



INCLUSION REPORT

2017

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A YEAR OF INSPIRATION & EDUCATION

FRANK MEE, INSURANCE IRELAND PRESIDENT

The Insurance Ireland Year of Inclusion has been a wonderful learning experience for all involved. Inclusion is a many-faceted and complex concept as are the underlying behaviours which can lead to a lack of diversity and inclusion in organisations.

The first step to overcoming those unconscious biases and preconceptions is understanding and awareness – thinking about the issues. That's what the Year of Inclusion has been all about. Thinking, understanding, learning and positive action. This has been the approach of the Insurance Ireland Inclusion Task Force which I have chaired since its inception in 2015 and it resulted in the Year of Inclusion concept.

The overall impact of the year has been based around its division into key thematic areas. While certain principles of diversity and inclusion are universal, the experiences of different groupings are discretely and distinctly different and this requires different approaches to create understanding.

The four areas chosen for the year were gender, LGBT, age and disability. We formed partnerships with the 30% Club, the Gay and Lesbian Equality Network (GLEN), Age & Opportunity, the National Council for the Blind in Ireland (NCBI) and the Disability Federation of Ireland, to inform the application of best practices in the industry as well as to complement the work already underway in our member companies.

There was a schedule of events beginning with the launch event in February which focused on gender with inclusion best practice expert Charlotte Sweeney OBE travelling from the UK to deliver the keynote address. Further industry and stakeholder briefings on gender were facilitated during the quarter and Insurance Ireland continues to be active on the 30% Club's Financial Services Working Group for Gender. In addition, Insurance Ireland's Board reached the landmark of having 30% female representation in March 2017.

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

Quarter three saw two inclusion workshops, one on age and one on disability. The first was run in conjunction with Age & Opportunity and the second with the National Council for the Blind in Ireland and the Disability Federation of Ireland. The first focused on age and aimed to understand the personal, cultural and structural effects of ageism and the impact of unconscious bias. The second focused on the importance of understanding disability issues and applying best practice solutions in the workplace to bring about real change.

This is just a mere flavour of the range of truly inspiring activities and events which were organised as part of the Year of Inclusion. We also assisted in hosting the Dive In Festival, the international festival of diversity and inclusion in insurance, with events in Dublin and Cork. In addition, meetings with different organisations such as the Central Bank of Ireland's Rainbow Network have helped to further our shared inclusion agenda. In addition, meetings with different organisations such as Brokers Ireland, the Society of Actuaries in Ireland and The Central Bank of Ireland's Rainbow Network, have helped to further our shared inclusion agenda.

The activities throughout the year are an important step in engaging our staff and stakeholders on issues that are relevant to our employees but also business sustainability. The Inclusion Task Force has taken great heart from the success of the year and is already working on its next phase of diversity and inclusion initiatives.

It has been an honour and a privilege to serve as Insurance Ireland President during the Year of Inclusion and I am certain that its impact will be felt for many years to come.



The first step to overcoming those unconscious biases and preconceptions is understanding and awareness

GOOD FOR PEOPLE, GOOD FOR BUSINESS, GOOD FOR SOCIETY

KEVIN THOMPSON, INSURANCE IRELAND

The most profound shifts in society often come about as a result of altered perspectives and even slight changes in points of view can turn old certainties on their heads.

This has certainly been the case with the widespread embrace of the diversity and inclusion agenda by governments and organisations in Ireland and across the world. There is almost universal acceptance that a society which allows people to be themselves and celebrates diversity is enriched in innumerable ways.

That is clearly true for business as well. Lack of diversity of thought can foster groupthink or undermine business sustainability by impacting on a business's ability to understand its staff, its customers or the environment in which it operates.

Like many sectors, our insurance sector is evolving in response to such challenges and with the Year of Inclusion, and the Inclusion Task Force, we have travelled far in a relatively short period of

time. However, there is a lot more to do. Indeed, in March of this year, Ed Sibley of the Central Bank of Ireland stated, "The evident lack of diversity, including beyond gender, at the most senior levels across the financial services industry in Ireland needs to be addressed, to help to continue to improve decision-making, internal challenge, governance and culture."

