

# Annual Report: 2020-2021



The Insurance  
Institute of Leicester  
Chartered Insurance Institute

## Introduction

Like every organisation in the country, the Insurance Institute of Leicester has had a challenging year. However, we have risen to the challenge. We have adapted and, if not thrived, certainly done more than survive. This wasn't the year that our President, Adrian Mee B Sco SC (Hons) Dip PFS, expected when he was elected Deputy President in April 2019. Nevertheless, he can reflect on a year in which we have significantly increased the number of educational events that we run, maintained membership and kept our finances healthy. No small achievement compared to many other local insurance institutes and other professional organisations.

## Education & CPD Support

The main purpose of the Institute is to support relevant education. We haven't been able to run a single face-to-face event for the first year in our history; even two world wars didn't prevent us from doing that. However, we quickly adapted to the new medium of webinars. Appropriately, our first two topics were 'Does my BI policy cover COVID 19' and 'Policy Gaps caused by COVID 19'. We have organised 26 one-hour webinars compared to nine equivalent face-to-face events last year.

General insurance members tend to take sufficient examinations to gain their desired qualification, then stop. Personal Finance members, on the other hand, never seem to stop taking exams. The CII offers an array of topics which allows members to select units that match their requirements for their current role or future careers aspirations. The minimum qualification to be a Financial Adviser is the Diploma which requires the completion of six core units. As an Institute, we noted that there was a lack of revision support for those members studying towards the Diploma. With the support of our Nottingham neighbours and the PFS, we put together a programme of subsidised two-day revision courses covering topics R01-R06 with a specialist training provider. These courses are running every quarter throughout 2021.

What impact will the current switch to webinars have on the way we deliver events in the longer term? That's still in the balance. The advantage of the current system is that we can offer more events in a way that is more convenient to members. The money that we save on hotel costs allows us to bring in more speakers whilst staying within the (increased) budget we've set ourselves. In addition, we've been circulating details of CPD events put on by other institutes. It would be possible to attend 20 hours a week of relevant CPD if the working week allowed it. We are also exploring regional co-operation between institutes.

We've kept in touch with the views of key employer contacts during this period. Feedback is that they would like to see webinars form part of the CPD offering in future. On the other hand, we know that face-to-face CPD events provided networking opportunities that are sadly missed. If you have a view on the subject, attend the AGM and say your piece. And do keep checking the website at for details of future events:

<https://www.localinstitutes.cii.co.uk/leicester/home/events>

Both Education Secretary, **Allison Marshall** and PFS Co-ordinator **Janice Fielding** have had a busier than ever year in the job. Allison is stepping down after four years in the job. However, she is staying on Council and it won't be a surprise if she takes another high-profile job with us after a year or two of relative relaxation.

## Examinations and Qualifications

Examinations have undergone significant changes in the past year, partly due to COVID and partly pre-planned. Traditionally we would book a venue; Devonshire House on London Road and before that, All Nations Church. We would also provide volunteer invigilators. CII centrally has now taken over the process, wanting to move to professional examination venues that would supply their own invigilators. This is partly driven by the increased use of on-line testing in some subjects. The contract is with American firm PSI Services. Its Leicester centre is at 60 Charles Street. The CII has moved to Remote Invigilation (RI) where the candidate takes examinations in the office or at home. Whilst there were initially some early glitches this now running very smoothly, and candidates can take their exam at a time and place convenient to them.

This year's prize-winners were:

Best performance at Advanced Diploma (Associateship) – **Anna Sidat** of Woodgate Financial Planning, Loughborough: £500 and Papworth Plate.

Best performance at Diploma – **Sol Williamson** of Throgmorton Financial Advisers, Enderby: £250 and Mowatt Plate.

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In addition, we award a cheque of £200 to every new Fellow. This year's new Fellows are:

**Jonathan Nicholls** (Russell Ulyatt, Nottingham), **Lena Patel** (ISJ Independent Financial Planning, Leicester) and **Olivia Shipstone** (OCS Wealth Management, Bridgford). They share the Mellor Plate.

Congratulations to **Adam Williams** (AIG) who gained his ACII. Three members gained Dip CII: **Dave Benson** (Erskine Murray), **Declan Cripps** (Abaco) and Deputy President, **Florence Dennis** (AJ Gallagher). Eleven members gained Cert CII. Congratulations to all. Although it can update its own membership database monthly, CII is still unable to give us or other local institutes a regular update on the successes of PFS members.

