

2013

ANNUAL REPORT



ABOUT INSURANCE IRELAND

Insurance Ireland, the leading voice of Insurance in Ireland represents 95% of the domestic insurance and 70% of the international Life Insurance market. Insurance Ireland members pay out more than €5.4 billion in claims each year to Irish customers and contribute over €1.6 billion in tax to the Irish exchequer per annum. The Insurance Industry holds €200 billion in assets in Ireland of which €46 billion is invested in Ireland. €35 billion of this is invested in Irish infrastructure, with €16 billion invested in Irish government debt and €19 billion in Irish companies and property. The industry generates €25 billion in premium income (domestic and overseas) and employs more than 27,000 people.

Insurance makes a major contribution to Ireland's economic growth and development and is a cornerstone of modern life. One of the most important aspects of insurance is to pay claims to customers at times when they need it most.

As the voice of insurance companies in Ireland, Insurance Ireland's key functions include:

- Representing its members' interests to Government, state agencies, regulatory bodies, public representatives, other national interest groups, the media and the general public;
- Representing the position of members at a European level, particularly via Insurance Europe, the European association for national insurance company representative bodies, and at a global level via the Global Federation of Insurance Associations (GFIA);
- Keeping members abreast of relevant policy and regulatory developments and providing a forum for member debate on such issues;
- Providing information to Government, the wider policy-making community and the public about insurance.

CONTENTS

03	MANAGEMENT
04 – 14	BOARD, COUNCILS, COMMITTEES & WORKING GROUPS
16 – 20	CEO / OFFICE MANAGEMENT REPORTS
21 – 23	JOINT COUNCIL INITIATIVES
24 – 25	LIFE ASSURANCE AND PENSION ISSUES
26 – 27	NON-LIFE INSURANCE ISSUES
28	INTERNATIONAL INSURANCE ISSUES
29	HEALTH INSURANCE ISSUES
30 – 48	DIRECTORY OF MEMBERS

MANAGEMENT



Kevin Thompson
CEO



Jennifer Hoban
Life Assurance Manager



Michael Horan
Non-Life Insurance
Manager



Paul MacDonnell
Head of Policy and
EU Affairs



Laura McLellan
Director of Membership
Services and Events



Jane O'Driscoll
PR and Communications
Manager



Ajay Pathak
Chief Operating Officer

BOARD, COUNCILS, COMMITTEES, FORUMS & WORKING GROUPS



INSURANCE IRELAND BOARD

COUNCILS

Health Council
International Council
Life Council
Non-Life Council

COMMON COMMITTEES & WORKING GROUPS

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

LIFE COMMITTEES & WORKING GROUPS

Distribution Working Group
Genetics Working Group
Pensions Committee
Pensions Policy Working Group
Variable Annuity Working Group

NON-LIFE COMMITTEES & WORKING GROUPS

Anti-Fraud Forum
Automatic Number Plate Recognition (ANPR) Data Quality Working Group
Declined Cases Committee
Flooding and Climate Change Working Group
Insurance Ireland/OPW Flood Working Group
Insurance Mediation Directive II Working Group
Insurance Link Data Quality Working Group
Integrated Information Data Service Oversight Committee
Periodic Payment Orders Working Group
Pyrite Working Group
Reserving Working Group
Underwriting & Claims Committee

HEALTH COMMITTEES & WORKING GROUPS

Claims Working Group
Finance Working Group
PR Working Group
Revenue Working Group

INSURANCE IRELAND COUNCILS

Health Council

Kevin Thompson, CEO – Insurance Ireland
 Alison Burns, Chief Executive - Aviva Health
 Jim Dowdall, Group Chief Executive - GloHealth
 Dónal Clancy, Managing Director - Laya Healthcare – Chairman
 John O'Dwyer, Chief Executive – VHI Healthcare

International Council

Kevin Thompson, CEO - Insurance Ireland
 Simon Skinner, CEO - Aegon Ireland
 Frank Mee, Director, Finance & IT - Allianz Worldwide Care
 Sylvia Cronin, Chief Executive Officer - Augura Life
 Declan Bolger, Managing Director – Canada Life Europe
 Paul Gillett, Chief Executive Officer - Generali PanEurope
 Dirk Ostijn, CEO - MetLife Europe
 Ted Dziurman, General Manager - Partner Reinsurance Europe
 Ciaran McGettrick, CEO - Phoenix Ireland – Chairman
 Tiziano Motteran, CEO - The Lawrence Life Assurance Co
 David Watson, CEO – XL Group
 Brian Hunt, Head of Government & Industry Affairs - Zurich Insurance

Life Council

Kevin Thompson, CEO - Insurance Ireland
 Peter Doyle, Finance Director & Actuary - Acorn Life
 Matthew Robinson, Managing Director - Aviva Life & Pensions
 Jon Glen, Managing Director - Caledonian Life
 Tom Browne, Chief Executive Officer - Friends First Life
 Gerry Hassett, Chief Executive - Irish Life
 Sean Casey, Managing Director - New Ireland - Chairman
 Nigel Dunne, Country Head - Standard Life
 Anthony Brennan, Chief Executive - Zurich Life

Non-Life Council

Kevin Thompson, CEO - Insurance Ireland
 Declan O'Rourke, General Manager - AIG Europe
 Brendan Murphy, Director, Group Chief Executive - Allianz
 Alison Burns, Chief Executive - Aviva Group
 John O'Neill, CEO - AXA
 Andrew Langford, Managing Director - FBD Insurance - Chairman
 Ronan Foley, Chief Executive - IPB Insurance
 Patrick O'Brien, Chief Executive - Liberty Insurance
 Terry Dinnigan, Regional VP for Northern Europe - Travelers Insurance Company
 John O'Connor, Chief Financial Officer – Zurich Insurance
 Patrick Nally, Marketing Director - RSA Insurance

INSURANCE IRELAND BOARD

Sylvia Cronin, Chief Executive Officer - Augura Life
 Alison Burns, Chief Executive - Aviva Ireland
 Paul Haran - External Board Member
 Andrew Langford, Chief Executive - FBD Insurance
 Gerry Hassett, Chief Executive - Ireland Retail - Irish Life Assurance
 Sean Casey, Managing Director - New Ireland Insurance
 Ciaran McGettrick, Managing Director - Phoenix Ireland
 Anthony Brennan, CEO – Zurich Life

COMMON (LIFE/NON-LIFE) COMMITTEES & WORKING GROUPS

Conduct of Business Returns Working Group

Paul MacDonnell, Head of Policy and EU Affairs – Insurance Ireland - Chairman
 Willa Mawhinney, Compliance Manager – Allianz
 Natalie Walsh, Business Partner – Aviva Insurance
 Evan Loftus, Finance/Technical Department - Aviva Life & Pensions
 Grainne Foley, Compliance Officer - Friends First Life
 Aoife Kavanagh, Compliance Department – Liberty Insurance
 Martin Hoy, Country Manager – London General Life
 Darragh Graham, Director - New Ireland
 Stephen Blair-White, Regulatory Risk & Compliance Manager – RSA Insurance
 Sean O’Hurley, Risk & Compliance Manager - Ireland GI – Zurich Insurance

Data Governance Working Group

Paul MacDonnell, Head of Policy and EU Affairs – Insurance Ireland - Chairman
 Susann Radach, Compliance Manager – Allianz
 Barry Lennon, Executive Manager Compliance – Ark Life
 Gemma Normile, Senior Regulatory Risk & Compliance Manager – Aviva Insurance
 Niall Higgins, Claims Manager – FBD Insurance
 Alice Turley, Compliance Audit Manager – Liberty
 Sylvia Coldrick, Head of Compliance – Liberty
 Tom O’Brien, Support Services Manager – Liberty
 Fintan Bannon, Legal Advisor - Prudential International
 Stephen Blair-White, Regulatory Risk & Compliance Manager – RSA Insurance
 Nigel Ennis, Quality & Compliance Manager – Travelers Insurance Co.
 Regina O’Connor, Government Affairs & Corporate Compliance – XL Group
 Sean O’Hurley, Risk & Compliance Manager - Ireland GI – Zurich Insurance
 Una Donnelly, Legal Counsel - Zurich Life

Equality Working Group

Paul MacDonnell, Head of Policy and EU Affairs – Insurance Ireland – Acting Chairman
 Martin Morrison, Portfolio Manager Motor – Allianz
 Michael Bannon, Motor Class Underwriting Manager - Aviva Insurance
 Brendan Roche, Head of Legal - Aviva Life & Pensions
 Brian Hughes, Director of Personal Underwriting – RSA Insurance
 Michael Cooney, Solicitor – Zurich Insurance
 Sean O’Hurley, Risk & Compliance Manager - Ireland GI – Zurich Insurance

Finance and Taxation Committee

Jennifer Hoban, Life Assurance Manager – Insurance Ireland - Chairperson
 Owen Kelly, Financial Controller – AIG Europe
 Philip Dwyer - Ark Life
 Gareth O’Halloran, Tax Accountant – Aviva Life & Pensions
 Patrick Stapleton, Taxation Manager - AXA Insurance
 Joe Walsh, Product & Pricing Manager – Caledonian Life
 David Burke, Finance Manager – FBD Insurance
 Vivienne McDermott, Group Tax Manager - Irish Life
 Niall Browne, Tax Manager - New Ireland
 Anna Kurchenko, Tax Manager – RSA
 Michael McKenna, Head of Finance - Standard Life
 Regina O’Connor, Government Affairs & Corporate Compliance – XL Group
 Joanne O’Connell, Head of Tax – Zurich Life

Levies & Taxes Working Group

Paul MacDonnell, Head of Policy and EU Affairs – Insurance Ireland - Chairman
 Gareth O’Halloran, Tax Manager – Aviva Life & Pensions
 Michael Gordon, Head of Marketing - New Ireland
 Anna Kurchenko, Tax Manager – RSA
 Aodhan Cremin, Finance - Standard Life
 John O’Connor, Chief Financial Officer – Zurich Insurance

Regulation, Compliance & Legislation Committee

Jennifer Hoban, Life Assurance Manager – Insurance Ireland
 Willa Mawhinney, Compliance Manager – Allianz
 Barry Lennon, Executive Manager Compliance – Ark Life
 Gemma Normile, Senior Regulatory Risk & Compliance Manager – Aviva Insurance
 Steven Jackson, Head of Compliance – AXA
 Derek Hall, Head of Compliance – FBD Insurance
 Peter Murphy, Head of Compliance and Company Secretary - Friends First Life
 Rachel Panagiodis, Managing Director – Hansard Europe - Chairperson
 David Boyle, General Counsel – Ireland - Irish Life
 Sylvia Coldrick, Head of Compliance – Liberty Insurance
 Gino del Sesto, Head of Special Projects – MetLife Europe
 Paul Dalton, Head of Legal & Compliance - New Ireland
 Steve Williams, OSP Compliance Manager - Regulatory Risk - Phoenix Ireland
 Suzanne Cummins, Head of Compliance, Legal and Risk – Prudential International
 Donncha Connolly, Head of Compliance – RSA Insurance
 Garry Windebank, Compliance Officer – Skandia Life
 Rory Conway, Chief Risk Officer - Standard Life
 Nigel Ennis, Quality & Compliance Manager – Travelers Insurance Co
 Regina O’Connor, Government Affairs & Corporate Compliance – XL Group
 Sean Wade, Authorisation Adviser - VHI Healthcare