The evidence of the Year of Inclusion is that Insurance Ireland's members are engaged on this issue, such as the attendance of 240 people from 90-member companies at the launch event earlier this year. Since then, we have held events focusing on LGBT issues, age, and disability with the conversations considering the importance of diversity and inclusion at all levels in companies.

I was also very pleased that the work undertaken by Insurance Ireland throughout the year with the support of our members was cited in the quarterly updates for IFS2020, the Government's policy to promote financial services in Ireland. This reflects the policy importance of diversity and inclusion, but equally it reflects the leadership position in financial services our sector has taken.

I would like to thank all involved in the Year of Inclusion both within Insurance Ireland, our member firms and our partner organisations for their incredibly hard work on this hugely important initiative.

The end of the year will not mark the end of our work in this area and our work for a more inclusive industry and society will continue.



FOREWORD

ED SIBLEY, DEPUTY GOVERNOR OF THE CENTRAL BANK OF IRELAND

Groupthink has been identified as a contributing factor to the financial crisis. There is strong research to show that diversity at senior levels of regulated entities can help to reduce the likelihood of groupthink, improve decision-making, increase the level of challenge, and improve the risks taken by firms because they are more considered risks.

There are also increasing numbers of studies that show that diversity is a competitive differentiator; specifically, that when companies embrace gender and ethnic diversity at the leadership level, they are more likely to be successful - or to put it another way, they are less likely to fail.

In my own experience, a lack of diversity at senior management and board level in organisations is a leading indicator of behaviour and culture issues.

Diversity is therefore important to the Central Bank of Ireland's mandate of safeguarding stability and protecting consumers. Effective approaches to improve diversity and inclusion can and should be an integral aspect of strategies and plans, and can contribute to the delivery of sustainable business performance over the long term and mitigate the risks of groupthink.

It is concerning that there remains a significant imbalance in gender and other diversity aspects at senior levels operating in most regulated firms in Ireland. Research published by the Central Bank in March 2017 showed that less than one fifth of board members appointed in regulated firms between 2012 and 2016 are female, and for regulated insurance firms, only 22% of senior



management, executive and non-executive appointments over the same period were female. Comparisons are almost certainly worse for any other measure of diversity.

Initiatives to address this imbalance are therefore needed. In this context, I welcome Insurance Ireland's Year of Inclusion and the creation of an Inclusion Taskforce, as a progressive step, and I hope it is a successful one. I encourage all insurance companies to meaningfully address diversity and inclusion in the boardroom, at the executive level and through the development of the pipeline of talent needed to run organisations in the long-term.

When companies embrace gender and ethnic diversity at the leadership level, they are more likely to be successful.

2017 A YEAR OF INCLUSION





BRIDGING THE GENDER GAP

BRID HORAN, 30% CLUB IRELAND

The 30% Club works to demonstrate to business leaders that better gender balance results in better business decisions and performance and to secure their visible commitment to achieve this. "This is a key business issue and real sustainable change can only be achieved with men and women working together to improve gender balance and develop the pipeline of female talent at all levels.", says 30% Club Ireland steering committee member Brid Horan.

She explains that there was a mistaken belief that the gender mix at the top of business would balance out in Ireland over time, that as more and more women continued to work after having children, this would flow through to an appropriate balance at senior and board levels. "In fact, that hasn't happened so there is a real need for organisations to understand the issues affecting gender balance and to address them effectively", Horan adds.

Support for the organisation and its aims has grown quickly since its establishment in Ireland in January 2015. "We invited the chairs and CEOs of Ireland's largest and most successful businesses to participate", she says. "In doing this we had the support of six of Ireland's leading company chairmen, our Chairs Advisory Board. In less than three years, we have over 180 Irish supporters from major plcs, commercial semi-state companies, government departments,

private Irish businesses and major subsidiaries of global companies, as well as a number of leading business organisations such as Insurance Ireland."

