



THE  
INSURANCE  
INSTITUTE  
OF  
LIVERPOOL  
FOUNDED 1907



The Insurance  
Institute of Liverpool  
Chartered Insurance Institute

# InTouch Liverpool


Your guide to local career development support

Winter 2017



 [www.cii.co.uk/liverpool](http://www.cii.co.uk/liverpool)

 @InsureLiv

 The Insurance Institute of Liverpool

# Welcome

Part of the Chartered Insurance Institute (CII), the Insurance Institute of Liverpool provides a range of services and support for CII and Personal Finance Society members in the local area, including events with Financial Liverpool.

I have been honoured to be serving as your President of the Insurance Institute of Liverpool since April 2017. Since taking on my role, I have been delighted to support a number of events including our Speed Networking event in May, where we had the opportunity to meet colleagues from across the region and in July our Family Fun Day at Royden Park, Frankby where we raised over £400 for the North West Air Ambulance, the President's Charity for this year.

October saw us undertaking what used to be called an Inspection Visit to Cammell Laird. 65 years ago in 1952, the Insurance Institute of Liverpool visited Cammell Laird as part of their series of "Inspection Visits" to local manufacturers that included companies like Dunlop, Meccano and Tate & Lyle - all famous companies who since then, over the years, closed or moved away from Liverpool. It was by special permission from Linton Roberts, Cammell Laird Director, that we were able to have a conducted tour of the ship builders 65 years later.

We also held our Annual Awards Luncheon at MalMaison Liverpool and were able to congratulate all of our colleagues who completed their examinations in 2016. I was delighted to be able to congratulate Carl Boose from Stackhouse Poland Limited who was awarded the National Worshipful Company of Insurers Prize for completion of his Certificate of Insurance.

Our Retired Members Luncheon saw us sharing memories which included the showing of a short film produced by the CII in the 1970's on the world of new business and modern claims handling! It prompted a lot of interest and reminiscing!

Friday 28th January will see our Annual Dinner at the Crowne Plaza, Liverpool at which I hope to meet many of our members personally. In February, we are hosting a formal debate and are looking for people to speak for and against a motion that will be proposed shortly. Please get involved, we want to make it a great evening! We will also be hosting an examination introductory day so that any interested members can find out about the new examination structure and how they can get involved. Details of all the forthcoming events will follow on the website.



Tracey Fisher

**MBE ACII  
Chartered Insurer**

tracey.fisher@  
uk.rsagroup.com

17

LOCAL  
PROFESSIONALS  
ON OUR  
COUNCIL

300+

PROFESSIONALS  
AT OUR  
ANNUAL DINNER  
IN JANUARY

900+

MEMBERS  
IN GENERAL  
INSURANCE

# Tracey's MBE

In the Queen's New Year's Honours list for 2014, Tracey was awarded an MBE for services to young people through the Duke of Edinburgh's Award and to the community of Eastham.

Tracey visited the Palace and was awarded her MBE by HM The Queen on 28th February 2014. This very prestigious award was also given to Tracey for her charity work in the voluntary sector for the Duke of Edinburgh's Award and in her local community.

In Touch congratulated Tracey on achieving such a fantastic award. Tracey said *"I have been a volunteer with Wirral & West Cheshire Expedition Committee Operating Authority for over 30 years providing young people on the Wirral the opportunity to complete their Duke of Edinburgh's Award. Locally, in Eastham, I have organised a number of events and exhibitions that bring the community together."*

In Touch asked Tracey would she recommend the Duke of Edinburgh award and asked why this is such a popular award especially for young people.

Tracey commented. *"The Duke of Edinburgh's Award provides young people between the ages of 13 and 25 the opportunity to learn and develop skills that then help to shape them in life. It helps develop their confidence, leadership and team working skills, whilst helping them give back time and support to their communities and local groups. For a number of people, it has helped them to decide on their career options and make life changing plans and decisions."*

*I gained a huge amount of confidence and benefited from completing my own Awards. Over the years, I have gained great satisfaction from helping over 10,000 young people to gain their Awards."*

These 10,000 young people also include Tracey's own children, Emma and Graham who have both completed their Awards. In both their cases, it has helped shape their future and has been instrumental in helping them take their first step on their chosen career paths.

