3. Remembering PMPA

By Paul O’Toole & Brian Cooke

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Both Brian Cooke and Pádraig (Paul) O’Toole joined the PMPA in 1969. We spent most of our working lives in the organisation before availing of the early retirement prior to 2003. Writing this article proved to be a ‘labour of love’ and an exercise we both enjoyed. We spent a lot of our energies researching records, reading books, and gathering material, consulting former colleagues and generally reminiscing about old times.

The time frame of just seven weeks to complete was restrictive, as we would have liked to have researched more deeply some issues and produce a more comprehensive reflection on the period.

It is nearly twenty seven years now since PMPA went under Administration, and yet former staff, still have a wonderful grá for the old company. In fact, it has to be said, all still feel a great loyalty and have the warmest of affection for the man at the heart of the PMPA story, Chairman and Managing Director, Mr Joe Moore, the man we all called “Big Joe” – only behind the door though!

Joe Moore, Chairman and Managing Director, PMPA

PMPA – Under Administration
It was on the 19th October 1983 that the then Minister for Industry and Commerce: Frank Cluskey TD rose to address Dáil Éireann with the announcement that he intended to sponsor the urgent passage through both houses of the Oireachtas that day of emergency legislation, Insurance Bill 1983, to deal with a matter of grave importance. The extracts from debate will show he commenced his address as follows:- ‘The purpose of this Bill, which is of general application, is to amend existing insurance legislation by
adding to the range of actions which can be taken to deal with situations arising in the
event of uncertain solvency of non-life insurance companies’.

He went on to say “While leaving the basics of the 1964 legislation unchanged, and it has worked quite well in the case of the collapse of the Equitable Insurance Company, we are now proposing a number of significant amendments. The House will recall that at the time of the Equitable episode, the view was accepted that, while arrangements should be made to compensate people who had claims for injuries or damage to property, those who had simply paid premiums and were going to be out of pocket only in respect of the unexpired period covered by the premium, could be left to fend for themselves. With the greatly increased cost of insurance I feel that a different view ought now to prevail on this question and that people who have paid premiums should, in the case of a company being wound up, be entitled to present claims in respect of the unexpired period of their policies just the same as other claimants on the Compensation Fund’.

That principle is now enshrined in this Bill. Nonetheless, we must recall what the effects of a winding up order are. The position is that as soon as such an order is made, the policyholders, leaving aside entirely the position of persons having claims against the company for accident, etc., are no longer effectively insured and are thrown upon the insurance market to do the best they can in seeking replacement cover.

It is primarily to deal with this problem that the present legislation has been designed. Its object is to ensure that while the affairs of a company in difficulty are brought within the purview of the High Court in much the same way as those of a company being wound up; their business can nonetheless be continued without interruption on a going concern basis by an administrator appointed by the court.

In responding to the Minister, the main opposition spokesman on Industry and Commerce for Fineanna Fail Mr Padraig Flynn said “In facilitating the Minister in this business it was established to us that it was of a very urgent nature. In fact, it was stated to be a matter of something of an emergency, and, while I might not be too familiar with the precedent for emergency legislation in the House, I would venture to say it is a pretty rare occurrence in legal terms to have emergency legislation brought in to deal with any aspect of life. Consequently, we take this to be of very significant importance. While this Bill is framed in general terms for general application, there is no doubt at all from the reading of the Explanatory Memorandum and from listening to the Minister that he has one particular insurer in mind”. He continued “One can conclude from the Minister's speech that a very large number of persons are involved. I take it that they are the insured. He makes reference also to uninsured drivers. Therefore, irrespective of what other business the insurance company is involved in, it is obvious that this is a major motor insurer”.

Speculation was rife throughout the country that afternoon as to the identity of the Insurance Company in question. RTE lunch time radio news carried the story but without any great clarity as to which Company was in difficulty. Certainly, staff in PMPA had no inkling that evening that the company was in trouble as duties were being carried out as normal.

PJ Wheeler, Western Regional Manager tells the story that he was in attendance that afternoon with his colleague of Regional Managers, meeting with a group of Head Office Senior Management, to agree a business plan for the following year when a Branch Manager rang the Hotel in Portlaoise to tell them that an Insurance Company was in difficulty. Was it PMPA he was asked but when he in turn, put the question to Senior Management involved in the meeting, they reacted with absolute shock and surprise at such a development.
However, dismissing a plea from the sponsoring Minister to be circumspect about naming a specific Insurance Company during the debate, the public were left in no doubt who Mr Flynn believed was the troubled Company when he said “It has been confirmed by the Minister that he intends to use this legislation in the immediate future to deal with an insurer. Obviously, the Minister will be moving in the court tomorrow against an insurance company and seeking a petition to have an administrator applied. I believe that the company, which the Minister has in mind, in dealing with the immediate as against the general application is the PMPA. For that reason, I am particularly concerned that the 300,000 people who hold insurance cover by way of motor insurance with that company are protected, and that they are left in no doubt this evening that they will continue to be covered today, tomorrow and for the foreseeable future. I would also be very concerned about the staff of any company involved under any court action which the Minister might take now or in the future. The particular company to which I refer has a general staff of about 2,000. This also will have tremendous implications for the financial and commercial activity of the country and for other insurers. That is what makes it a very serious and important matter”.

Deputy Des O’Malley in his contribution to the debate, during the second reading of the Bill, commenced with the comment ‘Anything one might say about this unhappy Bill before us now should be headed: “The chickens have come home to roost”, because they have’. Harsh words you might think delivered by O’Malley but when viewed with the full context in which it was made, it may be seen in different light. The Chairman and Managing Director claimed there was a history of bad blood between Minister O’Malley and Joe Moore going back years and the ongoing dispute had its genesis on a number of issues.

