the powers of the Personal Injuries Assessment Board. Our key goal is to ensure there is consistency in the quantum of awards and that compensation is at a level that society can afford. 2018 will be a decisive year in this regard for the Government to take action as the recommendations of the Personal Injuries Commission will be released.

We were very active on health insurance policy in 2017 in particular on the Public Hospital Bed Re-Designation Charge which had led to the double charging of health insurance holders for services they are entitled to in public hospitals. We conducted independent research into public attitudes to the charge and used the information to inform a public campaign to inform policyholders of their entitlements. Our Health Council is also actively engaged with the Health Insurance Authority (HIA) in relation to difficulties experienced in implementing the revised Lifetime Community Rating regime.



Our Pension Policy Working Group held several meetings with the Pensions Authority, the Department of Employment and Social Protection and other political stakeholders in relation to plans for an auto enrolment pension system. Our key goal is to ensure that all workers have the best possible access to pension provision and that Ireland learns from the wealth of international experience on the implementation of auto enrolment, which we have collated and brought to Government through our engagements. In addition, we have called for the Exit Tax applied to life policies to be reduced to create a level playing field for middle income savers and investors. We will continue to advocate in 2018 for this tax to be reduced.

On Brexit, in May we made a presentation to the Seanad Special Select Committee on the UK's Withdrawal from the European Union and have had ongoing engagements with the Central Bank and Government on this issue.





A CONSTANT THEME THROUGHOUT 2017 WAS UTILISING EVIDENCE-BASED ADVOCACY IN THE POLICY DEBATES IN WHICH WE ARE INVOLVED, THIS IS AN APPROACH WE WILL CONTINUE TO ADOPT THROUGHOUT 2018



2017 also saw the introduction of new Financial Services Ombudsman legislation which will extend time limits for complaints for the life assurance industry. Insurance Ireland sought clarification on certain aspects of the legislation.

Our engagement with the Central Bank of Ireland (CBI) included discussions in relation to the implementation of the Insurance Distribution Directive and the introduction of the PRIIPs KID for life insurers. In addition, we are in dialogue with the CBI in relation to the new levy regime.

The General Data Protection Regulation (GDPR) may have impacts on insurers and Insurance Ireland has raised implementation issues with the Department of Justice. We have also hosted events for our members to consider the effects of GDPR and to engage with key stakeholders such as the Office of the Data Protection Commissioner.

The implementation of the proposed changes to permanent establishment in BEPS may have presented difficulties for some Irish cross border insurers and Insurance Ireland engaged successfully with the Department of Finance on this with Ireland subsequently opting out of this element of the agreement.

Our model of evidence-based advocacy allows for considered and consistent engagement and this is an approach we will continue to adopt throughout 2018.



# REPRESENTING THE INDUSTRY INTERNATIONALLY

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2017 represented a turning point in how Insurance Ireland advocated on behalf of our sector internationally. Given the increasingly centralised way regulation is drafted in Europe, Insurance Ireland has decided to open a permanent office in Brussels and has hired a full-time Head of European and International Insurance. This innovation will ensure that Insurance Ireland is a key player in the European conversations in both Brussels and Frankfurt where policy and regulation is considered at development stage. This is important for the domestic industry and the Irish cross border sector which writes business into more than 110 countries with more than 25 million customers.

Key policy files for our members in 2017 included Packaged Retail Investment and Insurance based products (PRIIPs), the Pan European Pensions Product (PEPP), the Insurance Distribution Directive (IDD) and the European Supervisory Authority (ESAs) review. Each of these issues will, in their own way, shape the regulatory and conduct landscape in which our members serve their customers.

Our staff are also heavily involved in Insurance Europe's committees and working groups across areas including Public Affairs, Regulation, Brexit and Communications. These linkages are of vital importance to our members and we continue our efforts to encourage members to interact with our staff on the work programmes at a European level.

Brexit continued to loom large over Insurance Ireland's international activities during the year, with a key question being what will the European Union look like following Brexit? The last year has lead us to the conclusion that there will be more pronounced European influence across all strands of regulation. Insurance Ireland has also focused on our future relationship with the UK as well as our European partners and will continue to do so to best position ourselves in the interests of our members.

Given the timeframes involved with Brexit and the lack of clarity on the ultimate outcome for our sector, the task of forming a strategic response has been made all the more difficult.



Notwithstanding this, we continue to work in conjunction with the Irish Government, Members of the European Parliament and Council, Insurance Europe, the Prudential Regulatory Authority and the Central Bank of Ireland on developing solutions such as data sharing, grandfathering of contracts, authorisation of insurance entities and third country branches.

Furthermore, Insurance Ireland made a submission to the European Commission on a range of issues including the portability of claims history statements, the protection of injured parties affected by a cross-border insolvency, cross-border insurance checks, and autonomous vehicles, in response to its Inception Impact Assessment of the Motor Insurance Directive (MID) REFIT.

Insurance Ireland also responded to a public consultation on the potential harmonisation of recovery and resolution frameworks for insurers by EIOPA. The consultation was to be used by EIOPA to inform its opinion of a proposed European framework for recovery and

resolution. Insurance Ireland has highlighted issues of concern to the Insurance Europe working group.

The EU-USA Bilateral Agreement on Reinsurance was another area of international focus during the year. This agreement has been concluded but awaits formal ratification by authorities on both sides of the Atlantic.

A key part of our advocacy is our promotion of Ireland as a jurisdiction for internationally traded insurance and we have worked with the IDA and others on this important agenda. In 2018, we will host an event in London on this issue and we will continue to use the European Insurance Forum (EIF) as a promotional outlet. In 2017, EIF attracted a stellar line-up of speakers and attendees from both at home and overseas. Brexit was naturally a strong theme, but other topics covered included the changing international tax and regulatory environment.



A KEY PART OF OUR ADVOCACY IS OUR PROMOTION OF IRELAND AS A JURISDICTION FOR INTERNATIONALLY TRADED INSURANCE AND WE HAVE WORKED WITH THE IDA AND OTHERS ON THIS IMPORTANT AGENDA



# INDUSTRY ENGAGEMENT THROUGH NETWORKING, EVENTS AND STRATEGIC ALLIANCES

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Insurance Ireland had over 3,000 attendees at our 35 events in 2017. These events focused on key industry issues through the European Insurance Forum, our Fraud Conference, our Annual Industry Lunch, our Strategic Alliance Partnership engagements with Accenture, Deloitte, KPMG and PwC, our quarterly CRO Fora in conjunction with Milliman, our SIU Training Seminar and our series of events under the Year of Inclusion.

A highlight was the launch of our Year of Inclusion in February where we had 240 people from 90 member companies in attendance. As well as hosting a series of workshops throughout the year, we assisted with the Dive In festival, the international festival for diversity and inclusion in insurance, which took place in both Dublin and Cork. We closed off the year by launching our 2017 Inclusion Report at our President's Conference.

The Insurance Ireland Annual Industry Lunch was very well attended with 350 industry representatives and stakeholders in attendance to hear from Cliff Taylor of the Irish Times who provided his expert opinion on the outlook for Ireland as Brexit unfolds. Our President Frank Mee of Allianz Worldwide Care also

spoke at the Lunch about the optimism in the industry and the need for the industry to maintain its proactive and positive engagements with all stakeholders, especially in the context of Brexit.

The European Insurance Forum was another stand out event for Insurance Ireland in 2017. The event was a great success with over 250 delegates and it attracted global industry leaders, regulators and political commentators, as well as delegates and journalists from at home and abroad. We were honoured with a highlight presentation from Denis Kessler, Chairman of the Board of Directors and Chief Executive Officer of SCOR SE.

Our fifth Annual Fraud Conference has become a must attend event with over 400 delegates attending in 2017 to understand developments in insurance fraud, from prevention and detection to industry collaboration with stakeholders on policy responses. We were delighted to have Minister for Justice and Equality, Charlie Flanagan T.D. open the conference and outline the Government's efforts to work with the industry to tackle fraud.

Throughout the year, we held a series of breakfast briefings with key partners focusing

on topics of interest to our members. With our Strategic Alliance Partners, we held an event focusing on artificial intelligence and machine learning with Accenture. With PwC, we held our Annual CEO Pulse Survey launch as well as a workshop on the challenges and opportunities of asset allocation. With KPMG, we held a breakfast briefing on PRIIPs. All of these events provided strategic value and insight to our members.

With our Associate Members, we held briefings on GDPR and Solvency II with William Fry, and with Majesco, we held an event on the changing trends in insurance technology. We also held a briefing in conjunction with Matheson on AMLD4, and with Arthur Cox, we held an event rounding up the regulatory developments in 2017.

In addition, our Special Investigations Unit annual training seminar focused on fraud case studies within non-life and health insurance as well as the importance of cyber security across all types of insurance.

We closed the year on a high with our President's Conference which had a focus on 'InsurTech and Innovation' at which Ed Sibley, the Deputy Governor of the Central Bank of Ireland provided his first

# 2017 INSURANCE IRELAND EVENTS

address to an industry event. We have led the development of an InsurTech ecosystem in Ireland which aims to help insurers utilise new technologies in the interests of customers. Leading and informing these policy and regulatory discussions is of critical importance to our industry.

Our calendar of events expanded even further in 2017 to include social events; our first golf event in collaboration with the IFSC Golf Society and our first Pub Quiz with all money raised going to our Charity of choice for 2017 as part of our Inclusion thematic – The National Council for the Blind in Ireland.

We have extended this further for 2018 to include The Executive Portfolio of briefings designed to meet the bespoke training and education needs of our members, as well as our flagship events, fora and breakfast briefings.

In addition, the relevance of our events portfolio to our industry advocacy and profiling raising efforts continues to grow and places insurance at the heart of critical national and international discussions.



## FRAUD CONFERENCE



## YEAR OF INCLUSION LAUNCH EVENT



## PRESIDENT CONFERENCE



## ANNUAL LUNCH



## THE EUROPEAN INSURANCE FORUM



# HIGHLIGHTS OF INSURANCE

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	INTERNATIONAL COUNCIL	LIFE COUNCIL	GENERAL SECTOR
JAN - MARCH	<ul style="list-style-type: none"> <li>&gt; International Council meeting</li> <li>&gt; Insurance Ireland made a submission to the Department Finance on BEPS Multilateral Instrument and the extended permanent established definition in Article 12</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Life Council meeting</li> <li>&gt; Insurance Ireland submission on CP106, Review of MCC on behalf of domestic sector</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Non-Life Council Meeting</li> <li>&gt; Publication of the Government's Cost of Insurance Working Group Report</li> <li>&gt; Establishment of industry Implementation Group on the Cost of Insurance Working Group</li> </ul>
APRIL - JUNE	<ul style="list-style-type: none"> <li>&gt; International Council meeting</li> <li>&gt; Insurance Ireland submission on CP106, Review of MCC on behalf of reinsurance and international sector</li> <li>&gt; Following II submissions in February, the Department of Finance confirmed Ireland will not sign up to Article 12 of BEPS Multilateral Instrument and the old definition of permanent establishment to remain</li> <li>&gt; Publication of the General Scheme of the Data Protection Bill</li> <li>&gt; European Commission published a proposal for a Regulation on a Pan European Pension (PEPP)</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Insurance Ireland submission to CP 108- New methodologies to calculate funding levies</li> <li>&gt; Life Council meeting</li> <li>&gt; Publication of the General Scheme of the Data Protection Bill</li> <li>&gt; Publication of revised Regulatory Technical Standards for PRIIPs</li> <li>&gt; PPWG established to develop Universal Pension Paper</li> <li>&gt; European Commission published a proposal for a Regulation on a Pan European Pension (PEPP)</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Non-Life Council meeting</li> <li>&gt; Special Investigations Unit Training Seminar</li> <li>&gt; Publication of the General Scheme of the Data Protection Bill</li> <li>&gt; Establishment of the Personal Injuries Commission</li> <li>&gt; Kevin Thompson participates in Claire Byrne live show on motor insurance</li> <li>&gt; Supreme Court decision on Setanta Insurance</li> </ul>
JULY - SEPTEMBER	<ul style="list-style-type: none"> <li>&gt; International Council meeting</li> <li>&gt; FATF publish Mutual Evaluation Report on Ireland</li> <li>&gt; Insurance Ireland wrote to the Department of Justice proposing issues to be addressed in Data Protection Legislation</li> <li>&gt; Publication of PRIIPs level 3 in form of EC Communication and 1st and 2nd batch of Q&amp;As</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Life Council meeting</li> <li>&gt; FATF publish Mutual Evaluation Report on Ireland</li> <li>&gt; Insurance Ireland wrote to the Department of Justice proposing issues to be addressed in Data Protection Legislation</li> <li>&gt; Publication of PRIIPs level 3 in form of EC Communication and 1st and 2nd batch of Q&amp;As</li> <li>&gt; CBI published Life Assurance (provision of information) Regulations 2017, allowing companies to continue to provide personalised projections following engagement with II</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Non-Life Council meeting</li> <li>&gt; Insurance Ireland wrote to the Department of Justice proposing issues to be addressed in Data Protection Legislation</li> <li>&gt; Publication of the Personal Injuries Assessment Board legislation</li> </ul>
OCTOBER - DECEMBER	<ul style="list-style-type: none"> <li>&gt; International Council meeting</li> <li>&gt; Discussions conclude on 5AMLD at European level, text of Directive due to be published early 2018, before 4AMLD legislation is due</li> <li>&gt; Publication of Minimum Competency Code 2017 and Minimum Competency Regulations 2017, Insurance Ireland sought clarifications relating to application of MCC to international companies.</li> <li>&gt; European Parliament votes to support a delay to IDD application date until October 2018</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Life Council meeting</li> <li>&gt; Insurance Ireland responded to Discussion Paper on Digitalisation and the Consumer Protection Code, DP 7</li> <li>&gt; Discussions conclude on 5AMLD at European level, text of Directive due to be published early 2018, before 4AMLD legislation is due</li> <li>&gt; Publication of Minimum Competency Code 2017 and Minimum Competency Regulations 2017</li> <li>&gt; European Parliament votes to support a delay to IDD application date until October 2018</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Non-Life Council meeting</li> <li>&gt; Insurance Ireland responded to the Discussion Paper on Digitalisation and the Consumer Protection Code, DP 7</li> <li>&gt; Publication of Minimum Competency Code 2017 and Minimum Competency Regulations 2017</li> <li>&gt; European Parliament votes to support a delay to IDD application date until October 2018</li> <li>&gt; II Fraud Conference is held</li> <li>&gt; Storm Ophelia prompts major industry response</li> <li>&gt; Insurance Ireland submission to the Personal Injuries Commission</li> </ul>

