

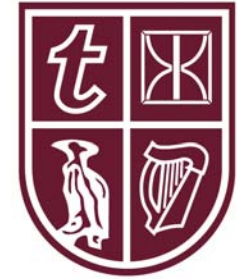
Life Forum

**Society of Actuaries in Ireland – Life Committee
03 November 2009**

Agenda



- Update on Committees & Activities - Richard O'Sullivan
- Recent Regulatory Issues – Tony Jeffery
- Results of Mortality Studies – Tony Jeffery
- Variable Annuities Working Party – Colin Murray
- Solvency II 2nd wave consultation – Michael Culligan
- Changes to ASP LA 11 – Brian Morrissey
- Use of SAI online Forum – Yvonne Lynch



Update on Committees

Richard O'Sullivan



Update on Committees

- Life Committee has 12 members and 8 sub-committees
 - Richard O’Sullivan – Chairman
 - Tony Jeffery – Insurance Risks
 - Michael Culligan – International
 - Peter Gough – Valuation Regulations Working Party
 - Dervla Tomlin – Solvency II
 - Brian Morrissey – Accounting Issues
 - Mike Frazer – Life Reinsurance
 - Brendan McCarthy – Communications, CPD
 - Dermot Corry – Cross Border
 - Colin Murray – Market Conduct
 - Linda Kerrigan – PRSA
 - John Feely



Update on Committees – Insurance Risks, Reinsurance

- Insurance Risks:
 - Presentation to follow on results of most recent studies
 - Discussions in progress with CMI regarding production of full studies of Irish mortality and critical illness
- Life Reinsurance:
 - Forum held on 25 February
 - Presentation on review of ASP LA-11 to follow

Update on Committees – Valuation Regulations



- Working Party (VRWP) reviewing valuation regulations
 - Peter Gough, Adrian Cooper, Michael Culligan, Steve Gardner, Angela McNally, Eoin Murphy
- Considering whether changes to Solvency I regulations and/or ASPs are appropriate in light of:
 - Recent changes to UK prudential regulations
 - Issues identified by previous VRWP that remain unresolved
 - Changing business profiles since last VRWP reported in 2000
- WP is currently compiling and interpreting responses from AAs to survey of the impact of potential reserving changes
- Aim to present report, including summary of survey responses, to Life Committee before year-end
- If you have any views please email Peter.Gough@zurich.ie

Update on Committees – International, Solvency II



- International:
 - Solvency II continues to dominate agenda
 - New Committee established to manage issues relating to Solvency II chaired by Dervla Tomlin
- Solvency II:
 - Managed review of and SAI response to “2nd Wave” of CEIOPS consultation
 - Presentation to follow
 - 3rd Wave due shortly

Update on Committees – Market Conduct, PRSA



- Market Conduct:
 - Monitoring impact of 1% levy on disclosure requirements
- PRSA:
 - PRSA Forum held on 17 February

Update on Committees – Cross Border, Accounting



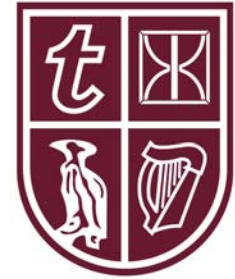
- Cross Border:
 - Presentation in May Convention on current issues
 - Prepared Society letter to Financial Regulator re “Italian Tax”
- Accounting:
 - Evening meeting held 3 Feb covering
 - IFRS phase II for life business
 - CFO Forum EEV principles
 - IFRS Phase II Field Test recently announced
 - Details on IASB website (iasb.org)
 - Committee will be monitoring progress

Other Matters



- Working party to review market practice in relation to unit pricing
 - George McCutcheon now chairing committee
 - Survey of Appointed Actuaries completed Q3
 - Paper in preparation
 - Subset of results to be presented at UK Life Convention
 - The Society paper will address unit pricing market practice in other territories in addition to the survey results

Summary of Regulator Issues



- Life Reinsurance Valuation
- Resilience Reserves
- Italian tax
- Reviews of FCR's & SAO's
- Solvency 2
 - Internal Models Deadline
 - No Cookbook
 - QIS 5
 - Winding up gap

Aggregated Data Mortality Studies



- Lives Assured & Annuity Studies now complete for 2007 data
- Analysis to be published in Newsletters and on Web-site

Assured Lives (Lives)



Lives	DTA		LTA	
	2006	2007	2006	2007
Male Smoker	73%	65%	80%	66%
Male Non Smoker	74%	64%	63%	76%
Female Smoker	60%	58%	81%	76%
Female Non Smoker	70%	57%	80%	54%

Assured Lives (Amounts)



Amounts	DTA		LTA	
	2006	2007	2006	2007
Male Smoker	64%	61%	62%	50%
Male Non Smoker	66%	55%	64%	77%
Female Smoker	63%	52%	50%	63%
Female Non Smoker	59%	57%	65%	47%

Annuity (Amounts, 2006)



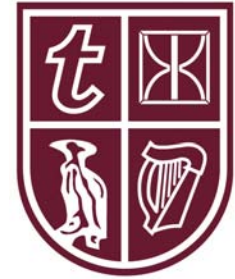
Age Range	Males	Females	All
- 60	172%	129%	157%
60 - 70	67%	53%	65%
70 +	82%	85%	83%
Overall	81%	83%	81%