Solvency II Working Group

Jennifer Hoban, Life Assurance Manager – Insurance Ireland
 Niall Butler, Risk Manager - Allianz Worldwide Care
 Gordon Lee, Chief Risk Officer – Ark Life
 Derek Bain, Chief Risk Officer – AXA Insurance
 Steven Moran, Financial Compliance Manager – DeCare Dental
 Dermot O’Hara, Chief Actuary – FBD Insurance
 Richard O’Sullivan, Chief Risk Officer - Friends First Life
 Edel O’Connell, Head of Retail Compliance - Irish Life
 Siobhan Fay, CRO – Liberty Insurance
 Rob Semke, CRO - EMEA – Metlife Europe
 Ger Bradley, Consulting Actuary – Milliman
 Shane Fahey, Actuary - New Ireland Assurance Co. Ltd.
 Daragh Graham, Director – New Ireland - Chairman
 Graeme Smith, Solvency Department – RSA Insurance
 Sheelagh Malin, Managing Director - St. James’s Place International
 Regina O’Connor, Government Affairs & Corporate Compliance – XL Group
 Aidan Smyth, Finance Manager – Zurich Insurance

LIFE COMMITTEES & WORKING GROUPS

Distribution Working Group

Jennifer Hoban, Life Assurance Manager – Insurance Ireland - Chairperson

Michael Cosgrave, Director of Broker Sales - Aviva Life & Pensions

Greg Dyer, Head of Sales & Marketing – Caledonian Life

J P Hughes, Chief Commercial Officer - Friends First Life

Richard Lavelle, Head of Broker Proposition – Irish life

Eoin Kennedy, Head of Products - New Ireland

Sanjeev Kopan, Head of Product Development - Standard Life

Jonathan Daly, Product Solutions Manager - Zurich Life

Genetics Working Group

Jennifer Hoban, Life Assurance Manager – Insurance Ireland - Chairperson

Gerry Cooke, Underwriting Department – New Ireland

Deirdre Talbot, Head of Administration & Underwriting – Acorn Life

Jean Larkin, Underwriting Manager - Aviva Life & Pensions

Michael Shelley, Chief Underwriter - Irish Life

Pensions Committee

Jennifer Hoban, Life Assurance Manager – Insurance Ireland - Chairperson

Peter Egan, Pensions Services Manager - Ark Life

Mark Reilly, Retirement Propositions Manager – Aviva Life & Pensions

Mark George, Group Pensions Service Manager - Friends First

John Morris, Manager - IBRC Assurance

Patrick O'Shea, Pension Manager Advisory Services - Irish Life

Brian MacDonald, Life and Pensions Technical Support Manager - New Ireland

Jim Connolly, Head of Pensions - Standard Life

Mike Ainsworth, Manager – Pensions Support Services - Zurich Life

Pensions Policy Working Group

Paul MacDonnell, Head of Policy and EU Affairs – Insurance Ireland

Gerry Hassett, Chief Executive - Irish Life - Chairman

Sean Casey, Managing Director – New Ireland

Nigel Dunne, CEO Ireland - Standard Life

Brendan Johnston, Head of Financial Broker Distribution – Zurich Life

Variable Annuity Working Group

Jennifer Hoban, Life Assurance Manager – Insurance Ireland

John McCrossan, Chief Risk Officer – Aegon Ireland – Chairman

Edward Lynch, Director of Assets & Liability Management – Aegon Ireland

Mike Frazer – AXA Life Europe

Liam O'Keeffe, Chief Risk Officer – Canada Life Europe

Michael Brennan, Appointed Actuary – Canada Life Europe

Michael Sharpe, V.A. Actuary – Generali PanEurope

Aidan Burke, Chief Financial & Risk Officer – Hawthorn Life

Mark Wharton, Finance Actuary – MetLife Europe

NON-LIFE COMMITTEES & WORKING GROUPS

Anti-Fraud Forum

Michael Horan, Non-Life Insurance Manager – Insurance Ireland

Lorraine Bracken, Claims Inspector – AIG Europe

David Donegan, Principal Investigator – AIG Europe

John McGrath, Head of Claims Relationship Management – Allianz

Pat Balfe, General Insurance – Claims Manager – Aviva Insurance

Brendan Keane, Aviva Investors Ireland Business Unit – Aviva Insurance

Emer Lynch, Underwriting Quality Assurance and Control Specialist - Aviva Insurance

Michael Bannon, Motor Class Underwriting Manager – Aviva Insurance

Frances McDonnell, QA & SIU Manager – AXA Insurance

Ger Gavin, Chief Dental Officer - DeCare Dental

Maureen Walsh, General Manager - DeCare Dental

Joan Dixon, Senior Clerk - Claims Investigation Unit – FBD Insurance

Alan Burke, Claims Investigation Unit – FBD Insurance

Peter Brennan, Data Miner, Claims Investigation Unit – FBD Insurance

West Thornton – Insurance Confidential - Insurance Ireland

Julia Carmichael, Chief Compliance Officer – IPB Insurance

Alan Woods, Compliance – IPB Insurance

Jim Loughran, Claims Department – IPB Insurance

Antoinette Reade, Senior Business Analyst – IPB Insurance

Anne Rice, Claims Department – IPB Insurance

Tom O'Brien, Support Services Manager – Liberty Insurance – Chairman

Karen Vincent, PL Underwriting Manager – Liberty Insurance

Mairead Carty, PL Underwriting Manager - Liberty Insurance

Garrett Walsh, Household Claims Team Manager – RSA Insurance

Sinead Nolan, Liability and Counter Fraud Team Manager - RSA Insurance

Tony Stewart, Motor Engineer - Travelers Insurance

Regina O'Connor, Government Affairs & Corporate Compliance – XL Group

David Snow, Fraud Investigation Co-Ordinator – Zurich Insurance

David Downey, Claims Investigator - Zurich Insurance

Automatic Number Plate Recognition Data Quality Working Group

Ajay Pathak, Chief Operating Officer - Insurance Ireland - Chairman

Karen Brierty, I.T. Application Development & Software Assurance Manager – Allianz

Martin Morrison, Portfolio Manager Motor - Allianz

Alan Byrne, Manager - ICT Projects – FBD Insurance

Brian Bell, I.T. Manager – FBD Insurance

Caitriona Geraghty, I.T. Manager – Garda Siochana

West Thornton, Insurance Confidential – Insurance Ireland

Paddy Slattery, I.T. Administrator – Motor Insurers Bureau of Ireland

Hugh Reynolds, Change Portfolio Manager – RSA Insurance

Philip Appleyard, IS Business Partner and Demand Manager – RSA Insurance

Peter Rose, Technical Director – Tekenable

Declined Cases Committee

Michael Horan, Non-Life Insurance Manager – Insurance Ireland

Jim Duncan, Country Manager – Ireland – Ace European Group

John Boylan, Assistant Personal Lines Manager – AIG Europe

Tony Culley, Associate Director Personal lines – Allianz

Michael Bannon, Motor Class Underwriting Manager – Aviva Insurance

Paul Nolan, Head of Underwriting – AXA

Ray Foley, Senior Underwriter – Euro Insurances

Howard Cummins, Underwriting Personal Lines Manager – FBD

Frank Farrell, Insurance Information Manager – Insurance Ireland

Paul Holohon, Insurance Information Officer & Premises Manager – Insurance Ireland

Enda Brazel, Chief Operations Officer – IPB Insurance

Trevor Lowry, Head of Personal Lines Underwriting – Liberty

Brian Hughes, Director of Personal Underwriting – RSA Insurance – Chairman

Terry Dinnigan, Regional Vice President for Northern Region – Travelers Insurance Co

John Grimes, Product Underwriter - Personal Motor –

Zurich Insurance

Flooding & Climate Change Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland - Chairman

James Gleeson, Associate Director Risk Management – Allianz

David Parke, GIS Analyst – Aviva Insurance

Jerry McGrath, Business Product Technical and Documentation – FBD Insurance

Nigel Dawkins, Manager, Risk Control Unit – RSA Insurance

Regina O'Connor, Government Affairs & Corporate Compliance – XL Group

Alan Hunter, Chief Claims Officer – Zurich Insurance

Insurance Ireland/OPW Flood Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland - Chairman

John Carey, Core Underwriting Process Department – Allianz

David Parke, GIS Analyst – Aviva Insurance

Jerry McGrath, Business Product Manager – FBD Insurance

John Dooley, Head of Commercial Property – Liberty Insurance

Nigel Dawkins, Risk Control Manager – RSA Insurance

Zoe Panoyotou, GIS Analyst & Technical Underwriting - Zurich Insurance

Insurance Link Data Quality Working Group

Ajay Pathak, Chief Operating Officer - Insurance Ireland - Chairman

Gary Gibson, Claims Department, Personal Injury – Allianz

Niall Higgins, Claims Manager – FBD Insurance

Tom O'Brien, Support Services Manager – Liberty Insurance

Ciaran McGaley, CEO – Risk Intelligence

Niall Kavanagh, Chief Operating Officer – Risk Intelligence

Cathal Lynch, Motor & Property Claims Manager – RSA Insurance

Alan Hunter, Chief Claims Officer – Zurich Insurance

David Snow, Fraud Investigation Co-Ordinator – Zurich Insurance

Insurance Mediation Directive II Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland - Chairman

Marie Griffin, General Counsel, Ireland - AIG Europe

Gemma Normile, Senior Regulatory Risk & Compliance Manager – Aviva Insurance

Sylvia Coldrick, Audit & Compliance Manager – Liberty Insurance

Stephen Blair-White, Regulatory Risk & Compliance Manager – RSA Insurance

Clare Heduvan, Manager of Regulatory Risk and Compliance – RSA Insurance

Regina O'Connor, Government Affairs & Corporate Compliance – XL Group

Sean O'Hurley, Risk & Compliance Manager - Ireland GI – Zurich Insurance

Integrated Information Data Service Oversight Committee

Michael Horan, Non-Life Insurance Manager – Insurance Ireland – Chairman

Ajay Pathak, Chief Operating Officer – Insurance Ireland

John Boylan, Assistant Personal Lines Manager – AIG

Martin Morrison, Portfolio Manager Motor – Allianz

Michael Bannon, Motor Product & Class Underwriting Manager – Aviva Insurance

Liz McHugh, Business 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

Brian Hughes, Director of Personal Underwriting – RSA Insurance

Neville Dunne, Chief Underwriting Officer – Zurich Insurance

Periodic Payment Orders Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland - Chairman