# IRELAND 2017 ACTIVITIES

HEALTH SECTOR	DIMA COUNCIL	INDUSTRY WIDE
<ul style="list-style-type: none"> <li>&gt; Health Council meeting</li> <li>&gt; Public Bed Charges Communications and Public Affairs Campaign</li> <li>&gt; II Submission to the consultation on Lifetime Community Rating</li> </ul>	<ul style="list-style-type: none"> <li>&gt; DIMA Council meeting</li> <li>&gt; Insurance Ireland made a submission to the Department Finance on BEPS Multilateral Instrument and the extended permanent established definition in Article 12</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Launch of the Year of Inclusion</li> <li>&gt; II- Milliman CRO Forum 1</li> <li>&gt; Insurance Ireland Board Dinner</li> <li>&gt; Insurance Ireland AGM</li> <li>&gt; Appointment of Frank Mee as President succeeding Ken Norgrove</li> <li>&gt; II-William Fry Briefing: Hot topics in Solvency II outsourcing arrangements</li> <li>&gt; II-Matheson Briefing: MLD4 &amp; Beneficial Ownership Register</li> <li>&gt; Innovation Task Force meeting held</li> </ul>
<ul style="list-style-type: none"> <li>&gt; SIU Training Event with Dr. Peter Wilmshurst</li> <li>&gt; Health Insurance Consultative Forum</li> <li>&gt; Health Council meeting</li> </ul>	<ul style="list-style-type: none"> <li>&gt; DIMA Council meeting</li> <li>&gt; Insurance Ireland submission on CP106, Review of MCC on behalf of reinsurance and international sector</li> <li>&gt; Publication of General Scheme of a Data Protection Bill</li> <li>&gt; European Insurance Forum held</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Insurance Ireland Annual Industry Lunch</li> <li>&gt; II – European Insurance Forum (EIF2017)</li> <li>&gt; II – KPMG Strategic Alliance Partnership PRIIPs Breakfast Briefing</li> <li>&gt; II – PwC Strategic Alliance Partnership Capital Allocation Breakfast Briefing</li> <li>&gt; II Inclusion Workshop – LGBT</li> <li>&gt; II – Milliman CRO Forum 2</li> <li>&gt; Inclusion Task Force Meeting held</li> <li>&gt; II presentation to Oireachtas Committee on Brexit</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Health Council meeting</li> <li>&gt; Insurance Ireland wrote to the Department of Justice proposing issues to be addressed in Data Protection Legislation</li> </ul>	<ul style="list-style-type: none"> <li>&gt; DIMA Council meeting</li> <li>&gt; FATF publish Mutual Evaluation Report on Ireland</li> <li>&gt; Insurance Ireland wrote to the Department of Justice proposing issues to be addressed in Data Protection Legislation</li> </ul>	<ul style="list-style-type: none"> <li>&gt; II – Accenture Strategic Alliance Partnership AI &amp; Machine Learning Breakfast Briefing</li> <li>&gt; II – PwC Strategic Alliance Partnership CEO Pulse Survey Report</li> <li>&gt; II – Milliman CRO Forum 3</li> <li>&gt; II Inclusion Workshop – Disability</li> <li>&gt; II Inclusion Workshop – Agewise</li> <li>&gt; Dive In Festival in Dublin &amp; Cork</li> <li>&gt; II-ABI event held with Hugh Savill</li> <li>&gt; Technical Reinsurance Training in conjunction with the Insurance Institute</li> <li>&gt; II – IFSC Golf Event</li> <li>&gt; II-PwC Strategic Alliance Partnership Cyber Treat workshop with the II Board</li> <li>&gt; PL Anti-Fraud Advertising Advert went live in August</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Health Council meeting</li> <li>&gt; II Fraud Conference</li> <li>&gt; Health Insurance Consultative Forum</li> <li>&gt; Health Insurance Amendment Bill published - Changes to Lifetime Community Rating</li> </ul>	<ul style="list-style-type: none"> <li>&gt; DIMA Council meeting</li> <li>&gt; Discussions conclude on 5AMLD at European level, text of Directive due to be published early 2018</li> <li>&gt; Publication of Minimum Competency Code 2017 and Minimum Competency Regulations 2017</li> <li>&gt; European Parliament votes to support a delay to IDD application date until October 2018</li> </ul>	<ul style="list-style-type: none"> <li>&gt; II Annual Fraud Conference</li> <li>&gt; II – Milliman CRO Forum 4</li> <li>&gt; II – Majesco Breakfast Briefing</li> <li>&gt; Inclusion Task Force Meeting held</li> <li>&gt; II-William Fry Briefing: EU General Data Protection Regulation</li> <li>&gt; II-Arthur Cox Briefing: Regulatory Round-Up 2017</li> <li>&gt; II – KPMG Strategic Alliance Partnership CFO Networking Dinner</li> <li>&gt; II – Presidents Conference held on the theme of ‘InsurTech &amp; Innovation’</li> <li>&gt; Launch of our Inclusion Report at our President’s conference</li> <li>&gt; Anti-Fraud Advertising campaign wins Public Sector Magazine Award</li> <li>&gt; Inclusion Task Force Meeting took place</li> <li>&gt; II present to Oireachtas Committee on the Cost of Doing Business</li> <li>&gt; II present to Oireachtas Committee on flood policy</li> </ul>

# REALISING THE INSURTECH OPPORTUNITY - AJAY PATHAK

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Technology is changing how business is done and the exponential pace of technological change is forcing all businesses to re-evaluate how they position themselves in a dynamic new environment. In a changing world, where embracing technology is fundamental to business survival, what are the opportunities for insurance technology or InsurTech?

## INSURANCE & BLOCKCHAIN

Blockchain technology is being explored in insurance and has the potential to revolutionise all financial services to allow for new and improved interactions. Blockchain is a distributed register to store records or transaction data without central coordination. Essentially, this removes the need for a central administrator or clearing agent and so the information exchange process is revolutionised.

As insurance products and services are relevant to almost every aspect of business and social life, this creates multiple points of engagement with the customer and multiple ways to innovate to the benefit of the customer, as well as the insurer.

## REALISING THE POTENTIAL

In view of this changing world, Insurance Ireland launched its InsurTech initiative and has developed an InsurTech ecosystem through industry partnerships, academic initiatives and engagements to inform policy and regulatory developments.

Initiatives already undertaken include our Strategic Alliance Partnership with the Massachusetts Institute of Technology (MIT) in blockchain and, with other members and partners, work to develop a centralised repository for Life members. The task at hand is to promote and develop InsurTech concepts and knowledge within the insurance industry and towards this end, Insurance Ireland is working with its InsurTech members to launch a series of hackathons.

In addition, Insurance Ireland is collaborating with CeADAR, the Centre for Applied Data Analytics Research at UCD, Adapt, the global centre of excellence for digital content and innovation and Insight, a world-leading centre for Data Analytics. These initiatives involve engaging with their technology projects and availing of their expertise to provide better knowledge and solutions to insurers. Through our Strategic Alliance Partnerships with Accenture and Deloitte, in the areas of innovation and market intelligence, we aim to ensure the industry keeps pace with the ongoing transformation being wrought by technological advances.

In the area of policy, Insurance Ireland is part of the IDA Blockchain Expert Group, a cross-industry group made up of Insurance Ireland, IT firms, start-ups and consulting firms. The potential of the Group is significant and it is involved in the identification of use cases, knowledge sharing and partnership building.



## THE NEXT STEPS

We recognise that today's innovation is tomorrow's expectation and one of our priorities is bringing exciting InsurTech start-ups closer to insurers. Technological change is transforming the value chain, the customer experience, and the competitive landscape in the process. Ultimately all these efforts will work towards providing better services and experience to customers resulting in a win-win situation for both insurers and customers.

All these initiatives and interactions have the potential to develop and grow the industry. Insurance Ireland is pursuing its InsurTech strategy including education dissemination, identification of industry issues at a shared level, the linking of relevant stakeholders, the identification of InsurTech companies and bridging the technology gap. These are the building blocks of a potentially transformative period in insurance and financial services.



# 2017 – THE INSURANCE INDUSTRY’S YEAR OF INCLUSION

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Among the most profoundly impactful initiatives ever undertaken by Insurance Ireland was the Year of Inclusion. This was a year-long focus on diversity, inclusion and equality which attracted enormous support from members across all sectors of the industry and which was a valuable learning experience for all involved.

Having established an Inclusion Task Force in 2015, the Task Force led the development of the Year of Inclusion concept. The hugely successful launch event on the 15th of February focused on gender and heard from inclusion best practice expert Charlotte Sweeney OBE and was attended by 240 people from 90-member companies.

The year was divided into four key thematic areas – gender, LGBT, age, and disability. Insurance Ireland formed partnerships with The 30% Club, the Gay and Lesbian Equality Network (GLEN), Age & Opportunity, The Disability Federation of Ireland and the National Council for the Blind in Ireland (NCBI) to assist

member companies in the implementation of best practice as well as complementing the excellent work already underway in our member companies.

The launch was followed up by a packed schedule of events including six further briefings and workshops.

In May an LGBT workshop was held for HR and diversity and inclusion staff on inclusion policies and practices. Sandra Healy of DCU shared her knowledge and experience of how to build and sustain inclusion initiatives. The workshop also heard from Rosemarie Dizon of MetLife and Claire Cusack of Allianz Worldwide Care.

Two inclusion workshops, one on age and one on disability, were held in September. The Agewise workshop took place on the 15th of September. It aimed to understand the personal, cultural and structural effects of ageism and the impact of unconscious bias. The workshop was run in conjunction with Age and Opportunity and saw a strong turnout of members with engagement on the issues.



WE WERE ESPECIALLY PLEASED TO HAVE THE DEPUTY GOVERNOR OF THE CENTRAL BANK OF IRELAND, ED SIBLEY, PROVIDE THE FORWARD FOR OUR INCLUSION REPORT



The second was run in conjunction with the National Council for the Blind in Ireland and with the Disability Federation of Ireland. It focused on the importance of understanding disability issues and applying best practice solutions in the workplace to bring about real change.

Over 140 people attended the Dive In Festival which took place at The National Concert Hall on the 26th of September. The focus of the event was on recognising and bridging the generation gap in today's competitive workplaces. The Dive In Festival in Cork focused on 'How to create a Diverse & Inclusive Workplace'.

The outputs of the Year of Inclusion were captured in our Year of Inclusion report for 2017 which has been distributed to members and key stakeholders. We were especially pleased to have the Deputy Governor of the Central Bank of Ireland, Ed Sibley, provide the foreword for our Inclusion Report which highlighted the importance of Diversity and Inclusion in the context of regulation.

Furthermore, the relevance of the Year of Inclusion was recognised as it was included in the quarterly updates for the Government's IFS2020 strategy to grow the financial services industry in Ireland.

Insurance Ireland continues to be active on the 30% Club's Financial Services Working Group for Gender. In addition, Insurance Ireland's Board reached the landmark of having 30% female representation in March 2017.

Our Inclusion Task Force will continue its important work in 2018 and beyond and is developing a strategic plan based on how it can best inform Insurance Ireland's advocacy agenda, its events portfolio, its stakeholder engagement and its positioning of the industry to the general public. Diversity and Inclusion are topics of interest to many facets of insurance, such as financial inclusion, and integrating the Task Force's thinking into the wider organisation's agenda is critical to build on the success of the Year of Inclusion.



# EUROPEAN INSURANCE FORUM 2017

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Over 250 senior executives from the insurance and reinsurance sectors gathered in Croke Park on the 25th of May for the European Insurance Forum (EIF). Running since 1999, EIF has been the signature event in the reinsurance and captive management calendar.

Themed “Change the Game”, the conference boasted a mix of panel sessions, presentations and keynote speakers, including the charismatic Denis Kessler, Chairman of the Board of Directors and Chief Executive Officer of SCOR SE who engaged delegates with his overview, likening the forces that are shaping our industry to headwinds, tailwinds and crosswinds.

Paul Mason, award-winning British journalist, broadcaster and author, channelled WB Yeats to form his keynote, Things Fall Apart, as he assessed the geopolitical landscape. He suggested that an explanation for the withdrawal of consent in the western world is the absence of a coherent story of how things can get better for this generation and the next.

Brexit was a common thread across the conference with debate and discussion assessing its impacts and opportunities. Helena Walsh, Executive Director of the Cicero Group suggested “Brexit is giving the opportunity to the EU 27 to actually redesign the regulatory framework to prevent the supervisory fragmentation and supervisory gaps that is being talked about”.

Other topics covered included the low interest rate environment, the changing tax landscape, technology trends and the regulatory environment.