Annuity (Amounts, 2007)



Age Range	Males	Females	All
- 60	19%	90%	42%
60 - 70	65%	126%	72%
70 +	86%	88%	87%
Overall	83%	91%	84%

Society of Actuaries in Ireland



Draft Response to the Financial Regulator's Discussion Paper on Capital Requirements for Variable Annuities

**3rd November 2009
Alexander Hotel**

Members of VA Working Party



Chairman : Brian Woods

Members

- Dermot Corry
- Mike Frazer
- James Maher
- Colin Murray
- Aidan O'Donnell

Background/Timeline



- Financial Regulator issued a Discussion Paper on Capital Requirements for Variable Annuities on 24 August
- Required responses by 30 October
- Members discussion took place on 12 October to generate views
- Life Forum today for WP to outline draft response to members.
- Any additional feedback welcome
- Final response to be approved by SoAI and submitted to FR

Summary of Response



- Welcomes the discussion paper
- Sees “VA” as any product where significant policyholder options and guarantees are present
- Agrees with a Total Capital Requirement approach
- Solvency II is our final destination
- Currently at Solvency I (with adjustments)
- Key issue is how to move from Solvency I approach to Solvency II approach

Summary of Response



- Current position – Direct Writers
 - Annex IV of EC (Life Assurance) Framework Regulations, 1994
 - Prudent
 - Deterministic
 - Allowance for intrinsic value of options/guarantees
 - Resilience Test
 - Supplemented by ASP LA 3 Para 3.6.5
 - Most VA writers use CTE approach
 - FR allow some credit for future dynamic hedging

Summary of Response



- Current position – Reinsurers
 - EC (Reinsurance) Regulations, 2006
 - Largely based on 2002 Consolidated Life Directive
 - Technical provisions – Risk based approach
 - Supplemented by Regulatory Guidance
 - Also supplemented by ASP LA 11 Section 5
 - FR allow some credit for future dynamic hedging

Summary of Response



- Key recommendation “Twin Peak Reporting”
- Peak 1 – Solvency I
 - Deterministic/stochastic rules
 - Regulatory restrictions applicable (e.g. lapses for direct writers)
 - Key issue is that it complies with Solvency I
- Peak 2 – Total capital requirement based on
 - No regulatory restrictions (such as lapses etc.)
 - Initially current approach (risk based/CTE)
 - Moving to Solvency II as it evolves
 - Standard model with adjustments (market, volatility)
 - Internal model with Solvency II equivalence (regulatory dialogue)



Conditional Tail Expectation

- At least 90th percentile
- Real world simulations
- Agree with “future trading offset” as described in DP
- Stringent tests need to be applied
- Continual dialogue with FR although guidance could be founded on
 - US experience (AG43)
 - CEIOPS CP31



Glidepath to Solvency II

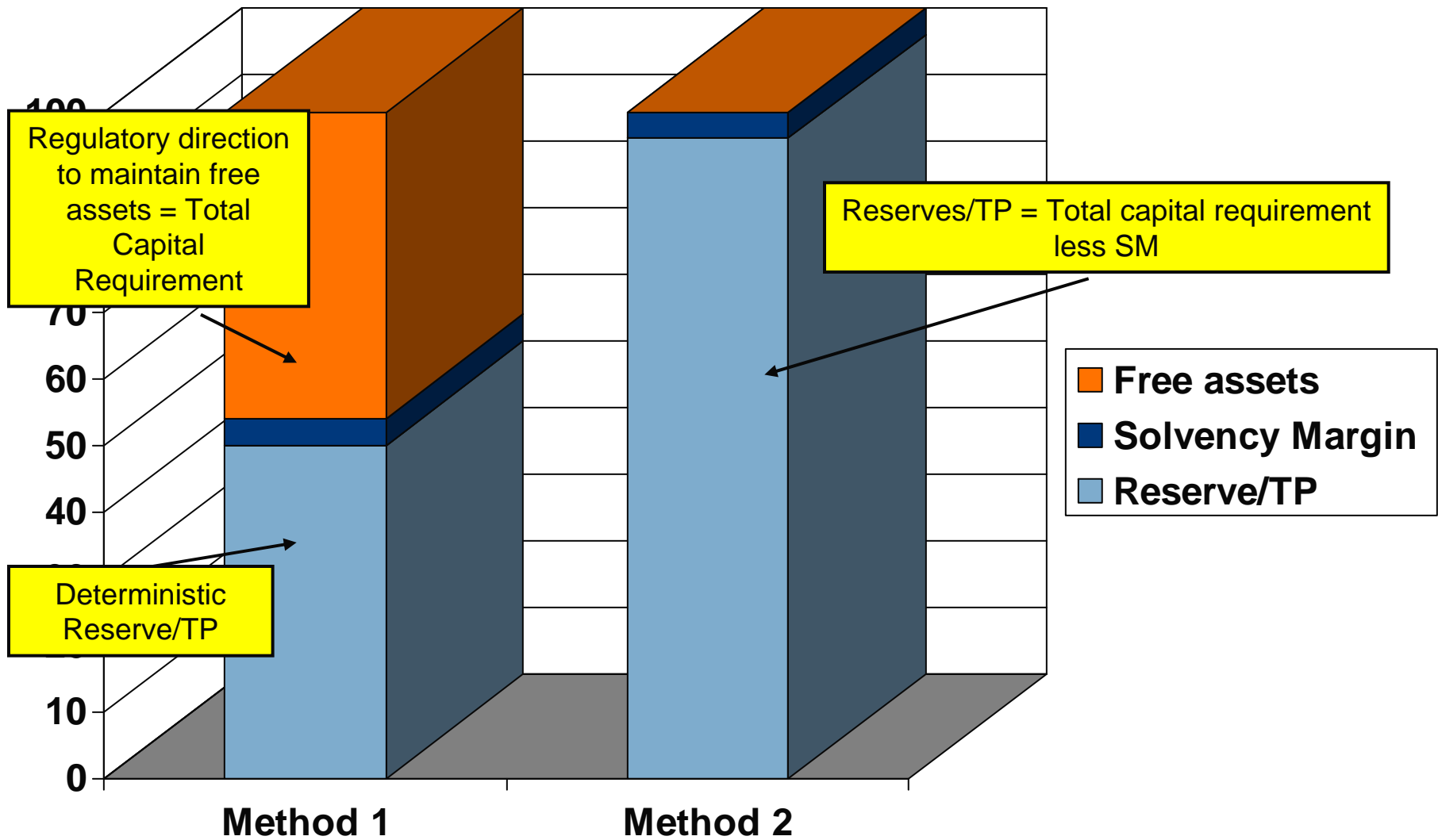
- Best estimate of liability
- Supplemented by market cost of risk or risk margin (where appropriate)
- Equals technical provision
- Total capital requirement results from series of stress tests
- In advance of Solvency II tests being finalised
 - FR could set out series of stress tests to be used (through annual letter)
 - Supplement where there are current short comings in SCR model
 - Market risk
 - Volatility stress test
- No allowance for future dynamic hedging
- Those seeking to use CTE (with offset) may have to use internal models

