



ABOUT INSURANCE IRELAND

As the voice of insurance actively promoting the highest standards, Insurance Ireland represents 95% of the domestic market and 70% of Ireland's international life insurance market. This business generates €25bn in

premium income (domestic and overseas), employs 15,000 people, with thousands more in ancillary services and contributes over €1.1bn in tax to the Irish exchequer.

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. Each year the insurance industry pays out more than €10bn in benefits and claims to Irish customers.

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;

- 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.

As a member of Insurance Ireland you belong to a representative body comprising of industry thought leaders from the insurance sector who will proactively represent and support the operation of your business in the Irish, European and International market.

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OFFICERS AND MANAGEMENT

Officers and Management 2012-2013



Gerry Hassett
President



Philip Smith
Vice-President and
Non-Life Council
Chairman



Sean Casey
Vice-President and Life
Council Chairman



Kevin Thompson
CEO



Michael Horan
Non-Life Manager



Jennifer Hoban
Life Manager



Paul MacDonnell
Head of Policy and EU
Affairs



Ajay Pathak
Head of Shared
Services



Jane O'Driscoll
PR and Communications
Manager

BOARD, COUNCILS, WORKING GROUPS AND COMMITTEES

Board

Mr Sean Casey.....	New Ireland
Ger Davis.....	IBRC
Mr Paul Grimes.....	Aviva Insurance
Mr Paul Haran.....	External Board Member
Mr Gerry Hassett.....	Irish Life (Chairman)
Mr Andrew Langford.....	FBD
Mr Ciaran McGettrick.....	Phoenix Ireland
Rachel Panagiodis.....	Hansard
Mr Ken Norgrove.....	Zurich Insurance
Mr Philip Smith.....	RSA

Life Council

Mr Anthony Brennan.....	Zurich Life
Mr Tom Browne.....	Friends First
Mr Sean Casey.....	New Ireland (Chairman)
Mr Peter Doyle.....	Acorn Life
Mr Nigel Dunne.....	Standard Life
Mr Jon Glen.....	Caledonian, Royal London
Mr Gerry Hassett.....	Irish Life
Mr Ruairi O'Flynn.....	Canada Life
Mr Matthew Robinson.....	Aviva

Non-Life Council

Mr Michael Bannon.....	Aviva
Mr Terry Dinnigan.....	Travelers
Mr Andrew Langford.....	FBD
Mr Brendan Murphy.....	Allianz
Mr Ken Norgrove.....	Zurich
Mr Patrick O'Brien.....	Liberty
Mr Declan O'Rourke.....	AIG
Mr Philip Smith.....	RSA (Chairman)

International Council

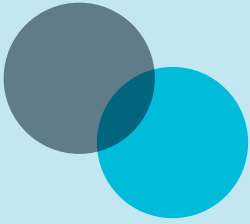
Mr Declan Bolger.....	Canada Life Europe
Mr Graham Cox.....	MetLife
Ms Sylvia Cronin.....	Augura Life Ireland Ltd
Mr Ted Dziurman.....	PartnerRe
Mr Paul Gillett.....	Generali Pan-Europe
Mr Brian Hunt.....	Zurich International
Mr John Lyons.....	Darta Life
Mr Ciaran McGettrick.....	Phoenix Ireland (Chairman)
Mr Frank Mee.....	Allianz Worldwide Care
Mr Tiziano Motteran.....	Lawrence Life

Health Council

Ms Alison Burns.....	Aviva Health Insurance
Mr Donal Clancy.....	Laya Healthcare (Chairman)
Mr Jim Dowdall.....	GloHealth
Mr John O'Dwyer.....	VHI Healthcare

Public Policy and Research Council

Mr Sean Casey.....	New Ireland
Mr Ciaran McGettrick.....	Phoenix Ireland
Ruairi O'Flynn.....	Canada Life (Chairman)
Mr Philip Smith.....	RSA



As well as the Board and Councils there are a number of working groups and committees. These are as follows:

Common Committees & Working Groups

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

Life Committees & Working Groups

- Pensions Committee
- Pensions Policy Working Group
- Underwriting Forum

Non-Life Committees & Working Groups

- Anti-Fraud Forum
- Declined Cases Committee
- Flooding and Climate Change Working Group
- Health Insurance Working Group
- Insurance Ireland/Office of Public Works (OPW) Flood Working Group
- Integrated Information Data Service Oversight Committee
- Insurance Mediation Directive II Working Group
- Pyrite Working Group
- Underwriting & Claims

PRESIDENT'S REPORT



Insurance remains a vibrant sector of the Irish economy both domestically and internationally. Insurance Ireland

members manage total assets of €187bn on behalf of their customers and our members employ 15,000 people in Ireland.

