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# ANNUAL REPORT

# INSURANCE IRELAND STRATEGY HOUSE

## OUR VISION

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

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

## OBJECTIVES

Promoting Ireland  
as a place to do  
business

Influencing the  
regulatory  
environment

Building the  
contribution to the  
economy

Serving the Irish  
customer

Delivering our  
transformation  
programme

## OUR MISSION

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

## OUR VALUES

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

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## Our Values

Trust and Transparency, Knowledge Management, Accountability, Relationship Management, Innovation

## Our Vision

To be the voice of the insurance industry and recognised as a centre of excellence by our domestic and international stakeholders



*Insurance Ireland's Inaugural President's Conference 2014 - Customer 360°*

## President's Review

2014 was a year of strong progress and achievement for Insurance Ireland. During the year we reinforced our position as the voice of insurance in Ireland through a series of high profile events and conferences as well as high level contacts and engagement with government and other key stakeholder organisations across a wide variety of issues, including airing of the sectors views across numerous policies via multiple media channels.

Our industry is of enormous importance to Ireland both as an economy and a society. The business generates €25 billion in premium income – domestic and overseas - and employs 27,000 people directly with thousands more employed indirectly in ancillary services and support activities. In addition, the industry contributes more than €1.6 billion in taxes to the Irish exchequer each year.

The insurance sector also makes a major contribution

to economic growth and development and underpins many other business activities. Indeed, few modern businesses can thrive without access to the range of products and services offered by the insurance industry.

Innovation has been a hallmark of our industry down through the years. As economic and other circumstances change the industry has adapted to meet the altered needs of both business and personal customers. Innovation is also a core value of Insurance Ireland and 2014 saw the introduction of a brand new event in our calendar, the President's Conference. The inaugural President's Conference – Customer 360° – took place in the Convention Centre Dublin on December 3rd 2014. The conference title, Customer 360°, reflected the interactive nature of the event which saw industry and consumer representatives engage in positive and productive discourse.

The conference attracted an attendance of 260 delegates which included directors and senior executives from across the life, general, international, and health insurance sectors, as well as consumer representatives, the regulator, and experts on the new era of the digital consumer.

The format of the conference was a significant departure from the norm with RTÉ news anchor Bryan Dobson hosting panel discussions between participants and ensuring that the voice of the consumer came through loud and clear. This novel arrangement allowed us to maintain a clear focus on the current and future needs of our customers throughout the day.

The success of Customer 360° augurs well for the future as we intend to establish it as the annual flagship event for the industry.



Increased media engagement - national press, radio & tv - opinion pieces, interviews & briefings

# Insurance Ireland continues to build internal capability to support our ever increasing industry agenda

Another important event worthy of mention here was the Understanding the True Impact of Fraud conference. The conference heard the results of the Amárach Research insurance fraud consumer sentiment survey which was commissioned by our Innovation Strategic Alliance Partner Accenture. The research provided insights into Irish people's perceptions of insurance fraud and their opinions on why it is committed. Worryingly, while attitudes towards fraud were largely negative, consumers were quite ambivalent when it came to their attitude towards taking action to combat fraud.

This confirmed our own suspicions as an industry but is also a timely reminder of the fact that there can be no let-up in our efforts not only to fight fraud but also to convince the public that it is not just a problem for the industry. This highlights once again the gap in public perceptions of the industry and the reality faced by our members every day and the need for Insurance Ireland to intensify its work in communicating that reality as widely as possible.



*Insurance Ireland's anti-fraud Conference 2014 - Understanding the True Impact of Fraud - featuring our Platinum Sponsor Risk Intelligence, sponsors Vision-net.ie and Cunningham Lindsey and exhibitors Business Forensics*

Sean Casey



Managing Director, New Ireland Assurance,  
Insurance Ireland  
President

To conclude, I would like to take this opportunity to express my gratitude to all of our staff for the tremendous hard work they have put in during the year in organising a record number of events and conferences, representing our sector across a wide policy and regulatory agenda, and

promoting the industry among stakeholders and the wider public. I would also like to thank all of those representatives from the industry who sit on our board, councils, committees and working groups. Without their selfless efforts the achievements of the past year would not be possible.

There were 35 events held by Insurance Ireland in 2014, up from 8 in 2013



*The Insurance Ireland Team*

## Chief Executive's Review

### 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.

2014 was an excellent year for Insurance Ireland by any standard. We increased our activity across all areas and continued to make strong progress on behalf of our members in areas such as advocacy, regulation, pensions reform, flood risk management, Ireland's position as a location for international insurers, and the ongoing fight against fraud.

However, it is impossible to measure the work of an organisation such as ours purely on the basis of individual results or outcomes confined to a single calendar year. Ours is a

dynamic industry subject to constant change and influenced by a vast array of factors both domestically and internationally. This environment means that achievements in one year can very often be the result of the hard work of prior years.

This has certainly been the case in 2014 and many of the year's highlights were the product of work carried out over a long number of years and I would therefore like to acknowledge the contribution of past members of our councils, committees, and working groups as well as our staff. And once again in 2014, much of our activity has been ongoing work on behalf of our members across a wide range of areas, laying a strong foundation which will bear fruit in future years.

Andrew Langford



Chief Executive Officer,  
FBD Insurance, Chairman,  
Insurance Ireland  
Non-Life Council

Anthony Brennan



CEO, Zurich Life,  
Chairman, Insurance  
Ireland Life Council

Ciaran McGrettrick



Managing Director,  
Phoenix Ireland,  
Chairman, Insurance Ireland  
International Council

Dónal Clancy



Managing Director, Laya  
Healthcare, Chairman,  
Insurance Ireland Health  
Council

Vincent Sheridan



Chairman, Insurance  
Ireland INED Council



Left to Right An Taoiseach, Enda Kenny, TD, Cyril Roux, Deputy Governor (Financial Regulation) Central Bank of Ireland and Kevin Thompson, CEO, Insurance Ireland

## Representing the Industry in Ireland

Insurance Ireland is the voice of the insurance industry and among our most important functions is representing the industry to key stakeholders. Of critical importance in this regard is our relationship and engagement with the Central Bank of Ireland (CBI).