Visibility of Capital Requirements



- Method 1
 - Reserves/Technical Provision calculated on a deterministic/stochastic basis on Solvency I rules/Reinsurance Regulations
 - Solvency margin based on reserves
 - Remainder of capital requirement made up of free assets which company is instructed to maintain (similar to 150-200% of SMSM)
- Method 2
 - All capital requirements shoehorned into reserves
 - Solvency margin based on higher reserves

Summary of Response

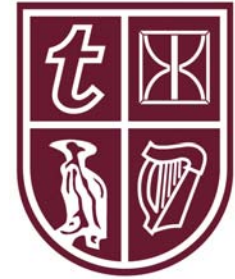


Summary of Response



- Thank you for your attention
- Welcome any discussion

Society of Actuaries in Ireland



Life Forum
3rd November 2009

Solvency II Update

Agenda



- **Current activity at European level**
- **Future activity – timeline to implementation**
- **SAI Solvency II work**



Current state of play

- **Level 1: Solvency II Directive**
 - Finalised April 2009
 - 312 Articles plus 7 Annexes
 - Consolidates all previous Insurance & Reinsurance Directives, as well as the new Solvency II material
- **Level 2: CEIOPS Consultation Papers**
 - Setting out their advice to the Commission
 - 1st wave, March 2009: 12 papers
 - 2nd wave, June 2009: 25 papers
 - 3rd wave, yesterday: 16 papers
- **Local developments**
 - FR wrote to companies in August
 - Requirement to nominate senior executive with S-II responsibility
 - Also questionnaire on internal model intentions

CEIOPS Consultation Papers



slide 32

- 53 Consultation Papers issued by CEIOPS this year
 - Setting out CEIOPS advice to the European Commission on what the “Level 2 Implementing Measures” should contain
- Consultation now closed on first 37
 - Final batch of 16 issued yesterday
- Plan is that CEIOPS will finalise its advice to the Commission early in 2010
- Commission will then consider this advice and will publish its proposals for Level 2 Implementing Measures later in 2010

CEIOPS Consultation Papers



slide 33

- **First batch included**
 - Technical Provisions – Best-estimate calculations
 - Technical Provisions – Risk-free rate
 - System of Governance
- **Second batch included**
 - Lots of CPs on various aspects of the SCR calculation
 - Classification and eligibility of “own funds”
 - Internal model approval
- **Some highlights/contentious points**
 - Proposals for definition of risk-free rate; treatment of illiquidity premia
 - Hardening of calibrations for various components of the SCR
 - Mortality catastrophe; Operational risk

CEIOPS Consultation Papers



slide 34

- Third batch includes
 - Partial internal models
 - Design of equity risk component of SCR
 - Calibrations for some SCR components (market risk, non-life, health)
 - Simplifications
- Planning to respond with comments
 - Tight timeline
 - Closing date of 11 December