Strategic Review of Insurance Ireland

Of the €25bn of premiums generated annually, Insurance Ireland members account for over 95% of domestic premiums and about 70% of international life premiums. Our members paid over €1bn in taxes to the Irish Exchequer last year.

We believe that insurance plays a very positive role in society – it is the safety net of the Irish economy. We assess risk to ensure our customers can manage their own lives and businesses in a more secure way. We provide the stability to the Irish economy that ultimately facilitates growth.

We are committed to ensuring that Ireland is a good place to do business both domestically and internationally. We favour a high quality regulatory regime which provides the required reassurance to customers and shareholders alike. Our preference is for constructive dialogue with the Regulator and key stakeholders to develop solutions for the long-term.

Insurance Ireland has been engaged in a process of renewal in the past 12 months. Key highlights of this process include:

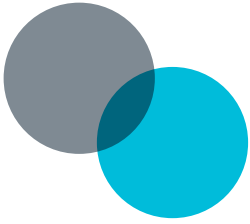
- a new strategy based on a clear mission – ‘the leading voice of Insurance in Ireland’,
- the establishment of a vibrant new International Council to broaden our reach,
- greater CEO involvement through a new devolved Council structure,

- Life (Sean Casey – New Ireland)
- Non-Life (Philip Smith - RSA)
- International (Ciaran McGettrick - Phoenix)
- an embryonic Health Council focused on a distinct policy issue (Donal Clancy - Laya),
- a new Public Policy & Research Council driving thought leadership (Ruairi O’Flynn – Canada Life),
- a revised sub-committee and working group structure aimed at greater member involvement.

This process has been led by our new CEO, Kevin Thompson who has made a very positive impact in his first year in the role. We are also about to appoint a new Head of Membership Services shortly.

The industry faces many issues in a difficult trading environment. We are actively engaging with key stakeholders across a range of issues. I’d like to highlight three key issues:

- Bringing constructive dialogue to the regulatory regime. The Financial Regulator has quite rightly brought Irish regulatory standards up to (and in some cases beyond) European standards. We acknowledge the clear need to restore Ireland’s regulatory reputation. Our members have engaged constructively in this difficult but necessary challenge. However, we would advocate bringing some dialogue back into the process to ensure the regulatory regime delivers the outcomes intended.



- Making Ireland a great place to do business. One impact of the economic crisis has been to lessen the attractiveness of Ireland as a base for potential insurers. In particular, retaining the commitment of companies already based in Ireland is as important as attracting new entrants. We believe that a vibrant international insurance sector can play a key role in Ireland's recovery and we are actively engaging with the key stakeholders to achieve this goal.
- Incentivising middle-income workers to plan for their retirement. We welcome the commitments made by the Minister for Finance in his Budget last December around the retention of pensions tax relief and the removal of the pensions levy. We will now work with the Department of Finance on the technical aspects of implementing this plan. We are also developing our thoughts on pension coverage and recently hosted a conference on Universal Pensions, which was addressed by the Minister for Social Protection.

Insurance Ireland is playing an active role in each of these issues and many more. On behalf of the Board I'd like to thank Kevin and his team for their hard work and dedication on behalf of our members.

On a personal level, I'd like to thank the Board for the tremendous commitment they have shown over the past two years in driving our new strategy forward. I'd particularly like to thank Rachel Panagiodis (Hansard) and Ger Davis (formerly IBRC Life) who are stepping down. I'd also like to welcome Ciaran McGettrick (Phoenix) and Sylvia Cronin (Augura) who are joining the Board.

