



INSURANCE IRELAND ANNUAL REPORT 2018



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

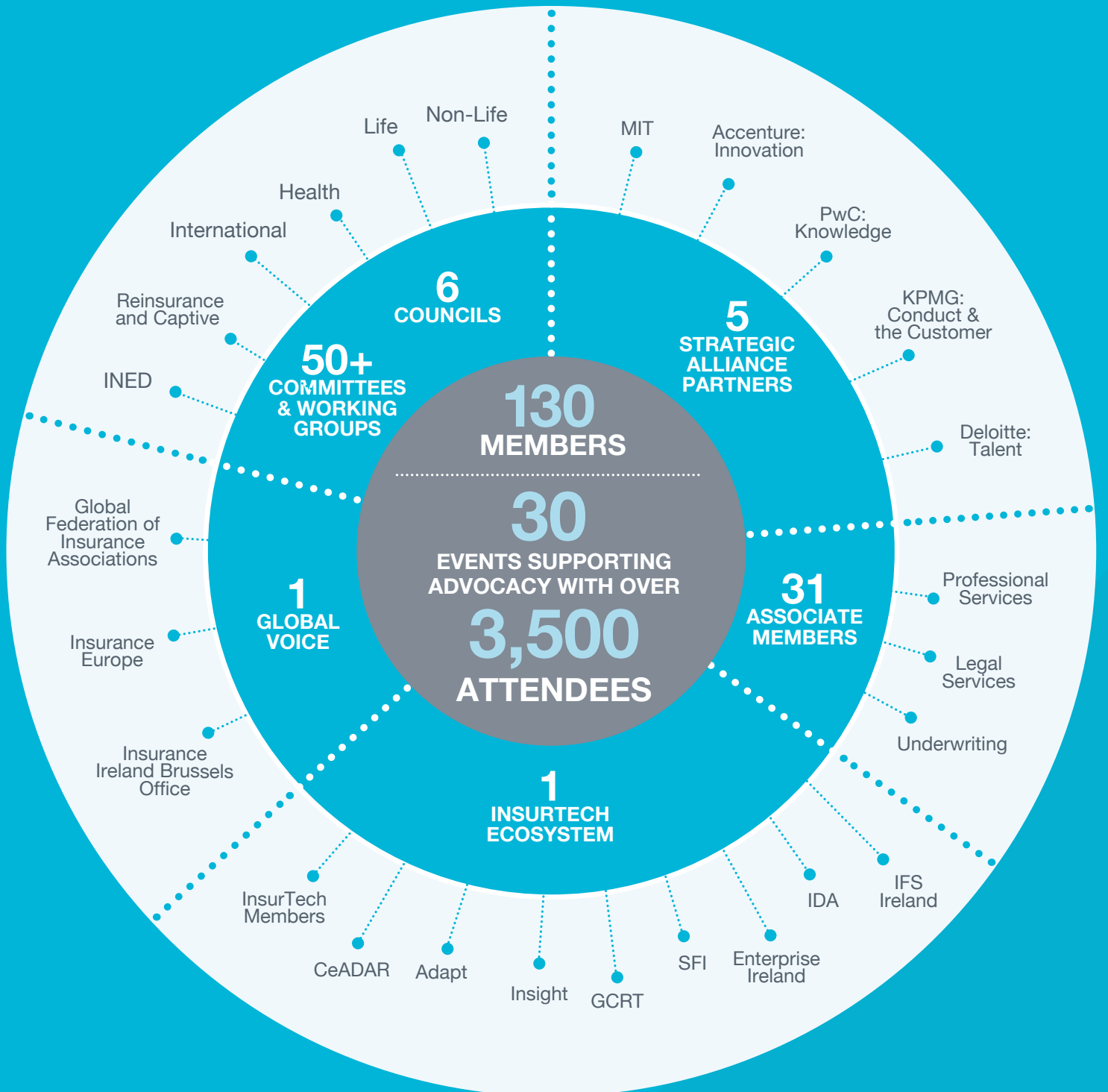


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PRESIDENT'S REVIEW

I firmly believe in the importance of public - industry co-operation and it is therefore a real privilege to represent the insurance industry in my role as president of Insurance Ireland.

At the beginning of my tenure, I outlined two priorities. Firstly, the strategic development of our new European office, linking its work to our members. Secondly, our advocacy and policy priorities, ensuring Insurance Ireland's voice continues to be heard on general claims reform, auto-enrolment pensions, and a myriad other subjects.

The opening of our Brussels office in 2018 highlighted the increasing importance we place on European regulatory and political developments. Our presence in Europe has enabled better engagement and advocacy, and assisted with activities including the Insurance Distribution Directive (IDD) and the Motor Insurance Directive, and we expect our involvement in European policy-making to increase as time goes on.

One of the most significant non-life policy reports in recent years was published in 2018, the report of the Personal Injuries Commission (PIC). The report found that the average soft tissue award in Ireland was €17,338, compared to €3,984 in the UK.

In addition, the cost of the average compensation award for all personal injury awards up to €100,000 was found to be increasing at a rate of more than €900 per year for each year it examined. It is clear that inaction costs and the agreed PIC reforms need to be swiftly implemented.

Anthony Brennan,
Insurance Ireland President

The area of pensions, especially auto-enrolment, was a key pillar of activity in 2018, with three key submissions made by the Pensions Policy Working Group and the Pensions Committee. The development of the Irish pensions market will continue to be a key focus of ours. Our sector has much to contribute to policy formation in this area, not least the expertise gained in providing pensions to more than 600,000 Irish workers.

In addition, a submission was made on behalf of the industry for the IFS2025 strategy, with the aim of moving insurance and financial services up the value chain. This focus would help to improve Ireland's attractiveness as an insurance hub, while securing existing jobs.

The European Insurance Forum (EIF), a vital tool for advocacy, was a personal 2018 highlight. Its expanded remit covered all sectors of the industry in Ireland.

I wish to thank all of Insurance Ireland's member companies, staff and volunteers who sit on our Councils, Committees and Working Groups for their expertise and ongoing commitment. I would also like to thank our Strategic Alliance Partners and our associate members for their continued support and assistance.

As our industry continues to face increasingly complex regulatory demands, the value of companies working together and speaking with one voice cannot be overstated. It creates the strength required to deliver better outcomes.

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CHIEF EXECUTIVE'S REVIEW

Kevin Thompson,
CEO, Insurance Ireland

Our mandate in Insurance Ireland is to represent the Irish insurance industry both domestically and internationally to help deliver an operating environment that enables the growth of the sector. 2018 was a landmark year for our work.

Across all six of our Councils, there was sustained engagement with members to identify policy solutions and contribute to debates. This was evident in our work serving domestic and international insurers, including mainstream and specialty insurers.

Member engagement facilitates all of our advocacy and representation on behalf of the sector. I would like to thank our members for their ongoing support.

Increased Activity

In 2018, we hosted more than 30 events in areas including regulation, technology, industry practices and innovation, with more than 3,500 attendees in total — a record.

Our Non-Life Council members had a significant year. The Personal Injuries Commission report found Irish compensation for the most frequent soft tissue injuries to be 4.4 times the U.K. level. Delivering on the report's recommendations is an industry priority for 2019.

For our Life Council members, there was a series of policy submissions on pensions reform, including the "strawman" proposal for auto-enrolment pensions. The decisions being made on pensions policy in 2019 will determine the next decade of policy, underscoring the need for continued participation in the debate.

For our International, Reinsurance and Captive members, Insurance Ireland's role as secretariat to the Financial Services Advisory Committee for IFS2020 empowered the industry to contribute its views on the implementation of the current IFS2020 strategy and its planned successor, IFS2025.

We launched a new jurisdictional promotion brochure in conjunction with IFS Ireland in 2018, "Ireland for Insurance" and hosted a related event in London with Minister Michael D'Arcy TD and the IDA.

In Health insurance, further work was done on the issue of the public bed charge for private patients in public hospitals. We aim to continue to educate customers as to their rights, empowering them to make more informed choices. Insurance Ireland members also contributed to a series of policy consultations on this matter.

On Brexit, our members have been implementing plans to mitigate potential risks. Chief among these was the issue of contract continuity in the event of a no-deal Brexit. We engaged directly on this issue with the Irish government, EIOPA and the Central Bank of Ireland.

Our proposed solution for grandfathering contracts in the event of "no-deal" was accepted, and we welcomed this as a practical and sensible approach.

Increased Capability

We opened an office in Brussels in April to ensure our members have input into EU policy and regulation at the earliest stage. This expanding role in Europe will facilitate greater engagement and advocacy in conjunction with organisations like Insurance Europe and GFIA, the Global Federation of Insurance Associations.

This expanded mandate better reflects Ireland's position as a global insurance hub. While Brexit poses immediate challenges, there are many opportunities for our sector and it is vital that the policies are in place for it to realise its potential.

We need an environment that supports investment by both domestic and international insurers. Insurers, policymakers and regulators will need to work in partnership to make this a reality.

Looking Ahead

Fortunately, our ability to advocate on behalf of our members and their customers has never been greater. We will continue to bring our collective strength to bear on their behalf in the years ahead.

Our mandate in Insurance Ireland is to represent the Irish insurance industry both domestically and internationally to help deliver an operating environment that enables the growth of the sector. 2018 was a landmark year for our work.



REPRESENTING THE INSURANCE INDUSTRY IN IRELAND

2018 was a watershed year in advocacy work undertaken by Insurance Ireland. The policy documents we commenced and advanced will play a role in shaping the political and regulatory environment in which our sector operates for years to come.

The opening of our office in Brussels, and the addition of our Brussels-based colleague, Florian Wimber, adds a new dimension to our efforts. This has been particularly appreciable in our work on the Insurance Distribution Directive, the review of the European Supervisory Authorities, the Motor Insurance Directive and freedom of services regulations, to name a few.

This domestic and international co-operation will increase in the coming years and result in a strengthened and more compelling voice in Europe and in Ireland.

A number of important pieces of primary and secondary legislation were progressed through the Oireachtas in 2018.

The uncertainty as to how to compensate those impacted by the failure of a general insurer was brought into sharp focus by the failure of Setanta Insurance in 2015. The introduction of the Insurance Amendment Act 2018 brought clarity and certainty.

In December 2017, Insurance Ireland delivered a comprehensive motor market data project to government. In March 2018, Insurance Ireland provided details of all paid claims for three years to assist in the Personal Injuries Commission's benchmarking exercise. These data sets illustrated that not only are Irish soft tissue awards 4.4 times those paid in the UK but for all awards up to €100,000, the average rose by €900 for each year of data provided.

In December 2018, the National Claims Information Database Bill passed all stages in the Oireachtas. The inclusion of insurance-specific clauses in the government's draft Brexit Bill is also a welcome safeguard for Irish consumers.

Insurance Ireland interacted with the Central Bank of Ireland in 2018 on a number of priority files, including data collection on travel insurance, thematic reviews of managing general agents, and the changes to the non-life renewal regulations.

Another strategic priority for our members was pensions policy. Insurance Ireland continued its engagement with key stakeholders to highlight the knowledge and practical experience of our life assurance members as providers of pension products.

Specifically, we made submissions during the year to the Department of Finance's consultation on supplementary pensions reform, the Pensions Authority consultation on regulation of defined contribution master trusts, and the Department of Employment Affairs and Social Protection's public consultation for an automatic enrolment retirement savings system. We also highlighted the need for the pragmatic and proportionate implementation of the IORP II Directive.

Regulatory areas of focus included GDPR implementation, the transposition of the Insurance Distribution Directive and preparation for the review of both Solvency II and Packaged Retail Insurance Investment Products (PRIIP) regulation.

Throughout 2018, Insurance Ireland held the secretariat of the industry advisory group working on the government's IFS2025 strategy, the all-government strategy to grow and develop the Irish financial services sector. We will continue to ensure that the opportunities in domestic and international financial services are fully developed during the lifetime of the 2025 plan.

The pace of legislative delivery is expected to continue into 2019. We will be closely monitoring the transposition of the IORPs II Directive and the associated codes of practice, the Personal Injuries Assessment Board Bill, the Judicial Council Bill, and the implementation of new Anti-Money Laundering requirements and the Insurance Contracts Bill.

As we move through 2019, we will continue to work with legislators, regulators, external stakeholders, media and our members to ensure that we deliver on our mission to represent and support the development of the insurance industry in Ireland in the interests of our domestic and international members and their customers.

2018 was a watershed year in advocacy work undertaken by Insurance Ireland. The policy documents we commenced and advanced will play a role in shaping the political and regulatory environment in which our sector operates for years to come.

Declan Jackson,
Director of Government Affairs



INSURANCE INDUSTRY HOLDS
€303 billion
IN ASSETS IN IRELAND

OF WHICH
€35 billion
IS INVESTED IN IRISH
INFRASTRUCTURE AND
GOVERNMENT DEBT

INDUSTRY GENERATES
€47 billion
IN PREMIUM INCOME FROM
DOMESTIC AND INTERNATIONAL
CUSTOMERS

28,000



EMPLOYEES IN IRISH
INSURANCE INDUSTRY

1 IN 4

FINANCIAL SERVICES
JOBS IS IN INSURANCE

**TOP
10%**

IRELAND IS IN
THE TOP 10% OF
COUNTRIES FOR
EASE OF DOING
BUSINESS



A WARM-UP FOR THE FUTURE OF THE EU

2018 was dominated by the exploration of two major changes 2019 holds for the European Union: Brexit and the European elections.

The withdrawal of the UK from the EU will mean a paradigm shift for the Union. The open and competition-focused mentality which the UK contributes to the EU will be lost, and others will have to step up. Ireland as a small and open economy will not only be one of the most impacted Member States but will be among the group of those who will need to compensate for the loss of the UK's voice in the EU. Strong and reliable coalitions will be necessary to compensate for the vacuum the UK leaves behind.

The negotiations in the European Parliament, Council and Commission in 2018 unveiled the future challenges and opportunities for markets like Ireland. Furthermore, the current trends in the wake of the EU elections show that a "shrinking middle" of pro-European and democratic MEPs in the European Parliament will increase the need to compromise. Braver, stronger and more vocal engagement by governments and stakeholders will be critical in maintaining the freedom to provide services and the freedom of establishment in its current form.

Insurance Ireland aims to be at the forefront of this development and will be engaging intensively at EU and international level. The new Brussels office plays a leading role in rolling out our strategy to foster Insurance Ireland as a regular counterpart in the EU and international debate.

Regular and direct contact to EU decision makers and regulators as well as a stronger link between Dublin and Brussels forms the basis of our work. This combined with an increased involvement in the European insurance association, Insurance Europe, and the Global Federation of Insurance Associations (GFIA), are examples of the priorities of Insurance Ireland and its members in 2019.

The Irish cross border sector writes business into more than 110 countries with more than 25 million customers.

Deepening the Irish Footprint in Europe and Beyond

The considerable, and more direct, impact that EU and international regulation has had on the Irish insurance industry prompted Insurance Ireland to develop a wider and more omnipresent EU and global engagement strategy. The opening of our Brussels office in April 2018 marked the starting point for the execution of this strategy. The direct and regular exchange with EU institutions, European and international supervisors, as well as the daily co-operation with other industry stakeholders allows Insurance Ireland to have its finger on the pulse of the EU and global regulatory debate.