Nigel Hill, Consumer Claims Team Manager – AIG

Geoff Sparling, Controller, Financial Reporting – Allianz

Pat Balfe, General Insurance Claims Department – Aviva Insurance

Deirdre Fagan, Solicitor, Head of Legal Services - AXA

Niall Higgins, Claims Manager – FBD Insurance

John Sheehy, Head of Claims – Ireland – Liberty Insurance

Ger Bradley, Consulting Actuary - Milliman

Martin Ryan, Chief Actuary, Ireland – RSA Insurance

Alan Hunter, Chief Claims Officer – Zurich Insurance

Pyrite Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland - Chairman

Hilary Browne, Commercial Lines Director – AIG Europe

Dan Manahan, Manager, Liability & Construction – Allianz

David Parke, GIS Analyst – Aviva Insurance

Daragh Owens, Manager of Household Portfolio – RSA Insurance

Alan Hunter, Chief Claims Officer - Zurich Insurance

Reserving (CP73) Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland

Dermot O'Hara, Head of Actuary– FBD Insurance – Chairman

John O'Connor, Actuarial Department – Allianz

Derek Hall, Head of Compliance – FBD Insurance

Joe Kennedy, Chief Actuary – Liberty Insurance

Lisa Bolger, Chief Financial Controller - Partner Reinsurance Europe

Neil Shepherd, Chief Pricing Actuary – Zurich Insurance

Underwriting & Claims Committee

Michael Horan, Non-Life Insurance Manager – Insurance Ireland - Chairman

Hilary Browne, Commercial Lines Director – AIG

Michael Leahy, Claims Director – AIG

Tony Culley, Associate Director Personal lines – Allianz

Michael Bannon, Motor Class Underwriting Manager – Aviva Insurance

Pat Balfe, General Insurance, Claims Department – Aviva Insurance

Paul Nolan, Head Of Underwriting - AXA Insurance

Sean Kelleher, Head of Underwriting - Technical – FBD Insurance

Trevor Lowry, Head of Personal Lines Underwriting – Liberty Insurance

Tom O'Brien, Support Services Manager – Liberty Insurance

John Sheehy, Head of Claims – Ireland – Liberty Insurance

Karen Vincent, PL Underwriting Manager - Liberty Insurance

Mairead Carty, PL Underwriting Manager – Liberty Insurance

Brian Hughes, Director of Personal Underwriting – RSA Insurance

Colin Ryan, Commercial Lines Director – RSA Insurance

Eddie McGinley, Liability Claims Manager - RSA Insurance

Neville Dunne, Chief Underwriting Officer – Zurich Insurance

HEALTH COMMITTEES & WORKING GROUPS

Claims Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland
John Armstrong, Head of Underwriting, Products & Pricing – Aviva Health
Teresa Kelly-Oroz, Legal Director – GloHealth
James O'Mahony, Head of Claims – Laya Healthcare – Chairman
John Creedon, Claims Director – VHI Healthcare

Finance Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland
John Armstrong, Head of Underwriting, Products & Pricing – Aviva Health – Chairman
Stephen Loughman, Chief Financial Officer – GloHealth
Ian Geary, Head of Pricing & Product Development – Laya Healthcare
Barbara Simon, Management Accounting Manager – VHI Healthcare
Frank Savage, Management Accounting Manager – VHI Healthcare

PR Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland
Cathy Herbert, Head of Communications – Aviva Health
Lorraine Walsh, Head of Marketing – Laya Healthcare
Brigid Smyth, Head of Corporate Communication – VHI Healthcare – Chairperson
Barbara Coyle, Corporate Communications Manager – VHI Healthcare

Revenue Working Group

Michael Horan, Non-Life Insurance Manager – Insurance Ireland
John Armstrong, Head of Underwriting, Products & Pricing – Aviva Health
Teresa Kelly-Oroz, Legal Director – GloHealth
Kathleen Moriarty, Regulatory Manager – Laya Healthcare
Ciaran Hayes, Programme Manager – VHI Healthcare – Chairman





CEO REPORT

It has been a year in which Insurance Ireland has gone through significant change, repositioning itself to deliver on its five key strategic objectives, and in doing so helping to shape policy to allow our sector to grow.

The annual report highlights some of our key activities undertaken against each strategic goal, demonstrating the breadth of activity and the targeted approach undertaken with the help of our members.

There have been many highlights including policy achievements, increased number of topic focused events, increased membership, and our rebranding to reflect our new energy and focus in representing you our members.

In acknowledging the progress made in 2013, our attention is firmly focused on 2014, continuing to build our capability, and to intensify our engagement with our key stakeholders on behalf of the sector across Life, General, International and Health Insurance.

The value of the insurance industry lies in its stabilising role in the economy. Insurers traditionally play a key role as providers of long-term risk capital, generating significant social benefits and stabilising economies. This is best illustrated through the €5.4bn in claims paid each year by the sector across life, general and Health insurance, this is in addition to the €1.6bn in taxes paid each year by insurance companies. We must work in partnership with government and the regulator to ensure that policy or regulatory initiatives do not restrict or harm, even inadvertently, a role that is now more important than ever for our country.

To close I would like to take the opportunity to thank you for your continued support and under our new, stronger brand, we believe we are even better placed than before to provide the representation our members need at domestic and European level in these challenging times.

Kevin Thompson
CEO



SHARED SERVICES

In 2013 the Shared Services function within Insurance Ireland focused on improvement and governance of industry-wide shared systems associated with service enhancement for members' benefit. The review of existing structures linked with new strategy resulted in better management, control and governance of Insurance Ireland's operating systems.

Insurance Link

The Insurance Link system continued to operate and has been an efficient check for possible fraudulent claims since 1990. The database helps users identify possibly fraudulent claims.

Integrated Information Data Service

The Integrated Information Data Service (IIDS) project continued throughout 2013 with the aim of delivering a real time technology service that electronically integrates core data with industry members' underwriting and claims systems. The 'No Claims Discount' (NCD) phase went live in 2013 and members have been uploading their data on the system with a deadline of Q2 2014. All the member insurers are connected to the NCD production environment at this stage.

Progress was made under the penalty point stream and all member companies were connected to the system for both test and production. The first round of connectivity testing with the Department of Transport, Tourism and Sport (DTTAS) is completed now.

Uninsured Driving

The Automatic Number Plate Recognition (ANPR) system, which includes fleet and motor trade vehicles via the National Fleet Database (NFD), continued to operate during 2013.

Statistics

Insurance Ireland issued quarterly headline statistics for Life and Non-Life domestic members along with a half-yearly detailed new business exercise for Life domestic members in 2013. A detailed premium and claims exercise was undertaken for Life and Non-Life domestic members. For International members, Insurance Ireland produced annual statistics by class and country of business, which will become a bi-annual exercise from 2014 onwards.

eClaims

Insurance Ireland and Multi Health Insurer Group continue to work towards introducing a platform for three private healthcare insurers (Aviva Health, Laya Healthcare, VHI Healthcare) who have agreed to come together to develop a national standard for electronic claims submission between the health providers and the Insurers. Last year, the pilot programme was successfully completed with two private healthcare providers and over recent months both have been submitting live electronic claims to the three health insurers. This is a major success story for the project. The next phase is the rollout of eClaims across the Irish Healthcare market, with the aim of making the current paper-based scanning submission process a thing of the past.

Ajay Pathak
Chief Operating Officer



PR & COMMUNICATIONS

In 2013 the PR and Communications function focused on the development of strategic communications activity and stakeholder engagement. A key milestone was the development of the new brand identity which was launched in June 2013. This signalled the intended shift in strategic orientation of the organisation. Insurance Ireland held a series of one-to-one and group stakeholder events on key issues such as pensions, health and flooding that have contributed to moving the public debate forward in many of these areas. Extensive media campaigns contributed to Insurance Ireland's effective positioning on these issues. The press office dealt with more than 500 media queries in 2013 relating to all aspects of insurance sector. Press releases can be viewed on www.insuranceireland.eu

Publications developed by Insurance Ireland include Annual Report, Annual Review and the leading market statistical publication, Factfile.

Insurance Ireland sits on various committees at European level in Insurance Europe, one of which is the Communications and PR Committee. This committee reviews best practice initiatives from across Europe and Internationally.

A key focus for 2014 is to further develop the internal communications platform, as well as beginning the roll-out of activity stemming from the Insurance Ireland/ PwC Creating the Future for Insurance in Ireland report.

Jane **O'Driscoll**
PR and Communications Manager



MEMBERSHIP SERVICES

In 2013 a new role was created within Insurance Ireland dedicated to Membership Services the focus of which is three-fold:

- to increase awareness and promotion of Insurance Ireland services amongst members;
- to enhance engagement with our members and strengthen relationships and;
- to further develop the Insurance Ireland value proposition to members.

New membership increased by 42% in 2013, in addition to 10 new Associate Members joining. This upward trend continues in 2014.

One of the primary vehicles for engagement in Membership Services is the Insurance Ireland Calendar of Events. Seven high profile events, tailored to members' needs, were held during 2013 including a CEO briefing with the Taoiseach, Universal Pensions Conference and Insurance Fraud Conference, the latter hosting the largest number of delegates Insurance Ireland has welcomed to an event to date.

In Quarter Four, 2013 Insurance Ireland secured the bid to host the Insurance Europe 2016 General Assembly and International Conference 2016. This conference will bring 34 national insurance bodies and global insurance leaders to Dublin to address key issues facing the insurance industry.

Insurance Ireland will host 30 individual events in 2014, each tailored to a specific segment of our membership base and stakeholder audience. There will also be an increased focus on members through a broad range of initiatives including the launch of phase two of the development of our Extranet, the publication of Quarterly activity reviews and other integrated project initiatives.

Laura **McLellan**
Director of Membership Services and Events



INSURANCE INFORMATION SERVICE

The Insurance Information Service (IIS) continued to operate successfully throughout 2013. On average, the Insurance Information Service dealt with in excess of 12,004 queries (10% increase) and 835 complaints (6% increase) compared to 2012. IIS were able to secure a 76% resolution of complaint cases to the satisfaction of both insurer and policyholder negating the need for such cases to pursue the Financial Service Ombudsman's route. IIS continue to accept calls from the Financial Services Ombudsman's Office as part of early intervention in resolving a dispute. IIS receives calls from private callers, the National Consumer Agency, Government Departments, Citizens' Advice Bureau, MABS, the Consumers' Association of Ireland, Gardaí, Solicitors, Health Insurance Authority, Financial Regulator and the Pensions Board.

Frank Farrell

Insurance Information Service Manager

Paul Holohan

Insurance Information Service Manager

JOINT COUNCIL INITIATIVES ISSUES

Common Issues

Solvency II

After significant delays, political agreement on Omnibus II was reached in November. The Parliament vote has now confirmed this and a "quick fix" Directive has formally postponed the date of application of Solvency II to 1st January 2016. These developments were welcomed by industry as bringing certainty and enabling companies to proceed with implementation plans.

The EIOPA Interim Guidelines, which detail the requirements to be met in the run-up to full implementation in 2016, were published on 27th September and Central Bank guidelines, which closely follow them, were published on 4th November.

Insurance Ireland's Solvency II Working Group continues to monitor developments in Ireland and at EU level (through Insurance Europe) and to highlight issues requiring engagement with stakeholders as attention now moves to finalising Level 2 and 3 measures providing much of the detail and technical standards of the new regime.