During 2014 our engagement with the CBI covered issues such as auditor assurance, fitness and probity changes, variable remuneration for sales staff, and the Solvency II regime.

We also engaged with the Financial Services Ombudsman (FSO) in relation to the new legislation giving it powers to name individual insurance providers in annual reports. In addition, Insurance Ireland has been asked by the Revenue Commissioners to participate in a consultation group to look at the Common Reporting Standard (OECD) and other initiatives affecting the industry.

## Stakeholder Engagement

Key issues during the year included health, pensions and flooding and we made significant progress with strategic stakeholders in those areas. In flooding, we agreed a Memorandum of Understanding with the OPW on the sharing of flood defence data. This represented a major breakthrough in our relations with the OPW/Government and will ultimately enable the industry to provide more customers with flood insurance.

March saw the publication of "Creating the Future for Insurance in Ireland", a major report on the industry by PwC which was commissioned by Insurance Ireland. The report

examined the contribution of the industry to the Irish economy and set out a roadmap for future job creation and expansion. It also looked at how best Ireland can retain the international insurance companies which are already based here as well as how new operations can be attracted to locate in this country.

Pensions continued to be a key issue both for the industry and society and in September we published a report entitled "A Universal Pension for Ireland" as well as organising a number of events dealing with the topic.



Insurance Ireland's Annual Industry Lunch 2014 with guest speaker Minister for Finance Michael Noonan TD marking the launch of the PwC Report - Creating the Future for Insurance in Ireland



## Anti-Fraud Advertising Campaign

Millward Brown tracking data shows that public awareness of the Insurance Ireland Fraud Hotline, Insurance Confidential, reached an all-time high during 2014 on the back of a successful advertising campaign. However, the research also tells us that we have further work to do to reinforce perceptions of the negative impact of fraud and this will inform our efforts during 2015.

*Pictured at the Pensions Policy Stakeholder Workshop are from left to right Gerry Hassett, Managing Director, Irish Life Retail, Chairman of the Insurance Ireland Pensions Policy Working Group & the Pensions Policy Technical Working Group, Joan Burton, Tánaiste and Minister for Social Protection and Kevin Thompson, CEO, Insurance Ireland*



*Members of the Accenture team - Insurance Ireland's Innovation Strategic Alliance Partner, Tom O'Brien, Liberty Insurance, Chairman, Insurance Ireland Anti-Fraud Forum and the Risk Intelligence team, Platinum Sponsors of the anti-fraud conference 2014*



*The Insurance Ireland - Milliman Chief Risk Officer Fora Series 2014*

## Member Engagement

A major focus of the organisation in recent years has been the enhancement of our member engagement activities. Up to 2012, Insurance Ireland held one event each year – the annual industry lunch. We held eight events in 2013 and during 2014, 35 separate events attended by some 1,700 members were organised. These events included the AGM and industry lunch, pension stakeholder workshops, the annual CEO breakfast, CRO Forums, Fraud Conference and our inaugural President's Conference – Customer 360°.

Topics covered by other workshops and events included mediation, the UK chargeable events taxation regime, fraud investigation, flooding, and the UK Retail Distribution Review. The year also saw the introduction of a number of e-newsletters which highlight the activities of our Councils as well as our work on behalf of our members in Europe and globally. In addition, our website has been subject to a number of improvements which have enhanced its value as a communications tool.

2015 will see us continuing to seek new ways of deepening our engagement with members.



*Adam Kelly, Managing Director, Financial Services  
Accenture and Kevin Thompson, CEO, Insurance Ireland in  
conversation at the anti-fraud conference 2014*

## Strategic Alliance Partnerships

Our Strategic Alliance Partnership proposition was launched in 2014. This is a true partnership opportunity for professional firms seeking to achieve professional meaningful strategic alignments within the insurance industry.

The first of these alliances is the Insurance Ireland-Accenture Innovation Strategic Alliance Partnership which has already contributed greatly to our calendar of events with

Accenture not only providing valuable speakers but also undertaking and sharing valuable market research in the area of fraud.

We worked closely with Accenture toward the end of 2014 to establish our Innovation Task Force which will launch in early 2015. We are currently in discussions with a shortlist of other professional services firms and will announce further alliances in the coming year.

## Insurance Europe Conference and General Assembly 2016



**Strategic Steering Group IE 2016**  
*From left to right - Kevin Thompson, CEO, Insurance Ireland, Laura Farrell, Director of Membership Services, Insurance Ireland, Ciaran McGettrick, MD, Phoenix Ireland, Michaela Koller, Director General, Insurance Europe, David Bishop, Head of Communications & PR (Interim), Insurance Europe and Ann O'Leary, Communications & Events Management Executive, Insurance Ireland*

**Advisory Committee IE 2016**  
*Pictured at the first planning meeting for the 2016 conference is the Insurance Ireland Members Advisory Committee: Front row left to right - Kevin Thompson, Insurance Ireland, Dick Harnett, OSG, Jennifer Hoban, Insurance Ireland and Brendan McEvoy, Irish Life. Back row left to right - Laura Farrell, Insurance Ireland, Brian O'Neill, Friends First, Damien O'Neill, Allianz, Patrick Nally, RSA, Maurice Cullin, Zurich, Denis Curran, IDA and Ann O'Leary, Insurance Ireland*

2014 saw planning begin in earnest for the Insurance Europe International Conference and General Assembly 2016 which will be hosted in Dublin by Insurance Ireland. This highly prestigious event will bring representatives of 34 national insurance bodies as well as a large number of global insurance leaders to Dublin to address the key issues facing the insurance industry.