In the months following the inaugural first visit of European Insurance and Occupational Pensions Authority (EIOPA) chairman Gabriel Bernardino, in May 2018, Insurance Ireland focused its activity on establishing itself as a reliable partner in the EU and international regulatory debate. Numerous meetings with MEPs, representatives of the Council and the Commission increased interest and awareness of the expertise and commitment the Irish insurance industry contributes to Europe. This bilateral contact, as well as Insurance Ireland's engagement in conferences and events, supported the exchange between policymakers and stakeholders and created stronger links between Dublin, Brussels and Frankfurt.

Highlights among these activities were the first Insurance Ireland event in Brussels – a roundtable discussion on sustainable finance with MEPs Molly Scott Cato and Brian Hayes – and Insurance Ireland CEO Kevin Thompson's call for more consistent and sustainable integration of the EU insurance market at the EIOPA conference in Frankfurt. Through this activity, Insurance Ireland has significantly deepened its footprint in the EU regulatory discussions.

In 2019, Insurance Ireland and its members will further increase their commitment to its partners and counterparts in Europe and at international level. The technical expertise and knowledge of Insurance Ireland will be particularly important on increasingly complex discussions, like the review of the Solvency II Directive, to ensure sound, sensible and sustainable insurance regulations.



Florian Wimber,
Head of European Affairs and
International Insurance



16th
APRIL

OFFICE
OPENED IN
BRUSSELS



PRIORITY AREAS



COUNTRIES
INSURANCE
IRELAND
VISITED



STATEMENTS/
POSITIONS
DEVELOPED



34

EVENTS AND
CONFERENCES VISITED

2

INTERNATIONAL
EVENTS HELD:
BRUSSELS &
LONDON



280+

MEETINGS ATTENDED
AND HOSTED

500+

ACTIVE CONTACT POINTS WITH
EUROPEAN INSTITUTIONS, AUTHORITIES
AND AGENCIES



EVENTS AND STRATEGIC ALLIANCES

2018 was another busy year of events for Insurance Ireland, with more than 30 taking place and over 3,500 people in attendance. The events focused on key industry issues and developments, offering solutions and thought leadership.

The Annual Lunch was a sell-out, with more than 400 industry stakeholders and representatives in attendance to hear from our guest of honour, Professor Alan Ahearne, director of the Whitaker Institute and professor of economics at NUI Galway. Professor Ahearne discussed the implications of the macroeconomic outlook for the insurance industry. Our president, Anthony Brennan of Zurich Ireland, outlined the industry's policy priorities.

The European Insurance Forum 2018 was a great success with more than 340 attendees, a new record. An expanded remit covered all sectors of the industry in Ireland and internationally, bolstering the event's reputation for analysing major trends in insurance and reinsurance. Attendees heard from thought leaders shaping the future of the insurance industry. They spoke about the need for an increased outward focus and innovation to harness the industry's potential at a time of rapid change.

Our annual Fraud Conference continues to expand year-on-year with 500 in attendance in 2018. This year's theme was insurance fraud within the digital sphere, which proved relevant to all classes of insurance. Michael D'Arcy TD, Minister of State at the Department of Finance and the Department of Public Expenditure and Reform opened proceedings and outlined the current government's efforts to tackle fraud, particularly since the Personal Injuries Commission (PIC) report findings were released.

We continued with our diversity and inclusion activity, including events with the 30% Club and the global insurance initiative, Dive In Festival. The 30% Club promotes diversity and inclusion and the role it plays in attracting and retaining talent in the industry. We supported the launch of its report about women in financial services and hosted a talent workshop on their behalf. We also represent the industry on the 30% Club Financial Services Committee. The theme of the Dive In Festival was 'Unleashing the Full Potential of a Diverse and Inclusive Insurance Industry' and we were delighted to be involved.

Many breakfast briefings were held with our Strategic Alliance Partners, focusing on topics of relevance to our members throughout 2018. We held a series of CFO forums on the subject of IFRS 17 with KPMG. With Accenture, we held an 'Overcoming implementation challenges associated with GDPR' event, with GDPR a significant challenge for not just our industry, but business as a whole. With PwC, we produced our annual CEO Pulse Report and held our annual CEO event.

In terms of Associate Member activity, we held a series of CRO forums with Milliman, a number of INED forums with EisnerAmper Ireland, an investment forum with AXA Investment Managers and a digital innovation event with Majesco. Regulation was a key theme for the year, with an event regarding cyber security and regulatory updates with Arthur Cox and a subsequent regulatory enforcement briefing with Dillon Eustace.

Our Special Investigations Unit annual training seminar focused on fraud case studies and outlined the increasing use of social media in combating fraudulent claims. It also considered the way in which the government's Cost of Insurance Working Group may influence fraud investigation if its recommendations come to fruition.

Finally, under the Executive Portfolio, our bespoke training and education offering, we ran a one-day seminar on cross-border life insurance business operating out of Ireland.

Our events are shaping up to be just as informative and varied in 2019, including community networking and thought leadership and ongoing advocacy activity.

The events focused on key industry issues and developments, offering solutions and thought leadership.

Laura Farrell,
Chief Membership
Engagement Officer



2018



MORE THAN

3,500

ATTENDEES ACROSS 30
EVENTS



FRAUD CONFERENCE



500

ATTENDEES



EUROPEAN INSURANCE
FORUM 2018

340

ATTENDEES



ANNUAL LUNCH

400



INDUSTRY STAKEHOLDERS &
REPRESENTATIVES IN ATTENDANCE

27

BREAKFAST BRIEFINGS /
ROUND TABLES / FORUMS
THROUGHOUT THE YEAR



SUSTAINABLE FINANCE

THE 2018 JOURNEY

In line with policy developments at domestic and European levels, sustainable finance will continue to be a priority for Insurance Ireland in 2019.

In May 2018, the European Commission published its sustainable finance package. The aim of the initiative is to strengthen responsible and sustainable investments by European financial services companies. It consists of four main elements:

- > Taxonomy on what sustainable investments are
- > Disclosure regime for financial services entities
- > Rules which prescribe the inclusion of sustainable finance preferences in the advice process of retail investors
- > A proposal for a low-carbon benchmark

In October 2018, Insurance Ireland hosted a sustainable finance roundtable briefing at our Brussels office. Our speakers included Brian Hayes MEP, Molly Scott-Cato MEP and Sandra Rockett, Director of International Business at Irish Life Investment Managers. Discussion focused on the environmental, social and governance considerations of sustainable investing.

Insurance Ireland facilitated a roundtable on sustainable finance during Climate Week Ireland, in November 2018. In partnership with AXA Investment Managers, the event outlined how sustainability can be best integrated into the investment process.

In line with the legislative proposals announced by the European Commission in May 2018, Insurance Ireland is committed to actively contributing and engaging in the 2019 legislative process on behalf of members to ensure any issues outlined by industry are sufficiently addressed.

Insurance Ireland has also joined IFS Ireland's Finance Green Ireland Committee and Sustainable Nation Ireland's Skillsnet Steering Committee as an industry representative and will use this platform to influence policy and maximise opportunities.

We ask members to engage and work with us on building our policy position throughout the upcoming year. We have established a Sustainable Finance Task Force to facilitate member engagement in this space. If you or a colleague would like to join, please contact our Chief Membership Engagement Officer, Laura Farrell. laura.farrell@insuranceireland.eu

In line with the legislative proposals announced by the European Commission in May 2018, Insurance Ireland is committed to actively contributing and engaging in the 2019 legislative process on behalf of members

What is Sustainable Finance?

Sustainable finance is the provision of finance to investments that take into account environmental, social and governance considerations. It includes a strong green finance component with the aim of supporting economic growth while:

- > Reducing pressure on the environment
- > Addressing greenhouse gas emissions and tackling pollution
- > Minimising waste and improving efficiency in the use of natural resources

It also promotes increased awareness of and transparency on:

- > Risks which may have an impact on the sustainability of the financial system
- > The need for financial and corporate actors to mitigate those risks through appropriate governance

AN OVERVIEW FROM INDUSTRY EXPERTS



Mike Hayes,
Global Renewables Lead
Partner, KPMG & member
of the Insurance Ireland
Sustainable Finance Task
Force

Insurance markets have a critical role to play in the transition to a low-carbon sustainable economy. While the emergence of climate risk represents a whole new challenge for the insurance market, it is the possibilities offered by insurance to help the transition that excites me. I believe there is real potential for the market to develop new products and services to mitigate risks which are preventing quicker transition: political, power curve and merchant trading risks, to name but a few. Unfortunately, the role insurance markets can play is poorly understood by the low-carbon economy sector and the potential benefits are not fully appreciated.



Dawn Slevin,
B.A Env.Sc., MSc. Env. Eng.,
a, CEnv. Sustainable Finance
Technical Expert Group
Member, AIG & member of the
Insurance Ireland Sustainable
Finance Task Force

The business-as-usual trajectory is taking the world towards a 4°C increase in average temperatures, above pre-industrial levels. At the current 1°C increase, we are experiencing catastrophic and unpredictable change in our global climate, which, coupled with other environmental stresses, is straining ocean and land ecosystems, water resources and livelihoods.

Sustainable finance is one way of moving our economies towards low-carbon, resource-efficient and circular activities so that sustainable economic activities become the new norm.

Insurance companies are pivotal in facilitating this transition in underwriting products and investments. For example, AIG supports technologies and businesses engaged in low-carbon, environmentally responsible activities. AIG is privileged to be contributing to the European Commission's Technical Expert Group on Sustainable Finance.



Sandra Rockett,
Director of Wealth and
Corporate Distribution, Irish
Life Investment Managers
& member of the Insurance
Ireland Sustainable Finance
Task Force

Responsible investing means a number of things to us, from being a good steward of assets to integrating more robust decision-making within our portfolios, to offering a range of thematic investment options. We also believe it goes beyond how we manage portfolios alone. We take our role as a corporate citizen seriously and recognise the role we can play in contributing to the longer-term sustainability of the market by promoting responsible investment practices for the greater benefit of all.



Stephen Nolan,
CEO at Sustainable Nation
and Managing Director
UN Environment Finance
Centres for Sustainable
Finance

Sustainable finance is a core aspect of the work that Sustainable Nation does. Promoting the mobilisation of sustainable finance as a vehicle to rapidly unlock the trillions needed to facilitate a global low carbon economy and to promote Ireland on an international level as a sustainable finance hub. In the Year of Sustainable Finance, 2019, our goal is to bring together all stakeholders in this space under the government plan IFS2020, to identify the barriers to its growth both domestically and internationally and to provide recommendations in a national blueprint on sustainable finance.

SUSTAINABLE FINANCE IN IRELAND IN NUMBERS

Green Finance in Ireland in numbers **€28bn :-**

€4bn GREEN UCITS FUNDS **€7bn** GREEN INFRA FUNDS **€6bn** LISTED GREEN EQUITIES **€11bn** LISTED GREEN BONDS

It is estimated that Ireland's transition to a low-carbon economy will require in excess of **€40 billion** of new capital investment by 2050

The estimated total investment required is **€90 trillion** to 2030 (G20 estimate)

Why Ireland for Green Finance

1ST IN THE WORLD FOR LISTED FUNDS AND BOND LISTINGS

4TH LARGEST EXPORTER OF FINANCIAL SERVICES IN THE EU

 **40,000+**
EMPLOYED IN IFS

 **€4 trillion (+)**
OF ASSETS UNDER ADMINISTRATION IN FUNDS

 **17 / 20**
OF THE TOP GLOBAL BANKS

 **10 / 20**
OF THE TOP INSURANCE COMPANIES

 **Largest**
ALTERNATIVE INVESTMENT ADMINISTRATION CENTRE IN THE WORLD

 **400+**
IFS COMPANIES

Infographic facts and figures courtesy of Sustainable Nation's Finance Green Ireland initiative

THE INSURTECH LANDSCAPE

Realising the importance of InsurTech to our sector, Insurance Ireland has been heavily involved in the development of an InsurTech ecosystem, providing a platform to incumbent and start-up companies to revamp the 'traditional' insurance market.

This ever-growing ecosystem is developing through academic initiatives undertaken at national and international level, industry partnerships, InsurTech providers and engagements with policy and regulatory bodies.

Rapid advancements in technology have transformed the way in which business is done. The insurance industry is facing increasing pressure to evolve and transform to remain relevant to its customers. InsurTech provides relevant solutions for insurers.

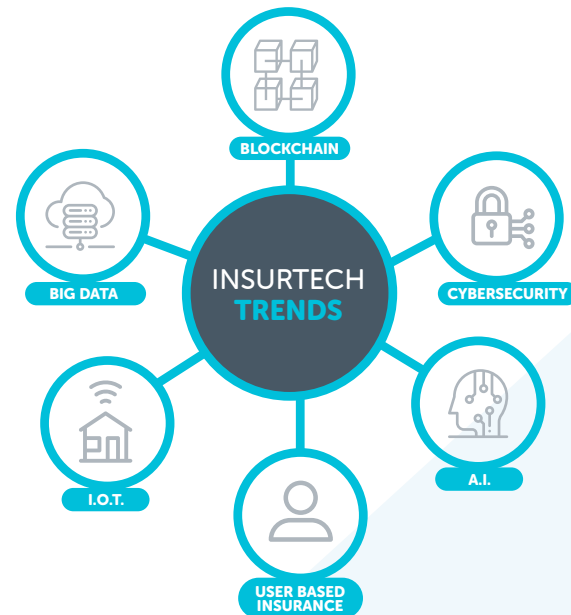
Numerous technologies are being explored in the sector: blockchain, artificial intelligence (AI), robotics, machine learning and the Internet of Things (IoT), to name but a few. Solutions provided through the use of these technologies are prompting insurers to revamp their businesses, bringing enhanced accountability, transparency and security.

The insurance sector is a data-driven industry. With the help of technologies like AI and machine learning this data can be utilised in ways that will bring about dramatic change in behavioural policy pricing, customisation of products and faster claims settlements. It will also allow for a more seamless interaction for customers.

Insurance Ireland is increasing engagement with its members and the National Standards Authority of Ireland on a standard (ISO/ IEC DIS 27102) on cyber insurance. In addition, we are also engaged with the IDA's Blockchain Expert Group, a cross-industry group made up of IT firms, start-ups and consulting firms.

The challenge for our industry is to transform itself by adopting innovative thinking and collaborating with InsurTech solution providers to become more customer-centric and operationally efficient. As an industry, we are also working together to address and mitigate cyber security risks. It's not a case of if a cyber breach happens, it's a case of being prepared when it takes place.

Ajay Pathak,
Chief Operating Officer



The insurance industry is facing increasing pressure to evolve and transform to remain relevant to its customers. InsurTech provides relevant solutions for insurers.



AN OVERVIEW OF EIF 2018

More than 340 domestic and international insurance industry professionals gathered at Trinity College, Dublin on October 24th, 2018 to consider the conference theme: *Crafting an Industry for a Modern Vision*.

Delegates listened to discussion and debate from the industry practitioners helping to shape the future insurance landscape. At a time of rapid change, led primarily by technological advancements, the clear message on the day was that the sector must be outwardly focused and innovate strongly to remain relevant and win customers. There was strong audience interaction on the day, reflecting the desire across the sector to embrace change and chart a way forward.