## Sports & Social Events

Last Summer's returning and much-anticipated Treasure Hunt on Foot was cancelled due to COVID restrictions as were the General Knowledge and Music quizzes. Soundings taken by the Next Generation Group suggested that there wasn't much appetite for running any of these events virtually.

## Next Generation

It's been a quiet year for the group due to restrictions. However, that part of the programme that seeks to develop interest in the main Council's activities is bearing fruit. Three members – **Ana Gomes-Freire** Cert CII (Berkeley Insurance Group), **Tom Mulligan** Cert CII (Abaco) and **Jonny Williams** Cert CII (Berkeley Insurance Group) - are considering standing for the main Council. There has been no High Achiever award this year.

## Charity Support

Our President's chosen charities this year were The Royal British Legion and the hospice LOROS. As he said: 'I wish to recognise their essential role in Leicester in supporting local families in their time of need.' Sadly, with the cancellation of all social events and the Annual Dinner, fund-raising opportunities have been very limited.

We currently have eight active Leicester beneficiaries of Insurance Charities, two of whom were sent Christmas hampers. Three from our area successfully applied for the education grants that were offered to people undergoing training or re-training.

## Annual Dinner

Our 2020 Annual Dinner was postponed. There are tentative plans to hold a Dinner on 29 October 2021, but this will be subject to review later this Spring.

## Sponsorship

Although some local institutes have continued with their efforts to attract sponsors for events such as webinars, we decided against. At a time when every business was concentrating on survival, it didn't seem right. We have kept in touch with our sponsors and hope that the time isn't too far away when we can resume our relationship to mutual benefit.

## Membership

Our membership is only down very slightly, no mean feat in the current climate. We have 1,548 members. 842 (54%) are in general insurance (GI) and 706 (46%) are in financial services (FS). 236 members are Chartered - the 'gold standard' in CII advertising. We have 80 Fellows, 229 Associates, 472 at Diploma level and 292 at Certificate. 35 members hold both a GI and FS qualification.

Sadly, we report the death of three members who were still working: Edward Varley Cert CII was a professional-risks claims handler at Berkeley Insurance Group and only 43 when he died. Keith Frampton (age 67) was Operations Director of Forces Insurance and Chair of BIBA's Motor Committee. And William (Bill) Jones ACII, Chartered Risk Manager was a Property Risk Engineer for Aviva. He was 65. The first two were from COVID-19. The cause of death of Bill Jones hasn't been confirmed.

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Most of our members live and work in Leicestershire & Rutland or neighbouring counties. A few are in London or further afield. However, we have seven who live and work overseas – Singapore, Bermuda, two in Hong Kong and three in Europe. All have chosen to retain their link with Leicester through the IIL.

## Careers

Our careers activity has been put on hold. Educational establishments have had bigger fish to fry over the past year.

## Communication

Our preferred method of communication is by e-mail and our website. You are receiving this by e-mail because you've opted in. Please check with your colleagues. If they are members and haven't received it, did they know they had opted out? It is now possible to give permission to receive e-mails from your local Institute whilst not receiving those from the CII (if that's their preference). Log into Membership Up-date details on the CII website: [www.cii.co.uk](http://www.cii.co.uk) At the foot of the page, tick the 'sharing your data with local institutes' box. We can now contact 65% of members by email compared to 64% last year – very slow progress! And don't forget you can follow us on twitter: go to @the\_iil.

## Regional & National

The Midlands Regional Forum has met more frequently than in the previous year, partly due to the ease of virtual meetings and partly due to the enthusiasm of co-chair **Juliet Williams** of Nottingham. **Keith Torrance** is stepping down from the Forum this year after 18 years, nine as either Area Representative/CII Board member or Forum Chairman. He and Deputy President **Flo Dennis** have attended all this year's meetings.

**Janice Fielding** represented East Midlands at the annual PFS Officers Conference in January. Leicester member **Grant Scott** completed his six-year term as Vice President for Local Institutes.

## Assessment by CII

Every local institute is performance rated by the CII under six headings – Management & Finance, Continuing Professional Development, Engagement & Building Trust, Communications, Examination Centre and overall Council Governance. We continue to be rated as 'excellent', the score for 2019/20 being 178 out of 180.

