

OUR '10 ASKS'

AIM AND OBJECTIVES

The overriding aim of the Alliance is to:

Leverage actions that will quickly reduce general and motor insurance premiums to sustainable levels and keep them that way.

A very long list of potential objectives has been refined to three general areas and ten specific 'asks'. These actions are intended to be feasible, achievable within a limited timeframe, ultimately effective, easily understood /communicated and ideally, already on the Government's Working Group list. Given the need for urgent action, we have excluded many exemplary suggestions because they are long-term in nature. The Asks have been refined following meetings with key policyholders.

Our general objectives and specific 10 Asks are:

PREVENTION of exaggerated and misleading claims being pursued and settled

1. Set up the Garda Insurance Fraud Unit funded by Insurance Industry
2. Amend Section 8 of the Civil Liability Act 2004 to reduce the period for reporting accidents to 1 month and make it mandatory
3. Link Sections 26 and 25 of the Civil Liability Act 2004 so that exaggerated and misleading claims are automatically forwarded to the Gardai for prosecution
4. Regulate claims management companies (claims harvesters)

CONSISTENCY in the calculation of awards at realistic and sustainable levels

5. Change the approach to calculating the Book of Quantum using the cap and concept of proportionality already established by the Court of Appeal
6. Require judges who award damages in excess of the Book of Quantum to set out a detailed reasoning for doing so.

TRANSPARENCY on how premiums are calculated and claims are settled

7. Give control of the data coming from the new National Claims Information Database to the PIAB
8. Reinstatement of the Blue Book overview of the insurance industry
9. Reinstatement of the 2003 IIF/IBEC protocol on dealing with claims
10. Scrap and revisit the agreed Large Increases Protocol



MEMBERSHIP LIST

The Alliance for Insurance Reform brings together 22 civic and business organisations from across Ireland, representing over 35,000 members, over 645,000 employees, 43,162 volunteers and 150,000 cooperative members, highlighting the negative impact of persistently high premiums and calling for real action to tackle the issue. Our members include:

- AOIFE Ireland (Association of Irish Festival Events)
- Car Rental Council of Ireland
- Coach Tourism & Transport Council of Ireland
- Construction Industry Federation
- Convenience Stores and Newsagents Association
- Galway City Business Association
- Ireland Active
- Ireland's Association for Adventure Tourism
- Irish Cooperative Organisation Society
- Irish Hotels Federation
- Irish Road Haulage Association
- Irish Street Arts, Circus and Spectacle Network
- ISME
- Licensed Vintners Association
- Motorsport Ireland
- Playcentres Ireland
- Quick Service Food Alliance
- Restaurants Association of Ireland
- RGDATA
- Society of the Irish Motor Industry
- Vintners Federation of Ireland
- The Wheel (Ireland's national association for community, voluntary and charitable organisations)