

WINTER
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The Insurance
Institute of Liverpool
Chartered Insurance Institute

InTouch Liverpool



WELCOME

Well doesn't time fly when you're having fun! I'm now half way through my year as President of the Insurance Institute of Liverpool and our committee have been extremely busy over the past six months organising and hosting events for all our members.

We are very lucky to have such a dedicated group of people on our committee. So much energy goes into providing support for our members at a local level and a lot of it is done in the committee's own time.

The Insurance Institute Games got off to a brilliant start with nine teams participating. After the first two events Barnett Waddingham are at the top of our leader board, with Quilter Cheviot and Pavis close behind. Lots of fun was had at our school sports day-style event. Participants got to enjoy lots of types of sports, it was extremely competitive, and we're pleased to report that not one egg was dropped! Our most recent event was Breakout Liverpool, which was exhilarating and nerve racking. All teams managed to 'break-out' except for the institute team! We finish The Games with a Christmas Jumper Quiz on 27th November when the overall winners will be announced.

We have plenty of interesting and varied CPD events lined up over the next few months, please see the back page of this magazine and our website for details (www.cii.co.uk/liverpool). We've tried to cover different technical areas for both General Insurance and Financial Planning as well as a few 'soft-skill' subjects for all. Please do get in touch and let us know if there are any specific topics you'd like us to try and cover.

We've arranged various study support courses this year to help our members get through their exams. We plan to host more next year, including a coursework techniques session. Keep an eye on our website and regular emails for details. On the social calendar, the Financial Liverpool Christmas Lunch is fast approaching.

This is always a fun event to get us all in the festive mood. If you haven't booked your place yet, please register through our website.

January will see our annual dinner take place at the Crown Plaza in Liverpool. Bookings are already being taken for this prestigious event and we hope to see many of you there in your Black-Tie regalia.

To mark International Women's Day next March, we're hosting a special social event jointly with the CISI in Liverpool with an emphasis on diversity and equality. Plans are underway and it's sure to be an event with a difference.

I'll be handing over the reins to Emma Lynch from Griffiths and Armour in April as the incoming President. Emma is a very active member of our committee and I know she will do an amazing job next year.

That's all from me for now. Please enjoy this entertaining magazine that is compiled by our committee members.



Carly Dunningham
President Insurance Institute Liverpool

Insurance Institute of Liverpool Careers Day

Peter Forshaw - Chair of Careers Committee

The fourth of July may be best known throughout the world as American Independence Day but closer to home, this year at least, the day marked the annual Liverpool Insurance Institute Careers Day. Sixty secondary school and college students from across the region attended the Crowne Plaza in Liverpool to hear all about insurance and financial planning.

Although some students may dream of being a Premiership footballer or a celebrity on 'Love Island' it was Carly Dunningham and Peter Forshaw of the IIL councils' job to persuade them that insurance was just as glamorous and rewarding. A tough ask!



The key message of the day was that the insurance and financial services sector is one of the largest service industries in the country, and that it provided a huge array of differing professions many of which the students would not have heard of.

As well as the most popular question of "how much do you earn" there were many other questions from "what do financial planners, claims payer, actuaries, etc do" to the very encouraging "what's the best way to enter the profession?".

At the start of the day, many of the students would openly admit that they had little or no appreciation of what risk, insurance and financial planning involve.

Thanks to several fun and informative CII board games on Risk and Fortune, by the end they were well on their way to becoming our next generation of insurance gurus or financial whiz kids!

A number of interactive sessions were interspersed with-

- a helpful introduction from our President Carly Dunningham
- an informative presentation from Greg Winter, graduate trainee from Pavis Financial Management about his route in to the profession
- a comprehensive talk by Tracey Fisher of RSA on the opportunities available to become insurance apprentices, and the benefits of 'earning whilst learning'

There were of course serious messages to impart.

In the afternoon several local industry professionals from the financial, insurance and legal sectors gamely agreed to be grilled by the students about their own careers, and organisations, via a session of speed networking. Swapping tables every four minutes certainly helped our guests work off their lunch!

Special thanks to George Tsounias of the CII and the representatives from RSA, Aviva, AJ Gallagher, Griffiths & Armour, Barnett Waddingham, Pavis Financial, Weightmans LLP and Medicash for helping to make this happen.

The feedback from the students at the end of the day was extremely positive with one particular comment catching the organisers' eyes - "it was boss!". Spurred on by such praise, planning for next year's event has already begun!

If you would like to help, please let us know Peter Forshaw - Chair of Careers Committee would be delighted to hear from you (www.cii.co.uk/liverpool).