Financial Services Ombudsman

The Central Bank (Supervision and Enforcement) Act 2013 was signed into law in July. It includes increased powers for the Central Bank and also enables the Financial Services Ombudsman to name financial service providers that are the subject of complaints. Insurance Ireland has been engaging with the Ombudsman on the practicalities of this. The first report on the new basis was published in February 2014.

Corporate Governance Code Review

Insurance Ireland's response to the Central Bank's consultation on the Review of the Corporate Governance Code, prepared with input from members and the assistance of our Regulation, Compliance and Legal Committee, was submitted to the CBI in October. Since it was first introduced the Corporate Governance Code has had a positive effect and has increased awareness of the importance of corporate governance issues. Our members are supportive of the Code and its aims and have put significant resources into meeting its requirements. The main concern highlighted in our submission was the current requirement for High Impact insurance undertakings to hold 11 board meetings a year which in our view was disproportionate and could blur the roles and responsibilities of board and management. We therefore welcomed the Central Bank's decision that, from 1st January 2015, the requirement will be for a minimum of six meetings a year.

Data Protection

Following extensive consultation with the Office of the Data Protection Commissioner, a revised draft Code of Practice on Data Protection for the Insurance Sector was endorsed by the Life and Non Life Councils as a clear framework which provides valuable clarification and assistance to insurers in meeting their data protection obligations. The Code was subsequently formally approved by the Data Protection Commissioner.



Jennifer Hoban



Paul MacDonnell



CBI Roundtable

Insurance Ireland and other financial services representative bodies participated in a CBI roundtable on 13th December on the theme "Taking stock of EU financial regulatory reform". We were asked to share our views on the landscape of EU financial reform and in particular the main consequences for our members of EU regulatory reforms to date and current EU reforms of importance to us.

Our presentation (which was prepared with input from members and various Insurance Ireland committees) covered a wide range of issues including Solvency II, Review of the European System of Financial Supervision, PRIPs/IMD2, AML, Data Protection and long term investing.

Insurance Europe and the Global Federation of Insurance Associations (GFIA)

During the last quarter of 2013 and the first quarter of 2014 Insurance Ireland has deepened its involvement with Insurance Europe and the Global Federation of Insurance Associations (GFIA). Currently we have members represented on the following Insurance Europe Committees: the Executive Council (Exco); the Single Market Committee; the Solvency II Steering Group; the Life Committee; the Non-Life Committee and the Communications and PR Committee. At the GFIA we are represented at the Global Capital Task-Force. We expect to continue to deepen our representation both th the GFIA and at Insurance Europe.

Data Protection Regulation

Insurance Ireland advocated key changes to the draft regulation, particularly in those areas potentially affecting insurance contracts.

As well as working via Insurance Europe we met with with Sean Kelly MEP (EU Parliament Committee: Industry Research & Energy) and the Department of Justice to discuss our concerns with the proposed Regulation. Both the Department of Justice and Sean Kelly understood the industry concerns and Sean Kelly was widely recognised by Insurance Europe as having played an important role in putting down amendments to the draft regulation that were instrumental in mitigating a number of the potentially negative consequences for insurers.

Jennifer Hoban
Life Assurance Manager

Paul MacDonnell
Head of Policy and EU Affairs

LIFE & PENSION ISSUES

Pensions Policy

In April 2013 the Government-commissioned OECD Review of the Irish Pension System recommended the establishment of a universal defined-contribution pension that would eventually cover 100% of Irish workers in both the public and private sectors.

Our response to the OECD report was to develop a response, A Universal Pension for Ireland, which we expect to forward to government shortly.

Pensions Taxation Policy

During 2013, Insurance Ireland worked with the Irish Association of Pensions Funds, the Irish Association of Investment Managers and the Society of Actuaries to formulate recommendations in relation to the implementation of the €60k pensions cap announced in Budget 2013. The October Budget/Finance Bill 2014 outlined the implementation details and the Minister confirmed that tax relief at the marginal rate would continue for pensions contributions. However the Minister also announced the continuation of the pensions levy, albeit at a lower rate.

Early Access to AVCs

Following the announcement by Minister Noonan in December 2012 of the facility to withdraw up to 30% of AVCs, Insurance Ireland engaged with the Department of Finance and Revenue on technical issues arising from the proposal. Insurance Ireland also worked with the IAPF to produce a draft form for use by individuals wishing to avail of early access to AVCs and engaged with the Pensions Board in relation to the publication of FAQs for consumers on its website.

The Finance Act 2013 also reintroduced the pre-2011 set aside/specified income amounts for ARF/AMRFs and Insurance Ireland engaged with the Department of Finance and Revenue in relation to a number of technical issues.

Pension Charges Survey

Insurance Ireland's response to the Department of Social Protection pensions charges survey in January 2013 highlighted member concerns that the headline charges quoted did not reflect typical charges in the market – we proposed that the maximum level of charges for a Standard PRSA should be used as a benchmark. We also confirmed support for the aim of providing clearer and more relevant information to customers.

Sean Casey



Jennifer Hoban



FATCA

In May, Revenue published draft FATCA guidelines and regulations for consultation. Following meetings of international and domestic members, Insurance Ireland responded with a number of technical comments. We also facilitated a meeting between member companies and Revenue on IT issues. Further drafts of these documents have recently been published by Revenue and our engagement is continuing.

There are now a number of information exchange initiatives being progressed which may impact on insurers - FATCA, the OECD's recently published Common Reporting Standard and the EU Savings Directive and Administrative Cooperation Directive. We have highlighted the importance of streamlining these requirements as far as possible.

Anti-Money Laundering

Insurance Ireland made a submission to the Department of Finance on the proposed 4th Anti-Money Laundering Directive published by the EU Commission in February 2013.

The Criminal Justice Act 2013 was signed into law at the beginning of June. Of particular interest to industry was Section 12 which, following representations by Insurance Ireland and others, replaces the requirement to keep records in the State with an obligation to produce them promptly on request.

Sean Casey
Chairman, Life Council

Jennifer Hoban
Life Assurance Manager

NON-LIFE INSURANCE ISSUES

The Non-Life Council comprises CEOs of non-life insurance companies and is supported by a number of committees, working groups and forums. The role of the Non-Life Council is to take ownership of core market non-life issues and ensure that they are dealt with in line with Insurance Ireland's Strategic Plan.

Pyrite

It was announced in October that the Government will not be going ahead with a levy on quarrying and some insurance products to fund a pyrite remediation scheme – in other words to fix houses damaged by pyrite. Instead, the Government will allocate funding of €10m initially and will provide a further €40m from the Government's Capital Stimulus Programme over the next two years.

This is clearly a preferable solution for the insurance industry to the original proposal from the Minister for the Environment, Community and Local Government, which was to introduce a levy on quarrying and some insurance products to fund a remediation scheme. Insurance Ireland took the strategic lead in opposing a pyrite levy on non-life insurance policies. While the insurance sector has the utmost sympathy for those affected by the pyrite issue, the insurance industry did not create the pyrite problem. Our position throughout 2013 was that those responsible for the problem, i.e. the construction/quarrying industry, should pay for the cost of resolving it. The imposition of a pyrite levy on non-life insurance policies would have been disproportionate and unreasonable, especially given that insurers have been honouring their commitments in respect of structural defects and products liability policies. Such a levy would also have been damaging to the sector and damaging to Ireland's international reputation as a place to do business.

Weather Events

The end of 2013 and the first few weeks of 2014 were marked by a series of storms and floods, culminating in Storm Darwin on 12th February. The initial storms in late December/early January cost an estimated €46 million in claims while the cost of claims arising from Storm Darwin is expected to be well in excess of this.

The insurance industry responded promptly and effectively to the challenge of dealing with the thousands of properties damaged. They mobilised national networks of claims inspectors and loss adjusters to visit affected properties as quickly as possible. Insurers also made interim payments to help alleviate disruption.

This period of extreme weather was a timely reminder that, to enable insurers to continue providing widespread, affordable flood cover, there need to be good flood defence strategies and adequate investment in flood defences. Insurance Ireland worked proactively with the Office of Public Works (OPW) during 2013 on an initiative which will see the OPW share information on completed flood defences with Insurance Ireland so that insurance companies can take this data into account when assessing flood risk.

Integrated Information Data Service (IIDS)

The IIDS project continued throughout 2013. The purpose of the IIDS is to deliver a real-time technology service that electronically integrates core data with underwriting and claims systems. Our focus in 2013 has been on the penalty points and NCD modules and we made substantial progress in these two areas during the year.

Anti-Fraud

Our Anti-Fraud Forum has been very active throughout 2013, tackling not just claims fraud but also sales and underwriting fraud. A very successful training session for anti-fraud investigators was organised in April and a conference aimed at all Insurance Ireland members – life, non-life, international and health – was held in November. Meanwhile Insurance Ireland's anti-fraud hotline, Insurance Confidential, continued to operate during the year supported by strong advertising campaigns.

Insurance Link

Insurance Link continued to operate during 2013. Over the years Insurance Link has proved to be an efficient check for possibly fraudulent claims. All claims involving personal injury in motor accidents, employers' and public liability insurance as well as written-off vehicles, household, commercial property, personal accident and travel insurance are run through the system.

Uninsured Driving

The Automatic Number Plate Recognition (ANPR) system continued to operate during 2013. The ANPR system enables An Garda Síochána to identify uninsured vehicles on our roads via their ANPR-equipped vehicles.

Increase in Court Jurisdiction Limits

The monetary limits of the District and Circuit Courts were increased in the Courts Act 2013 to €15,000 (from €6,350) and €60,000 (from €38,000) respectively for personal injuries. The new limits took effect from February 2014.

Insurance Ireland called during the year for these increases to be postponed to allow time for more consideration to be given to the infrastructure around supporting the proposed increased monetary limits. Our view was that the new legal costs regime to flow from the Legal Services Regulation Bill should be implemented first and be shown to be successful in controlling legal costs. In addition, we felt that the capacity of the lower courts to deal with the increased workload also needed to be considered first because delays lead to increased claims costs. Unfortunately, the increases were implemented despite the opposition of Insurance Ireland and a large number of other stakeholders.

Time will tell what the effects of the new monetary limits will be. We are concerned that there could be an increase in awards, legal costs and litigation, which would militate against keeping claims costs under control. Insurance Ireland will be closely monitoring the effects of these changes over the coming year.

Consultation on Requirements for Reserving and Pricing

In September the Central Bank published Consultation Paper CP 73 – Consultation on Requirements for Reserving and Pricing for Non-Life Insurers and Reinsurers. Our Reserving Working Group drafted a submission, which we forwarded to the Central Bank in December.

Insurance Ireland is supportive of the principles underlying the requirements in the Consultation Paper. However, given that the implementation date for Solvency II is now targeted for 1st January 2016, we believe that it is appropriate that the final requirements following the consultation should be consistent with the requirements of Solvency II.