THE EIF2018 THEME IS “CRAFTING AN INDUSTRY FOR A MODERN VISION”, WHICH WILL CHALLENGE OUR TRADITIONS ON THE ONE HAND AND OUR BRAVERY ON THE OTHER, TO INSPIRE OUR INDUSTRY TO BE OUTWARD FOCUSED AND RELEVANT FOR A MODERN VISION



EIF is set to undergo significant growth in 2018 with a switch of venues to Trinity College Dublin. The event, to be held on the 24th of October, will build on EIF’s track record of nearly 20 years attracting global industry leaders, regulators and political commentators, as well as delegates and journalists from at home and abroad. Insurance Ireland’s experience in hosting the Insurance Europe International Conference in 2016 is also of huge importance in terms of the delivery of world class events.

EIF will become the flagship event of the Insurance Ireland annual calendar with over 400 delegates expected to attend in 2018. It will incorporate Insurance Ireland’s Annual President’s Conference and an inaugural President’s Gala Dinner. Its remit will encapsulate the strategic challenges and opportunities common to all of our sectors and members in insurance and reinsurance.

The EIF2018 theme is “Crafting an Industry for a Modern Vision”. The conference will challenge our traditions on the one hand and our bravery on the other, to inspire our industry to be outward focused and relevant for a modern vision in our ever-changing consumer and risk landscape. It will be aimed at senior industry executives and stakeholders from across all our industry sectors.

We have had an excellent response to our request for volunteers to join our EIF2018 Advisory Committee and they will ensure all segments of our membership are represented in the programme.

Please get in touch with our Conference Manager, [una.coleman@insuranceireland.eu](mailto:una.coleman@insuranceireland.eu), 01-6447797 if you have any thoughts, comments or questions about this exciting event.

# LIFE COUNCIL ADDRESS BY THE CHAIR

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## ANN KELLEHER

CEO, Ark Life Assurance,  
Chair of the Life Council

“2017 marked an important milestone for the Life Council with the commitment by the Taoiseach Leo Varadkar to introduce an auto-enrolment pension to Ireland by 2021. There is now real momentum behind the introduction of a universal pension model in Ireland. This has long been a policy priority of the Council and our Pension Policy Working Group which published the highly significant document, A Universal Pension for Ireland, in 2016.

There is much work that must be done to continue to inform the development of the policy and to leverage what has already been achieved. We have valuable insights to contribute to the formation of this policy and will continue to make our voice heard.

This was by no means the only area of activity for the Council during 2017. Other areas included the implications of Brexit for the Life sector, the Exit Tax and Life Levy as well as PRIIPs and IDD, among other areas.”

## INSURANCE IRELAND TECHNICAL & REGULATORY UPDATE

### UNIVERSAL PENSION

Our Pension Policy Working Group held meetings with the Pensions Authority and the Department of Employment and Social Protection throughout 2017. These have been very productive and engaging conversations focused on relevant international experience and the considerations for employers and employees. The impetus provided by the Taoiseach’s comments are welcome and we will continue to contribute our insight as the policy is developed.

This engagement provides the basis for future interactions on the development of pensions policy and Insurance Ireland will do all it can to inform this important public policy debate.

### BREXIT

In light of the strategic importance of issues such as Brexit and the review of the European Supervisory Authorities, we continued our dialogue with the Central Bank on these topics in 2017.

As part of the regulatory response, there was a focus on industry preparedness and Insurance Ireland undertook a survey of member CEOs on the issue. The findings of the survey were used to inform a submission to the Central Bank where we have highlighted key industry considerations. Our priority is ensuring that clarity is provided where possible and that issues are looked at in a flexible manner and not a “one-size-fits-all” approach.

ON BREXIT, OUR PRIORITY IS ENSURING THAT CLARITY IS PROVIDED WHERE POSSIBLE AND THAT ISSUES ARE LOOKED AT IN A FLEXIBLE MANNER AND NOT A 'ONE-SIZE-FITS-ALL' APPROACH

Insurance Ireland also made a presentation on industry priorities to the Seanad Special Select Committee on the UK's Withdrawal from the European Union and called for regulatory grandfathering of UK-based insurers to facilitate new entrants to the Irish market. Our direct engagements with the Central Bank and Government on this issue are continuing and we are also participating in the Insurance Europe Brexit Project Group. This group will directly engage with the European Commission to inform its negotiating strategy with the UK.

## EXIT TAX IN BUDGET 2018

It was a matter of some regret that, despite Insurance Ireland's representations, the Minister for Finance decided not to reduce the rate of Exit Tax or remove the life assurance levy in Budget 2018. We will continue to make representations on this issue in the coming year.

## PRIIPS

Insurance Ireland has been actively engaging with the Central Bank of Ireland in relation to the overlap between the Packaged Retail Insurance based Investment Products Key Information Document and current requirements under the Life Disclosure Regulations 2001. Revised Regulations were published during the year.

## DATA PROTECTION

The General Data Protection Regulation (GDPR) will have significant impacts on insurers and Insurance Ireland has raised implementation issues with the Department of Justice as well as hosting events for our members to consider the effects of GDPR and engage with key stakeholders such as the Office of the Data Protection Commissioner.

# NON-LIFE COUNCIL ADDRESS BY THE CHAIR

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## JOHN QUINLAN

CEO Aviva Ireland,  
Chair of the Non-Life  
Council

“2017 was a year of further significant developments in the Non-Life sector and prominent among them were the decision of the Supreme Court in relation to the liability for the outstanding claims from Setanta and the publication of the Cost of Insurance Working Group Report.

While the Supreme Court appeal was of critical importance to the Non-Life Insurance Sector, the main item on our work agenda for the year was the continuing engagement of members in relation to meeting the targets set out in the Cost of Insurance Working Group Report. The high cost of claims in Ireland has been the defining issue in the market and this report is a strategically important opportunity to address it.

Frequent weather events were unfortunately a feature of the year once again. I am pleased to report that our members were very active in responding to customers’ needs following weather events including the Donegal floods and Storm Ophelia. The quick response of insurers to both challenges reflects very well on our industry and is to be commended.

The Non-Life Council was also active during the year in dealing with a range of other issues such as the CBI funding levy, the Insurance Distribution Directive and Brexit.”

## INSURANCE IRELAND TECHNICAL & REGULATORY UPDATE

### SETANTA – SUPREME COURT DECISION

The decision of the Supreme Court in May in respect of the outstanding Setanta claims was welcome both from an industry and consumer point of view. It was always our firm view that the Motor Insurers’ Bureau of Ireland (MIBI) was never designed to address the liabilities of an insolvent insurer. Throughout this process we highlighted the potential impacts of this case, from volatility in the market to the delay in settling outstanding claims. Following





the Supreme Court ruling, the Minister for Finance approved the drafting of the Insurance (Amendment) Bill 2017 which will increase the liability of the Insurance Compensation Fund in relation to third party motor claims from 65% or €825,000 to 100%. This change will implement the recommendations of the Review of the Framework for Motor Insurance Compensation in Ireland which was published in July 2016. This increase in the ICF will be funded by the insurance industry through an industry ex-ante fund which MIBI will manage.

## COST OF INSURANCE WORKING GROUP REPORT

The Cost of Insurance Working Group Report was published in January 2017 with 33 recommendations with 71 associated action points.

Insurance Ireland established a Cost of Insurance Implementation Group to address and implement the associated action points for the industry. Our interaction with the Cost of Insurance Working Group Report continues and is being guided by the Implementation Group. The key priority for us has been the need to address the cost of claims and drive through the reforms needed to achieve this objective.

## PERSONAL INJURIES COMMISSION

The establishment of the Personal Injuries Commission, as recommended by the Cost of Insurance Working Group Report was a pivotal workstream for Insurance Ireland throughout 2017. The Commission's work is based on two phases, the first of which looked at researching the detailed grading of minor injuries and its first report was published in December 2017.

The second phase of its work will see the Commission carry out a benchmarking study on domestic injury versus international injury awards and will report on international compensation levels and compensation mechanisms. Insurance Ireland has long advocated for such

a benchmarking exercise and we await the publication of the recommendations of the Personal Injuries Commission in the second half of 2018.

## INSURANCE IRELAND OPW FLOOD WORKING GROUP

The industry's continuing commitment to serving its customers at critical times was strongly in evidence during the weather events which occurred during 2017. These events bring public policy into sharp focus and the Insurance Ireland - OPW Flood Working Group continued to meet on a quarterly basis to advance this important work in terms of sharing information on flood defences in order for flood insurance to be as available as widely as possible. Insurance Ireland's Memorandum of Understanding with the OPW on sharing information underpins the work of this group. Insurance Ireland has been consistent in our view that investment in fixed flood defences is vital to achieve this, and we outlined this point in our appearance at the Joint Oireachtas Committee of Finance, Public Expenditure, and Reform in November.

## PERIODIC PAYMENT ORDERS

The Civil Liability (Amendment) Bill 2017 passed through all stages of the Oireachtas and was enacted into legislation in November. It empowers the courts to make consensual and non-consensual Periodic Payment Orders (PPOs) to compensate victims of catastrophic injury.

## REFIT OF DIRECTIVE 2009/103/EC ON MOTOR INSURANCE

Insurance Ireland responded to the European Commission's consultation on the review of the motor insurance directive (MID). Our submission dealt with the portability of claims history statements, the protection of injured parties when a cross-border motor insurer is insolvent, the minimum amounts of cover laid down within the directive, cross-border insurance checks, and the scope of MID in relation to the Vnuk judgement and autonomous vehicles.

# INTERNATIONAL COUNCIL ADDRESS BY THE CHAIR

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## AIDAN HOLTON

SCOR Global Life  
Reinsurance Ireland,  
Chair of the International  
Council

“2017 was an exceptionally busy year for the International Council with Brexit dominating much of our activity. In addition, we dealt with a range of issues including the Minimum Competency Code, Packaged Retail and Insurance-Based Investment Products, Base Erosion and Profit Shifting, and the Insurance Distribution Directive.

We also had a change of Chair during the year following the election of Frank Mee as Insurance Ireland President and I was honoured to be chosen as his successor.

The Council continued its strategic consideration of European and domestic regulatory matters as well as opportunities to realise the growth of the international sector here including through IFS2020.

Brexit preparedness continued to be an important issue with members inputting into Insurance Ireland interactions with domestic and European stakeholders on key issues such as contracts, data flows and transitional arrangements.

The growth of EIF was also a major boost to the International sector and efforts are underway to further grow the event in 2018.”

## INSURANCE IRELAND TECHNICAL & REGULATORY UPDATE

### BREXIT

Insurance Ireland has been active on the international front in relation to Brexit and we plan on hosting an event on the topic in London this year.

Brexit is also a strategic opportunity and we have clearly articulated Ireland’s offering as a location through our ongoing media engagements with outlets such as Bloomberg, the Financial Times and Reuters, among others.

### INSURANCE DISTRIBUTION DIRECTIVE (IDD)

With input from both domestic and international members, Insurance Ireland responded to the Department of Finance’s consultation which considered Member State discretions on the transposition of IDD.

Insurance Ireland also made a submission to the Central Bank on appropriate competency requirements for reinsurers and cross border insurers arising from the implementation of IDD and proposed a proportionate approach which reflects the particular features of these businesses.

The implementation of IDD has now been delayed to October 2018.

“ THE COUNCIL CONTINUED ITS STRATEGIC CONSIDERATION OF EUROPEAN AND DOMESTIC REGULATORY AFFAIRS AND OPPORTUNITIES TO GROW THE SECTOR. ”



## CBI LEVY 2017

There were ongoing consultations between the CBI and Insurance Ireland in relation to the CBI Funding levy. Insurance Ireland responded to CP108 dealing with levies for EEA insurers selling into Ireland on a freedom of services or freedom of establishment basis. In its response, Insurance Ireland expressed concerns about the potential knock-on effect for international insurers if other EU regulators were to follow the CBI's example and apply higher regulatory fees to Irish insurers operating in those markets and this was addressed in the final requirements.

## FINANCE BILL

Following representations from Insurance Ireland, the Finance Bill contains a welcome amendment to extend the availability of capital gains tax group relief to companies in countries with which Ireland has a double tax agreement which may assist with Brexit-related restructuring.

## ESAS REVIEW

The European Commission published their proposals for the reform of the mandate of the European Securities and Markets Authority in September. This was in response to the consultation process undertaken by the Commission in the first half of 2017.

As they stand, the proposals would mean a marked shift for Insurance industry regulation. They would mean that EIOPA would authorise all internal models throughout Europe and would be entitled to seek information directly from insurance undertakings.

National Competent Authorities, in our case the CBI, would be required to produce annual supervisory plans which would have to be approved and measured by EIOPA. In addition, the industry would be responsible for the funding of EIOPA directly.

Insurance Ireland does not support the Commission proposal and suggests improvements to EIOPA's governance, such as an independent oversight board to support the European Parliament's oversight of EIOPA. It is our view, and the view of Insurance Europe, that there is no need for additional powers for EIOPA at this stage given that Solvency II implementation is so recent and so many of EIOPA's existing powers remain untested.

## RECOVERY AND RESOLUTION

Insurance Ireland responded to a public consultation on the potential harmonisation of recovery and resolution frameworks for insurers by EIOPA. The consultation was to be used by EIOPA to inform its opinion of the European Commission regarding a European framework for recovery and resolution.

# DIMA COUNCIL ADDRESS BY THE CHAIR

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## DAVID STAFFORD

ALD Re,  
Chair of the DIMA Council

“2017 began with our Council completing the merger with Insurance Ireland by bedding down the structures needed to ensure its success. From the outset, it was business as usual from an operational perspective and our strategic focus on issues was complemented by the additional resources and capabilities gained by being part of a larger organisation. The success of the merger is a credit to all involved and I would like to thank all members for their ongoing support.