30% Club Ireland has established sectoral working groups for Professional Services, Financial Services and the Agri Food Sector. These groups bring together organisations in these sectors and work to understand and tackle their shared challenges.

As well as a comprehensive programme of events for supporters, the organisation has also developed a number of initiatives to support individual company efforts. These include a cross-company mentoring programme in partnership with the IMI and executive education scholarships generously supported by universities and the IMI providing opportunities in Dublin, Galway, Limerick and Cork.

Progress on achieving the overall aim remains slow. Research carried out in conjunction with DCU and IBEC indicates that the overall picture remains one of diminishing representation of women at more senior levels and of women being somewhat better represented in support areas such as HR, Legal and Marketing than in P&L roles.

Analysis of the percentage of women on the boards of companies listed on the Irish Stock Exchange also yielded disappointing results. In the UK, FTSE boards included 12.5% women in 2010; by 2016 this had increased to 26%. Over the same period, the proportion of women on the boards of Irish listed companies had only increased from 9% to 15%.

Initiative like the Year of Inclusion can help though. "I think Insurance Ireland's Year of Inclusion is both necessary and timely and is providing an excellent opportunity to highlight the business case for diversity in the insurance sector", says Horan. "Insurance Ireland offers a great platform and forum for companies to share experience and learning as well as supporting change right across the sector. If insurance is to remain an employment of choice having a genuinely inclusive workplace is essential. We're delighted to count Insurance Ireland and a number of leading insurance companies among our supporters. We would also welcome other insurance CEOs to become involved and benefit from the 30% Club's energy, drive and leadership for gender balance to generate real and sustainable change."



HOW DO YOU GO ABOUT IT?

SANDRA HEALY, DCU

The starting point for organisations setting out on the diversity & inclusion (D&I) journey is to check existing policies to ensure they are in line with legislation and current workplace best practice. This is the view of DCU Head of Inclusion Sandra Healy, one of Ireland's leading advocates for inclusion and gender equality.

But this is just the beginning. The next step is to reach out to other organisations and HR professionals. "No company has to start from scratch", she advises. "By connecting with diversity & inclusion colleagues you will find that other organisations might be a few steps ahead on their journey and they will be able to help."

Policies alone are not enough, however. "The practice of the policies is most important, particularly with the people leaders in the business", Healy points out. "People join a company and leave a person – the people leaders are the custodians of your culture. It's about creating a good consistent experience for all employees, ensuring that no matter what life stage they are at, their needs are supported by the organisation."

While senior leadership is important, a bottom up focus is also vitally important. "You need to start a grass roots D&I team, with broad representation across the organisation. This representative group can work with the senior leaders and HR to help identify the D&I areas of focus and where to start. You have to find something that needs to be addressed in the organisation."

This means identifying problems that need to be solved rather than simply embarking on initiatives for the sake of them. "I spoke to one public service organisation recently and they were planning an initiative in a particular area but weren't able to explain why. You need to know the problem you are addressing and have clear aims and objectives."

The grassroots team will help with that, but data analysis will also be useful. "Start with the data and the things that are easy to measure. These



include male female balance split across all levels and departments, generational, cultural, ethnicity, parental and carer support, and so on. This information is quite often captured on HR systems and is easily accessible. You can work with the HR team to get a good view across the organisation from a data perspective and see how diverse your organisation is."

This sets the benchmark and helps identify areas to tackle. Healy advises organisations to start with the easier tasks or quick wins and to move on from there. "If you don't do that you can struggle with sustainability", she points out. "Start with the stuff that people agree needs to be tackled, learn from that and move on. Remember, it's about equity not just equality. Focus on realistic targets, ones that are relevant to the rate of change and tenure specific to each department or unit. And then work with and support the people in each department to execute the plan for change."

