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So while you'll have hundreds of experienced specialists working on the Corporate Banking, Treasury and Investment Banking needs of your business, you'll only need to remember the name of one of them.

Our specialist sector team leader for the insurance industry is:

Michael Ryan,
Corporate Banking - IFSC,
AIB International Centre,
IFSC, Dublin 1.

Tel: 01-874 0222. Fax: 01-679 7129
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Welcome

As President of The Insurance Institute of Ireland, I am delighted to welcome you to this year's Annual National Conference at this important time in our Institute's development. The theme of this year's Conference is Inventing for success in the global market. This theme follows naturally from those of previous years' Conferences, and comes soon after the most significant political and economic event in Ireland since entering the EEC - the adoption of the Euro as the single currency of the great majority of the member states of the European Union.

We face a time of immense change in our industry. The challenge facing the insurance industry is to continue to serve and contribute to, the growth in the Irish economy during the period of change. The challenge facing The Insurance Institute of Ireland is to identify the consequent education and training needs of the insurance industry and to ensure that our programmes are both professional and relevant. The Annual Conference plays an important role in helping us meet this challenge.

Issues that need to be considered at this time include:

- the globalisation of the insurance industry;
- the impact of the political and economic environment on our business;
- the changing demographic profile of our population, and its implications for insurance needs, retirement provision and healthcare;
- the efficient use of technology to gain competitive advantage;
- the increasing influence of consumers, and of consumer orientated legislation, on how we conduct business and the consequent implications of these various issues for the industry in its future education and training programmes.

These and other questions will be addressed over the two-day Conference. The Speakers at the Conference represent a variety of perspectives, and their papers will reflect both Irish and International experiences. They will put forward their views on probable outcomes and make suggestions for successful strategies and actions. There will be opportunities for you to make your own contributions in the Parallel Sessions, which will follow last year's successful format, and in the open forum session at the end of the Conference. I am delighted that such an impressive array of plenary Speakers and Parallel Session leaders have agreed to participate in our Conference and to stimulate our thinking on the key areas that will impact on our business in the future.

Finally, as well as improving our knowledge and skills, we can also use the occasion to meet our industry colleagues, to renew old acquaintances and to make new friends. There is therefore much that you personally can gain from the Conference.

William Hannan,
President, The Insurance Institute of Ireland.

These days, meeting customer expectations is crucial to remaining competitive which is why it's reassuring to know DAS has the largest share of the legal expenses insurance market.

Apart from legal protection, our comprehensive product range offers complete assistance solutions including specialist helplines.

Behind our success is a customer focused service that offers customers peace of mind 24 hours a day, 365 days a year.

As a broker, DAS offers you more than just dedicated support to sell our products.

Partnership with DAS offers confidence, security and quality.

DAS is:

- a member of the Irish Insurance Federation
- an ISO accredited company
- a member of the Insurance Ombudsman of Ireland

So if you want the most comprehensive range of legal expenses products on the market with dedicated support services, then talk to us.

Remember, with DAS you're never alone.

For more information call 01 670 7470
Aims of the Conference

- To assess the impact of the globalisation of the insurance industry;
- To consider the impact of the political and economic environment on our business;
- To reflect on the changing demographic profile of our population, and its implications for insurance needs, retirement provision and healthcare;
- To look at the efficient use of technology as a means of gaining competitive advantage;
- To focus on the increasing influence of consumers, and of consumer oriented legislation, on how we conduct business;
- To identify the consequent implications of the above issues for the industry in its future education and training programmes and
- To provide delegates with an opportunity to meet new friends and renew old acquaintances.

Some people have all the luck...

Standard Life people don’t need it.

STANDARD LIFE

How many times have you heard people say they "just got lucky". Fine, but when it comes to returns on your financial investments, you need to be able to rely on a little more than luck. That's why over 5.2 million policyholders rely on Standard Life.

As one of the world’s leading mutual life assurance companies, we've earned the Triple A rating for financial security and our investments earn consistently good returns. And luck, it just doesn’t come into it.

Enjoy a better standard of living.
Conference Programme

dayone

11:30am Rehearsal Session. Parallel Session, Chairmen, and Facilitators. Individual Syndicate Rooms.
12:30pm Light lunch en arrived. Killeegan Suite.
12:00-1:45pm Conference Registration. Conference Information Centre. Killeegan Suite Foyer.
2:00pm Chairman’s Opening Address. Travelling for Success in the Global Market. Mr. William Hanrion, President, The Insurance Institute of Ireland. Estuary Suite.
2:45pm Break. Killeegan Suite.
3:00pm The Challenge for Financial Services. Mr. Rusty Quinn, TD, Leader, The Labour Party. Estuary Suite.
3:30pm Questions & Answers. Estuary Suite.
3:45pm Parallel Session.
1. Syndicate Room 1 (colour code: green)
   ‘Technology Challenges in Insurance – The Road from Legacy systems to meeting current and future requirements.’
   Mr. Chiad Kohli, Head of Insurance Practice Europe, Partner, PricewaterhouseCoopers.
   Chairman: Mr. David Farrell, Fonsal Group Ltd.
   Rapporteur: Mr. Clive Keogh, Hibernian Group.
2. Syndicate Room 2 (colour code: blue)
   ‘Opportunities in Private Health Insurance - Fact or Fiction?’
   Mr. Brian Duncan, Mercer Ltd
   Chairman: Mr. Martin O’Rourke, BUPA Ireland.
   Rapporteur: Mr. Gearoid Gilfeather, VHI.
3. Estuary Suite (colour code: yellow)
   ‘Why do we need Insurance Graduates?’
   Mr. Brian Greenford University of Limerick and Professor Ray Kimmella, University College Dublin.
   Chairman: Mr. Niall Seid, Irish Life.
   Rapporteur: Mr. Billy Redmond, Redmond Insurance Ltd.
4. Maple Room (colour code: red)
   ‘The Changing Face of Regulation and Disclosure in the Irish Market.’
   Mr. Dermot Plunkett, Cnest & Young.
   Chairman: Mr. Morgan Kelly, Coyle Hamilton.
   Rapporteur: Mr. Joe Kennedy, Hibernian Group.
5:15pm Annual General Meeting. Estuary Suite.
7:00pm Festive evening with Buffet dinner. Killeegan Suite.
9:00pm All-Ireland Challenge Debating Competition Final for the Winston Forbes Cup. Killeegan Suite.