BOLD STREET TIME SLIPS

Dan Clay - Author of James Cooke: Alien Contactee

Everybody who has lived or worked in Liverpool, will be familiar with Bold Street. Nestled between Central Station and St Luke's 'bombed out' church, it provides an eclectic offering with outlets such as alternative bookshop "News from Nowhere", Lebanese street cuisine, organic health foods and everyone's favourite, comic shop Forbidden Planet.



Whenever you find yourself in this intriguing part of the city, keep your eyes peeled, things may not be exactly as they seem. Retailers there may find that the usual insurances provided for by credit cards and time specific warranties on goods purchased, may not apply. The reason? Bold Street and its connecting streets are a hotbed of time slips. Just in case anyone is unaware of the phenomenon of time slips, they are the experience a person from the present has of being temporarily transported through time before returning back to their own time.

There have been countless incidents of this nature reported on Bold Street over the years. Probably the most notorious involved an off-duty Policeman called Frank and his wife Carol and took place in the mid-1990s. They had travelled into town from Melling to do a bit of shopping and had momentarily parted company while Carol went into Dillons Bookshop and Frank went to buy a CD from a shop in nearby Ranelagh Street.

On returning to Bold Street, Frank noted that a peculiar muted quietness seemed to have replaced the usual hustle and bustle. To add to his disquiet, a 1950s style box van then nearly knocked him over, beeping at him as he began to cross the street. The van had 'Caplan's' written on the side. As far as I know the 'Caplan's' mystery has never been fully resolved so if anyone knows of a business called Caplans that operated in Merseyside in the past, please let me know. There has been a suggestion it may have been linked to Louis

Caplan, the Lord Mayor who ran a wholesale business, but nothing definitive.

Even more disconcertingly, when Frank approached Dillons bookshop, it had in a matter of around 20 minutes, seemingly completely reinvented itself as a shop called 'Cripps' and was displaying handbags and shoes in its window. With the same sort of crawling sensation, we experience when we realise that indecorous email intended for our friend in Marketing has gone to the boss, Frank realised that all of the people around him were dressed up in old fashioned clothing as though they were staging some sort of wartime commemoration.

With sudden relief Frank saw a woman who was wearing modern clothing, entering the Cripps shop. He followed her inside and in a Mr Benn shopkeeper type flash, the interior reverted to that of Dillons. Frank approached the woman and asked her if she had witnessed the transformation. The woman confirmed that she indeed had, having entered the shop thinking it was a new clothes shop.

As recently as 2011, the Liverpool Echo reported the experience of Imogen from Garston who had travelled to town, hoping to purchase some clothes for her baby niece.

Imogen was pleased to see that a new Mothercare outlet had opened on the corner of Lord Street and Whitechapel. Entering the shop, Imogen was delighted that the bibs, mittens, babygrows and the like were all incredibly low priced. Assuming this was some sort of offer, designed to get the sales for the new shop off to a flying start, Imogen loaded up her basket with these and went to the counter.

Things went a bit pear shaped when Imogen passed over her credit card to make payment. The girl at the counter took the card, looked at it suspiciously and called her Manager over. The Manager looked at it in a slightly bemused way, shook her head and said tersely 'we don't take those love'. The clear message was that they thought Imogen was trying to con them in some way and Imogen understandably decided to take her business elsewhere.

continued...



Later that evening Imogen was recounting the tale to her Mum. Her Mum informed her that there was no Mothercare where Imogen had described, instead there was the city centre branch of HSBC. Disputing this vehemently, Imogen challenged her Mum to accompany her to town again the next day to show her the extremely cheap but credit card averse shop. You guessed it though, it wasn't there but the HSBC was. A bit of digging revealed that the prices and styles on offer in the ghostly Mothercare were in keeping with the early 1980s. What would be ideal is an ex Mothercare member of staff to come forward with a recollection of being shown a credit card a decade or so before they became common currency.

There are any number of reports of such slips, with the epicentre being the Central Station exit onto Bold Street.

A woman called Bernadette G thought she had walked onto some sort of film set as she was presented with a scene of cobbled streets, horse-drawn carriages and people dressed like on 'a Quality Street' tin. Men in top hats, urchin children in tattered waistcoats and corseted women with bonnets.

A man from Runcorn at the same exit saw people in Edwardian clothes, giving him funny looks as though there were 'something wrong with him'. Intriguingly in this instance, the rest of Bold Street did not alter its appearance so arguably the Edwardians were the time travellers in this instance and may have been viewing the Bold Street of the future from their own time.