Priority issues for the DIMA Council during the past year included the Review of the Minimum Competency Code and in particular its proposed application to reinsurers, the Solvency II review in its first year of implementation, engagement in IFS2020 and the impact of changes in the Permanent Establishment Rules under BEPS and Freedom of Services. In addition, the DIMA Council also considered upcoming challenges and opportunities including Brexit and the Insurance Distribution Directive.

The Council worked through Insurance Europe on advancing solutions to issues like contracts and data sharing post-Brexit. We hope to see tangible progress on these issues in the course of the coming year.

EIF 2017 was tremendously successful and we intend to build on this to further enhance its position as a premier international conference.

In terms of member support, we have undertaken additional activities in the area of focussed training. This will be progressed further during 2018.

A highly significant achievement during the year was our success in Ireland winning Domicile of the Year at the UK Captive Services Awards. This award follows our win in the category of best EU domicile at the first European Captive Services Awards in November 2016 in Luxembourg. These are hugely encouraging wins for our sector and provide a platform for further success.”

## INSURANCE IRELAND TECHNICAL & REGULATORY UPDATE

### BEPS

Insurance Ireland highlighted concerns about the potential impact for cross border freedom of services insurers under the BEPS Multilateral Instrument and the extended Permanent Establishment definition in Article 12. Ireland subsequently did not sign up to Article 12 which means the old definition of Permanent Establishment remains. This outcome is a result of the good co-operation between our members, our associate members and organisations such as the Irish Taxation institute and the IDA.

### EU-USA BILATERAL AGREEMENT ON REINSURANCE

This agreement has provisionally applied since the 7th of November 2017. This situation will continue until the necessary approvals can be put in place by authorities on both sides of the Atlantic. On the part of the EU, the European Parliament's consent is expected to be granted shortly and this will then be followed by European Council adoption. Insurance Ireland engaged with this proposal at a member, national government and European level to reflect the views of our sector.

### DOMICILE OF THE YEAR AWARD

Ireland's success as Domicile of the Year was based on DIMA's work in representing the captive sector through its Captive Management Committee, its engagement with regulatory and other stakeholders and its work to promote Ireland's value proposition as a jurisdiction. This is a very welcome endorsement of our sector in what is a competitive environment for international business.

### MINIMUM COMPETENCY

Insurance Ireland has been engaging with international members regarding the impact of the revised Minimum Competency Code on cross-border and reinsurance business with the aim of seeking further clarification from the CBI. Revised FAQs have now been published by the CBI.

### REVIEW OF SOLVENCY

EIOPA has also launched a review of the Delegated Regulation, with a focus on the standard formula Solvency Capital Requirement. It is hoped the review will ensure a proportionate and technically consistent supervisory regime. Insurance Ireland has worked with the Insurance Europe working group to highlight issues of concern.



EIF 2017 WAS TREMENDOUSLY SUCCESSFUL AND WE INTEND TO BUILD ON THIS TO FURTHER ENHANCE ITS POSITION AS A PREMIER INTERNATIONAL CONFERENCE.



# HEALTH COUNCIL ADDRESS BY THE CHAIR

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## DÓNAL CLANCY

Laya Healthcare  
Chair of the Health  
Council

“2017 was a year of significant progress on a number of fronts for the Health Council. An independent survey commissioned by Insurance Ireland into public attitudes on the Public Hospital Bed Re-Designation Charge commanded considerable media attention and highlighted the inequities of the current system of double charging patients who hold health insurance who are receiving treatment in public hospitals.

Among the key findings was that over three quarters of Irish adults believe that the double charging on people with health insurance is unacceptable. The media coverage attracted by the survey assisted Insurance Ireland in promoting awareness of the charge among customers, to make them aware of their rights not to sign the waiver form, as well as the fact that it has led to an increase in claims payments.

The year also saw the Council engage with the Minister for Health on changes to the Lifetime Community Rating (LCR). We will continue to engage with the Minister and the Health Insurance Authority on this important issue in 2018.

I look forward to continuing this work on behalf of members during the year ahead.”



## INSURANCE IRELAND TECHNICAL & REGULATORY UPDATE

### PUBLIC HOSPITAL BED RE-DESIGNATION CHARGE

Throughout 2017, Insurance Ireland engaged with health insurance customers on the bed charge and its impact on claim costs both through the media and through direct engagement.

Insurance Ireland's health insurance members will 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.

### LIFETIME COMMUNITY RATING

Since its introduction in 2015, the implementation of Lifetime Community Rating (LCR) has represented one of the biggest operational challenges faced by the health insurance sector. In 2017 a statutory consultation was carried out by the Health Insurance Authority to review LCR. Insurance Ireland highlighted the operational difficulties within LCR and how amendments and changes could be made to it to the benefit of health insurance policyholders.

The outcome of the review undertaken by the HIA has seen further alterations made to LCR through the Health Insurance (Amendment) Act 2017.

Insurance Ireland's LCR Working Group will continue to liaise with the HIA and the Department of Health throughout 2018 to mitigate any difficulties in implementing these new amendments and to ensure appropriate lead-in time is available prior to the enactment of the regulations.

### HEALTH CLAIMS FORUM

Insurance Ireland held a Special Investigations Unit training day in April 2017 where cardiologist and NHS whistle-blower Dr Peter Wilmshurst delivered a keynote presentation on the waste and abuses that occur in the area of medical insurance and provided a fascinating insight for all present.

The Insurance Ireland Fraud Conference was held in November in conjunction with members from general insurance sector. The event was attended by over 400 delegates at the Convention Centre Dublin where Cliona Merrigan from IrishLifeHealth provided insights on the challenges that exist for health insurers in tackling waste and abuse within the Healthcare system.

# INED COUNCIL ADDRESS BY THE CHAIR

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## VINCENT SHERIDAN

Chair of the INED Council

“The II Industry INED Council works to promote best practice for insurance INEDs, to facilitate appropriate training for INEDs and to build the INED community for Insurance Ireland member companies.

Given the evolution of the regulatory environment in Ireland, and the changing nature of the role of the INED, the Council allows for strategic consideration of the issues and how they can be approached. This is critically important work and the Council’s work schedule reflects the breadth of areas of relevance to INEDs, from domestic policy development to European regulation, among many others.

The Council also allows for INED input into Insurance Ireland’s ongoing work across sectors by contributing the insights and experience of INEDs to Insurance Ireland’s assessment of issues from Brexit to auto enrolment pensions. In this regard, the Council is an important sounding board for industry activity and strategy.

In 2017, the INED Council approved a partnership with EisnerAmper Ireland which will deliver a series of fora throughout 2018 on the role of the INED and to support strategic engagements with key stakeholders.

This new relationship offers additional structure to the Council’s work as well as enhancing the Council’s effectiveness in representing and advocating for all INEDs. The series of events will also be complemented by new communications activity which has the potential to better facilitate interaction and the sharing of insights.

As Chair, I aim to build on the work undertaken by the Council in 2017 and to leverage the new relationship with EAI to ensure the voice of the INED is heard and that the Council continues to be an effective forum for the entire insurance INED community.”



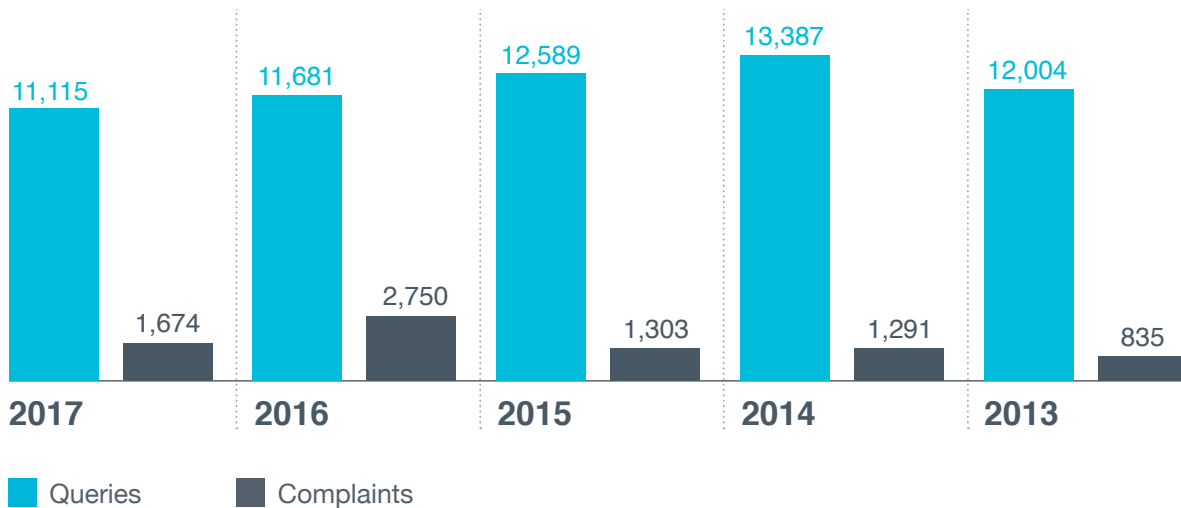
# INSURANCE INFORMATION SERVICE

The Insurance Information Service is a sub division of Insurance Ireland and operates as a free public Information Service to answer questions on all types of insurance.

Staff liaise between policyholders and insurers in areas where there are queries such as in relation to the Declined Cases Agreement and by providing advice to the general public on all areas related to the insurance industry.

The Information Service continues to accept communications from the Financial Services Ombudsman's Office as part of early interventions in resolving disputes.

This service is important to the insurance industry, as it provides a public engagement mechanism to address concerns and monitor customer trends. The service handles approximately 11,000 queries per year, demonstrating its importance to the public.



# INSURANCE IRELAND – ACCENTURE INNOVATION PARTNERSHIP

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According to Adam Kelly, Managing Director Financial Services and Insurance Lead at Accenture Ireland, the successful Strategic Alliance Partnership with Insurance Ireland enables the firm to engage with the industry in a coordinated and structured manner.

“Through the partnership Accenture can provide industry members with our perspectives on emerging trends – both the challenges and opportunities – impacting the industry and insights on ways to respond”, he says. “The partnership also provides Accenture with insights on the industry from the industry; we get to hear about the real challenges, concerns and opportunities insurers are dealing with daily.”

Looking ahead to some of the trends which Accenture intends to address with the industry during 2018 he mentions the customer experience as key. “Insurers are now being compared to organisations such as Google, Amazon, Facebook and need to reorient themselves in terms of people, culture, process and technology to meaningfully respond”, he notes.

New technologies will continue to have a strong impact. “In the area of intelligent automation for instance, insurers will have to look

at supporting people as opposed to replacing them and identifying the right parts of the value chain to deploy such technology. This is important as we move towards the workforce of the future which presents both a challenge and an opportunity for the industry. Insurers will also have to focus more on data driven value propositions.”

The challenge of dealing with legacy IT systems will also have to be faced in this context. “There is a need to link back and front office IT systems in order to meet digital demands, but this will be challenging in light of the continued reliance on legacy IT systems.”

Looking to some of the longer-term trends which will influence the industry in the coming years, Adam says insurers should no longer see themselves simply as entities which cover losses and pay out on claims. “They must insert themselves into the fabric of people’s daily lives”, he says. “They must move from a compensation model to more of a risk management and accident prevention model. They must offer a more holistic service that is far more useful and relevant to customers’ everyday lives. This has the potential to redefine how insurance brands are perceived by consumers.”

Data management comes into play here. “The companies who develop a data management capability to control and utilise the mass of data that is collected across the insurance value chain are the ones who will differentiate themselves from the rest”, Adam argues. “They will gain a better understanding of customers and enhance their ability to develop new value-based propositions. Insurers must therefore adapt their use of analytics to optimise customer experiences, tailor interactions for the different segments they serve, and identify, keep and grow the share of wallet they have for their most valuable customers.”

The payback is clear. “Insurers will benefit from stronger and more intimate relationships with their customers, and the increased frequency of touchpoints will help develop entirely new revenue streams.”

During 2018, Accenture will continue to chair and sponsor the Innovation Task Force with Insurance Ireland as a means to advocate and educate on new trends and technologies impacting the industry. “We will also roll out the next series of breakfast briefings to the membership of insurance Ireland on matters of most strategic importance to them and we plan to launch a survey in 2018 in the area of innovation to capture industry views on this topic and to inform the ongoing focus of the Strategic Alliance Partnership.”



# INSURANCE IRELAND – DELOITTE MARKET INTELLIGENCE PARTNERSHIP

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The Insurance Ireland-Deloitte Market Intelligence Partnership continues to support the industry by capturing and distributing insightful data to Insurance Ireland members in one Market Intelligence (MI) Portal.

“The MI Portal provides insights into overall sectoral performance and how individual member companies are performing relative to the sector. The MI Portal also assists members in their management reporting and decision making”, says Donal Lehane of Deloitte.

“There is no comparative offering in the market to this service which uses Deloitte’s analytics tools to transform the data captured by

Insurance Ireland on behalf of the industry into useful and actionable insights”, he adds.

Donal concluded, “As the collation of timely and consistent insurance market data is increasingly becoming important for industry participants, and other key stakeholders, we expect that the use of the MI Portal will continue to grow. In addition, consideration is being given to how the MI Portal can become more effective and insightful for key decision makers.”



# INSURANCE IRELAND – KPMG CONDUCT AND THE CUSTOMER PARTNERSHIP

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The Strategic Alliance Partnership with Insurance Ireland assists KPMG in the ongoing development of its offering to the insurance industry. “With Solvency II now largely embedded by Insurance Companies, the regulatory agenda has shifted to the conduct and consumer protection areas”, explains John O’Donnell, Director at KPMG’s Insurance Regulatory Practice.