Timeline to Implementation

2010

- Jan 2010: CEIOPS finalises advice on Level 2 Measures
- Mar 2010: Draft specifications for QIS 5
- Jun 2010: Final QIS5 Spec
- H2 2010: Commission begins to publish proposals for Level 2 Measures
- Aug-Nov 2010: QIS5 carried out by companies

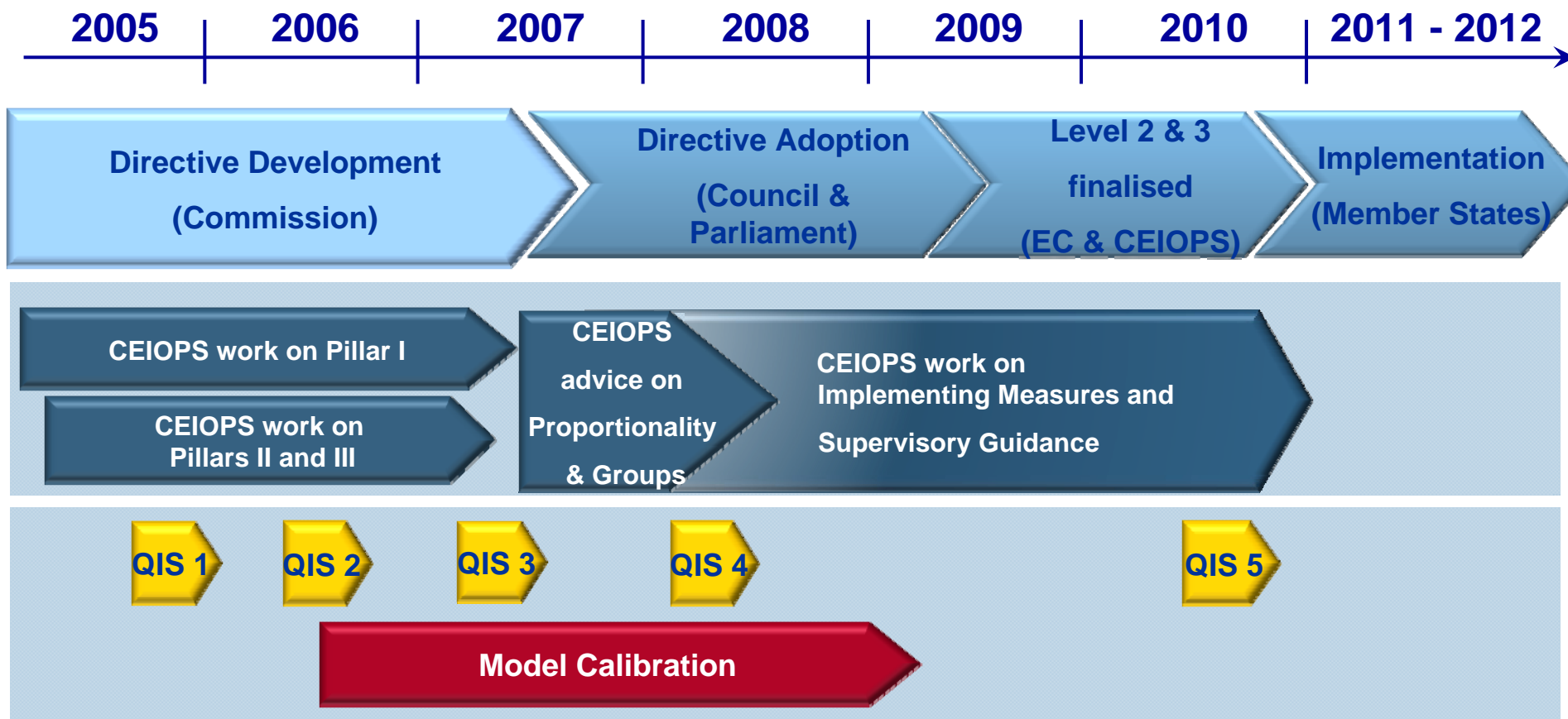
2011

- Apr 2011: QIS5 report to be published
- Jun-Oct 2011: Level 2 Measures finalised
- December 2011: Level 3 Supervisory Guidance finalised

31 October 2012: Solvency II comes into force



Solvency II Timeline



Source: CEA

Detailed timetable available at:

http://ec.europa.eu/internal_market/insurance/docs/solvency/solvency2/annex1_timetable_en.pdf

SAI Solvency II Committee



- Dervla Tomlin (Chair)
- John Armstrong
- Michael Culligan
- Mike Frazer
- Declan Lavelle
- John McCrossan
- Brian Morrissey
- Jim Murphy
- Arran Nolan
- Dick Tulloch

SAI Solvency II recent activity



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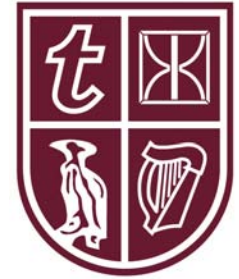
- Responded to CEIOPS Consultation Papers
 - Comments fed to Groupe Consultatif
 - Comments also fed to Irish Solvency II Group
 - Planning to respond similarly to latest batch also
- Met with Financial Regulator
 - Discussed CEIOPS CPs
 - Discussed GC paper on Actuarial Standards
 - Discussed FR's plans for Solvency II
- Organised series of meetings for members on Solvency II
 - Introductory meeting held a couple of weeks ago
 - Three further meetings planned for later this month