In another instance, the Para.Science website report on a 'Mrs B' who sat down on a bench on the street to eat some sandwiches, when the sun suddenly dimmed in a manner akin to an eclipse. The street seemed unnervingly quiet although there was a man sat next to her on the bench. She described him as being smartly dressed in a 1950s style suit. She was actually able to interact with the man, making small talk, as strangers occasionally will do. She turned away momentarily, only to turn back to continue her chit chat with the man, but he had vanished. Not only that but as she turned around to be greeted by the empty bench alongside her, the sun came out again and the hustle and bustle of Bold Street commenced again.

So, the next time you find yourself there, perhaps sipping a Beirut kahweh and flicking through the latest Naomi Klein, take a second look at the Victorian dandy who has just walked in. Ok, they might just be a student who has fallen over in a vintage clothes shop, but they might, just might, be the real deal.



I was never going to be a Nun



Lynn Pates LKP Consulting: Despite attending St Bridget's and Notre Dame schools, followed by the all boys sixth form at De La Salle, and then working with the nuns at Notre Dame for 13 years, Lynn saw her calling as an Accountant, specialising in charities and their investments.

Charities Regulation is quite different from Financial Service Regulation and experts are few and far between, but Financial Liverpool's Lynn Pates is up there with them. Lynn Pates, ACMA, CGMA was interviewed by In Touch to find out what makes her and her role so unique.

What does charity mean to you?	It is a belief that you should help people and I feel that charity is for the good of society and that investing ethically should be part of every company's strategy.
Why this very specialised profession?	I very quickly realised, that although I enjoyed working as an Accountant, there was a gap that needed to be filled. There is a lack of data on the performance and understanding of diversity of income for charities. I felt that I could add value.
Likes and dislikes of your job?	Likes - taking a grass route charity and helping them towards sustainability as well as getting the best out of established charities. Dislikes - Disengaged executives on a charities board. Trustees who don't keep up to date and follow legislation. I particular hate people ignoring me.
Five most important things a charity can do?	Have a strategy especially regarding financial sustainability, keep evolving to make an impact whilst maintaining reputation, compliance by keeping up to date with what is happening in the market and other industries, continually review processes and policies, and recruit efficient Trustees.
What should a charity never do (in your opinion)?	The obvious - break the law. The less obvious, and what can happen, is that ill informed decisions are made because of a lack of knowledge
What's the latest in the charities world?	GDPR - (General Data Protection Regulation) is still very important. Fraud and issues around charities still operating the way they always have done. Most charities are extremely worried about Brexit.
School/Universities and qualifications?	Notre Dame in Everton Valley; De La Salle; Open University. Degree - Maths then Accountancy; ACMA - Chartered Management Accountant.; CGMA - Chartered Global Management Accountant.
What do you always pack when you are going on holiday?	A sewing kit - even though I can't sew. You never know!
What would you take if you had to leave your house immediately (after family and pets)?	My diary. It contains my life.

Favourite holiday destination?	Italy and Barbados.
Who would you like to have lunch with and why?	Stephen Fry or (if I could) meet my deceased grandparents I had never met, but does that make me weird?
Favourite restaurants/bars?	Mama's kitchen in Ravello. Top tip – they don't give change so if you go there always have the right money.
What would your super power be?	A composite of all of the super heroes – Hercules strength, Superman's speed, Wonder Woman's speed to change.
Favourite snack?	Crisps. Any flavour
What's the weirdest thing that has ever happened to you?	<p>There are so many... Falling in sinking sand in a forest and having to be roped out by a ranger.</p> <p>Being locked in a school on a Friday evening after a meeting. Who knew the school teachers could move so fast!</p> <p>Helping two elderly people in London get to their hotel, only to find it wasn't their hotel and that they had missed their coach home.</p> <p>Holiday shoes confiscated at an airport due to excess weight and having to cope on a ten-day holiday with a pair of stilettos and a pair of orange pumps – the only thing that could be bought at the holiday destination.</p> <p>Traumatized as my first date had a noticeable urge to escape and only to discover when I got home that I had chickenpox erupting all over me.</p>
Pet peeve?	People who sniff.
Strange facts that only your family would know about?	I have freckles on my feet.
Greatest success?	My daughter. Also, after being told by my teacher that I would never go to university or a career using maths to then go to university and qualify as an Accountant, it was immensely rewarding in proving him wrong.
Biggest regret?	Disappointing and hurting my best friend.
What profession have you always admired?	Doctors. And I always admired the very efficient Post Office lady who could stamp things so quickly.
How do you relax?	Swimming, wine and friends.