daytwo

8:00am Friday 14 May 1999
8:00am Business Briefings. Addressed by Mr. Michael Bradley, Former Captain of the Irish Rugby Intern. Killeegan Suite.
9:05am Opening Address. Mr. David Caird, President, The Insurance Institute of Ireland. Estuary Suite.
9:20am The Changing World of Insurance and Reinsurance. Mr. Karl Wallman, Member of the board of Management, Munich Re. Estuary Suite.
9:50am ‘Risks in Life and Health Insurance.’ Mr. John Coombe, Member of Executive Board Swiss Re, Divisional Chief Executive, Swiss Re Life and Health. Estuary Suite.
10:20am Questions & Answers. Estuary Suite.
10:30am Break. Killeegan Suite.
10:50am Report back from Parallel Sessions.
   1. Mr. David Farrell.
   2. Mr. Martin O’Rourke.
   3. Mr. Niall Seid.
11:30am Open Forum.
   Chairman by Mr. David Caird, President, The Insurance Institute of Ireland. Estuary Suite.
12:00pm Closing Address. Mr. David Caird, President, The Insurance Institute of Ireland. Estuary Suite.
12:30pm Business Lunch. Killeegan Suite.
12:30pm Golf.
   Muskerry Golf Club.
8:00 for 8:30pm
   The Insurance Institute of Ireland Annual Dinner.
   Guest speaker: Mr. Michael Martin, TD, Minister for Education, Science and Technology.
The Insurance Institute of Ireland

In 1970 he moved to the Insurance Broking side of the business setting up an Irish office for Lloyd's broker, Bland Welch (which subsequently was acquired by Sedgwick). In 1973 David joined Mathews Mutual & Sutherland Limited where he became Director in 1978. In 1980 the company became part of the Marsh & McLennan group of companies of which David became Deputy Chief Executive in 1987. In 1994 he was elected a Managing Director of Marsh & McLennan Companies Inc., which following acquisitions of several other companies will be known as MAIRSH.

After a long and distinguished association with The Insurance Institute of Ireland, David Cant is due to become President of the Institute at this year's Conference.
Speakers Day One

WILLIAM HANNAN, FIA, FIPM, Chief Operating Officer, Retail Ireland, Irish Life Assurance Company.

Bill Hannan is President of The Insurance Institute of Ireland. He is Chief Operating Officer of Retail Ireland, of Irish Life Assurance Company.

He is former Chairman of the Life Assurance Management Committee of the Irish Insurance Federation, a former President of the Irish Institute of Pension Managers, and a former President of the Society of Actuaries in Ireland.

He served as a member of the Advisory Group to the Minister for Health and Children on the Risk Equalisation Scheme established under the Health Insurance Act 1994, whose report was published in 1998.

In 1990, he was appointed to the National Pensions Board, a body set up by the Government to advise on the key issues in this area. Four years later, he was appointed to the new Pensions Board (a statutory body established to oversee the occupational pensions industry) and is currently its Chairman.

In 1990, Eamon was appointed to a special commission, which he joined in 1977 and where he has served as chairman for twenty years. Deputy Quinn has been a director of the national pension fund, the longest-serving member of the fund, and has spent nearly forty years in the business. Currently, he is a director of Mercer in Ireland, and a worldwide partner of the global reinsurance company, Mercer.

Eamonn Heffernan is one of the country's leading experts on the pensions industry and has spent almost forty years in the business. Currently, he is a director of Mercer in Ireland, and a world-wide partner of William M. Mercer Companies, Inc.

He is an Associate of the American Society of Actuaries, a Fellow of the Institute of Actuaries, and a fellow of the Irish and UK Pensions Management Institutes.

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He is an Associate of the American Society of Actuaries, a Fellow of the Institute of Actuaries, and a fellow of the Irish and UK Pensions Management Institutes.

KARL WITTMANN, ACH, Board Member, Munich Re.

Herr Karl Wittmann has spent his entire working life with the Munich Reinsurance Company. He began his career with the firm at the age of 16, joining the aviation department at a very early stage. Nine years later, he was appointed Senior Executive for London, a post he held for 14 years. In 1985, he went back to Germany, where he became a member of the Executive Management for Fire and Casualty Business. Ten years later, he was appointed Head of the Operational Division for Asia and Australia. Karl holds numerous board memberships with Munich Re, including the Board of Management for the firm's Operational Division in North America.