Barry O'Dwyer, Head of UK at Standard Life Aberdeen, gave the industry keynote. In his address, *Insurance on the Sidelines of a Consumer and Societal Revolution*, O'Dwyer discussed the changes in customer behaviours, most notably when it comes to retirement and pensions, and shared his learnings to date on the UK experience of auto-enrolment.

The global non-industry keynote came from the economic and social theorist Jeremy Rifkin, who examined the impact of emerging trends in science and technology on society, the economy and the environment. With a particular focus on climate change, Rifkin described how global change could impact economies and how this is particularly relevant to the insurance industry.

Derville Rowland, Director General (Financial Conduct) at the Central Bank of Ireland addressed the conference on consumer protection in the context of fast-paced technological change.

Panel discussions ranged over a variety of key issues facing the sector including; *Making Innovation Real in Insurance*; *Human Capital, the Most Overlooked Asset Class*; *Shifting Gears to a Fundamental Transformation of the Insurance*

Industry; and Regulation of an Innovative Insurance Market.

The expanded format of EIF included an Insurance Ireland Council Chairs Panel, which looked at how our member companies are working to ensure Ireland continues to punch above its weight in attracting capital investment and stays on the agenda of their global boards of management.

EIF has earned a reputation for analysing the major trends in insurance and reinsurance and continues to grow in popularity. Its content encapsulates strategic challenges and opportunities common to all insurance industry sectors and members.

The theme for EIF 2019 is *Insurance 2030*. The event will take place in Croke Park on Thursday, October 3rd. The focus of the conference is two-fold: to look beyond our European borders for a broader perspective, and to look at how a number of insurance nations are building propositions unhampered by legacy systems and thinking. There will also be a strong geopolitical theme reflecting the interplay of our industry and global trends.

We would like to thank our EIF Advisory Committee for their work in planning and for ensuring all segments of our membership are represented in the programme.

Please contact our conference manager, Una Coleman, if you have thoughts, comments or questions about the 2019 event, una.coleman@insuranceireland.eu

At a time of rapid change, led primarily by technological advancements, the clear message on the day was that the sector must be outwardly focused and innovate strongly to remain relevant and win customers.





EIF has earned a reputation for analysing the major trends in insurance and reinsurance and continues to grow in popularity. Its content encapsulates strategic challenges and opportunities common to all insurance industry sectors and members.



LIFE COUNCIL ADDRESS BY THE CHAIR

The 2018 Life Council agenda was dominated by Insurance Ireland's work to advance the industry's positions on pensions policy, including the government's proposals for auto-enrolment.

This work saw three key submissions being made, one on the Department of Social Protection's "strawman" proposal on auto-enrolment, a second on master trusts and a third on the Interdepartmental Pensions Reform and Taxation Group consultation on supplementary pensions reform. These proposals show the scope of pension policy focus at present and the need for active industry involvement in the process.

In addition, the Council also focused on reforms to the Life Assurance Exit Tax in 2018 and, although we have yet to see the results we wish for, it remains a priority area for 2019.

There was also significant work on regulatory items, such as the implementation and impact of GDPR and the transposing into Irish law of the Insurance Distribution Directive (IDD).

Pensions Policy

Our Pensions Policy Working Group completed a comprehensive programme of activity, with submissions including the Department of Finance Consultation on Supplementary Pensions Reform, the Pensions Authority Consultation on Regulation of Defined Contribution Master Trusts, and the Department of Employment Affairs and Social Protection's public consultation for an Automatic Enrolment Retirement Savings System of Ireland.

With the future development of the Irish pensions market remaining a key focus for 2019, the implementation of the IORP II Directive in a pragmatic and proportionate manner is a priority.

Exit Tax Policy Advocacy

Insurance Ireland met again with the Department of Finance to raise concerns about the rate of Life Assurance Exit Tax and the Life Levy. Unfortunately, and despite Insurance Ireland's representations, the rate was again not altered in Budget 2019. Our next steps in this area will be reviewed by the Council.

The 2018 Life Council agenda was dominated by Insurance Ireland's work to advance the industry's positions on pensions policy, including the government's proposals for auto-enrolment.

Brexit

Industry preparedness for Brexit remains an important theme. Since the vote, work has been taking place on identifying solutions to potential risks. Chief among them was the issue of contract continuity in the event of a no-deal Brexit. Following the 2016 vote, we called for regulatory grandfathering and developed a position paper which we used to engage directly with government, the Central Bank of Ireland, the European Commission, EIOPA, and our sister organisations throughout Europe.

The government has prepared legislation for a temporary run-off regime in the event of no-deal, allowing insurers from the UK that have not implemented appropriate contingency plans to continue to service existing insurance contracts with Irish customers for a period of three years after the UK's EU withdrawal. The legislation is exclusively for existing contracts that were in place before Brexit.

Thank you to all of the Life Council members for their ongoing support and participation in our activity.



Ann Kelleher,
CEO, Ark Life Assurance,
Chair of the Life Council

NON-LIFE COUNCIL ADDRESS BY THE CHAIR

2018 was a year of significant developments in the non-life sector, most notably the industry's increased focus on the cost of claims. The findings of the landmark report of the Personal Injuries Commission (PIC) again highlighted the need for an urgent policy response to escalating soft tissue injury costs, in addition to the other major reforms the industry has been pressing for since 2015.

While the uncertainty around Brexit remains, since the vote we have been working on identifying solutions to potential risks to the industry and its customers and, in that regard, our priority has been to ensure contract continuity.

The Non-Life Council was active in dealing with a range of strategically important issues such as the establishment of the National Claims Information Database, Motor Third Party Liability (MTPL), the Insurance Distribution Directive (IDD), the "REFIT" of the Motor Insurance Directive (MID) and the ongoing memorandum between the OPW and Insurance Ireland on flood policy.

This work resulted in a significant contribution from the members of the Non-Life Council and I would like to thank them for their continuing support.

Personal Injuries Commission Report

To inform the policy response to the cost of soft tissue injuries, Insurance Ireland's motor insurers provided raw data for all motor paid claims from 2015 to 2017. The report's findings, independently verified by KPMG, showed that the average soft tissue award in Ireland is now €17,338, compared to €3,984 in the UK, a multiple of 4.4 times.

The PIC report presents the best opportunity for many years to address the cost of claims, outlining a number of key recommendations including the recalibration and rebalancing of Irish personal injury awards through the planned establishment of a judicial council. There is an urgent need to follow through on implementing the PIC recommendations.

While the uncertainty around Brexit remains, since the vote we have been working on identifying solutions to potential risks to the industry and its customers and, in that regard, our priority has been to ensure contract continuity.

Brexit

Throughout 2018, insurers have had a series of interactions on Brexit preparedness with regulators and relevant government departments in areas such as authorisation, continuity of insurance contracts post-Brexit, information disclosure requirements and the potential need for green cards.

Fraud Conference

Insurance fraud is a constantly evolving threat and insurers continue to work with stakeholders to ensure the availability of a robust systemic response. Now in its sixth year, Insurance Ireland's Fraud Conference has become an essential forum for considering the industry's response to this issue.

In concluding, I would like to highlight that what we do as an industry to protect customers, their families and their assets is impressive. We work in an industry which offers significant benefits to our customers and to those of us who are privileged to work in it.

John Quinlan,
CEO, Aviva Ireland,
Chair of the Non-Life Council



INTERNATIONAL COUNCIL ADDRESS BY THE CHAIR

The International Council's activity in 2018 was a balance of short and long-term advocacy on behalf of the sector. Discussion commenced on the alignment of the work programmes of the International and Reinsurance & Captive Councils, ensuring both are aware of each other's workstreams. The need to co-ordinate actions where possible will be a focus moving forward.

Key strategic decisions were made in relation to the industry's priorities in the new IFS2025 strategy for the promotion of the Irish financial services sector. This work is fundamental to the future of the international sector and it is timely that Insurance Ireland has taken on the secretariat of the Industry Advisory Committee for the strategy.

Of equal importance was the opening of Insurance Ireland's Brussels office and the appointment of a Head of European Affairs and International Insurance. The increasing role of European regulatory and political developments to our sector is very clear.

Brexit remained a prominent concern. The future regulatory relationship between the EU and UK is vital to our sector and will require the ongoing commitment of member companies to contribute to Insurance Ireland's advocacy. I would like to thank my colleagues on the International Council for their work in this regard.

IFS2025

As part of the future direction of the industry, Insurance Ireland submitted its proposals for the IFS2025 strategy, the successor to IFS2020. Our proposal for an Industry Advisory Board in the Central Bank of Ireland was a key objective. Such a forum would replicate what other mature regulatory jurisdictions have, delivering a fully transparent forum for industry regulatory engagement. Other areas of focus included building the InsurTech ecosystem, greater international promotional efforts through the IFS Ireland brand, ensuring a pipeline of skills to sustain and grow the industry and maintaining competitiveness as a location.

International Promotion Under IFS2020

The promotion of the international sector was a key 2018 focus and included the publication of a new jurisdictional promotion brochure. Insurance Ireland also worked with the IDA to run a very successful jurisdiction event in London, attended by Sylvia Cronin of the Central Bank of Ireland and Minister of State Michael D'Arcy TD.

Key strategic decisions were made in relation to the industry's priorities in the new IFS2025 strategy for the promotion of the Irish financial services sector. This work is fundamental to the future of the international sector.

European Activity

Insurance Ireland held an event in Brussels on sustainable finance, and Kevin Thompson participated in a panel discussion at the EIOPA Conference in Frankfurt, reaffirming Ireland's policy in relation to cross-border insurance activities and the need for consistent and comprehensive supervision of insurance activity.

These and other activities reflected Insurance Ireland's expanded strategic mandate to promote and represent the sector internationally.



Aidan Holton,
CEO, Monument Ireland
Chair of the International
Council

REINSURANCE AND CAPTIVE COUNCIL ADDRESS BY THE CHAIR

2018 marked the second year of the Insurance Ireland and DIMA merger and it provided an opportunity to focus on strategic issues of importance to our Council.

As part of this, the Council considered its working relationship with the International Council given the alignment of work between the two. The opening of a Brussels office provided an important channel into European regulatory and political developments, while the ongoing work on the government's IFS2020 strategy facilitated promotional activity with the IDA and others.

The development of the successor strategy to IFS2020, to be called IFS2025, was a major area of focus and led to a detailed submission and statement of priorities in September.

At a time of rapid change, innovation remains key to our industry and success. As part of this our members' training and development needs were considered and a committee is being established to focus on the specific needs of the captive and reinsurance sectors.

We want to build industry capacity and expertise and to use available resources to combine targeted Council training and development activity with the existing Insurance Ireland offering.

EIF

The European Insurance Forum (EIF) is Insurance Ireland's flagship international reinsurance conference and our most recent hosting again proved its importance to our industry, with a record attendance of 340 C-suite executives and senior decision-makers.

This was the first year EIF expanded its programme to provoke thought leadership and discussions relevant to all areas of our sector, both international and domestic. The success of the expanded format provides the basis for the growth of EIF in 2019 and beyond.

IFS2025

Informing the future direction of the industry, Insurance Ireland submitted its proposals for the IFS2025 strategy. As well as the objective of moving the sector up the value chain, the Insurance Ireland proposal for an Industry Advisory Board within the Central Bank of Ireland was seen as a vital forum for industry-regulatory interaction on strategic issues.

2018 marked the second year of the Insurance Ireland and DIMA merger and it provided an opportunity to focus on strategic issues of importance to our Council.

The key areas of focus for the strategy for Insurance Ireland members included:

- > Enhanced regulatory interaction & industry dialogue
- > Brexit
- > Building the InsurTech ecosystem
- > Ensuring a pipeline of skills to sustain and grow the industry
- > Taking a leadership role on sustainable finance
- > Maintaining competitiveness as a location

Central Bank of Ireland Interaction on Captives

The Captive Sub-Committee led the work on interacting with the Central Bank of Ireland on issues relating to the sector (in particular, proportionality). Our engagement provides the basis for an ongoing dialogue at both domestic and EU levels, which the Council fully supports.



Debbie O'Hare,
CEO, Hannover Re (Ireland)
Chair of the Reinsurance
& Captive Council

HEALTH COUNCIL ADDRESS BY THE CHAIR

2018 was a year of significant progress on a number of fronts for the Health Insurance Council, in terms of responding to immediate policy issues, as well as developing industry positions on strategic issues.

Public Hospital Bed Re-Designation Charge

One line of work, which started in 2017, was in relation to the Public Hospital Bed Re-Designation Charge, and insurers' communication with customers on this topic.

Insurers engaged with customers in 2018 to ensure they were suitably informed of their rights to public or private treatment as privately insured patients in public hospitals. In addition, this activity aims to ensure that appropriate consent to be treated as a private patient is sought from the patient. The organisation will constructively engage with policymakers to secure a review of the charge.

Lifetime Community Rating

The implementation of amended regulations to Lifetime Community Rating (LCR) represented an operational challenge faced by the health insurance sector. Following a statutory consultation process carried out in 2017 by the Health Insurance Authority, several new provisions were made to the regulations.

Insurance Ireland's LCR Working Group liaised with the Health Insurance Authority and the Department of Health throughout 2018 to ensure that the intention of each provision was refined, and appropriate lead-in time was available prior to the enactment of the provisions.

Health Claims Forum

The Claims Forum continues its work on tackling claims costs within the health insurance market. The origin of this group is based on the recommendations of the McLoughlin Report on the review of measures to reduce costs in the private health insurance market. The containment of claims cost is essential to improved functioning of the market, to the benefit of an estimated 2.2 million health insurance policyholders.

The Forum will continue to meet in 2019 and use the meetings to figure out means of supporting insurers' work in containing claims costs.

Insurers engaged with customers in 2018 to ensure they were suitably informed of their rights to public or private treatment as privately insured patients in public hospitals.

GDPR Working Group

The introduction of GDPR in May required a significant operational response in the health insurance sector. Through Insurance Ireland, health insurers formed a working group to discuss the practical issues within the implementation of GDPR regulations such as consents, data portability and retention periods. Insurers advocated via Insurance Ireland on derogations to ensure continued processing of categories of data for servicing health insurance contracts.

Health insurers also provided significant input into other issues that affect the non-life market, such as changes to the non-life renewal regulations and the enactment of the Insurance Distribution Directive.



Dónal Clancy,
Managing Director,
Laya Healthcare
Chair of the Health Council

INED COUNCIL ADDRESS BY THE CHAIR

The purpose of the Insurance Ireland INED Council is to promote best practice for INEDs across the insurance industry. The Council seeks to inform Insurance Ireland advocacy by acting as a sounding board on aspects of the regulatory and supervisory regime impacting on insurance INEDs.

Building an INED community with the Insurance Ireland member base is done by facilitating networking events on topics which are relevant to INEDs, and encouraging feedback from participants.

Throughout 2018, Insurance Ireland's partnership with EisnerAmper Ireland continued with a series of events focusing on the role of the INED.

First up was our inaugural INED Seminar which took place in the National Concert Hall. We continued the examination of the role of the INED through different prisms: those of INED representatives, external assessors and regulatory and legal specialists. Our second event focused on IFRS 17 and the oversight and embedding required for GDPR.

The final event assessed the potential implications of proposals outlined by the Central Bank of Ireland during the year on Culture, Diversity and the Way Forward.

As Chair, I aim to build on the work undertaken by the Council in 2018, 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.

Building an INED community with the Insurance Ireland member base is done by facilitating networking events on topics which are relevant to INEDs, and encouraging feedback from participants.