Grave Secrets - Ann Cline, taphophile and author

I have been a taphophile (someone fascinated by death and cemeteries) since I can remember and as a small child living close to Anfield Cemetery, I was always drawn to the tranquillity and emptiness in a space in the inner city.

Gothic gravestones, perfect mourning Angels, Celtic Crosses, Anchors and long abandoned mausoleums fascinated me. Walking through any graveyard and touching history has always been a passion of mine and lately I have discovered a few grave secrets of my own.

Church of St Andrews Graveyard - Rodney Street

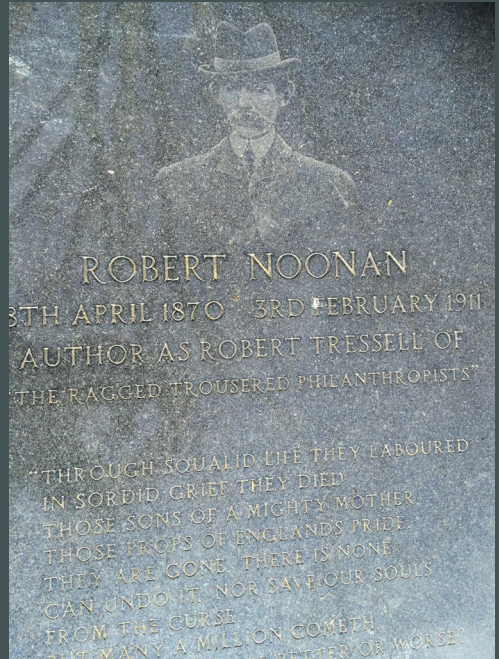
This graveyard is the site where the pyramid tomb of William Mackenzie sits. The 15 foot structure holds the remains of the wealthy Victorian; - a keen gambler who supposedly bet his soul in a game of poker with the devil and whom it is said, left instructions that he should be entombed above ground within the pyramid, sitting upright at a card table and clutching a winning hand of cards.

Local legend has it that MacKenzie ensured that his body was never committed to the earth as a means of cheating Satan out of claiming his immortal soul.



Walton Park Cemetery

Liverpool Parochial Cemetery, now Walton Park Cemetery, is the resting place of writer Robert Tressell. Born Robert Noonan, he was an Irish writer best known for his novel *The Ragged-Trousered Philanthropist*, an explicitly political work regarded as a classic of working-class literature.



He died in February 1911 of TB-related illnesses at age 40 and was buried in Walton cemetery, directly opposite Walton prison and in a mass grave with 12 other 'paupers'. The actual location of the grave was not rediscovered until 1970.



Anfield Cemetery

Anfield Cemetery first opened in 1863 and is one of the largest cemeteries in the country with significant links to Liverpool's history. Notable figures buried here include James Maybrick (aka "Jack The Ripper") and William Wallace, the "Man from the Pru".



James Maybrick was a Liverpoolian cotton merchant who died in May 1889 after his health deteriorated suddenly and the inquest into his death came to the verdict that arsenic was most likely the cause of death.



His wife Florence was convicted of his murder in the 'Aigburth Poisoning' case and was sentenced to be hanged.

The trial however was a considered a travesty of justice, and fifteen years later Florence Elizabeth Maybrick was released from prison.

Believe it or not, being a murder victim was not James Maybrick's only claim to fame! A diary discovered in 1992 described how he had gone on a murderous rampage - in Whitechapel, London - after seeing his wife with her lover. Whilst the journal catapulted him to the forefront of credible Ripper suspects, the diary is now generally dismissed as a hoax.

William Herbert Wallace

Wallace was an agent for the Prudential and on the evening of 19th January 1931, a telephone message was left for him at the Liverpool Central Chess Club, of which he was a member. The call involved an appointment with a possible business client at 25 Menlove Gardens East at 7.30pm the following evening.

Wallace discovered after asking several people in the area that there was a North, South and West Menlove Gardens, but no East, so Wallace returned home - only to find his wife Julia brutally murdered in the front parlour of their home.

Police were convinced that the whole thing had been an elaborate plan by Wallace to murder his wife and he was duly arrested, charged and sentenced to death. Due to lack of hard evidence, Wallace was released after the Court of Criminal Appeal thought that the verdict could not be supported.

Wallace died at Clatterbridge Hospital on 26th February 1933 and was buried with his wife.



Liverpool During the Blitz - Phil Beattie

“I see the damage done by the enemy attacks, but I also see the spirit of an unconquered people.” - Winston Churchill in May 1941 after visiting Liverpool.