A Strategic Steering Committee has been established to oversee planning for the conference and consists of our 2014 President Sean Casey, 2015

President Ciaran McGettrick, 2016 President Andrew Langford, our Membership Services Director, Laura Farrell, Communications and Events Management Executive, Ann O'Leary and myself.

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

## Life Insurance Sector

Our key policy initiative in the life sector during 2014 was in relation to proposals for Ireland to introduce a universal pension system. Insurance Ireland reached out to key stakeholders in Irish society and developed our own proposals as to how the Government should proceed in meeting this important challenge.

Insurance Ireland representatives also engaged with Revenue to discuss a number of technical issues and progress has been made towards streamlining the current scheme approval process. Insurance Ireland submissions have resulted in holders of buy-out bonds from DC schemes being given access to ARFs regardless of the date of the buy-out.

We also participated in the National Disability Authority's review of the operation of Disability Act 2005 which restricts access to genetic test results.

28% increase in the number of policy & regulatory items we engaged with on behalf of the industry year on year

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



*Joan Burton, Tanaiste, and Minister for Social Protection, Fergus Whelan, Head of Pensions Policy at ICTU and industry stakeholders at the first II Pension Policy Stakeholder Workshop in Dublin Castle*





Andrew Langford Chief Executive Officer, FBD Insurance, Chairman Insurance Ireland Non-Life Council and Sylvia Cronin, Director of Insurance Supervision, Central Bank of Ireland



Front Row Left to Right - Insurance Ireland's Anti-Fraud Forum, Sinead Nolan (RSA), Colm Featherstone (AXA), Francis McDonnell (AXA), Andrew Buck (Liberty), Danny Boles (VHI), Joan Dixon (FBD) Back Row L to R- Michael Curtin (Insurance Ireland), West Thornton (Insurance Ireland), Audrey Purcell (Aviva), John McGrath (Allianz), David Donegan (AIG), David Snow (Zurich), Dean Dowling (Liberty), Tony Stewart (Travelers), Tom O'Brien (Liberty), David Downey (Zurich), Michael Horan (Insurance Ireland), Jim Loughran (IPB), Christine Waters (IPB), Emma Gallagher (Aviva Health)

## General Insurance Sector

The MOU with the Office of Public Works on flooding data was perhaps our greatest achievement in the general insurance sector during 2014. It was by no means our only area of focus, however, with work continuing on projects such as the Integrated Information Data Service (IIDS) which will deliver real-time integration of core data with members' underwriting and claims systems.

From a customer point of view, possibly the most significant single event in the Irish general insurance sector last year was the liquidation of Setanta Insurance. While Setanta was not a member of Insurance Ireland the company's failure had a profound impact on the industry as well as its policyholders and those with outstanding claims. This is the first time in history that an insurance company has gone into liquidation in Ireland without first having met its obligations to policyholders.

Insurance Ireland members are to be commended on

their swift action in coming to the aid of many Setanta policyholders who found themselves requiring cover at extremely short notice. For our part, Insurance Ireland put the Motor Declined Cases Agreement and our Information Service at the disposal of Setanta policyholders. We also liaised heavily with our key government and regulatory stakeholders at this time of consumer distress helping to promote the options in gaining new insurance cover.

Our Anti-Fraud Forum continued to be very active during 2014 with health insurance members joining in June. The Forum now holds separate meetings to deal with claims fraud and sales/underwriting fraud and held a number of training and educational events during the year. The Forum will be actively expanded into our life and international membership base in 2015.

Our anti-fraud efforts are supported by the InsuranceLink system

which has been offering an efficient check for potentially fraudulent claims since 1990. A project to enhance the quality of data in the system was initiated during the year and it is hoped that this will ultimately deliver better results to members.

An issue of particular importance to members was the coming into force in August of the Recoverable Benefits and Assistance Scheme which requires insurers to obtain certificates of state benefit paid to personal injury claimants before claims are paid. The scheme also requires insurers to refund benefits to the Department of Social Protection. We liaised with the Department throughout the year to address members' concerns and to minimise problems and delays associated with the scheme.

Other matters dealt with during the year included consultation on the operation of the PIAB Acts and the CBI's household property claims inspection.

## The Insurance Ireland INED Council was established in 2014

### The INED council terms of reference are

- Promote best practice for insurance industry INEDs
- Act as a sounding board for the various regulatory entities in relation to existing and proposed legislation impacting on insurance INEDs
- Organise appropriate training for insurance INEDs
- Act as a networking hub for insurance INEDs
- To build an INED community for all member companies



Sean Casey, Managing Director, New Ireland Assurance, President, Insurance Ireland, Minister Simon Harris, TD and Ciaran McGettrick, Managing Director, Phoenix Ireland, Chairman, Insurance Ireland International Council



Donal Clancy, Managing Director, Laya Healthcare, Chairman, Insurance Ireland, Health Council, Minister for Health, Leo Varadkar, T.D., and Kevin Thompson, CEO Insurance Ireland, following a meeting between the Minister and the Insurance Ireland Health Council

## International Insurance Sector

2014 was a busy year on the international front. We agreed Terms of Reference with IDA Ireland which reflect our shared interest in promoting Ireland as a location for cross-border insurance.

We also worked closely with the Minister for State at the Department of Finance, Simon Harris TD, on a variety of issues including the impact of regulation, the personal tax regime's impact on attracting employees from overseas, and the possibility of having

an annual Financial Services Bill to deal with regulatory issues. Minister Harris also accepted Insurance Ireland's offer to assist in the development of future strategy for the IFSC.

A Variable Annuity Working Group was established to provide a forum for members to discuss this important area for the international market. The Working Group had a constructive engagement with the CBI in relation to stress testing and the introduction of a risk monitor.

## Health Insurance Sector

Ongoing shortfalls in health service funding were once again the dominant theme in the health insurance sector. The HSE seeks to raise as much funding as it can from the private health insurance sector and particular problems have arisen in relation to hospital bed charges. The HSE's charging structure would allow for charges to be levied for a chair or a trolley and Insurance Ireland has been seeking to establish clear rules around bed charges in order to offer certainty to insurers.

