



Society of Actuaries in Ireland

Newsletter

SEPTEMBER 2014



Dermot Corry, SAI President at the Annual Convention in May 2014

Strategy Plan for 2014-2017

At the Society's annual convention in May, Society President Dermot Corry took the opportunity to look back over the previous year, summarising what had been achieved. For those who missed the annual convention it is well worth checking out the review of the year Powerpoint presentation on the past events page of the Society's website. The amount that has been achieved in just one year is remarkable, including the level of engagement with policymakers and other stakeholders, the number of important issues addressed by Society working parties and the sheer number of people supporting the work of the Society through an incredible volunteer effort.

More recently the Society issued a publication to all members entitled "A Year in Review" covering the period from July 2013 to June 2014.

This publication provides members with more detail on the key activities of the Society and gives a good sense of the breadth of those activities over the period. However, recent months have not been entirely devoted to looking back at what has been achieved.

In 2011 the Society of Actuaries in Ireland, having taken feedback from members, articulated a vision for the profession:

Actuaries are recognised by our clients and policymakers as the leading profession in the use of financial modelling and risk management skills to enhance the long-term financial position of individuals and institutions.

... continued

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Strategy Plan for 2014-2017

Key to the exercise carried out in 2011 was the development of a mission for the Society - one that focused on three core areas:

- developing the role and standing of the profession,
- supporting the professional development of actuaries over their careers, and
- developing and maintaining standards for actuarial work.

A three year Strategy Plan set out a range of actions over the period 2011-2014 designed to help deliver on these three key strands of the mission statement. Three years on, and with much achieved in relation to all three strands, it is timely to re-visit the Strategy Plan.

As far back as January of 2014 the Society put a call out to members to help develop a Strategy Plan for 2014-2017. As with most calls for volunteers, the response from members was great, and a crack team was assembled to deliver a new plan.

The Strategy Plan has now been rolled out, and you can read the full detail on the Society's website. The key focus of the plan is on six areas identified as being central to the Society's strategy. These are:

- Member Proposition – creating sustained value for members, recognising the diverse needs of a growing membership,
- Lifelong Learning – providing learning opportunities that address the evolving needs of members over the course of their careers,
- Regulation – regulating members' professional activities in a way that will sustain public confidence in the quality of actuarial work,
- Independent Voice – making a contribution to public debate as an independent voice, building our role and influence in contributing to the public policy agenda,
- Wider Fields – promoting the development of the wider fields aspects of the profession, including encouraging the expansion of actuarial fields of expertise, and involving actuaries operating outside the traditional actuarial areas in the work of the Society,

- Financial Strategy – ensuring the Society's medium term financial stability while supporting the execution of the Society's overall strategy.

The Strategy Plan sets out a range of actions under each of the six core areas set out above, which Council anticipates taking over the three year period to mid-2017. Of these, a number of priority actions have been identified for particular attention over the 12 month period commencing in September 2014.

With the summer holidays a distant memory for most of us, September marks back to school time for the work of the Society too. Members will have received a recent email setting out a range of volunteering opportunities including the opportunity to be involved in a variety of Society committees.

Included in the volunteering opportunities are the newly-formed **Member Engagement Committee** and **Wider Fields Committee**.

The Member Engagement Committee, which will be chaired by Paul Kenny, is a direct result of the Strategy Plan, and will have a focus on the needs and expectations of members, how the Society communicates with members, and will develop plans for measuring and fostering member engagement.

The Wider Fields Committee, chaired by Tony O'Riordan is also a direct result of

the Strategy Plan and will take ownership of the priority actions in relation to this key workstream.

We will focus in more detail on the work of the Member Engagement and Wider Fields Committees in a future issue of the Society newsletter.

In terms of the other key workstreams identified, the priority actions in relation to Lifelong Learning will be owned by the Professional Development and Research Committee, chaired by Ger Bradley. The priority actions under the Regulation workstream are owned by Yvonne Lynch, Director of Professional Affairs, with support from the Practice Committees (Life, Pensions, Non-Life and Health) and the Professional Affairs Committee. Council has taken responsibility for the workstream in relation to the Society's Independent Voice, while responsibility for the Financial Strategy rests with the Society Treasurer Sinead Kiernan, supported by the Society's Finance Group.