Finally, I'd like to wish Philip Smith every success as incoming President. Philip has been a great support to me in my role over the past two years and I'm confident he will provide high quality leadership in the year ahead.

Gerry Hassett
President

CEO REPORT



Dear Members,

Welcome to the first Annual Report of the leading representative body for insurance in Ireland under its new name, Insurance Ireland. The previous year was an exceptionally busy period for Insurance Ireland. Having begun my term as CEO

towards the end of 2012, this report will give an overview of the key strategic objectives of Insurance Ireland for 2013. The main technical issues will be summarised in the relevant Life, Non-Life and EU and Regulatory reports.

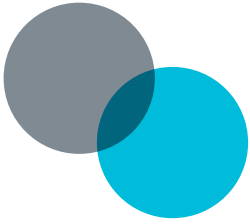
Strategic Review of Insurance Ireland

Insurance Ireland will represent and support the development of both the domestic and international insurance industry in Ireland in the interests of our members and their customers.

In response to the changing regulatory and commercial environment for insurers, Insurance Ireland undertook a review of its operations. This in-depth strategic review involved consultation with Insurance Ireland members, as well as insurance and non-insurance related benchmarking. The aim of this strategic review was to ensure Insurance Ireland is functioning optimally for its members. Insurance Ireland ended 2012 at the implementation stages of the policy & operational planning which aims to bring a greater value offering to Insurance Ireland members in 2013 and beyond.

Key strategic objectives identified for period 2012–2015 are as follows:

- To promote the positive role of insurance in society and the Irish economy.
- To influence the development of an appropriate domestic and international regulatory environment, in the interests of consumers and insurers.
- To safeguard insurability allowing insurers to manage risk, combat fraud and reduce unnecessary costs for consumers.
- To promote a positive approach by industry and government to retirement planning within a cohesive national policy framework.
- To support the continued development of Ireland as a base for insurance business.



Insurance Ireland Statistics, Publications and Press Office

The provision and publication of statistics continues to be an important part of Insurance Ireland work. Insurance Ireland publishes this data in its Factfile, Annual Report and other key media reports. Statistical information gathered by Insurance Ireland is used by members on a regular basis as it covers key data on life and non-life market trends.

The Insurance Ireland press office receives upwards of 400 incoming queries annually. As part of our media relations strategy, Insurance Ireland also published press releases on key issues, held press briefings and proactively engaged with media on a number of topical issues including severe weather/ flooding, Gender Directive, pyrite, pensions and regulation.

Insurance Information Service

The Insurance Information Service (IIS) continued to operate successfully throughout 2012. In addition to private callers, the IIS received a significant volume of enquiries from the National Consumer Agency, Government Departments, Citizens' Advice Bureaux, MABS, the Financial Services Ombudsman's office, the Consumers' Association of Ireland, Gardai, solicitors, the Financial Regulator and the Pensions Board.

Kevin Thompson
CEO, Insurance Ireland



LIFE AND PENSION ISSUES

Pensions Taxation Policy

Pensions taxation policy remained a key priority for Insurance Ireland during 2012 amidst concerns that any move to restrict the rate of tax relief on pension contributions to the standard rate of tax would have a significant negative effect on the industry.

In his December 2011 Budget Speech the Minister for Finance announced that the Department of Finance and Revenue would be talking to stakeholders over the coming year to develop solutions to make the system “sustainable and more equitable over the long term” and Insurance Ireland participated in this consultation process during the year.

In the December 2012 Budget speech the Minister announced that with effect from 1st January 2014, tax relief on pension contributions would only be available to provide retirement incomes of up to €60,000 per annum and that tax relief on pension contributions would continue at the marginal rate of tax. He also gave a commitment that the Pension Levy would not be renewed after 2014 and made positive comments about the need for Government generally to encourage people to invest in pensions.

These comments were positively received by industry as being a balanced response and providing certainty for individuals wishing to make provision for retirement. The detail of how the €60,000 limit will be implemented is likely to be addressed in

the next Budget/Finance Bill.