Andrew Langford



Michael Horan

Andrew Langford
Chairman, Non-Life Council

Michael Horan
Non-Life Insurance Manager

INTERNATIONAL ISSUES



Our International Council was established in early 2013 to strengthen Insurance Ireland's role in Ireland's international insurance sector and to represent the interests of the rapidly increasing number of Insurance Ireland international members i.e. insurance companies based here and selling their products to customers living outside Ireland in other EU countries and elsewhere. The Council comprises CEOs of International insurance companies across the life, non life, health and reinsurance sectors and is currently chaired by Ciaran McGettrick of the Phoenix Group.

The International Council's objective is to develop and execute a successful engagement plan to promote Ireland as a base for insurance companies. The Council aims to work collaboratively with the CBI, Government and other representative bodies on an appropriate operating framework for international Insurance in Ireland which will result in a new era of retention and growth. Much of the output from the Council's discussions has now been crystallised in the PWC report.

During 2013 the International Council (and international member participation on II's various committees and working groups targeting specific areas) provided an international perspective on industry-wide issues such as Solvency II, the CBI review of the Corporate Governance Code and the Consultation on Requirements for Reserving and Pricing for Non-Life Insurers and Reinsurers. Our membership of Insurance Europe has provided the opportunity for representatives of our member companies to participate in and influence key Insurance Europe committees.

In August 2013, Insurance Ireland facilitated a meeting between the Central Bank of Ireland and member company variable annuity providers to inform attendees of important supervisory developments. Following on from this, the International Council decided to establish a Variable Annuity Working Group to assist with formulating Insurance Ireland's strategy in this important area.



Ciaran McGettrick



Jennifer Hoban

Ciaran McGettrick
Chairman
International Council

Jennifer Hoban
Life Assurance Manager

HEALTH INSURANCE ISSUES



Dónal Clancy



Michael Horan

Dónal Clancy
Chairman
Health Council

Michael Horan
Non-Life Insurance
Manager

Introduction

The Health Council comprises the CEOs of all four private health insurance companies operating in the domestic Irish market.

2013 was a challenging year for insurers and customers alike. Higher public hospital charges together with reductions in the tax relief available on health insurance led to inevitable premium increases. Not surprisingly therefore, 47,000 people exited the market in 2013 and approximately 245,000 people have left the health insurance market since its peak in 2008 according to Health Insurance Authority figures (HIA February 2014 Newsletter). Those leaving the market are predominately the younger, healthier members. This in turn is causing premiums to rise and is destabilising community rating, which cannot survive without a steady stream of younger members to support the older ages.

Public Beds Redesignation Charge

The Department of Health announced its intention in the Health Amendment Act 2013 to implement a public beds redesignation charge. We held extensive discussions with the Department of Health in 2013 and a commitment was made that the new charges would raise no more than €30 million in 2014. In actual fact an independent assessment showed that the new charges will raise an additional €130 million in 2014. While the Health Council were opposed to any increase in the charges, we were particularly disappointed that the Government reneged on its commitment to amend the legislation to ensure that €30 million was raised in 2014. As a result, privately insured patients are now subject to greatly increased charges per night for occupying a public bed in a public hospital.

Tax Relief at Source Changes

Budget 2014 in October made changes to tax relief on private health insurance premiums. The changes affected 90% of adult private health insurance customers. In the case of the industry average premium – a gross rate of €1500 – the pre-budget 2014 net premium would have been €1200 while the post-budget net premium is €1300, an increase of €100. The cumulative effect of this tax relief change and the new bed charges is that an additional €300 million charge has been imposed on the insured population, thus exacerbating the problem of sustainability and affordability.

Universal Health Insurance

The Government has committed to a fundamental reform of the healthcare sector in Ireland through the introduction of a Universal Health Insurance system. The Health Council awaits the publication of the forthcoming White Paper on Universal Health Insurance with interest. It is in the interests of the State, public and insurers alike that private health insurance is available at an affordable price.

DIRECTORY OF MEMBERS

Life Members

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

International Members

-
Aegon Ireland
Allianz Re
Allianz Worldwide Care
Augura Life
AXA Life Europe
Barclays Assurance
Barclays Insurance
Canada Life Europe
Darta Saving Life
Generali PanEurope
Hansard Europe
Hawthorn Life
HSBC Life
Intesa Sanpaolo Life
Lawrence Life
MetLife Europe
Partner Re
Prudential International
Scottish Mutual International
SEB Life International
Skandia Life
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
New Technology
RSA Insurance
Travelers Insurance
Zurich Insurance

Health Members

-
Aviva Health
GloHealth
Laya Healthcare
VHI Healthcare

Associate Members

-
Accenture
Associated Loss Adjusters
Cunningham Lindsey
Deloitte
IFDS Percana
Irish Progressive Services
KennCo Underwriting
Lloyds
OSG
ProAdjust
Thornton & Partners

ASSOCIATE MEMBERS

A

ACCENTURE

1 Grand Canal Square, Grand Canal
Harbour, Dublin 2

T (01) 646 2000
W www.accenture.com/ireland

Senior Management Team

Mark Ryan.....Country Managing Director
Ireland
Andrew Desmond.....Head of Financial Services
Ireland
Cathal Quigley.....Managing Director in Insurance
Practice UK & Ireland
Adam Kelly.....Head of Insurance in Ireland

ASSOCIATED LOSS ADJUSTERS LIMITED

The Mall, Tuam, Co Galway

T (093) 60773
F (093) 60770
E info@lossadjusters.ie
W www.lossadjusters.ie

Senior Management Team

Brendan Power.....Managing Director
Lee Gardiner.....Chief Executive
Padraig Croke.....Director
John Davis.....Director

C

CLI INSURANCE SERVICES LTD. T/A CUNNINGHAM LINDSEY IRELAND

Infinity House, South County Business Park,
Leopardstown, Dublin 18

T (01) 207 5100
F (01) 295 6715
E services@cl-ie.com
W <http://www.cunninghamlindsey.com/en-GB/ie/>

Senior Management Team

Sean Ryan.....CEO
Gillian Cregan.....CFO & Head of Business
Operations
Michael O'Donoghue.....Head of ClaimsLink
Niall Pritchard.....Head of Loss Adjusting
David Lyons.....Major & Complex Loss Director
Declan Feely.....Major & Complex Loss Director
Karl Brennan.....Major & Complex Loss Director

D

DELOITTE

Earlsfort Terrace, Dublin 2

T (01) 417 2200
F (01) 417 2300
W www.deloitte.com/ie

Senior Management Team

Glenn Gillard.....Insurance Lead Partner
Donal Lehane.....Consulting Partner
Brian O'Callaghan.....Audit Partner
Mary Fulton.....Audit Partner
Conor Hynes.....Tax Partner
Ciara Regan.....Head of Life Actuarial
Sinéad Kiernan.....Head of Non-Life Actuarial

I

IFDS PERCANA

(IFDS PERCANA IS THE TRADING NAME FOR IFDS PERCANA GROUP LTD AND IFDS PERCANA INTERNATIONAL MANAGED SERVICES LTD)

16 Joyce Way, Park West Business Park,
Park West, Dublin 12

T (01) 629 6920
F (01) 629 6964
E info@ifdspercana.com
W www.ifdspercana.com

Senior Management Team

Eugene Larmon..... Managing Director
Niall Gallagher..... Head of Risk & Compliance
Paddy Kallewaard..... Head of Research & Development
John Keegan..... Head of Proposition Delivery
Paddy Keating..... Chief Technology Officer
Donal Kelly..... Chief Financial Officer
Donal Lynch..... Head of IT Ops
John Moynihan..... Chief Operations Officer
John Poole..... Programme Manager
Aideen Ryan..... Head of Administration
Bego Urain..... Production Support Manager

IRISH PROGRESSIVE SERVICES INTERNATIONAL LIMITED

100, Lower Mount Street, Dublin 2

T (01) 704 2000
F (01) 856 3391
E info@ipsi.ie
W www.ipsi.ie

Senior Management Team

Bobby Scannell..... Managing Director
John Lynch..... Director IT
Brendan Sheehan..... Head of Corporate Services
Carol Symes..... Head of Service and Relationship
Declan Foley..... Head of Finance and Fund
Accounting
Paul Lyons..... Head of Change
Kevin Duffy..... Head of Sales

K

KENNCO UNDERWRITING LTD

Suites 5 – 7, Grange Road Office Park
Rathfarnham, Dublin 16

T (01) 499 4600
F (01) 495 4627
E info@kennco.ie
W www.kennco.ie

Senior Management Team

John Kennedy..... Managing Director
Aidan Coffey..... Director
Canice O'Reilly..... Director
Mark Stapleton..... Underwriting Manager
Alex Burke..... Claims Manager
Ronan Carroll..... Head of Finance
Seamus Merity..... Business Development Manager
Frank Keegan..... Deputy Claims Manager
Clare McDonagh..... Head of IT
Sheila Gorman..... Head of Travel/PA

L

LLOYD'S IRELAND REPRESENTATIVE LIMITED

7/8 Wilton Terrace, Dublin 2

T (01) 644 1000
E Lloydsireland@lloyds.com
W www.lloyds.com

Senior Management Team

Eamonn Egan..... Country Manager

O

OUTSOURCE SERVICES GROUP LIMITED T/A OSG GROUP

Merrion Hall, Strand Road, Sandymount,
Dublin 4.

T (01) 661 5344
F (01) 661 5249
E info@osg.ie
W www.osg.ie

Senior Management Team

Malcolm Hughes..... CEO
John McGee..... COO
Dick Harnett..... Group Director
Danny Donohoe..... Group Director
Brian Collins..... Group Director
Garnet Coleman..... Financial Director

P

PROADJUST LIMITED

F3 Centrepoint Business Park, Oak Road,
Dublin 12

T (01) 408 1820
F (01) 408 1821
E info@pro-adjust.com
W www.pro-adjust.com

Senior Management Team

Martin Carway..... Managing Director
Jim Donnelly..... Finance Director
Gerry Browner..... Director
Michael Barrins..... Director
Paul O'Kennedy..... Director
Aidan Canny..... Director
Mitch Wallis..... Operations Manager

T

THORNTON & PARTNERS

11A Joyce Way, Parkwest, Dublin 12

T (01) 651 8800
F (01) 651 8780
E info@thorntongroup.ie
W www.thorntongroup.ie

Senior Management Team

John Eves..... CEO
Conor Kennedy..... Operations Director
Des Swan..... Business Interruption Director
Michael Hannon..... Major Loss Director
Marc Sweeney..... Audit, Compliance & Training
Director
Ciaran Nash..... Operations Director
Andy Sargent..... Major Loss Director
John Nolan..... Major Loss Director
Terry Carroll..... Finance Director

MEMBERS

A

ACE EUROPEAN GROUP LTD

5 George's Dock, IFSC, Dublin 1

T (01) 440 1700
F (01) 440 1701
E jim.duncan@acegroup.com
W www.acegroup.ie

Senior Management Team

Jim Duncan.....Country Manager
 Ronan Casey.....Property Manager
 Niall Carberry.....Casualty Manager
 Damien Toal.....Financial Lines Manager
 Shane Guerin.....Accident & Health Manager
 John Cotter.....Business Development Manager
 Eugene O'Brien.....Claims Manager
 Sue McNulty.....Compliance Manager

ACORN LIFE LIMITED

St Augustine Street Galway

T (091) 535 700
F (091) 535 750
E clientservices@acornlife.ie
W www.acornlife.ie

Senior Management Team

Paddy Byrne.....Chief Executive
 Peter Doyle.....Chief Financial Officer &
 Appointed Actuary
 Gerard Ryan.....Operations Director
 Keith Butler.....Head of Sales

AEGON IRELAND PLC

2nd Floor, IFSC House, Custom House
 Quay, Dublin 1

T (01) 673 8800
F (094) 673 8890
W www.aegon.ie

Senior Management Team

Simon Skinner.....CEO
 Barry Cudmore.....CFO
 Willem Peter de Ridder.....Director of VA Europe
 John McCrossan.....CRO
 Karl Nolan.....COO
 Jill Curran.....Head of HR/Facilities

AIG EUROPE LIMITED T/A AIG PROPERTY CASUALTY

30 North Wall Quay, International
 Financial Services Centre, Dublin 1

T (01) 208 1400
F (01) 283 7790
E postmaster.ie@aig.com
W www.AIG.ie

Senior Management Team

Declan O'Rourke.....General Manager
 Hilary Browne.....Commercial Lines Director
 Aidan Connaughton.....Consumer Lines Director
 Michael Leahy.....Claims Director

A

ALLIANZ P.L.C.