One for example, arising out of an incident in 1978 when the then Minister for Industry and Commerce introduced the Industrial and Provident Societies (Amendment) Act 1978. The aim of the Act was to shut down secondary banks which did not come under the umbrella of supervision of the Central Bank and to close the loophole that some operators had used to setup back door banks. Moore believed this Act held the prospect of closing down the group’s Provident Society outlet PMPS and decided to contest the legality of the legislation in the High Court and later in the Supreme Court claiming O’Malley’s legislation was unconstitutional.

Joe Moore believed that the Minister was out to get his company and he took it personally that O’Malley should question how he ran his company. During one bruising exchange Moore described O’Malley as ‘one cantankerous gnat’. The relationship turned particularly sour in 1982, when rumours were circulating that Mr. Moore was seeking a buyer for the company, O’Malley immediately sent in independent auditors Coopers & Lybrand to investigate the financial wellbeing of the group and to establish if the company was solvent. Joe Moore refused to cooperate with the auditors on their arrival at the company’s head office, Wolfe Tone House and resisted answering questions or supplying information to them. In fact, he had them thrown out of the building on a few occasions and doors were locked to stop them gaining access.

The final straw for Moore was when he heard that the Minister had invited a number of senior executives from PMPA’s competitors to a meeting to explore the possibility of them coping with the additional business of over 300,000 drivers should Moore’s company collapse. Mr Moore said he believed Mr O’Malley was out to ruin his company and when asked what he thought of the Minister, responded by saying “I have nothing against O’Malley other than he is a crank and no one could put up with him”. O’Malley told the Dail at the time that he had frequently tried to question the running of the company but
was constantly attacked by Moore. He said he had ‘to grin and bear it’ in the interests of the company.

Acting on the new Insurance Act passed by both Houses of the Oireachtas the previous day, Mr Justice Costello on the petition of the Minister for Trade, Industry and Commerce Mr Frank Cluskey TD, appointed a provisional Administrator over the PMPA Group on the 30th Oct 1983.

The Administrator was announced as Mr Kevin Kelly of Coopers and Lybrand Chartered Accountants. Mr Justice Costello said that he had prima facie evidence which had satisfied him that the insurance company had failed to make adequate provision to meet its debts under various insurance claims by policyholders. The under provision was believed to be in the region of 100 million. The company had at the time of Administration, 306,000 current policyholders, of which 12,000 fell due for policy renewal within two weeks of the High Court approval, two Provident Societies, PMPS and Ireland Benefit Building Society, a chain of Motor Garages, McBirneys retail Store on Burgh Quay, A Sunday newspaper called Sunday Journal, a provincial newspaper Leinster Express in Portlaoise and a range of other commercial interests. The total staff employed by the group was in excess of 2,800 people which made the company one of the largest employers in the private sector in the state at that time.

So, how did PMPA rise to become Ireland’s largest non life Insurer, what were its origins and who were the people behind the organisation that played a key role in this development?

Private Motorists Protection Association

It all started in a very simple fashion, so recalled Diarmuid Ó Luanaigh in his wonderfully produced booklet ‘25 Years of Progress’ to celebrate the 25th anniversary of PMPA in May 1976. He tells us that on 21st January 1951, an anonymous letter appeared in the letters page of the Sunday Independent and suggested that there were a number of benefits to be derived from the formation of an association of motorists. Signed quite simply “Seanar”, the writer eventually turned out to be Proinsias McGarry, a schoolteacher based in Roscrea. He couldn’t have known what he was starting!

Among the thousands who read the letter from “Seanar” on that Sunday morning nearly sixty years ago was another schoolteacher, John Cahill in Glasnevin. What he read stirred a sympathetic chord and before the evening was out, he had penned a supporting letter for the Sunday Independent one week later. He did more. Anxious to ascertain if Proinsias McGarry’s sentiments were representative of motorists generally, he invited all those interested to communicate with him at his Dublin address. The response was so overwhelming, that he invited all interested parties to attend a meeting, to establish if a group could be formed to carry the matter further. The historic meeting took place in the Four Courts Hotel, Dublin on Wednesday, 14th February, 1951.

A huge crowd turned out to this initial meeting and an agenda was drawn up for the session which agreed to do three things that afternoon. One was to adopt a title for the association, the second was to get an agreement on what the aims of the association should be and finally, to put a provisional committee in place that would draw up Articles of Association for later approval at a later AGM. The first issue was discussed and a consensus was arrived at when the majority decided to name the new association as Private Motorists Protection Association. With the title now in place, the group then turned its attention to agreeing what the aims of the association should be.
The following was drawn up:

- To secure an alleviation in Road Tax
- To secure lower insurance premiums and a better ‘No Claims’ rebate for members.
- To press for an inquiry into discrepancy between the prices of cars made in England and of similar cars assembled in Ireland.
- To secure for the members a discount on the price of new cars purchased through the Association.
- To give expression to the viewpoint of private motorists on questions relating to traffic laws and by-laws, the upkeep of roads, road signs, parking places and other kindred matters.
- To afford to the members legal advice and assistance in approved cases.
- To accumulate sufficient funds to enable the Association to inaugurate an insurance scheme of its own.

They then turned to the final matter on the agenda for the day which was to elect a provisional committee until an AGM could be arranged at some date in the future and this resulted in three officers and fourteen committee members being elected. The officers were Chairman Mr T.J. Chamberlain Dublin. B.A, B.Comm, C.A., Vice Chairman Dr W.G. Bradley Drogheda B.Sc., M.B., Hon Secretary and Treasurer John Cahill, Teacher, Glasnevin who had invited all to this meeting through his letter in the Sunday Independent.

The new provisional committee got down to business straight away by agreeing to hold their first AGM on the 24th May 1951 and in advance of that, Insurance Companies were canvassed with a view to giving favourable terms to members, a massive recruitment campaign commenced by issuing membership invitations through the post to perspective members and the design of a Association badge had been developed and an order placed for the supply of 1,000. In addition, the task of drafting the Association’s constitution had begun by a small sub-committee and approval was reached to levy an Annual Membership fee of £1 to all members.