Having the Duke of Edinburgh's Award helps young people stand out and shows that they have done more than pure academic study. They have already gained valuable soft skills that are attractive to any employer.

In Touch asked Tracey to tell us a few royal secrets, Tracey explained - *"you receive a letter out of the blue asking you if you would like to accept the Award and then have to keep it secret until the official publication date. You are not allowed to tell anyone which is the hardest part!! The Palace is amazing - the Investiture is held in the Main Ball Room which you can visit when the Palace is open to the public over the summer months. The Beefeaters are present to protect the Queen and everything is organised like clockwork! I was really nervous but HM The Queen was lovely to talk to and knew what I was receiving my MBE for which I find incredible. One little known fact is that having been awarded the MBE my children, grandchildren and I are now able to be married or christened in St Paul's Cathedral, London although there is approximately a 2 year waiting list!"*

# Meet the Council

All members are welcome to join the council and get involved in organising events and projects to support the local members, including the Financial Liverpool committee. Here's a quick look at some of the characters, you might bump into at our events...

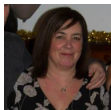


Ian Stone

Ian currently runs his own IFA/Mortgage Broker practice in Crosby, with a special interest in servicing MOD personnel, both in the UK and overseas. He undertook the role of President in Liverpool during 2015-2016 and is currently a Vice President for the Institute.

During his time on the Council, he was actively involved in entering a Liverpool Institute team in the North West Insurance 5-a-side competition, narrowly losing in the final. He also arranged and competed in a fiercely contested 11-a-side game against the Dublin Institute. A keen cyclist, he has recently completed a coast to coast bike ride in the North of England and a mountain bike riding week in Germany.

**Note from In Touch** – The Insurance Institute of Liverpool has three Vice Presidents. Two are automatically the last serving Presidents. The other Vice President is also a Past President but volunteers to stay on the Council.



Tracy O'Connell

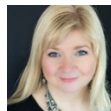
Known to her friends and colleagues as Mrs Organised Tracy is, in the opinion of In Touch, the most important member of the council. She is the heart and soul, keeping everyone on the straight and narrow, coaching and looking after everyone, making every event appear seamless and pulling everything together behind the scenes.

Tracy has been the Liverpool Institutes' Assistant Secretary for over 10 years. Tracy started her career at Cammell Laird Shipbuilders as a buyer and progressed to the Accounts Department where she was employed as the Financial Analyst for one of the upholder class submarines. Tracy took a break in her career to raise her 3 children. In her spare time Tracy enjoys socialising with friends and over recent years has developed an interest in DIY and knocking down an odd wall or two!



Charles A C Hurst ACII

Charlie is a Director at Stackhouse Poland Ltd (incorporating Coulter Hurst & Co). He originally became involved with the Council whilst Chairman of the Younger Members during the 1980s. Years later, after a gap serving on the Council, he was elected President for 2007/2008 term, coinciding with our 2007 local institute's centenary celebrations. In the meantime, he founded Coulter Hurst & Co in 1999, which after 15 years became part of Stackhouse Poland. He is passionate about our region, and believes there's so much potential within Merseyside and it is incumbent on us all to engage with the wealth of aspiring youngsters in the region!



Marj Murphy  
FCII MSC FCMI  
Chartered Insurer  
Chartered Manager

With 39 years of insurance experience under her belt, Marj joined Medicash ten years ago and has worked in some of the most iconic of Liverpool's buildings;

- The Liver Buildings (Royal Liver Insurance)
- India Buildings (Zurich insurance previously Eagle Star)
- "The Sandcastle" and Aloft (Royal Insurance)

Marj is Head of Customer Operations at Medicash, one of the oldest UK cash plan providers. For the past year and a half Marj has worked on the council as Communications Officer working on news articles for the web site and In Touch magazines. Marj is a huge advocate of the insurance examinations, saying without them she feels she would not have been able to enjoy as many roles as she has over the years. She added that she is very grateful for those companies that funded her studies: Eagle Star, Royal Liver, and Medicash. Marj said that her days of travelling to distant countries where too many injections were a prerequisite are long gone. She much prefers a glass of chilled white on a sunny balcony in Cornwall watching the waves. She can however tell you many a tale of the weird and wonderful places she has visited.