## Financial

Our turnover was £23K compared to £56K last year. The main reason was the absence of a Dinner and its associated costs. Our expenditure was £20K compared to £48K for the same reason. Spending on educational events was up from £5K to £8K. Our surplus was £3K compared to £8K last year so that our reserves went from £28K to £30K.

Our annual grant from the CII is dependent on the level of our performance. The CII caps grants of Institutes that hold reserves of more than 12 months operating expenses. We fell foul of that rule for the first time so £5K of our allocated grant of £21K was withheld; that's why we were deducted two marks from our assessment score. If you would like a copy of the full accounts, please email: [Treasurer@theiil.org.uk](mailto:Treasurer@theiil.org.uk)

## AGM and Contact

If you would like to assist with any CPD or social events, or join our council please contact us: details are on our website. The Annual General Meeting is scheduled for Wednesday 21 April at 6pm and will be a virtual meeting via Zoom. Details of how to register to attend are on our website. Do join us. The CII has recommended that Institutes adopt a new model constitution. The main changes relate to doing a business in a virtual world. The proposal will be considered at the AGM.

You might also have a view on two findings in a recent survey of members by CII. 86% of respondents stated that their Local Institute was meeting or exceeding their expectations. However, some 52% of the members surveyed had never engaged with their Local Institute.

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## Council

Your Council for 2019/2020 was:

President: **Adrian Mee** B Sco SC (Hons) Dip PFS (WKM Wealth)

Deputy President: **Florence Dennis** Dip CII (AJ Gallagher)

Secretary: **Mary Rogerson** (BHIB)

Treasurer: **David Hutchinson** Dip CII (Abaco)

Education/CPD: **Allison Marshall** (Aspects)

PFS Co-ordinator: **Janice Fielding** FCII PFPS, Chartered Financial Planner (Fairstone)

Membership: **Keith Torrance** FCII DMS MCMi Chartered Insurance Practitioner (Torrance Associates)

Careers: **Sue Dexter** Cert CII (Brokerability)

Charities: **Sue Banbury** Dip CII (University of Leicester)

Examinations: **Janice Fielding** FCII PFPS, Chartered Financial Planner (Fairstone)

Dinner: **Mary Rogerson** (BHIB)

Sports/Social: **Deb Southwick** ACII, Chartered Insurance Broker

Next Generation: **Kassim Ditta** (BHIB)

Communication: **Samuel Back** Dip PFS (Mattioli Woods)

Regional Forum: **Keith Torrance** FCII DMS MCMi Chartered Insurance Practitioner (Torrance Associates)

Immediate Past President: **Julie Rayson-Flynn** Cert CII (Brokerability)

**Martin Briers** MPhil FCII, Chartered Insurance Practitioner

**Rebecca Dougan** (RSA)

**Sue Hull** ACII, Chartered Insurance Broker (Berkeley Insurance Group)

**Clare Kitchener** Dip CII (BHIB)

**Andy Miller** Dip CII (Enable Insurance Services)

**Mitesh Rajpra** (Selfridges)

**Grant Scott** Chartered Insurance Broker (Hallsdale)

**Alasdair Walker** PFPS, Chartered Financial Planner (Hunter Aitkenhead Walker)

**Martin Briers, Samuel Back, Sue Dexter, Rebecca Dougan, Clare Kitchener and Mitesh Rajpra** are standing down at the AGM. The President has thanked all of them for their service to the Institute. **Martin Briers** is a Past President (1991/92). He has also been a senior examiner for the CII and co-author of the Diploma level text-book on Commercial Property and BI. He, **Grant Scott** and **Keith Torrance** are due to be made Life Vice Presidents at the AGM.

## Table of CPD Events

CPD Events and Attendance. All were one-hour webinars unless stated otherwise.

Most PFS R01-R06 Revision Days were in conjunction with Nottingham.