Lifetime Community Rating (LCR) will be implemented on May 1st 2015 and our LCR Working Group has worked with the Department of Health to ensure that it is implemented in an orderly fashion.

Our Health Council met with Minister Leo Varadkar in November at Insurance House and discussed the full

range of measures contained in the Minister's private health insurance package. These include the implementation of the Pat McLoughlin Reports, refinements to the Risk Equalisation Scheme, LCR, reductions in the Health Insurance Levy and stamp duty, and young adult rates.

The promotion and ongoing rollout of e-Claims across the healthcare industry was a key focus for 2014. Benefits such as improved efficiencies, enhanced cash flow, and faster claims processing are now being realised by participating insurers and healthcare providers.

We also continued our advocacy efforts in relation to the effect of hospital and other charges as well as reduced tax reliefs on the health insurance market and how these could potentially increase the burden on the State as a result of people dropping out of the market.

300 member organisation staff engaged directly with Insurance Ireland in delivery on our strategy for the industry, an increase of 25% compared to 2013

# Membership rose by 12% in 2014



*A gathering of our International CEOs at the National Gallery of Ireland*

## Representing the Industry Internationally

During 2014 we expanded our international activities and we are now represented on a variety of Insurance Europe committees as well as on the Global Federation of Insurance Associations' Global Capital Task Force. The key focus of our involvement is to represent the interests of the industry in Ireland and ensure that changes to international insurance and financial regulation do not have an adverse impact on the industry here. The primary areas of concern for us during 2014 included Solvency II, international capital standards, data protection, financial reporting, long term investment, and anti-discrimination.

This is a mere snapshot of the huge amount of work which has been undertaken on behalf of the industry during the course of the past year. Much has been omitted, not for any reasons of importance, but because the intention of this document is to give a flavour of the breadth and scale of the activity engaged in.

For the future, we will continue to work in partnership with all of our stakeholders in the development of solutions to the issues currently facing the industry and which will undoubtedly arise in the future. We will also maintain our engagements with the media and the wider public in order to promote a greater understanding of the value of insurance and its important role in society.



*Tiziano Motteran, CEO, Lawrence Life Assurance and Sylvia Cronin, Director of Insurance Supervision, Central Bank of Ireland*

Kevin Thompson



CEO  
Insurance Ireland



## Creating the Future for Insurance in Ireland

The PwC Creating the Future for Insurance in Ireland report, which was commissioned by Insurance Ireland, forecast the creation of an additional 3,000 jobs in the sector over the next five years. The report also stated that the insurance sector can play a key role in the vital areas of pensions and healthcare.

A key finding of the report is that Ireland's insurance sector enjoys clear advantages relative to competing jurisdictions, including the quality of our people, the business friendly environment, a low and stable onshore tax regime and an improved cost base.

The report advocated the promotion of these advantages on the international stage and recommended the establishment of a high level group of senior insurance and government representatives with a strong mandate to develop Ireland's reputation internationally, encouraging overseas companies to locate here and build on existing investments.

In another very significant finding the report stated that Ireland can be developed as a global centre for insurance innovation through collaboration with the IT sector. Evidence was cited of successful innovation centres already being established in Ireland by companies such as AON and Zurich, as well as others in the pipeline. The report recommended that established multinational companies already operating in Ireland should be targeted as a priority to locate innovation focused activity in Ireland.

This report highlights the significant role which the insurance sector plays in the Irish economy. Our goal now is to take our contribution on

to another level. We believe our ambition to add 3,000 high quality new jobs in our sector over the next five years is a very realistic target.

Insurance Ireland now have a strategic framework which allows us to collaborate more effectively with our key stakeholders with consequent benefits for both the sector and the economy. One of the stakeholders we have developed deeper links with is the IDA, and we look forward to collaborating with them in developing FDI opportunities for Ireland Inc as well as in exploring technology partnerships in pursuit of the insurance innovation ambition outlined in the report.

Over 1,700 delegates participating in Insurance Ireland Events, the highest recorded for any year in the history of the organisation

# Insurance Ireland

## Directory of Members

### Life Members

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

### International Members

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

### Non-Life Members

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

### Health Members

Aviva Health  
 GloHealth  
 Laya Healthcare  
 VHI Healthcare

### Associate Members

Associated Loss Adjusters  
 Countrywide Accident Assistance  
 Cunningham Lindsey  
 Deloitte  
 International Financial Data Services  
 Irish Progressive Services  
 KennCo Underwriting  
 Liberty Specialists  
 Lloyds  
 Milliman  
 OSG  
 ProAdjust  
 Thornton & Partners  
 William Fry  
 Accenture