The meeting on the 24th May 1951 in Jury’s Hotel, Dublin had a distinct flavour of a GAA Congress gathering about it, as delegates arrived in huge numbers from all over Ireland, to attend. All in attendance were to witness a momentous occasion as this day was henceforth recalled as the real foundation day of PMPA. The sub-committee presented their draft Constitution and Rules of the Association and after a lengthy debate, were duly ratified by the meeting. John Cahill, who we will recall wrote that invitation to the Sunday paper some three months earlier, was installed as the Association’s first President. Vice-Presidents were then conferred on Rev. Canon Boyle Donegal, T.J. Chamberlain Dublin and Captain Kilbride of Cork. Finally, M.T. Davis was elected as Hon. Sec., and the duties of treasurer were assigned to the first President for his care.

The true worth of the Association was greatly tested shortly after its birth when on the 1st December 1951; English Insurance companies operating in Ireland announced a 25% increase in their rates. The Executive committee of PMPA expressed outrage at such a development and called on the Minister of Industry and Commerce to hold an immediate public enquiry, to investigate if an increase of that magnitude could be justified. The Minister initially dismissed their demand but after a large public protest in Dublin by its members and heavy lobbying by members of their local TDs, he overturned his dismissal and agreed to consider the matter. Again, the Executive protested that this response was inadequate and in the end, the Minister agreed to the proposal of a public enquiry.
The public enquiry was held by the Prices Advisory Board under the Chairmanship of Mr Justice Lavery and it commenced its work in April. The Executive decided to contest these increases with others and hired leading council to represent their views. An Association only newly formed and with very meagre resources, must have agonised greatly about taking this fight but take the fight they did, and when the Chairman announced his findings in October, declaring that the increase was excessive and ordering the Insurance companies to reduce their proposed increase by half, the joy in the Association was palpable.

All the national newspapers carried the story of PMPA’s victory claiming it was a major achievement for an organisation only in its infancy, endorsing the need for having such an Association and applauded the courage of the organisation for taking the stance it did on behalf of the ordinary motorist. This helped enormously in promoting the PMPA nationally, as membership grew substantially over the following few years.

The executive were anxious to maintain regular contact with its members, in order to keep them abreast of developments and achievements gained by the Association, so they decided to launch their own official news letter and the first Issue of Motorists’ News appeared in May 1952. This development coincided with the election of a New Ross delegate to the executive and he was assigned the duties of Editor of this new venture. The delegate was Joe Moore, originally from Mountrath Co Laois, who had established a branch of the Association in the town where he worked shortly after it’s founding, and who on assuming the job of Editor, changed the title of the newspaper to The Private Motorists. He was to remain the Editor of this newspaper for the next twenty three years when he handed over the task of producing the newspaper in 1975.

By the end of 1955, the Association was making great strides with membership growing steadily and the organisation launching a number of schemes for the benefit of motorists:

- First of all, there was the Insurance rebate scheme through which members could receive a rebate of up to 10% by using the Associations facilities.
- Legal Assistance Scheme which provided help and support to a member who had a complaint or was in dispute with a garage over a car purchase or repair work.
- Examination of Vehicle Service provided access to a Motor Engineer to test or examine vehicles before purchase by a member.

When Dr. Bradley, Chairman of PMPA, addressed the fifth Annual General Meeting of the Association in the Shelbourne Hotel on the 29th June 1956, he told the members that PMPA had decided to set about forming its own Insurance company and he appealed to all its members to get behind this drive as the project would prove to be the most difficult cause of all to achieve.

In June 1958, John Cahill, founder and first President of P.M.P.A. died, just a week before the seventh Annual General Meeting was held. It was a moment of deep solemnity in the Association and was made particularly sad by the fact that P.M.P.A., to which he had devoted himself with idealistic generosity, was now beginning to show the immense potential which he had helped to grow. At the August meeting of the Executive Committee later that year, Joe Moore was installed as Chairman of P.M.P.A. A few months later, Michael J. Dore became secretary and the team was now in place to take up the fight with the department to secure their objective of acquiring an insurance licence.
Insurance Company Launched

In order to better appreciate some of the issues involved in the P.M.P.A’s decision to launch and operate its own insurance company, it may be appropriate to sketch in some of the more noticeable features of the background to the move. As already intimated, the Association had made innumerable attempts over the years to obtain a better motor insurance deal for its members. Given that PMPA had been the most vigorous and effective opponent of every proposed and achieved rise in premiums, and that it had, in particular, waged a highly successful campaign during the enquiry by the Prices Advisory Board into motor insurance costs, it is scarcely surprising that the companies were not disposed to be sympathetic to any overtures emanating from the Association. In fact, the relationship was almost bitter.

The Association had many reasons for seeking to have their own insurance provider, and none more so, than that it was one of the fundamental objectives of the founding fathers to achieve such a development in order to reduce costs. One of the reasons why insurance was so costly was that management expenses were too high. Joe Moore always believed that these expenses were simply not justified because Insurance companies did not have to advertise or sell motor insurance. His contention was that as it was illegal to drive a car without insurance in the state, proper supervision by An Garda Síochána was sufficient in itself to sell motor policies!

It was also a bone of contention for members that when the Association was founded, nearly all the Insurance companies operating in the Irish market were subsidiaries of British firms, thereby the profits from their premium income was leaving the country. This was a considerable loss to the economy at a time went public finances were under strain.

To comply with the conditions of the Insurance Act 1936, it was necessary that £15,000 should be deposited in the High Court and that paid up capital must not be less than £100,000. Both The Association and The Private Motorists Provident Society were reasonably strong in funds and the capital requirement was not seen as being unduly difficult but the issue of lodging £15,000 cash for the Association was deemed a most serious obstacle. Joe Moore, who had by now become the central figure in the Association, canvassed assiduously throughout the country to accumulate this amount with wonderful success as subscriptions received far exceeded the threshold required.

