

ANNEX 13

MEMBERSHIP APPLICATION PROCEDURE

1. DEFINITIONS

1.1 In this Membership Application Procedure:

Associate Member means an entity that is an associate member of Insurance Ireland as described in the Terms and Conditions of Associate Membership of Insurance Ireland;

Associate Member Application Form means the form to be completed and submitted to Insurance Ireland as part of an application to become an Associate Member of Insurance Ireland, which is available on the Insurance Ireland website (<https://www.insuranceireland.eu/about-us/about-us/insurance-ireland-membership/documents/annex12>);

Associate Member Criteria means the criteria to become an Associate Member of Insurance Ireland as set out in the Terms and Conditions of Associate Membership, which is available on the Insurance Ireland website (<https://www.insuranceireland.eu/about-us/about-us/insurance-ireland-membership/documents/annex10>);

Full Member means an entity that is a member of Insurance Ireland under the Insurance Ireland Constitution and as described in the Rules relating to Full Membership of Insurance Ireland;

Full Member Application Form means the form to be completed and submitted to Insurance Ireland as part of an application to become a Full Member of Insurance Ireland, which is available on the Insurance Ireland website (<https://www.insuranceireland.eu/about-us/about-us/insurance-ireland-membership/documents/annex11>);

Full Member Criteria means the criteria to become a full member of Insurance Ireland as set out in the Rules Relating to Admission to Full Membership, which is available on Insurance Ireland website (<https://www.insuranceireland.eu/about-us/about-us/insurance-ireland-membership/documents/annex09>);

Membership Appeal Board means the independent body to be established by Insurance Ireland to hear appeals relating decisions by Insurance Ireland under this Membership Application Procedure;

Membership Appeal Board Rules of Procedure means the rules governing the Membership Appeal Board;

Membership Applicant means an entity applying to become a Full Member or an Associate Member of Insurance Ireland; and

Membership Application Officer means an individual of a sufficient level of seniority (i.e. manager level or above) appointed by Insurance Ireland to process and determine applications to be admitted as a Full Member or Associate Member pursuant to the Membership Application Procedure.

2. MEMBERSHIP APPLICATION PROCEDURE

- 2.1 An application to become a Full Member shall be made using the Full Member Application Form. An application to become an Associate Member shall be made using the Associate Member Application Form. The Full Member Application Form and the Associate Member Application Form are available for download on the Insurance Ireland website (<https://www.insuranceireland.eu/about-us/about-us/insurance-ireland-membership/documents/annex11> and <https://www.insuranceireland.eu/about-us/about-us/insurance-ireland-membership/documents/annex12>).
- 2.2 A Membership Applicant shall submit a completed Full Member Application Form or Associate Member Application Form (as relevant) to the Membership Application Officer using the designated email address for membership applications, which is specified on the Insurance Ireland website and which will be monitored by a Membership Application Officer.
- 2.3 All Associate Member Application Forms and Full Member Application Forms shall be assessed by a Membership Application Officer, who shall have the responsibility for determining applications for membership of Insurance Ireland. To that end, and to the extent necessary to give effect to these Commitments, the Board of Insurance Ireland delegates its power to admit Full Members, contained in Article 3 of Insurance Ireland's articles of association, to the Membership Application Officer.
- 2.4 A Membership Application Officer shall, within 5 business days after the receipt of a Full Member Application Form or Associate Member Application Form from a Membership Applicant, confirm to the Membership Applicant whether the application is complete and if incomplete request from the Membership Applicant such additional information as is required to complete the Full Member Application Form or Associate Member Application Form.
- 2.5 A Membership Application Officer shall, within 10 business days after Insurance Ireland has confirmed to a Membership Applicant that the Full Member Application Form or Associate Member Application Form is complete or after the Membership Applicant has provided the relevant information required to complete the Full Member Application Form or Associate Member Application Form following a request from a Membership Application Officer, confirm to the Membership Applicant in writing whether it meets the Full Member Criteria or the Associate Member Criteria.
- 2.6 Where a Membership Applicant meets the Full Member Criteria, Insurance Ireland shall, within 5 business days of a Membership Application Officer confirming this in writing to the Membership Application, enter the Membership Applicant's name and other details required by law in Insurance Ireland's register of members and the Membership Applicant shall be a Full Member from that date. Insurance Ireland shall confirm the date in writing with the Membership Applicant.
- 2.7 Where a Membership Applicant meets the Associate Member Criteria, Insurance Ireland shall, within 5 business days of a Membership Application Officer confirming this in writing to the Membership Application, enter the Membership Applicant's name and other relevant details in Insurance Ireland's register of Associate Members and the Membership Applicant shall be an Associate Member from that date. Insurance Ireland shall confirm the date in writing with the Membership Applicant.
- 2.8 Where a Membership Application Officer decides that a Membership Applicant does not meet the Full Member Criteria or the Associate Member Criteria, Insurance Ireland shall provide the Membership Applicant with the reasons in writing.