In 1986, he was appointed to the National Pensions Board, a body set up by the Government to advise on the key issues in this area. Four years later, he was appointed to the new Pensions Board (a statutory body established to oversee the occupational pensions industry) and is currently its Chairman.

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RUARI QUINN, TD, Leader of the Labour Party.

Ruairi Quinn was elected to Dail Eireann in 1977 and became party leader twenty years later. Deputy Quinn's ministerial career to date has been distinguished, reaching its zenith in 1994, when he became the first Labour TD ever to hold the Finance portfolio.

Deputy Quinn, an architect by profession, also championed the case for a merger of the two main parties of the left in Ireland, and now leads the political grouping which was formed when Labour and Democratic Left joined forces earlier this year.

MICHAE BRADLEY

Michael Bradley was capped for Ireland at all levels and gained his first senior cap against Australia in 1984. Michael's career which spans twelve years saw him gain a record 40 caps for his country at scrum half and captain his country on fourteen separate occasions.

Michael participated in the 1987 and 1995 world cups and toured Japan, Canada, USA, Hong Kong, Singapore, Australia (3 occasions), New Zealand and South Africa. He is presently joint coach of Cork Constitution RFC, the club he captained to victory in the inaugural All Ireland Club League in 1990-1991.

Michael is National Sales Director and part owner of Hugendoer Design, a highly successful Graphic Design Company with offices in both Dublin and Cork.

Michael is married to Gillian and they have one boy, Gary.

JOHN COOMBER, Member of Executive Board, Swiss Re Life & Health.

John Coomber holds a degree in theoretical mechanics from Nottingham University and will shortly begin his 25th year with Swiss Reinsurance. Qualified as an actuary in 1974 before becoming involved in all aspects of the firm's reinsurance business.

John held the position of Appointed Actuary from 1980 to 1990, which he combined with his role as General Manager and Head of the Life Division from 1987. Six years later, in 1993, he became Director and CEO of Swiss Re (UK) and, in 1995, he was appointed to the company's Executive Board, where he is responsible for the Life and Health division.

Speakers Day Two
TWO CONFERENCE DIRECTORY

012
Parallel Sessions Speakers

PARALLEL SESSION 1
CHAND KOHLI, BSc, ACA, Head of Insurance Practice in Europe, Partner, PricewaterhouseCoopers.

Chand Kohli is the partner in charge of PricewaterhouseCoopers' insurance practice in Ireland and in addition he has played a significant role in the management of PricewaterhouseCoopers Insurance practice across Europe.

He has more than 15 years experience auditing and advising both life and non-life insurance companies. He is a regular speaker on financial reporting and business issues relating to the insurance industry.

Chand is a Chartered Accountant and prior to joining Price Waterhouse in Ireland in 1987, he worked with Price Waterhouse London for 5 years and with Price Waterhouse's Financial Services practice in Los Angeles for 2 years.

PARALLEL SESSION 2
BRIAN DUNCAN, Mercer Ltd

Brian Duncan joined Irish Life in 1964, qualifying as a Fellow of the Institute of Actuaries in 1970. He worked in a wide range of business areas in Irish Life before being appointed Chief Executive for Ireland in 1993. He also represented Irish Life on the Board of a number of subsidiaries and associated companies.

Brian served as Chief Executive of VHI from 1999 to 1996. After a period of working on a variety of assignments in financial services and healthcare, he joined Mercer in July 1998 as head of a newly established Compensation and HR Management Practice.

PARALLEL SESSION 3
BRIAN GREENFORD, FCA, Department of Accounting and Finance, University of Limerick.

Brian Greenford's qualifications include a Master of Commerce, Bachelor of Laws, Fellow of the Chartered Insurance Institute and Member of Gray's Inn.

Brian started his eminent career in insurance as Claims Manager at Iron Trades in London in the 1960s. He then moved to South Africa where he worked in underwriting and claims and became the Technical Manager of Mutual and Federal Insurance Company head office in the 1970s. In 1980 Brian set up a loss adjusting company which he subsequently sold in 1987.

Brian currently holds the position of Course Director of Risk and Insurance Studies at University of Limerick.

PROFESSOR RAY KINSELLA, Banking and Finance, University College Dublin Graduate Business School.

Professor Ray Kinsella holds a chair in the University of Ulster and is director of the Centre for Insurance Studies. He is currently Professor of Banking and Financial Services at the University of Ulster and Professor of Financial Services and Insurance at the Graduate School of Business, University College Dublin.

He is widely published in the areas of financial institutions, insurance and corporate governance, including several written and edited books and numerous journal articles. He was previously an economist at the Central Bank of Ireland and Economic Advisor at the Department of Industry and Commerce.

PARALLEL SESSION 4
DARGAN FITZGERALD, ACA, Director, Ernst & Young.

Dargan is a director in the Insurance Practice of Ernst & Young, which he has recently joined from KPMG.

Dargan has extensive experience of advising insurance companies on financial reporting and regulatory matters. He has worked in a wide variety of insurance company situations involving life, general insurance, reinsurance and broking.

His experience ranges from auditing to regulatory reviews and advising on insurance company acquisitions and 'due diligence' investigations.