“KPMG benefits from the sharing of insights, practice and challenges in the conduct space with the Insurance Ireland team and its wider membership”, he continues. “The partnership helps us refine our offering to clients, by better addressing their needs. We benefit from focussing on both current issues and upstream issues, so that we can advise our clients on how to meet both current obligations, but also prepare for future developments.”

During 2018, KPMG will continue with its series of breakfast briefings, where the firm partners with Insurance Ireland to offer members the latest technical views on conduct issues and regulatory developments. “We will also produce thought leadership material which will be available

to Insurance Ireland members”, John adds. “As PRIIPs becomes embedded in the distribution of Insurance-Based Investment Products, we will reflect on the impact of the new regulation in the savings and investment market.”

KPMG will also engage with Insurance Ireland and its Board on the future regulatory landscape over the next three to five years and work closely to ensure the local sector is informed and prepared when it comes to future conduct and consumer related regulation.

In line with this commitment, John says that KPMG will continue to monitor, comment on and inform others on developments in the EU Supervisory Framework, including the developing role of the European Supervisory Authorities, and the interaction between EIOPA, national regulators and the insurance industry. “We will also look at cross sectoral developments with a view to their impact on life and general insurance”, he adds. “In line with regulatory expectations, we will also focus on the risk and conduct culture agendas, where we are positioned to help clients with the challenge of assessing and measuring matters pertaining to culture in their companies.”

John believes regulatory developments will present significant opportunities for the industry during 2018. “In the conduct space, the introduction of PRIIPs should bring further transparency to many savings and investments products via the mandatory Key Information Document (“KID”)”. “While there are concerns about the reliance on historic data, the new pre-contractual disclosure requirements should benefit retail investors and may also provide life assurance companies with opportunities, where the latter can demonstrate the value of their product, including the protection features offered by life companies”, he adds.

The introduction of the Insurance Distribution Directive, which includes the requirement for Insurance Companies to provide policyholders with an Insurance Product Information Document (“IPID”), should also benefit the industry. “Again, transparency on price, cover and exclusions, should benefit consumers and insurers where such information provides the insurer with a competitive advantage”, says John.



# INSURANCE IRELAND – PwC KNOWLEDGE PARTNERSHIP

Speaking to Kevin Thompson, Paraic Joyce, Insurance Partner with PwC said growth and disruption will be two of the key themes for the insurance industry in 2018 “According to our recent research, nine out of ten Irish insurance CEOs are confident about business growth with nearly two-thirds planning to increase the workforce”. Paraic continued, “While technology is a source of business disruption, it is also seen as an opportunity. For example, emerging technologies such as data analytics, artificial intelligence, robotics and automation are key levers for the industry to make operational efficiencies, satisfy customer demand and for the sector to become even more competitive.”

InsurTech is another driver of value, Paraic adds. “Investing in capabilities to improve competitiveness and customer experience to address the challenges of disruption and technological innovation should be a key focus. Ireland is also seeing certain Brexit-related investments enabling growth as an international insurance hub and we need to work hard to ensure that these flows continue.”

Among the key benefits of the partnership for PwC is the collaboration with the industry which offers a forum for discussion to identify the key industry challenges and opportunities and provide insights and perspectives which can be used to assist the industry with policy and strategy formation.

“The event on the challenges and opportunities of capital allocation held in April 2017 was an example of this collaboration”, says Paraic. “The event showed the value of combining insights from the industry and from PwC to understand recent and pending European regulation.”

2018 will see PwC building on the success of events like this. “We have had a successful program of events and thought leadership activities in 2017 and we will build on this in 2018”, he adds. “This year will see the third year of our joint insurance CEO Pulse survey, which we plan to launch in September. This will identify the key priorities, opportunities and challenges for the sector.”

The CEO Pulse survey has become a key barometer of industry sentiment offering valuable insights into industry leaders’ views on the opportunities and challenges faced by the sector. “Working with an organisation like Insurance Ireland, which has a mandate to capture industry views and translate them into policy and advocacy work, helps us provide this important tool for both PwC and Insurance Ireland”.

“Our work with Insurance Ireland is led by our engagement with the industry to understand its needs and priorities”, Paraic concludes. “We have a strong template to build on to continue our trend analysis through our joint research for 2017 and 2016, focusing on innovative opportunities for the industry, key emerging technologies as well as financial inclusion through sharing industry knowledge. Where we see most value is how we contextualise industry feedback and use it to inform industry responses.”



# THE EXECUTIVE PORTFOLIO

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In 2018 we are introducing a new initiative, the Executive Portfolio for Insurance Ireland members. This is guided by our Strategy House pillars which aim to develop industry capabilities and skills.

The aim of the Executive Portfolio is to contribute to upskilling our members for overall market and customer benefit and to encourage and promote best practices in the sector. Achieving these objectives will help promote Ireland as a strong centre of international re/insurance and captive management.

The scope of the Executive Portfolio will cover the following three categories of activity:

1. Market Awareness (such as technical offerings): understanding the concepts behind the technical subjects
2. Market infrastructure: briefing our senior executives on general market infrastructure updates
3. Development (personal & management skills)

The events will be a mix of:

- > Short briefings
- > Workshops and seminars on specific industry topics, typically a half day to one or two days.
- > Collaboration with the Insurance Institute in the delivery of some technical one and two-day courses
- > Function specific fora such as the CRO and INED fora.

We are also working with our Associate Members to help design, develop and deliver the Executive Portfolio. We will continue to engage with our members on their needs and will keep them updated on the schedule of events.





# INSURANCE IRELAND'S ANTI-FRAUD ADVERTISING CAMPAIGN

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Insurance Fraud was a prominent public policy issue in 2017 with a series of recommendations to tackle fraud included in the Government's Cost of Insurance Working Group report which was published in January.

There was also a heightened media focus on the many prominent cases fought in the courts by insurers. In addition, speaking at the annual Fraud Conference, the Minister for Justice and Equality Charlie Flanagan T.D. spoke about the changing attitude to fraudulent claims in Ireland saying *"For many years, it appeared that Irish society was prepared to tolerate people taking an opportunity to exaggerate claims in order to increase financial reward. However, this attitude appears to be changing in more recent times"*.

The Minister then highlighted the effectiveness of the new Insurance Ireland anti-fraud media campaign. This reference by the Minister is an important recognition of the work of the industry to tackle fraud through raising awareness and most importantly, encouraging the reporting of suspected fraud.

In this environment, 2017 was another highly successful year for Insurance Ireland's Insurance Confidential fraud reporting hotline. The service attracted several thousand enquiries during the year, with 1,021 actual cases of suspected fraudulent activity reported,

an increase of 11.9% on 2016. That brought to 11,531 the number of cases reported since the inception of the service.

Insurance Confidential has continued to support the industry's anti-fraud effort in other areas, including those of data provision around vehicle incidents, administration of the Anti-Fraud Forums, gathering statistics, facilitating industry cooperation through the SIU Training Event. Furthermore, interaction with the Gardaí around combatting fraudulent activity continued throughout the year.

Insurance Confidential also feeds into Insurance Europe's "Insurance Crime Platform", which oversees European issues including vehicle crime, insurance claims and statistics, and the use of Telematics, amongst other topics.

Taken together, the industry's activity to engage the public on the impact of insurance fraud, to encourage reporting of it, and its effective cooperation with the Government and other stakeholders, provides a coordinated response to the challenge of insurance fraud. Insurance Ireland has always stated that the vast majority of claims are genuine however, where fraud exists it needs to be tackled. This is important to minimise the cost of fraudulent claims to policyholders but most importantly, to uphold confidence in the claims settlement system.



FOR MANY YEARS, IT APPEARED THAT IRISH SOCIETY WAS PREPARED TO TOLERATE PEOPLE TAKING AN OPPORTUNITY TO EXAGGERATE CLAIMS IN ORDER TO INCREASE FINANCIAL REWARD. HOWEVER, THIS ATTITUDE APPEARS TO BE CHANGING IN MORE RECENT TIMES





# 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.

Our first commercial told 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.



# They claimed. You paid.

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

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



# The cage fighter who couldn't walk.

Our latest commercial 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.

To find out more about insurance fraud, or to report suspected fraud, visit [insuranceconfidential.ie](http://insuranceconfidential.ie)



# INSURANCE IRELAND'S DIRECTORY OF MEMBERS

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## Life Members

Acorn Life  
Ark Life  
Aviva Life & Pensions  
ECCU  
Equitable Life  
Friends First Life  
Irish Life  
London General Life  
New Ireland Assurance  
Phoenix Ireland  
Royal London  
Scottish Friendly  
Standard Life  
Sun Life of Canada  
Zurich Life

## International Members

Aegon Ireland  
Allianz Global Life  
Allianz Re  
Allianz Worldwide Care  
AXA Life Europe  
AXA MPS  
Canada Life Europe  
Chaucer Insurance  
Darta Saving Life  
Europ Assistance  
Generali PanEurope  
Hansard Europe  
Harcourt Life Ireland DAC  
Hawthorn Life  
Intesa Sanpaolo Life  
Lawrence Life  
Markel International Ireland  
MetLife Europe  
Monument Insurance  
Old Mutual International  
PartnerRe  
Prudential International  
SEB Life International  
SureStone Insurance  
St. James's Place International  
XL Group

## Non-Life Members

AIG  
Allianz  
Amtrust International  
Aviva Insurance  
AXA  
Beazley Insurance  
Chubb  
DAS Group  
DeCare Dental  
Ecclesiastical  
FBD Insurance plc  
IPB Insurance  
Liberty Insurance  
Mapfre Assistencia  
RSA Insurance  
Travelers Insurance  
Watford Insurance  
Zurich Insurance

\*List of members accurate as of March 2018

### Health Members

Irish Life Health  
Laya Healthcare  
VHI Healthcare

### InsurTech Members

MIT  
ViClarity  
Majesco UK Limited

### Associate Members

Accenture  
ARB Underwriting  
Arthur Cox  
AXA Investment Managers  
Bump Insurance  
Capita Life & Pensions (Ireland)  
Ltd  
Cunningham Lindsey Ireland  
Davies Group  
Deloitte  
Dillon Eustace  
DST Financial Services  
EisnerAmper Ireland  
Hertz Rent a Car  
Irish Progressive Services  
KennCo Underwriting  
KPMG  
Lloyds  
Majesco UK Limited  
Matheson  
Milliman  
MIT  
OSG  
Patrona Underwriting  
ProAdjust  
PWC  
Thornton & Partners  
ViClarity  
William Fry  
Wrightway Underwriting Ltd

### Strategic Alliance Partners

Accenture  
Deloitte  
KPMG  
MIT  
PwC

### Reinsurance/Captive Members

Aetna Health  
ALD Re  
Allied World Assurance Company  
AON Insurance Managers  
Arch Reinsurance  
Axis Specialty Europe  
BBVA Re  
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  
Ironshore Europe  
ITX Re  
Marsh Management Services  
NEIL Overseas  
Porsche International  
Probus Insurance Company  
Renaissance Reinsurance  
RGA International  
SCOR Global Life  
Scottish Re  
Volkswagen Insurance Company  
Willis Towers Watson

# INSURANCE IRELAND'S BOARD, COUNCILS, COMMITTEES, FORUMS & WORKING GROUPS

## Board

### Councils

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

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

Blockchain Working Group  
Data Protection Working Group  
Finance and Taxation Committee  
PRIIPs Working Group  
Regulation Committee  
Solvency II Working Group  
Strategic Committee on Conduct and the Consumer  
Insurance Ireland IFS2020 Working Group

### Life Sector Committees & Working Groups

Genetics Working Group  
Pensions Committee  
Pensions Policy Working Group

### Non-Life Committees & Working Groups

Anti-Fraud Forum  
CFO 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  
MTPL/ANPR 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  
GDPR group

### Membership Services and Events Working Groups

European Insurance Forum Advisory Committee  
Anti-Fraud Advertising Campaign Project Team  
Anti-Fraud Conference Forum Committee  
II Industry Inclusion Task Force

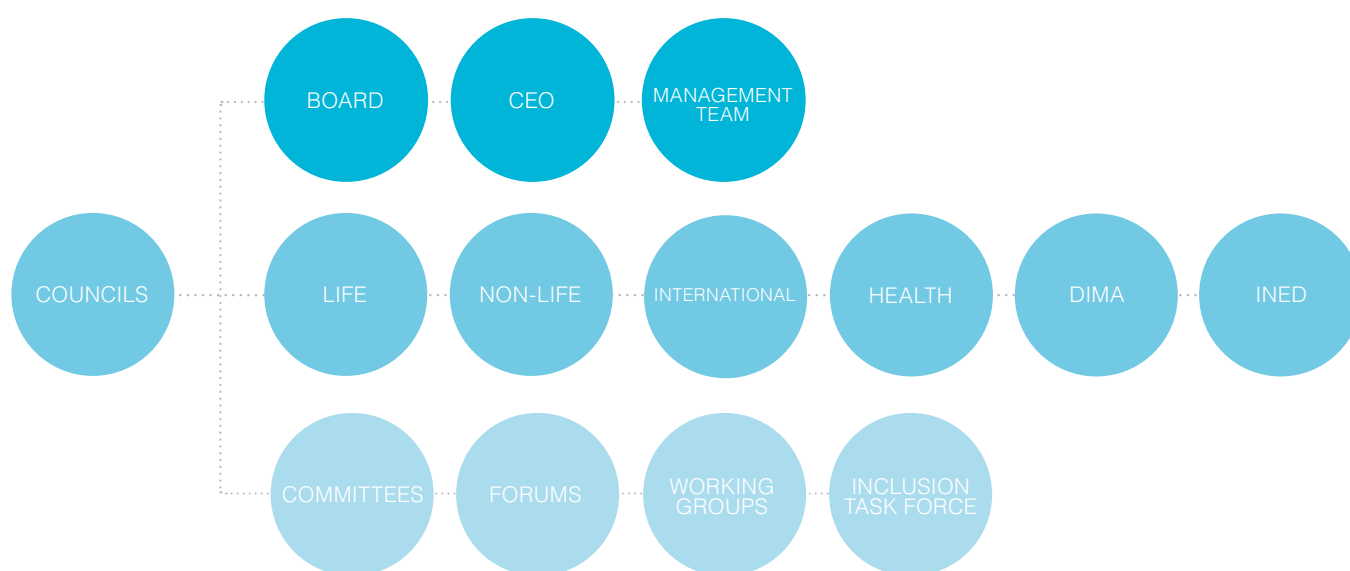
### Strategic Alliance Partners

II-Accenture Innovation Task Force  
II-Deloitte Market Intelligence Project Team  
II-KPMG Conduct Risk & Consumer Project Team  
II-PwC Knowledge Project Team