Vincent Sheridan,
Chair of the INED Council

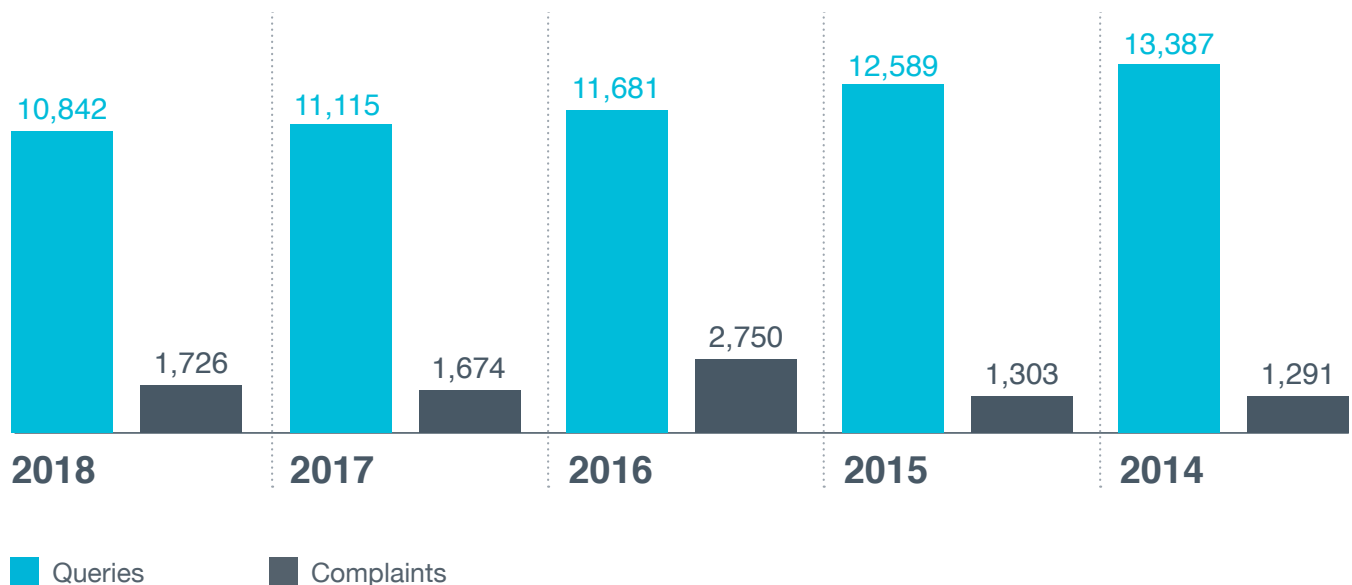


INSURANCE IRELAND'S INSURANCE INFORMATION SERVICE

The Insurance Information Service (IIS), a subdivision of Insurance Ireland, is a free public information service created in 1986 to answer questions from the public on all forms of insurance. Staff liaise with policyholders and insurers on responses to queries.

The IIS also accepts communications from the Financial Services Ombudsman's Office as part of its early intervention in dispute resolution. This service is important to the insurance industry, as it provides a public engagement mechanism to address concerns and monitor customer trends. Approximately 11,000 queries per year are received by the service, demonstrating its importance to the public.

This service is important to the insurance industry, as it provides a public engagement mechanism to address concerns and monitor customer trends.



INSURANCE CONFIDENTIAL FIGHTING FRAUD

Insurance fraud remained a prominent public policy issue in 2018, with the continuation of the recommendations to tackle fraud contained in the government's Cost of Insurance Working Group report, published in January 2017, and subsequent quarterly updates.

Speaking at our annual Fraud Conference, Michael D'Arcy TD, Minister of State, outlined the inherent need to tackle insurance fraud. The minister's support and recognition is important for the industry as we collectively strive to tackle fraud through awareness-raising campaigns that encourage the reporting of suspected cases. The media has also continued to focus on prominent cases fought.

2018 was another highly successful year for Insurance Ireland's fraud reporting hotline, Insurance Confidential. The service attracted several thousand calls, with more than 900 cases of suspected fraudulent activity reported. The number of reported cases since the launch of the service stands at more than 12,000.

Insurance Confidential has continued to support the industry's anti-fraud effort in other areas, including data gathering and provision, administration of active anti-fraud forums and facilitating industry co-operation through the Special Investigative Unit (SIU) training event. Other activity included interaction with the PIC Fraud Roundtable and collaboration with the Garda Insurance Fraud Investigation Project. Interaction with An Garda Síochána increased, and many local districts have now allocated additional resources to combat fraudulent claims.

Insurance Confidential also feeds into Insurance Europe's Insurance Crime Platform, which oversees vehicle crime, insurance claims and statistics and fraud on a Europe-wide basis.

Taken together, the industry's public engagement on the subject of insurance fraud, its encouragement of reporting and its effective co-operation with government and other stakeholders provides a co-ordinated response to the challenge. This is also reflected in the increase in court cases in 2018 where claims were rejected by the judiciary for fraud.

Insurance Ireland has always stated that the vast majority of claims are genuine. But where fraud exists it needs to be tackled. This is important both to minimise the cost of fraudulent claims to policyholders and, more importantly, to uphold confidence in the claims settlement system, allowing genuine claims to be handled appropriately.

The service attracted several thousand calls in 2018, with more than 900 cases of suspected fraudulent activity reported. The number of reported cases since the launch of the service stands at more than 12,000.

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.

Insurance Confidential.ie

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.

Insurance Confidential.ie

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

Insurance Confidential.ie

INSURANCE IRELAND - ACCENTURE INNOVATION STRATEGIC ALLIANCE PARTNERSHIP

The partnership between Insurance Ireland and Accenture resulted in a series of joint events on key issues in 2018, including a timely seminar on overcoming GDPR implementation challenges.

Accenture's Ryan Shanks, Director of the Dock, led the keynote presentation for 'Making Innovation Real in Insurance' at the European Insurance Forum 2018, with the panel moderated by Paul Pierotti, Head of Applied Intelligence. The session outlined the emerging technologies and innovations with the capability of transforming the insurance landscape.

"In 2019, Accenture will build on the success of our partnership with Insurance Ireland by further leveraging our global innovation centre, the Dock, to help create awareness and understanding of the latest technologies and trends which will influence and impact on the insurance industry," said Adam Kelly, Managing Director of Financial Services and Insurance Lead at Accenture Ireland.

"Innovation is key and there is a need to take a more holistic approach and build the right architecture to support it. Whilst the pursuit of operational excellence remains important, we believe there is an opportunity for insurers to fundamentally redefine themselves, create new propositions, and transform the customer experience. Insurance needs to evolve from a compensation model to more of a risk management and accident prevention model; from a series of separate products that compensate policyholders for loss, to a more holistic service that's more relevant to customers' everyday lives. Done properly, this shift has the potential to redefine how customers perceive insurers – an evolution we've termed *'from grudge to love'*."

"For insurers to truly deliver on their strategic ambitions, and defend against new and existing competitors, they will need to address five long-standing industry points:

- > Agility - not just around technology, but also strategic and operational issues
- > Customer - understand what people want, and how they want it delivered
- > Technology - get the right digital architecture in place and be ready to scale it
- > Data & analytics - leverage new datasets and machine learning to improve experiences and outcomes
- > People - evolve the corporate culture and start attracting a new breed of digital natives

"We look forward to progressing the key topic of innovation in the context of these points across the industry throughout the upcoming year."

Kevin Thompson added, "The Insurance Ireland and Accenture SAP is an important part of our ongoing innovation activity on behalf of the industry. Innovation is recognised in our Strategy House as a key enabler in terms of the future development of the industry. Our relationship with Accenture provides insight, access to cutting-edge research and a deeper understanding of the application of innovation for the benefit of our members and customers alike. I look forward to building on the work to date under this relationship in 2019."

We believe there is an opportunity for insurers to fundamentally redefine themselves, create new propositions, and transform the customer experience.



INSURANCE IRELAND - DELOITTE

TALENT STRATEGIC ALLIANCE PARTNERSHIP

The Market Intelligence (MI) portal continued to be available in 2018, offering insightful market data to our members via the Insurance Ireland-Deloitte Market Intelligence Partnership.

In light of Deloitte's work with insurance businesses in Ireland on culture and talent, itself and Insurance Ireland have agreed a new strategic partnership to lead, encourage and facilitate discussion about talent within the sector. We will activate this partnership collaboratively, by leading the debate on relevant topics, as well as providing a forum for engagement and bringing insight and guidance to members, including participation at EIF 2019.

"With increasing disruption, and continuous and rapid change, the insurance sector is being transformed and traditional business and talent models are being challenged," says Valarie Daunt, Human Capital Partner with Deloitte.

"This change is impacting upon insurers' strategies and operating models, from how they engage with their customers, partners, and their employees to the organisational structures and capabilities that are required to be successful in the new digital world of work," says Daunt.

"A critical factor in this context is organisational culture, and how insurers define, foster and embed a culture that drives the overall business strategy, supported by holistic talent engagement and management strategies."

In 2019, the partnership with Deloitte will focus on three themes to support members:

- > Culture within insurance: balancing behaviours, risk and regulatory expectations (Fitness and Probity; proposed Senior Executive Accountability Regime) and practical planning to meet these
- > Diversity & inclusion: exploring the barriers to optimising the full talent pool and devising a proactive agenda that will prepare the sector for upcoming pay reporting requirements

- > Talent management: to better understand the landscape and challenges members face in Ireland, and to consider global trends that can guide solutions

Donal Lehane, Deloitte Ireland Insurance Partner Lead, said: "The focus of the partnership is to give insight and practical advice to the sector on key talent topics, to help shape and deliver plans. Deloitte is delighted to partner with Insurance Ireland and its membership on this important agenda."

"The Insurance Ireland and Deloitte SAP is an important part of the current talent conversation within the insurance industry. There is a need for the industry to encourage new recruits to the sector, and to establish how best to retain those within it. Our relationship with Deloitte will provide a clearer understanding of the talent agenda, which is vital to our members. I look forward to advancing this work as part of our SAP relationship's focus in 2019." Kevin Thompson added.

Deloitte and Insurance Ireland have agreed a new strategic partnership to lead, encourage and facilitate discussion about talent within the sector.



INSURANCE IRELAND – KPMG CONDUCT AND THE CUSTOMER STRATEGIC ALLIANCE PARTNERSHIP

Insurance Ireland and KPMG's Strategic Alliance Partnership led insight briefings on pan-European conduct and regulatory trends in 2018. The partnership hosted its flagship annual industry breakfast briefing in October.

The event, led by Florian Wimber, who runs Insurance Ireland's Brussels office, and Niamh Mulholland, Director, Regulatory, at KPMG, provided the basis for ongoing briefings. KPMG also held a series of forums on IFRS 17 which was attended by CFOs of Insurance Ireland member companies.

"The challenges introduced by IFRS 17 are significant but provide major opportunities if approached in the right way," says Brian Morrissey, Partner and Head of Actuarial Function at KPMG.

"IFRS 17 should lead to change in how financial reporting processes work, with streamlined solutions requiring companies to fundamentally rethink how systems, models, data and people interact. Taking a holistic approach to these issues could lead to insurers adopting more efficient business models and reducing reliance on legacy systems. Notwithstanding changes in its implementation dates, we acknowledge it is a significant project and will require huge efforts across the business to implement, involving more than just finance and actuarial. We won't be taking our foot off the pedal as we help clients to grapple with this change," Morrissey says.

"Our engagements with Insurance Ireland enable us to get a better understanding of the challenges faced by the industry and our clients. This allows us to sharpen our focus – we can prepare for and anticipate our client needs and the needs of the broader industry. Hence the importance of participating in EIF2018. While the significant uncertainty from a geopolitical perspective driven by Brexit will pose challenges to the Irish economy, the Irish insurance industry could capitalise on any shifts from London as a global financial services centre," he says.

"In 2019, our partnership with Insurance Ireland will focus on providing insights and to generate and engage in dialogue on the agenda of the European Commission as it applies to the insurance sector. As key pieces of conduct regulation such as IDD and PRIIPS transition from application to implementation, we will continue to share insights on how compliance with these regimes is evolving in the Irish and European insurance sectors. With these key topics and considerations in mind, we will continue with our series of briefing events and activity alongside Insurance Ireland."

Kevin Thompson added, "Understanding and engaging on regulatory developments is a key factor across all insurance companies. The Insurance Ireland and KPMG SAP has an important role to play in facilitating conversations and providing insight to our members on pressing regulatory issues, as well as how to shape the industry's contribution to strategic regulatory issues. This is an important area for Insurance Ireland and I look forward to furthering our relationship with KPMG throughout 2019."

Our engagements with Insurance Ireland enable us to get a better understanding of the challenges faced by the industry and our clients. This allows us to sharpen our focus – we can prepare for and anticipate our client needs and the needs of the broader industry.



INSURANCE IRELAND - PWC

KNOWLEDGE STRATEGIC ALLIANCE PARTNERSHIP

The Knowledge Strategic Alliance Partnership between Insurance Ireland and PwC resulted in the production of the third annual joint insurance CEO Pulse survey in 2018, which was titled 'Addressing the challenges for future success', and a launch event took place.

The CEO Pulse survey offers a holistic overview of industry sentiment, providing valuable insights on the key challenges, trends and opportunities for the insurance sector. The findings are also compared with PwC's international survey, so the alignment of domestic CEOs with international market leaders is considered.

The survey found that insurance CEOs remain confident about their company's growth prospects, at 83%. Opportunities are anticipated to arise from digital technologies as returns from these investments accelerate in areas such as risk analysis and decision making. On the other hand, impending threats such as changes in industry regulation, the impact of Brexit and emerging technologies / InsurTech are set to become increasingly disruptive in the coming years.

The breakfast briefing launch event took place in September 2018, with Jim Power, independent economist, giving the keynote address and also joining in with the panel discussion afterwards.

Paraic Joyce, PwC Insurance Partner, said: "In 2019, PwC hopes to continue to build on the success of our Strategic Alliance Partnership with Insurance Ireland, to offer ongoing analysis and insight into market sentiment and outlook for the insurance industry."

"The insurance industry is undergoing considerable change, whether it be through disruption and evolving customer expectations, or ever-changing regulation and the growth of product offerings. Working with Insurance Ireland, which has a mandate to capture industry views and translate them into policy work, helps us to contextualize the industry feedback and use it to inform our engagement with the industry."

Kevin Thompson added: "The Insurance Ireland-PwC SAP is an important part of our advocacy activity on behalf of the industry and our members. Knowledge underpins decision making and understanding the key considerations for industry leaders ensures we can be agile in our response to changing industry trends. 2019 will see the fourth annual CEO Pulse survey take place as well as other initiatives to bring PwC's insights to bear in the industry and I look forward to furthering this relationship."

The CEO Pulse survey offers a holistic overview of industry sentiment, providing valuable insights on the key challenges, trends and opportunities for the insurance sector.