Upcoming SAI Solvency II Events



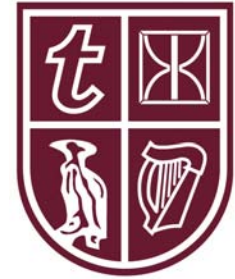
- Solvency II: Technical Provisions
(November 5th, 4.30 pm)
- Solvency II: Solvency Capital Requirement
(November 18th, 4.30 pm)
- Solvency II: Governance and Actuarial Function
(November 23rd, 4.30 pm)

Society of Actuaries in Ireland



Life Reinsurance Changes to ASP LA 11

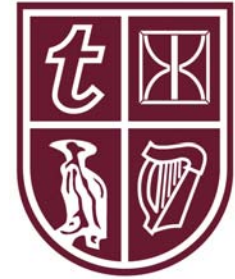
Life Reinsurance sub-committee members



Mike Claffey
Stephen Devine
Mike Frazer
James Maher
Brian Morrissey
Colin Murray
Ciara Regan
James Treacy

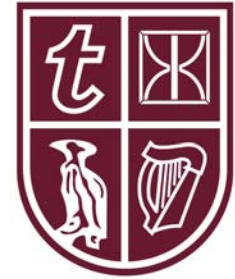
Chair contact details: mike.frazer@axa.ie

Actuarial Standards of Practice: Proposed Changes to ASP LA-11



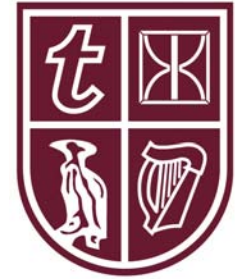
- Background:
 - Review instigated by GI practice committee into non-life (direct and reinsurance) signing actuary ASPs
 - Desire for maximum (appropriate) consistency between life and non-life
 - Not a major development, essentially clarifications
 - Note: applicable for 2009 year end work
 - proposed implementation 30/12/2009

Actuarial Standards of Practice: Proposed Changes to ASP LA-11



- Definitions – tidy up of definitions including:
 - Identification of the difference between “Regulatory Requirements” (*all encompassing*) versus “Requirements” (*SAO only*)
 - Use of term “TRSM-L” (Total Required Solvency Margin – Life) to tie in with FR’s proposed terminology, in place of “SMSM”
- Section 1 (Introduction):
 - New paragraph 1.8: must explain reasons why a “should normally” in the ASP has not been followed

Actuarial Standards of Practice : Proposed Changes to ASP LA-11



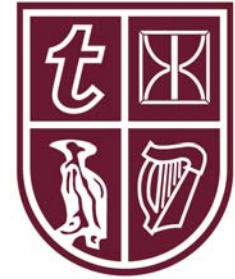
- Section 2 (SAO) – clarifications added to address ambiguities/ inconsistencies:
 - Section 2.3:
 - Attempts to make clear that the Signing Actuary needs to be satisfied as to the effectiveness of the retrocession in reducing reserves absent dispute or default.
 - Confirmation/ quantification from Company on known defaults/ impairments in reinsurance recoveries and consider effect on calculations
 - Section 2.4: amendments make clear that the SAO relates only to the level of actuarial reserves and the calculation of the solvency margin

Actuarial Standards of Practice : Proposed Changes to ASP LA-11



- Section 4 (Data and information) – clarifications added:
 - Section 4.2: refers to data only in 4.1.1. (data used for determination of technical reserves and confirming SMSM)
 - Section 4.2: The Signing Actuary cannot sign the Data Accuracy Statement
 - Section 4.3: refers to data only in 4.1.2. (financial information taken from statutory returns or published audited documents)
 - Section 4.4: requires Signing Actuary to consider any amendments/re-issuing of SAO if Company advises her/him of any changes in data in 4.1.1 and/or 4.1.2.

Actuarial Standards of Practice : Proposed Changes to ASP LA-11



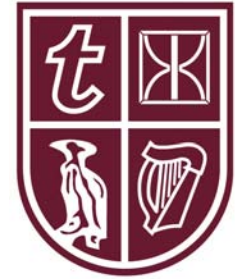
- Section 4.3 (Data and information):
 - Where Signing Actuary is unable to see the final version of the statutory returns, then (s)he must obtain a written undertaking from the Company that there will be no material changes between the draft and final versions of the returns.