### DIMA Council Committees, Forums and Working Groups

Insurance & Captives Subcommittee  
Life, Non-Life Reinsurance 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 Assurance Co dac
John Quinlan	Group CEO - Aviva Ireland	Aviva Insurance Ltd.
Paul Haran	Chairman, UCD Michael Smurfit Graduate Business School	External Board Member
Fiona Muldoon	CEO	FBD Insurance plc
Debbie O'Hare	CEO	Hannover Re (Ireland) dac
David Harney	Group Chief Executive	Irish Life Assurance plc
Donal Clancy	Managing Director	Laya Healthcare
Ken Norgrove	CEO	RSA Insurance
Aidan Holton	CEO	SCOR Global Life
Anthony Brennan	CEO Ireland	Zurich

## INSURANCE IRELAND COUNCILS

### Life Council



Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
<b>Ann Kelleher</b>	<b>Managing Director</b>	<b>Ark Life - Chair</b>
Ann O'Keeffe	Head of Individual Life & Pensions	Aviva Life & Pensions
Tom Browne	Chief Executive Officer	Friends First
Denis McLoughlin	Managing Director - Irish Life Financial Services	Irish Life Assurance
Michael Murphy	Managing Director	New Ireland
Alex Koslowski	Managing Director	Royal London
Michael McKenna	CEO / COO	Standard Life
David O'Dowd	Managing Director	Zurich Life

### Non-Life Council



Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Michael Horan	Non-Life Manager	Insurance Ireland
<b>John Quinlan</b>	<b>Group CEO - Aviva Ireland</b>	<b>Aviva Insurance - Chair</b>
Declan O'Rourke	General Manager, Ireland	AIG Europe Ltd
Sean McGrath	CEO	Allianz plc
Philip Bradley	CEO	AXA Insurance
David Lane	Managing Director, Ireland	Ecclesiastical Insurance
Fiona Muldoon	CEO	FBD Insurance plc
Sharon O'Brien	CEO	Liberty Insurance
Ken Norgrove	CEO	RSA Insurance
Terry Dinnigan	Vice President Distribution	Travelers Insurance
Anthony Brennan	CEO	Zurich Ireland

### International Council



Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
<b>Aidan Holton</b>	<b>CEO</b>	<b>SCOR Global Life - Chair</b>
Barry Cudmore	Managing Director	Aegon Ireland Plc
John Armstrong	Head Of Actuarial	Allianz Worldwide Care Ltd.
Eoin Lynam	Chief Executive Officer	AXA Life Europe dac
Declan Bolger	Managing Director	Canada Life Assurance Europe plc
John Finnegan	CEO	Darta Saving Life dac
Paul Gillett	CEO	Generali PanEurope
Tiziano Motteran	CEO	Lawrence Life Assurance Co dac
Dirk Ostijn	CEO	MetLife Europe Ltd
Ciaran McGettrick	Managing Director	Phoenix Group
Fintan McKeon	Managing Director	St. James's Place International
Regina O'Connor	SVP & Head of Government Affairs and Regulatory Policy	XL Group Ltd
Brian Hunt	Head of Regulatory Affairs	Zurich Insurance plc

### Health Council



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

## INED Council



Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Vincent Sheridan	Chair	
Brendan McCarthy		
Dick O'Driscoll		
Eddy Van Cutsem		
Eilish Finan		
Kevin Murphy		
Michael Brady		
Ruairi O'Flynn		

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## DIMA Council



Name	Title	Company
David Stafford	CEO	ALD Re - Chair
Brian Lehane	Chief Financial Officer	Aon Insurance Managers (Dublin) Limited
Tim Hennessy	EVP, Chief Executive Officer	Axis Specialty Europe SE
Michael Brady	CEO	Golden Arches Insurance dac
Debbie O'Hare	CEO	Hannover Re (Ireland) dac
Gerard Connell	Vice-President	Marsh Management Services (Dublin) Ltd
Martin Scullion	General Manager	Probus Insurance Company Europe dac
Karl Cheese	Head of Finance	RGA International Reinsurance Company dac
Stephen Devine	Chief Reserving Actuary	SCOR Global Life Reinsurance Ireland dac
Trevor Madden	Managing Director	Willis Towers Watson Management (Dublin) Ltd

## INDUSTRY WIDE (COMMON) COMMITTEES AND WORKING GROUPS

### 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	AlG Europe
Robert McEvoy	Head of Direct Business	Allianz Insurance
James Carroll	General Manager Operational Transformation	Allianz Worldwide Care Ltd.
Matthias Rahneberg	Chief Architect	AXA Insurance
Mark Duffy	Director, Strategy & Innovation	Irish Life
Ben Pickup	Head of Compliance Advisory & Conduct	New Ireland Assurance
Keith Kiernan	COO	RSA Insurance
Jonathan Ruane	Lecturer	MIT Sloan School of Economics

### Data Protection Working Group

Jennifer Hoban	Company Secretary and Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Executive	Insurance Ireland
Barry Phair	Compliance manager	Allianz
Susann Radach	Compliance Manager	Allianz
Gavin Hanly	Compliance Consultant	Ark Life
Brian O'Connor	Head of Data Privacy	Aviva Insurance - Chair
Rory Byrne	Solicitor at AXA Legal Services	AXA Insurance
Monika Choromanska	Compliance Assistant	CNP Santander
Darragh Oliver	Compliance Manager	CNP Santander
Sonia Wielinska	Compliance Manager	CNP Santander Insurance
Feargal O'Hanrahan	Head of IT Governance	FBD Insurance plc
Neil Brennan	Data Protection Officer	FBD Insurance plc
Louis Owens	Compliance Consultant	Friends First
Nicola Vendemia	Data Protection Officer	Hansard Europe dac
Kathy Williams	Senior Compliance Manager	IPB Insurance
Adam Sykes	Finance Department	IPB Insurance
Jennifer Ryan	Irish Life - Retail	Irish Life
Ian Healy	Compliance Officer	Irish Life Health
Alice Turley	Senior Compliance Officer	Liberty Insurance
Stephen Smith	EMEA Privacy Specialist	MetLife
Jane Linnane	Compliance	New Ireland
Suzanna Cummins	Head of Compliance & MLRO	Prudential International Assurance
Jim Potter	Compliance Manager	Royal London
Gwen Hollingsworth	Data Governance & Quality Lead	Royal London
Stephen Blair White	Regulatory Compliance Manager	RSA Insurance
Fiona Doyle	Data Protection Officer	VHI
Catherine Maher	Compliance Advisor	Zurich Life
Joanne Sherry	Solicitor	Zurich Life Assurance

### Finance and Taxation Committee

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Executive	Insurance Ireland
Niall Browne	Taxation Manager	New Ireland - Chair
Mary Hynes	Head of Finance, Tax & Investments	Aegon Ireland
Owen Kelly	Finance Manager, Ireland	AIG Europe
Lisa Dunne	Tax Manager	Allianz Worldwide Care
Philip Dwyer	CFO	Ark Life
Rachel Mullett	Group Senior Tax Manager	Ark Life
Enda Mannion	Tax Accountant	Aviva Life & Pensions
Patrick Stapleton	Finance Manager	AXA Insurance
Ronan McKernan	Group Rax Manager	Canada Life Assurance Europe Ltd
Natalie Walsh	Head of Finance	FBD Insurance plc
Colm Bryson	Head of Finance	IPB Insurance
Vivienne McDermott	Group Tax Manager	Irish Life
Anna Kurchenko	Tax Manager	RSA Insurance
Sinead Cullen	Business Technical Manager	Standard Life
Michael McKenna	CEO / COO	Standard Life
Joanne O'Connell	Head of Tax	Zurich Life



**PRIIPs Working Group**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Executive	Insurance Ireland
Orla Treacy	Financial Services Solicitor	Aegon Ireland
Bernie Brennan	Senior Manager Regulatory Relations and Conduct Risk	Aviva
Carmel Brennan	Risk & Compliance Actuary	Aviva
Peter Murphy	Head of Compliance & Regulatory Affairs	Friends First
Kathryn Farrell	Pricing Actuary	Friends First
Jennifer O'Sullivan	Technical Services Manager	Generali PanEurope
Giles Roy	Head of Proposition & Technical Services	Generali PanEurope
Domenicco Iacono	Head of Operational Control (Investments)	Generali PanEurope
Teresa Carolan	Savings, Investments & Funds Product Manager	Irish Life
Geraldine Ahern	Senior Actuarial Manager	Irish Life
Sarah Kelly	Senior Protection Product Manager	Irish Life
John O'Halloran	Head of Legal for Western and Central Europe	MetLife Europe
Gary Colclough	Head of Pensions	New Ireland
Rory Gallagher	Head of Compliance	New Ireland
Maria Galea	Compliance Officer & MLRO	Old Mutual International
John Corlett	Business Unit Advisor	Old Mutual International
Suzanna Cummins	Head of Compliance & MLRO	Prudential International
Siobhaine Slevin	Proposition Development & Change	Prudential International
Mark Maguire	Chief Actuary	SEB Life International
Annette Angelosante	CRO & Head of Compliance	SEB Life International
Sanjeev Kopan	Head of Marketing & Proposition	Standard Life
David Flood	Investment Propostions Actuary	Zurich Life
Debbie Anderson	Compliance Co-Ordinator	Zurich Life

**Regulation Committee**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Executive	Insurance Ireland
Edel O'Connell	Head of ILFS Compliance and Operational Risk	Irish Life - Chair
Joanne Ryan	Chief Risk & Compliance Officer	Acorn Life DAC
Barry Phair	Compliance manager	Allianz
Willa Mawhinney	Head of Compliance	Allianz
Susann Radach	Compliance Manager	Allianz
Alistair Barugh	Compliance Manager	Allianz Worldwide Care
Gavin Hanly	Compliance Consultant	Ark Life
Emer Coyle	Compliance Officer	Ark Life
Bernie Brennan	Senior Manager Regulatory Relations and Conduct Risk	Aviva
Jennifer Walshe	Head of Compliance	Aviva
Shane O'Neill		Aviva Life & Pensions
Steven Jackson	Head of Compliance	AXA Insurance
Monika Choromanska	Compliance Assistant	CNP Santander
Darragh Oliver	Compliance Manager	CNP Santander
Sonia Wielinska	Compliance Manager	CNP Santander Insurance
Joseph O'Malley	Head of Compliance	FBD Insurance plc
Christina Toher	Senior Compliance Executive	FBD Insurance plc
Louis Owens	Compliance Consultant	Friends First



Name	Title	Company
Peter Murphy	Head of Compliance & Regulatory Affairs	Friends First
Ciaran Cormican	Finance & Outsourcing Manager	Hansard Europe
Kathleen Moriarty	Finance Risk & Compliance Manager	Laya Healthcare
Sylvia Coldrick	Chief Risk Officer	Liberty Insurance
Danielle Carmody	Compliance Department	Liberty Insurance
Gino Del Sesto	Head of Government Relations	MetLife
Albert Keirse	Head of Compliance Monitoring	New Ireland
Conor Gough	Senior Compliance Specialist	New Ireland
Maria Galea	Compliance Officer & MLRO	Old Mutual International
Emma Harper	Compliance Officer	Old Mutual International
Ian Watson	Compliance Policy and Guidance Consultant	Phoenix Ireland
Suzanna Cummins	Head of Compliance & MLRO	Prudential International
Donncha Connolly	Head of Regulatory Risk and Compliance	RSA Insurance
Clare Heduvan	Regulatory Compliance Manager	RSA Insurance
Stephen Blair White	Regulatory Compliance Manager	RSA Insurance
Eimear Kenny	Senior Risk Consultant	Standard Life
Orla Collins	Head of Risk and Compliance	Standard Life
Sean Wade	Head of Compliance	VHI Healthcare
Jasmin Harper	Government Affairs and Regulatory Policy Executive	XL Group Ltd
Caroline Phelan	Head of Compliance XLICSE	XL Group Ltd
Regina O'Connor	SVP & Head of Government Affairs and Regulatory Policy	XL Group Ltd
Sean O'Hurley	Head of Risk & Compliance	Zurich Insurance
Debbie Anderson	Compliance Co-Ordinator	Zurich Life
Michelle Brett	Compliance Assistant	Zurich Life