BRIAN GREENFORD

DARGAN FITZGERALD
PARALLEL SESSION 3  
DAVID FARRELL, Chairman, Farrell ATA/Group

David Farrell qualified and worked as a Chartered Quantity Surveyor and Construction Economist before entering the_adjacent_profession in 1975. He went on to qualify as a Chartered Loss Adjuster and in 1985 founded the Farrell & Associates Group.

In 1988 he was instrumental in establishing Applied Technology Adjusting (ATA), specialists in engineering, electronic and information technology losses and now the acknowledged market leader in the management of such claims in the UK and Ireland. Current areas of interest include process and change management utilizing technology as a ‘driver’ for change.

In 1997 he was appointed an Executive Director of Finsbury International P.L.C.

PARALLEL SESSION 3  
Niall Saul, FIPD, Director Group Human Resources & Organisation Development, Irish Life

Niall Saul joined Irish Life in July 1997 from Waterford Crystal, where he was Human Resources Director covering the Crystal Division’s operations in Ireland, the UK and the USA. In addition to Irish Life and Waterford Crystal his career includes senior personnel management positions in the Banking/Financial Services, European Automotive, Construction, Retail and Electronics industries.

Niall is currently Director - Group Human Resources and Organisation Development with the Irish Life Group. He is a fellow of the Institute of Personnel and Development (IPD).

PARALLEL SESSION 2  
RATAN O'TOOLE, Managing Director, BUPA Ireland

Appointed Managing Director of BUPA Ireland in April 1996. A native of Limerick, Martin is a fellow of the ACCA and qualified as a Chartered Certified Accountant in 1977. He is also a graduate of Harvard Business School.

Martin O’Rourke was formerly Assistant Chief Executive of the VHI where he had responsibility for Operations and Corporate Planning and has been involved in health care on the Irish market for almost 30 years.

PARALLEL SESSION 4  
Kieran Kelly, FCA, FIPM, Chairman, Coyle Hamilton

Kieran F Kelly is Managing Director of Coyle Hamilton Employee Benefits & Investments. Prior to joining Coyle Hamilton in 1977, he spent 10 years in Employee Benefits in the UK.

Kieran is a fellow of the Chartered Insurance Institute and a Fellow of the Irish Institute of Pension Managers. He was President of the Irish Brokers Association for the term ending April 1999.

Please note that each Parallel Session will be given a Colour Code. Delegates will have a colour sticker on their name badges corresponding to the colour of the Parallel Session that they are attending.

PARALLEL SESSION 1 - Green
PARALLEL SESSION 2 - Blue
PARALLEL SESSION 3 - Yellow
PARALLEL SESSION 4 - Red

Within their chosen session, delegates will also be allocated a table number and are kindly asked to take a seat at that table. A table plan will be posted up outside the syndicate room in which the session is taking place.

PARALLEL SESSION 1, Syndicate Room 1  
Technology Challenges in Insurance - Risk from legacy systems to meeting current and future requirements?

Mr. Chad Kohli, Head of Insurance Practice, EY, Partner, PricewaterhouseCoopers, Chaired by: Mr. David Farrell, Farrell Group Ltd.  
Rapporteur: Mr. Clare Keogh, Hibernian Group.

PARALLEL SESSION 2, Syndicate Room 2  
Opportunities in Private Health Insurance - Fact or Fiction?

Mr. Brian Duncan, Mercer Ltd  
Chaired by: Mr. Martin O’Rourke, BUPA  
Rapporteur: Mr. Gearoid Gilleen, VHI.

PARALLEL SESSION 3, Eustor Suite  
Why do we need Insurance Graduates?

Brian Greenford, University of Limerick & Professor Roisín Mills, University College Dublin  
Chaired by: Mr. Niall Saul Irish Life  
Rapporteur: Mr. Billy Redmond, Redmonds Insurances Ltd.
Coming soon to a business near you

McLarens has a dedicated engineering and high technology business unit, GTech that has been analysing the likely issues of causation and liability surrounding the Y2K problem. In-house, we have developed Y2K databases and claim handling processes for the benefit of our adjusters and tailored to the requirements of our clients.

During the course of our investigations over the last three years, we have built up a substantial bank of knowledge. We are actively sharing this information to assure our clients that our own in-house systems and processes are Y2K ready.

In addition, our client base benefits from our monitoring and dissemination of information of the latest arising market issues and views on the subject.

We recognise that it is desirable to secure the services of essential suppliers and key independent engineers and forensic investigators. To this end we are engaged in an ongoing process of reviewing the in-house knowledge of such suppliers who seek to align themselves with our market leading expertise. It is our aim to ensure our customers receive the very best service following the Millennium Koiviver.

If you would like to know more about our Y2K initiatives, please contact Robin Hamilton at our Dublin Office or Julian Peerey at our GTech Regional Office.

Other details may also be found on our dedicated technology website: www.mclarens-gtech.com

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E-Mail: Y2K_Info@clarens-gtech.com

SEVENTEEN CONFERENCE DIRECTORY

017
Annual Dinner

Cllr. Michael Ahern, Cllr, Deputy Mayor
Cllr. Michael Ahern was co-opted to Cork City Council in 1994. A former Past President of the Cork & District Branch of the Chartered Institute of Management Accountants, Cllr. Ahern is a lecturer in Accounting at Cork Institute of Technology and member of Chartered Institute of Management Accountants.

Cllr. Ahern is actively involved of Chartered Institute of Secretaries and Administrators and a member of the Labour Party since 1981.