Panoramic views of bomb damage caused by the Liverpool Blitz

Why was Liverpool a target, was the damage insured and did Hitler visit Toxteth?

During the Second World War, the Germans carried out mass air attacks against Britain which was known as 'the Blitz'.

Liverpool was the most heavily bombed area of the country outside of London. It is estimated that around 4,000 people were killed in the Merseyside area during the Blitz with many buildings being damaged or destroyed. Many areas of Merseyside suffered significant damage during the Blitz.

At one point it was estimated that Bootle only had 15% of its residential houses left undamaged. Some significant buildings and landmarks were bombed. These include Lewis's, the Bluecoat Chambers, Walton Prison, Kirkdale train station, India Buildings and the Corn Exchange to name a few. Many roads, railways and utilities were also made unusable.

Nine thousand workers had to be called in from outside the city and around two thousand seven hundred troops, to help remove debris from the city streets. Whilst some areas were quickly rebuilt and restored, it took many years to recover from the damage that was inflicted on the city and surrounding areas.



Why was Liverpool a target?

The city was a prime target for attack because it was the country's biggest west coast port and a key link to the USA and Canada. Many ships would pass into the docks each week bringing supplies and exporting goods. Hitler knew Liverpool was a key city in the British war effort.



How was the city rebuilt and was the damage insured?

Many Liverpool residents lost their homes during the blitz and many local business owners saw their business premises flattened.

Just like today, property insurance policies excluded losses due to war, so property owners found themselves with no insurance cover for the damage. In Winston Churchill's *The Second World War*, he wrote:

'Another time I visited Ramsgate. An air raid came upon us... When we came out, after a quarter of an hour, we looked at the still-smoking damage.

A small hotel had been hit. Nobody had been hurt, but the place had been reduced to a litter of crockery, utensils, and splintered furniture. The proprietor, his wife, and the cooks and waitresses were in tears. Where was their home? Where was their livelihood? Here is a privilege of power.

I formed an immediate resolve. On the way back in my train I dictated a letter to the Chancellor of the Exchequer, Kingsley Wood, laying down the principle that all damage from the fire of the enemy must be a charge upon the State and compensation be paid in full and at once.

Thus, the burden would not fall alone on those whose homes or business premises were hit but would be borne evenly on the shoulders of the nation'.

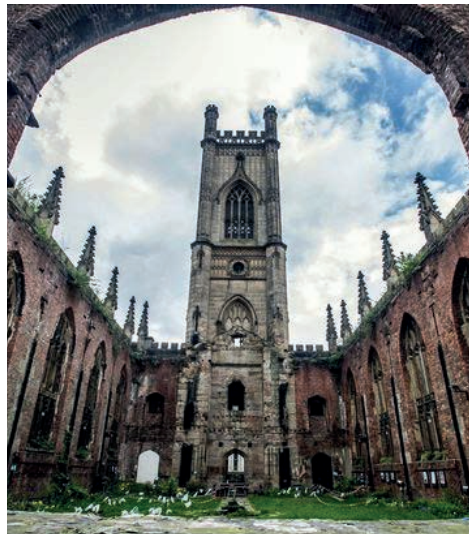
Following this event, a government backed insurance scheme was set up to compensate those who suffered damage to their property during the war. This led to a significant rise in the building of prefabricated homes or 'prefabs' to rebuild the houses damaged or destroyed during the war and to meet housing demands after the war. These prefab houses were only meant to be temporary but many of them continued to be lived in for many years after the war, with some still around today.

The End of the Blitz

After heavy raids in May 1941, the air assault started to diminish, as Hitler turned his attention towards the Soviet Union. The last air raid on Liverpool took place on the 10th January 1942, destroying a number of houses on Upper Stanhope Street in Toxteth. Ironically one of the houses destroyed was the former home of Hitler's half-brother and nephew. There are unconfirmed reports that Hitler himself stayed at the family home in Toxteth long before the war started.

Aftermath

The lasting impact of the Blitz can still be seen today. Most Merseyside residents will have seen or heard of St Lukes church, which is known locally as The Bombed-Out Church and serves to be a stark reminder of the devastation that was caused.



The History of the Insurance Institute of Liverpool - Tracey Fisher

Looking back through historic documents for the Insurance Institute of Liverpool (IIL), it is fascinating to find details of our history and then to see how true to our values we have remained since we were founded in 1907.