So, with a great sense of achievement, the Association submitted its application for an Assurance Licence in January 1964 to the Department of Industry and Commerce together with a cheque for £15,000. However, the Department declined the application for a number of reasons but mostly on the grounds that in order to comply with 1936 Act, the application had to be in the name of a public company. Accordingly, the Association set about addressing this issue with haste and on the 20th April 1964, PMPA Insurance Company Ltd was born. With this final piece of the jigsaw in place, the Minister was requested to expedite the issue of the necessary licence.

Not for the first time and certainly not for the last, were the Association to experience how frustrating and difficult it would be to get the approval of the Department and have their insurance licence issued. At each step, the goal post was moved and conditions changed by the Minister. Six months after lodging their application, the Association were advised that the Government was bringing forward new legislation in the area of insurance and that their application was being deferred until after Act had been updated.

The proposed Insurance Act 1964 was brought before Dáil Eireann for debate in late June. The Minister for Industry and Commerce Mr. Jack Lynch said the bill was necessary as there was a question about the degree of protection the existing bill offered policyholders and so the new bill required that any future prospective insurance company
would have to provide a deposit of £100,000 rather than £15,000 demanded under the old bill.

A number of speakers in the debate made reference to PMPA’s application and question whether this new legislation was in any way connected. In fact, Deputy Cosgrove in his contribution stated that “it is common knowledge in the city that insurance companies representatives are boasting that no matter what they do, the Association will not get that licence” Mr Lynch in winding up the debate said “if PMPA apply for a licence and conform with the full obligations of the law, they will get the licence”. In other words, provided they can come up with £100,000 cash rather just £15,000, everything should be in order! The new legislation became law on 8th July 1964.

Many believed that with the new regulations in place, that this would prove to be an impossible mountain to climb for PMPA and that their hopes for securing an insurance licence would finally be dashed. But they under estimated the character of the man who they were dealing with because Joe Moore never understood the word ‘no’. Having taken early retirement from the Civil Service to take up an executive position with the Association, he knew the internal workings of a department and surely used this knowledge to his advantage when pursuing his objective. Even though the Department spurned him on a number of occasions by constantly changing the thresholds over the following few years, they never succeeded in dampening his enthusiasm. The big man’s tenacity, ambition, fight, courage and sheer determination would overcome any obstacle and he proved that once again when finally lodging the appropriate funding and meeting all the Departments criteria within three years of the new legislation becoming law.

So, what a wonderful day it was for all in the Association when on the 30th June 1967, Minister George Colley approved the warrant granting the PMPA their Assurance Licence thereby, giving the green light to the company to start looking for insurance business.

**Era of Expansion**

On July 1st 1967, PMPA opened its doors for business. In advance of this date and in anticipation of being granted the licence that summer, the Association had opened its first branch office at 29, Eustace Street, off Dame St in the centre of the city. In doing so, it was preparing itself for dealing with the public ‘direct’ and so needed street frontage to deliver on this commitment. By dealing with the public direct and by-passing brokers, overhead costs were kept to a minimum, thereby fulfilling the objective that was agreed at the Association’s founding meeting in 1951 to reduce the cost of insurance to its members.

When the first customer took out an insurance policy on that momentous date in July, the Insurance office was staffed by Mr. E.W. Hughes, A.C.I.I., who was recruited from Coyle Hamilton Hamilton & Phillips, as Insurance Manager. Mr. Hugh Sheridan F.C.A., Eamonn Moore, Bernard Smith and Leo Cullen were recruited also, to complement the staff who moved over from the Association when the insurance company was launched. These were S O’Mordha (who joined Association in 1961), Ann Barry (1963) Ann Coughlan (1965), Noreen Donohue and Mairead Hipple (1966).

As business levels increased and with volume of customer traffic multiplying, the company sought larger offices to meet this new demand. Early in 1968, the company moved its headquarters to Herbert Place, Dublin 4, directly across the road from the Grand Canal. D’Olier Chambers now vacant, the company kindly offered the facility to the

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1 Mr E. W. Hughes ACII was the President of The Insurance Institute of Dublin in 1984-85

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Sports & Social club for their usage. The Social Club, Billy O’Neill recalls, meant a table tennis table in the large room at the top of the building and a window that wouldn’t close and thus ping pong balls descended down onto D’Olier Street regularly like snow balls!

Three offices were secured, namely No.10, No 13 and No. 18. The three offices housed different functions of the organisation with No. 10 catering for the Claims Dept, No 13 providing the facility for the public office and No 18 became the Administration bloc and Filing room. It was not uncommon to meet staff criss-crossing each other on the street with a file under their arm, particularly on a fine day or someone who was in need of a smoke and hence, had to fetch records in the filing room! To cater for this move out to Dublin 4, more new staff were needed and 1968 witnessed the recruitment of Tom Colgan, James McGill, Kay Reddy, Joe Moore Jnr, Phillip Duignan and Ann Hayes.

The uniqueness of the PMPA product immediately caught the eye of the nation’s imagination. Offering 60% No Claim Bonus was innovative and unprecedented and of course, resulted in reducing insurance premiums for motorists to a very attractive level. Many people today take it for granted that products such as Windscreen cover, Personal Accident policy, Loss of personal effects and Car Hire cover were always an ‘added option’ should you wish to have them. No so. Moore introduced these products onto the Irish market when launching the company’s Super Policy shortly after receiving its licence. Other companies would follow this innovative move in time. Please click here for an article ‘Motor Insurance At Its Best’ in Private Motorist from 21st October 1983.