Michael, a father of five sons, is married to Eileen.

Mr. Michael Martin, TD, Minister for Education, Science & Technology
Michael Martin was appointed Minister for Education, Science & Technology in June 1997. A former secondary teacher, he is now a full-time public representative.

He was elected to Dáil Éireann in 1989. He is a former Chairman of the Oireachtas All Party Committee on the Irish Language, a former member of the Dáil Committee on Crime, and a former member of the Dáil Committee on Finance and General Affairs.

Michael has a long and distinguished record in local government; he was first elected to Cork Corporation in 1985, and was elected Alderman in 1991.

Winner of the Cork Examiner Political Speaker of the Year Award in 1987, Michael is the son of Paddy Martin, former international boxer.

David Cairns, FIA
President, The Insurance Institute of Ireland. Chairman and Chief Executive, J&K Marsh & McLaren Ireland Ltd.

David entered the insurance industry in 1963 when he began his insurance career with the Royal Exchange Insurance Company in Dublin, where following a period on the Underwriting side of the business he was appointed the company's first Liability and Casualty Surveyor.

He subsequently moved to the Northern and Employers Group to become Branch Manager and when this company was acquired by the Commercial Union Group, David was transferred to the Hibernian Insurance Company. In 1970 he moved to the Insurance Broking side of the business setting up an Irish office for Lloyd's brokers, Bland Welsh (which subsequently was acquired by Sedgwick). In 1973 David joined Mathews McCarthy & Sutherland Limited where he became Director in 1978. In 1980 the company became part of the Marsh & McLaren group of companies of which David became Deputy Chief Executive in 1987. In 1994 he was elected a Managing Director of Marsh & McLaren Companies Inc., which following acquisitions of several other companies will be known as MARSH.

After a long and distinguished association with The Insurance Institute of Ireland David Cairns is due to become President of the Institute at this year's Conference.

Andrew Lunn, ACII, FOLIA, Chartered Insurance Practitioner, President, The Chartered Insurance Institute.

Born within sight of Ilkeby Moor in West Yorkshire, he attended the local grammar school from the late-1950s to the early-1960s.

Undecided on a career after A levels, he worked his way while training with Fitchett & Co. and through a number of branch offices, until he qualified in 1969 and set up a new office in Huddersfield. He became a Director in 1973, after acquisition by the Robins Group, and in 1990, he transferred to London as Deputy Managing Director. In 1994, after 32 years with Robins, he was appointed Chief Executive of Cunningham & Underwood Ltd.

President of The Insurance Institutes of Huddersfield (1976 - 77) and Leeds (1988 - 89). Served as Vice President and Treasurer of the CI before being elected President in 1997.

Married to Margaret for 33 years, he has two sons, one a Mining Engineer, the other a Claims Adviser. Andrew's pastimes include the polar opposite of motorcycling and walking, as well as theatre and concert going.
WITH PROFITS BOND SERIES II

In less than 10 years your clients have trusted us by investing over £400 million in our With-Profits Bonds

The With-Profits Bond SERIES II is now available offering your clients the growth potential of investment markets along with valuable capital guarantees

The With-Profits Bond SERIES II has a guaranteed return after 10 years coupled with a money back guarantee on the 5th anniversary

£50,000 invested over 10 years

The With-Profits Bond Series II was not available from Scottish Provident 10 years ago, however had it been available on current terms the maturity value would be as illustrated above. Past performance is not necessarily a reliable guide to the future.


Building Society, Bank and An Post returns are net of all taxes for a standard base-rate saver. Investing in demand deposit accounts.

The Consumer Price Index represents a once off investment of £50,000 in a fund whose net returns match the Consumer Price Index.

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- Cork (021) 273035
- Galway (091) 565531
- Limerick (061) 411550

Just for you

DELEGATE REGISTRATION
Registration for delegates will take place in the Kiltegan Suite Foyers where the Conference Information Centre is located. Aston & Associates have kindly sponsored the Conference delegate packs. Brochure design and printing have been kindly sponsored by J & H Marsh & McClaren.

PARTNER REGISTRATION
Registration for partners will take place at our Partners’ Registrations Desk in the Main Foyers at Rochestown Park Hotel and The Maryborough House Hotel.

On registration each partner will receive our Partners’ Programme pack compliments of Norwich Union. This pack will include the full agenda for the Partners’ Programme for the following days.

ACCOMMODATION
The Conference Registration Fee for Delegates is £1405 (member), £1605 (non-member) and is inclusive of 2 nights accommodation, all scheduled meals, entire Conference Programme, including the Annual Dinner and all Conference Literature.

There is a special non-residential Delegates’ rate of £235 (member), £285 (non-member) which will include all the above, except accommodation.

A very special inclusive rate of £1245 has been arranged for Partners of Delegates. This includes 2 nights accommodation, all scheduled meals, full social programme, including Annual Dinner, and entire Partners’ Programme.

EXTRAS
For those of you who wish to attend the optional President’s Reception the fee is £50 (residential), £20 (non-residential).

The single room supplement of £40 (2 nights x £20) is not included in the Conference Registration Fee.

As indicated in our Conference Brochure there is an extra charge of £20 for those participating in our Golf Outing, which covers green fees, soup, sandwiches and refreshments.

The special optional Saturday night fee is £40 per person sharing.