"Diversity and inclusion is about people, for people", she adds. "It is a journey that never ends. Give your people the time to be creative and get involved in D&I and they will drive the agenda and ultimately change the culture. From an individual perspective my advice is 'don't step over it'. If you have an experience or an idea on how to improve your working environment for you and your colleagues, take leadership and get involved."

COMPANY PROFILE:

CLAIRE CUSACK, ALLIANZ WORLDWIDE CARE

Allianz Worldwide Care HR Director Claire Cusack is sponsor of the organisation's diversity network known as DIVA, which stands for Diversity at Allianz Worldwide Care. DIVA has already fostered the establishment of two diversity networks – the LGBT Network and the Mothers Returning to Work Network.

The LGBT Network was launched earlier this year on Purple Day. "The purple day was certainly a day of pride", says Cusack. "It marked the official launch of the LGBT diversity network. The colour purple was chosen because it is neutral and not

associated with any gender or other specific diversity issue and staff were asked to wear it to support the diversity focus and, specifically, their LGBT colleagues. The initiative was hugely supported."

The aim is to create a working environment where everyone feels able to be themselves. "We know that people perform better if they are able to be themselves at work", Cusack explains. "Half of the LGBT community never come out at work. That means they are not truly being themselves. Given the age profile of our staff, a lot of them are in their late twenties and early thirties, it is more than likely that they will have six or seven jobs over the course of their career. That potentially means coming out six or seven times."

A particular initiative launched to support the network is the straight ally programme where all members of staff were invited to sign up as a straight ally in order to declare support our LGBT colleagues. "We changed our lanyards and anyone who signs up for the programme is given a rainbow lanyard. A significant proportion of our staff are now wearing them."

In addition, a module on how to support LGBT team members has been incorporated into the organisation's new leader orientation programme and has been rolled it out to all leaders in the business.

The Mothers Returning to Work Network brings women together who have recently returned from maternity leave and enables them to share problems and solutions. “It’s quite casual”, says Cusack. “They have coffee mornings and so on where they are able to meet people in a similar situation to themselves. At Allianz Worldwide Care, here in Dublin, we have 60 nationalities and that means that many of our returning mothers are away from their home countries and don’t have the family supports that many other mothers have around them. The network is great for women in that position.”

Allianz Worldwide Care scores consistently highly on diversity in its engagement surveys but that is by no means the only benefit. “For me it’s critical that diversity networks are built authentically and send a message to our LGBT community and everyone else that this is a safe place to work and a place where they can bring their whole selves. After we launched the LGBT Network someone wrote to me saying that they had been working for Allianz for 20 years and that this was their proudest day here. If the network goes nowhere else, it’s been worth the effort just for that.”



People perform better if they are themselves at work. It is therefore important that we create an environment where everyone feels able to be themselves.

COMPANY PROFILE:

FIONA MULDOON, FBD

FBD Insurance celebrates its 50th anniversary this year and today employs 887 staff across an extensive and growing branch network providing a range SME business, farm business, home, motor, along, with travel, life and pension products.

The staff gender balance is a healthy 40.9% male and 59.1% female while the 30% Club member is able to report that 30% of its board members are female while women make up 33% of senior management roles.

According to CEO Fiona Muldoon, the company was founded on the principles of honesty, integrity and doing the right thing by customers. "Our business is based around supporting our customers with the protection they have come to know and expect from us as an organisation", she says.

Those principles extend to diversity & inclusion. "As we evolve as a company and a society, Diversity & Inclusion is something that we all live in our everyday lives", she adds. "So, when we come to work, that should be no different. FBD aims to live that in its way of doing business. Our ambition is to be a customer led organisation that delivers profitable sustainable growth. In an operational context this involves attracting, retaining and including the best people in the Industry while also empowering them to have the greatest impact for FBD and our customers. Fully leveraging the potential of our great people is critical to our competitive success."

That means inclusion for all. "For FBD, this means respect for and appreciation of differences in ethnicity, gender, age, disability, sexual orientation, education and religion and of course whether you are a farmer or not!", Muldoon explains.

"We appreciate the power of all human talent as a potential source of new ideas and ways of thinking – in an industry not always known for



innovation", she continues. "We strive to show respect for everyone's opinions in an open and transparent way. We are conscious of focusing our efforts and resources where they will have the greatest impact. Along with ensuring diversity and inclusion in our employment practices, FBD sponsors and is involved directly with national and local organisations in a wide range of inclusive community events. Through the FBD Trust, this comprehensive multi-million euro programme strengthens social and economic development through partnerships and corporate citizenship. Ultimately, FBD aims to re-invest in the communities that we serve."

Among those initiatives sponsored by FBD are Women in Agriculture, Young Farmer, and Young Student of the year awards. "We are proud to be a member of the 30% Club", Muldoon adds. "In addition, this year we have started an FBD Culture programme aimed at empowering our own talent and capturing what is best about working at FBD."

COMPANY PROFILE:

SHARON O'BRIEN, LIBERTY INSURANCE

In early 2017, Liberty Ireland launched its local D&I programme with a focus on creating an inclusive environment for all. "We have developed a D&I strategy which aligns to our values and our strategic intent, sharing this with employees as part of our recently launched employee cultural engagement programme", says Liberty CEO Sharon O'Brien. "We are also now monitoring our employee statistics and D&I opinion scores by gender, by tenure, by grade and by function and by location."

The company already scores well on gender diversity with 20% female representation on its board, 40% female representation on the executive team and 55% female staff. "We also have a focus on age action with good dispersion across all age categories with 10% of the workforce over 50 years old and 10% below 30 years old", O'Brien adds.

But D&I at Liberty is about much more than gender. "Diversity is about what makes each of us unique and includes our backgrounds, personality, life experiences and beliefs - all of the things that make us who we are", O'Brien explains. "It is a combination of the visible and invisible differences that shape our perspectives and our approaches. This broader view of diversity is really about diversity of thought – where different perspectives and skills are the point of difference, rather than just our visible characteristics.

"At Liberty Insurance, diversity is about all of us", she continues. "United by our common purpose and principles, we recognise and value the unique backgrounds and cultures of our employees. We aim to cultivate an atmosphere of trust, respect and equality, built to deliver more innovative products and services for our customers. Diversity & Inclusion is the way we want to conduct our business and we will continue to invest in it to create a stronger company with an engaged,

collaborative and high performing workforce that drives innovation and continuous improvements, with a loyal and connected customer base and a sustainable competitive advantage in the marketplace."

The benefits to both the organisation and its employees are wide ranging. "There is a myriad of external drivers that make D&I a business imperative", O'Brien concludes. "Data from recent census reports and other sources show that our customer base and talent pools are shifting. These visible demographic differences, as well as emerging market realities, continuously create new customer and employee needs. Our marketplace realities are also changing with the acceleration and adoption of new technologies, impacting how and when we communicate with our customers, prospects, and even how we attract talent."



COMPANY PROFILE: DAVID HARNEY, IRISH LIFE

Irish Life embarked on a wide-ranging diversity & inclusion (D&I) programme earlier this year with a launch event attended by several hundred staff members. “The response to the event was great”, recalls CEO David Harney. “We followed that up with a survey where we asked people to tell us what their key interest areas were. It was really important to us that our D&I approach was employee-led. Again, we got a huge response. Issues like mental health, gender, disability, and LGBT issues were all called out and we are now in the process of following through on that.”

That launch event in March was the result of several months planning which in turn had its origins in Irish Life’s parent company in Canada. Irish Life is part of Great-West Lifeco. Irish Life has 2,500 employees in Ireland while other Great-West subsidiaries including Canada Life Europe and Canada Life Reassurance employ a further 400 people in this country. The D&I initiative covers all Great-West companies in Ireland.