2020	Type	Subject and Presenter	No.
21 May	CPD	Does my BI policy cover COVID 19? Alan Chandler	66
28 May	CPD	Policy gaps caused by COVID 19. Alan Chandler	53
9&11 Jun	Half day	AF7 Revision Days. Steve Davis. Financial Adviser Academy.	5
10 June	CPD	The Perfect Storm; how capacity is disappearing fast from the UK insurance market. Alan Chandler	76
12&17 Jun	Half day	AF7 Revision Days. Steve Davis. Financial Adviser Academy.	5
15&16 Jun	Half day	AF1 Revision Days. Steve Davis. Financial Adviser Academy.	5
24&25 Jun	Half day	AF5 Revision Days. Steve Davis. Financial Adviser Academy.	5

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24 June	CPD	Why you need to be talking to your Clients about D&O and EPL cover; Now!	62
29 Jun	Day	RO6. FS Planning Practice. Financial Adviser Academy.	5
02 Jul	CPD	Keeping and growing your book in uncertain times. David Wrathall (Boston Tullis) & Richard Higham (SalesLevers)	37
09 Jul	CPD	The rise of E&O claims against brokers. Alan Chandler	50
10 Jul	CPD	R0 Exams Update (including COVID-19 effects). Bespoke Training Solutions.	35
22 Jul	CPD	How to set correct property sums insured. Alan Chandler	75
24 Jul	Day	R01. FS Regulation and Ethics. Bespoke Training Solutions.	12
04 Aug	CPD	Capacity for Loss. Rory Percival Training & Consultancy.	56
07 Aug	Day	R03. Personal Taxation. Bespoke Training Solutions.	11
14 Aug	Day	R02. Investment Principles & Risk. Bespoke Training Solutions.	11
21 Aug	Day	R04. Pensions and Retirement Planning. Bespoke Training Solutions.	12
15 Sep	CPD	Understanding the implications of policy exclusions following COVID-19. Alan Chandler	49
21 & 22 Sep	Half Day	Revision Workshop for AF7. Mark Thewlis, Financial Adviser Academy.	12
30 Sep	CPD	FCA Business Interruption Test Case; the Judgment. Branko Bjelobaba.	72
07 Oct	CPD	Cyber. Nic Hartley, Head of Business Improvement, Ecclesiastical.	41
21 Oct	CPD	How to maximise opportunities in a hard market. Alan Chandler.	58
12 Nov	CPD	EL, PL and BI Claims; more challenges for businesses and insurers. Alison Green, Barrister, 2TG Chambers.	51
19 Nov	CPD	A plain English overview of Contractors' Insurance. Alan Chandler.	58
25 Nov	CPD	Social Selling and Virtual Networking. Nick Thomas.	33
02 Dec	CPD	Effective Communication in a virtual world. Nick Thomas.	28
10 Dec	CPD	How to succeed without your inner critic. Melissa Kidd, Motem	43
16 Dec	CPD	How to set correct Bi sums insured in a COVID-19 affected economy. Alan Chandler.	43
<b>2021</b>			
06 Jan	CPD	The Insurance Implications of Brexit. Alan Chandler.	99
8 & 11 Jan	Day	R01. FS Regulations and Ethics. Bespoke Training Solutions.	12
26 Jan	CPD	BI insurance and COVID-19; The Supreme Court's decision. Alison Green, Barrister 2TG Chambers.	98
29 Jan&1 Feb	Day	R03. Personal Taxation. Bespoke Training Solutions.	12
04 Feb	CPD	An overview of Commercial Package Insurance. Alan Chandler.	53
5 & 8 Feb	Day	R01. FS Regulations and Ethics. Bespoke Training Solutions.	12
12&15 Feb	Day	R02. Investment Principles & Risk. Bespoke Training Solutions.	12
13 & 20 Feb	Half Day	M92 Insurance Business & Finance Revision. Alan Chandler.	9
19 & 22 Feb	Day	R04 Revision. Luiza Todd, BTS Training.	14
26 Feb & 1 Mar	Day	R04 Revision. Bespoke Training Solutions.	15
12 & 15 Mar	Day	R02. Investment Principles & Risk. Jeff Scholes, Bespoke Training Solutions.	12
13 April	CPD	Peak Productivity Playbook - The Psychology of Designing Your Time & Getting More Done! Andy Currie, Think Distinct.	
19 April	CPD	The negative Ogden rate - Why existing limits of indemnity on EL/PL and Products can no longer remain the same. Alan Chandler.	
23 & 26 Apr	Day	R01. FS Regulations and Ethics. Luiza Todd, Bespoke Training Solutions.	
27 April	CPD	How liability can arise in tort. Alan Chandler.	
29 April	CPD	The problems of under insurance in Personal Lines insurance products. Alan Chandler. (In conjunction with Birmingham.)	

April 2021