It is clear that delivering on the Society's Strategic Plan over the next three years, and in particular the priority actions identified for the year ahead, will require continued extensive volunteer effort from members. While we all know that past performance is not a guide to the future, if the efforts of the year just gone are anything to go by, we should be heading into a busy, but very productive year for the Society and its members.



Women Invent Tomorrow

Siliconrepublic, for those of you not familiar with it, is one of Ireland's leading technology websites, and a great source of news on all things tech related. Its "Women Invent Tomorrow" campaign set out to seek nominations for Ireland's leading women in the areas of science, technology, engineering and maths (STEM). So overwhelmed were they with nominations that their intended list of the 50 leading women in those fields was quickly expanded to 100, with countless more nominees who didn't make it onto the final list.

Spanning such diverse and fascinating fields as astrophysics, cyberpsychology, genomics and data analytics, the list provides an impressive compendium of some of the leading lights of the Irish STEM world.

It is especially welcome in any list of such impressive role models to see the inclusion of two of our members



Brid Horan

– Brid Horan and Dervla Tomlin.

Brid, as deputy CEO of ESB is the most senior woman in the company's history.

Dervla is chief actuary and chief risk officer for Irish Life and is vice president of the Society. She is set to become the



Dervla Tomlin

Society's first woman president when she takes over from Dermot Corry next year.

Congratulations to both Brid and Dervla for their deserved inclusion in the list. You can get full details at www.siliconrepublic.com.

Maths Tutorials delivered by members of the Society

It's Back to School time again and for our volunteers on the Maths Tutorials initiative that means it is time to take out the Maths books and pull out those tables! Preparations are well under way for the 2014/2015 academic year and the volunteers are very excited about the plans for the year ahead.

At the Annual Convention last May, members seemed very pleased that the group of recent qualifiers who launched the initiative of delivering Maths Tutorials to Leaving Certificate students were recognised with the Society award for outstanding volunteerism. Congratulations to Aoife Brady, Adreanna Leonard, Rob Meaney, Aoife O'Hara, Aidan Redmond and Ann O'Keefe.

There were a further 23 members involved in preparing and presenting the materials in 2013 and it is marvellous to see that the number of people involved has now reached 60. This increase in support from members has enabled us to expand the initiative for the upcoming year. Invitations have now been issued to almost 60 Dublin schools on the Department of

Education's DEIS (Delivering Equality of Opportunity in Schools) list. Tutorials will also be delivered in Cork for the 2014/15 academic year thanks to the support of our Cork members. Finally, we will extend the programme of tutorials for the upcoming year to include Saturday morning tutorials while continuing with the mid-week evening sessions.

The intention of the project is to provide free tutorials to higher level Leaving Certificate students where the affordability of grinds might be more challenging. As we go to print 160 students have registered for this year's tutorials.

We are grateful to a group of Past Presidents who have made a contribution towards the cost of delivering these tutorials in the coming year. We are also very grateful to Mary Butler for her continued support in this project.

Bridget MacDonnell

Some Comments from Schools on 2013/14 Tutorials

Thanks to all your volunteers who helped my students over the last few months. I think they have benefited greatly.

Please pass on my gratitude to your colleagues for giving up their free time to help our girls. I know they have found it very beneficial and worthwhile.

Thanks for all your help last year. All students did really well and were very happy with their results.

Comments on 2014/15 Tutorials

Just received your letter this morning and it's a fantastic idea.

Great initiative from the Society – thank you so much

Thank you for helping our students to compete with students from better off schools with many more resources than us

Question Time with Pat Curtin



Pat Curtin is the Appointed Actuary and CRO for Aegon Religare Life Insurance Company in India, having worked in a variety of roles with Aegon both in Ireland and internationally.

Pat, tell us how your actuarial career began, and how you came to work for Aegon?

My first foray into the actuarial working world was back in 2001 when I spent eight months with Arthur Andersen as part of what was then a new work placement programme for actuarial students at UCD. It was just months afterwards that the Enron scandal broke, and it was incredible for me to see how quickly such a powerful institution as Arthur Andersen could be brought to its knees.

After finishing university I joined the pensions practice of Towers Watson (then Watson Wyatt). I spent four great years there getting a deep insight into the pensions world, qualifying as an actuary, making great friends and helping to keep nearby Howl at the Moon in business.