Allianz House, Elmpark, Merrion Road,
 Dublin 4

T (01) 613 3000
F (01) 613 4444
E info@allianz.ie
W www.allianz.ie

Senior Management Team

Brendan Murphy.....Director – Group Chief Executive
 Marie Corry.....Director – Finance and Information
 Director
 Aidan Hanratty.....Risk Management Director
 Sean McGrath.....Director – Sales and Operations
 Director
 Ursula Murphy.....Human Resources Director
 Anthony Shannon.....Claims Director

ALLIANZ RE DUBLIN LIMITED

2nd Floor, International House, 3
 Harbourmaster Place, IFSC, Dublin 1

T (01) 512 5400
F (01) 512 5401
W www.allianzre.ie

Senior Management Team

Colm Costello.....CEO
 Emilia Macarie.....CFO
 John Williams.....Head of P&C Underwriting
 Fearghal Ó Donnchú.....Head of Life & Health
 Darren Egan.....Head of Risk

ALLIANZ WORLDWIDE CARE LIMITED

18B Beckett Way, Park West Business
 Campus, Nangor Road, Dublin 12

T (01) 630 1300
F (01) 630 1399
E Client.services@allianzworldwidecare.com
 Firstname.surname@allianzworldwidecare.com
W www.allianzworldwidecare.com

Senior Management Team

Ron Buchan.....CEO
 Frank Mee.....Director, Finance & IT
 Claude Daboul.....Director, Sales, Marketing &
 Operations
 Claire Cusack.....Head of HR & Training
 David Costello.....Head of Actuarial
 Aileen Bolger.....Head of Finance
 James Carroll.....Head of Process & Strategy
 Eamonn O'Flynn.....Head of Operations
 Niall Brohoun.....Head of Financial Administration
 Susan Landers.....Head of Sales & Marketing
 Cormac Browne.....CIO

AMTRUST INTERNATIONAL UNDERWRITERS LIMITED

40 Westland Row, Dublin 2

T (01) 775 2900
F (01) 775 2915
E Dublin@amtrustgroup.com
W www.amtrustinternational.com

Senior Management Team

Ronan Conboy.....Chief Executive Officer
 Noel Morris.....Chief Financial Officer
 Siobhain Dent.....Operations Manager
 Lynne Merriman.....Claims Manager

ARK LIFE ASSURANCE COMPANY LIMITED

One Park Place, Hatch Street, Dublin 2

T (01) 898 7500
F (01) 898 5901
E info@arklife.ie

Senior Management Team

Ann Kelleher.....Managing Director
 Philip Dwyer.....Finance Director
 Gordon Lee.....Chief Actuary & CRO
 George Oliver.....Head of Customer Services
 Barry Lennon.....Compliance Officer
 Linda Harmon.....Head of IT

A

AUGURA LIFE IRELAND LIMITEDBlock E, Iveagh Court, Harcourt Road,
Dublin 2

T (01) 479 0066
F (01) 478 9800
E info@auguralife.ie
W www.auguralife.ie

Senior Management Team

Sylvia Cronin.....Chief Executive Officer
 Graham English.....Financial Controller
 Paula Kavanagh.....Compliance Officer

AVIVA HEALTH INSURANCE IRELAND LTD*

One Park Place, Hatch Street, Dublin 2

T (01) 898 6000
W www.aviva.ie/health

Senior Management Team

Alison Burns.....Interim Managing Director
 Suzanne Bradley.....Finance Director
 Gareth Cronin.....Chief Risk Office Aviva Ireland
 Eoin O'Neill.....Sales Director
 John Armstrong.....Head of Underwriting
 Brian O'Connor.....Head of Operations
 Liz Rowen.....Head of Marketing
 Shaun McDonald.....Head of HR Aviva Ireland

AVIVA INSURANCE IRELAND LIMITED*

One Park Place, Hatch Street, Dublin 2

T (01) 898 8000
W www.aviva.ie

Senior Management Team

John Quinlan.....Managing Director General
 Insurance
 Paul Grimes.....Branch Manager General
 Insurance
 Gareth Cronin.....Chief Risk Officer, Aviva Ireland
 Michelle White.....Head of Retail
 Shaun McDonald.....Head of HR Aviva Ireland
 Brian Mahon.....Head of UPP

AVIVA LIFE & PENSIONS IRELAND LIMITED*

One Park Place, Hatch Street, Dublin 2

T (01) 898 7000
F (01) 898 7329
W www.aviva.ie

Senior Management Team

Matthew Robinson.....Managing Director
 John Heade.....Finance Director
 Rob Kerry.....Actuarial Director
 Michael Cosgrave.....Sales, Marketing & Propositions
 Director
 Maureen Breslin.....Head of Customer Experience
 Sean Bellamy.....Head of IT
 Jennifer Walshe.....Head of Compliance
 Shaun McDonald.....Head of HR

AXA INSURANCE LTDWolfe Tone House, Wolfe Tone Street,
Dublin 1

T 1890 247 365
W www.axa.ie

Senior Management Team

John O'Neill.....CEO
 Colm McGrattan.....Exec Director, Sales & Distribution
 Matt Pierce.....Exec Director, Claims
 Richard Whelan.....Exec Director, Finance, Strategic
 Planning & Underwriting
 Derek Bain.....Chief Risk Officer
 Philip Bradley.....Exec Director, AXA Northern
 Ireland

**AXA LIFE EUROPE LIMITED
T/A AXA LIFE INVEST**

Guild House, Guild Street, IFSC, Dublin 1

T (01) 471 1716
E niamh.obrien@axa-lifeinvest.com
W www.axa-lifeinvest.com

Senior Management Team

François Robinet.....Chairman of AXA Life Europe,
 CEO of AXA Life Invest
 Eoin Lynam.....CEO of AXA Life Europe, Head of
 Dublin Platform – AXA Life Invest
 Laurent Bourlard.....Deputy CEO, AXA Life Invest
 Gareth McQuillan.....Director of Operations and
 Marketing – AXA Life Invest
 Stephane Decker.....Head of Pricing, Structuring and
 Hedging, AXA Life Invest
 Marc Lewden.....Chief Financial Officer, AXA Life
 Invest
 Simon Smallcombe.....Managing Director, UK & Global Head
 of Distribution – AXA Life Invest.

BARCLAYS ASSURANCE DUBLIN LIMITED

2 Park Place, Hatch Street, Dublin 2

T (01) 608 7100
F (01) 475 8858
W www.barclays.com

Senior Management Team

Conor O'Neill.....Managing Director
 Ciaran Haughey.....Head of Operations & IT
 Aidan O'Donnell.....Actuarial Director & CRO
 Colm Brennan.....Head of Financial Control
 Julie Gaffney.....Head of Business Performance
 Andrew Hester.....Head of Product
 Laura Doherty.....Compliance & Legal Manager
 Sheila Carabini.....Senior Risk & Governance Manager

BARCLAYS INSURANCE DUBLIN LIMITED

2 Park Place, Hatch Street, Dublin 2

T (01) 608 7100
F (01) 475 8858
W www.barclays.com

Senior Management Team

Conor O'Neill.....Managing Director
 Ciaran Haughey.....Head of Operations & IT
 Aidan O'Donnell.....Actuarial Director & CRO
 Colm Brennan.....Head of Financial Control
 Julie Gaffney.....Head of Business Performance
 Andrew Hester.....Head of Product
 Laura Doherty.....Compliance & Legal Manager
 Sheila Carabini.....Senior Risk & Governance Manager

CANADA LIFE ASSURANCE EUROPE LIMITEDCanada Life House, Temple Road,
Blackrock, Co Dublin

T (01) 210 2000
W www.canadalife.de

Senior Management Team

Declan Bolger.....Managing Director
 Guenther Soboll.....Hauptbevollmaechtigter (Sales
 Director & Country Manager,
 Germany).
 Hans-Gerd Lindlahr.....Administration Director
 Liam O'Keefe.....Head of Actuarial & Chief Risk
 Officer
 Pat Hayes.....Head of Finance
 Magnus Baumhauer.....Head of Legal
 Pat Mannion.....Head of Information Services
 John Hanlon.....Chief Compliance Officer / Head
 of Regulatory Affairs
 Bernhard Rapp.....Director Marketing & Product
 Management

B

C

D

DARTA SAVING LIFE ASSURANCE LTDAllianz House, Elmpark, Merrion Road,
Dublin 4

T (01) 242 2300
F (01) 242 2302
E darta.saving@darta.ie
W www.darta.ie

Senior Management Team

John Finnegan.....CEO
 Gino Fassina.....Director-Products
 Lisa Leahy.....Risk and Compliance Manager
 Lucia Bonazzelli.....Operations Manager
 Dympna Caldwell.....Head of Finance

DAS LEGAL EXPENSES INSURANCE COMPANY LTD T/A DAS GROUPEuropa House, Harcourt Centre, Harcourt
Street, Dublin 2

T (01) 670 7470
F (01) 416 1209
E info@das.ie
W www.das.ie

Senior Management Team

Adrienne O'Sullivan.....CEO
 Michael English.....Operations Manager
 Brendan Little.....Sales Manager

DECARE DENTAL INSURANCE IRELAND LTD

IDA Business Park, Claremorris, Co Mayo

T (094) 937 2250
F (094) 936 2685
E query@decaredental.ie
W www.ddii.ie

Senior Management Team

Maureen Walsh.....CEO
 Gerard Gavin.....Chief Dental Officer
 Edel Jordan.....Communications Manager
 Steven Moran.....Financial Compliance Manager

E

ECCU ASSURANCE COMPANY LIMITED

33-41 Lower Mount Street, Dublin 2

T (01) 614 6700
F (01) 614 6701
E info@eccu.ie

Senior Management Team

Gerry Jordan.....Chief Executive Officer
 Paul Weston.....General Manager of Credit Union
 Services
 Aidan Larkin.....Risk & Compliance Manager
 Rory Minto.....Insurance Services Manager
 Natasha Flaherty.....Finance Manager

