



# HIS TRUE COLOURS

Ciaran Mulligan is a successful entrepreneur, with a business that he loves. However, he also loves a good party, and he has the perfect house for entertaining. Edited by **Mary O'Sullivan**. Photography by **Tony Gavin**

**C**iaran Mulligan's gorgeous home is subtly decorated in muted shades of green and grey, but that's not to say he's only interested in those colours. In fact, bright colours are very important to this young entrepreneur. For all sorts of reasons.

He is very proud of the deep-green artificial grass in his back garden, even though he gets a lot of slagging about it. "How's your carpet?" my friends ask. They say, "I hope you're hoovering it. I don't mind, it's the best thing ever," Ciaran says with a laugh.

He draws attention to the fact that the miniature Vespa moped over the kitchen shelf is pink. It was a gift from a friend, and a jokey nod — as are the shocking-pink cushions on the garden chairs — to marriage equality. Ciaran is extremely proud that his company, Blue Insurance, was the only Irish company to commercially advertise in support of the recent marriage equality referendum.

Blue is an equally significant colour — it's the one that he and his former business partner opted to call their insurance company, when they set it up 13 years ago. "We called it Blue because it was travel insurance initially, so blue sky, blue sea. People can remember a

colour better than a name, and we liked the colour blue," Ciaran explains.

Though he may not have known it when he did his Leaving Cert, Ciaran was always going to go places, and not just from a travel point of view — he certainly had the cheeky self-belief needed for entrepreneurship. "I was repeating my Leaving Cert. I had done relatively well, but I hadn't enough points for marketing, which I wanted.

"After about two months, I got fed up of studying for the repeats, so I got together my CV and tried to make it different from other people's. I put in my dislikes — communism, rain; likes — pinstripe suits and dining out, that type of thing," he recalls with a laugh.

He sent out the CV to all sorts of companies and it certainly helped to make him stand out. The insurance business wasn't his choice initially; it chose him, rather than the other way around. "As a result of the CV, Coyle Hamilton brought me in, and I started in marine and aviation insurance.

"I would have been on a low salary in Coyle's starting off, so for the first six years I also worked in Lillie's and I met Brad Pitt, Mel Gibson, Julia Roberts — all the celebs. It was a fun time. Wednesday and Friday, I used to work from 10pm until 2am, go to bed and get



**'I put in my dislikes — communism, rain; and my likes — pinstripe suits and dining out, that type of thing'**

up and go to work. Looking back now, I think, 'How did I do it?' I suppose you can do stuff like that in your 20s," Ciaran — who still likes a party and throws a fair few in his own home — says with a laugh. And it helped him understand other sides of life.

Despite burning the candle at both ends, Ciaran became a director of Kindlon Insurances at 26 and set up a travel brand, which became the number-one insurance policy through the travel trade. Then, six years later, he and Rowan Devereux set up their own company, Blue Insurance, and again sold travel insurance through the travel trade.

In 2007, they noticed a decline in the travel trade because more people were travelling directly through aerlingus.com and ryanair.com, so they decided to set up multitrip.com. "That became a really strong brand. Every year since we started Blue Insurance

in 2003, we've grown. We've also won an award every year for being the best travel insurance brand," he says proudly, adding that 50pc of their income is generated in the UK.

Ciaran and Rowan became finalists in the Ernst and Young Entrepreneur of the Year awards in 2011. In 2012, they won the award for Irish Travel Industry Entrepreneur of the Year; and they won the Deloitte Best Managed Company in 2013 and 2014.

This year is a particularly big year for the company. Up to now, as well as the travel insurance, they've done a lot of niche products, including pet insurance, and wedding insurance; however, they're now moving into motor and home insurance, and life and pensions insurance.

They've already launched certain products in Australia, but are now moving into the USA and the UAE — products such as gadgetinsurance.com are the kind of thing they expect to really appeal to the US and UAE customer.

Another of their brands is carexcess.com. "You know the way that they try to screw you for more insurance when you pick up a hire car? Carexcess.com takes care of that," Ciaran explains, adding, "We're an innovative company and I really like



**Left** Ciaran Mulligan's house was built by Alexander Strain in 1911. The superb extension with bifold glass doors was added recently. The patio is home to a barbecue and an old Aga, a reminder of the last occupant

**Above** Businessman Ciaran Mulligan in his dining room/kitchen, which flows seamlessly into the garden. He bought the sculpture of a female form in Spain, while the painting is by Jordi Fornies

**Top right** The back garden is a shock of green and pink

**with artificial grass and pink cushions on the garden furniture. The water feature is an unusual canal-like shape**

**Middle right** The kitchen, which is a German design and boasts handle-less doors on most of the units, as well as some unusual features, was installed by Richard Fagan of Realm Concepts on Hanover Quay

**Bottom right** The period fireplace was in the house when Ciaran bought it. The painting over it was a gift from his ex partner, Fergal, still a close friend

marketing. During the financial crisis everyone stopped spending, but we said we're going to continue spending on advertising and marketing, for example, and it paid off." He confirms this by saying that his current turnover is €22m — he recently bought Rowan out of the company.

To cope with all the new products, they're adding 100 extra staff to their existing 40 employees, which includes IT director Dave Moore and operations manager Maeve Slamon, who's been Ciaran's right hand since the company started. "I call Maeve 'The Boss'. She has a habit of cutting my holiday leave," Ciaran jokes.