It all started on January 8th, 1907 when a meeting was called in the Law Association Rooms, Cook Street, Liverpool. This meeting was attended by 200 people who had responded to a circular that had been issued on January 1st to members of the various insurance offices in Liverpool asking them to consider the viability of forming an Insurance Institute for Liverpool.

Mr Richard Walton was Chairman of the provisional committee and occupied the chair, and after he briefly explained the objectives of the meeting, resolutions were passed that an Insurance Institute be formed in Liverpool and it would be known as The Insurance Institute of Liverpool.



Charles Alcock Esq.
1807-1890
(General Manager - Royal Assurance Co. Ltd.)

Mr Charles Alcock (General Manager, Royal Insurance) was elected as the first president and Messrs A Dent (General Manager, Liverpool & London & Globe), A Heal (General Manager, State) and F W P Rutter (General Manager, London &

Lancashire) were elected vice-presidents and twelve gentlemen be elected ordinary members of the council for the current year.

The objectives for IIL in 1907 are largely the same as they are today - to promote and further insurance knowledge and education, to support the Insurance Charities and to provide sport and entertainment for members of insurance companies of Liverpool.

At the first council meeting on 16th January 1907, over 350 applications for membership were accepted and the Council decided with the Federation of Insurance Institutes, as the IIL was then known, for examinations to be held in Liverpool in April 1907.

Education has been at the heart of the services that IIL provide to its members and in Autumn 1907, 57 students enrolled for classes in "policy drafting and endorsements". The syllabus states that the fee for a course of 10 lessons was 2 shillings and 6 pence and that the lecturer was paid 1 guinea per lesson. By 1908, 63 students sat the examinations and by 1910 a system of prizes for success in the examinations had been introduced. This continues today with us hosting our Annual Awards Luncheon to recognise success in today's studies.

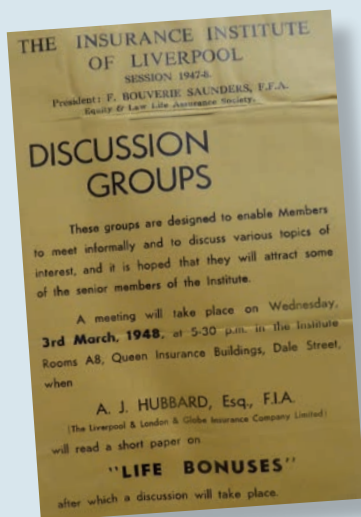
Courses of lessons continued to be offered through to 1916 when the activities of IIL were suspended because of the war with the first meeting after the Armistice being held on 22nd January 1919 when IIL activities were resumed.

Activities were halted again at the outbreak of the second world war although this was for a short period only until 1941 when IIL arranged lunch time coaching classes for a number of the CII examinations. From the beginning, these lunch time lectures were very well supported. In 1944, Council decided that a formal Education Committee should be created to continue to provide the opportunities for members to attend additional educational sessions. Again, this practice continues today with our Lunchtime talks being held on 10 months every year covering a wide range of topics.

From 1945, evening group discussion meetings were held for senior members of the Institute to listen to short talks on insurance topics and then join in informal discussions.



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With the influx of large numbers of men returning from war service, Council arranged for day time study and evening oral tuition classes for students undertaking their examinations. These proved very popular and are again a service that IIL still provides today.

Following closely on the heels of education comes another key function for the IIL, that of sports and social activities. The Liverpool Institute was described in 1949 as being “a common meeting ground of all insurance men and women. They can and do meet to share common interest in their chosen profession.” Here again we continue in the same tradition today.

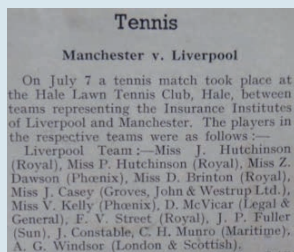
At the first council meeting in 1907, it was decided to hold a full meeting of the Institute to hear the presidential address and to follow the address with a smoking concert. Given that they had received over 350 applications for membership, their first function was a great success. In 1908, the Institute had graduated to their first dinner. Morning dress was worn by the members for the sum of 2/6 for which they enjoyed a six-course dinner. By 1909, this function had become known as the annual dinner. Evening dress was worn, and the Adelphi Hotel was selected from the three tenders received. Either a very much better dinner was provided, or the facilities were better because the cost for the evening was just five shillings!

There is no mention in the early days of sports as part of the Institute’s activities and probably they were limited initially to educational activities. We know that the Institute was dormant during the First World War and the first official gathering after the war for all members was on April 10th, 1919 where there was a reunion of members followed by entertainment. The minutes tell us at this time that there was a drive for new members and that women were being admitted to membership.