INSURANCE IRELAND'S DIRECTORY OF MEMBERS

Life Members

Acorn Life
Ark Life
Aviva Life & Pensions
ECCU
Elips Life Limited
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

Non-Life Members

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

Health Members

Irish Life Health
Laya Healthcare
VHI Healthcare

InsurTech Members

MIT
ViClarity
Majesco

Strategic Alliance Partners

Accenture
Deloitte
KPMG
MIT
PwC

International Members

Allianz Global Life
Allianz Re
Allianz Care
Athora Ireland
AXA Life Europe
AXA MPS
AXA XL
Canada Life Europe
Chaucer Insurance
Darta Saving Life
Europ Assistance
Hansard Europe
Harcourt Life Ireland
Hawthorn Life
Intesa Sanpaolo Life
Markel Insurance SE
MetLife Europe
Monument Insurance
Octium Life
Old Mutual International
PartnerRe
Prudential International
SEB Life International
SureStone Insurance
St. James's Place International
Utmost PanEurope dac
Vera Financial dac

Associate Members

Accenture
A&L Goodbody
ARB Underwriting
Arthur Cox
AXA Investment Managers
Bearing Point Ireland Ltd
Capita Life & Pensions (Ireland) LTD
Cartell
Davies Group
Deloitte
Dillon Eustace
DST Financial Services
EisnerAmper Ireland
Hertz Rent a Car
Irish Progressive Services
International Limited
Ivornia Insurance Ltd
KennCo Underwriting
KPMG
Lloyds
Majesco UK Limited
Matheson
Milliman
MIT
Patrona Underwriting
ProAdjust
PWC
Sedgwick (merger of OSG &
Cunningham Lindsay)
Thornton & Partners
ViClarity
William Fry
Wrightway Underwriting Ltd

Reinsurance/Captive Members

Aetna Health
ALD Re
Allied World Assurance Company
AON Insurance Managers
Arch Reinsurance
Axis Specialty Europe
BNP Paribas Vartry Reinsurance
CACI Non-Life
Catalina Insurance Ireland
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 of Europe
RGA International
SCOR Global Life
Scottish Re
UnipolRe Dac
Volkswagen Insurance Company
Wagram 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
Reinsurance & Captive Council

Industry Wide Committees & Working Groups

Blockchain Working Group
Data Protection Working Group
Packaged Retail Investment and Insurance Products (PRIIPs) Working Group
Regulation Committee
Solvency II Working Group
Sustainable Finance Task Force
Taxation Committee

Industry Wide Forums

CFO Forum
CRO Forum
INED Forum
Chief Investment Manager Forum

Life Sector Committees and Working Groups

Pensions Committee
Pensions Policy Working Group

Non-Life Sector Committees and Working Groups

Anti-Fraud Forum
CFO Working Group
Claims Committee
Insurance Ireland - OPW Working Group
Insurance Link Steering Committee

Integrated Information Data Services (IIDS) Oversight Committee
Motor Data Project Working Group
Motor Third Party Liability (MTPL) Working Group
Personal Insurance Committee

International Sector Committees and Working Groups

IFS2020 Working Group

Health Sector Committees and Working Groups

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

Membership Services and Events Working Groups

European Insurance Forum 2018 Advisory Committee
Anti-Fraud Advertising Campaign Project Team
Anti-Fraud Conference Committee
Inclusion Committee

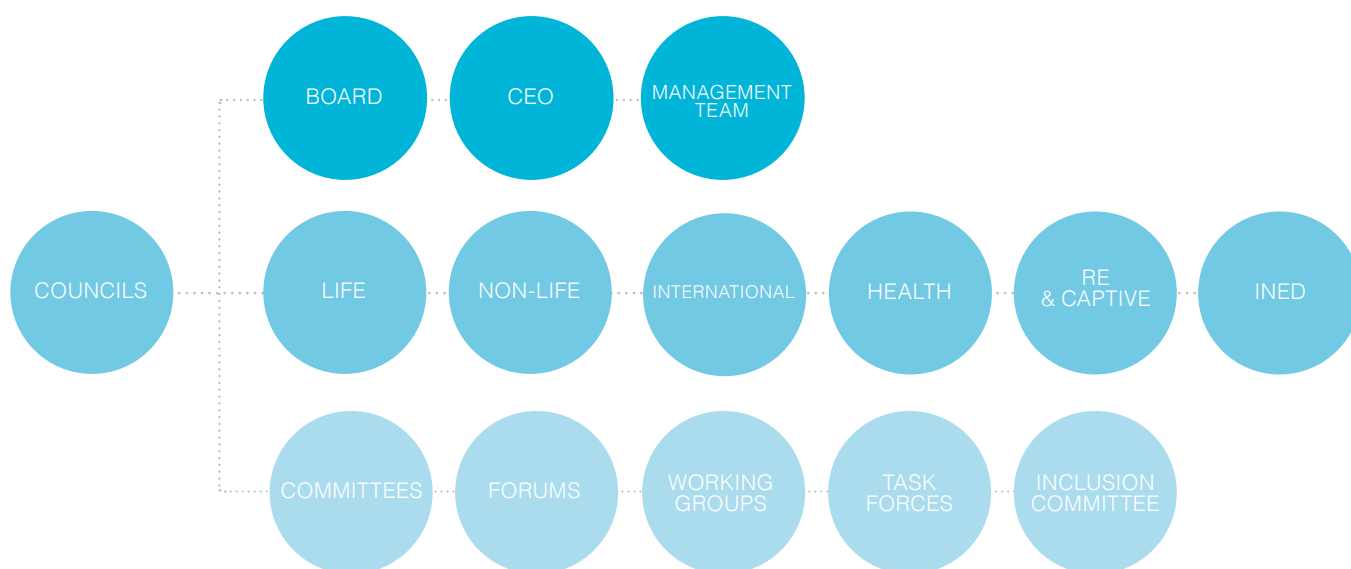
Strategic Alliance Partners

II-Accenture Innovation Taskforce
II-Deloitte Project Team
II-KPMG Project Team
II-PwC Project Team

DIMA Council Committees, Forums and Working Groups

Captives Subcommittee
Compliance Committee
Reinsurance Committee

STRUCTURE OF INSURANCE IRELAND



INSURANCE IRELAND BOARD

	Name	Title	Company
BOARD	David Stafford	CEO	ALD RE DAC
	Frank Mee	Finance Director / Deputy CEO	Allianz Care
	Ann Kelleher	CEO	Ark Life Assurance Co dac
	John Quinlan	Group CEO - Aviva Ireland	Aviva Ireland
	Paul Haran	Chair, UCD Michael Smurfit Graduate Business School	External Board Member
	Fiona Muldoon	Chief Executive Officer	FBD Insurance plc
	Debbie O'Hare	C.E.O.	Hannover Re (Ireland) Dac
	David Harney	Group Chief Executive	Irish Life Assurance plc
	Donal Clancy	Managing Director	Laya Healthcare
	Aidan Holton	CEO	Monument Insurance
	Ken Norgrove	CEO	RSA Insurance
	Anthony Brennan	CEO Ireland	Zurich

INSURANCE IRELAND COUNCILS

LIFE COUNCIL



Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary and Life Assurance Manager	Insurance Ireland
Ann Kelleher	CEO	Ark Life Assurance Co dac - Chair
Tom Browne	COO	Aviva
Denis McLoughlin	Managing Director - Retail	Irish Life Assurance
Michael Murphy	Managing Director	New Ireland Assurance Company plc
Alex Koslowski	Chief Executive Officer - Designate	Royal London
Michael McKenna	MD Ireland	Standard Life
David O'Dowd	Managing Director	Zurich Life Assurance plc

NON-LIFE COUNCIL



Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
John Quinlan	Group CEO - Aviva Ireland	Aviva Ireland - Chair
Declan O'Rourke	General Manager	AIG
Sean McGrath	CEO	Allianz plc
Philip Bradley	CEO	AXA
David Lane	Managing Director	Ecclesiastical Insurance
Fiona Muldoon	Chief Executive Officer	FBD Insurance plc
Sharon O'Brien	CEO	Liberty Insurance
Ken Norgrove	CEO	RSA Insurance
Terry Dinnigan	VP Underwriting and Distribution	Travelers Insurance Company
Anthony Brennan	CEO Ireland	Zurich

INTERNATIONAL COUNCIL



Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Jennifer Hoban	Company Secretary and Life Assurance Manager	Insurance Ireland
Aidan Holton	CEO	Monument Ireland - Chair
John Armstrong	Chief Actuary	Allianz Care
Tadhg Clandillon	CEO	Athora Ireland plc
Eoin Lynam	Chief Executive Officer	AXA Life Europe dac
Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
Declan Bolger	Managing Director	Canada Life Assurance plc
John Finnegan	CEO	Darta Saving Life dac
Dirk Ostijn	CEO	MetLife Europe Ltd
Ciaran McGettrick	Managing Director	Phoenix Group
Fintan McKeon	Managing Director	St. James's Place International
Paul Gillett	CEO	Utmost PanEurope dac
Tiziano Motteran	CEO	Vera Financial dac
Brian Hunt	Head of Regulatory Affairs	Zurich Insurance plc

HEALTH COUNCIL



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

	Name	Title	Company
INED COUNCIL	Kevin Thompson	CEO	Insurance Ireland
	Jennifer Hoban	Company Secretary and Life Assurance Manager	Insurance Ireland
	Vincent Sheridan		Chair
	Brendan McCarthy		
	Dick O'Driscoll		
	Eddy Van Cutsem		
	Kevin Murphy		
	Michael Brady	CEO	Golden Arches
	Ciaran McGettrick	Managing Director	Phoenix Ireland



	Name	Title	Company
REINSURANCE & CAPTIVE COUNCIL	Debbie O'Hare	CEO	Hannover Re (Ireland) Dac - Chair
	David Stafford	CEO	ALD RE DAC
	Michael Spellman	Director	Aon
	Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
	Helen O'Sullivan	CEO ASE & Axis Re	AXIS
	Michael Brady	CEO	Golden Arches Insurance dac
	Patrick O'Brien	CEO	Greenlight Reinsurance Ireland dac
	Gerard Connell	Senior Vice-President	Marsh Management Services (Dublin) Ltd
	Martin Scullion	General Manager	Probus
	Stephen Devine	Chief Reserving Actuary	SCOR Global Life Reinsurance Ireland dac
	Trevor Madden	Managing Director	Willis Towers Watson Management (Dublin) Ltd



INDUSTRY WIDE COMMITTEES AND WORKING GROUPS

	Name	Title	Company
BLOCKCHAIN WORKING GROUP	Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
	Ajay Pathak	Chief Operating Officer	Insurance Ireland
	Rory O'Connell	Sales Manager Personal Lines Insurance	Allianz plc
	Robert McEvoy	Head of Direct Business	Allianz plc
	James Carroll	General Manager Operational Transformation	Allianz Care
	Matthias Rahneberg	Chief Architect	AXA Insurance Ltd
	Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
	John Nolan	Analytics and Modelling Actuary	Hannover Re
	Susan Gibson	Director Strategy & Innovation	Irish Life
	Lynne Clegg	CIO & Head of Technology Europe	MetLife Europe Ltd
	Keith Kiernan	COO	RSA Insurance
	Gavin Scott	Enterprise Architecture Manager	RSA Insurance
	Connor Maguire	Head of Operations	SCOR Global Life Insurance
	Frank Meldon	IT Manager	Utmost PanEurope dac

Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
Brian O'Connor	Head of Data Privacy	Aviva (Chair)
Rachel Gallagher	Data Protection Team	Allianz plc
Daniel Sandmann	Head of Compliance	Allianz plc
Susann Radach	Business Manager - Compliance	Allianz plc
David Zakaria	Compliance Manager	Allianz plc
Gavin Hanly	Compliance Consultant	Ark Life Assurance Company dac
Rory Byrne	Solicitor at AXA Legal Services	AXA Insurance Ltd
Geraldine Henbest	Group Data Protection Officer	AXA XL
Darragh Oliver	Compliance Manager	CNP Santander
Monika Choromanska	Compliance Assistant	CNP Santander
Rachael O'Halloran	Head of Legal and Compliance	CNP Santander
Sonia Wielinska	Compliance Manager	CNP Santander
Careena Fitzpatrick	Compliance Officer	Ecclesiastical Insurance Office plc
Feargal O'Hanrahan	Head of IT Governance	FBD Insurance plc
Joseph O'Malley	Head of Compliance	FBD Insurance plc
Nicola Vendemia	Data Protection Officer	Hansard Europe dac
Adam Sykes	Finance Department	IPB Insurance
Cathy Farragher	Compliance Manager	IPB Insurance
Jennifer Ryan	Irish Life - Retail	Irish Life Assurance plc
Ian Healy	Compliance Officer	Irish Life Health
Stephen Smith	EMEA Privacy Specialist	MetLife
Louisa Coffey	Risk & Compliance	Monument Insurance
Laura Doherty	Compliance Manager	Monument Insurance DAC
Ronan Scully	Data Protection Officer	New Ireland Assurance Company plc
Conor Gough	Senior Compliance Specialist	New Ireland Assurance Company plc
Suzanna Cummins	Head of Compliance, MLRO & DPO	Prudential International Assurance plc
Mary O'Shea	General Manager	RGA International Reinsurance Company dac
Gwen Hollingsworth	Data Governance & Quality Lead	Royal London
Jim Potter	Compliance Manager	Royal London
Stephen Blair White	Regulatory Compliance Manager	RSA Insurance Ireland
Rachel Hickey	Compliance Manager	St. James's Place International
Mark Toal	MLRO	Standard Life
Frederica Annicchiarico	Data Protection Analyst	VHI Healthcare
Fiona Doyle	Data Protection Officer	VHI Healthcare
Catherine Maher	Compliance Advisor	Zurich Life Assurance plc
Joanne Sherry	Solicitor	Zurich Life Assurance plc

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
Shane Kennedy	Products and Pricing Actuary	Allianz Global Life dac
Helen Whelan	Head of Lega and Compliance	Athora Ireland plc
Carmel Brennan	Risk and Compliance Actuary	Aviva
Bernie Brennan	Senior Manager Regulatory Relations and Conduct Risk	Aviva
Ann O'Keeffe	Head of Individual Life & Pensions	Aviva Life & Pensions UK Ltd
Shane Quinn	Commercial Product Director	Friends First Life Assurance Co Ltd
Peter Murphy	Head of Compliance & Regulatory Affairs	Friends First Life Assurance Co Ltd

Kathryn Farrell	Pricing Actuary	Friends First Life Assurance Co Ltd
Teresa Carolan	Savings, Investments & Funds Product Manager	Irish Life
Eunan Corrigan	Systems Actuarial Specialist	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 Ltd
Mary Hunt	Trainee Actuary	New Ireland Assurance Company plc
George Nolan	Pension Specialist	New Ireland Assurance Company plc
Joseph O'Brien	Senior Legal Adviser	New Ireland Assurance Company plc
Conor Gough	Senior Compliance Specialist	New Ireland Assurance Company plc
Gary Colclough	Head of Pensions	New Ireland Assurance Company plc
Rory Gallagher	Head of Compliance	New Ireland Assurance Company plc
John Corlett	Business Unit Advisor, Policy & Advisory, Risk and Regulation	Old Mutual International Ireland dac
Maria Galea	Compliance Officer & MLRO	Old Mutual International Ireland DAC
Emma Harper	Compliance Officer	Old Mutual International Ireland dac
Suzanna Cummins	Head of Compliance, MLRO & DPO	Prudential International Assurance plc
Vincent O'Flynn	Actuarial Contractor	Prudential International Assurance plc
Annette Angelosante	CRO & Head of Compliance	SEB Life International
Mark Maguire	Chief Actuary	SEB Life International
Rachel Hickey	Compliance Manager	St. James's Place International
David Kelly	Actuary	Standard Life Assurance (Ireland) Ltd
Sanjeev Kopan	Head of Marketing & Proposition	Standard Life Assurance (Ireland) Ltd
Jennifer O'Sullivan	Technical Services Manager	Utmost PanEurope dac
John Walsh	Compliance	Utmost PanEurope dac
Domenicco Iacono	Head of Operational Control (Investments)	Utmost PanEurope dac
Debbie Anderson	Compliance Co-Ordinator	Zurich Life Assurance plc