Ciaran's offices are in Dublin, but for some years he chose to live in Co Meath. However, three years ago he realised that not only was he working in Dublin, but his social life was there too, and living out in the country made no sense. He decided to move back to Dublin 9, near his childhood home, where his parents still live.

He was lucky in that houses weren't moving very well when he decided to go looking — in February 2012 — and when he decided to buy the house he fell in love with, he had no difficulty securing the sale. "I just fell in love with the master bedroom — it's the full width

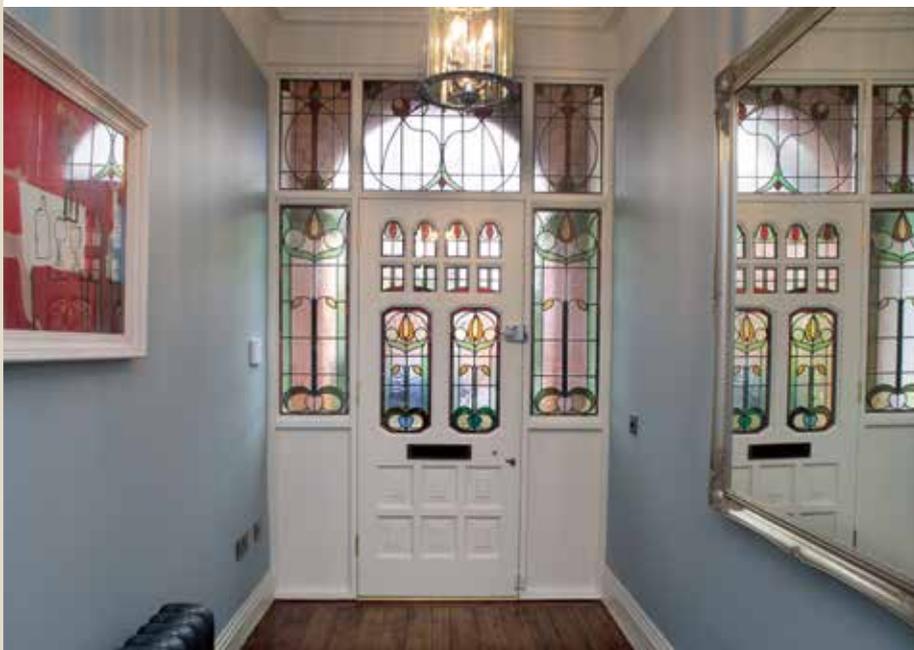
of the house — and I got a really good feeling from the whole house. It was an executor's sale and I bought it at the lowest price that was available on the market," Ciaran explains, adding that it's an Alexander Strain house, built in 1911.

Mind you, he had a lot of work to do. The house, which has four bedrooms, had a pokey kitchen, which Ciaran had knocked. He then added a massive extension designed by architect Martin Spillane, who also designed the attic conversion. The building work was done by Greenoak construction, who were, according to Ciaran, really good.

When it came to the kitchen units, he opted for a gorgeous German kitchen, in anthracite grey, which was installed by Richard Fagan of Realm Concepts. The units are topped with a silver-grey quartz worktop and there are all sorts of extras, including a great larder. While the kitchen is very sleek and contemporary, its period is acknowledged in the fact that Ciaran kept features like the servant's bell.

He opened up the two downstairs reception rooms, creating a fluid connection between all the ground-floor areas. The fluidity extends to the garden; the glass doors open back fully, and, to create the illusion that the kitchen and garden are part of each other, Ciaran

## MY FAVOURITE ROOM



**Left**  
The front door boasts the original stained glass, which Ciaran restored

**Above**  
Ciaran in his period living room. He bought the furniture in Restoration Hardware in New York and had it shipped back to Ireland. The rug was bought in Stillorgan Decor. Ciaran loves a party and the combined living room, kitchen/

dining areas which open on to the patio, are the ideal spot for a large crowd. He has an electric awning, which he bought online, in case of a sudden shower. 'I love doing cocktails. Vanilla Sunset is a great favourite'

**Right**  
The landing is home to another painting by Jordi Fornies; Ciaran is a big fan of his work



put large Italian tiles inside and laid a weathered version of the same tile outside on the patio.

Richard 'Richie' Fagan, who is a good pal, also helped him with the interior design — as did another interior-designer friend, Rachel Kelly. "It was great to have them, as both have a great eye," Ciaran says.

They got the paint colours — muted greys from Little Greene — in Stillorgan Decor. They also got all curtains and rugs there.

The neutral decor is a great backdrop for the many big, dramatic paintings

by artist Jordi Fornies. "Jordi was one of the marketing directors of Facebook here in Ireland. He still works for them, but he's moved to Singapore. He also paints and I love his work. There are quite a few in the Marker Hotel too," Ciaran notes.

The painting over the period mantelpiece in the living room is a complete contrast to Jordi's pictures, but is also important to Ciaran.

"It was a gift from my ex-partner, Fergal. We're still great friends and he often comes round," Ciaran says, adding that he is now happily in a

relationship with Cristiano.

Most of the furniture came from the States. "We got the furniture downstairs — the sofas and chairs — from Restoration Hardware in New York. Myself and Ritchie went over and loved everything they had, and shipped the stuff home. That was a bit of a nightmare, but I got it sorted in the end," Ciaran says.

That's the thing about Ciaran, he's a can-do kind of guy, and everything gets sorted, sooner or later. ■

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