The company being 100% Irish owned and run with its corporate logo endowed with the national colours and emblem was very appealing and touched a chord with the nation. On this theme, the company opened up new ground for the industry by offering its customers the option of having their Certificate of Insurance issued in the Irish language. Michael J Dore, who held the position of secretary of the Association since 1958, oversaw this process which proved very successful and was in much demand. In order to improve the quality of service for customers in this area, Mr Moore invited in Conradh Na Gaeilge to examine the public counter staffs and have Fainnes’ awarded. There was a great sense of pride amongst staff in wearing these very special mementoes, until a National School Teacher challenged a staff member to speak Irish and deal with his matters through the first language. He was appalled that a person would wear a Fáinne and not have the skills to handle his matter through Irish. The wearing of the Fáinne became as rare as hen’s teeth after that incident!
What should not be ignored was the part the Association’s communication vehicle: the publication of ‘The Private Motorist’ played in helping the company gain significant market share in a very short time. Every other issue carried a handwritten letter in fountain pen ink from Joe Moore updating motorists on developments on Association concerns, quoting sample premiums and offering prospective customers opportunities through membership of the Association. This personal touch was central in creating a special relationship and bond that clients had with the Managing Director. It was not an unusual occurrence in the front office to hear customers say “Joe tells me I am entitled to this or that” when they came looking for a quotation. Moore was a marketing guru long before the term or concept was first mooted! Please click here for ‘A Message from the Chairman’ by Joseph Moore, published in the Private Motorist and Insurance News on 27th September 1983.

The first week in October 1969, witnessed a historic move into Wolfe Tone House in Wolfe Tone Street. Theobald Wolfe Tone was born on the 20th June 1763 at 44, Stafford Street, now Wolfe Tone St, in a house which stood on the site of premises which now bears his name. Whether the historic connection had any influence on the decision to purchase this particular premises could not be established. Suffice to say, that the historic connection could only enhance, rather than diminish, a company whose logo as already mentioned, was very Irish in appearance and colour.

On entering the three storeys Wolfe Tone House, customers were greeted on the ground floor with the New Business public counter which was manned by Pauline O'Shea and Eddie Coyle. The Executive offices were sited behind this area together with the telephonist station. The first floor welcomed clients to the Renewals counter staffed by Noel Durkin and Mary Wall. This floor also accommodated the Claims department under the guidance of Jimmy McGill, the Personnel section supervised by Ann Coghlan and she was later joined by John Byrne after the company recruited him as Personnel Manager from an establishment just down the street in Arnotts. The filing room was sited here as well. Finally, the top floor housed the underwriting department under the watchful eye of Peadar Mac Niallais who was deputy underwriting manager, Computer room under IT expert Fergus Dunne and Membership department supervised by Padraig O’Gorman.

Administration ladies. From left: Breda Hancock, Carmel Mulholland, Olivia Breslin, Kay Reddy, Ann Coughlan and Anne Barry.
At the end of the corridor on the top floor, the building opened out into the old Mero (Dublin lingo for Mary St) Cinema. Closed in 1959, it is remembered in a song written by, Pete St John and reminiscences of old Dublin carry many references to it, even being mentioned in one of Brendan Behan stories. Originally catering for the renewals invitation section after renovation, it was to continue the ‘catering’ theme when eventually the staff canteen was established there.

Many customers who visited Wolfe Tone House in those early days found the experience memorable for no other reason than having come in contact with the caretaker and front door security man, Martin Burke. A loveable old rogue, Martin had a good word for everyone and could lift the spirits of anyone even on the bleakest and darkest of days with a funny story or an old wise joke. With his boisterous loud laugh, jolly bonhomie and warm broad smile, left all who met him better off for the experience.

Just as the Association had grown by opening offices around the country during the fifties, a similar project for the Insurance Company was envisaged. A programme of expansion with branch office openings commenced with some vigour in the early seventies, with the first branch office opening at 84 The Quay, Waterford under the supervision of Billy O’Neill in spring of 1971. Cork opened up next in June of the same year with Billy O’Neill moving from Waterford to take charge and Joe May moving from Head Office to replace him. Roscrea was next to open at year end 1971 with Jim Kenny taking charge. Portlaoise and Athy opened in May 1972 under the supervision of PJ Wheeler and Tony Ryan respectively.

In steady succession came Thurles, Limerick, Galway, Dundalk, Ballina, Cavan, Castleblaney, Loughrea, Clonmel, Arklow, Finglas, Carrick-On-Shannon, Tralee, Long Mile Road, Letterkenny, Bantry, Sligo, Drogheda, Wexford, Midleton, Kilkenny, Bray, Nenagh, Dun Laoghaire, Newbridge and Mullingar. In hand with this development, individuals appointed managers to these offices were sent on courses with the Irish Management Institute in Sandyford to acquire the core skills of management, to learn leadership and motivation skills and to gain effective communication techniques to help them be a success in their new appointments. P.M.P.A. was one of the first financial services companies to avail of the IMI facilities and proved to be a wise move indeed.

The company launched PMPA Garage Group prior to the expansion of insurance offices in 1971. The purpose of marrying the two operations was to reduce claim costs, as it was envisaged that accidental damage and third party crash repairs would be kept ‘in house’ and thereby, reducing overheads so that insurance premiums could remain low.

The Private Motorists Provident Society (PMPS) secured premises close to Wolfe Tone Street at the corner of Jervis St and Upper Abbey Street. Only 300 yards from Wolfe Tone House, here the Provident Society offered hire purchase car loans and offered very attractive deposit rates to members of the Association. Founded in 1958, it was originally intended to provide a type of bridging facility for those members who could only afford the basic Third Party insurance but who aspired to comprehensive cover. In November 1970, a Chief Executive was appointed. Filling the post was Denis O’Brien, now deceased, who had come with excellent experience in banking. The society was to play a key part in the development of the group over the following decade.