EQUITABLE LIFE ASSURANCE SOCIETYWalton Street, Aylesbury,
Buckinghamshire, England
HP22 7QW

T (0044) 8456036771
W www.equitable.co.uk

ECCLESIASTICAL INSURANCE OFFICE1st Floor, Kilmore House, Spencer Dock,
North Wall Quay, Dublin 1

T (01) 619 0300
F (01) 662 4639
E Ireland@ecclesiastical.com
W www.ecclesiastical.com

Senior Management Team

David Lane.....Managing Director
 John Devitt.....Sales & Marketing Manager
 Michael Murphy.....Claims Manager
 Philip Rowe.....U/W Manager
 Paul Adamson.....Finance Manager
 Paul Collins.....Risk Services Manager
 Barbara Owen.....HR Manager

EURO INSURANCES LTDLeasePlan House, Central Park,
Leopardstown, Dublin 18

T (01) 680 4160
F (01) 680 4140
E Info@euroinsurances.net
W www.euroinsurances.net

Senior Management Team

Fuzail Nisar.....Managing Director
 Valerie McMullen.....Director of Finance
 F Martin Clarke.....Head of Legal and Compliance
 Ray Foley.....Underwriting Manager
 Joan Rushe.....Operations Director
 Nicola Kavanagh.....HR Manager
 Roddy Trickett.....Commercial Manager

F

FBD INSURANCE PLC

FBD House, Bluebell, Dublin 12

T (01) 409 3200
F (01) 455 4303
E info@fbd.ie
W www.fbd.ie

Senior Management Team

Andrew Langford.....Chief Executive
 Cathal O'Caoimh.....Finance Director
 Declan Carville.....Director of Human Resources
 Michael Garvey.....Director of Marketing & Sales
 Jackie McMahon.....Director of No Nonsense
 Eimear O'Broin.....Director of Customer Support
 George Parsons.....Director of Insurance
 Conor Gouldson.....Company Secretary

FRIENDS FIRST LIFE ASSURANCE COMPANY LIMITEDFriends First House, Cherrywood
Business Park, Loughlinstown, Dublin 18

T (01) 661 0600
F (01) 661 6651
W www.friendsfirst.ie

Senior Management Team

Tom Browne.....Chief Executive Officer
 Carlo Elsinghorst.....Chief Financial Officer
 Richard O'Sullivan.....Chief Risk Officer
 JP Hughes.....Chief Commercial Officer
 Lisa Feely.....Chief Operations Officer
 Brian O'Neill.....Strategic Marketing Director
 Peter Murphy.....Head of Compliance &
 Regulatory Affairs

G

GENERALI PANEUROPE LIMITEDGenerali House, IDA Business Park,
Athlumney, Navan, Co Meath

T (046) 909 9713
F (046) 909 9849
E paulgillett@generalali.ie
W www.generalipaneurope.ie

Senior Management Team

Paul Gillett.....Chief Executive Officer
 John Martin.....Chief Financial Officer
 Cillin O'Flynn.....Chief Operating Officer
 Chris Ennis.....Head of Employee Benefits
 Barry Kelly.....Chief Risk Officer
 Brian O'Malley.....Chief Actuary

G

GENWORTH FINANCIAL (FINANCIAL ASSURANCE COMPANY LTD)

3rd Floor, Fleming Court, Fleming Place, Dublin 4

T (01) 542 8440
F (01) 542 8401
W www.genworth.ie

Senior Management Team

Redmond McDonnell.....Managing Director (Ireland & UK)

GENWORTH FINANCIAL (FINANCIAL INSURANCE COMPANY LTD)

3rd Floor, Fleming Court, Fleming Place, Dublin 4

T (01) 542 8440
F (01) 542 8401
W www.genworth.ie

Senior Management Team

Redmond McDonnell.....Managing Director (Ireland & UK)

GLOHEALTH FINANCIAL SERVICES LIMITED T/A GLOHEALTH

Silverstone House, Ballymoss Road, Sandyford, Dublin 18

T 1890 781 781
E Happytohelp@glohealth.ie
W www.glohealth.ie

Senior Management Team

Jim Dowdall.....CEO
 Stephen Loughman.....Finance Director
 Jacquie Doyle.....Operations Director
 David Crimmins.....Commercial Director
 Teresa Kelly Oroz.....Legal Director
 Brian Gibson.....Head of Medical Provider Management
 Ruth Bailey.....Director of Product Strategy

H

HANSARD EUROPE LIMITED

Carysfort House, Carysfort Ave, Blackrock, Co Dublin

T (01) 211 2800
F (01) 211 2850
E heladmin@hansard.com
W www.hansard.com

Senior Management Team

Rachel Panagiodis.....General Manager
 Ciaran Cormican.....Finance & Outsourcing Manager

HAWTHORN LIFE LIMITED

Swords Business Campus, Swords, Co. Dublin

T (01) 883 0300
F (01) 890 7775
W www.hawthornlife.com

Senior Management Team

Alastair Murray.....Chief Executive Officer
 Aidan Burke.....Chief Financial & Risk Officer
 Shampa Lahiri.....Head of Legal & Compliance
 Steven McCarthy.....Programme Director
 Ciara Finn.....HR Manager

HSBC LIFE (EUROPE) LIMITED

1 Grand Canal Square, Grand Canal Harbour, Dublin 2

T (01) 635 6757
F (01) 649 7535
E hledublin@hsbc.com
W www.hsbc.ie

Senior Management Team

Tim Davies.....Managing Director
 Yvonne McCabe.....Head of Finance
 Albert Keirse.....Operations Manager
 Alan Robinson.....Local Compliance Officer
 Christine O'Hanlon.....Head of Projects and Resourcing

INTESA SANPAOLO LIFE LTD

Georges Court, Townsend St, Dublin 2

T (01) 661 7707
F (01) 661 7727
W www.intesasanpaololife.ie

Senior Management Team

Massimo Camusso.....CEO
 Roberto Oggeri.....CRO
 Alberto Data.....COO
 Miriam Grinover.....Chief Actuary
 Dave Sheehan.....CFO

IBRC ASSURANCE COMPANY LTD

2 Grand Parade, Dublin 6

T (01) 231 6000
F (01) 231 6001
E info@ibrac.ie
W ibrac.ie

Senior Management Team

Alan Foley.....CEO

IRISH LIFE ASSURANCE

Irish Life Centre, Lower Abbey St, Dublin 1

T (01) 704 2000
F (01) 704 1900
E customerservice@irishlife.ie
W www.irishlife.ie

Senior Management Team

Bill Kyle.....Group CEO
 Gerry Hassett.....Managing Director - Retail
 David Harney.....Managing Director - Corporate Business
 Dervla Tomlin.....Chief Actuary
 Brendan McEvoy.....Director - Marketing
 Frank Wynn.....Director - Group Compliance

IPB INSURANCE

3rd Floor, 1 Grand Canal Square, Dublin 2

T (01) 639 5500
E info@ipb.ie
W www.ipb.ie

Senior Management Team

Ronan Foley.....CEO (Chief Executive Officer)
 Enda Devine.....CFO (Chief Financial Officer)
 Tom Donlon.....CRO (Chief Risk Officer)
 Enda Brazel.....COO (Chief Operations Officer)
 Conn Cleary.....CBDO (Chief Business Development Officer)

I

L

THE LAWRENCE LIFE ASSURANCE COMPANY LTD

The Watermarque, Ringsend Road,
Dublin 4

T (01) 631 9555
F (01) 631 9599
E info@lawrencelife.com
W www.lawrencelife.com

Senior Management Team

Tiziano Motteran.....Chief Executive Officer
Nicola Dati.....Chief Financial Officer
Gerardo Rossini.....Chief Operations Officer
Michael Doyle.....Chief Risk Officer
Annalisa Vannella.....Legal & Product Development
Manager
Jose Efraim Vargas Lomeli.....Head of Internal Audit
Eva Favoino.....Project Manager

**LAYA HEALTHCARE LTD
T/A LAYA HEALTHCARE**

Eastgate Road, Eastgate Business Park,
Little Island, Cork

T (021) 202 000
E info@layahealthcare.ie
W www.layahealthcare.ie

Senior Management Team

Dónal Clancy.....Managing Director
D.O. O'Connor.....Deputy MD and Director of
Business Development
Mary Condon.....Director of Finance
Brenda Ryan.....Director of Operations
John Keane.....Director of HR & Team
Development
Ian Brennan.....Director of IT

LIBERTY INSURANCE LIMITED

Dublin Road, Cavan

T (049) 436 8100
F (049) 436 8101
E Info@libertyinsurance.ie
W www.libertyinsurance.ie

Senior Management Team

Patrick O'Brien.....Chief Executive Officer
John O'Grady.....Chief Financial Officer
John Sheehy.....Head of Claims
David Byrne.....Head of Commercial Lines
Trevor Lowry.....Head of Personal Lines
John McDonagh.....Head of Direct Sales & Marketing
Joe Kennedy.....Chief Actuary
Siobhan Fay.....Chief Risk Officer

LONDON GENERAL INSURANCE COMPANY LTD

Fitzwilliam Business Centre, 77 Sir John
Rogerson's Quay, Dublin 2

T (01) 283 9836
F (01) 640 1878
W www.thewg.com

Senior Management Team

Kevin Kennedy.....Managing Director
Martin Hoy.....Country Manager

LONDON GENERAL LIFE COMPANY LTD

Fitzwilliam Business Centre, 77 Sir John
Rogerson's Quay, Dublin 2

T (01) 283 9836
F (01) 640 1878
W www.thewg.com

Senior Management Team

Kevin Kennedy.....Managing Director
Martin Hoy.....Country Manager

M

MAPFRE ASSISTANCE AGENCY IRELAND

Ireland Assist House, 22-26 Prospect Hill,
Galway

T (091) 501 610
F (091) 501 618
E Ireland@mapfre.com
W www.mapfreassistance.ie

Senior Management Team

Marco Magliocco.....General Manager
Andrew Lawless.....Financial Controller
Craig Senior.....Operations Manager

METLIFE EUROPE LIMITED

'20 on Hatch', Lower Hatch Street,
Dublin 2

T (01) 265 0700
E gdelsesto@metlife.com
W www.metlife.com

Senior Management Team

Dirk Ostijn.....CEO
Nick Hayter.....CFO
Lukas Ziewer.....CRO
Deborah Neale.....Chief Operations Officer
John O'Halloran.....Head of Legal
Michael Chaston.....CCO

N

NEW IRELAND ASSURANCE

Dawson Street, Dublin 2

T (01) 617 2000
F (01) 617 2075
E info@newireland.ie
W www.newireland.ie

Senior Management Team

Sean Casey.....Managing Director
David Swanton.....Director
David Roberts.....Director
Denis Kelleher.....Director
Paul O'Callaghan.....Head of IT
Paul Dalton.....Head of Legal & Compliance