“Great West globally was concerned about the number of women in its senior team”, says Harney. “Grace Palombo, the HR Director, set up groups globally to tackle the issue. A few of the most senior women in Dublin were asked to form a group to see what could be done here. The

group looked at what was already being done in Ireland by organisations like the 30% Club and the insurance sector’s Dive In event which highlights the need for gender diversity in the insurance industry in particular. This year, due to our focus on D&I Irish Life chaired the Dublin event for Dive In, which meant we were able to engage more broadly on the topic.

“We also talked to multinationals and other companies in the financial services sector. One thing about Dublin is that there are so many international companies here we could look at what worked and what didn’t when deciding what to do ourselves.”

The consistent advice from other organisations was to think more broadly than gender diversity to the many other areas of diversity. “It had to be D&I”, says Harney. “That broadens it out and makes it about a lot more people. We set up a D&I committee in early 2017 and got very good response to that. What we have found is that it is a very comfortable space to be in and talk about D&I issues.”

This resulted in the development of a Diversity & Inclusion Vision for the organisation. For Irish Life it states that “bringing together our differences, our



unique perspectives and our capabilities makes us stronger and drives our success and growth as individuals and as a business. It is through our diversity that we can be the best. Inclusion is how, together, we empower each and every one of us to be our whole selves in work, how we create a special sense of belonging and pride in our company and how we are all enabled to realise our potential.”

Based on the survey results three workstreams have been established to consider different themes of this vision. These are concerned with achieving potential, being yourself, and valuing and supporting each other.

“We are still at the beginning of the journey and it will be some time before we see measurable results”, Harney concludes. “What I expect is that over time we will use our diversity and each of our unique capabilities and perspectives to build a stronger, more successful and more innovative business for us and our customers.”

Over time we will use our diversity and each of our unique capabilities and perspectives to build a stronger, more successful and more innovative business.

30% CLUB

The 30% Club is a collaborative business-led effort to make real change in Ireland, aiming towards 30% female representation on boards and in senior management by 2020.

The organisation has its origins in a November 2009 focus on diversity at Goldman Sachs which brought founders Helena Morrissey and Mary Goudie together. The event, on balancing gender diversity at an executive level, showed that however hard any one company tried, there was little sign of a breakthrough and only 10–15% of senior roles were being filled by women.

Morrissey and Goudie decided to launch the 30% Club in the UK to promote business leadership on gender balance. Research suggests that 30% is the proportion when critical mass is reached in a group setting, the point at which the voices of the minority group become heard in their own right,

rather than simply representing the minority. This, combined with the UK target of 30% female representation on boards, inspired the club's name.

The 30% Club in Ireland

The 30% Club Ireland was officially launched in January 2015, with a goal to achieve better gender balance at all levels in leading Irish businesses. The 30% Club believes that gender balance on boards and executive leadership not only encourages better leadership and governance, but also contributes to better all-round board performance, and ultimately increased corporate performance for both companies and their shareholders.

The initiative is complementary to individual company efforts and existing networking groups, adding to these through collaboration and the visible commitment of senior business leaders. Over 180 Irish Chairs and CEOs of leading businesses are supporters of the 30% Club Ireland. These leaders are committed to accelerating gender balance in their organisations through voluntary actions.

Business leadership is key to this mission, taking the issue beyond a specialist diversity effort and into mainstream talent management.

The 30% Club approach - collaborative, concerted business-led efforts - can help accelerate progress towards better gender balance at all levels of organisations and realise meaningful, sustainable change. There is no membership charge with members engaging on a voluntary basis and organisations generously supporting 30% Club events and programmes.

To contact 30% Club Ireland email
30percentclubireland@bnymellon.com



Over 180 Irish Chairs and CEOs of leading businesses are supporters of the 30% Club Ireland.

DISABILITY FEDERATION OF IRELAND

Ireland needs to change before it is a fit home for 643,131 people with disabilities. Disability affects everyone and 56,000 people in Ireland will be diagnosed with a disability this year alone. The Disability Federation of Ireland's (DFI's) mission is to ensure that changes are made in society that will bring about equality for people with disabilities.

DFI believe that disability is a societal issue and works with Government, and across all the social and economic strands and interests of society. The change agenda demands that all organisations and groups play their part in affecting real change.