### Strategic Alliance Partner

Accenture - Innovation Strategic Alliance  
 Partner



# Board, Councils, Committees, Forums & Working Groups

## BOARD

### Councils

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

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

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

### Life Sector Committees & Working Groups

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

### Non-Life Committees & Working Groups

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

### International Sector Working Group

- Variable Annuity Working Group

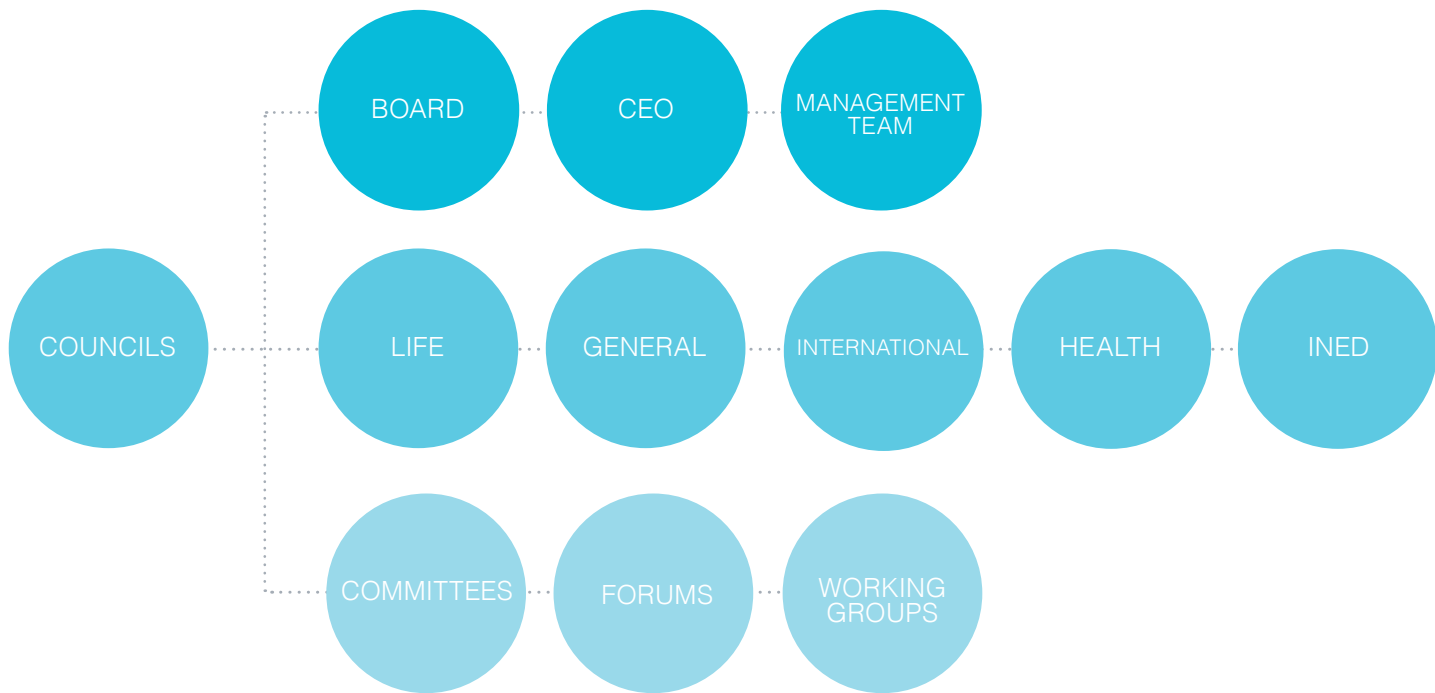
### Health Sector Committees & Working Groups

- Claims Working Group
- PR Working Group
- Lifetime Community Rating Working Group

### Membership Services and Events Working Groups

- Strategic Steering Group Insurance Europe 2016
- Advisory Committee Insurance Europe 2016

## Structure of Insurance Ireland



## Insurance Ireland Board

Board	Name	Title	Company
	Kevin Thompson	CEO	Insurance Ireland
	Frank Mee	Deputy CEO/Finance Director	Allianz Worldwide Care *WEF 5/3/15
	Hugh Hessing	CEO	Aviva Ireland
	Paul Haran	Chairman, UCD Michael Smurfit Graduate Business School	External Board Member
	Andrew Langford	Chief Executive Officer	FBD Insurance
	Gerry Hassett	Managing Director	Irish Life Retail
	Sean Casey	Managing Director	New Ireland Assurance
	Ciaran McGettrick	Managing Director	Phoenix Ireland
	Ken Norgrove	CEO	RSA Insurance
	Conor Brennan	CEO	Zurich Insurance
	Anthony Brennan	CEO	Zurich Life

# Insurance Ireland Councils

	Name	Title	Company
<b>Life Council</b>	Kevin Thompson	CEO	Insurance Ireland
	Jennifer Hoban	Life Assurance Manager	Insurance Ireland
	Peter Doyle	Chief Financial Officer & Appointed Actuary	Acorn Life
	Gary Marshall	Managing Director	Aviva Life & Pensions
	Tom Browne	Chief Executive Officer	Friends First Life Assurance
	Gerry Hassett	Managing Director	Irish Life Retail
	Sean Casey	Managing Director	New Ireland Assurance
	Jon Glen	Managing Director	Royal London
	Nigel Dunne	Country Head, Ireland	Standard Life Assurance
	Anthony Brennan	CEO	Zurich Life - <b>Chairman</b>
<b>Non-Life Council</b>	Kevin Thompson	CEO	Insurance Ireland
	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	John Quinlan	Managing Director	Aviva General Insurance
	Declan O'Rourke	General Manager	AIG Europe
	Brendan Murphy	Director, Group Chief Executive	Allianz Insurance
	John O'Neill	CEO	AXA Insurance
	Andrew Langford	Chief Executive Officer	FBD Insurance – <b>Chairman</b>
	Ronan Foley	Chief Executive	IPB Insurance
	Patrick O'Brien	Chief Executive	Liberty Insurance
	Ken Norgrove	CEO	RSA Insurance
	Terry Dinnigan	Regional VP for North Europe	Travelers Insurance
	Conor Brennan	CEO	Zurich Insurance
	<b>International Council</b>	Kevin Thompson	CEO
Jennifer Hoban		Life Assurance Manager	Insurance Ireland
Barry Cudmore		Managing Director	Aegon Ireland
Frank Mee		Deputy CEO/Finance Director	Allianz Worldwide Care
Declan Bolger		Managing Director	Canada Life Europe
John Finnegan		CEO	Darta Saving Life
Paul Gillett		CEO	Generali PanEurope
Dirk Ostijn		CEO	MetLife Europe
Ted Dziurman		General Manager	Partner Reinsurance Europe
Ciaran McGettrick		Managing Director	Phoenix Ireland – <b>Chairman</b>
Tiziano Motteran		CEO	Lawrence Life Assurance
David Watson		CEO	XL Re Europe SE
Brian Hunt		Head of Regulatory Affairs	Zurich Insurance
<b>Health Council</b>	Kevin Thompson	CEO	Insurance Ireland
	Michael Horan	Non-Life Insurance Manager	Insurance Ireland
	James Parker	Chief Executive	Aviva Health Insurance Ltd
	Jim Dowdall	Group Chief Executive	GloHealth Financial Services Ltd.
	Donal Clancy	Managing Director	Laya Healthcare – <b>Chairman</b>
	John O'Dwyer	Chief Executive	VHI Healthcare
<b>INED Council</b>	Kevin Thompson	CEO	Insurance Ireland
	Jennifer Hoban	Life Assurance Manager	Insurance Ireland
	Vincent Sheridan		
	Ruairi O'Flynn		
	Dick O'Driscoll		
	Kevin Murphy		
	Brendan McCarthy		
	Breffni Byrne		