Please note that this Conference Fee does not include wine or drinks at any of the meals, inclusive of the Annual Dinner and the Partners Social Programme. However, for your convenience, a detailed wine order form is available from the Conference Information Centre, in the Kiltegan Suite Foyers, should you wish to order wines in advance of meals.

All delegates are kindly requested to settle their accounts for drinks, wine, room service etc. on checking out of the Hotel.

DINING ARRANGEMENTS
THURSDAY
12.30pm Light Lunch on Arrival. Kiltegan Suite.
2.45pm Refreshments. Kiltegan Suite.
3.45pm Parallel Session 1, 2, 3 & 4. Refreshments will be available in the individual breakout rooms during the Parallel Sessions.
5.00pm Refreshments. Kiltegan Suite.
8.00pm Festive evening with Buffet Dinner.

FRIDAY
8.00pm Business Breakfast. Kiltegan Suite.
(Delegates only)
Partners may breakfast in the Gallery Restaurant or opt for room service which is available from 8.45am.
10.30pm Refreshments. Kiltegan Suite.
8.00pm Annual Dinner. Esquille Suite.

FOOTNOTES
A formal table plan will be prepared for the Annual Dinner on Friday 14 May only. This table plan will be posted up in the lobby of the Conference Information Centre on Thursday evening 13 May after 6pm. Please note that changes to this plan must be submitted before 11am on Friday 14 May. We regret that we are not in a position to accept changes after this point.

Wine may be ordered in advance of the Annual Dinner by completing a wine order form at the Conference Information Centre.
NAME BADGES
Delegates are asked to wear their name badges for the duration of the Conference, with the exception of the Annual Dinner.

NO SMOKING PLEASE
Delegates are requested to refrain from smoking in the Conference Rooms.

INFORMATION DESK
The Conference Information Centre will be situated in the Killinegan Suite foyer. The following Institute Staff will be available to deal with any queries which you may have or any problems which may arise:
Ann Jordan, Joan Hughes, Julie Craig, Gillian Share, Shauna Healy, Dermot Wexler and Bonnie Bilander.

FESTIVE EVENING
Please make your way to the Killinegan Suite for 7.00pm for our Festive evening. A buffet style dinner will be served with Irish, Oriental and Celtic cuisine on the menu. This promises to be a relaxing and entertaining evening. Please note that the dress code for the Festive evening is lounge suit.

HEBRENDAN CHALLENGE DEBATING COMPETITION FOR THE WINSTON FORBES CUP
THURSDAY, 13 MAY
The final of the Inter Institute Hibernian Challenge Debating Competition for the Winston Forbes Cup will be held at 9.00pm on Thursday evening in the Killinegan Suite, as part of the Festive Evening. Institute debaters have contested since 1970 for this prestigious trophy donated to the Institute by Winston Forbes, former Treasurer of The Insurance Institute of Dublin. He was always a strong supporter of the debating tradition and particularly encouraged Inter Institute competition and so presented this cup to ensure the tradition lives on.

The early rounds of this competition gave us some very entertaining and informative debate and we are confident the final will provide the opportunity to hear the Institutes finest.

The Insurance Institute of Ireland is very grateful to the Hibernian Group Plc for their sponsorship of this competition.

FRIDAY 14 MAY
We would like to invite you to attend a Pre-Dinner Drinks Reception in the Killinegan Suite at 7.30pm, followed by dinner in the Estuary Suite, 8.00pm or 8.30pm sharp. The dress code for the Annual Dinner is Black-tie and medals are to be worn. The Brecon String Quartet will perform during the meal with after dinner entertainment provided by 'Midnight Hour'.

GOLF COMPETITION
FRIDAY 14 MAY
This year's Golf Competition will be held on Friday at the beautiful Muskerry Golf Club at Carrigaline, Co. Cork with tee times between 12.30pm and 2.30pm. This competition is kindly sponsored by Farrell & Associates Group.

The Competition will be for teams of three. Competitors can form their own teams or indicate that they would like to join others to form a team. Teams will be allocated a tee time. Golfers are cordially requested to register at the Golf Information Desk, which will be located in the main Conference Information Centre, to confirm their tee time. Any queries regarding the Golf Outing should be directed to Marc Thornton at the Golf Information Desk. Lunch and refreshments will be provided at the Golf Club House.

Early players (teef off before 13.20) should leave by car (journey approx. 35 minutes). Coach will leave at 12.15pm for those who do not wish to drive and collect them later.

This course sits in the most glorious of Irish countryside. Flat start for the first 5 holes then across the River Shining, spiralling around the hill, where the view from the top and the three hilltop holes are a gem in the midst of the round. The last four holes are as stern a test of golf as one will find anywhere.

Alfred J. Roach is an industrialist/financier/entrepreneur who has specialised in the establishment and development of successful new companies and technologies for over 40 years.

He serves as Chairman of the Board of TII Industries, Inc., a Company which he founded in 1964, involved in the manufacture of advanced technology equipment for use in the fibre optics/telephone/telecommunications industries.

Thirteen years ago, Mr. Roach conceived the idea and established American Biogeneric Sciences, Inc., in which he serves as Chairman of the Board. This global biopharmaceutical and diagnostic company is involved in the fields of cardiovascular disease and neurobiology.

He has been honoured for his pioneering work in uniting the world's scientific community in his unique "Global Scientific Network". Among the honours bestowed on him are Fellowships to the World Academy of Art and Sciences and Washington Academy of Sciences. He is an Academician of the Russian Academy of Sciences and is a member of the New York Academy of Sciences.