By 1976, PMPA had a majority market share of the non life insurance business in Ireland. An opportunity arose in February to diversify into the life and pensions market when Mr Moore announced that he intended to make a bid for New Ireland Assurance Company Limited. In the month of July previously, it had bought the 20% shareholding held by
Fitzwilton, an event that did not go unnoticed in insurance circles and out of which, a lot of negative vibes abounded amongst the companies competitors.

The July stock purchased, lifted PMPA’s holding in New Ireland to 28% and hence, was in a strong position to make a bid. New Ireland responded by refraining to register the transfer of shares to PMPA pending clarification from the Department of Industry and Commerce. This provoked a few retorts from Joe Moore. The Department responded saying they had no objections to the move. Mr Moore immediately sent out a list of New Ireland shareholders living within the catchment area of the local offices sited around the country and requested each manager to call out and sell the benefits of a PMPA take over. It proved a very difficult exercise indeed, as the shareholders were long established supporters of New Ireland who had investments and life policies going back decades. They feared change and were worried that a change of ownership could affect their life savings. The bid failed and PMPA moved on.

One of great successes of the company in the late seventies was its ability to retain business. A renewal retention level of 89% was the norm and in most cases, the balance % was not lost to competition but mostly related to customers who set aside their cars because of the age of them, had emigrated or had difficulty gathering together the renewal premium. A certain amount of this lost % balance would re-present itself as New Business some months later, so in essence it eventually evened out at 90%. An incredible feat really when competition was so fierce. This success was built on knowing your customers by first names, giving an excellent customer service and by offering help and assistance to clients in a very personal way.

The launch of the ‘premium payment plan’ whereby customers could pay their premiums over a 6 month instalment plan or 10 month plan was a groundbreaker, it was innovative and unique to the Irish market at the time and helped enormously in retaining business. The part local sponsorship played should not be dismissed either. Each office had a sponsorship budget for local use and one area which proved very fruitful in this regard was the sponsorship of the Annual Agricultural shows. The Annual show was deeply ingrained in the community and by supporting the event with sponsorship; the PMPA was bonding with the community it served.

From the beginning PMPA played an active role within the Insurance Institute. The Company took part, very successfully in everything the DIAS organised. The Debating society was served with great commitment and success by Charlie Scanlon, later to open a brokerage in Co Sligo, Mary Maloney, Seamus Fitzgibbon and Kevin Kennedy. Staff also attended the famous meetings in the Shelbourne Hotel. In fact, some would say that the Institute were regular patrons of the Horseshoe bar long before it became fashionable to do so! These activities introduced PMPA to all strata of the industry which resulted in the company becoming members of the insurance family very quickly.

The Federation was also served with professionalism by Peadar MacNiallas, Padraic Concannon, Jamie Ryan and John Kenna. Of course, it has to be said that the insurance industry referred to PMPA at the time as a ‘non tariff’ company. This had the effect of other insurance companies and brokers looking down their noses at PMPA. There was a sense amongst staff that their counterparts in these companies looked on them as second class citizens or to use that terrible phrase ‘yellow packs’ So, when the Sports and Social Club, founded and powered by the ever resourceful Kay Reddy, entered the D.I.A.S. sporting competitions in 1970, motivating PMPA teams was not an issue, it was more a fact of ‘lets get ‘em’.

And get ‘em we did!
A Sporting Oasis
There were many PMPA staff who excelled in their sport: three well known sportsmen took their first steps out onto life’s journey from Wolfe Tone House:

A Gold medallist at the World Athletic Championships in Gothenburg.

One of the greatest rugby players ever to wear the green jersey for Ireland.

An incredible athlete, who did Ireland proud at the European Athletic Championships in Prague in 1978 and followed it up with a 42nd place in the Olympic marathon in Moscow in 1980 in a time of 2:30.28.

Eamonn Coghlan was working in the Substitution Dept. on the top floor in Wolfe Tone Street in 1971 when he won an Athletics scholarship to Villanova University in the USA. Word must have got out about Eamonn’s scintillating performance in the Eamonn Ceant stadium in June in winning the mile at the PMPA sports day!! He lapped everybody but one in the race and modesty prevents me from naming that individual!

Invited by the famous athletics coach James “Jumbo” Elliott to join the renowned Villanova Track and Field team, Eamonn went onto become one of Ireland’s greatest ever sports persons. A brother of Ann, who joined the Association back in 1965, Eamonn won three AAAs titles, 11 Irish Championships, the World Cup 5,000m title in 1981, Seven Wannamaker mile titles, recorded the World indoor mile record in February 1983 when running 3.49.78 and topped it up with winning, in stunning style, World Athletic Championships 5,000m title in Gothenburg in August of the same year.

Sadly, Eamonn was pipped by a whisker in two Olympic 1500m finals, Montreal in 1976 and Moscow in 1980 to finish a brilliant fourth in both races. There was a great sense of excitement and pride amongst staff at the thought of Eamonn going on this athletic adventure and Joe Moore reflected this goodwill by making a very generous presentation on behalf of the company to him before his departure.

Presentation to Eamonn Coughlan. From left: Michael J Dore, Company Secretary, Eamonn Coughlan, Joe Moore, Chairman & Managing Director.
Tony Ward joined PMPA shortly after finishing his leaving certificate in St Marys, Rathmines. Surely, one of the greatest players ever to grace the green jersey on a rugby field and recognised worldwide as one of bestouthalfs ever to play the game. Oddly enough, Wardie was much more into soccer on joining P.M.P.A. and was really enthusiastic about the sport at the time. A fervent Leeds Utd supporter, he was absolutely brilliant with the round ball, very skilful and proved to be an extremely tricky winger. He mentioned that he had been offered a trial at his beloved club and so, without too much trouble, made it onto the PMPA soccer team! And what a difference he made? PMPA soccer team qualified for the D.I.A.S. soccer final for the very first time in 1971 and Tony played a major part in getting us to it. No one man makes a team, but he played a significant role in that success ably assisted by John Kenna, Donal Hipple, Terry Doyle, Nicky Coyle and Cyril Collins. Sadly, the team lost the final by the narrowest of margins to Hibernian Insurance but it was joy to play alongside him in that adventure.