# Industry Wide (Common) Committees & Working Groups

## Conduct of Business Returns Working Group

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

## Data Governance Working Group

Name	Title	Company
Paul MacDonnell	Head of EU Regulatory Affairs & Planning	Insurance Ireland - <b>Chairman</b>
Susann Radach	Compliance Manager	Allianz Insurance
Emer Coyle	Compliance Consultant	Ark Life Assurance
Niall Higgins	Head of Technical Claims	FBD Insurance
Tom O'Brien	Senior Manager – SIU	Liberty Insurance
Alice Turley	Compliance Audit Manager	Liberty Insurance
Sylvia Coldrick	Head of Compliance	Liberty Insurance
Fintan Bannon	Legal Advisor	Prudential International
Stephen Blair-White	Regulatory Risk & Compliance Manager	RSA Insurance
Nigel Ennis	Compliance Officer Europe	Travelers Insurance
Dawn Walsh	Chief Privacy Officer	XL Group
Sean O'Hurley	Risk & Compliance Manager Ireland	Zurich Insurance
Una Donnelly	Legal Counsel	Zurich Life

## Equality Working Group

Name	Title	Company
Paul MacDonnell	Head of EU Regulatory Affairs & Planning	Insurance Ireland – Acting <b>Chairman</b>
Martin Morrison	Portfolio Manager Motor	Allianz
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
Brendan Roche	Head of Legal	Aviva Life & Pensions
Michael Blackburn	Director, Personal Lines Pricing & Underwriting	RSA Insurance
Michael Cooney	Solicitor	Zurich Insurance
Sean O'Hurley	Risk & Compliance Manager Ireland	Zurich Insurance

## Finance and Taxation Committee

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

### Regulation, Compliance & Legislation Committee

Name	Title	Company
Jennifer Hoban	Life Assurance Manager	Insurance Ireland
Willia Mawhinney	Head of Compliance	Allianz
Emer Coyle	Compliance Consultant	Ark Life
Jennifer Walshe	Head of Compliance	Aviva Life & Pensions
Steven Jackson	Head of Compliance	AXA Insurance
Derek Hall	Head of Compliance	FBD Insurance
Peter Murphy	Head of Compliance and Regulatory Affairs	Friends First Life
Rachel Panagiodis	Managing Director	Hansard Europe - <b>Chairman</b>
David Boyle	General Counsel	Irish Life Assurance
Sylvia Coldrick	Head of Compliance	Liberty Insurance
Gino del Sesto	Head of Special Projects	MetLife Europe
Paul Dalton	Head of Legal & Compliance	New Ireland Assurance
Steve Williams	OSP Compliance Manager	Phoenix Ireland
Suzanna Cummins	Head of Compliance & MLRO	Prudential International
Donncha Connolly	Head of Regulatory Risk & Compliance	RSA Insurance
Garry Windebank	Compliance Officer	Skandia Life Ireland
Nigel Ennis	Compliance Officer Europe	Travelers Insurance
Sean Wade	Head of Group Corporate Services	VHI Healthcare
Regina O'Connor	SVP, Government Affairs & Corporate Compliance	XL Group
Gavin Rafferty	Chief Compliance Officer	Zurich Life

### Solvency II Working Group

Name	Title	Company
Jennifer Hoban	Life Assurance Manager	Insurance Ireland
Niall Butler	Chief Risk Officer	Allianz Worldwide Care
Gordon Lee	Chief Risk Officer	Ark Life
Derek Bain	Chief Risk Officer	AXA Insurance
Steven Moran	Financial Compliance Manager	DeCare Dental Insurance Ireland
Dermot O'Hara	Chief Actuary	FBD Insurance
Paraic Byrne	Actuary	First Life Assurance
Edel O'Connell	Head of Retail Compliance	Irish Life Assurance
Julia Moore	Economic Capital Actuary	Liberty Insurance
Miriam Sweeney	Head of Actuarial	Metlife Europe
Ger Bradley	Principal, Head of Non-Life Practice Ireland	Milliman
Shane Fahey	Actuary	New Ireland Assurance
Daragh Graham	Director	New Ireland Assurance - <b>Chairman</b>
Joseph Doran	Head of Risk Management	St. James's Place International
Regina O'Connor	SVP, Government Affairs & Corporate Compliance	XL Group
Aidan Smyth	Financial Controller	Zurich Insurance