There are over 120 member organisations in DFI. The Federation also works with a growing number of other organisations that have a significant interest in people with disabilities.

Its vision is an Ireland where people with disabilities and disabling conditions are fully included and enabled to reach their full potential in the spirit of the United Nations Convention on the Rights of Persons with Disabilities (UN CRPD).

DFI works to create an Ireland where everyone can thrive and where everyone is equally valued. It does this by listening to the voice of the disability movement and strengthening the voice of people with disabilities.

DFI connects people, strengthens their voices, and facilitates them to change their own lives. It works with the public, member organisations, state agencies and numerous stake-holders to raise awareness of disability and the challenges people with disabilities face. DFI also promotes

awareness of how actions and policies can have a positive or negative impact on the lives of people with disabilities.

DFI works with a variety of partners to build the confidence and capacity of people with disabilities to gain the skills they need to speak up for themselves, and create platforms to work together to making positive change a reality.

People with disabilities should enjoy an equal chance of:

- Getting an education
- Finding and keeping a job
- Having a sufficient income and staying out of poverty
- Choosing where to live and with whom
- Have no difficulty accessing buildings, shops, sports and arts facilities
- Have sufficient availability of accessible public transport
- Have access to affordable assistive technologies and healthcare that allow for the fullest lives possible

DFI provides:

- Information
- Training and Support
- Networking
- Advocacy and Representation
- Research, Policy Development and Implementation
- Organisation and Management Development

To learn more about the Disability Federation of Ireland and how to support its work go to www.disability-federation.ie



AGE & OPPORTUNITY

Age & Opportunity is the national organisation that inspires everyone to reach their full potential as they age. People are now living for longer and Age & Opportunity works to provide opportunities to encourage people to live their longer lives to the full. The organisation is continually finding new ways to engage, to motivate and to support people in this adventure.

Age & Opportunity's goal is to turn the period from age 50 onwards into one of the most satisfying times in people's lives, by facilitating: opportunities to engage in arts and cultural activities; opportunities for sport and physical activity; and opportunities to learn and be involved as active citizens.

Age & Opportunity aims to contribute to changes in attitudes and practices in relation to ageing and older people in Ireland so that as people age they can develop their full potential on three levels – the personal, the societal and the civic - to the extent that each individual chooses.

This is informed by international public policy initiatives as well as research showing that participating in society is good for individual health and well-being, and good for communities through the building of social capital. Fundamentally it is also informed by the conviction that full citizenship is the right of everyone no matter what their age or background.

The organisation works with public and private partners including the HSE, Sport Ireland and the Arts Council to deliver established innovative programmes like the Bealtaine arts festival, and Go for Life - the national sports programme for older people. It also developing a series of exciting positive ageing programmes.

Go for Life is the national programme for sport and physical activity for older people in Ireland. It is run by over 900 volunteers known as PALs. A PAL is a Physical Activity Leader who is already part of a group or club and is willing to lead activities. PALs lead their local group in things like short exercise routines, fun games, simple dances and sports like pitch and toss.

Each year, Age & Opportunity invites local authorities, arts centres, libraries, Active Retirement groups, care settings, community groups, clubs and associations from every part of the country to run Bealtaine events that celebrate creativity as we age.

For the last two years and as part of the Decade of Centenaries, Bealtaine has looked at themes of nationhood and citizenship. 2017 marked the final year of this core thematic and explored the concept of 'people power', the collective, civic engagement and protest, as well as the empathy that accompanies these human activities.

To learn more about the work of Age & Opportunity, and how to support it, go to www.ageandopportunity.ie

**Age &
Opportunity**
Life is for
Living.

Age & Opportunity's goal is to turn the period from age 50 onwards into one of the most satisfying times in people's lives.

INSURANCE IRELAND CHARITY OF THE YEAR 2017: NCBI

NCBI (National Council for the Blind Ireland) the national sight loss agency and Insurance Ireland's Charity of the Year for 2017. It is a not for profit charity, which offers support and services to people of all ages who are experiencing difficulties with their eyesight.