In 2006 I joined Aegon's institutional business in Ireland after a phone call from an old Andersen colleague. Leaving Watsons was difficult but it was hard to resist an opportunity to try something really different and genuinely exciting from an actuarial perspective!

A note-issuing company would raise funding in the capital markets with a non-life Aegon company providing a financial guarantee to this company. I was fascinated by the role's combination of traditional actuarial work and exposure to the capital markets.

So what prompted the move to Kentucky?

It sounds like a crazy jump but there's a logic to it! A team from the US Institutional business had set up the Dublin entity to issue non-dollar dominated notes and ultimately they needed a local team to take over from them. When I joined the Irish operation I knew I would be transferring to the US after a few months. This prepared me for a senior role in the Irish operation while building up a strong relationship with the US. The US business had \$30 billion of spread balances and \$50 billion of fee balances so we're not talking small numbers and trust was important.

Louisville was effectively the division headquarters for the institutional business. I spent 2007 and 2008 there working in an incredibly high performing business unit, in a variety of roles and getting access to almost all parts of Aegon Americas. It also gave me a front row seat to the unfolding of the 2008 credit crisis. I still remember the derivatives guys working frantically into the small hours as developments in Lehman Brothers unfolded.

I returned to Dublin in January 2009 to take over the risk and actuarial side of the Irish spread business.

What was the impression of actuaries in Kentucky, and what did they make of an Irish actuary arriving over?

Being Irish is generally always a positive thing in the US! Kentucky was no exception, especially as it is such a centre for horse-racing so there were more Irish around (particularly vets) than you might expect.

On the actuarial front, the UK actuarial body is well-respected globally so having a qualification from the UK profession was helpful. The CEO of the division was an actuary and actuaries in the business were held in high esteem. Still, I'm sure it was a novelty to have an Irish actuary in Louisville.

It wasn't long before you had left Ireland again. How did the move to the Netherlands come about?

The move from Ireland to the US and back again had a very specific focus in relation to the start-up of the new Irish company. However, with the changing market environment, Aegon decided to

put the company into run-off. I was enjoying my time with Aegon, and accepted a role in the Group Risk Department at global headquarters in The Hague. This was another different experience and gave me exposure to many of Aegon's European entities from a risk perspective as well as Group level projects like preparation for Solvency II and M&A activities.

The adventure didn't stop in The Hague though, why India?

Of course Asia was a big gaping hole in my experience! In 2012 I moved to India where I am currently the Appointed Actuary and CRO of Aegon's Indian joint venture and a member of the senior leadership team.

The driver for the move to India was twofold – (1) Aegon wanted to have a company person in the Indian joint venture, and (2) I was looking to get more operations and management experience. So it was win-win for both sides.

With such a variety of international roles, what were the challenges you faced in terms of transferability of skills?

I have worked in a broad number of roles on three continents and one thing that has helped is the transferability of our actuarial skills.

The only time I faced a bit of a challenge was when I first joined Aegon. The job was as much asset focused as it was liability focused and the company wanted their actuaries to be more rounded so all the actuaries also studied for the CFA designation to increase asset related skills. This, along with on-the-job training helped develop a skill set that works on both sides of the balance sheet.

How are your language skills?

Luckily everywhere I have gone English was all I needed. The Dutch typically have excellent English and there are so many languages in India that English is the common business language. However I have added a few 'Hinglish' words to my vocabulary and I blame the Americans for messing with my ability to spell correctly.

USA / Ireland / Netherlands / India must all be very different culturally. Any thoughts or observations on work practices in the various places, role and perception of actuaries etc?

The Americans tend to be very positive at work and adopt a 'can-do' attitude. Work typically started early (07:00) and finished on time which meant days were very effective and I found this energising. It was about delivering as a team and living the company values day by day.

Working in the group office of a Dutch multinational insurer means that the work force is quite diverse with many nationalities. As a result, the culture isn't only Dutch but I do like the directness of the Dutch as you know where you stand and what is expected of you.

The biggest difference by far has been in India. The office is a hive of energy and activity, emotions run high and meetings can get very loud and animated! People's titles also have a link to society which brings an interesting dynamic. It's also a very innovative environment (e.g. selling term insurance online) as the Indian market only opened up in early 2000's and companies are still nimble, still learning and Indians pride themselves on their entrepreneurial spirit.

Perception of actuaries has been positive in all locations due to the high standards we set ourselves.

What has being an actuary brought to your various roles?

Being an actuary helps bring professionalism, attention to detail, high quality delivery, a deeper understanding and longer term thinking; all of which allow for more holistic decision making. The profession's established ethical framework can be helpful in developing countries like India.

How important has membership of the Society been?

I keep up my Irish membership to stay connected (albeit remotely) with what is happening back home but in truth it is the membership of the Institute & Faculty of Actuaries that has made the difference abroad. This is particularly true in India where I took up a Statutory position and needed to first satisfy the local Fellowship requirements.

Any thoughts on actuaries as risk managers – strengths, weaknesses, competitors, prospects?

Actuaries have a skill set and an understanding that is very suited to risk management. The typical areas that hold actuaries back are asset knowledge, understanding the economic picture (as opposed to the traditional long term view) and an ability to communicate effectively with the business people. As regards potential competitors, I have worked with very capable quants, econometricians and mathematical PHDs. There are roles for all but I do think the overall training of actuaries gives us an advantage. Prospects in the risk space are only going to get bigger as Solvency II takes hold and risk functions play a more prominent role in insurance companies.

Where to next?

I will finish my assignment in India and then rotate back to Europe again.

Standard Questions:

Full name: Patrick Curtin

Describe your family:

Not married but there is someone with the patience of a saint back in Ireland.

Qualification:

Bachelor of Actuarial & Financial Studies, UCD; FIA, FSAI and FIAI; CFA Designation

Current employer:

Aegon N.V., The Netherlands (currently on international assignment in Aegon India)

Time you start work:

Any time between 08:00 and 08:30.

If you weren't an actuary what would you be?

The dreamer in me would pick being a golfer.

Any pet hates?

Finger pointing.

Favourite actuarial joke:

Why did the actuary put in his will that he is to be buried in Israel? Because the chances of resurrection are better there.

Favourite holiday location:

Goa – perfect counterbalance to the hustle and bustle of Mumbai these days.

Favourite Music:

I'm listening to Mumford & Sons a lot at the moment.

Favourite tippie:

It wasn't until I left Ireland that I fully appreciated how good a pint of Guinness is. Scarcity has made it the tippie I miss most.

Favourite TV programme:

I'm addicted to the series Suits at the moment.

Who would be your ideal dinner party guests?

Obama, O'Gara and Mandela

Favourite Pub:

Rootz – a nice chilled pub in The Hague with good food, a nice crowd and a great selection of Belgian beers.

How do you relax?

A long cycle typically does the trick. Failing that, dinner and drinks with friends.

Favourite book:

Too Big to Fail by Andrew Ross Sorkin. Fascinating behind-the-scenes insight into the 2008 crisis.

Real books or a Kindle?

Depends. I like the feel of a real book but my kindle has become indispensable while travelling.

Favourite movie:

Godfather 1 & 2 (both as good as each other)

Most embarrassing moment.

Being the only person in a management team meeting wearing Indian clothes while all my Indian colleagues were in western clothes. It was Diwali, the big Hindu festival, and I got tricked into thinking everyone had to wear traditional dress at the office and not just at the post work party. Luckily no photo of the day has passed outside of India!

Last words:

At least I didn't die wondering...

Work-Based Skills

Work Based Skills - why paying attention to these skills can save you time and effort, and make you a better actuary.

I know of many people who, having completed their professional exams, hurriedly write their Work Based Skills (WBS) review questions and complete their learning logs. The task is often treated as a laborious, retrospective chore. This really should not be the case and goes against the guidance outlined by the Institute and Faculty of Actuaries (IFoA).

WBS is designed to assist you to understand the interaction between theory and work practice, to develop the skills demanded by the profession and to gain a holistic view of the insurance/finance industry and the external environment. The idea is that you demonstrate how you have developed different skill sets and knowledge (or “dimensions”) by answering review questions and completing learning logs. There are seven dimensions in total covering areas such as application of technical knowledge, communication and management.

By actively completing WBS requirements, you can illustrate how you apply technical knowledge within the workplace where constraints, ethics and professionalism come into play.

Reflection and Self-Assessment

As I perform new tasks at work, I regularly jot down notes on things I have learned, different ways of approaching problems, shortcuts etc. My notebook is populated with barely legible text and sketches; yet it is invaluable when completing my learning logs and tackling the questions to be addressed in the essays.

You should produce two review questions every six months, along with one work log. The essays are typically 500–1000 words and the emphasis is on content rather than style. The essays will typically involve some discussion – Why did you choose a particular approach? What were the alternatives? In hindsight, would you have done things differently? This is where “on the job” notes are invaluable. Furthermore,

if you have a WBS review question in the back of your mind whilst completing work tasks, you’ll find yourself constantly challenging approaches and generating ideas.

Exploration

In order to qualify as a fellow, you need to ensure your review questions cover all seven dimensions. If you diligently keep on top of your work based skills, you will easily identify if your experience to date has been constrained to specific areas and if, you need to seek out new opportunities in other areas. Furthermore, in gaining exposure to new areas and tasks; you may uncover something that really holds appeal for you and something that you may wish to delve into more deeply, post qualification.

Good Practice for WBS

- First off, you need to register with the IFoA and get your Actuarial Reference Number (ARN).
- The next step is to have a supervisor appointed for the purpose of WBS. This requires completion of a supervisor form, and you cannot register for exams until this step has been completed.
- Meet with your supervisor regularly, ideally once every six months and at least once every year. If these meetings are falling by the wayside, be proactive in getting them back on track.
- During these meetings, ensure you discuss your progress since your last meeting. What have you learned? Discuss the review questions you have prepared and request feedback.
- Discuss what skills should be addressed before your next meeting and raise concerns you have regarding lack of exposure (or over exposure) to certain tasks.
- Consider what training is needed — both on-the-job and through relevant courses. Remember that in order to qualify, you’ll need to prove participation in training courses. (These will be noted in your learning logs.)

If changing employers, (or if your supervisor is changing) it is advisable to get all WBS submissions signed off by

your supervisor prior to the move. (Getting retrospective signatures can be challenging).

Anecdotal experience

Probably the key point around WBS is that anecdotal evidence indicates that most Irish students do not complete learning logs as they progress. From discussions with students, the prevailing practice seems to be that students register as required, but defer any consideration of WBS. Generally, little work is done on recording and documenting WBS until after the completion of the exams.

If you follow this approach it will probably lead to a long and painful period after you complete the exams, trying to type up reports about work carried out a few years earlier (and how awesome your supervisor thought you were at the time). This then needs sign off by the supervisor, which can be a particular challenge if you or your supervisor have moved company.

As well as the practical difficulties associated with the “traditional approach” of putting learning logs on the long finger, following this approach negates some of the more substantial benefits of a more structured approach.

When you complete the learning logs as you complete your reviews, it forces you every few months to take a step back and think about how you’re developing and where you may have weaknesses. This gives you the chance to identify areas where you could improve your skillset and become a more rounded actuary. Generally speaking, we all tend to focus too much on the exams and not enough on the other skills that actuaries need, and WBS, if properly completed, will help address this.

As one recently qualified actuary told me “Having gone through the process, I genuinely regret not doing it properly and I think that is a message we should really drive home.”

Further guidance on WBS completion may be found on the IFoA website. <http://www.actuaries.org.uk/students/pages/work-based-skills-and-work-experience>

Niamh Moloney

Student News



Cocktail Making Master Class

A cocktail making master class was held for students and recent qualifiers in The Grafton Lounge on Thursday the 12th of June. A fantastic turnout meant that three separate groups of student mixologists were organised.

Led by seasoned cocktail-makers from the bar, students learned the art of shaking up the popular cocktails Mojitos and Cosmopolitans, and also tried and tasted the recipe for the Grafton Lounge's signature drink, the Solero.

The best cocktail maker from each group was entered into a battle to become champion mixologist of the evening. The best participants from

each group Lindsay Maxwell, Claire Walsh and Amy Corrigan went head to head to make Mojitos before being tested by a tasting panel of expert judges.

Amy's enthusiasm, liberal pouring technique and shaking prowess ensured she won the challenge, despite fierce competition from both Claire and Lindsay. As her prize, Amy was presented with a magnum of champagne accompanied by celebratory sparklers by her instructor Lisa.

A fantastic night was had by all. We on the committee would like to thank The Grafton Lounge for running a great event, as well as all of you who attended!