Glenalbyn had many memorable nights of celebration, most notably the evening Kilmacud Crokes returned home to their clubhouse with the Andy Merrigan Cup having won the All Ireland Club Championship, but none can compare with the night PMPA won the company's first ever D.I.A.S. competition in 1972 when capturing the Gaelic Cup in Stillorgan. What could only be described as massive turn out of staff from Wolfe Tone House, the occasion was graced with wonderful football and magnificent scores from a side skilfully managed by Mountrath’s finest Jim Kenny. Captained at left half back by Toss Keenan, the holder of a Leinster College’s medal as a member of the great St Mell’s team of ‘69, supported by goalie Des Woods, former Meath hurling great Eanna Giles at full back, Dublin U21 starlet Dermot Hobbs at centrehalf, later to become An Taoiseach Bertie Ahearn’s driver, a great midfield pairing of Sean Leddy, great stalwart of Cavan football who sadly passed away suddenly at young age while managing the Cavan office, and Gerry O’Dwyer, powerful Leinster Colleges footballer with Oatlands College and a free scoring forward line powered by Terry Doyle and former Meath minor starlet Peter Caffrey from Ballivor.
Joe Moore, a great supporter throughout his life of the GAA and a member of Kilmacud Crokes, was in attendance and proudly presented the Cup to the captain, to commence a night of celebration that became legendary. Toss and Des brought the cup home to their flat at 4, Rathgar Avenue very late and were horrified to find on rising the next morning, their flatmate drinking tea from the silver urn with his breakfast. Contaminated, no doubt, from the residue overlying from the night before!

The Athletics team competed in the All Ireland Business Houses road race in Killarney in the same year, competing against some of Ireland’s foremost athletes and excelled themselves when winning the bronze medals. Comprising of Pat Hooper, who wore the national singlet running for Ireland at the 1980 Olympic games in Moscow and the European Championships in Prague and at one time held the Irish marathon championship. Tony Murphy, who was a class athlete competing regularly at meets for Donore Harriers; Pat Flood; Toss Keenan; John Dunne, who later opened a very successful brokerage in Naas as JF Dunne & Associates; and Paul O’Toole.
Another PMPA athlete Eric Carroll, who died on the 17th of May 2010 aged 67, completed 39 marathons in his lifetime.

The **Rugby** team won the D.I.A.S. Rugby Sevens in 1977 under the captaincy of Eric Scraggs, which must have giving there colleagues on the soccer team a confidence boost, as the **Soccer** team finally overcame seven years of disappointment, when winning the D.I.A.S. soccer cup under management of Jim “Jose” McMahon and captaincy of John O’Brien. Paul Campion sealing the victory with a wonderful individual goal in the second half.

And who will ever forget the terrible evening of the 17th May 1974 when bombs exploded on the streets of Dublin and Monaghan, just as the **Hockey** team “bullied off” against Irish Pensions Trust to contest their first ever final out in the I.H.U. grounds in South County Dublin.

And let’s not forget the gallant **Hurlers**, under the management of Eanna Giles and the **Bowling** squad, under the captaincy of Tom Colgan who also had memorable nights of celebration, to reflect a remarkable diversity of sporting talents enjoyed by the company during the period.

There was the odd hiccup, of course, like the occasion we entered the Insurance **Cricket** Cup. Arriving at the Phoenix cricket grounds to play The Brokers, who were already out on the pitch dressed in all their whites. Dom Walsh PMPA turned his trousers inside out, displaying a beautiful white flannel lining, grabbed a bat, only to find himself heading back to the pavilion after only one bowl. All out for 5 runs, the question we still ask, how did we get 5!!

Wonderful athletes all, who played with commitment, skill, passion and determination that brought them rewards on the field of play, the very same aptitudes that they were applying successfully in their daily lives back at their work stations in Wolfe Tone House.

**Departure of Joe Moore**
It’s Friday afternoon, 21st October 1983, the day after the High Court approved the appointment of an Administrator Mr. Kevin Kelly to PMPA and Joe Moore was sitting in his office in Wolfe Tone Street. “I was invited to take leave of absence yesterday” Mr Moore told journalists but he declined the invitation. “I said that’s very awkward, I take two meals a day in here” In many ways these few words sum up Joe Moore. Amusing at times, stubborn on occasions, very direct, confident in his own ability and didn’t suffer fools too gladly. In this press briefing, he went on to say “there’s swarms of them around” referring to the Administrators staff now occupying Wolfe Tone House. “They moved in everywhere at 2 o’clock yesterday, not just in Dublin but throughout the country. This wasn’t planned in a day you know”

On arrival in Wolfe Tone House, the Administrator issued a letter to all staff on Coopers & Lybrand headed paper, dated 20th October 1983, saying:

*On the nomination of the Minister for Trade, Commerce and Tourism, I was today appointed provisionally as Administrator of the P.M.P.A. Insurance Company limited by the High Court under the provisions of the Insurance (No 2) Act, 1983 pending the hearing by the Court of the Minister’s Petition to have the company brought under the administration of the Court. It is an immediate consequence of that Order that the functions of the Directors of the Insurance Company are suspended for the moment and that I have charged*
with sole responsibility and authority over the affairs of the company and over its officers and employees.

The purpose of this letter is to tell you of these developments, to introduce the bearer to you as a member of my staff and to reassure you that the business of the company continues without interruption as a going concern. The purpose of the court Order is to preserve the status quo in the company and to enable it to continue as normal so as to safeguard the interests of its policy holders, employees, and of the public pending the hearing of the Petition.