Actuarial Standards of Practice : Proposed Changes to ASP LA-11



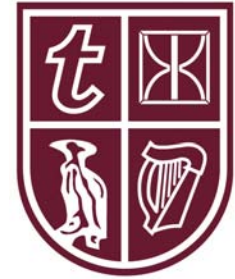
- Section 4.3 (Data and information):
 - A specimen of the undertaking will be included in Appendix 2, along with the Data Accuracy Statement (DAS) noting that, where appropriate, the DAS and undertaking may be merged into one document.
 - *“I, [Name], [Title], hereby undertake to provide to [Signing Actuary’s name and firm], prior to the submission to the Financial Regulator of the final statutory returns relating to [Company Name] for the year ended [Valuation date], full details of any changes between the draft and final versions of those returns and full details of any differences between the data underlying the draft and final returns.”*

Actuarial Standards of Practice: Proposed Changes to ASP LA-11



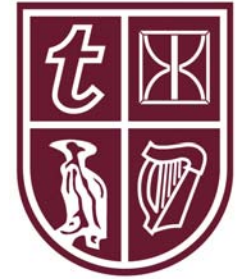
- Section 5.9 (Expense assumptions):
 - Section 5.9.1: Debate regarding what constitutes “maintenance expenses” as various interpretations possible. Clarification in brackets added “*(including fixed expense and/or overhead obligations of the Company)*”
 - Section 5.9.7: Guidance added on how future maintenance expense allowances within the reserves may be adjusted to reflect the impact of future actions as follows “*The allowance for future maintenance expenses...may include approaches based on future management actions...Such approaches are acceptable subject to proper documentation of the basis together with the overarching requirement that the aggregate reserves is both prudent and meets the Regulatory Requirements.*”

Actuarial Standards of Practice: Proposed Changes to ASP LA-11



- Section 8 (The Report):
 - Section 8.4: clarifies the audience for the SAO report to ensure it is appropriate (management, board and FR)
 - Section 8.5: strengthens requirement to state the source and relevance of industry / benchmark data to a “must” (was “should normally”)

- Appendix I:
 - Minor wording changes in the SAO itself (including clarification that Life Re Signing Actuary will never be expected to sign off on a piece of the Solvency Margin arising from Non-Life business (i.e. when the company has been exempted from requirement for a Non-Life SAO))



SAI Online Discussion Forum

November 2009



www.actuaries.ie



$$p(y) = \exp \left\{ \frac{y_1 \theta_1 - b(\theta_1)}{a_1(\phi)} + d(\phi) \right\}$$

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Yvonne Lynch

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It is currently Tue Oct 20, 2009 11:00 am

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Most users ever online was 7 on Wed Sep 09, 2009 3:49 pm

Registered users: No registered users
Legend: Administrators, Global moderators

STATISTICS

Total posts 422 • Total topics 179 • Total members 224 • Our newest member Stephen OKane



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Please note that you will need to enter a valid e-mail address before your account is activated. The administrator will review your account and if approved you will receive an e-mail at the address you specified.

Username:
Username must be between 5 and 20 chars long and use alphanumeric, space or -+_[] characters. Please use your real name so people know who you are (eg John Smith).

Joe Bloggs

← Username: First name Second name

E-mail address:

Yvonne.Lynch@actuaries.ie

Confirm e-mail address:

Yvonne.Lynch@actuaries.ie

Password:

Password must be between 6 and 30 characters long, must contain letters in mixed case and must contain numbers.

.....

Confirm password:

.....

Language:

British English

Timezone:

[UTC] Western European Time, Greenwich Mean Time

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- **Society will activate account**
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The Society of Actuaries in Ireland

Actuarial Discussion Forum

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FORUM	TOPICS	POSTS	LAST POST
General Discussion - SAI Members Please note: All members of SAI who have registered have access to this "General Discussion" area.	12	32	by Yvonne Lynch Mon Oct 12, 2009 3:07 pm
General Discussion - Students Please note: All members of SAI who have registered have access to this "General Discussion" area.	2	2	by Yvonne Lynch Mon Feb 09, 2009 4:10 pm

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General Discussion - SAI Members

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Mark topics read • 12 topics • Page 1 of 1

TOPIC	REPLIES	VIEWS	LAST POST
 Tips on using the Forum by Yvonne Lynch » Mon Feb 09, 2009 4:10 pm	0	64	by Yvonne Lynch  Mon Feb 09, 2009 4:10 pm
 Capital Requirements for Variable Annuities - have your say by Yvonne Lynch » Mon Oct 12, 2009 3:07 pm	0	24	by Yvonne Lynch  Mon Oct 12, 2009 3:07 pm
 Member consultation: updates to ASPs GI-2, GI-3 and LA-11 by Yvonne Lynch » Mon Oct 12, 2009 2:47 pm	0	9	by Yvonne Lynch  Mon Oct 12, 2009 2:47 pm
 "Life Office Valuation Evolution & The Actuary" by Yvonne Lynch » Tue Oct 06, 2009 5:30 pm	0	22	by Yvonne Lynch  Tue Oct 06, 2009 5:30 pm
 Proposed ASP: Conflicts of Interests - Pensions Actuaries by Yvonne Lynch » Thu Jul 30, 2009 12:02 pm	1	41	by Yvonne Lynch  Mon Sep 14, 2009 6:24 pm
 "Crash course in corporate governance" by Yvonne Lynch » Wed Sep 09, 2009 10:59 am	2	50	by James Maher  Wed Sep 09, 2009 5:44 pm
 Forum suggestion by Dermot_Marron » Tue Mar 24, 2009 10:24 am	5	101	by Dermot_Marron  Wed Apr 29, 2009 10:33 am
 How risky does the public think their investments are? by Dermot_Marron » Wed Apr 22, 2009 2:27 pm	1	68	by Brian Woods  Thu Apr 23, 2009 3:53 pm
 IAA submission to IASB Financial Crisis Advisory Group by Yvonne Lynch » Fri Apr 03, 2009 10:15 am	0	18	by Yvonne Lynch  Fri Apr 03, 2009 10:15 am
 Consultation on ASP PEN-12, ASP LA-8 and ASP PRSA-2	0	00	by Yvonne Lynch 