	Name	Title	Company
REGULATION COMMITTEE	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
	Nessa Feehan	Administrator	Insurance Ireland
	Edel O'Connell	Head of ILFS Compliance and Operational Risk	Irish Life (Chair)
	Joanne Ryan	Chief Risk & Compliance Officer	Acorn Life DAC
	Orla Treacy	Legal Counsel	AIG Europe
	Peter Comiskey	Compliance Officer	AIG Europe
	Shane Kennedy	Products and Pricing Actuary	Allianz Global Life dac
	Susan Radach	Compliance Manager	Allianz plc
	David Zakaria	Compliance Manager	Allianz plc
	Alistair Barugh	Compliance Manager	Allianz Care
	Emer Coyle	Head of Compliance and MLRO	Ark Life Assurance Company dac
	Gavin Hanly	Compliance Consultant	Ark Life Assurance Company dac
	Ian Kuehnell	Compliance Manager Europe	Assurant
	Lara Coysh		Assurant
	Jennifer Walshe	Head of Financial Crime	Aviva
	Bernie Brennan	Senior Manager Regulatory Relations and Conduct Risk	Aviva

Shane O'Neill	Senior Compliance Manager	Aviva Life & Pensions
Steven Jackson	Head of Compliance	AXA Insurance Ltd
Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
Caroline Phelan	Head of Compliance – XLICSE	AXA XL
Nigel Ennis	Compliance Manager	Beazley Insurance dac
Darragh Oliver	Compliance Manager	CNP Santander
Monika Choromanska	Compliance Assistant	CNP Santander
Rachael O'Halloran	Head of Legal and Compliance	CNP Santander
Sonia Wielinska	Compliance Manager	CNP Santander
Nicki Dunne	Senior Underwriter	Ecclesiastical insurance Office
Ray Byrnes	Risk and Compliance Manager	Ecclesiastical Insurance Office
Careena Fitzpatrick	Compliance Officer	Ecclesiastical Insurance Office
Jonathan Hughes	Regulatory Compliance Analyst	Equitable Life Assurance Society
Julia Servi	Senior Accountant	Equitable Life Assurance Society
Joseph O'Malley	Head of Compliance	FBD Insurance plc
Christina Toher	Senior Compliance Executive	FBD Insurance plc
Peter Murphy	Head of Compliance & Regulatory Affairs	Friends First Life Assurance Co Ltd
Laura Murphy	Compliance Manager	Great American International Insurance DAC
Andrew Oja	CRO	Great American International Insurance DAC
Ciaran Cormican	General Manager	Hansard Europe dac
Liam Kilmartin	Senior Compliance Manager	IPB Insurance
Fiona Coloe	Compliance Manager	IPB Insurance
Tara Hannan	Compliance Consultant	Irish Life Health
Kathleen Moriarty	Finance Risk & Compliance Manager	Laya Healthcare
Paul Fahy	Head of Compliance	Liberty Insurance
Gino Del Sesto	Head of Government Relations	MetLife
Seamus O'Neill	Upstream Compliance and Regulatory	New Ireland Assurance Company plc
Conor Gough	Senior Compliance Specialist	New Ireland Assurance Company plc
Albert Keirse	Head of Compliance Monitoring	New Ireland Assurance Company plc
Rory Gallagher	Head of Compliance	New Ireland Assurance Company plc
Maria Galea	Compliance Officer & MLRO	Old Mutual International Ireland dac
Emma Harper	Compliance Officer	Old Mutual International Ireland dac
Ian Watson	Compliance Policy and Guidance Consultant	Phoenix Ireland
Suzanna Cummins	Head of Compliance, MLRO & DPO	Prudential International Assurance plc
Jim Potter	Compliance Manager	Royal London
Stephen Blair White	Regulatory Compliance Manager	RSA Insurance Ireland
Clare Heduvan	Regulatory Compliance Manager	RSA Insurance Ireland
Donncha Connolly	Head of Regulatory Risk and Compliance	RSA Insurance Ireland
Brian Fahy	Compliance Manager & MLRO	St. James's Place International
Rachel Hickey	Compliance Manager	St. James's Place International
Ruth Brophy	Senior Risk Consultant	Standard Life Assurance (Ireland) Ltd
Gerrit Jan van den Brink	Head of Compliance	Standard Life Assurance (Ireland) Ltd
Fionnuala McGinley	Compliance Consultant	Standard Life Assurance (Ireland) Ltd
Jennifer O'Sullivan	Technical Services Manager	Utmost PanEurope dac
Mafalda Moura Cesario	Senior Tax & Legal Counsel	Utmost PanEurope dac
Leo Coyne	Head of Legal and Compliance	Utmost PanEurope dac
Marco Nuvoloni	Head of Legal and Compliance	Utmost PanEuropean
Sean Wade	Head of Compliance	VHI Healthcare
Maria Walsh	Programme Manager	VHI Healthcare
Sean O'Hurley	Head of Risk & Compliance	Zurich Insurance plc
Debbie Anderson	Compliance Co-Ordinator	Zurich Life Assurance plc

**SOLVENCY
II WORKING
GROUP**

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
Michael Brennan	CLE Appointed Actuary	Canada Life Assurance Europe Ltd - Chair
Catherine Murphy	Actuary	ALD Re dac
Philip King	Chief Risk Officer	ALD Re dac
Anna Fitzgerald	CRO & HoAF	Ark Life Assurance Company
Aoife Flynn	Financial Modelling Actuary	Aviva Life
Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
Caroline Phelan	Head of Compliance – XLICSE	AXA XL
David McGrath	Solvency II/Financial Accountant	Chaucer Insurance Co dac
Paul Leonard	Risk Actuary	FBD Insurance plc
Steven Hardy	Head of Corporate Actuarial & Chief Risk Officer	Hannover Re Ireland
Gerard Mulvaney	Head of Risk & Compliance	IPB Insurance
Michelle Rice	Regulatory Reporting & Assurance Manager	IPB Insurance
David Coldrick	Head of Actuarial Development	Irish Life Assurance plc
Caoimhe Fahy	Risk Officer	MetLife Europe
Fearghus O'Rourke	Head of Actuarial Valuations	New Ireland Assurance Company plc
Niall Kavanagh	Prudential Affairs Manager	SCOR Global Life Reinsurance Ireland dac
Kevin O'Connell	Head of Finance	St. James's Place International
Aidan Murphy	Actuarial Corporate	Zurich Life Assurance plc

**SUSTAINABLE
FINANCE
TASK FORCE**

Name	Title	Company
Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
Jennifer Hoban	Company Secretary and Life Assurance Manager	Insurance Ireland
John Byrne	Head of Communications	Insurance Ireland
Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
Lynne Kelly	Internal Communications & Marketing Manager	Insurance Ireland
Dawn Slevin	Environmental Engineering Manager	AIG Europe Ltd
Brian O'Neill	Head of Communications, Brand, Sponsorship	Aviva Life
Richard Whelan	Executive Director, Finance & Strategy	AXA Insurance
Sandra Rockett	Director of Business Development	ILIM
Brian Morrissey	Partner	KPMG
Michael Hayes	Global Head of Renewables	KPMG
Tony O'Riordan	CFO	New Ireland Assurance Company plc
Pat Cunningham	Head of Pacific Equities	Zurich

**TAXATION
COMMITTEE**

Name	Title	Company
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
Niall Browne	Taxation Manager	New Ireland Assurance Company plc - Chair
Owen Kelly	Finance Manager, Ireland	AIG Europe Ltd
Jennifer Crowley	Tax Accountant	Allianz plc
Rachel Mullett	Group Tax Manager	Ark Life Assurance Co dac
Louise Gath	Financial Controller	Ark Life Assurance Co dac
Philip Dwyer	CFO	Ark Life Assurance Co dac
Cathal Byrne	Tax Controller	Athora Ireland plc

Enda Mannion	Tax Accountant	Aviva Life & Pensions UK Ltd
Lisa Dunne	Tax Manager	AWP Health & Life SA
Patrick Stapleton	Finance Manager	AXA Insurance Ltd
Ronan McKernan	Group Tax 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 Assurance plc
Sarah McDaid	Finance Department	New Ireland Assurance Company plc
Anna Kurchenko	Tax Manager	RSA Insurance Ireland Ltd
Michael McKenna	MD Ireland	Standard Life
Sinead Cullen	Business Technical Manager	Standard Life
Aidan Golden	Head of Tax	Utmost PanEurope dac
Joanne O'Connell	Head of Tax	Zurich Life Assurance plc

INDUSTRY WIDE FORUMS

In conjunction with our members, Insurance Ireland runs the following forums. Participation in these groups is open to all members.

II - KPMG
CFO FORUM

II - MILLIMAN
CRO FORUM

II - EISNER AMPNER
INED FORUM

AXA IM
CIO FORUM

LIFE SECTOR COMMITTEES AND WORKING GROUPS

	Name	Title	Company
PENSIONS COMMITTEE	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
	Mike Ainsworth	Head of Technical Services	Zurich Life - Chair
	Linda Nally	Pensions Specialist	Acorn Life DAC
	Mark Reilly	Pensions Sales Manager	Aviva Life & Pensions
	Natasha Cuddihy	Pensions Technical Services	Friends First Life Assurance Co Ltd
	Mark George	Group Pensions Service Manager	Friends First Life Assurance Co Ltd
	John Morris	Head of IT	Harcourt Life Ireland dac
	Patrick O'Shea	Pension Manager Advisory Services	Irish Life Assurance plc
	George Nolan	Pension Specialist	New Ireland Assurance Company plc
	Jim Potter	Compliance Manager	Royal London
	Debbie Burke	Claims & Pensions Team Leader	Royal London
Sinead McEvoy	Senior Technical Consultant	Standard Life Assurance (Ireland) Ltd	

	Name	Title	Company
PENSIONS POLICY WORKING GROUP	Declan Jackson	Director of Government Affairs	Insurance Ireland
	Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
	Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
	Bobby Scannell	Facilitator	Facilitator
	Stephen Rice	Propositions Manager - Corporate	Aviva Life & Pensions UK Ltd
	Simon Hoffman	Business Development Director, Pensions & Investments	Friends First Life Assurance Co Ltd
	Shane O'Farrell	Head of Products & Pricing	Irish Life Assurance plc
	Niall O'Callaghan	Commercial Director	New Ireland Assurance Company plc
	Gillian Ryan	Strategic Business Manager	Standard Life Assurance (Ireland) Ltd
	David Harris	Managing Director	TOR Financial Consulting Limited
	Thomas Synnott	Product Solutions Department	Zurich Life Assurance plc



European
Insurance
Forum

A photograph of a large stadium interior, likely Croke Park, with a blue overlay. The text "[EIF2019]" is centered over the image.

[EIF2019]

As an industry we respond to the demands of an ever changing world.
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NON-LIFE SECTOR COMMITTEES AND WORKING GROUPS

ANTI-FRAUD FORUM

Name	Title	Company
West Thornton	Insurance Confidential	Insurance Ireland
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Senior Operations Executive	Insurance Ireland
Joe Marshall	Head of Fraud	Zurich Insurance plc - Chair
Orlagh Bardsley	Senior Underwriter	AIG Europe Ltd
Katrina Mulhern	SIU Investigator	AIG Europe Ltd
John Foudy	Principal Investigator	AIG Europe Ltd
Noel Burke	Fraud Investigator	Allianz plc
Eoghan Fitzpatrick	Motor Portfolio Underwriter	Allianz plc
Liam Greaney	Motor Portfolio Underwriter	Allianz plc
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance Ltd.
Brendan Keane	Senior Fraud Investigative	Aviva Insurance Ltd.
Pat Balfe	Claims Manager	Aviva Insurance Ltd.
Emer Lynch	Underwriting Governance Manager	Aviva Insurance Ltd.
Audrey Purcell	Senior Fraud Investigative	Aviva Insurance Ltd.
Robert Smyth	Fraud Manager	Aviva Insurance Ltd.
Patricia Bergin	Senior Fraud Investigative	Aviva Insurance Ltd.
Jonathan Wheatley	Policy Investigation Supervisor	Aviva Insurance Ltd.
Cathy Quigley	Senior Fraud Investigative	Aviva Insurance Ltd.
Jill Kelly	Head of Underwriting	AXA Insurance Ltd
Frances McDonnell	SIU Manager	AXA Insurance Ltd
Colm Featherstone	Fraud Manager	AXA Insurance Ltd
Joan Dixon	SIU Senior	FBD Insurance plc
Peter Brennan	Data Miner, Claims Investigation Unit	FBD Insurance plc
Emmet Byrne	Senior Underwriter, Business Quality Unit	FBD Insurance plc
Liam Warren	Team Leader-Farm Underwriting	FBD Insurance plc
Padraig Lyons	Claims Investigator	FBD Insurance plc
Michael Berkery	SIU Handler	FBD Insurance plc
Ann Rice	Senior Claims Handler	IPB Insurance
Joyce Foley	Anti-Fraud Co-Ordinator	IPB Insurance
Alex Burke	Claims Manager	KennCo Underwriting Ltd
Frank Keegan	Deputy Claims Manager	KennCo Underwriting Ltd
Mairead Carty	Head of PL Product and Underwriting	Liberty Insurance Ltd
Andrew Buck	Head of Fraud	Liberty Insurance Ltd
Dean Dowling	Manager SIU, Motor Commercial & Household	Liberty Insurance Ltd
Ken McKinlay	Fraud Manager	Motor Insurers' Bureau of Ireland
Garrett Walsh	Claims Insight & Control Team Manager	RSA Insurance Ireland Ltd
Paul Moles	Technical Underwriter, Motor	RSA Insurance Ireland Ltd
Maggie Noonan	Claims SIU	RSA Insurance Ireland Ltd
Fergal O'Farrell	Application Fraud Lead	RSA Insurance Ireland Ltd
Julie Tracey	Claims SIU	RSA Insurance Ireland Ltd
Derek Trower	Head of Specialist & Complex Claims	RSA Insurance Ireland Ltd
Declan Healy	Claims Manager	Travelers Insurance Co Ltd
Tony Hetherton	Development Underwriting Manager	Travelers Insurance Co Ltd
Dawn Walsh	Deputy Compliance Director	AXA XL
Aran McGrath	SIU Claims	Zurich Insurance plc
Lisa Tyghe	SIU Claims	Zurich Insurance plc
Conor Stuart	Underwriting Quality Controller	Zurich Insurance plc
Mark Quinn	Head of Personal Motor	Zurich Insurance plc