Insurance Ireland has also engaged with the Department of Finance and Revenue about practical administration issues arising from the Budget announcement of a three year scheme allowing persons with AVCs to withdraw up to 30% of their value. This came into effect on the passing of the Finance Act on 27th March.

Other Pensions Policy

In October 2012, the Department of Social Protection published a report on pension charges in Ireland. Insurance Ireland broadly welcomed the report as raising awareness of this issue generally and highlighting a number of important issues for industry but also expressed concerns that some of the “headline” charges in the Report represented notional amounts which were in excess of actual prevailing charging levels in the market. Insurance Ireland fully supports the importance of transparency and disclosure and the aim of providing clearer and more relevant information to customers.

Insurance Ireland also responded to a number of key pensions consultations during 2012 including the OECD review of Irish pensions, the Pensions Board’s Defined Contribution Simplification Consultation and the possible merger of the regulatory function of the Pensions Board with the Central Bank and the amalgamation of the Financial Services Ombudsman and the Pensions Ombudsman.

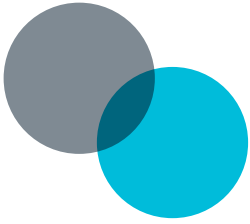
Gender

The Test Achats decision of the European Court of Justice in March 2011 meant that European insurers would be required to adopt gender neutral premium rates for most product lines by 21st December 2012. During the year Insurance Ireland provided a forum for members to discuss practical issues of interpretation and also made a number of submissions to the Department of Justice. The relevant Irish legislation, the Equal Status (Amendment) Act, was signed into law on 20th December 2012.

Anti-Money Laundering

During 2012, Insurance Ireland continued to participate in discussions with other financial services representative bodies about the drafting of a common set of Money Laundering Guidance Notes, to reflect the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 which implemented the third EU Anti-Money Laundering Directive.

The final guidance, which was progressed by a working group comprising of Insurance Ireland, IBF, IFIA, An Post, Credit Unions and chaired by Deloitte, was published by the Department of Finance in February 2012. Insurance Ireland then proceeded to agree insurance industry-specific sectoral guidance with the Central Bank of Ireland which was subsequently published by the Department of Finance in October 2012.



Law Reform Commission consultation paper on insurance contracts

The Law Reform Commission (LRC) published a Consultation Paper on Insurance Contract Law in December 2011. The LRC made over 40 provisional recommendations for reform of the law covering such areas as duty of disclosure and insurable interest. Insurance Ireland responded and highlighted that care should be taken to ensure that the proposed changes would not have an effect on the cost or availability of certain types of cover. The LRC has yet to produce final recommendations.

FATCA

During 2012, Insurance Ireland participated in industry discussions around the US FATCA requirements which will impact on the Irish banking, funds and insurance sectors and require information about US customers to be passed to the US authorities via the

Irish Revenue. These new requirements will place significant administrative and systems obligations on Irish institutions.

In December the Minister for Finance announced that Ireland had become one of the first countries in the world to agree a new Inter-Governmental Agreement with the United States in relation to the US Foreign Account Tax Compliance Act which provides for an exchange of information between the Irish and US authorities. Enabling legislation was contained in the Finance Act 2013 and regulations and guidance are expected to be published in due course. The first return, in respect of 2013, will be due in 2015.

Sean Casey
Chairman, Life Council

Jennifer Hoban
Life Assurance Manager

NON-LIFE INSURANCE ISSUES

Flooding

In November 2012 Insurance Ireland invited the Office of Public Works (OPW) to join an Insurance Ireland /OPW Flood Working Group.

Insurers are major stakeholders in mitigating the economic effects of flooding. The OPW is the lead State body for the co-ordination and implementation of Government policy on the management of flood risk in Ireland. It clearly makes sense for Insurance Ireland and the OPW to engage closely and educate each other. Hence Insurance Ireland's initiative in establishing this Working Group.

The Working Group is currently focusing on the provision of OPW information on completed flood defences in line with Insurance Ireland requirements so that insurers can take this information into account when assessing risk. In practical terms this means establishing the areas for which flood defence information will be supplied, the format in which it will be provided and also agreeing delivery dates and how frequently the information will be updated. This work will continue in 2013.