No new posts



Tips on using the Forum

[POSTREPLY](#) ↩

1 post • Page 1 of 1

Tips on using the Forum

by **Yvonne Lynch** » Mon Feb 09, 2009 4:10 pm

Some tips on using the Forum:

Changing your password

If you would like to change your password:

- Click on User Control Panel in the top left corner of the screen;
- Click on Profile on the horizontal bar about a third of the way down the screen;
- Click on Edit Account Settings in the left hand column of options;
- Enter your preferred password at "New Password" and "Confirm Password";
- Click on Submit.

Automatic notification of postings

If you wish, you can arrange to have an email sent to you automatically when someone adds a message to a discussion board. To set up this function:

- Click on the title of the discussion board in question (e.g. "General Discussion - SAI Members" or "General Discussion - Students");
- At the bottom left of the screen, click on the words "Subscribe Forum". (Do not click on the tick box beside these words).

An 'x' will be inserted into the tick box. The words "Subscribe Forum" will change to "Unsubscribe Forum" - if you want to switch off the automatic emails, click on the title of the discussion board to bring up the relevant screen, then click on the words "Unsubscribe Forum".



QUOTE

Yvonne Lynch

Secretariat

Posts: 204

Joined: Thu Sep 11, 2008 12:05 pm

Location: Dublin, Ireland









It is currently Tue Oct 20, 2009 10:52 pm

Last visit was: Tue Oct 20, 2009 10:36 pm

[View unanswered posts](#) • [View new posts](#) • [View active topics](#)

[Mark forums read](#)

FORUM	TOPICS	POSTS	LAST POST
 General Discussion - SAI Members Please note: All members of SAI who have registered have access to this "General Discussion" area.	13	33	by Yvonne Lynch  Tue Oct 20, 2009 10:48 pm
 General Discussion - Students Please note: All members of SAI who have registered have access to this "General Discussion" area.	2	2	by Yvonne Lynch  Mon Feb 09, 2009 4:10 pm

WHO IS ONLINE

In total there are **2** users online :: 1 registered, 0 hidden and 1 guest (based on users active over the past 5 minutes)

Most users ever online was **7** on Wed Sep 09, 2009 3:49 pm

Registered users: [Joe Bloggs](#)

Legend: *Administrators*, *Global moderators*

STATISTICS

Total posts **423** • Total topics **180** • Total members **226** • Our newest member **Fearghal O Donnchu**



General Discussion - SAI Members

NEWTOPIC*

Search this forum... Search

Mark topics read • 12 topics • Page 1 of 1

TOPICS	REPLIES	VIEWS	LAST POST
Tips on using the Forum by Yvonne Lynch » Mon Feb 09, 2009 4:10 pm	0	67	by Yvonne Lynch Mon Feb 09, 2009 4:10 pm
Capital Requirements for Variable Annuities - have your say by Yvonne Lynch » Mon Oct 12, 2009 3:07 pm	0	25	by Yvonne Lynch Mon Oct 12, 2009 3:07 pm
Member consultation: updates to ASPs GI-2, GI-3 and LA-11 by Yvonne Lynch » Mon Oct 12, 2009 2:47 pm	0	9	by Yvonne Lynch Mon Oct 12, 2009 2:47 pm
"Life Office Valuation Evolution & The Actuary" by Yvonne Lynch » Tue Oct 06, 2009 5:30 pm	0	22	by Yvonne Lynch Tue Oct 06, 2009 5:30 pm
Proposed ASP: Conflicts of Interests - Pensions Actuaries by Yvonne Lynch » Thu Jul 30, 2009 12:02 pm	1	41	by Yvonne Lynch Mon Sep 14, 2009 6:24 pm
"Crash course in corporate governance" by Yvonne Lynch » Wed Sep 09, 2009 10:59 am	2	50	by James Maher Wed Sep 09, 2009 5:44 pm
Forum suggestion by Dermot_Marron » Tue Mar 24, 2009 10:24 am	5	101	by Dermot_Marron Wed Apr 29, 2009 10:33 am
How risky does the public think their investments are? by Dermot_Marron » Wed Apr 22, 2009 2:27 pm	1	68	by Brian Woods Thu Apr 23, 2009 3:53 pm
IAA submission to IASB Financial Crisis Advisory Group by Yvonne Lynch » Fri Apr 03, 2009 10:15 am	0	18	by Yvonne Lynch Fri Apr 03, 2009 10:15 am



General Discussion - SAI Members

POST A NEW TOPIC

Subject: nDCent Exposure - making DC safer for members

B *i* u Quote Code List List= [*] Img URL Normal Font colour

Many thanks to Eoghan Burns, Damian Fadden and David Harney for a great paper and presentation this evening on "InDCent Exposure - making DC safer for members".

