



ETHICS & INTEGRITY COMMISSION

ALLIANZ PARTNERSHIP WITH THE GAA

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Background

On 5th September 2025 An Coiste Bainistíochta referred the question of Allianz sponsorship of the National Leagues and the Senior Football Championship to the Ethics and Integrity Commission. The referral is set out in the minutes of the meeting of An Coiste Bainistíochta as follows:

“The Association’s sponsorship partnership with Allianz was discussed as a result of a petition, signed by a significant number of Association members, specifically requesting that the GAA terminate its ongoing sponsorship partnership with Allianz. During discussion, the members reflected on Allianz’s loyalty, as the longest standing competition sponsor, and motivations behind the petition. Members acknowledged the importance of weighing the implications of such partnerships, both in terms of financial stability and the wider values of the Association. It was unanimously agreed to refer the matter to the Ethics & Integrity Commission for direction.”

Correspondence had been received from a number of groups of GAA members and supporters who had expressed the view that the GAA should end its sponsorship arrangement with Allianz because of its links to entities involved in the Israeli action in Gaza and in the Palestinian Territories in the West Bank. These protestations were, in turn, prompted by the Report of the United Nations Special Rapporteur on the situation of human rights in the Palestinian territories occupied since 1967, Francesca Albanese, entitled “From economy of occupation to economy of genocide” (A/HRC/59/23), the advanced edited version of which was published on 30th June 2025. That report identifies Allianz as:

- an investor in Israeli state treasury bonds through its asset management subsidiary, PIMCO;
- an investor in other Israeli “shares and bonds implicated in the occupation and genocide, partly as capital reserves for policyholder claims and regulatory requirements, but primarily to generate returns”; and
- a company which “underwrites the risks other companies necessarily take when operating in Israel and the occupied Palestinian territory, thus enabling the commission of human rights abuses and “de-risking” the operational environment”.

Allianz plc (company number 143108), a public limited company with its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4, Ireland is the sole and exclusive sponsor of the National Football and Hurling Leagues under an agreement which expires in 2030. The same company is also one of the sponsors of the Football Championship as part of “the GAA Multi-Sponsor Model” under an agreement which expires in 2028 (together referred to as “the sponsorship contracts”).

The Ethics and Integrity Commission (EIC)

The EIC was established “to oversee, promote and where necessary investigate ethical and integrity standards in relation to Association and Member activity, other than Misconduct at Games by Players or Team Officials”.

GAA Rules

The sponsorship contracts are not in conflict with the Official Guide. It is difficult to see how they would conflict with the provisions of the Code of Conduct either. However, the role and jurisdiction of the EIC is not confined to the Code of Conduct or Rules and can pertain to any matter of significant ethical and integrity concern relevant to the Association and its Members.

Irish Legal Position

The EIC considered how Irish law guards against businesses in Ireland contributing to, amongst other things, human rights abuses, terrorism, and illegal aggression or occupation overseas. The EIC noted that the Government of Ireland regulates overseas activity through the Control of Exports Act, 2023. The aim of the legislation is to ensure that exports do not contribute to human rights abuses or terrorism, amongst other nefarious activities.

Export controls are legal regulations that govern the transfer of goods, technology, software, and information across borders to protect national security, foreign policy, and economic interests. These controls are especially focused on items with potential military uses or security implications. They prevent the spread of weapons and sensitive technologies, support international agreements and sanctions, and protect domestic industries and intellectual property. Export controls include commodity controls on physical goods, technology and software controls on technical data and know-how, and end-use/end-user controls based on the recipient or intended use of the exports. Export controls are enforced through licensing systems, controlled item lists, and transaction screening. Non-compliance can lead to fines, loss of export privileges, and criminal charges. Exporters must comply with national and EU regulations and obtain licences when required.

While it is part of the Allianz SE Group, Allianz plc is not active in Israel. Consequently, it is not subject to any export controls.

European Law

There is nothing in European Law to prevent the sponsorship contracts. The EU has a trade agreement with Israel- the EU-Israel Association Agreement- though there have been allegations that Israel is in breach of its human rights obligations in Article 2 of that agreement. The European Convention on Human Rights does not appear to restrict contracts such as these either.

Government Position

Neither the Irish Government nor the Northern Ireland Executive have adopted a position which calls for the termination of contracts such as the sponsorship contracts.

The United Nations position

The Statute of the International Court of Justice (ICJ) recognises the sources of International Law as being:

- 1) Treaties between States;
- 2) Customary international law derived from the practice of States;
- 3) General principles of law recognised by civilised nations; and,
- 4) as subsidiary means for the determination of rules of international law: Judicial decisions and the writings of “the most highly qualified publicists of the various nations, as subsidiary means for the determination of rules of law”.

In addition, one could add decisions of the ICJ and the International Criminal Court as well as resolutions of the UN Security Council and the UN General Assembly.