Pyrite

The Minister for the Environment, Community and Local Government announced in December that it is proposed that a levy will be introduced on quarrying and some insurance products to fund a pyrite remediation scheme.

First and foremost Insurance Ireland have every sympathy for those affected by pyrite. Insurers are all too aware of the distress caused to homeowners by pyrite damage as they have been honouring their commitments in full under structural defects and products liability policies. We estimate that insurers have already paid out tens of millions of euro in claims and that the total claims cost is likely to be in excess of €100m. Furthermore where policyholders have a legal liability in respect of defective work or materials insurers will continue to meet claims in accordance with their policy obligations.

Any levy on non-life insurance policies to fund the cost of a pyrite remediation scheme would be unacceptable and unjust, whether the levy applies to the construction/quarrying insurance sector alone or more widely to other non-life insurance classes. Non-life policyholders are already paying levies of 5% on their policies as it is and most of this (the 3% stamp duty on non-life insurance policies) simply flows into the general exchequer.

Those responsible for the pyrite problem should pay for the cost of resolving it i.e. the construction/ quarrying industry. Insurance Ireland will oppose any attempt to apply a pyrite levy to non-life insurance policies as there is no logical basis for expecting non-life insurance policyholders to pay a pyrite levy when the insurance industry did not create

the pyrite problem and are already contributing to the cost of resolving the problem where there is legal liability under policies covering structural defects and products liability.

Gender

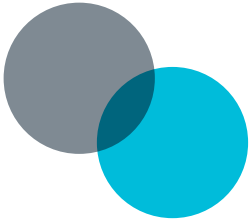
The European Court of Justice ruled in March 2011 that from 21 December 2012 insurers can no longer use gender as a factor when calculating premiums for certain insurance products. This included motor insurance, for example. The Equal Status (Amendment) Act 2012, which was signed into law in December, gives effect to the ruling in Irish legislation.

Insurance Ireland liaised with the Department of Justice throughout the year on this issue. Insurance Ireland also produced and contributed to information leaflets explaining the implications of the Gender Directive ruling to insurance customers.

Anti-Fraud

Insurance Ireland continued to fight fraud on behalf of insurers and policyholders in 2012. The majority of claims are genuine but a small minority of people make fraudulent or exaggerated claims and it is important to be vigilant in respect of these.

Insurance Confidential, Insurance Ireland's anti-fraud hotline, continued to operate successfully in 2012 supported



by a strong industry communications campaign. The 2012 communications campaign focused on the “two-faced cheat” and resulted in an increase in consumer awareness of Insurance Ireland’s anti-fraud activities. Our Insurance Confidential hotline and website continue to see an increase in reported fraud during periods of advertising.

The Insurance Link system also continued to operate and this has been an efficient check for possibly fraudulent claims since 1990. In addition, the Automatic Number Plate Recognition (ANPR) system enables the Gardai to identify uninsured vehicles on our roads via their ANPR-equipped vehicles.

Integrated Insurance Data Service (IIDS)

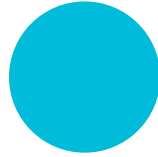
The Integrated Insurance Data Service (IIDS) project continued throughout 2012. The purpose of the IIDS is to deliver a real-time technology service that electronically integrates core data with underwriting and claims systems. Considerable progress was made with the penalty points and no-claims discount modules in 2012.

Law Reform Commission Consultation Paper on Insurance Contracts

Insurance Ireland made a submission to the Law Reform Commission in April on the above Consultation Paper which contains 44 recommendations on issues such as insurable interest, duty of disclosure, warranties etc. Insurance Ireland counselled caution in some areas and emphasised that concepts such as insurable interest and the duty of disclosure go to the heart of insurance contracts.

Philip Smith
Chairman, Non-Life Council

Michael Horan
Non-Life Insurance Manager



EU AND REGULATORY AFFAIRS ISSUES

Packaged Retail Investment Products (PRIIPS) Directive

The purpose of the PRIIPS directive is to improve transparency in the investment market for retail investors. A core proposal at the heart of PRIIPS is a new Key Information Document (KID) which was presented on 3 July 2012. The intention is that this document should provide stand-alone and standardised key information for consumers for PRIIPS so that products can be compared and manufactured on a level playing field.