When exactly the first sport matches or meetings were held has been lost in time with no specific mentions in the minutes but by 1928, Liverpool Institute took part in football matches, rugby, tennis, badminton and golf tournaments.

They competed in swimming “matches” against Institutes from Manchester and London and the local banks and even had its own dramatic society. Liverpool’s usual rivals in football, hockey and swimming were of course Manchester Institute!

The opportunity for sporting challenges has decreased over the recent years as the landscape of the insurance industry has changed as companies move, close and merge. However, this year, we are supporting our Institute Challenge Games which has brought back some friendly competition between Liverpool Insurance and personal financial services companies. We continue still to host our Annual Golf Day which is always well supported.



Reported in 1954

Last but in no means least, moving to the topic of female members of the Institute, it is interesting to read part of an article that describes the following “Time appears to have been ripe for a new invasion, for at the meeting on the 8th September 1914, application was considered from one of the new women clerks of the Royal.” IIL had to appeal to the Federation in London for assistance in what they described as this “very delicate matter” but London replied that they were unable to help because they had not received any such enquiries to date. Liverpool was therefore left to their own decision and postponed the application and it was not until 1919 that women members were first admitted. The name of the first female member of Liverpool Institute cannot be traced in our records but we do know that the IIL went on to form a very active Women’s Section.

Looking back through the archives, it is reassuring to see that the Insurance Institute of Liverpool has continued to remain such a strong influence across the Insurance industry of Liverpool. It is great to see that we continue to provide those services to our members that our founders felt were the most important.
Long may this continue!

Liverpool Trivia

Admiral Lord Nelson's monument: Exchange Flags behind Liverpool Town Hall

Paid for by public subscription Admiral Lord Nelson's monument in Exchange Flags celebrates his four great sea victories at Cape St Vincent, Copenhagen, the Nile and Trafalgar and not Liverpool's former role in the slave trade. Nelson's famous words - "England expects every man to do his duty" are inscribed around the pedestal.



The site of the old St Peter's Church: Liverpool's pro cathedral

As you walk past the arcade entrance to Liverpool One opposite Marks & Spencer look down at the pavement and you will see a brass Maltese cross this marks the spot of where St Peter's Church stood.

It served Liverpool from 1704 until just after World War I and had an octagonal tower, eight bells and a church clock was lit by gas. The last service took place there in 1919 and three years later the church was demolished.



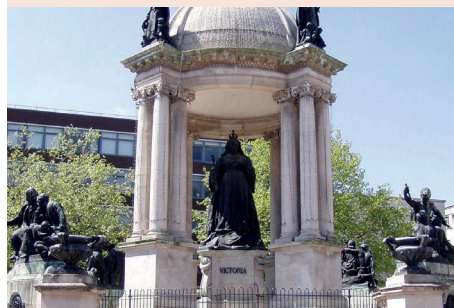
Liverpool Castle

Look closely at the Victoria Monument in Castle Street and you will find a plaque in the stonework which commemorates the site of Liverpool Castle. Liverpool in the 11th century was changing from a small fishing port to an important trading centre and a castle was built on the plateau overlooking the river.

The Castle stood on the site now occupied by Derby Square and the Crown Court. It was probably built around about 1232 and by 1347 the castle had four towers and was surrounded by a dry moat. Excavations on the site in 1927 revealed the remains of the original moat.

The castle included a chapel, bakehouse, brewhouse, herb garden and an orchard. It was pulled down in 1715 and a church built in its place. The 1976 excavation of the site for the new Crown Courts uncovered a ditch which was believed to have formed part of the Civil War defences.

Local legend says that tunnels led through the sandstone from the castle to the river which allowed Parliamentary soldiers to escape from the castle during the Civil War.



Challenge Dominic

In previous editions of In Touch we met the Insurance Institute of Liverpool Council members, but do you know how the CII main council works and do you know how to ensure that your voice is heard.

In Touch met up with Dominic Murphy, Liverpool, Chester and the Isle of Mans' local representative (and member of the Liverpool Institute Council) to ask how the great and the good on the main council keep in touch with the local CII membership.

The most important part of the CII is you, without you the CII would cease to exist so how do we all ensure that the main CII Council (based in London) know our views and concerns.

Dominic explained that the feedback and reporting structure is like a pyramid. The local council, who are all volunteers, are responsible for providing CPD events, training and networking.