	Name	Title	Company
CFO WORKING GROUP	Ajay Pathak	Chief Operating Officer	Insurance Ireland
	Geoff Ryan	Financial Controller	Insurance Ireland
	Marie Corry	CFO	Allianz plc - Chair
	Owen Kelly	Finance Manager, Ireland	AIG Europe Ltd
	Mick Hoey	Head of Finance	Aviva Insurance
	Richard Whelan	Exec Director of Finance	AXA Insurance dac
	John O'Grady	Chief Financial Officer	FBD Insurance plc
	Stuart Trotter	Finance Director	Liberty Insurance DAC
	Gavin Wilkinson	Chief Finance Officer	RSA Insurance
	John O'Connor	CFO	Zurich Insurance plc

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

	Name	Title	Company
INSURANCE IRELAND / OPW FLOOD WORKING GROUP	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Senior Operations Executive	Insurance Ireland
	John Carey	Core Underwriting Process Department	Allianz plc
	David Parke	GIS Analyst	Aviva Insurance Ireland DAC
	Alan Rickard	Head of Property Underwriting	AXA Insurance Ltd
	Howard Cummins	Underwriting Personal Lines Manager	FBD Insurance plc
	Michael Doyle	Risk Control Supervisory	RSA Insurance
	Robert Moss	GIS Analyst	Zurich Insurance plc

	Name	Title	Company
INSURANCE LINK STEERING COMMITTEE	Ajay Pathak	Chief Operating Officer	Insurance Ireland
	Niamh Corr	Fraud Manager	Allianz plc
	Ciaran Flynn	Claims Fraud Manager	Aviva Insurance
	Jill Kelly	Head of Motor Underwriting	AXA Insurance Ltd
	Sean Kelleher	Head of Technical Underwriting	FBD Insurance plc
	Tim Fozzard	Business Support Team Lead	IPB Insurance
	Andrew Buck	Head of Fraud	Liberty Insurance
	Garrett Walsh	Claims Insight & Control Team Manager	RSA Insurance Ireland Ltd
	Joe Marshall	Head of Fraud	Zurich Insurance plc

	Name	Title	Company
INTEGRATED INFORMATION DATA SERVICES (IIDS) OVERSIGHT COMMITTEE	Ajay Pathak	Chief Operating Officer	Insurance Ireland
	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Senior Operations Executive	Insurance Ireland
	Caroline O'Rourke	Head of Product	AA Ireland
	John Boylan	Head of Motor Insurance	AIG
	Martin Morrison	Portfolio Manager	Allianz plc
	Lee Dalton	Portfolio Underwriter	Allianz plc
	Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance Ireland DAC
	Paul O'Connor	Underwriter	FBD Insurance plc
	Mairead Carty	Head of PL Underwriting	Liberty Insurance

	Name	Title	Company
MOTOR DATA PROJECT WORKING GROUP	Ajay Pathak	Chief Operating Officer	Insurance Ireland
	Geoff Ryan	Financial Controller	Insurance Ireland
	Mick Hoey	Head of Finance	Aviva Insurance - Chair
	Michael Govier	Consumer Reserving Lead	AIG Europe Ltd
	John O'Connor	Chief Actuary	Allianz plc
	Derek Bain	Chief Actuary	AXA Insurance dac
	Brian Connaughton	Risk Actuary	FBD Insurance plc
	Ken Deane	Head of Pricing	Liberty Insurance
	Fergal O'Regan	Head of Actuary	RSA Insurance Ireland Ltd
	Chris Goold	Chief Pricing Actuary	Zurich Insurance

	Name	Title	Company
MOTOR THIRD PARTY LIABILITY (MTPL) WORKING GROUP	Brian Davis	Project Manager	Insurance Ireland
	Ajay Pathak	Chief Operating Officer	Insurance Ireland
	Orlagh Bardlsey	Fraud Underwriter	AIG
	John Boylan	Head of Motor Insurance	AIG
	JJ Hayes	Senior Business Analyst Commercial IT	AIG Europe
	Liam Greaney	Motor Portfolio Underwriter	Allianz plc
	Martin Morrison	Portfolio Manager	Allianz plc
	Aidan Naughton	Project Manager - Business Change Team	Aviva Insurance
	Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance Ireland DAC
	Jill Kelly	Head of Motor Underwriting	AXA Insurance
	John Grimes	Risk and Product Underwriting Manager	AXA Insurance
	Ian Brady	Project Manager - Strategic Change Delivery	AXA Insurance
	Mark Geoghegan	Lead Business Analyst - Product & Underwriting	FBD Insurance plc
	Wayne Lynam	Underwriting Business Analyst	FBD Insurance plc
	David Connolly	Senior Motor Underwriter	IPB Insurance
	Mairead Carty	Head of PL Underwriting	Liberty Insurance
	Audrey Whelan	Project Manager	Liberty Insurance
	Paul Brearley	Head of Programme - Product	Liberty Insurance
	Tom O'Brien	Technical Claims Manager	Motor Insurers' Bureau of Ireland
	Aman Gupta	Project Manager - MTPL	RSA Insurance
Trevor Lowry	Director of Personal Lines Underwriting & Pricing	RSA Insurance	
Mark Quinn	Head of Motor	Zurich Insurance	

	Name	Title	Company
PERSONAL INSURANCES COMMITTEE	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Senior Operations Executive	Insurance Ireland
	John Boylan	Head of Motor Insurance	AIG
	Helen Merry	Head of Retail Underwriting	Allianz plc
	Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance Ireland DAC
	Jill Kelly	Head of Motor Underwriting	AXA Insurance
	Sean Kelleher	Head of Technical Underwriting	FBD Insurance plc
	Mairead Carty	Head of PL Underwriting	Liberty Insurance
	Trevor Lowry	Director of Personal Lines Underwriting & Pricing	RSA Insurance
	Mark Quinn	Head of Motor	Zurich Insurance

INTERNATIONAL SECTOR COMMITTEES AND WORKING GROUPS

IFS2020
WORKING
GROUP

Name	Title	Company
John Byrne	Head of Communications	Insurance Ireland
Nessa Feehan	Administrator	Insurance Ireland
Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
Declan Jackson	Director of Government Affairs	Insurance Ireland
Kevin Thompson	CEO	Insurance Ireland
Florian Wimber	Head of European Affairs and International Insurance	Insurance Ireland
Clodagh Clarke	Solvency II and Regulatory Reporting Manager	Allianz Care
Philip Dwyer	CFO	Ark Life Assurance Co dac
Margaret Jago	Policyholder Tax Manager	Athora Ireland plc
Steven Jackson	Head of Compliance	AXA Insurance Ltd
Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
Tim Hennessy	EVP, Chief Financial Officer	AXIS Specialty Europe SE
Brendan McCarthy	INED	BMC Coaching & Consulting Limited
Martin Clarke	Head of Legal, Risk and Compliance	Euro Insurances DAC t/a LeasePlan Insurances
Patrick O'Brien	CEO	Greenlight Reinsurance Ireland dac
Kathrin Scherff	Deputy CEO	Hannover Re (Ireland) DAC
Alastair Murray	CEO	HawthornLife
Gino Del Sesto	Head of Government Relations	MetLife
Aidan Holton	CEO	Monument Ireland
Martin Scullion	General Manager	Probus
Karl Cheese	Head of Finance	RGA International Reinsurance Company dac
Donncha Connolly	Head of Regulatory Risk and Compliance	RSA Insurance Ireland Ltd
Stephen Devine	Chief Reserving Actuary	SCOR Global Life Reinsurance Ireland dac
Michael McKenna	MD Ireland	Standard Life
Terry Dinnigan	VP Underwriting and Distribution	Travelers Insurance Company
Jennifer O'Sullivan	Technical Services Manager	Utmost PanEurope
Barry Kelly	Chief Risk Officer	Utmost PanEurope
Marco Nuvoloni	Head of Legal and Compliance	Utmost PanEurope
Billy Galavan	Chief Risk Officer	Zurich Life Assurance plc

HEALTH SECTOR COMMITTEES AND WORKING GROUPS

	Name	Title	Company
COMMUNICATIONS WORKING GROUP	John Byrne	Head of Communications	Insurance Ireland
	Michael Curtin	Senior Operations Executive	Insurance Ireland
	Liz Rowen	Head of Marketing	Irish Life Health
	Aileen McGrath	PR and Communications Manager	Laya Healthcare
	Brigid Smyth	Head of Corporate Communication	VHI Healthcare

	Name	Title	Company
GDPR WORKING GROUP	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
	Claire Kelly	GDPR Programme Manager	Irish Life Health
	Ian Healy	Compliance Officer	Irish Life Health
	Tara Hannan	Compliance Consultant	Irish Life Health
	Fiona Doyle	Data Protection Officer	VHI Healthcare
	Eilís Dwyer	Project Manager	VHI Healthcare
	Karen O'Sullivan	Solution Delivery Project Manager	Laya Healthcare
	Tom O'Halloran	Cadet – High Potential Development Programme	Laya Healthcare

	Name	Title	Company
HEALTH CLAIMS FORUM	Michael Curtin	Senior Operations Executive	Insurance Ireland
	West Thornton	Insurance Confidential	Insurance Ireland
	James O'Mahony	Head of Claims	Laya Healthcare - Chair
	Gerard Gavin	Chief Dental Officer	DeCare Dental
	Laura Clancy	Claims Investigation Specialist	Irish Life Health
	Brian Dennehy	Claims Specialist	Irish Life Health
	Jackie Deay	Claims Strategy Program Manager	Irish Life Health
	Áine McCarthy	Head of Provider Relations	Laya Healthcare
	Brendan Scanlan	Provider Relations Analyst	Laya Healthcare
	Thomas Matthews	Head of SIU	VHI Healthcare
	John Murphy	SIU - Investigations Manager	VHI Healthcare
	Mark Byrne	Claims General Manager	VHI Healthcare

	Name	Title	Company
LIFETIME COMMUNITY RATING WORKING GROUP	Michael Curtin	Senior Operations Executive	Insurance Ireland
	Ciaran Hayes	Programme Manager	VHI Healthcare - Chair
	Ian Healy	Compliance Officer	Irish Life Health
	Jacque Doyle	Operations Director	Irish Life Health
	John McCall	Director of Operations	Laya Healthcare
	Erika O'Leary	Head of Legal & Regulatory Affairs	Laya Healthcare
	Martina Brogan	National Administration Manager	VHI Healthcare
	Claire Walsh	GM Group Service	VHI Healthcare
	Sean O'Shea	Head of Health Insurance Regulation	VHI Healthcare

MEMBERSHIP SERVICES AND EVENTS WORKING GROUPS

	Name	Title	Company
EUROPEAN INSURANCE FORUM 2018 ADVISORY COMMITTEE	Una Coleman	Training, Education & Conference Manager	Insurance Ireland
	Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
	Nessa Feehan	Administrator	Insurance Ireland
	Florian Wimber	Head of European Affairs & International Insurance	Insurance Ireland
	John Armstrong	Head of Actuarial	Allianz Care
	Gareth McQuillan	Chief Risk Officer	Athora Ireland plc
	Caroline Doory	Propositions Manager	Aviva Life & Pensions
	Tom Doran	Chair - Head of Marketing	Hannover Re (Ireland) DAC
	Siobhan Fay	Claims & Operations Director	Liberty Insurance DAC
	Vyara Panova	Senior Finance Manager	SCOR Global Life Reinsurance Ireland DAC
	Karina Lynch	CEO	Scottish Re (Dublin) DAC
	Paula Hodson	Director of Education and Development Services	The Insurance Institute

	Name	Title	Company
ANTI-FRAUD ADVERTISING CAMPAIGN PROJECT TEAM	Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
	John Byrne	Head of Communications	Insurance Ireland
	Lynne Kelly	Internal Communications & Marketing Manager	Insurance Ireland
	Ann O'Leary	Senior Communications & Events Management Executive	Insurance Ireland
	Hazel Bollard	Client Manager	Zenith
	Alice Sheehan	Client Associate	Zenith
	Gavin Buggy	Client Manager	Zenith

	Name	Title	Company
ANTI-FRAUD CONFERENCE FORUM COMMITTEE	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	Michael Curtin	Senior Operations Executive	Insurance Ireland
	West Thornton	Insurance Confidential	Insurance Ireland
	Ann O'Leary	Senior Communications & Events Management Executive	Insurance Ireland
	Joe Marshall	Head of Fraud	Zurich Insurance plc

	Name	Title	Company
INCLUSION COMMITTEE	Kevin Thompson	CEO	Insurance Ireland
	Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
	John Byrne	Head of Communications	Insurance Ireland
	Lynne Kelly	Internal Communications & Marketing Manager	Insurance Ireland
	Ann O'Leary	Senior Communications and Events Management Executive	Insurance Ireland
	Ajay Pathak	Chief Operating Officer	Insurance Ireland
	Teresa Kelly Oroz	Head of Regulation & Compliance	Irish Life Health - Chair
	Claire Cusack	Head of Human Resources	Allianz Worldwide Care Ltd.
	David Lane	Managing Director	Ecclesiastical Insurance
	Debbie O'Hare	C.E.O.	Hannover Re (Ireland) Dac
	Paula Hodson	Director of Education and Development Services	The Insurance Institute
	Erika O'Leary	Head of Legal & Regulatory Affairs	Laya Healthcare
	Siobhan Fay	Claims & Operations Director	Liberty Insurance
	Kim Dowling	Senior Treasury Operations Manager	MetLife Europe Ltd
	Melissa Bosch	Internal Communications & Sustainability Consultant	Standard Life Assurance (Ireland) Ltd

STRATEGIC ALLIANCE PARTNERS

II-ACCENTURE INNOVATION TASKFORCE

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
John Byrne	Head of Communications	Insurance Ireland
Lynne Kelly	Internal Communications & Marketing Manager	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Ann O'Leary	Senior Communications and Events Management Executive	Insurance Ireland
Adam Kelly	Managing Director - Financial Services - Insurance Lead	Accenture
John Morrissey	Senior Manager	Accenture
Matt Vince-Jillings	Senior Manager	Accenture
Andrew Gorman	Senior Manager	Accenture
James Carroll	General Manager Operational Transformation	Allianz Care
Paul Collins	Head of Risk Services, Ireland	Ecclesiastical Insurance Office Plc
Jackie McMahon	Chief Claims Officer	FBD Insurance plc
Alan Brady	Head of Strategy	Irish Life
Deborah Neale	Head of WCE Operations (Western and Central Europe)	MetLife Europe Ltd
Brendan Byrne	Operations Controller	Partner Reinsurance Europe SE
Ciaran McGettrick	Managing Director	Phoenix Group
Gavin Scott	Enterprise Architecture Manager	RSA Insurance Ireland Ltd
Cristiano Braggion	Customer Experience and Service Director	Standard Life Assurance (Ireland) Ltd
Mark McCrohan	Head of Diversified Business	Vhi Healthcare
Caitriona Somers		INED

II - DELOITTE PROJECT TEAM

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

II-KPMG PROJECT TEAM

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
Declan Jackson	Director of Government Affairs	Insurance Ireland
Jennifer Hoban	Company Secretary & Life Assurance Manager	Insurance Ireland
John Byrne	Head of Communications	Insurance Ireland
Lynne Kelly	Internal Communications & Marketing Manager	Insurance Ireland
Ann O'Leary	Senior Communications and Events Management Executive	Insurance Ireland
Florian Wimber	Head of European Affairs and International Insurance	Insurance Ireland
Natalie Dillon	Insurance Regulation Executive	Insurance Ireland
Brian Morrissey	Partner	KPMG
Niall Naughton	Partner	KPMG
Niamh Mulholland	Director, Regulatory	KPMG
John O'Donnell	Director, Regulatory Advisory Services	KPMG
Leticia Cashin	Associate Director	KPMG
Martin Robinson	Marketing Manager	KPMG