The Directive will, ultimately, be approved by co-decision. The Commission expects the final Regulation to be in place by the end of 2014.

IMD

The European Commission is proposing to revise the IMD, which regulates selling distribution and practices for life and non-life insurance products via intermediaries. Its intention is to achieve the same level of consumer protection, regardless of the sales channel used (i.e. insurance firm, broker, agent or other intermediary), to increase the level of consistency across the European Union and to ensure the regime is comparable to MiFID II.

The Commission also believes that its amendment will help achieve a level playing field for insurance sales via intermediaries and directly from insurance firms and make it easier for intermediaries to operate cross-border. Thus an ultimate aim is to promote the emergence of a real internal market in insurance services across the EU.

Solvency II

A number of areas of disagreement, around the question as to the proper nature and extent of the Solvency II Level II implementing measures, between the market and EIOPA are causing delay in Omnibus II. The main outstanding unresolved issues relate to long-term guarantees, including in particular how counter-cyclical measures will be triggered. An impact assessment on the potential impact of Omnibus II measures on long-term guarantees was conducted at the end of 2012. Consideration of its outcome has been a cause of further delay in the project.

These delays have required the development of guidelines so that momentum in implementation of those parts of the directive that are agreed is not lost. On 27th March 2013 EIOPA published draft guidelines on preparing for Solvency II. These cover: systems of governance, the risk management system, a forward-looking assessment of the undertaking's own risks (based on the ORSA), pre-application for internal models, and submission of information to national competent authorities.

The Guidelines are addressed to national supervisory authorities (NSAs) on a 'comply-or-explain' basis. Flexibility is allowed through phasing-in of measures, the use of thresholds and allowing discretion to the NSAs as to how to apply the measures.

Insurance Ireland has expressed concern that delays in SII will impose unnecessary costs on industry.

Anti-Discrimination Directive

This Directive was originally proposed by the EC on 2 July 2008 and is intended to extend protection against discrimination on the grounds of religion or belief, disability, age or sexual orientation to areas outside employment. Complementing existing EC legislation, the proposed Directive would prohibit discrimination on the above-mentioned grounds in the following areas: social protection, including social security and healthcare; social advantages; education; and access to goods and services, including housing.

Insurance Ireland has two key concerns. Firstly the wording of the Directive may prevent the combined use of age and disability in risk assessment and pricing under the same conditions. Another concern is that provisions in the Directive allowing for differential pricing according to age should be safe from revision by the ECJ. This directive is currently stalled due to lack of agreement at Council level.

Financial Transaction Tax (FTT)

The Financial Transaction Tax (FTT) was originally proposed in October 2011 as a means of taxing financial transactions and clawing back some of the capital given to the financial services industry in response to the financial crisis. The Commission proposal indicates funds can be used to fund the Commission and that it will slightly depress economic growth in Europe. Proposed at 0.1% tax on equity and debt transactions, and a 0.01% charge on derivatives transactions.



In March 2012 Insurance Ireland conducted a survey amongst members as to the expected impact of the tax as proposed. The survey found that Life insurers representing 16% of the market believed that the FTT would cost their companies between €1-5m per annum. Non-Life insurers representing 5.3% of the market said it would cost them in excess of €10m. Life insurers representing 22.3% of the market said they felt that the costs would be passed on to customers. Insurance Ireland forwarded summary results to the Department of Finance and to Insurance Europe.

The Irish Government's current position is that it will be prepared to implement such a tax if the UK agrees. It is not likely that the UK will agree anytime soon.

Data Protection Regulation

This draft regulation was introduced on 25th January 2012 to harmonise and enhance data protection throughout the EU. It is drafted as a regulation so as to minimise variations of interpretation and implementation that would apply in the case of a Directive.

In September 2012 Insurance Ireland met with Brian Crowley MEP Member

of the Committee on Industry Research and Energy (ITRE) and Sean Kelly MEP rapporteur's for the ITRE Committee on the Data Protection Regulation proposals. Insurance Ireland also attended meetings of the Insurance Europe Data Protection Task Force.