Although not legally binding, reports by UN Special Rapporteurs are considered to be authoritative expert analyses which influence international legal proceedings, UN resolutions, and diplomatic discourse. Such reports tend to initiate global debate and controversy. Ms. Albanese’s reports have led to the USA imposing sanctions on her.

There is no official position of the UN on economic ties with Israel. There is no resolution to that effect from the General Assembly. There is no resolution from the Secretary General. There is no resolution from the Security Council. In addition, there is very considerable debate as to whether international human rights law is binding on non-governmental entities such as Allianz. There is nothing in International Law which prohibits the sponsorship contracts.

GAA and sponsorship

Commercial sponsorship is essential for the operation of the Association at all levels. It would not be possible to run the organisation in its current form without the money generated from sponsorship. All units of the Association rely on sponsorship arrangements, to varying degrees, to fund their activities. In turn, sponsors benefit from their association with the positive image that the GAA provides. It is, of course, important that there are some guidelines governing the nature of these arrangements. In 2003 Árd Chomhairle adopted a policy prohibiting sponsorship by alcohol companies. In addition, Code 3 on Sponsorship & Branding prohibits sponsorship by a betting company. Beyond this, there do not appear to be any Rules, Codes, Regulations or Directives in this area.

At central level, the GAA's Commercial Department conducts an ethical assessment of each potential sponsor before entering into a contractual arrangement.

It is safe to assume that such testing is also conducted at lower levels, with varying degrees of formality.

Recommendations

There is a need for a set of criteria against which all forms of sponsorship within the Association should be measured. The Association should adopt a set of guidelines for all units to assist them in assessing whether a potential sponsor is suitable. These guidelines will, of necessity, be general in nature and must be capable of being applied to all kinds of situations. They should strive to reach a level of consistency in the assessment of the suitability of any potential sponsorship partners.

The GAA should avoid sponsors who are directly involved in activities which conflict with the ethical standards to which the Association adheres e.g. violation of human rights, promotion of products which cause obesity, abuse of labour rights, environmental destruction. However, it is not the role of the GAA to be the moral guardians of the world and a sense of perspective must be maintained. It is nigh impossible to engage in business without engaging with entities which have some kind of connection with activities which are morally questionable. This is true of clubs, counties, provinces and the GAA centrally. Even a cursory examination of county team sponsors discloses agreements with corporate entities associated with:

- providing insurance cover to companies involved in the Gaza war, and in causing pollution and climate destruction;
- construction products which have been associated with major disasters;
- serious pollution incidents; and
- the obesity crisis.

At club level there are similar links, e.g.:

- with companies selling products for companies who supply equipment to the Israeli Defence Forces and to settlers in the West Bank;
- with technology corporations who supply products which are essential in the operation of weapons of war; and
- with e-commerce platforms which support the economies of illegal settlements,

to name but a few.

It would be wholly unreasonable to expect every unit to forensically audit and interrogate every company or individual with whom they propose to do business to see if they or any entity with which they are associated have any link, direct or indirect, of any kind with any corporate or natural person which might be ethically questionable. That, however, does not

absolve GAA units from any obligation to act ethically in business arrangements in general and sponsorship agreements in particular.

When entering into any such contracts, the unit concerned should consider the ethical standards of the proposed business partner and the activities in which they are engaged. If there is a clear direct involvement in unethical activity, then the GAA unit should examine the matter further and consider whether the corporation or person is a suitable one with which to do business. Clear procedures should be in place for the approval of sponsorship and other contracts to ensure that these issues are considered at the appropriate level.

Recommendations re Allianz Sponsorship

In assessing all GAA contractual relationships at all levels against such potential guidelines, the EIC is conscious of the following additional factors:

- 1) The number of corporate entities identified by the Special Rapporteur – approximately 1,000;
- 2) The fact that many potential sponsors supply multi-functional products which may be capable of being used in military operations as well as in civilian business;
- 3) The fact that the global economy and supply chains are densely integrated;
- 4) The fact that modern financial systems are highly interconnected with many insurers, banks, pension funds and investment providers having indirect exposure to a broad range of global holdings through diversified index structures; and
- 5) The practicalities of conducting an assessment of all GAA sponsors to assess if they have any link, regardless of how remote, to any activity which might not find approval from GAA members or the public generally.

In this instance, the EIC is being asked to consider the appropriate response in the situation where a company (Allianz plc) is ultimately owned by a company (Allianz SE) which also owns an implicated company (PIMCO) and is a shareholder in another implicated company (Elbit Systems).