# All that jazz!...

In Touch has interviewed one of the youngest members of the council, Sam Heard. Sam works at MD Insurance Services where he has spent 3 1/2 years as an underwriter and is a big jazz fan.



Best/worst subjects in school?

Geography - which was very useful when I went travelling for a year! Shouldn't admit it being an underwriter, but the worst subject is probably maths.

Weirdest thing that has ever happened to you?

I would have to say bumping into the Dalai Lama in the corridor at a hotel I worked at in Australia - it was a pretty surreal moment.

Do you believe in the supernatural?

Undecided, although after watching 'The Others' I'm starting to change my mind.

How do you relax?

Sport mainly - more watching than actually playing though.

Music? Rock, soul, classical, jazz...

Jazz. No contest.

Top five desert island discs?

Anything by Miles Davis, Oscar Peterson, Kiefer, Jimmy Reed and Gary Clark Jr. My mum went to the Royal Academy so I've had to endure a pretty eclectic selection of music from a young age.

Favourite holiday?

Has to be Las Vegas.

Who would you like to have lunch with?

Keith Richards, mainly for all the stories he could tell (we are thinking Sam means the famous rocker and not the Personal Finance Society CEO!)

Your one annoying habit?

Probably not getting things done.

Up with the lark or night owl?

Up with the lark.

Pet would you love to have?

A slobbery mess of a bulldog called Stanley.

Red or Blue?

Red.

Biggest pet peeve?

Everton fans.

Strange facts about you that only your friends know about?

I have an identical twin called Jack, I'm the better looking one obviously.

What profession have you always admired?

Probably something quirky like Marine Biology.

Most embarrassing moment?

Getting trapped in the ticket barriers at Waterloo Station during rush hour, I don't think I need to go into any more detail!

*"I applied to be the Milk Tray man...  
I obviously didn't get the job!"*

# Visit to Cammell Laird

## History repeating itself?

They say that history has a knack of repeating itself.

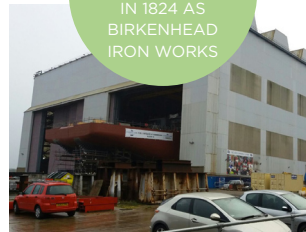
It was interesting to see from archive records that in October 1952, the Insurance Institute of Liverpool visited Cammell Laird Shipbuilders in Birkenhead as part of their series of "Inspection Visits". These inspection visits were designed to help Underwriters and Claims Managers understand the industries that they insured locally and were held in the days when there were many well-known manufacturers located in Liverpool. These companies included such household names as Dunlop, Meccano, Tate & Lyle and Jacob's Biscuit Factory.

The Insurance Institute approached the Directors of Cammell Laird explaining the background to a request to visit Cammell Lairds. They willingly agreed to host a return visit some 65 years after the initial visit. The Institute were given an overview of the activities of the shipyard today and a guided

tour of the huge hangers and dry docks.

Having all been kitted out in hard hats, high visibility jackets and steel toe capped boots the Institute was able to see at close hand the hull of RSS Sir David Attenborough and learn about the build programme for its completion.

Tracey Fisher said "we saw the RFA vessel Wave Rider that has just arrived for a refit as well as the RFA vessel Fort Victoria which is having a new internal double hull fitted. We learned also that Fort Victoria will become one of the supply vessels for the new aircraft carrier and it was amazing to be able to see these vessels close up as well as being able to have all our questions answered! Everyone who attended learned so much from the whole experience and our grateful thanks go to the Directors and staff at Cammell Laird who gave permission for our visit. Let's hope it isn't 65 years before our next visit!"