TII is a high technology company specializing in the design, manufacture and scale of overvoltage surge protection, network interface devices and specialized electronic products principally for use in the telecommunications industry.
PARALLEL SESSIONS PROCEDURE
The Parallel Sessions will take place simultaneously on Thursday, 13th May 1999 at 3.45pm.

Each session will last for 1¼ hours.

FORMAT
40/60 people per Parallel Session. Multiple round-table format with a Facilitator at each table to lead discussion.

PROCEDURE: DAY ONE:
CHAIRMAN TO CHAIR THE SESSION
Main Speaker’s paper - 15/20 minutes.

Rapporteur to record the session.

Facilitators to lead each table in discussion following Speaker’s presentation.

This discussion will last for 10 minutes.

Each Facilitator gives feedback to the session that is to last 2½ minutes each.

Facilitators will be requested not to repeat prior points. Maximum total 12½ minutes session.

The balance of the session (25 minutes approximately) will be an open discussion.

PROCEDURE: DAY TWO:
Each Chairman will give a 10 minute (maximum) presentation to the main Conference.

Location: Main Conference hall.

11.00am: Open Forum to conclude at 12.00pm.

Location: Main Conference hall.

ANNUAL GENERAL MEETING
The Annual General Meeting will be held in the Estuary Suite on Thursday 13th May at 5.15pm.

CONFERENCE SPONSORS
The Insurance Institute of Ireland wishes to thank all of our Conference sponsors:


We also wish to thank Irish Life, Magill, Business Plus and Business & Finance Magazines, for supplying us with a copy of their May editions, and Independent Newsagents for kindly providing complimentary copies of the Irish Independent for Thursday, 13 May and Friday 14 May.

We also would like to take the opportunity to acknowledge the assistance of The Insurance Institute of Cork for assisting us in our preparation for our Annual National Conference, to thank them for their kind hospitality and finally take this opportunity to once again congratulate them on their 75th Anniversary.

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At Swiss Re Life & Health, we know that reinsurance is about creating added value for clients and not just a remedy for preventing or reducing corporate ill health. We see it as a vital ingredient of your business: maintaining a robust balance sheet, smoothing profits, easing investment planning, as well as stimulating innovation and growth.

So you transfer your risks to us, and we pool the benefits of expertise, risk and capital management. In this partnership of mutual interest, we share each other’s ideas as well as the challenges and rewards of the risk business.

By its nature, life and health reinsurance is a long-term, possible lifelong, commitment. In fact, the longer we know you, the better we understand your problems and needs. Add this deep insight to our global outlook and you have a formula for excellent service, creative and effective solutions. We dispense this elixir of life and health to our clients, both personally and by using the latest information technology and dedicated software.

If you want to know how to get more out of life, fax +44 171 814 5060 or consult www.life.swissre.com.
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LetterPost, the core division of An Post, the Irish national postal service, provides a trusted, secure and effective postal service comprising of nationwide collection, processing and distribution of mail together with the processing of outgoing and incoming international mail. Over 4,000 postmen and postwomen deliver to over one million homes and businesses. In a year, LetterPost delivers over 560 million letters a year, achieving over 90 per cent next day delivery, one of the highest percentages for next day delivery in Europe. To meet the needs of business and personal customers, LetterPost offers a wide range of services including National and International Services, Registration and SwiftPost Services, Direct Mail Services and Item Tracking.

CUNAN TECHNOLOGIES AND WALL DATA
Cunau Technologies is a fast-growing Dublin based software company who specialise in putting human expertise into software. The company, now employing 25 IT professionals, concentrates on helping organisations to increase the effectiveness of their sales channels. Currently Cunau are helping banks to sell loans online and insurance companies to sell life and insurance products.

Founded in 1982, Wall Data is a leading world-wide supplier of Internet software technologies and services that help organisations integrate and deploy mission-critical business information from multiple platforms to the Web. With annual revenues of more than $140 million, Wall Data has 850 employees. Company headquarters are located in Kirkland, Washington, USA, with 70 additional offices located throughout the world.

Together Cunau Technologies and Wall Data are providing solutions to the insurance sector which maximise the opportunities provided by the Web whilst leveraging the existing investment in legacy systems. Cunau’s Web selling expertise and Cyberpoint, Wall Data’s solution for accessing critical business information, combine to provide compelling answers to the problems faced in today’s insurance sector.

DAS
DAS Legal Expenses Insurance Company Limited is part of the DAS International Group, based in Germany. DAS is on of Europe’s leading legal expenses insurance groups and can offer a truly pan-European claims service with the assistance of over 150 DAS claims officers.

THE INSURANCE BENEVOLENT & ORPHAN’S FUND
The Insurance Benevolent & Orphan’s Fund work hand in hand to bring financial relief to insurance employees, pensioners and their dependent relatives who find life difficult. Help can also be considered to the dependent children of insurance people, where both the student and parental resources are limited. The Funds are represented throughout the UK and the Republic of Ireland by over 100 volunteers and home visits are made in most cases. Referrals can be made directly to the charities or via the Local Insurance Institute.

RESOLUTIONS INTERNATIONAL
‘If managing run-off is tying you up in endless administration and creating a drag on cash flow, you can now do something about it.