I ask all staff of the company to ensure that normal business activity continues as before and to impress upon policy holders and the public that this so; policies will continue to be issued and renewed and claims will continue to be met.

So far as the subsidiary trading companies and other enterprises in the P.M.P.A. group are concerned, I intend to make an immediate assessment of all activities and to meet the staff responsible for each area of them. Until I am in a position to do that all executives and staff of enterprises in the Group outside the Insurance Company should continue the activities of their enterprise as usual. In case of any doubt or difficulty, you are asked to contact me or a member of my staff at Wolfe Tone House.

Signed: - Kevin Kelly.
Administrator.

Moore responded by calling this media briefing and continued by confirming he wasn’t going to take this lying down and assured the press present “it would be a terrible travesty of justice if we don’t get it back. I can’t see us failing to convince the court that we should get the PMPA back” In fact, he was to continue the fight for the next six years and was in the process of lodging a fresh legal challenge against the government when he passed away on the 20th June 1989.

Anyhow, back to his meeting with the press. When asked in conclusion at the press conference ‘Are you a rich man’? Moore responded “I didn’t set out to make money. I didn’t go for success. It came to me. No, I’m not a rich man, though I do have my Civil Service index-linked pension. Virtually every penny I earned went back into PMPA”. Staff will tell you, he was a man with a very modest lifestyle. The general belief was that he only had one foreign holiday in his life and arrived to work dressed in a regular suit. If you met him out, most likely at a Laois inter county hurling match, you would not believe he was Chairman and Managing Director of one of the biggest corporate groups in the country.

There is, no doubt, that Joe Moore did not see this coming. OK he had allowed Coopers & Lybrand Accountants in to check the books some twelve months earlier at the behest of the Department and may have accepted that Industry & Commerce had concerns but to find himself removed so swiftly must have been devastating for him. He could point to the recent New Business figures which showed positive growth and renewals were holding up at the impressive retention levels already mentioned. The company had launched a campaign to invite members to become shareholders through the company association: The Private Motorist and this was massively supported throughout the country. The cost was £440 for 1,000 shares, purchased through a loan scheme with the PMPS over a 10 month payment plan, with the added value that the holder qualified for 10% shareholders discount off their premiums. In the year to October 1983, according to Simon Carswell in his excellent book ‘Something Rotten’ PMPS sold more than 10 million shares in PMPA, creating a cash flow of around £400,000 a month for the group. So, all indications to the public, and indeed to the 2,800 staff in the group, were that the company was moving forward positively.
The legislation was prepared in utmost secrecy. This was to avoid a run on the deposits lodged with PMPS and to avoid panic in the public’s mind about the validity of their insurance cover. Bear in mind, the policy holding of the company stood at just under 310,000 policies, so hence the importance of preparing the emergency legislation in private and behind closed doors. The first the public and staff became aware that there might be a problem was when the government opposition suggested during the emergency debate in the Dail that the company could be PMPA and RTE carried the story on their main evening news bulletins.

Joe Moore was a man of great humanity and incredible compassion. A devoted husband, his daily routine was prioritised to allow him the opportunity to care and provide for his invalid wife. When Martin Donoghue was founding the Disabled Drivers Association in Ballindine Co Mayo in 1970, Moore applauded the development and assured all its members that they would be very welcome in PMPA and promised a special rating discount to all in the organisation.

There were numerous examples of his generosity that the public or media never heard about because of the man’s humility and privacy. A man of great faith, it was not unusual for him to delay the opening of the offices in Herbert Place on a Church holiday until 10am in order to give the staff an opportunity to avail of Mass on their way into work. And the pioneer pin. Who will forget the story of the pioneer pin? If you were unfortunate to be summoned down to the Chairman’s office for some misdemeanour or error, it was important to have the pin on the lapel. Guaranteed a more sympathetic hearing if the PTAA emblem was on show, hence the frantic search to locate one before you started that lonely walk down the stairs into the bowels of Wolfe Tone House to hear of your fate!

Ann Barry, his personal assistant, was a woman of real warmth and understanding, and in the event of you having to make this dreaded walk, was always there to offer a coaching brief on how best to handle the encounter before you entered to see himself!

Diarmuid Ó Luanaigh in his excellent publication ‘Twenty Five years of Progress’ published to celebrate PMPA’s twenty fifth anniversary, described the Chairman of the group as follows ‘Joe Moore is, quite definitely, his own kind of man. Even his physical aspect is somehow different, especially when contrasted with the image with which one normally associates a thriving company’s top executive. A mop of mostly unruly hair persists in dangling generous locks over a broad brow. His eyes are full of life, and if their accustomed mien is to twinkle with good natured humour, they have been known to blasé in anger too. The jaw is big, firm and square. And the hands, above all, perhaps, the hands: unceasingly active, they are effectively used to complement his speech – an overt sign of the orchestration of varied inner motions.

He is a big man in every way and one could be excused for thinking that he might have made a very effective second row forward. The sporting analogy would appeal more strongly to him if it were put into context of Gaelic games, especially hurling. Gifted with what is evidently an exceptionally keen intelligence he is, nonetheless, essentially a very simple man’

Returning to that press briefing before he left Wolfe Tone House, still in shock, he said “I couldn’t believe it. To say we’re insolvent is ridiculous. There’s no way the deficit could be as large as £100 million. The business may have got too big. It may have expanded too fast but we had a social conscience as well as a commercial one”

Finally, the humour had not been lost even on a man who had just experienced one of the worst weeks in his life when he told journalists that he wanted the word to go out -
“Wouldn’t I be a great asset to any organisation. Though I’ll be 75 next month, and you can quote this, I’m offering my services to any substantial organisation out there.”

And with that, Joe Moore left for home in Leopardstown, pulling his office door closed behind him for the last time.

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