For 85 years NCBI has been working across Ireland to provide a wide range of direct, practical supports. From making sure that a five-year-old child can learn in a mainstream environment; to giving a 19 year old access to the technology they need to complete their college course; and ensuring that a 72 year old farmer with acquired sight loss can listen to an audio version of The Farmers Journal every week.

NCBI and its 160 staff around Ireland are passionate about ensuring that anyone affected by sight loss is given the support and tools they need to live life to the full. Just because someone can't see, doesn't mean that they shouldn't have a vision for their future.

Through its rehabilitation training, community supports, counselling services, technology provisions and library services NCBI tackles the isolation that is often experienced by people with sight loss.

NCBI offers community based services to help people to adapt to sight loss and maintain their independence. These services include emotional support to the individual experiencing loss of vision and to their families, advice and information on all

**Just because someone
can't see, doesn't mean
that they shouldn't have
a vision for their future.**

aspects of vision loss as well as practical support and solutions to the challenges encountered by people with vision loss. Services are offered to people of all ages, from birth through to older age.

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

At present, NCBI provides a service to over 8,000 people every year, 2,000 of whom are seen for the first time.

NCBI is there at every stage of an individual's journey with sight loss, and with a presence in every county in the country, is there when it matters most. Services are offered free of charge (except for nominal €10 annual fee to support library and day centres), to ensure that anyone who needs help can access it.

NCBI receives €6.6 million in statutory funding but it costs €9.6 million to run its services annually. This means that the charity must raise €3 million annually just to keep operating at current levels. That equates to €4 out of every €10 spent on vital services.

To learn more about NCBI and how to donate to it go to <https://www.ncbi.ie/donations/>



NCBI

**Working for People
with Sight Loss**

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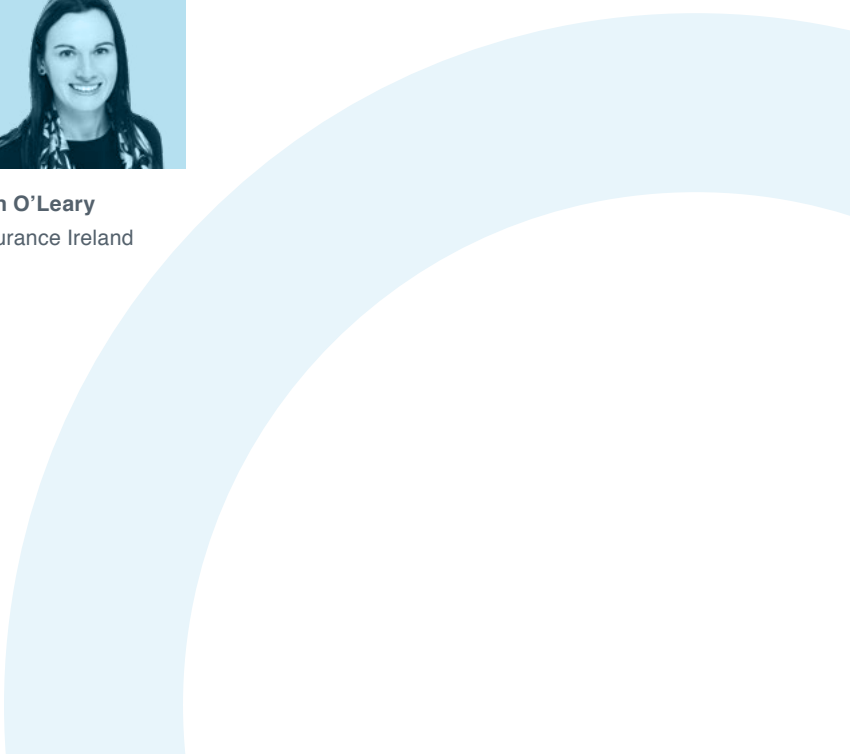
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