**Cammell Laird**

WAS ESTABLISHED  
IN 1824 AS  
BIRKENHEAD  
IRON WORKS

## Calling New Council Members

Each April the Liverpool Institute elects new members on to council. Have you thought about joining the council? New council members are very welcome and if you also wish to lead a committee, openings arise each year for the following roles:

- Secretary • Treasurer • Education Secretary
- Membership Secretary • Dinner Secretary
- CPD/Syllabus Secretary • Careers Officer
- Social Secretary • Charities Officer
- Communications Officer • Financial Liverpool
- EIA Officer

Being a council member brings with it an array of benefits including the opportunity to network with senior figures from the industry, develop personal skills and raise your profile within the local market. So join the council - enhance your career, meet new people and develop new skills.

For further information please contact Secretary Tom Harrison at [tom.harrison@lettonpercival.co.uk](mailto:tom.harrison@lettonpercival.co.uk)

# The Life and Times of Tony Heague

When Tony started his career in the insurance industry at the tender age of 17, Liverpool as we know it was unrecognisable. Tony met up with In Touch to talk about the many changes he has seen over 52 years.

Liverpool was a business centre and there were many insurance companies based around the financial district. Many have now disappeared but were very prevalent back then. Do you remember...?

- Eagle Star
- Phoenix
- Guardian Royal Exchange
- Royal Insurance (now RSA)
- Sun Alliance (now RSA)
- Scottish Union
- Norwich Union
- General Accident
- Commercial Union

Business came in via £1 and '30 bob' agents and £2 Brokers; the banks in Castle Street were banks not restaurants, bars and hotels. Tony can still remember when the Bank of England received its money from Lime Street via an armoured van and was then "divided out" to the banks in Castle Street etc.

In those days, business was often conducted over a liquid lunch at the Crooked Billet or Ma Boyles (then on Old Hall Street) or Andersons, where you took your food and drink

and told the cashier what you had eaten as you left. There was also the Pig (Pig and Whistle) where the second floor was frequented only by men, some in bowler hats. Tony's managers in the early days of his career had previously held very senior positions in the Services. One was a Lieutenant Colonel and another manager would not leave the office without his bowler hat.

Tony started his working career at Scottish Life, then quickly moved to Friends Provident. Computers were just starting to make an appearance. In those days, the internet had not been heard of. Tony had the foresight to realise that some of the work he was doing could be replaced by computers. He also appreciated that what he liked best was working with people and helping them. This led him to completing his CII exams and becoming a broker, in today's money an IFA. In those days, there was no division. Brokers were Life, General and Marine brokers.

Tony said that what motivates him is helping clients. They have trusted him to look after their financial affairs and he always wants to do the very best he possibly can for them. It gives him a sense of purpose.

In Touch and Tony reminisced about the exams and how they had changed over the years. In Tony's day (60's & 70's), the exams consisted of 9 exams, with an impossible maths paper at the end. In In Touch's day (early 80's) the Associateship consisted of 9 exams with an impossible Quantitative Methods exam at the end. Tony said that he places great value on the examinations. They improved



his knowledge, which in turn was transferable to his roles. He added that clients like to know that the person advising them was a qualified professional in their field.

Tony is a self-confessed workaholic who really enjoys working with his colleagues, considering them his friends.

In Touch asked Tony what he would say to the Tony who started work in insurance all of those years ago. Tony said "enjoy yourself" and to work hard. Financial Services has given him a good career and the technical knowledge gained through experience and exams has really helped him. It's disappointing though, that there are so few insurance companies in Liverpool now.

Tony likes holidays in the Lake District and spending time with his grandchildren. He has received an invitation to the CII Presidents room in London, for tea with John Moore CBE ACII, the CII President. His certificate for 50 years' service arrived in an envelope with the statement "half cert" stamped on it. Tony is looking forward to receiving his "full cert" after another 50 years' service!!

# The Chartered Insurance Institute Charities

The Insurance Charities (TIC) helps those who currently, or in the past have worked in insurance, in times of need.

It helps the whole family – when someone is going through a difficult time this affects not just them but also their dependants.

One aim of The Insurance Charities is to reach more people each and every year to ensure no insurance employee, past or present, misses out on the help they are eligible for.

On the council, the Insurance Institute of Liverpool Charities Committee is currently Julie Calvert (chair) and Peter Forshaw.

When the Insurance Charities receive a request for help in our area, charity visitors visit the families concerned to gather information about the request. This is then used by the charity to decide how best help can be provided.