# Life Sector Committees & Working Groups

	Name	Title	Company
<b>Genetics Working Group</b>	Jennifer Hoban	Life Assurance Manager	Insurance Ireland
	Gerry Cooke	Underwriting Department	New Ireland Assurance
	Deirdre Talbot	Head of Administration & Underwriting	Acorn Life
	Jean Larkin	Underwriting Manager	Aviva Life & Pensions
	Michael Shelley	Chief Underwriter	Irish Life Assurance
<b>Pensions Committee</b>	Jennifer Hoban	Life Assurance Manager	Insurance Ireland
	Richard Caffrey		Ark Life Assurance
	Mark Reilly	Retirement Marketing Manager	Aviva Life & Pensions
	Mark George	Group Pensions Service Manager	Friends First Life Assurance
	John Morris	Manager	IBRC Assurance
	Patrick O'Shea	Pension Manager Advisory Services	Irish Life Assurance - <b>Chairman</b>
	Brian MacDonald	Life and Pensions Technical Support Manager	New Ireland Assurance
	Jim Connolly	Head of Pensions	Standard Life Assurance
	Mike Ainsworth	Head of Technical Services	Zurich Life
<b>Pensions Policy Working Group</b>	Name	Title	Company
	Paul MacDonnell	Head of EU Regulatory Affairs and Planning	Insurance Ireland
	Gerry Hassett	Managing Director	Irish Life Retail - <b>Chairman</b>
	Sean Casey	Managing Director	New Ireland Assurance
	Nigel Dunne	Country Head, Ireland	Standard Life Assurance
Brendan Johnston	Pensions Director	Zurich Life	
<b>Pensions Policy Technical Working Group</b>	Name	Title	Company
	Kevin Thompson	CEO	Insurance Ireland
	Paul McDonnell	Head of EU Regulatory Affairs & Planning	Insurance Ireland
	Gerry Hassett	Managing Director	Irish Life Retail – <b>Chairman</b>
	Paul O'Neill	Director IT	Irish Life Assurance
	David Swanton	Marketing Director	New Ireland Assurance
	Jim Connolly	Head of Pensions	Standard Life Assurance
	David Harris	Managing Director	TOR Financial
Jonathan Daly	Head of Propositions	Zurich Life	

# Non-Life Sector Committees & Working Groups

## Anti-Fraud Forum

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
West Thornton	Insurance Confidential	Insurance Ireland
Lorraine Bracken	Claims Inspector	AIG Europe
David Donegan	Principal Investigator	AIG Europe
John McGrath	Head of Claims Relationship Management	Allianz
Pat Balfe	Claims Manager	Aviva Insurance
Brendan Keane	Special Investigations Unit	Aviva Insurance
Emer Lynch	Underwriting Q A and Control Specialist	Aviva Insurance
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
Colm Featherstone	Fraud Investigations Manager, SIU	AXA Insurance
Frances McDonnell	SIU & QA Manager	AXA Insurance
Ger Gavin	Chief Dental Officer	DeCare Dental Insurance Ireland
Maureen Walsh	General Manager	DeCare Dental Insurance Ireland
Joan Dixon	Senior Clerk – Claims Investigation Unit	FBD Insurance
Alan Burke	Claims Investigation Unit	FBD Insurance
Peter Brennan	Data Miner, Claims Investigation	FBD Insurance
Cliona Merrigan	Head of Claims	GloHealth
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Alan Woods	Compliance Officer	IPB Insurance
Jim Loughran	Claims Handler	IPB Insurance
Antoinette Reade	Senior IT Business Analyst/Project Manager	IPB Insurance
Anne Rice	Claims Department	IPB Insurance
Alex Burke	Claims Manager	KennCo Underwriting
John McCall	Head of Provider Relations	Laya Healthcare
Tom O'Brien	Senior Manager – SIU	Liberty Insurance – <b>Chairman</b>
Karen Vincent	Underwriting Manager (Personal Lines)	Liberty Insurance
Mairead Carty	Underwriting Manager (Personal Lines)	Liberty Insurance
Garrett Walsh	Claims Insight & Control Team Manager	RSA Insurance
Sinead Nolan	Liability Claims & Special Investigations Manager	RSA Insurance
Tony Stewart,	Claims Manager	Travelers Insurance
Danny Boles	Head of Special Investigations Unit	VHI Healthcare
Dawn Walsh	Deputy Compliance Director	XL Group
David Snow	Head of Special Investigations Unit	Zurich Insurance
David Downey	Claims Investigator	Zurich Insurance

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

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland – <b>Chairman</b>
West Thornton	Insurance Confidential	Insurance Ireland
Karen Brierty	I.T. Manager	Allianz
Martin Morrison	Portfolio Manager Motor	Allianz
Paul Nolan	Head of Underwriting	AXA Insurance
Alan Byrne	Manager – ICT Projects	FBD Insurance
Caitriona Geraghty	I.T. Manager	An Garda Síochána
Oliver P Woods	Inspector	An Garda Síochána
Mark J Woods	Garda	An Garda Síochána
Paddy Slattery	I.T. Administrator	Motor Insurers' Bureau of Ireland
Michael Blackburn	Director, Personal Lines Pricing & Underwriting	RSA Insurance
Ciara Furlong	Performance Manager	Zurich Insurance

### Declined Cases Committee

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Frank Farrell	Insurance Information Manager	Insurance Ireland
Paul Holohan	I I O & Premises Manager	Insurance Ireland
Jim Duncan	Country Manager	Ace European Group
John Boylan	Underwriting Manager	AIG Europe
Tony Culley	Associate Director Underwriting	Allianz
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
Ray Foley	Underwriting Manager	Euro Insurances
Howard Cummins	Underwriting Personal Lines Manager	FBD Insurance
Trevor Lowry	Head of Personal Lines Underwriting	Liberty Insurance
Michael Blackburn	Director, Personal Lines Pricing & Underwriting	RSA Insurance
Terry Dinnigan	Regional Vice President Europe	Travelers Insurance
John Grimes	Product Underwriter Personal Motor	Zurich Insurance

### Insurance Ireland/OPW Flood Working Group

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

### Integrated Information Data Service Oversight Committee

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Ajay Pathak	Chief Operating Officer	Insurance Ireland
John Boylan	Assistant Personal Lines Manager	AIG Europe
Martin Morrison	Portfolio Manager Motor	Allianz
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance - <b>Chairman</b>
Liz McHugh	Operations Manager	AXA Insurance
Eoin Corcoran	Manager, Underwriting Systems	FBD Insurance
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Trevor Lowry	Head of Personal Lines Underwriting	Liberty Insurance
Michael Blackburn	Director, Personal Lines Pricing & Underwriting	RSA Insurance
Michael Duncan	Chief Underwriting Officer	Zurich Insurance