- 2.9 Where a Membership Application Officer reaches such a decision, this decision shall automatically be reviewed by Board of Insurance Ireland (or a sub-committee of the Board) within 10 working days of the decision. If the Board of Insurance Ireland (or a sub-committee of the Board) agrees with the decision, it shall inform the Membership Application Officer, who shall inform the Membership Applicant. If the Board of Insurance Ireland (or a sub-committee of the Board) disagrees with the decision and considers that the Full Member Criteria or Associate Member Criteria (as relevant) are met by the Membership Applicant, it shall direct the Membership Applicant be admitted as a Full Member or Associate Member, (as relevant) in which case the procedure set out in paragraphs 2.6 or 2.7 above shall apply.
- 2.10 A Membership Applicant has a right of appeal to the Membership Appeal Board in respect of a decision taken by a Membership Application Officer and/or the Board of Insurance Ireland (or a sub-committee of it) under paragraphs 2.8 and 2.9 above. Appeals to the Membership Appeal Board are governed by the Membership Appeal Board Rules of Procedure.
- 2.11 In the event of an appeal to the Membership Appeal Board, Membership Application Officer(s) are required to comply with any decision and directions of the Membership Appeal Board. The executive management of Insurance Ireland, in consultation with the Board of Insurance Ireland, shall monitor the actions of the Membership Application Officer to ensure any such decisions and directions are complied with.
- 2.12 Decisions by a Membership Application Officer that a Membership Applicant meets the Full Member Criteria or Associate Member Criteria (as relevant) shall not be subject either to review by the Board of Insurance Ireland (or any sub-committee of it) or appeal to the Membership Appeal Board.

3. APPOINTMENT OF MEMBERSHIP APPLICATION OFFICERS

- 3.1 There shall be, at all times, a minimum of two designated Membership Application Officers.
- 3.2 Membership Application Officer(s) may be employees of Insurance Ireland and may occupy other positions and/or carry out other tasks and duties within Insurance Ireland. However, Insurance Ireland shall ensure that any such tasks and duties do not result in a conflict of interests with the role of the Membership Application Officer(s) in carrying out their functions under this Membership Application Procedure. A Membership Application Officer shall not concurrently hold the role of InsuranceLink Application Officer.
- 3.3 Insurance Ireland shall provide all necessary resources to the Membership Application Officer(s) in performing the tasks referred to in this Membership Application Procedure.
- 3.4 In addition to determining applications for membership of Insurance Ireland, Membership Application Officers shall act as a first point of contact for Full Members or Associate Members (once admitted) in relation to any issues or concerns arising in relation to their ability to access services or facilities provided by Insurance Ireland to that class of member.
- 3.5 Insurance Ireland shall ensure that Membership Application Officer(s) have operational independence in relation to decisions made or actions taken under this Membership Application Procedure and, subject to review of such decisions or actions by the Board of Insurance Ireland (or a sub-committee of the Board) and, on final appeal, the Membership Appeal Board, do not otherwise seek or receive any

instructions, pressure or influence regarding the exercise of their functions under the Membership Application Procedure from the Board of Insurance Ireland or any other external party, including members of Insurance Ireland.

- 3.6 Membership Application Officer(s) shall be accountable to the executive management of Insurance Ireland (on behalf of the Board of Insurance Ireland) in relation to in the performance of their functions under the Membership Application Procedure and the executive management shall take appropriate action if a Membership Application Officer does not perform his/her functions in accordance with the Membership Application Procedure.
- 3.7 Insurance Ireland shall put in place measures to ensure that all information regarding the Membership Application Procedure shall be securely stored and accessible only by Membership Application Officer(s), the members of the Board of Insurance Ireland (or any relevant sub-committee) and the executive management of Insurance Ireland and the Monitoring Trustee to the extent it is required to fulfil their functions set out in this Membership Application Procedure. However, following the final determination of an application, Membership Application Officers may provide all relevant details of Full Members and Associate Members to the Board of Directors.