

FOR USE IN EMAILS AND LETTERS:

Dear **[NAME]**

Recent research by the Alliance for Insurance Reform shows that:

- **42% of organisations say that insurance premiums are threatening their future**
 - **90% say Government is not doing enough to address the issue of insurance costs**
- In addition, an ongoing survey of insurance premium renewals confirms that liability premiums continue to increase by 16%.***

While recent reforms such as the judicial guidelines are welcome and are having an impact on private motor premiums, they are clearly not having an impact on the liability premiums paid by businesses, voluntary and community groups, sports and cultural organisations and charities. Insurers are simply not passing on the benefits of recent reforms to liability insurance policyholders. And other reforms that would impact on liability premiums are not happening fast enough.

To restore policyholder faith in the process, I urge you to ensure that Government:

- *does everything in its power to ensure incumbent insurers pass on the benefits of reforms*
- *moves quicker on getting additional competition into the market*
- *delivers very quickly on promised legislation rebalancing the duty of care*
- *enacts the draft legislation reforming PIAB this year*

Ultimately your government can and must get liability insurance premiums down to affordable levels with reforms that keep them that way.

If you want Ireland to recover from all the current challenges through our SMEs and voluntary and community organisations, then get insurance reform sorted now.

Kind regards,

[YOUR NAME]

NOTE: I write to you as a member of the Alliance for Insurance Reform. The [Alliance](#) brings together 47 civic and business organisations from across Ireland, representing over 55,000 members, 700,000 employees, 622,000 volunteers and 374,000 students in highlighting the negative impact of persistently high premiums and calling for real reforms that will quickly reduce liability and motor insurance premiums to affordable levels and keep them that way.