The charity made 8 awards at a total cost of £17,700.

Julie gave In Touch some examples of how the Charity has helped families in our region:

*“A family with a child with on-going mental health issues. The parents need to spend lots of time focusing on the child and are therefore unable to both work full-time. The charity paid for private therapies recommended by the GP, activities for the child and financial support to the family. A complex and on-going case where the charity will endeavour to support the family along the way.”*

*“A victim of domestic abuse had to flee their home and start again, with literally nothing to their name. The council provided housing and the charity then helped furnish the house and provide essential items so they could start their new life. The charity is keeping in touch with them and helping them through this difficult time.”*

## Raising Awareness

Julie said

*“Our committee’s main aim is to raise awareness of the Insurance Charities within our sector. If someone is suffering or knows of someone in hardship, they can turn to the charity for help and advice.*

*Each year, the charity holds an Awareness Week, this year between 19th and 23rd June. We spread the word round the companies in the area that they can help raise awareness with their firm by displaying boxes filled with promotional items, encouraging their staff to dip in and learn more about the charity.*

*Here in Liverpool, we do a fantastic job of contacting local businesses and getting them involved. This year we had nine companies who took part, some big – some small, which enabled us to reach out to around 1,500 employees in our region and let them find out more about The Insurance Charities.”*

Annali-Joy Thornicroft, CEO of The Insurance Charities said:

*“It is always really encouraging when local institutes actively engage with insurance employers in their area during Insurance Charities Awareness Week. When individuals give their time to put on events locally, this results in many more insurance people hearing about the support which could be made available to them in times of financial hardship. Thank you so much to everyone who took the time to volunteer in this way.”*

If you need help and support, or know a colleague who does, then take a look at The Insurance Charities web site to find out who is eligible to apply for help and how to make an application: [www.theinsurancecharities.org.uk](http://www.theinsurancecharities.org.uk)





# Contributions and awards

We gave out over **£1.2 million** to help current and former insurance employees and their dependants across the UK and Ireland.

Our largest single payment was **£48,000** to pay for specialist medical treatment not available on the NHS.



Our awareness week reached over **30,000** people working in insurance in over **225** offices.



We sent out **53** Summer hampers



and **239** Christmas hampers to people who are in need of our support

One of our smallest awards was **£64** for a vacuum cleaner

## Some of the ways we've been able to help



**£590** on dental costs.



**£2,658** on school uniforms.



**£10,898** for roof repairs.



**£6,250** for a hoist & sling.



**£12,989** towards funeral costs.



**£1,077** for glasses.



**£17,856** on electric wheelchairs and mobility scooters.



**£2367** for washing machines.



**£9,205** on hospital travel and parking costs.



**£17,800** on respite care.

Total monies received – just over **£170,000**  
Total monies awarded – just over **£1,260,000**

**639** Awards made in total

# Delving into the Archives

## 1928

In 1928, all Institute meetings were held in Church House, 1 South John Street at 6pm and the President was Walter Carter from Royal Insurance Company Limited. The companies listed as the employers of the Vice-Presidents reads like a historical directory from days gone by and includes Standard Marine, State, Scottish Union & National, Maritime, Reliance Marine, Thames & Mersey, Union Marine, Phoenix, Pioneer and British & Foreign to name just a few.

The programme of events ran almost weekly from October through to April and included a selection of sporting events, debates, visits and speakers. On October 17th 1928, there was a swimming match – Liverpool vs Manchester at Royal Gala Seacombe followed by a talk on 24th titled “Blood pressure in its relation to Life Assurance”!

Church House, 1 South John Street  
(Corner facing Debenhams) c1900

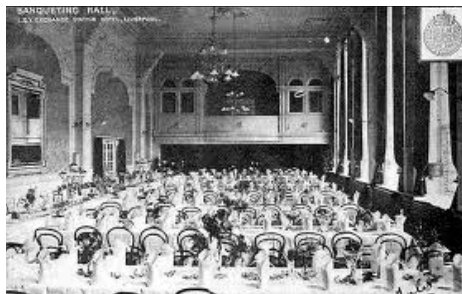


## 1929

The annual dinner was held on 1st February 1929 at the Exchange Station Hotel, Liverpool although sadly we do not have the menu card to show what our members had to eat during the evening.