In the case of Allianz, the following additional factors are of significance:

- 1) Allianz plc has no involvement with the Israeli Defence Forces or corporate entities involved in the war in Gaza. Any such relationship is by a “sibling or cousin company”;
- 2) Allianz plc is effectively owned by Allianz Holdings plc which is in turn owned by Allianz Europe B.V. with a registered office in the Netherlands. It is part of the wider Allianz SE Group;
- 3) The Special Rapporteur on the Occupied Palestine Territories has identified Allianz and hundreds of other corporate entities as supporting what she refers to as “the economy of genocide”. She asserts that corporate entities which *cause, contribute to*

or are directly linked to human rights violations are in breach of International Law. She has also called on States to “suspend all military, trade and diplomatic relations with Israel” and to “suspend Israel from the United Nations”. This is not the policy of either Government in Ireland;

- 4) The unilateral termination of the contract with Allianz plc by the GAA could expose the Association to legal consequences apart from the loss of sponsorship;
- 5) As a general proposition the GAA is ethically and legally bound to honour its contracts. A failure to do so has the potential to damage its reputation and undermine its ability to do business with commercial entities;
- 6) Allianz plc provides insurance cover for the GAA and assists with the Association’s Player Injury Fund. It could prove very difficult to obtain an alternative insurance partner and impossible to secure one which has no connection of any kind with Israel’s economy or its defence forces;
- 7) While the approach of other sporting organisations should not be determinative, it is instructive to note that they have maintained sponsorship arrangements with entities criticised by the Special Rapporteur, including Allianz;
- 8) The integrated nature of global business makes it impossible to avoid interaction with companies which have an indirect or distant relationship with unethical behaviour including possible breaches of International Law. For example, it is very likely to be the case that many businesses based in Ireland are owned by entities that own other entities which have commercial relationships with the Israel Defence Forces. For instance, Ms Albanese specifically cites Microsoft and Google, whose products and services are in daily use throughout the GAA, as being directly complicit in supporting Israel’s war effort;
- 9) The nature of modern warfare is such that very many companies produce multi-use products which may be used in the manufacture of weapons; and
- 10) Allianz plc has been a long standing and excellent sponsorship partner for the GAA and has approximately 800 employees in Ireland.

In light of all of the above, the EIC recommends that the GAA:

1. Should not end its sponsorship agreement with Allianz plc. and should not end any contractual relationship or sponsorship agreement with any party, where such a party is not directly involved in the Israeli war effort in Gaza;
2. Should encourage Allianz plc to use its influence to encourage other companies within the Allianz group to act in accordance with Irish, European and International Law; and
3. Should ensure that all contractual arrangements are tested to ensure that parties with whom Association units are doing business are not themselves directly engaging in unethical activities.

Summary

General

The GAA should adopt criteria to assist units in assessing the suitability of potential sponsors. The GAA should avoid sponsors who are directly involved in activities which conflict with the ethical standards to which the Association adheres.

The integrated nature of global business makes it impossible to avoid interaction with companies which have an indirect or distant relationship with unethical behaviour.

Allianz

The EIC recognises the genuine concerns expressed by members of the Association in relation to Allianz and the Israeli military operation in Gaza.

The Special Rapporteur on the Occupied Territories has identified up to 1,000 corporate entities as supporting the Israeli military operation. Allianz and the other major insurance companies are included in that number. So also, are major internet providers, manufacturers of microchips and other technology, and the operators of internet search engines. Microsoft and Google are specifically cited.

Allianz plc is a public limited company with its registered offices in Dublin. It is not involved with the Israeli Defence forces or other entities involved in the war in Gaza. It is, however, part of the wider Allianz SE Group. It is compliant with Irish, European and International law. Allianz plc is the sole and exclusive sponsor of the National Hurling and Football leagues in an agreement which expires in 2030. It co-sponsors the Football Championship in an agreement that expires in 2028. Allianz has, for many years, been an excellent sponsorship partner of the GAA and employs approximately 800 people in Ireland.

The GAA is legally and ethically bound to honour its contracts.

If the GAA were to terminate its contracts with Allianz it would be impossible to secure an alternative insurer that would not have similar links to the Israeli military operation.

Sponsorship Generally

Many GAA units have sponsorship agreements with companies which are indirectly linked to Israeli economic activity in the Occupied Palestine Territories or to the Israeli Defence Forces. Many other units accept sponsorship from entities which have links to activities which may be considered to be unethical e.g. promotion of fossil fuels, promotion of products which cause obesity, activities which cause pollution.

Recommendation

The EIC recommends that the GAA:

1. Should not end its sponsorship agreement with Allianz plc. and should not end any contractual relationship or sponsorship agreement with any party, where such a party is not directly involved in the Israeli war effort in Gaza;
2. Should encourage Allianz plc to use its influence to encourage other companies within the Allianz group to act in accordance with Irish, European and International Law; and
3. Should ensure that all contractual arrangements are tested to ensure that parties with whom Association units are doing business are not themselves directly engaging in unethical activities.