NEW TECHNOLOGY INSURANCE

3rd Floor, Fleming Court, Fleming Place,
Dublin 4

T (01) 632 4000
F (01) 614 0044
W www.nti-insurance.com

Senior Management Team

Tim Scrivener.....Chief Executive Officer
Anne Arigho.....Finance Director

P

PARTNER REINSURANCE EUROPE SE

The Oval, 160 Shelbourne Road,
Ballsbridge, Dublin 4

T (01) 637 9600
F (01) 637 9660
E ted.dziurman@partnerre.com
W www.partnerre.com

Senior Management Team

Ted Dziurman.....General Manager & Executive
Director
Lisa Bolger.....Chief Financial Officer
Niamh Freeman.....Head of Legal

PHOENIX IRELAND

16 Joyce Way, Park West Business Park,
Dublin 12

T (01) 639 9859
F (01) 638 2901
E info@pglireland.net
W www.phoenixireland.com

Senior Management Team

Ciaran McGettrick.....Chief Operating Officer - Ireland
Tony Kassimiotis.....Managing Director – Operations
Andy Moss.....Finance Director

PRUDENTIAL INTERNATIONAL ASSURANCE PLC

Montague House, Adelaide Road, Dublin 2

T (01) 483 0500
F (01) 676 2599
W www.prudential-international.com

Senior Management Team

Michael Leahy.....International Wealth Director &
Managing Director
Virginia Lawlor.....Finance Director
Yvonne Keaveney.....Head of Client Services &
Operations
Marco Nuvoloni.....MLRO / Head of Compliance,
Legal & Risk
Kevin Purtill.....Head of Product Management -
Europe
John Donachie.....Head of Product Management -
UK
Andrew Wallace.....International Sales Director
Bruce Gunn.....Appointed Actuary

QUINN LIFE DIRECT LTD

Scotchtown, Ballyconnell, Co Cavan

T (049) 952 5259
E quinnlife.enquiries@quinn-group.com
W www.quinn-life.com

Senior Management Team

Margaret Clinton.....CEO
Jim Noonan.....CFO

THE ROYAL LONDON MUTUAL INSURANCE SOCIETY LIMITED T/A CALEDONIAN LIFE

Caledonian House, 47 St. Stephen's
Green, Dublin 2

T (01) 429 3333
F (01) 662 5095
E service@caledonianlife.ie
W www.caledonianlife.ie

Senior Management Team

Jon Glen.....CEO
Greg Dyer.....Head of Sales & Marketing
John Gunn.....Head of Product & Pricing
Jack Smith.....Head of Operations & Projects

RSA INSURANCE IRELAND LIMITED

RSA House, Dundrum Town Centre,
Sandyford Road, Dundrum, Dublin 16

T (01) 290 1000
F (01) 290 1001
E Firstname.lastname@ie.rsagroup.com
W www.rsagroup.ie

Senior Management Team

Ken Norgrove.....CEO
Paul Dalton.....Interim CFO
Paul Kierans.....CRO
Anne Laursen.....HR
Geoff Jones.....Claims
Colin Ryan.....Commercial Lines
Gerry Traynor.....Commercial Sales & Marketing
Brian Hughes.....Personal Lines
Daniel Parker.....Personal Sales & Marketing
Aisling Hayes.....Change and Information
Systems
Alan Holmes.....Direct Distribution
Patrick Nally.....Marketing & Public Relations

SCOTTISH FRIENDLY ASSURANCE SOCIETY LIMITED

Scottish Friendly House, 16 Blythwood
Square, Glasgow, G2 4HJ, Scotland

T 0141 275 5000
E enquiries@scottishfriendly.co.uk
W www.scottishfriendly.co.uk

Senior Management Team

Fiona McBain.....Chief Executive
Jim Galbraith.....Deputy Chief Executive
Neil Lovatt.....Sales & Marketing Director
Ian Neilson.....Head of Client Services
Jeff Wilson.....Head of IT
Liam Gilmore.....Head of Finance
David Elston.....Head of Corporate Services,
Secretary
Donald MacLeod.....Head of Actuarial

SCOTTISH MUTUAL INTERNATIONAL LTD

16 Joyce Way, Park West Business Park,
Dublin 12

T (01) 804 4000
F (01) 804 4005
E info@smi.ie
W www.smi.ie

Senior Management Team

Ciaran McGettrick.....Managing Director
Malachy Smith.....Chairman
Brian Woods.....Non-Executive Director
Tony Kassimiotis.....Non-Executive Director
Andy Moss.....Non-Executive Director
Kevin Edgington.....Appointed Actuary

SEB LIFE INTERNATIONAL ASSURANCE COMPANY LIMITED T/A SEB LIFE INTERNATIONAL

Bloodstone Building, Riverside IV, Sir
John Rogerson's Quay, Dublin 2

T (01) 487 0700
F (01) 487 0704
W www.seb.ie

Senior Management Team

Nils Liljeberg.....Managing Director
Dominic English.....Chief Financial Officer & Head of
Operations
Mark Maguire.....Head of Product Development &
Actuarial
Conor McCarthy.....Head of Sales
Abigail St John Kennedy.....Head of Legal
Annette Angelosante.....Head of Compliance & Risk
Paul Fallon.....Head of IT

S

SKANDIA LIFE IRELAND LIMITED

Iveagh Court, 6 – 8 Harcourt Road, Dublin 2

T (01) 479 3900**F** (01) 475 1020**W** www.skandiainternational.com**Senior Management Team**

Martin Middleton.....CEO
 Mark Bingham.....CRO and Financial Controller
 Garry Windebank.....Compliance Officer

ST. JAMES'S PLACE INTERNATIONAL PLC

Fleming Court, Flemings Place, Dublin 4

T (01) 660 6100**F** (01) 231 3291**W** www.sjp.co.uk**Senior Management Team**

Sheelagh Malin.....Managing Director
 Fintan McKeon.....Finance Director
 Mick Walsh.....Compliance Officer
 Joseph Doran.....Head of Risk Management

STANDARD LIFE ASSURANCE (IRELAND) LIMITED

90 St Stephen's Green, Dublin 2

T (01) 639 7000 / 1890 252 222**E** customerservice@standardlife.ie
marketing@standardlife.ie**W** www.standardlife.ie**Senior Management Team**

Nigel Dunne.....Country Head, Ireland
 Michael McKenna.....Finance Director
 Cristiano Braggion.....Operations Director
 Nigel Monaghan.....Head of Distribution
 Fiona Keane.....Head of People
 Sanjeev Kopan.....Head of Product Development
 Rory Conway.....Head of Risk & Compliance

SUN LIFE ASSURANCE COMPANY OF CANADA (UK) LIMITED4th Floor, Matrix House, Basing View
Basingstoke, Hampshire, RG21 4DZ**T** 0845 072 0223**F** 0845 6780 679**W** www.sloc.co.uk**Senior Management Team**

Katherine Garner.....Chief Executive Officer
 Neville Kent.....Chief Operating Officer
 Stephen Coombes.....Chief Finance Officer
 Niall O'Hare.....Chief Actuary
 Jon Ross.....Chief Risk Officer
 Tony Watts.....Head of Internal Audit
 Fleur Hobbs.....Company Secretary

T

TRAVELERS INSURANCE COMPANY LIMITED

Europa House, Harcourt Centre, Harcourt Street, Dublin 2

T (01) 609 5600**F** (01) 609 5640**W** www.travelers.ie**Senior Management Team**

Keith Purvis.....General Manager UK and Ireland
 Richard Kelley.....CFO UK and Ireland
 James Liston.....Chief Actuary – Europe
 Mick Husband.....CUO UK and Ireland
 Terry Dinnigan.....Regional Vice President Northern Region (Dublin, Glasgow, Manchester, Leeds)
 Mike Bridge.....Regional Vice President – Birmingham, London and South Counties.
 Peter Hayden.....General Manager – Claim Europe
 Ann O'Brien.....General Manager, Human Resources – Europe
 Aoibheann Baskiran.....International Small Commercial Programme Manager
 David Bourke.....Regional Underwriting Officer - Dublin, Glasgow, Manchester and Leeds

V

VHI HEALTHCARE

VHI House, Lower Abbey Street, Dublin 1

T 1890 44 44 44**F** (01) 799 4091**E** info@vhi.ie**W** www.vhi.ie**Senior Management Team**

John O'Dwyer.....Chief Executive
 Declan Moran.....Director – Marketing & Business Development
 Willie Shannon.....Director – Finance
 Bernadette Carr.....Medical Director
 Tony McSweeney.....Director – Individual & Corporate Business
 John Creedon.....Director – Claims
 Michael Owens.....Director – HR
 Margaret Molony.....Director – I.T.

X

XL GROUP PLC

XL House, 8 St Stephens Green, Dublin 2

T (01) 400 5500**W** www.xlgroup.com**Senior Management Team**

David Watson.....President and CEO
 XL Re Europe
 Regina O'Connor.....Senior Vice President
 Government Affairs and
 Corporate Compliance

Z

ZURICH INSURANCE PLC

Zurich House, Ballsbridge Park, Dublin 4

T (01) 609 1000**F** (01) 668 8709**E** anne.mcloughlin@zurich.ie**W** www.zurich.ie**Senior Management Team**

John O'Connor.....Chief Financial Officer and Acting CEO
 Jerry Fitzpatrick.....Chief Operating Officer
 Lorcan Harding.....Director of Sales and Distribution
 Maurice Cullen.....Chief Marketing Officer
 Alan Hunter.....Chief Claims Officer

Z

ZURICH LIFE ASSURANCE PLC

Zurich House, Frascati Road, Blackrock,
Co. Dublin

T (01) 283 1301

F (01) 283 1578

E maryfrances.beatty@zurich.com

W www.zurichlife.ie

Senior Management Team

Anthony Brennan.....CEO
 Matt O'Neill.....Chief Financial Officer
 Brendan Johnston.....Head of Financial Broker
 Distribution
 David Warren.....Chief Investments Officer
 Peter Gough.....Chief Actuary
 David O'Dowd.....Commercial Director
 David Madigan.....Chief Operations Officer
 Billy Galavan.....Chief Risk Officer
 Joe Creegan.....Head of Corporate Life and
 Pensions

Insurance Ireland Management Team Contact Details:

Kevin Thompson, CEO — kevin.thompson@insuranceireland.eu

Jennifer Hoban, Life Assurance Manager — jennifer.hoban@insuranceireland.eu

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

Paul MacDonnell, Head of Policy and EU Affairs — paul.macdonnell@insuranceireland.eu

Laura McLellan, Director of Membership Services and Events — laura.mclellan@insuranceireland.eu

Ajay Pathak, Chief Operating Officer — ajay.pathak@insuranceireland.eu

Jane O'Driscoll, PR and Communications Manager — jane.odriscoll@insuranceireland.eu

Frank Farrell, Insurance Information Manager — frank.farrell@insuranceireland.eu

Paul Holohan, Insurance Information Officer & Premises Manager — paul.holohan@insuranceireland.eu

West Thornton, Insurance Confidential — west.thornton@insuranceireland.eu