## Solvency II Working Group

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

## Strategic Committee on Conduct and the Consumer

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland

Laura Farrell	Director of Membership Services & Communications	Insurance Ireland
Declan Jackson	Director of Government Affairs	Insurance Ireland
John Byrne	Communications Manager	Insurance Ireland
Ann O'Leary	Events and Communications Executive	Insurance Ireland
Natalie Dillon	Insurance Executive	Insurance Ireland
Frank Mee	Finance Director / Deputy CEO	Allianz Worldwide Care
Philip Bradley	CEO	AXA Insurance
Peter Murphy	Head of Compliance & Regulatory Affairs	Friends First
Enda Devine	Finance Director	IPB Insurance
Edel O'Connell	Head of ILFS Compliance and Operational Risk	Irish Life
Niamh Mulholland	Associate Director	KPMG
John O'Donnell	Director, Regulatory Advisory Services	KPMG
Brian Morrissey	Partner	KPMG
Ciaran McGettrick	MD	Phoenix Group
Donncha Connolly	Head of Regulatory Risk and Compliance	RSA Insurance
Sean Wade	Head of Compliance	VHI Healthcare

## LIFE SECTOR COMMITTEES AND WORKING GROUPS

	Name	Title	Company
<b>Genetics Working Group</b>	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Deirdre Talbot	Head of Underwriting & Administration	Acorn Life DAC
	Jean Larkin	Claims & Underwriting Manager	Aviva Life & Pensions
	Michael Shelley	Chief Underwriter	Irish Life
	Gerry Cooke	Underwriting Department	New Ireland
<b>Pensions Committee</b>	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Natalie Dillon	Insurance Executive	Insurance Ireland
	Mark Reilly	Pensions Sales Manager	Aviva Insurance
	Natasha Cuddihy	Pensions Technical Services	Friends First Life
	John Morris	Head of IT	Harcourt Life Ireland
	Patrick O'Shea	Pension Manager Advisory Services	Irish Life
	George Nolan	Pensions Specialist	New Ireland
	Sinead McEvoy	Senior Technical Consultant	Standard Life
	Mike Ainsworth	Head of Technical Services	Zurich Life - Chair
<b>Pensions Policy Working Group</b>	Declan Jackson	Director of Government Affairs	Insurance Ireland
	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Natalie Dillon	Insurance Executive	Insurance Ireland
	Richard Jones	Head of Corporate Life & Pensions	Aviva Life & Pensions
	Simon Hoffman	Business Development Director, Pensions & Investments	Friends First Life
	Shane O'Farrell	Head of Products & Pricing	Irish Life
	Denis McLoughlin	Managing Director - Irish Life Financial Services	Irish Life

Name	Title	Company
Niall O'Callaghan	Commercial Director	New Ireland
Liam Stack	Investment Director	Standard Life
David Harris	Managing Director	TOR Financial Consulting Limited
Jonathan Daly	Head of Retail	Zurich Life Assurance plc
Bobby Scannell	Independent Facilitator	

## NON-LIFE SECTOR COMMITTEES & WORKING GROUPS

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### Anti-Fraud Forum

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
West Thornton	Manager	Insurance Ireland
Joe Marshall	Head of Fraud	Zurich Insurance - Chair
Orlagh Bardsley	Senior Underwriter	AIG Europe
Noel Burke	Claims Relationship Management.	Allianz plc
Liam Greaney	Motor Portfolio Underwriter	Allianz plc
Eoghan Fitzpatrick	Motor Portfolio Underwriter	Allianz plc
Pat Balfe	Mid manager	Aviva Insurance
Audrey Purcell	Senior Technical Advisor	Aviva Insurance
Brendan Keane	Senior Fraud Investigator	Aviva Insurance
Patricia Bergin	Senior Technical Advisor	Aviva Insurance
Jonathan Wheatley	Policy Investigation Supervisor	Aviva Insurance
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
Emer Lynch	Underwriting Governance Manager	Aviva Insurance
Robert Smyth	Fraud Manager	Aviva Insurance
Cathy Quigley	Senior Fraud Investigator	Aviva Insurance
Frances McDonnell	SIU Manager, AXA Insurance dac	AXA Insurance
Colm Featherstone	Fraud Manager	AXA Insurance
Jill Kelly	Head of Motor Underwriting	AXA Insurance
Graham Holohan	SIU Supervisor	AXA Insurance
Maureen Walsh	Managing Director	DeCare Dental Insurance Ireland Ltd
Ger Gavin	Chief Dental Officer	DeCare Dental Insurance Ireland Ltd
Padraig Lyons	SCI	FBD Insurance plc
Peter Brennan	Data Miner, Claims Investigation	FBD Insurance plc
Liam Warren	Team Leader-Farm Underwriting	FBD Insurance plc
Joan Dixon	SIU Senior	FBD Insurance plc
Emmet Byrne	Senior Underwriter, Business Quality Unit	FBD Insurance plc
Michael Berkery	Claims Investigation Unit	FBD Insurance plc
Brian Gibson	Claims Strategy Manager	Irish Life Health
Cliona Merrigan	Head of Claims Strategy	Irish Life Health
Jim Loughran	Claims Handler	IPB Insurance
Anne Rice	Senior Claims Litigation	IPB Insurance
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Joyce Foley	Anti-Fraud Coordinator	IPB Insurance
Frank Keegan	Senior Claims Handler	Kennco Underwriting
Alex Burke	Claims Manager	KennCo Underwriting
James O'Mahony	Head of Provider Relations	Laya Healthcare
John McCall	Director of Operations	Laya Healthcare
Brendan Scanlan	Provider Relations Analyst	Laya Healthcare
Mairead Carty	Head of Underwriting	Liberty Insurance
Dean Dowling	SIU Manager	Liberty Insurance
Colm Humphries	Claims Co-Ordinator	Liberty Insurance
Andrew Buck	Head of Fraud	Liberty Insurance

Ken McKinlay	Fraud Manager	MIBI
John Grimes	Telematics Dev Lead	RSA Insurance
Julie Tracey	SIU Handler	RSA Insurance
Fergal O'Farrell	Application Fraud Lead	RSA Insurance
Paul Moles	Technical Underwriter, Motor	RSA Insurance
Garrett Walsh	Claims Insight & Control Team Manager	RSA Insurance
Derek Trower	Head of Specialist & Complex Claims	RSA Insurance
Tony Hetherton	Branch Manager	Travelers Insurance
Liz Fleming	Claims Manager	Travelers Insurance
John Murphy	Investigations Manager	VHI Insurance
Mark Byrne	Claims General Manager	VHI Insurance
Dawn Walsh	Deputy Compliance Director	XL Group Ltd
Mark Quinn	Head of Motor	Zurich Insurance
Lisa Tyghe	Fraud Intelligence Analyst	Zurich Insurance
Conor Stuart	Technical Underwriting	Zurich Insurance
Aran McGrath	SIU Claims	Zurich Insurance
Paul Scully	Claims Handler	Zurich Insurance

### CFO Working Group

Name	Title	Company
Geoff Ryan	Financial Controller	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
West Thornton	Manager	Insurance Ireland
Marie Corrie	CFO	Allianz plc - Chair
Owen Kelly	CFO	AIG Europe
Mick Hoey	Head of Finance	Aviva Insurance
Richard Whelan	Executive Director of Finance and Strategy	AXA Insurance
John O'Grady	CFO	FBD Insurance plc
Conor Heery	CFO	Liberty Insurance
Kerry McConnell	CFO	RSA Insurance
John O'Connor	CFO	Zurich Insurance

### Claims Committee

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Non-Life Operations Executive	Insurance Ireland
Matt Cusack	Head of Claims	Allianz plc
John Farrell	Head of Claims	Aviva Insurance Ltd
Deirdre Fagan	Solicitor, Head of Legal Services	AXA Insurance
Michael Murphy	Head of Claims, Ireland	Ecclesiastical Insurance Office plc
Niall Higgins	Head of Technical Claims	FBD Insurance plc
Michael Whelehan	Head of Claims	IPB Insurance
Eoin Lennon	Claims Senior Manager	Liberty Insurance
Mike Curley	Claims Director	RSA Insurance Ireland
Derek Trower	Head of Specialist & Complex Claims	RSA Insurance Ireland
Fiona Sage	Chief Claims Officer	Zurich Insurance

### Insurance Ireland / OPW Flood Working Group

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Non-Life Operations Executive	Insurance Ireland
John Carey	Core Underwriting Process Department	Allianz plc
David Parke	GIS Analyst	Aviva Insurance Ltd
Alan Rickard	Head of Property Underwriting	AXA Insurance
Howard Cummins	Underwriting Personal Lines Manager	FBD Insurance plc
Brian Moran	Senior Commercial Underwriter	Liberty Insurance
Barry Costello	Head of Operations - Commercial Lines	RSA Insurance Ireland
Robert Moss	GIS Analyst	Zurich Insurance

### Insurance Link Steering Committee

Name	Title	Company
Ajay Pathak	Chief Operating Officer - Chair	Insurance Ireland
Deirdre Donovan	Program Manager	Allianz plc
Paul Nolan	Broker Director	AXA Insurance Ltd
Sean Kelleher	Head of Technical Underwriting	FBD Insurance plc
Andrew Buck	Head of Fraud	Liberty Insurance
Cathal Lynch	Galway Ops Leader and Head of Injury & Liability Claims	RSA Insurance Ireland
Deirdre Leacy	Head of Direct and Partnerships	Zurich Insurance

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### Integrated Information Data Services (IIDS) Oversight Committee

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Non-Life Operations Executive	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance - Chair
Caroline O'Rourke		AA Ireland
John Boylan	Head of Auto Insurance, Ireland	AIG Europe Ltd
Martin Morrison	Portfolio Manager	Allianz
Lee Dalton	Portfolio Underwriter	Allianz
Mark Toher	Head of Product	FBD Insurance plc
Paul O'Connor	Underwriter	FBD Insurance plc
Mairead Carty	Head of Underwriting	Liberty Insurance
Trevor Lowry	Director of Personal Lines Underwriting & Pricing	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
Mick Hoey	Head of Finance	Aviva Insurance Ltd - Chair
Michael Govier	Consumer Reserving Lead	AIG Europe Ltd
John O'Connor	Chief Actuary	Allianz plc
Derek Bain	Chief Actuary	AXA Insurance
Brian Connaughton	Risk Actuary	FBD Insurance plc
Ken Deane	Head of Pricing	Liberty Insurance
Fergal O'Regan	Head of Actuary	RSA Insurance Ireland
Ciaran McGaley	Managing Director	Verisk Insurance Solutions
Joe Kennedy	Consultant	Verisk Insurance Solutions
Sean Moriarty	Project Manager	Verisk Insurance Solutions
Charles Jin	Vice President of Actuarial Operations	Verisk Insurance Solutions
Niall Kavanagh	Director of Operations	Verisk Insurance Solutions
Chris Goid	Chief Actuary	Zurich Insurance plc

### MTPL / ANPR Working Group

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland
West Thornton	Manager	Insurance Ireland
Orlagh Bardsley	Senior Underwriter	AIG Europe
J J Hayes	Senior Business Analyst Commercial IT	AIG Europe
Martin Morrison	Portfolio Manager	Allianz plc
Anna Nawrocka	Portfolio Motor Underwriter	Allianz plc
Karen Brierty	I.T. Application Development & Software Assurance Manager	Allianz plc
Liam O'Toole	Small Projects / IT Business Analyst	Allianz plc
Lee Dalton	Portfolio Underwriter	Allianz plc
Ray Casey	IT Project Manager	Allianz plc
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance Ltd.

Peter Breen	Solutions Delivery Team	Aviva Insurance Ltd.
Jill Kelly	Head of Motor Underwriting	AXA Insurance Ltd
Paul Murphy	Commercial Motor Portfolio Manager	AXA Insurance Ltd
Jenny Oliver	Personal Motor Portfolio Manager, Underwriting	AXA Insurance Ltd
Mark Toher	Head of Product	FBD Insurance plc
Paul O'Connor	Underwriter	FBD Insurance plc
Mark Geoghegan	Lead Business Analyst - Product & Underwriting	FBD Insurance plc
David Connolly	Senior Motor Underwriter	IPB Insurance
Mairead Carty	Head of Underwriting	Liberty Insurance
Paul Brearley	PL Systems Manager	Liberty Insurance
Michelle Normoyle	Portfolio Technical Underwriter	RSA Insurance Ireland
Alan O'Carroll	Technical Underwriting Lead	RSA Insurance Ireland
Philip Appleyard	IS Business Partner and Demand Manager	RSA Insurance Ireland
Lee Whelan	Motor Fleet Portfolio Manager	RSA Insurance Ireland
Trevor Lowry	Director of Personal Lines Underwriting & Pricing	RSA Insurance Ireland
Mark Quinn	Head of Motor	Zurich Insurance plc
Stephen King	Head of Commercial Motor	Zurich Insurance plc

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### Personal Insurances Committee

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

## INTERNATIONAL SECTOR WORKING GROUP

### Variable Annuity Working Group

Name	Title	Company
Gareth McQuillan	Chief Risk Officer	Aegon Ireland plc
Paul Sherlin	Head of Third Party Propositions	Aegon Ireland plc
Eamon Power	Chief Risk Officer	Allianz Global Life
Stephen Lee	CFO	AXA Life Europe
Clare Cullen	Head of Actuarial Function	AXA MPS Financial Limited
Michael Brennan	CLE Appointed Actuary	Canada Life Assurance Europe Ltd
Liam O'Keefe	Head of Actuarial and Chief Risk Officer	Canada Life Europe plc
Domenicco Iacono	Head of Operational Control (Investments)	Generali PanEurope Limited
Aidan Burke	Chief Financial & Risk Officer	Hawthorn Life DAC
Mark Wharton	Chief Actuary	MetLife Europe Ltd