Feedback from all members under Dominic's catchment area is reported to him and his peer group, either directly or via the local council. There are twenty-two area representatives which represent fifty-six local institutes. For example, Ian Callaghan is the representative from Manchester, Blackburn and Bolton.

The area representatives meet three times per year. They discuss queries, feedback and concerns and if they cannot be answered or addressed are escalated to the main CII board.

There are four constituency members on the board, these members are all from the rep council, hence the idea of information flowing two ways. All the Board are voted in at the AGM.

The Rep Council is being reviewed and the format of how the Rep council works will change. Any changes will be reported back to you by e-mail or will be posted on our website. Make sure that you keep up to date and change your preferences to receiving information by e-mail.

Our own local President, Carly Dunningham fed your concerns to Dominic about the issue of examination text books. The idea mooted by the main council was that books should only be purchased with the exam. This idea has now been dropped following your feedback given by Dominic to the CII Council.

The pyramid works both ways and the main CII Board feeds back information to the area representatives, who in turn talk to their local councils who feed back to you.

The local institutes receive grants which enables them to fund CPD events, careers days and training days as well as networking events and at the cheapest possible cost.

However, they are held to account by the main CII board and are monitored to ensure that the activities organised are what the membership of that local institute would like and require.

Each council is obligated to provide one annual dinner and six CPD events.

Each local council size is determined by the amount of the local membership. Liverpool currently has 1600 members.

Local councils are scored, following a comprehensive questionnaire that is completed annually. Scores range from good, average or poor and these scores are factored into the amount of grant the local council receives. This is based on £13, £14 or £15 per head, however, this method of funding is being reviewed following feedback from the area representatives as it doesn't always work well for smaller institutes. Watch this space for more information.

The biggest element of every grant is used for examinations - from the hiring of rooms for examinations to arranging help with study groups and CPD events.

The grant may also assist Presidents expenses in attending events in situations where their own firms will not or cannot assist.

What are your views about the council – local or main?

What isn't working?

What would you like changing?

What works for you?

What are your issues or concerns?

It's important to keep the CII board updated. In Touch would love to see Dominic receive lots of questions and feedback.

So, don't be apathetic!

You have a voice, please use it and challenge Dom!!!



New Events



The Insurance
Institute of Liverpool
Chartered Insurance Institute

Date	Time	Details	Company	Speaker	Venue
Wednesday 12th December	12.00	Financial Liverpool Christmas Lunch		Olivia Stefanino	Athanaeum, Liverpool
Tuesday 8th January	12.00	Is Content Marketing the best way to engage financial services clients?	Roger Edwards Marketing	Roger Edwards	Medicash Offices, Liverpool
Thursday 24th January	11.30	Trustee Obligations and AGM	Prudential		Tilney, Liverpool
Friday 25th January	7.30	Annual Dinner		Dame Lorna Muirhead DCVO. DBE	Crowne Plaza, Liverpool
Tuesday 12th February	12.00	The future of Commercial Insurance Broking	Konsileo	Laura Smith and John Warburton	Medicash Offices, Liverpool
Thursday 7th March	12.00	Investments	BMO	Gary Potter	Tilney, Liverpool
Thursday 7th March	5.30	The Power of Inclusivity		TBA	TBA
Tuesday 12th March	12.00	Vulnerable Customers	Insurance Trainer	Alan Chandler	Medicash Offices, Liverpool
Wednesday 27th March	8.00	Hold Your Space	RADA Business	Lisa Akesson	Aloft, Liverpool
Tuesday 9th April	12.00	Flood and the 3 Rs - Reinstatement, Resilience and Resistance	Vericlam	Mike Bond	Medicash Offices, Liverpool
Wednesday 17th April	5.15	AGM			Hard Days Night Hotel, Liverpool
Tuesday 14th May	12.00	New Age Terrorism requires New Age Solutions	Pool Re	Steve Coates	Medicash Offices, Liverpool
Thursday 6th June	TBA	Pensions Update	Barnett Waddingham	James Jones- Tinsley	Tilney, Liverpool
Tuesday 11th June	12.00	Explosion Investigations	Burgoynes	Charlie Gardner	Medicash Offices, Liverpool

Have you received In Touch but are not getting emails from the Insurance Institute of Liverpool?

If you have not opted in to receive emails you really could be missing out. Regular emails are sent to members providing information on local news, dates for your diary and upcoming social, charity and CPD events. If you would like to receive email updates, please update your preferences in your CII account. To do this log into your CII online account at cii.co.uk and go to 'manage my preferences'. Here you can opt in to receive email updates.

Further details and bookings for events can be found at:

www.cii.co.uk/liverpool

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