### Insurance Link Data Quality Working Group

Name	Title	Company
Ajay Pathak	Chief Operating Officer	Insurance Ireland - <b>Chairman</b>
Gary Gibson	Personal Injury Claims Handler	Allianz
Deirdre Donovan	Program Manager - Claims	Allianz
Brian O' Connor	Data Protection Officer	Aviva Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
Bernard Phelan	Customer Services Executive	FBD Insurance
Andrew Buck	Head of Fraud	Liberty Insurance
Philip Appleyard	IS Business Partner	RSA Insurance
David Snow	Head of Special Investigations Unit	Zurich Insurance



**Insurance Link Steering  
Committee**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Ajay Pathak	Chief Operating Officer	Insurance Ireland - <b>Chairman</b>
David Fitzgerald	Head of Claims	Allianz
Martin Cosgrove	Head of Regulatory Risk	Aviva Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
Sean Kelleher	Head of Technical Underwriting	FBD Insurance
Andrew Buck	Head of Fraud	Liberty Insurance
Cathal Lynch	Head of Injury & Liability Claims	RSA Insurance
David Snow	Head of Special Investigations Unit	Zurich Insurance

**Periodic Payment Orders  
Working Group**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Nigel Hill	Consumer Claims Team Manager	AlG Insurance Europe
Geoff Sparling	Controller, Financial Reporting	Allianz
Pat Balfe	Claims Manager	Aviva Insurance
Deirdre Fagan	Solicitor, Head of Legal Services	AXA Insurance
Niall Higgins	Head of Technical Claims	FBD Insurance
John Sheehy	Head of Claims Ireland	Liberty Insurance
Ger Bradley	Principal, Head of Non-Life Practice Ireland	Milliman
Martin Ryan	Chief Actuary, Ireland	RSA Insurance
Alan Hunter	Chief Claims Officer	Zurich Insurance

**Claims Committee**

<b>Name</b>	<b>Title</b>	<b>Company</b>
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Michael Leahy	Claims Director	AlG Europe
Anthony Shannon	Claims Director	Allianz
Allan Archer	Head of Claims	Aviva Ireland - <b>Chairman</b>
Matt Pierce	Executive Director, Claims	AXA Insurance
Niall Higgins	Claims Manager	FBD Insurance
Michael Whelehan	Head of Claims	IPB Insurance
John Sheehy	Head of Claims Ireland	Liberty Insurance
Geoff Jones	Claims Director	RSA Insurance
Alan Hunter	Chief Claims Officer	Zurich Insurance

## International Sector Working Group

### Variable Annuity Working Group

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

## Health Sector Committees & Working Groups

### Claims Working Group

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

### PR Working Group

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
Cathy Herbert	Head of Communications	Aviva Health
Lorraine Walsh	Head of Marketing	Laya Healthcare
Brigid Smyth	Head of Corporate Communication	VHI Healthcare – <b>Chairman</b>
Barbara Coyle	Corporate Communications Manager	VHI Healthcare

### Lifetime Community Rating Working Group

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

# Membership Services and Events Working Groups

## Strategic Steering Group Insurance Europe 2016

Name	Title	Company
Kevin Thompson	CEO	Insurance Ireland
Laura Farrell	Director of Membership Services	Insurance Ireland
Ann O'Leary	Communications & Events Management Executive	Insurance Ireland
Andrew Langford	Chief Executive Officer	FBD Insurance
Sean Casey	Managing Director	New Ireland Assurance
Ciaran McGettrick	Managing Director	Phoenix Ireland

## Advisory Committee Insurance Europe 2016

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

# Insurance Ireland Team



**Kevin Thompson**  
CEO  
Email [kevin.thompson@insuranceireland.eu](mailto:kevin.thompson@insuranceireland.eu)



**Paul MacDonnell**  
Head of EU Regulatory  
Affairs & Planning  
Email [paul.macdonnell@insuranceireland.eu](mailto:paul.macdonnell@insuranceireland.eu)



**Jennifer Hoban**  
Life Assurance Manager  
Email [jennifer.hoban@insuranceireland.eu](mailto:jennifer.hoban@insuranceireland.eu)



**Ann O'Leary**  
Communications and  
Events Management Executive  
Email [ann.oleary@insuranceireland.eu](mailto:ann.oleary@insuranceireland.eu)



**Michael Curtin**  
Operations Executive,  
Non-Life Sector  
Email [michael.curtin@insuranceireland.eu](mailto:michael.curtin@insuranceireland.eu)



**Sharon Savage**  
Accounts Administrator  
Email: [sharon.savage@insuranceireland.eu](mailto:sharon.savage@insuranceireland.eu)



**Ajay Pathak**  
Chief Operating Officer  
Email [ajay.pathak@insuranceireland.eu](mailto:ajay.pathak@insuranceireland.eu)



**Laura Farrell**  
Director of Membership  
Services  
Email [laura.farrell@insuranceireland.eu](mailto:laura.farrell@insuranceireland.eu)



**Michael Horan**  
Non-Life Insurance Manager  
Email [michael.horan@insuranceireland.eu](mailto:michael.horan@insuranceireland.eu)



**Jane O'Driscoll**  
PR and Communications  
Manager  
Email [jane.odriscoll@insuranceireland.eu](mailto:jane.odriscoll@insuranceireland.eu)



**Paul Holohan**  
Insurance Officer and Premises  
Manager  
Email [paul.holohan@insuranceireland.eu](mailto:paul.holohan@insuranceireland.eu)



**Frank Farrell**  
Insurance Information  
Manager  
Email [frank.farrell@insuranceireland.eu](mailto:frank.farrell@insuranceireland.eu)



**Ciara Whooley**  
Secretary to CEO  
Email: [ciara.whooley@insuranceireland.eu](mailto:ciara.whooley@insuranceireland.eu)

## **Insurance Ireland Members**

We would like to take this opportunity to thank you for your continued support, and as your representative body in the context of an ever growing presence amongst our stakeholders, we will strive even harder in 2015 to represent our members needs at domestic and European level.



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