## HEALTH SECTOR COMMITTEES AND WORKING GROUPS

	Name	Title	Company
<b>Claims Forum</b>	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Operations Executive	Insurance Ireland
	West Thornton	Manager	Insurance Ireland
	Maureen Walsh	Managing Director	DeCare Dental Insurance Ireland Ltd
	Ger Gavin	Chief Dental Officer	DeCare Dental Insurance Ireland Ltd
	Brian Gibson	Claims Strategy Manager	Irish Life Health
	Cliona Merrigan	Head of Claims Strategy	Irish Life Health
	Brendan Scanlan	Provider Relations Analyst	Laya Healthcare
	James O'Mahony	Head of Provider Relations	Laya Healthcare - Chair
	John Murphy	Investigations Manager	VHI Insurance
Mark Byrne	Claims General Manager	VHI Insurance	
<b>Claims Working Group</b>	Michael Horan	Non-Life Manager	Insurance Ireland
	Michael Curtin	Operations Executive	Insurance Ireland
	Teresa Kelly Oroz	Head of Regulation & Compliance	Irish Life Health
	Cliona Merrigan	Head of Claims Strategy	Irish Life Health
	James O'Mahony	Head of Provider Relations	Laya Healthcare
	John Creedon	Claims Director	VHI Insurance
	Mark Byrne	Claims General Manager	VHI Insurance
<b>Communications Working Group</b>	Michael Curtin	Operations Executive	Insurance Ireland
	John Byrne	Communications Manager	Insurance Ireland
	Liz Rowen	Head of Marketing	Irish Life Health
	Lorraine Walsh	Head of Marketing	Laya Healthcare
	Brighid Smyth	Head of Corporate Communication	VHI Healthcare
<b>Lifetime Community Rating Working Group</b>	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Operations Executive	Insurance Ireland
	Simon Petersson	Senior Business Analyst	Irish Life Health
	Jacque Doyle	Operations Director	Irish Life Health
	Ciaran Hayes	Programme Manager	VHI Healthcare - Chair
	John McCall	Director of Operations	Laya Healthcare
	Cian Murphy	Head of Consumer Sales	Laya Healthcare
	Claire Walsh	General Manager	VHI Healthcare
	Martina Brogan	National Administration Manager	VHI Healthcare
<b>Health Insurers GDPR Group</b>	Ian Healy	Compliance Officer	Irish Life Health
	Clare Kelly	Head of Planning	Irish Life Health
	Ian Brennan	Director of IT	Laya Healthcare
	Karen O'Sullivan	Solution Delivery Project Manager	Laya Healthcare
	Erika O'Leary	Head of Legal and Regulatory Affairs	Laya Healthcare
	Fiona Doyle	Data Protection Officer	VHI
	Claire Walsh	General Manager Operations	VHI
	Eilis Dwyer		VHI



# MEMBERSHIP SERVICES AND EVENTS WORKING GROUPS

## European Insurance Forum Advisory Committee

Name	Title	Company
Una Coleman	Training, Education and Conference Manager	Insurance Ireland
Tom Doran	Associate Director, Head of Marketing	Hannover Re - Chair
Gareth McQuillan	Chief Risk Officer	Aegon Ireland
John Armstrong	Head of Actuarial	Allianz Worldwide Care
Caroline Doory	Propositions Manager, Life & Pensions Ireland	Aviva
Paula Hodson	Director of Education and Development	Insurance Institute of Ireland
Nicola Dati	CRO	Lawrence Life
Siobhan Fay	Claims Director	Liberty Insurance
Vyara Panova	Senior Finance Manager	SCOR
Karina Lynch	General Manager	Scottish Mutual Re
Regina O'Connor	SVP & Head of Government Affairs and Regulatory Policy	XL Group Ltd

## 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
Alicia Coyle	Senior Account Manager	Boys & Girls
Declan Kelly	Deputy Managing Director	Zenith Optimedia
Emma Everard	Account Director	Zenith Optimedia
Hazel Bollard	Client Manager	Zenith Optimedia
Alice Sheehan	Client Associate	Zenith Optimedia

## Anti-Fraud Conference Forum Committee

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Non-Life Operations Executive	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
West Thornton	Manager	Insurance Ireland
Joe Marshall	Head of Fraud	Zurich Insurance

## Inclusion Taskforce

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland
Ann O'Leary	Communications and Events management Executive	Insurance Ireland
Kevin Thompson	CEO	Insurance Ireland
John Byrne	Communications Manager	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Frank Mee	Finance Director / Deputy CEO	Allianz Worldwide Care - Chair
Claire Cusack	Head of Human Resources	Allianz Worldwide Care
David Lane	Managing Director, Ireland	Ecclesiastical Insurance Office plc
Paula Hodson	Director of Development and Education	Insurance Institute of Ireland
Brid Quigley	European Change & Transformation Lead, GWL Europe	Irish Life Assurance plc
Teresa Kelly Oroz	Head of Regulation & Compliance	Irish Life Health
Mary Condon	Director of Finance	Laya Healthcare
Siobhan Fay	Claims Director	Liberty Insurance
Karen Elliott	Senior Manager, Solvency II Reporting	MetLife Europe Ltd

**Insurance  
Ireland  
IFS2020  
Working  
Group**

Name	Title	Company
Margaret Jago	Policyholder Tax Manager	Aegon
John Keating	Director	Aon Global Risk Consulting
Philip Dwyer	Chief Finance Officer	Ark Life
Steven Jackson	Head of Compliance	AXA Insurance
Tim Hennessy	EVP. Chief Executive Officer	AXIS Capital
Barry Kelly	Chief Risk Officer	Generali
Patrick O'Brien	CEO	Greenlight Re
Kathrin Scherff	Deputy CEO	Hannover Re
Alastair Murray	CEO	Hawthorn Life
Brendan McCarthy	INED	INED
Gino del Sesto	Head of Government Relations	Metlife
Karl Cheese	Head of Finance	RGA Re
Stephen Blair White	Regulatory Compliance Manager	RSA
Stephen Devine	Chief Reserving Actuary	Scor Global Life
Michael McKenna	CEO	Standard Life
Terry Dinnigan	VP Underwriting/Distribution	Travelers
Regina O'Connor	SVP & Head of Government Affairs and Regulatory Policy	XL Group Ltd
Brendan Duggan		
Kevin Thompson	CEO	Insurance Ireland
Nessa Feehan	Administrator	Insurance Ireland
John Byrne	Communications Manager	Insurance Ireland
Declan Jackson	Director of Government Affairs	Insurance Ireland
Jennifer Hoban	Life Assurance Manager and Company Secretary	Insurance Ireland
Laura Farrell	Director of Member Services	Insurance Ireland

## STRATEGIC ALLIANCE PARTNERS

**II-Accenture  
Innovation  
Taskforce**

Name	Title	Company
Laura Farrell	Director of Membership Services	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland - Chair
Ann O'Leary	Communications and Events management Executive	Insurance Ireland
John Byrne	Communications Manager	Insurance Ireland
Kevin Thompson	CEO	Insurance Ireland
Andrew Gorman	Senior Manager	Accenture
Jeremy Long	Consultant	Accenture
Adam Kelly	Managing Director - Financial Services - Insurance Lead	Accenture
John Morrissey	Senior Manager	Accenture
David Garrigan	Senior Manager	Accenture
James Carroll	General Manager Operational Transformation	Allianz Worldwide Care Ltd.
Paul Collins	Risk Services Manager	Ecclesiastical Insurance Office Plc
Jackie McMahon	Chief Claims Officer	FBD Insurance plc
Alan Brady		Irish Life Assurance plc
Mark Duffy	Strategy & Innovation Director Irish Life Group	Irish Life Assurance plc
John Armstrong	Head of Underwriting, Products & Pricing	Irish Life Health
Deborah Neale	Head of WCE Operations (Western and Central Europe)	MetLife Europe Ltd
Caitriona Somers	Board Member	Insurance Institute of Ireland
Benjamin Pickup	Head of Compliance Advisory & Conduct	New Ireland Assurance
Brendan Byrne	Operations Controller	Partner Reinsurance Europe SE
Ciaran McGettrick	MD	Phoenix Group
Gavin Scott	Enterprise Architecture Manager	RSA Insurance Ireland

Cristiano Braggion	Customer Experience and Service Director	Standard Life Assurance (Ireland) Ltd
Mark McCrohan	Head of Diversified Business	VHI Healthcare

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

Name	Title	Company
Declan Jackson	Director of Government Affairs	Insurance Ireland - Chair
Kevin Thompson	CEO	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Laura Farrell	Director of Membership Services	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
John Byrne	Communications Director	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Natalie Dillon	Insurance Executive	Insurance Ireland
Brian Morrissey	Partner & Head of Actuarial Advisory Services	KPMG
Niamh Mulholland	Director, Regulatory Advisory Services	KPMG
John O'Donnell	Director, Regulatory Advisory Services	KPMG
Fidelma Carroll	Marketing Assistant Manager	KPMG
Leticia Cashin	Associate Director	KPMG

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
John Byrne	Communications Manager	Insurance Ireland
Padraic Joyce	Insurance Partner	PwC
Johanna Dehaene	Head of Corporate Communications	PwC
Ronan Mulligan	Partner, Banking and Insurance	PwC

#### II-Deloitte Market Intelligence Project Team

#### II-KPMG Conduct Risk and Consumer Project Team

#### II-PwC Knowledge Partners Project Team

## DIMA COUNCIL SUB-COMMITTEES, FORUMS AND WORKING GROUPS

The DIMA Council sub-committees, forums and working groups continued to meet in 2017 following the merger with Insurance Ireland in January 2017. Participation in these groups is open to all members.

#### Insurance & Captives Subcommittee

Chair - Gerard Connell, Marsh Management Services (Dublin) Ltd

#### CFO Forum

Chair – Brian Holland, Hannover Re (Ireland) DAC

#### Life, Non-Life Reinsurance Subcommittee

Chair - vacant

#### Compliance Officers Working Group

Chair – Niamh Freeman – Partner Reinsurance Europe SE

# INSURANCE IRELAND'S PAST PRESIDENTS

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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)
2017 – 2018	Frank Mee (Allianz Worldwide Care)



# INSURANCE IRELAND'S CHARITY OF THE YEAR 2018 - IFSC INNER CITY TRUST

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## "HELPING DUBLIN'S INNER-CITY COMMUNITIES BY SUPPORTING LOCAL EDUCATION AND SOCIAL ACTIVITIES THAT MAKE A DIFFERENCE"

The IFSC Dublin Inner City Trust can trace its history back to the very beginning of the IFSC itself. "It was set up at the very start of the IFSC", says Trust Chairman Padraig Rushe. "There was a lot of concern on the part of local communities that they weren't going to benefit greatly from the IFSC, economically or in terms of employment. Recognising the need to address this issue, the IFSC founders set up the IFSC Trust to reach out to the communities and provide support and assistance in any way it could."

Since its inception, the Trust has operated as an important conduit for the goodwill and generosity of the IFSC community to its near neighbours in the inner city. The Trust supports a wide range of community initiatives and organisations providing education, training and recreation for young and old in the adjoining area.

Rushe explains, "Examples of projects we support are the East Wall Youth Club, which provides education grinds or Fun Direction, which seeks to educate girls aged 5-8 in physical literacy through weekly multi-sport activity. We also support the Larkin Centre in a project to help parents get involved with learning and teaching their children."

The emphasis on education is quite deliberate. "These people save lives", says Rushe of the community workers and volunteers in the different initiatives. "In addition to providing financial support for education and training ventures, the Trust also helps a range of sports and social activities such as boxing clubs, dance groups, football clubs and others, where volunteers work tirelessly to provide healthy outlets for youthful energy and to keep youngsters from being at risk on the City's streets."

Among the strategic priorities at present is increased awareness of the Trust among inner city communities and IFSC companies alike. "We see ourselves as a bridge between local community organisations and the companies in the IFSC", he adds. We encourage employees to volunteer in projects. There are a lot of heroes and heroines in the inner-city communities who are out there doing what they can to make life a little bit easier and safer for people."



The Trust funds 20 to 30 small community projects each year that often fly under the radar but have a disproportionate impact on people's lives. "We ensure that the funding is matched to the actual needs of the communities and is put where it will do the most good", says Rushe. "We now hope to create an opportunity for insurance companies to support our activities financially. If we can achieve that it would be a huge positive. Our overall objective for the partnership with Insurance Ireland is to increase awareness and translate that into financial support from the sector."

The IFSC Inner City Trust is a CLG and a registered charity. It has a properly constituted board of directors and its accounts are audited and filed annually.

For more information please visit [www.ifsctrust.org](http://www.ifsctrust.org)

The Board of Directors of the IFSC Trust are Pdraig Rushe, (Chairman); David McNeice, (Secretary); Louise Cluskey, (Treasurer); Ann Prendergast; Tom Woulfe; Niall Murray; Laura Farrell and Barry Murray.



# INSURANCE IRELAND'S TEAM



**Kevin Thompson**  
CEO  
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**Ajay Pathak**  
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Communications Manager  
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**Florian Wimber**  
Head of European Affairs and International Insurance



**Ann O'Leary**  
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**Michael Curtin**  
Operations Executive, Non-Life Sector  
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**Paul Holohan**  
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**Frank Farrell**  
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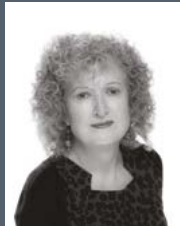




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Insurance Ireland staff thanked Amie Hynes Fitzpatrick of the National Council for the Blind for her work as part of the Charity of the Year partnership for 2017



# Crafting an Industry for a Modern Vision

Trinity College, Dublin  
24 October 2018

Paul Mason, EIF2017

- /// EIF is the flagship Conference of the Insurance Ireland annual calendar with over 400 delegates expected to attend in 2018, representing the totality of our sectors and jurisdiction
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