If you have any comments or questions on the paper / presentation, post them here and the authors will respond.

Regards,

Yvonne

Smilies



BBCode is ON
[img] is ON
[flash] is OFF
[url] is ON
Smilies are ON



General Discussion - SAI Members

POST A NEW TOPIC

Subject: nDCent Exposure - making DC safer for members

B *i* u Quote Code List List= [*] Img URL Normal Font colour

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Smilies



BBCode is ON
[img] is ON
[flash] is OFF
[url] is ON
Smilies are ON

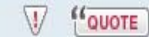


InDCent Exposure - making DC safer for members

POSTREPLY ↩ Search this topic... Search

First unread post • 1 post • Page 1 of 1

InDCent Exposure - making DC safer for members



by **Yvonne Lynch** » Tue Oct 20, 2009 10:48 pm

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Regards,

Yvonne

Yvonne Lynch
Secretariat

Posts: 205
Joined: Thu Sep 11, 2008 12:05 pm
Location: Dublin, Ireland



POSTREPLY ↩

1 post • Page 1 of 1

Return to General Discussion - SAI Members

Jump to: General Discussion - SAI Members Go

WHO IS ONLINE

Users browsing this forum: Joe Bloggs and 0 guests

POST A REPLY

Subject:

Re: InDCent Exposure - making DC safer for men

B *i* u Quote Code List List= [*] Img URL Normal Font colour

Large empty text area for composing the reply.

Smilies



BBCode is ON
[img] is ON
[flash] is OFF
[url] is ON
Smilies are ON

Topic review

Save Preview Submit

Options **Upload attachment**

If you wish to attach one or more files enter the details below.

Filename:
File comment:

TOPIC REVIEW: INDCENT EXPOSURE - MAKING DC SAFER FOR MEMBERS

EXPAND VIEW

InDCent Exposure - making DC safer for members

QUOTE

by **Yvonne Lynch** » Tue Oct 20, 2009 10:48 pm

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If you have any comments or questions on the paper / presentation, post them here and the authors will respond.



It is currently Tue Oct 20, 2009 11:00 am

This board has no forums.

LOGIN • REGISTER

Username: Password: | Log me on automatically each visit

WHO IS ONLINE

In total there is 1 user online :: 0 registered, 0 hidden and 1 guest (based on users active over the past 5 minutes)
Most users ever online was 7 on Wed Sep 09, 2009 3:49 pm

Registered users: No registered users
Legend: Administrators, Global moderators

STATISTICS

Total posts 422 • Total topics 179 • Total members 224 • Our newest member Stephen OKane



Frequently Asked Questions

Login and Registration Issues

Why can't I login?
Why do I need to register at all?
Why do I get logged off automatically?
How do I prevent my username appearing in the online user listings?
I've lost my password!
I registered but cannot login!
I registered in the past but cannot login any more?!
What is COPPA?
Why can't I register?
What does the "Delete all board cookies" do?

User Preferences and settings

How do I change my settings?
The times are not correct!
I changed the timezone and the time is still wrong!
My language is not in the list!
How do I show an image below my username?
What is my rank and how do I change it?
When I click the e-mail link for a user it asks me to login?

Posting Issues

How do I post a topic in a forum?
How do I edit or delete a post?
How do I add a signature to my post?
How do I create a poll?
Why can't I add more poll options?
How do I edit or delete a poll?
Why can't I access a forum?
Why can't I add attachments?
Why did I receive a warning?
How can I report posts to a moderator?
What is the "Save" button for in topic posting?
Why does my post need to be approved?
How do I bump my topic?

Formatting and Topic Types

What is BBCode?
Can I use HTML?
What are Smilies?
Can I post images?
What are global announcements?
What are announcements?
What are sticky topics?
What are locked topics?
What are topic icons?

User Levels and Groups

What are Administrators?
What are Moderators?
What are usergroups?
Where are the usergroups and how do I join one?
How do I become a usergroup leader?
Why do some usergroups appear in a different colour?
What is a "Default usergroup"?
What is "The team" link?

Private Messaging

I cannot send private messages!
I keep getting unwanted private messages!
I have received a spamming or abusive e-mail from someone on this board!

Friends and Foes

What are my Friends and Foes lists?
How can I add / remove users to my Friends or Foes list?

Searching the Forums

How can I search a forum or forums?
Why does my search return no results?
Why does my search return a blank page!?
How do I search for members?
How can I find my own posts and topics?

Topic Subscriptions and Bookmarks

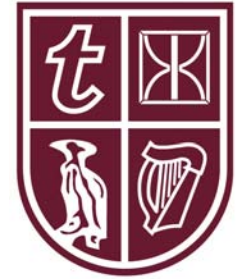
What is the difference between bookmarking and subscribing?
How do I subscribe to specific forums or topics?
How do I remove my subscriptions?

Attachments

What attachments are allowed on this board?
How do I find all my attachments?

phpBB 3 Issues

Who wrote this bulletin board?
[Why isn't X feature available?](#)
Who do I contact about abusive and/or legal matters related to this board?



SAI Online Discussion Forum

November 2009