A number of the proposed amendments of ITRE reflect Insurance Ireland and Insurance Europe concerns.

VAT

The ECJ Andersen case in 2005 made much VAT-exempt outsourcing taxable. Some Member States implemented the Andersen decision immediately, whilst others (including Ireland and the UK) delayed doing so pending an EU review in this area of Insurance and Financial Services.

Following the ruling the European Commission agreed to suspend enforcement of the ruling pending the outcome of discussions on an amendment Directive to remove/mitigate the Andersen decision. These discussions, which started in 2007, have stalled under the Danish and Cypriot Presidencies, neither of whom has progressed the issue.

In December 2012 Insurance Ireland asked the Department of Finance to consider this issue and ensure that a disorderly imposition upon the industry of the Andersen ruling is avoided as this would damage the industry and future employment in Ireland.

Paul MacDonnell
Head of Policy and EU Affairs

DIRECTORY OF MEMBERS

Life Members

Acorn Life
 Ark Life
 Aviva Life & Pensions
 Canada Life
 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
 t/a Caledonian Life
 Scottish Friendly
 Standard Life
 Sun Life of Canada
 Zurich Life

International Members

Aegon Ireland
 Allianz Worldwide Care
 Augura Life
 AXA Life Europe
 Barclays Assurance
 Barclays Insurance
 Darta Saving Life
 Generali PanEurope
 Hansard Europe
 Hartford Life
 HSBC Life
 Intesa Sanpaolo Life
 Lawrence Life
 MetLife Europe
 Partner Reinsurance
 Prudential International
 Scottish Mutual International
 SEB Life International
 Skandia Life
 St. James's Place International

Non-Life Members

ACE Europe
 AIG
 Allianz
 Amtrust International
 Aviva Health
 Aviva Insurance
 DAS Group
 DeCare Dental
 Euro Insurances
 FBD Insurance
 Genworth Financial Insurance
 HCC International
 IPB Insurance
 Laya Healthcare
 Liberty Insurance
 London General Insurance
 Mapfre Asistencia
 New Technology
 RSA Insurance
 Travelers Insurance
 VHI Healthcare
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DIRECTORY OF MEMBERS



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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

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Senior Management Team

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

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Senior Management Team

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Barry Cudmore.....	Chief Financial Officer
John McCrossan.....	Chief Risk Officer
Karl Nolan.....	Chief Operating Officer
Willem Peter de Ridder.....	Director of VA Europe
Jill Curran.....	Head of HR & Facilities



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 Marie Griffin..... General Counsel
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 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

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Senior Management Team

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 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 Brohoon..... Head of Financial Administration
 Susan Landers..... Head of Sales Marketing
 Cormac Browne..... CIO

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Senior Management Team

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



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 Philip Dwyer..... Finance Director
 Gordon Lee..... Chief Actuary & CRO
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 Barry Lennon..... Compliance Officer
 Linda Harmon..... Head of IT
 Sarah Ryan..... Head of HR

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 Suzanne Bradley..... Finance Director
 Gareth Cronin..... Chief Risk Officer Aviva Ireland
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BARCLAYS ASSURANCE (DUBLIN) LIMITED

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 Laura Doherty.....Compliance & Legal Manager
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Jose Efraim Vargas Lomeli.....Head of Internal Audit
Antonio Nuzzo.....Compliance Officer



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 Denis Kelleher.....Sales Director
 David Roberts.....Actuarial Director
 Sinead Spain.....Head of HR
 Ray Bowe.....Head of Customer Service
 Eugene Holland.....Head of IT
 Paul Dalton.....Head of Legal & Compliance

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Virginia Lawlor.....Finance Director
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Kevin Purtill.....Head of Product Management - Europe
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Brian Hughes..... Personal Lines Director
Aisling Hayes..... Change and Information Systems Director
Alan Holmes..... Direct Distribution Director

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Malachy Smith..... Chairman
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Andy Moss..... Non-Executive Director
Kevin Edgington..... Appointed Actuary



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Michael Owens..... Director – HR
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