ReSolutions provides the complete quality reinsurance service necessary to resolve all aspects of our customers’ portfolios and associated reinsurance problems.

Providing innovative broking services and currently managing a world-wide portfolio, ReSolutions are a results orientated company. As part of the Guy Carpenter Group, ReSolutions has access to offices in more than 100 countries.

ReSolutions offers experienced and highly motivated staff, comprehensive processing systems and over 40 years of historical records.

Our services include tailored and agreed service standards, claims collection services utilizing extensive claim knowledge, economies through portfolio amalgamation, resource contracting, inspection services, commutation facilities, insolvency assistance and account analysis - all leading to improved cash flow.

Zebus operate in herds so that their mutual alertness ensures the well being of all.

EBS works on similar principles. EBS is owned by its customers, and run for their benefit. This means a higher return on savings and lower mortgage rates, particularly over the long term. That’s what being a member of a mutual building society is all about.

Passing value back to the customer - and only the customer. Like the zebras we work together.

So, whether you’re saving, investing or buying a home, you’re better off in the long run with EBS.

To find out more about how you can benefit by doing business with EBS, drop into your local EBS office or call <EBSDIRECT> on 1850 654321.

EBS BUILDING SOCIETY
You’re better off in the long run.

Chief Office: P.O. Box 76, 30/34 Westmoreland Street, Dublin 2. http://www.ebs.ie
Partners' Programme

THURSDAY 13 MAY

2:30pm Coach pick up point 1: The Maryborough House Hotel.

2:40pm Coach pick up point 2: Rochestown Park Hotel.

2:45pm Coach transfer to Cork City.

5:00pm Return coach from Cork City to Rochestown Park Hotel and The Maryborough House Hotel.

Meeting point: Coach Park, Merchants Quay (At side entrance to Marks & Spencer's and Dunnes Stores)

FRIDAY 14 MAY

8:30am Coach pick up point 1: The Maryborough House Hotel.

8:40am Coach pick up point 2: Rochestown Park Hotel.

9:45am Ballymaloe Cookery School and Gardens
A guided tour of the School's beautifully restored Gardens followed by morning coffee in The Garden Café.

11:45am Stephen Pearce Pottery
A fascinating behind the scenes look at the production process for this world famous pottery and a leisurely browse in the pottery showrooms.

1:00pm Ballymaloe House Hotel.
Enjoy a sumptuous culinary experience with lunch at Ballymaloe House.

3:30pm Jameson Irish Whiskey Heritage Centre.
Wind down after today's busy schedule with a wander down the old distillery trail and a tantalising whiskey tasting session.

4:30pm Return coach to Rochestown Park Hotel and The Maryborough House Hotel.

Note:
This is a Provisional Programme and may be subject to change.

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Telephone: 01 6717181 Fax: 6710678
Cork - An Overview

A BRIEF HISTORY OF CORK
It is ironic that this bright and vibrant county should have acquired its name as a result of the damp footing prehistoric settlers found there. The original name for the region is Carac or Corcaigh, which literally means 'marsh or low, swampy ground'. The great city at the county's heart had its origins in the sixth century, when the hermit Saint Finbarr decided to leave his isolated mountain retreat in the wild solitude of Lough Hy at the source of the Lee. He founded a monastery and school near the mouth of the same river, the 19th Century St Finbarr's Cathedral marks the site today. A couple of hundred years later, the Vikings arrived, destroying the abbey and building their own settlement on an island in the river. Over the years the marshes were drained and turned by a network of canals; at the start of the 19th Century, the river was partially dammed and divided into the two streams with the city's commercial district still on one central island.

The town was known for many hundreds of years by the name of Corkenemon or Coukenman, the 'Great Marsh of Munster'. Today only the first part of the name has been retained, although Irish Speakers still call the city Corcaigh. The memory of the original swamp was perpetuated in the neighbourhood known as The Marsh.

BALLYMALLE HOUSE HOTEL
Ballymalle House is part of an Old Garter Lane Castle, which has been rebuilt and modernised through the centuries, the 14th century keep remaining in its original form. It is situated in the middle of a 400 acre farm, owned and run by the Allen Family, who also run the house. The facilities on the estate include a heated outdoor swimming pool, tennis court, small golf course, and an excellent craft shop. The dining rooms contain an interesting collection of modern Irish paintings, including works by Jack B. Yeats. Ballymalle is new established as one of Ireland's best restaurants with a highly trained staff and menus based on the produce of the farm and gardens of the surrounding district.

JAMESON IRISH WHISKEY HERITAGE CENTRE
Back in the mists of time the Irish called it 'Uisce Beatha' - 'The Water of Life'. Now visitors to the Jameson Heritage Centre at Midleton can trace the history of this magical spirit in this unique setting.

In 1966 the whiteboy houses of Ireland joined together to become the Irish Distillers Group. Following this great merger, the group built a new distilling complex, modern yet carefully designed to retain and enhance all of the essential and best features and traditions of Irish whiskey. The new distillery was built alongside the old Midleton Distillery, which was in production for 150 years, from 1825 to 1975. Prior to 1825 the site was used as a Woollen Mill which commenced production in 1790. Today, the original distillery 'carefully and lovingly restored' in the only self-contained 18th Century industrial complex of its kind in Britain or Ireland.
### Bus Schedule

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SHAPING TOMORROW'S INSURANCE INDUSTRY ...

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