**II-PWC
PROJECT TEAM**

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Laura Farrell	Chief Membership Engagement Officer	Insurance Ireland
Declan Jackson	Director of Government Affairs	Insurance Ireland
John Byrne	Head of Communications	Insurance Ireland
Lynne Kelly	Internal Communications & Marketing Manager	Insurance Ireland
Ann O'Leary	Senior Communications and Events Management Executive	Insurance Ireland
Paraic Joyce	Partner	PwC
Ronan Mulligan	Partner	PwC
Johanna Dehaene	Head of Corporate Communications	PwC
Jonathan Dever	Sponsorship and Events Lead	PwC

REINSURANCE AND CAPTIVE COUNCIL SUB-COMMITTEES, FORUMS AND WORKING GROUPS

**CAPTIVES
SUBCOMMITTEE**

Name	Title	Company
Michael Spellman	Director	Aon Insurance Managers Dublin Limited
Rachael O'Halloran	Head of Legal and Compliance	CNP Santander Insurance Services Ireland Ltd
Roberto Russo	Risk Manager	CNP Santander Insurance Services Ireland Ltd
Jonathan O'Reilly	Director	Codeve Insurance Company dac
Martin Clarke	Head of Legal, Risk and Compliance	Euro Insurances DAC t/a LeasePlan Insurances
Nessa Feehan	Administrator	Insurance Ireland
Jennifer Hoban	Life Assurance Manager and Company Secretary	Insurance Ireland
Andrew Clarke	CEO	ITX Re dac
Gerard Connell	Senior Vice-President	Marsh Management Services (Dublin) Ltd
Stephen Woods	Director	NEIL Overseas dac
Martin Scullion	General Manager	Probus Insurance dac
Kieran Creevy	General Manager	Volkswagen Insurance Company dac
Niall Jones	Head of Finance	Volkswagen Insurance Company dac
Peter Nolan	Insurance Operations Manager	Volkswagen Insurance Company dac
Jennie Hope	Director	Willis Towers Watson Management (Dublin) Ltd
Trevor Madden	Managing Director	Willis Towers Watson Management (Dublin) Ltd
Graham McCarthy	Executive Director	Willis Towers Watson Management (Dublin) Ltd
Gerard Owens	Account Director	Willis Towers Watson Management (Dublin) Ltd

**COMPLIANCE
COMMITTEE**

Name	Title	Company
Philip King	Chief Risk Officer	ALD Re dac
Cormac ó Braonáin	Head of Compliance	Allianz Re Dublin dac
Colm Costello	Chief Executive Officer	Allianz Re Dublin dac
Morag Gilliland	Compliance Manager	Allied World Assurance Company (Europe) dac
Sean O'Riordan	Compliance Manager	Allied World Assurance Company (Europe) dac
Aisling Carey	Compliance Officer	Aon Insurance Managers Dublin Limited
Greg O'Brien	Compliance Executive	Aon Insurance Managers Dublin Limited
John McNamara	Compliance Officer	Aon Insurance Managers Dublin Limited
Florian Mayer	Compliance Officer	Arch Reinsurance Europe Underwriting dac
Michele Mulready	General Counsel	AXA XL
Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
Caroline Phelan	Head of Compliance	AXA XL
Triona O'Sullivan	Compliance Manager	Axis Specialty Europe SE
Alvaro Lopez-Laguna	Head of Compliance	Axis Specialty Europe SE
Susan Droney	Legal & Compliance Manager	AXIS Specialty Europe SE
Claire Maher	Compliance Manager	Axis Specialty Europe SE
Guillaume Leveau	Compliance Officer	CACI Non-life dac
Ciara Mullarkey	Compliance Officer	Canada Life International Re dac
Jenny Farrell	Compliance Officer	Canada Life International Re dac
Jane Bohan	Head of Compliance	Catalina Insurance Ireland dac
Declan Darcy	Compliance Specialist	Catalina Insurance Ireland dac
Darragh Oliver	Compliance Manager	CNP Santander Insurance Services Ireland Ltd
Rachael O'Halloran	Head of Legal and Compliance	CNP Santander Insurance Services Ireland Ltd
Eamonn Brennan	Chief Risk Officer	Codeve Insurance Company dac
Conor Kenny	Compliance Officer	Euro Insurances DAC t/a LeasePlan Insurances
Damian McKenna	Compliance Officer	Everest Reinsurance Company (Ireland), dac
Ciara O'Gorman	Compliance Officer	ffh Management Services Ltd
Brian Crowley	Compliance Administrator	ffh Management Services Ltd
Michael Brady	Chief Executive Officer	Golden Arches Insurance dac
Laura Murphy	Compliance Manager	Great American International Insurance DAC
Andrew Oja	Chief Risk Officer	Great American International Insurance DAC
Sandra Sinnott	Compliance Officer	Greenval Insurance dac
Jan Senigl	Compliance Executive	Hannover Re (Ireland) DAC
Shampa Lahiri	Head of Legal & Compliance	Hawthorn Life dac
Jennifer Hoban	Life Assurance Manager and Company Secretary	Insurance Ireland
Nessa Feehan	Administrator	Insurance Ireland
Karen Guilfoyle	Director of Underwriting Operations	Markel International Ireland
Lenka Lyons	Compliance Manager	Marsh Management Services (Dublin) Ltd
Gerard Connell	Senior Vice-President	Marsh Management Services (Dublin) Ltd
Laura Doherty	Compliance Manager	Monument Insurance DAC
Louisa Coffey	Risk & Compliance	Monument Insurance DAC
Niamh Freeman	Head of Legal	Partner Reinsurance Europe SE
Abina Kealy	Chief Finance Officer	Partner Reinsurance Europe SE
Gustavo Pregoni	Director of Risk and Compliance	Probus Insurance dac
Mary O'Shea	General Manager	RGA International Reinsurance Company dac

Eileen Gorman	Director of Corporate & Regulatory Affairs	SCOR Global Life Reinsurance Ireland dac
Karina Lynch	CEO	Scottish Re (Dublin) dac
Deirdre Tuohy	Head of Compliance	Surestone Insurance dac
Kieran Creevy	General Manager	Volkswagen Insurance Company dac
Maria Keating	Insurance Executive	Volkswagen Insurance Company dac
Joan Moore	Compliance Officer	Willis Towers Watson Management (Dublin) Limited

**REINSURANCE
COMMITTEE**

Name	Title	Company
Adela McAllorum	Underwriting Manager	ALD Re dac
Roddy Trickett	Chief Operating Officer	ALD Re dac
Colm Costello	Chief Executive Officer	Allianz Re Dublin dac
Cormac ó Braonáin	Head of Compliance	Allianz Re Dublin dac
Lee Dwyer	SVP Finance	Allied World Assurance Company (Europe) dac
Mary Roche	Associate Director	Aon Insurance Managers Dublin Limited
Mark Nolan	Finance Director	Arch Reinsurance Europe Underwriting dac
Alexandre Barrage	Chief Financial Officer	AXA XL
Declan Flanagan	Head of Property Facultative International Reinsurance	AXA XL
Clive Niven	Head of Actuarial, International Reinsurance	AXA XL
Regina O'Connor	SVP Government Affairs and Regulatory Policy	AXA XL
Claire Maher	Compliance Manager	Axis Specialty Europe SE
Ed McGivney	General Manager	Beazley Insurance dac
Jenny Farrell	Compliance Officer	Canada Life International Re dac
Conor O'Neill	Managing Director	Canada Life International Re dac
Olivia Allen	CEO	DLL RE DAC
Damian McKenna	Compliance Officer	Everest Reinsurance Company (Ireland), dac
Margaret O'Neill	Chief Financial Officer	Everest Reinsurance Company (Ireland), dac
Paul Mulvin	General Manager	ffh Management Services Ltd
Michael Brady	Chief Executive Officer	Golden Arches Insurance dac
John Sheridan	Chief Fiance Officer	Greenvall Insurance dac
Thomas O'Brien	Head of Pricing, General Manager	Hannover Re (Ireland) DAC
Nessa Feehan	Administrator	Insurance Ireland
Jennifer Hoban	Life Assurance Manager and Company Secretary	Insurance Ireland
Vincent Cleary	SVP & CUO Property & Casualty	London Reinsurance Group
Karen Guilfoyle	Director of Underwriting Operations	Markel International Ireland
Brian McDonagh	Managing Director	Marsh Management Services (Dublin) Ltd
Stephen Woods	Director	NEIL Overseas dac
Niamh Freeman	Head of Legal	Partner Reinsurance Europe SE
Abina Kealy	CFO	Partner Reinsurance Europe SE
Dan Ludford	Director	Porsche International Reinsurance Ltd
Orla Finnan	Managing Director	Renaissance Reinsurance of Europe
Myra Daly	Corporate Actuary	RGA International Reinsurance Company dac
Jason Wiebe	Chief Risk Officer	RGA International Reinsurance Company dac
Aideen Cleary		SCOR Global Life Reinsurance Ireland dac
Stephen Devine	Chief Reserving Actuary	SCOR Global Life Reinsurance Ireland dac
Karina Lynch	Chief Executive Officer	Scottish Re (Dublin) dac
Gerard Owens	Account Director	Willis Towers Walson Management (Dublin) Ltd

INSURANCE IRELAND'S PAST PRESIDENTS

1986 - 1987	Gerry Ryan (Church & General)	2003 - 2004	Peter Towers (Scottish Provident)
1987 - 1988	David Kingston (Irish Life)	2004 - 2005	Paul Donaldson (Royal & Sun Alliance)
1988 - 1989	Michael O'Rourke (Eagle Star)	2005 - 2006	Tom Barry (Canada Life)
1989 - 1990	Michael Brennan (Eagle Star Life)	2006 - 2007	John O'Neill (AXA)
1990 - 1991	John Forde (Norwich Union)	2007 - 2008	Michael Leahy (Standard Life)
1991 - 1992	Brian Duncan (Irish Life)	2008 - 2009	Brendan Murphy (Allianz)
1992 - 1993	Eamon Walsh (Hibernian)	2009 - 2010	Brian Forrester (Bank of Ireland Life)
1993 - 1994	Alan Ashe (Standard Life)	2010 - 2011	Patrick Manley (Zurich Insurance)
1994 - 1995	Gerard Healy (Guardian)	2011 - 2012	Gerry Hassett (Irish Life)
1995 - 1996	John Gibson (Friends Provident)	2012 - 2013	Gerry Hassett (Irish Life)
1996 - 1997	Sean Hehir (AIG Europe)	2013 - 2014	Philip Smith (RSA)
1997 - 1998	Kevin Murphy (Irish Life)	2014 - 2015	Sean Casey (New Ireland)
1998 - 1999	Adrian Daly (Hibernian)	2015 - 2016	Ciaran McGettrick (Phoenix Ireland)
1999 - 2000	Vincent Sheridan (Norwich Union)	2016 - 2017	Ken Norgrove (RSA Insurance)
2000 - 2001	John O'Hanlon (Allianz Church & General)	2017 - 2018	Frank Mee (Allianz Worldwide Care)
2001 - 2002	Roy Keenan (Lifetime)	2018 - 2019	Anthony Brennan (Zurich Ireland)
2002 - 2003	Ian Stuart (Eagle Star Insurance)		

INSURANCE IRELAND BOARD 2018 / 2019



WHY JOIN INSURANCE IRELAND?

As the voice representing our industry, Insurance Ireland brings its expertise and advice to bear on important advocacy issues and policy priorities, such as: the need for general insurance claims reform, pensions auto enrolment and the fair taxation of life policies. In what can often be a complex market, Insurance Ireland's work to bring clarity and transparency to the key issues in the insurance market ensures consumers are fully informed when making decisions about their insurance needs.

Anthony Brennan,
Insurance Ireland
President and CEO,
Zurich Life Assurance



We value our membership of Insurance Ireland, the support it gives MetLife and the representation it gives us among influential stakeholders. As well as raising awareness about the important role the insurance sector plays in society and the wider economy, Insurance Ireland acts as a trusted source of insight for our sector.

Dirk Ostijn,
Head of Europe, Middle
East and Africa (EMEA),
MetLife



AXA greatly values Insurance Ireland's representation of the the shared interests of the industry with respect to regulatory, policy and legislative debate here in Ireland and in Europe. This representative role has never been more important. Insurance Ireland bears a great responsibility to engage dynamically and efficiently on behalf of all member companies so that we members can, in turn, continue to play a progressive role in the wider economy.

Phil Bradley,
CEO, AXA



Operating in a challenging legislative and regulatory environment, we've benefited from the experience and expertise of the team at Insurance Ireland who have been a great source of support and play an important advocacy role for our industry.

Dónal Clancy,
Managing Director,
Laya Healthcare



We are in a time of unprecedented change and flux. The regulatory environment for financial services is constantly evolving and Insurance Ireland provides a key support in helping to shape and influence policy direction both at national and EU level. Our membership of Insurance Ireland delivers a crucial interface between the wider insurance industry and the Central Bank, providing the regulator with a clear, consistent and unified view from industry.

David Harney,
CEO, Irish Life Group



FINANCIAL EDUCATION & INCLUSION: O'CONNELL SECONDARY SCHOOL

As part of our ongoing work in the area of financial inclusion, Insurance Ireland worked with O'Connell Secondary School, Dublin, on a project entitled 'An Insurance Masterclass – The Secondary School Guide to Insurance'.

A number of fifth-year students were tasked with creating, drafting and designing a guide explaining the ins and outs of insurance. The aim of the project was to educate the next generation about insurance in a straightforward manner, while generating interest in the possibility of a career in insurance.

The students created an outline briefing document which was signed off by Insurance Ireland CEO, Kevin Thompson, before writing the content in full. The team also attended a meeting at Insurance Ireland to brief a design agency, Fuse, on how to bring their work to life through layout, design and visuals.

A number of the O'Connell Secondary School team will officially launch the guide during a week's work experience at Insurance Ireland in March 2019.

In November 2018, Insurance Ireland was delighted to present O'Connell Secondary School with a €10,000 donation on behalf of the industry, allowing them to invest in valuable projects for the school.

The resulting guide will be sent to all secondary level schools across Ireland, as well as to Insurance Ireland members and stakeholders. It will also be available at the Insurance Ireland website, and used at events and activities throughout the year.

Insurance Ireland worked with O'Connell Secondary School, Dublin, on a project entitled 'An Insurance Masterclass – The Secondary School Guide to Insurance'.



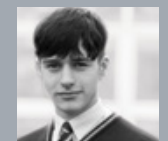
Durim Gashi



Bogdan Stan



Emilis Velaniskis



Florin Boldijar



Karol Piela



Adam O'Callaghan



Arseniy Kuznecous



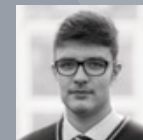
Cain Sheridan



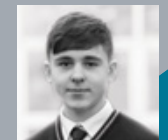
Troy Tuazon



Ciaran Hopkins



Alexander Cokyna



Vjaceslaus Prilepko

2018

INSURANCE IRELAND TEAM



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Lynne Kelly
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Camelia Tirniceru
Front Desk
Administrator APA
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Insurance Ireland (Member Association) Company
Limited by Guarantee.

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