Sarah O'Carroll



Amy is presented with Champagne by Lisa from The Grafton Lounge



Anne-Marie and Mairead enjoy the cocktail-making

BBQ

On Thursday the 14th of August, the Student Society held its popular annual BBQ. As in recent years this event was held in DTwo on Harcourt Street. A fantastic crowd of almost 140 students were in attendance. The weather remained rain free adding to the atmosphere in the beer garden. This event was once again run in conjunction with Acumen Resources, who kindly donated an iPad as a spot prize.

The event commenced at 7pm and lasted until the early hours. There was an excellent range of food on offer on the night including meats and salads, all of which was washed down with a few complimentary drinks.

On arrival each member was given a raffle token, with 8 lucky people chosen at random to battle it out in a question round to decide the winner of the iPad.

The questions provided the finalists with a tough test of their knowledge; sample questions were "How many zeros in a googol?" and the equally challenging "How many goals scored in the 2014 World Cup?".

In the end David Coulter proved a worthy winner and the proud recipient of a new iPad. Jenny Johnston of Acumen Resources was in attendance to present the prize.

With the formalities completed, it was left to the members to enjoy the rest of the night. A great night was had by all and it was fantastic to see the annual event so greatly supported by such a large number of the student body.

The current committee would like to thank Acumen Resources and DTwo for their support in organising the event and our members for supporting these events over the last year. Keep a watch

out for upcoming events after the exams from the new committee. Finally, good luck to all students sitting exams in September.

Patrick Byrne



Student BBQ - David Coulter winning of the iPad sponsored by Acumen.

Elevation 2014

Seminar for recent qualifiers and senior students

Wednesday, 22nd October 2014 – Alexander Hotel

The Recent Qualifiers Committee has organised a very exciting agenda for Elevation 2014, a morning half-day seminar of particular interest to recent qualifiers and senior students.

The Agenda includes:

■ Hot Topics presented by recent qualifiers:

- Life & Healthcare
 - Solvency II – Life & General Insurance
 - General Insurance
 - Pensions & Investments
- Followed by a Panel Discussion with senior actuaries

■ Information Sessions:

- MBA's – what are they and could they help my career?
- The role of the CRO, CFO, COO & INED
- Micro-insurance – what is it and how can I get involved?
- Management Consultants – who are they and what do they do?

■ Death by PowerPoint – looks at the problem of information overload in slide-based presentations, the implications of this and how it can be avoided.

■ The Future of the Society – Looking Forward

This will be a very worthwhile seminar for all recent qualifiers and an ideal networking opportunity. You can book online in the Events Section of the Society's website: www.actuaries.ie

On the Move

FELLOWS:

Tanya Beattie moved from the Central Bank of Ireland to **Zurich Insurance plc**

Gareth Colgan moved from the Central Bank of Ireland to **SCOR Global Life Reinsurance Ireland**

Mark Gaffney moved from Standard Life to **Generali Pan Europe**

Eoin Haugh moved from Ernst & Young to **The Central Bank of Ireland**

Sarah Johnston moved from New Ireland Assurance to **The Central Bank of Ireland**

Aileen Bourke moved from Ageas to **SCOR Global Life Reinsurance Ireland**

Michael Murphy moved from IBRC to **RGA International Reinsurance Company**

Grace Buckley moved from KPMG to **Zurich Insurance plc**

Sandra Rockett moved from Davy to **Irish Life Investment Managers**

Donal Murphy moved from Canada Life to **Irish Life**

STUDENTS:

Cillian Forde moved from Talanx to **Credit Agricole Creditor Insurance**

Niamh Moloney moved from Standard Life to **MetLife Europe Ltd**

Paul Burke moved from RSA Insurance to **FBD Insurance**

“Risk Management Perspectives” Conference

Tuesday, 18th
November 2014
Four Seasons Hotel
09:00 – 16:30

The Society of Actuaries in Ireland is delighted to announce details of its “Risk Management Perspectives” Conference.

The “Risk Management Perspectives” conference will provide attendees with insights into the challenges and opportunities that risk management creates for organisations. Speakers will include experts with banking, insurance, pharmaceutical and energy backgrounds, and the Central Bank of Ireland will also be represented. The programme also includes two panel discussions, giving attendees the chance to engage in an active discussion on putting risk management principles into practice, both within a Solvency II context and more widely.



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