In 1929, a new regular event was introduced that continued for many years after – that of the Supper and Smoking Concert which was held at the Conservative Club in Dale Street. Classes were arranged to help members study for their examinations and were being held in Drury Buildings, Water Street. The CII Library was at the London & Lancashire, 45 Dale Street with the entrance from 4 Moorfields!

Views of the Exchange Station Hotel, Liverpool



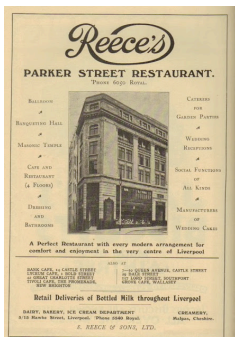
Within the archive records for the Insurance Institute of Liverpool, there are a number of Membership and Syllabus cards with the earliest dating from 1928 and they make for fascinating reading.

## 1932

1932 sees the first occasion when the Annual Dinner was held at the Adelphi Hotel in addition to the Annual Dance which was held at Reece's Ballroom, Parker Street Liverpool. The debate that year was "That a Branch trained Official is of greater value to his Company than one who has gained his experience in a Head Office"! It also sees the first mention of The Phoenix Group Amateur Dramatic Society, the amateur dramatics society who gave a performance of "A Family Man" by John Galsworthy at the Crane Hall Liverpool in aid of the Insurance Clerk's Orphanage. February saw a Mock Trial and April saw the sporting challenges continue between Manchester and Liverpool Institutes with Football, Rugby and Hockey matches along with the Annual Golf Tournament!

1933 saw the continuation of the Annual Dance, Annual Dinner and the Inter City sporting challenges between Liverpool and Manchester with Liverpool winning the Price Challenge Trophy that year. A tennis tournament and a golf tournament for both ladies and men were held during summer and the Annual Bogey Competition was introduced in June!

Every year from 1932 until very recently, the Annual Dinner was held at the Adelphi Hotel Liverpool with the Insurance Institute of Liverpool celebrating its 40th, 50th and 60th Anniversary years there with a commemorative service being held at the Anglican Cathedral for the Diamond Jubilee.



Reece's Restaurant

## 1949

Our earliest surviving Annual Dinner programme is from 1949 when we had a total of 47 people on the top table and a total of 632 people attending from across the City. The menu on all of the programmes was in French until 1979 when the translation in English was included in brackets!

As we move towards our Annual Dinner for 2018, it is interesting to reflect on both the similarities and the differences from our past. A common theme running through all of our years of existence and also our Dinners is the sense of pride and tradition associated with the Insurance Institute of Liverpool and how important insurance has been to the development of Liverpool as a city. If you are joining us at our dinner this year, then we look forward to you being able to join with us in toasting the Insurance Institute of Liverpool!



# Forthcoming Events

Event	Date/Time	Details	Company	Speaker	Venue
Financial Liverpool Christmas Lunch	Weds 13th Dec 12.00		Seven Investment Management	Justin Urquhart Stewart	Malmaison
CPD Lecture	Tues 9th Jan 12.00	GDPR	DWF	James Taylor	Racquets Club, Liverpool
Financial Liverpool CPD	Fri 26th Jan 12.00	Trusts	Prudential	Graeme Robb	Tilney, Liverpool
Annual Dinner	Fri 26th Jan 7.30	Insurance Institute of Liverpool Annual Dinner		Brian McNamara	Crowne Plaza, Liverpool
CPD Lecture	Tues 13th Feb 12.00	Driverless Cars	RSA	Ian Kemp	Racquets Club, Liverpool
Financial Liverpool CPD	Fri 23rd Feb 12.00	The Pensions Income Dilema	Seneca	Stephen Hunter & Peter Elston	Tilney, Liverpool

Further details and bookings for events can be found at:

[www.cii.co.uk/liverpool](http://www.cii.co.uk/liverpool)

Thanks to our  
principal sponsor:



Thanks to  
our sponsors:



Thanks to  
our supporters:

