

SUMMER
2019



THE
INSURANCE
INSTITUTE
OF
LIVERPOOL
FOUNDED 1907



The Insurance
Institute of Liverpool
Chartered Insurance Institute

InTouch Liverpool



WELCOME

It is quite the understatement to say how honoured I am to have been voted in as President of this Institute for the 2019/20 year. I will be stepping in to some big shoes in steering the Institute forward following a very successful year thanks to Carly Dunningham's hard work.

I am delighted that Phil Beattie will be taking on the role of Deputy President this year and I am excited to work with Phil to plan the year ahead and beyond. I am fortunate to have received immense support from Council, and have been lucky enough to be involved in various committees working with some very enthusiastic and willing volunteers since I joined Council in 2015.

We will be continuing with the very successful Insurance Institute of Liverpool Games and more information on this will follow, our first event will be held slightly later this year and will conclude in February/March 2020 - to coincide with the 2020 Olympics! I am sure our newly formed social committee will build on the successes of last year and provide fresh ideas to keep the games alive and keep you all competing and engaged!

We are hoping to work closely with other local institutes and societies this year. This will be kick-started with a joint Insurance Institute of Liverpool and BIBA North West Region Summer Quiz taking place in Revolution De Cuba in June. Our new Diversity programme with links to CISI will continue, please keep an eye out for the next event in this new programme.

As a new theme I am hoping to focus our attention on conservation and more on how this theme will feature during this year will follow - please keep an eye on our website and social media.

We will again be holding our Careers Event in July to engage with local schools, teaching students about careers in risk and insurance and financial planning.

Our Education committee are also working hard to launch our study buddies programme and in the usual way we will look to hold revision courses for as long as they are required.

Please do provide us with feedback on what you would like us to do if we are not doing it already! We are looking forward to another successful and varied CPD programme of lunch time lectures and masterclasses - a lot goes in to planning this programme to keep the lectures relevant and interesting.

We have a lot to do and I have every faith that this institute will have another successful year. On behalf of the Council and myself we hope to see as many of you at our events as possible.

Emma Lynch
President Insurance Institute Liverpool



Insurance Institute of Liverpool Games

Phil Beattie

Last year saw the Insurance Institute of Liverpool (IIL) host its first ever IIL Games. Nine teams went head to head over four events which included a Pool Tournament, Sports Day Challenge, Breakout Rooms and a Christmas Jumper Quiz.

A very tense Pool Night Knockout competition in May saw Anthony Davies of Barnett Waddingham lead his team to victory. The Sports Day saw Quilter Cheviot win, even though they were a person down! The Breakout competition in September saw Quilter Cheviot yet again conquer all when they managed to escape with twenty-five minutes still on the clock! At the finale, the festive Christmas Jumper Quiz was won by Weightmans.

Barnett Waddingham were the team who topped the table and ended up overall champions.

Want to get involved?

If you want to participate in future IIL Games competitions, have any feedback, or ideas for social events, please get in touch. We would also like to hear from anyone who would like to be involved in organising social events or joining the IIL council.



CHEATING DEATH: the ultimate insurance fraud?

Dan Clay – Author of James Cooke: Alien Contactee

**“This is the end, beautiful friend, this is the end, my only friend” – Jim Morrison
‘The End’**

Is it really Jim? Is it really?

As any fan of pioneering 60s rock outfit The Doors will be aware, frontman and self-styled ‘Lizard King’ Jim Morrison died a rock n roll death in a Paris bathtub following a long-time duel with addictive substances which he ultimately lost.

Morrison was buried in the Pere Lachaise cemetery in Paris, along with other tragi-art icons such as Oscar Wilde and Edith Piaf. The cemetery is one of Paris’ most popular and melancholic tourist attractions with a steady stream of people leaving tributes at the gravesides of these ex luminaries.

Despite the accepted narrative, people have continued to see Morrison, above ground and acting in a clearly non-deceased manner. You Tube videos and reports emerged in 2016 of a homeless New York man, named Richard, who amateur cameraman and filmmaker ‘Brokkenstar’ claims is Morrison.

The man sports a beard, has a penchant for reciting poetry and even dances in a similar flouncy arms-akimbo manner to Morrison. Richard will neither confirm or deny he is Morrison and having befriended and followed ‘Richard’ around for seven years, Brokkenstar concluded he was the very much alive and kicking Lizard King himself. My suggestion is to have a look at You Tube and draw your own conclusions.

Of course Jim Morrison isn’t the only celebrity musician to have been sighted after their supposed demise. The King himself, Elvis, is also believed by some to have faked his own death, in the rather unglamorous way of eating peanut butter and jam butties on a lavatory. The sadly missed Kirsty MacColl, who as far as I can tell hasn’t been seen since her tragic early death, whimsically reflected on the Elvis not dead urban myth in her song ‘There’s a Guy Works Down the Chip Shop Swears He’s Elvis’. If he does work in a chippie, presumably he serves up Jailhouse Rock and Chips using fish which has been caught in a trap.



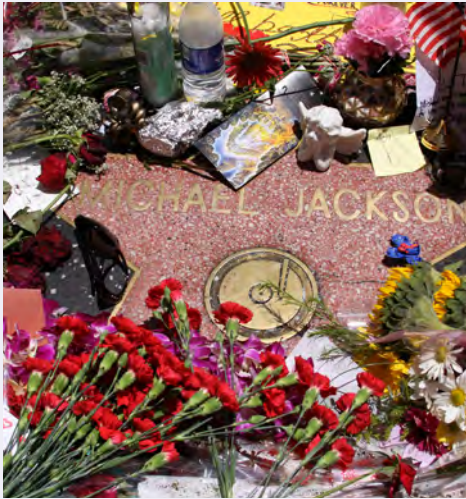
King of Pop, Michael Jackson is another member of music’s royal family who it is claimed faked his own demise. Not only that but in 2017, claims emerged that he had attended his nephew Siggyn Jackson’s wedding. Again, draw your own conclusions if you have a look at the images of the proposed Michael online, but the reality is they look nothing like him.

This is a bald man in shades, braces and a striped tie. Ah-ha though say fans of the onetime moonwalking, chimpanzee fanatic, the man looks uncannily like a character called ‘The Mayor’ that Michael played in 1996 short film ‘Ghosts’, which clearly means its him. Proof if proof be needed that people are nuts, I mean that there is often more to things than meets the eye.

It is easy to infer the reason why fans of the likes of legends such as Elvis and Jacko would continue to see them after they have gone. The sector of society that is their fanbase entering a denial stage in the grieving process and bestowing on them further deification.

It’s perhaps no coincidence that all the above-mentioned pop gods had the moniker ‘King’ ascribed to their nickname. What this says about society’s attitude to Paul McCartney is anyone’s guess as of course he has been subject to the exact opposite of the ‘he’s still alive’ urban myth, with the ‘Paul is dead’ urban myth claiming that he died in November 1966 and was replaced by a lookalike. Let’s leave that one there.

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It is unlikely Morrison, Presley or Jackson will turn up for a performance at the M&S Bank Arena any time soon. There are of course people who have a possible motive to have faked their own death, Lord Lucan for example, facing a murder investigation after his children's nanny Sandra Rivett was brutally killed in the Autumn of 1974.



In the world of Finance and Insurance, there are obvious material motives for faking a death. To avoid debts and reinvent oneself for example or to claim fraudulently against a lucrative life insurance policy. Gauging the extent of life insurance fraud is of course notoriously difficult. It is impossible to prove a negative so people who have successfully faked their own demise will never be known about. There are any number of this type of case on record however.

For example, in November 2017 a US citizen was extradited back to the states from Moldova, having been accused of faking his own death to cash in on a \$2m life insurance policy. In 2010 Minnesota resident Igor Vorotinov took out a \$2m plus life insurance plan, naming his wife Irina as the sole beneficiary. A year later, his body was supposedly discovered in Moldova. Wife Irina travelled there, positively identified

the corpse and arranged for the cremation and transportation of the urn to Lakewood Cemetery, Minnesota.

Suspicious were aroused when funds, sourced from Irina, began to be transferred by a third party to bank accounts in Moldova and Switzerland. Suspicions that something amiss was occurring were confirmed when Irina's son Alkon received \$1.5m from the same third party. Alkon was stopped by customs agents when returning from Moldova to the US. His laptop contained photographs of Igor, very much alive, with the photos having been taken in 2012 and 2013.

In her excellent investigative book 'Playing Dead', Elizabeth Greenwood writes how an offhand remark from a work colleague about faking her own death, to avoid the vast debt she had accrued, led her down a murky road into the world of obtaining fake death certificates and the people who can pronounce you dead and / or reinvent you as a completely different person.

Her book opens with the case of onetime multi-millionaire Sam Israel who had lost his entire fortune having been convicted of an illegal ponzi scheme practice and a particularly fractious divorce. Having been handed a 22-year prison sentence, Israel wrote 'suicide is painless' in the dust on the bonnet of his car and solicited assistance from certain 'connections' he had made during life as a multi-millionaire.

A plan was formed which saw Israel drive to the Bear Mountain Bridge over the Hudson River. Here he aimed to stage his suicide, throwing himself from the bridge but landing in a construction net below. Stranger than fiction indeed. How did this desperate plan play out? Well, in fairness, you may want to read Greenwood's book, so I won't offer a spoiler. The answer can easily be found online if you want to have a look.

So what conclusions can be drawn? As anyone who has worked in insurance will know, people in desperate situations will often resort to desperate measures so eyes need to be peeled.

Also, keep your eyes open for balding people in striped ties. You just never know.



THE ROYAL LIVER BUILDING AND ROYAL LIVER ASSURANCE

Kevin Dobson formally Royal Liver Assurance Company Secretary

Many people who have worked in the Royal Liver Building have developed a strong attachment and affection for it.



Kevin Dobson has kindly written two articles for In touch, one to test your knowledge on the Royal Liver Building itself and the other on the company that gave Liverpool's iconic building its name.

In 1900, with Queen Victoria still on the throne, Royal Liver Friendly Society was celebrating its 50th Anniversary and was outgrowing its Prescott Street offices. Having Funds under Management of a million pound plus it was the strongest - if not the largest - Collecting Friendly Society "in the World" and certainly in the United Kingdom.

The Royal Liver Board of the early 1900s was determined to create a Head Office for the Society which truly reflected the great wealth which had been accumulated on behalf of its many thousands of members. After much discussion at the 1907 Annual Meeting held in Dublin, the Delegates agreed with the Board's recommendation that a plot of land adjoining what was then George's Dock at the Pier Head in Liverpool be purchased and the erection of what might have been described at the time as a Scouse Sky-Scraper commenced!

- The Architect, Walter Aubrey Thomas was born in 1859 in Tranmere, Birkenhead.
- The Engineering Firm was L G Mouchel - still trading today - and the construction technique was based on the so-called "Hennebique Principle" after its inventor, Francois Hennebique, who was also quite influential in the creation of the New York skyline during the early 1900s.

- In just over four years, the Royal Liver Building was erected and opened by the Society's Senior Trustee - Lord Stanley of Alderley. The original cost of the Building was in the order of £533,000 pounds. It came in, on time, and on budget and it is understood now to be valued in the order of £50 million pounds.
- The great Liner - RMS Lusitania - was moored at the Pier Head around 1910 with the Building half-built in the background. The Lusitania was destroyed five years later by enemy action off the coast of Cork in Southern Ireland during the early years of the First World War.
- The Royal Liver Clock is named The Great George after George V, the Queen's Grandfather. It was set in motion on 22nd July 1911 to coincide with the precise moment of the King's Coronation in that year. The Building itself was opened on 19th July 1911.
- The creator of the Liver Birds was Carl Bernard Bartels a woodcarver from South West Germany. He had come to England to make a living from his trade and he was successful in securing the brief for the design of the Birds.
- The outbreak of the First World War in 1914 was the catalyst for a lot of anti-German feeling and Carl Bartels was interned on the Isle of Man. He was forcibly separated from his wife and children. At the end of the First World War, Carl Bartels was not returned to the home he had made for himself and his family in England but was sent back to Germany where he was neither fish nor fowl and continued to be separated from his loved-ones in England. He did eventually manage to return to England, and he passed away in London in 1955.
- The memory of Carl Bernard Bartels was honoured by the City of Liverpool in 2011 when he was awarded, posthumously, the Freedom of the City.

The Building continues to strike the right balance between the heritage of its past and the need to equip itself for the future. It's now well over 100 years old and whilst the city-scape of the



Liverpool Waterfront is changing – perhaps not to everybody's taste – the Pier Head would be unimaginable and unrecognisable without the 3 Graces of the Liver Building, the Cunard Building and the Port of Liverpool Building aligned along the front.



That seems only natural as the Building and Royal Liver Friendly Society which created and owned it – and occupied it for just on 100 years – is full of history and it's a history which revolves around real people and the personalities they brought to their work and association with Royal Liver.

Royal Liver Friendly Society (or The Liver as its affectionately known)

The Liver was formed on the 24th July 1850 by nine working-men in a Public House – the Lyver Inn on St Anne's Street in Liverpool. It would be a reasonably safe bet that a good number of those original nine members of Royal Liver were first generation Irish Immigrants, driven over to Liverpool due to the Irish Potato Famine of the 1840s. The first formal name was the Liverpool Lyver Burial Society with the Head Office at Pickup Street. Regrettably due to many changes in Liverpool City Centre it is no longer there.

Even after it had evolved into a billion-pound organisation in the 20th Century the business model was the weekly door-to-door collection of premiums from the mainly poor and, latterly, working classes of the United Kingdom and the Republic of Ireland. Royal Liver employed close to five thousand “Men from the Pru” and also had some “Women from the Pru”. These collectors visited members in their own homes to collect premiums and write new business, all largely designed to cater for Funeral Expenses and other Endowment/Savings-type products.

Royal Liver collected cash and visited homes because given the other demands on the weekly household budget in the Victorian, Edwardian and later eras, if those few pence or some few shillings, were not collected mainly from the woman of the home, they would be spent on other consumables and down at the local pub.

The common denominator, especially in the early days, was the desire to provide for a dignified burial when the time came and to avoid the shame and stigma of the Pauper's Burial which would have characterised most of the Victorian years in the mid-1800s.

John Bates Lawrence is largely credited with having formed Royal Liver in 1850 and was the driving force behind its rapid expansion in its first 10 years or so. John “fell out” with his colleagues on the Royal Liver Board and by 1861 he had been sacked and was on his way to New Zealand where he died in 1904. He is buried in Waikumete Cemetery, near Auckland on the North Island.



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THE ROYAL LIVER BUILDING AND ROYAL LIVER ASSURANCE

Kevin Dobson formally Royal Liver Assurance Company Secretary

1886 – 1907 Creation of the Delegation System

In 1885, there was another “sacking” at Royal Liver and this one was to have deeper consequences. Edward F Taunton was the Chief Clerk at Royal Liver’s Head Office and he worked closely with the then two, twin Managing Directors (Managing Secretaries) of the day – James Atherton and Henry Liversage.

Since the 1860’s they had been granting themselves a lavish life-style, the sums they were awarding themselves would equate to several hundreds of thousands of pounds in today’s values. Edward Taunton had had enough, and he told them so. Atherton and Liversage sacked Taunton on the spot. This led to a Government Inquiry which saw Atherton and Liversage dismissed and vilified. Taunton was installed as the new Secretary of Royal Liver. Edward Taunton also ushered in the single most influential event in the history of the Royal Liver – the creation of the Delegation System of governance and democratic representation of policyholders.

Under this system, all local policyholders could elect one or more of their number to represent the members of the Royal Liver at its Annual Meetings. That system of governance and member-representation lasted from 1887 until 2011. Indeed, it was one of the final decisions of Royal Liver’s Delegates at the 2011 AGM which brought about the dissolution of the Society after 161 years of proud service to its members/policyholders.

World Wars 1 and 2

- 1,200 members of the Society’s Staff throughout the UK and Ireland joined the Armed Forces in the First World War – that would be about a ratio of 1 in 5.
- As the Society’s work-force became depleted by all these call-ups to the colours, the posts in question were taken up by another army of temporary workers - and in most cases these would have been female workers.

- Royal Liver continued to pay the wages of those members of its staff serving in the Armed Forces during the War.
- Royal Liver also suspended Forfeiture Notices for those members and policyholders who were falling into financial difficulties, so that benefits continued to be paid even though substantial arrears had built-up.
- Sadly, 58 members of the Royal Liver’s staff died on active service during the First World War and a similar loss was incurred during the Second World War. At least the names of all those who fell during both World Wars are recorded on Memorial Plaques which are still displayed in the Atrium of the Royal Liver Building.
- During the Second World War, the Royal Liver Building became the Headquarters of part of the Admiralty’s North Atlantic operations as HMS Eaglet oversaw allied transport across the Atlantic in the face of the U-boat fleets which were awaiting them.
- Liverpool as a major port – and of course Birkenhead also – were both badly scarred by the German Blitzes. Despite several direct hits on surrounding buildings, the Royal Liver Building remained almost untouched.
- During both World Wars, the Society either donated or invested its members’ monies in an endeavour to assist the war effort and Royal Liver continued to hold what were described as “War Bonds” as part of its investment portfolio into the 1970s.

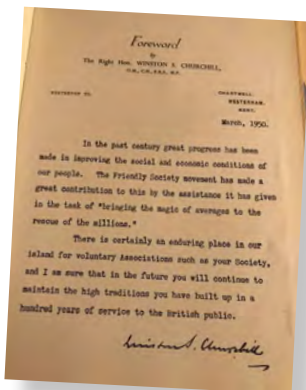


The Post War Years - 1950 to 1980



Clearly, the Society's operations and finances had been impacted and disrupted by the two World Wars and some historians might take the view that the Society never totally recovered from the events which characterised much of the 20th Century. However, in 1950, Royal Liver did celebrate its 100th anniversary and in a letter written as a Foreword to the Commemorative Brochure at the time, Sir Winston Churchill commended the Society for the social contribution it had made to the fabric of life in the British and Irish islands. Royal Liver had grown from its humble beginnings in a Pub in Liverpool in 1850 to become: -

- A £2 million-pound organisation by the time of 1900.
- A £50 million-pound organisation by the time of its Centenary in 1950.



Sir Winston Churchill's Foreword to the Commemorative Brochure

In terms of basic "modernisation", Royal Liver broke its way into the 20th century before the century finished - by purchasing its first computer in 1967. It was an IBM machine which would probably have occupied a large foot-print in the Building as it was quite a substantial piece of equipment for its day.

The Queens Silver Jubilee 1977

Looking back now, the 1970s as a decade must have come as something of a blessed relief after the tumultuous times of the 1940s, 50s and 60s. Clearly though, as a Financial Services organisation, "The Liver" did not welcome the hyper-inflation of the early and mid-1970s.

However, despite all the political, labour and social unrest of the 1970s, the Queen and Prince Phillip arrived at the Pier Head on a hot afternoon in June 1977. The Royal Couple had sailed up the River Mersey on what was then the Royal Yacht Britannia and embarked on dry land to a loud and rapturous welcome from all the crowds on the Pier Head and all the Office Staff perched on roofs and balconies in Liverpool hoping to get a sight of Queen Elizabeth and Prince Phillip as they took the short journey from the Pier Head to the Town Hall at the head of Castle Street, Liverpool.

The Royal visit and the Crowning Glory - 2011

December 2011 saw the Queen and the Duke of Edinburgh visit the Royal Liver Building to commemorate the Centenary of the Building. It was a very fitting and very enjoyable occasion as it marked not only the 100th Anniversary of the Building but it also marked, quite literally to the month almost, Royal Liver's exit from the Building after being taken over by Royal London Mutual Insurance Society. Royal Liver Friendly Society itself endured from 1850 until 2011 - one hundred and sixty one years of proud service to its members and policyholders.



The rise of Ethical Investments

An interview with Iain Craig, an Assistant Investment Manager at Rathbone Greenbank Investments in Liverpool



People make ethical choices every day in response to their own personal values, sometimes without even realising. From the food you choose to eat, the products you buy, how you dispose of waste or whether you reuse a cup or bottle. But what about when it comes to investments?

If you were to buy shares in a company that mass produces weapons, sells tobacco products or carries out animal testing, have you ever considered the wider impact that investment may have? In Touch caught up with Iain, who was able to talk us through Ethical Investment.

What is ethical investing?

Ethical investment is a broad term and it will encompass a range of approaches across the investment industry. You may also hear it referred to as 'green', 'sustainable' or 'socially responsible' investment. We define it as the application of both positive and negative ethical, social and environmental criteria in the management of investments, placing the emphasis on capturing the specific preferences of our clients and enabling them to apply their values to our management of their portfolios.

The concept of applying ethical considerations to investment decisions seems to be fairly new phenomena, is that the case?

Ethical investment has been a feature in the industry for some time. It has roots in the practices of religious groups such as the Quakers but arguably first appeared in an institutionalised manner in the United States, with the launch of the first socially responsible mutual fund in 1971. However, the growth of the specialism has accelerated in recent years. For example, one recent report from Hargreaves Lansdown found that the assets held in UK ethical collective funds have more than trebled over the past decade.

Why do you think we have seen this increase in interest?

Environmental challenges are coming into sharper focus, especially the need to mitigate climate change. It is also apparent that the

issue of corporate behaviour is rising the news agenda, as the employment practices, tax arrangements and wider societal impacts of some leading multi-national companies have recently been placed under the microscope. Government is also increasingly active in recognising the importance of these environmental, social and governance (ESG) factors. For instance, under new rules in the UK most pension trustees will soon have to explain their approach in this area. We are also approaching an important tipping point for renewable energy as economies of scale and technological advances make its spread increasingly viable.



Looking forward, increases in life expectancy, along with the related decline in defined benefit pension provision, are likely to mean that younger generations will need to engage with the world of investments more actively than their predecessors. This dynamic may lead to a desire to marry investment returns with personal values, a trend that we see more widely with consumer choices.

The environmental impact of humans seems to be an area of growing focus, especially since the effects of plastic in the ocean were highlighted in the BBC's Planet Earth series. Is this also a big concern for ethical investors?

Environmental concerns do feature prominently amongst ethical investors. This issue of plastic pollution is very topical now and many investors are using their voice to encourage changes in the production, use and disposal of plastic.

Wider environmental concerns have been a focus of Environment Social and Governance (ESG) investors for some time, especially the impact of corporate behaviours on climate change.

At Rathbone Greenbank Investments we have collaborated with other asset managers and asset owners in engaging with Royal Dutch Shell over recent years, in a collective effort to encourage the firm to publicly commit to targets around the reduction of carbon emissions.

This concerted engagement culminated in the company recently announcing the action it would take to align its aims with those of the Paris Agreement.

That said, I would not want to give the impression that environmental factors are the only considerations that ethical investors look to. For instance, some place a great deal of emphasis on societal issues, such as seeking to avoid investments that relate to the gambling industry or the production of tobacco products. Similarly, such investors may also look to focus on identifying investments that will deliver specific societal benefits, such as urban regeneration or the development of medical technology.



*Are you a poet even though
you don't know it?*



The Insurance Institute of Liverpool will be soon launching a poetry competition.

We are looking for short poems on themes that can be related to the insurance or finance industry or relating to the local area

Examples of themes we are looking for could include but are not limited to:

Your job role • office life • working in insurance • your work colleagues (but try not to be offensive!) • studying for exams and obtaining qualifications • working in Merseyside

Further information will soon be published on the Insurance Institute of Liverpool website including how to submit your entry and the prizes that are up for grabs.

The best poems will be published in a future edition of In Touch. So get your creative caps on and get writing!

As a guideline, poems should be no more than 10 lines and it's not a crime if it doesn't rhyme.

THE CII'S VOLUNTEER NETWORK - CII engagement at a local level

David Irvine (National Marketing and Engagement Manager)

The CII has a proactive strategy to grow and reinforce the value of CII membership throughout the UK, with the 56 local institutes being a core platform of this activity.



The local insurance institutes, including the Insurance Institute of Liverpool (IIL), are run by dedicated groups of industry professionals, offering a range of key local benefits. This includes a continuing professional development (CPD) programme, networking opportunities, an annual black-tie dinner and local examination centres.

With local institutes being operated by approximately nine hundred and fifty volunteers it is essential that the CII provides local support to guide and assist them in developing and then communicating their local membership proposition to ensure that it remains relevant and fit for purpose.

The regional membership team is responsible for managing the overall implementation of the local institute strategy.

The role involves a combination of customer relationship management and marketing responsibilities, requiring the establishment of effective working relationships with the network of local officers and support across a broad spectrum of communication and proposition development initiatives.

Local support for our volunteers

The regional membership team works within the CII's engagement department and is headed up by David Irvine (National Marketing and Engagement Manager) and supported by two Regional Membership Managers (RMMs) and five Regional Membership Executives (RMEs) who work with each of the institutes across the UK.

The team have developed numerous projects and initiatives to support volunteers in the running of their local institute which in turn allows the CII to develop greater engagement with CII members locally via CPD programmes, engagement initiatives, school and university projects and networking opportunities, ensuring our diverse and inclusive local proposition grows each year.

IIL is supported by Tracy O'Connell (RME) who works tirelessly to ensure that Liverpool is one of the best institutes across the UK by delivering a local proposition that is second to none.





A varied local proposition – engagement for all

The local membership proposition has never been stronger, and members can now tap into the following on a regular basis:

- Over 1000 local CPD events across the UK including a full day conference programme
- Delivering over 1,718 hours of CPD per annum to over 24,500 delegates

What does that look like for Liverpool?

- Twenty council members
- Committees include Education, CPD, Careers, Financial Liverpool, Charities, News Desk, Social Equality and Diversity
- Seventeen CPD events and one Masterclass
- Four revision courses - totalling 24 hours
- Social events
- Annual Dinner
- Career Day
- Prize giving lunch, a Retired Members lunch, and Financial Liverpool Lunch

Do you want YOUR voice heard?

Local institutes, including Liverpool, are always looking for new members to join their councils and help run CPD events and other initiatives in their locality, for the benefit of members.

By getting involved, supporting events and activities you will be enhancing your own personal development, developing new skills such as leadership, management, event organisation and finance as well as expanding and enhancing your local professional network.

For details of your local institute visit:
www.cii.co.uk/local



Grave Secrets 2

Esther Ann Cline, *In Touch's* very own Taphophile

Hello to you, my fellow grave tourists.

Having dealt with the more infamous graves in Liverpool in The Winter 2018 In Touch, I have turned my taphophile's eye to some of Liverpool's favourite sons and daughters from the world of entertainment.

Scouse legends like Cilla Black OBE and Sir Ken Dodd were both national treasures when they died and both had long, varied careers. Their acts were loved and enjoyed by all. Both Cilla and Ken are resting in Allerton Cemetery in Allerton, South Liverpool now. The sadness all us Scousers felt at losing "one of our own" not once but twice, was testament to Cilla and Sir Ken's fabulous talents.

Perhaps less known is that Brian Epstein, he of Beatle Manager fame, rests in Long Lane in Aintree - just over the road from Taskers! When you arrive at the headstone, you can reach out and touch the past - and achieve a genuine sense of awe. I always say things to myself like; "just think, he worked and played with the Beatles and he is right there" and feeling the history for me is a tangible experience - and why I just love a day amongst the dead!

Cilla Black OBE

"Our Cilla" was born Priscilla Maria Veronica White down by Scotty Road in the Vauxhall area of Liverpool on the 27th May 1943. After an amateurish start, John Lennon persuaded Brian Epstein to give Cilla an audition and Epstein eventually signed her.

I bet he was glad as "Swinging Cilla" soon had many hits and went on to have her own TV show. Our Cilla went on to host Saturday night family favourites like "Blind Date" and "Surprise, Surprise".

She died after an unfortunate fall in her villa in Estepona, in Malaga aged 72 on the 1st August 2015, in Spain, but was buried as a fully-fledged National Treasure in Allerton Cemetery in South Liverpool.



Kenneth “Ken” Dodd

Sir Ken Dodd, he of the “Jam Butty Mine” and “Tickling Stick” fame, actually died in the same house where he was born back on the 8th November 1927! He was a master of the rapid-fire one-liners, and used immortal phrases like “tatty-filarious” and “How tickled I am!” His imagination brought us the Diddymen and it is said that his favourite Diddyman, “Dickie Mint” had a special place in Ken’s heart and became somewhat personified as the son he always wanted but never had.

Sir Ken had a good innings, dying at aged 90 on the 11 March 2018 in Knotty Ash, and is buried in the family plot in Allerton Cemetery, South Liverpool with his mum and dad. His funeral was a spectacular horse drawn affair and his service held at Liverpool’s Anglican Cathedral.



Brian Epstein

Brian Epstein was born in Rodney Street into a family of retailers on the 19th September 1934. He was working in a record shop in Whitechapel in Liverpool City Centre when he first heard the Beatles.

Liking what he heard, he went on to manage not only the Beatles, but also “Our Cilla” (Cilla Black) and Gerry and the Pacemakers. After his untimely death on the 27th August 1967 aged 32, he was laid to rest in the Long Lane Jewish Cemetery in Aintree, Liverpool.



Alternatively.... unique things to do in Liverpool

Clare Deane - www.liverpoolnoise.com

For those times when you're looking for something a little bit different to do, Liverpool offers some unique experiences to help us escape the usual routine. From being the home of the biggest alternative bingo scene in the country to a brand new Roman-themed activities centre, read on for our unique guide to Liverpool.



Bongo's Bingo

Ever since Bongo's Bingo made its debut at Liverpool's Camp & Furnace several years ago, it has garnered praise from everyone who's been, becoming a word of mouth phenomenon which must be experienced! It's bingo combined with dance raves and some of the most random prizes you can imagine - from cardboard cut-outs of Ainsley Harriot to a mobility scooter (there's your ride home sorted). The Bongo's team travel all around the world to bring Bongo's Bingo to the masses, including Dubai, where they just won the Time Out Dubai Award for 'The Most Original Night Out'. www.bongosbingo.co.uk

Ghetto Golf

The adults-only crazy golf attraction, located in Liverpool's Cains Brewery village is ghetto by name and ghetto by nature, with music blasting out of the speakers from the moment you arrive and a cocktail bar that offers plenty of unique drinks, we're sure you'll enjoy this 18 hole twisted golf course. Expect the unexpected.

www.ghettogolf.co.uk/liverpool

VR-Here (Virtual Reality Gaming)

Virtual Reality gaming specialists VR-Here are bringing awesome VR experiences to Liverpool city centre, featuring some of the most talked about games at the forefront of this growing industry. There's a huge collection of games for both gaming fans and novices alike to play, plus there's an immersive VR motorbike which makes for a really cool experience. www.vr-here.co.uk

Breakout Escape Rooms

Escape rooms are hugely popular at the minute and this one is probably the best in the city, with different themed rooms and varying difficulty levels. If you're looking for something that will engage your brain and test you under pressure then you have to give this a try.

www.breakoutliverpool.com

Gin Journey Liverpool

A crack team of 'ginthusiasts' have created the perfect experience - hop on board your gin carriage and be whisked around the city whilst trying a whole host of amazing gins across some of the best bars in Liverpool.

www.ginjourney.com

Asbo Cinema Camp & Furnace

Camp & Furnace in the Baltic Triangle is known for hosting unique events and Asbo Cinema is probably the only cinema in the country where bad behaviour is encouraged! Make as much noise as you want, get up, sing, dance and deface the films iconic scenes on their graffiti wall.

The Romans

Ever wanted to try your hand at Roman boxing, Goat Milking or Giant Sandal Racing? Ok, maybe not but you really should! The Romans experience is a bespoke 1,500 sq metre park which includes eight games stations, a purpose-built coliseum, six Instagram stations and an outdoor gin garden. All participants will receive costumes, face painting and will meet and be hosted by gladiators, emperors and hostesses. The park will be open between April and October.

www.theromans.co.uk

VideOdyssey - Video Shop, Cinema & Games Arcade

Dubbed 'the UK's last video shop' VideOdyssey is a blast from the past with hundreds of VHS tapes in their rental shop as well as a games arcade with 12 vintage games machines including Street Fighter, Space Invaders and Pac Man. VideOdyssey also hosts regular events including tv and movie quiz nights as well as screening classic films in their huge studio cinema.

www.videodyssey.com

Zap Graffiti Workshop

Since 1995 Zap Graffiti has been promoting graffiti as a positive art form across the city and the UK and their workshops have proven to be hugely popular and are a great way for people to get creative. The two-hour class will teach you the basic skills you need to then create your own piece of unique artwork to take home.

www.zapgraffiti.co.uk

DON'T MISS Cream Classical In The Park

Following the success of the Cream Classical shows at Liverpool Cathedral, there's going to be a huge summer spectacular with the amazing 50 piece Kaleidoscope Orchestra performing some of Cream's biggest tracks in the surroundings of Sefton Park. With special guests including Paul Oakenfold, Sonique and a DJ set from Faithless.

HEALTHY AND HAPPY

Paula Swanick, Pavis Wellbeing Team.



What does that look like for Liverpool?

Healthy and Happy

Over the last few years the term workplace wellbeing started to surface as being an essential tool for employers to engage their staff. Google reveals different approaches. One is holistic – policy and procedures, the right culture, good leadership, good internal relationships, empowerment and good employee benefits. Another focuses mainly on physical and mental wellbeing.

So, is it worth the effort?

Research shows that wellbeing creates a healthier, happier workforce who are more productive, engaged and have less time off.

Creating the right culture is essential. How can you do this?

In late 2017, Pavis applied for Accreditation under the Workplace Wellbeing Charter.

A Laughter Lunch raising money for the Whitechapel Centre charity and a visit to the Walker Art Gallery are in the pipeline, with lots more exciting things planned.



Little things can make a big difference. Some internal meetings are held whilst walking (as long as it's not raining!). We're provided with free fruit which reduces the amount we eat from the tuck box. But we do still have a tuck box – it's our choice!

All the team and their families have private health insurance and the committee regularly reminds everyone of the many benefits and how to claim them. Apart from the obvious, the scheme promotes health by allowing

This is a national framework to help firms achieve best practice in a rounded way covering leadership, absence, health and safety, mental health, physical activity and healthy eating. We provided evidence of our culture, some of the team were interviewed and we gained Accreditation under the Charter the following March. Wellbeing of the Pavis team is now part of our ethos.

A committee of willing volunteers have organised lots of wellbeing events. Reiki and massage every other month, group walks at lunchtime, "Tea, Cake and Chat", Ukulele lessons...



members to gain points through exercising to get free coffee and cinema tickets. Yes, points really do mean prizes! One of our missions is to get all staff to go for a group "free coffee". That should keep the barista busy!

We're only in the early days but already it's been noticed that everyone's interacting better and there's a lot of team spirit. Long may it continue!



DIVERSITY & INCLUSION IN THE WORKPLACE

Carly Dunningham, Pavis

“We need to resist the tyranny of low expectations. We need to open our eyes to the inequality that remains. We won’t unlock the full potential of the workplace until we see how far from equality we really are.” — Sheryl Sandberg, COO of Facebook (Source: Thrive Global)

“Inclusion is not a matter of political correctness. It is the key to growth.” — Jesse Jackson, Politician and Civil Rights Activist (Source: Crain’s)

To mark International Women’s Day, the Insurance Institute of Liverpool ran a diversity-based networking event in March, with a focus on gender equality.

The event was hosted jointly with the CISI Liverpool branch after much discussion and planning between Carly Dunningham and Louise McEvelly (President for CISI Liverpool). Carly and Louise shared a passion and enthusiasm for bringing the issues of diversity and inclusion to the fore encouraging discussion.



Louise and Carly both working in the finance sector, have experienced “the feeling of being under-represented as women in our professions”. Carly remembers feeling intimidated at conferences for Financial Planners when she started out, being one of only a handful of women attending and being surrounded by (mostly older) male peers. Things have got better, but there is still some way to go.

Both feel that there aren’t enough young women coming into the world of finance and insurance and that this needs to change, possibly through engagement with schools and universities. Women need to know that Financial Planning, Insurance or Investment Management are accessible to them and can provide rewarding careers.

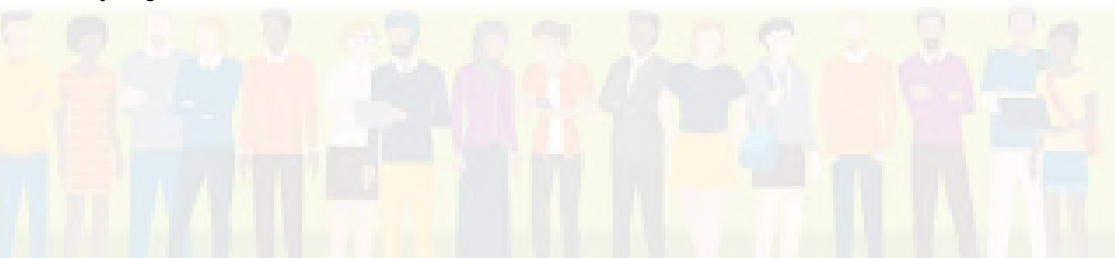
This issue is prominent at senior levels too. Recently, the Investment Association reported that only 11% of senior positions in the Asset Management Industry are filled by women. If similar studies were carried out in the Financial Planning and Insurance sectors Carly believes the results would probably be similar.

The Importance of Diversity

The guest speaker at the event was Irene Afful, who was the first black female Inspector at Merseyside Police. Irene talked of her childhood in Liverpool, living through the Toxteth riots, suffering racial abuse and of the challenges she faced and overcame in her professional life.

During her time with the Police Service, Irene led a Diversity and Inclusion programme. She talked of the success of this initiative which targeted the recruitment of under-represented groups within Merseyside Police.

She’s also discussed the importance of diversity in the workplace, not just gender diversity, but also race, age, sexual orientation, political beliefs, religion, language and communication styles. There are many benefits to having a more diverse workplace. Process and product innovation results from having employees from a wide variety of demographics and backgrounds. When different minds come together to achieve a common goal, the result can be monumental.



Irene said this is especially important at board level. Global studies have shown that firms who have a diverse board are more profitable than those with less diverse boards. Surely, this if nothing else, is a good reason for firms to review their diversity policies and consider how inclusive they are when they recruit for new people.

Emma Lynch attended this year's MIPIM in Cannes. Le marché international des professionnels de l'immobilier is an international property event hosted in France each March. Emma was asked on several occasions how she felt attending an event which is still under-represented by women.

The event is attended in the main by decision makers across the world's property market (including insurance and investment management) and it is still largely male-dominated.

The important point was that the dialogue was always started by men across various industries linked or within the property market, who observed this noticeable difference and wanted to share ideas and views on how to make positive change to address it.

Events such as MIPIM create significant business opportunities, meeting with existing links and creating new contacts and if this is done by a diverse range of decision makers then it can only ever be more successful.

Diversity Initiatives

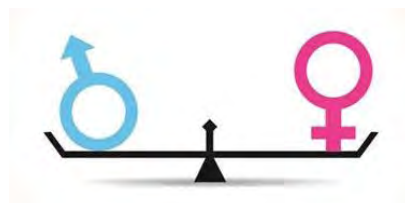
There are now more initiatives and pressure for companies to increase diversity on their boards and in senior positions. The Women in Finance Charter is one example, a government-backed initiative to encourage women in financial services.

The charter is led by Virgin Money's CEO, Jayne-Anne Gadhia. Women hold four of 10 places on Virgin Money's board and at least one director must be ethnically diverse. Over 300 companies have now signed up to this charter which shows things are moving in the right direction.



Continuing the Conversation

Carly said that it was great that the institute had such a good turnout for its first Diversity event. It was such a success and there was a good mix of men and women of different ages, including some senior figureheads from local firms. Emma Lynch, the new President of the Liverpool Institute plans to hold more events around diversity, to continue raising the profile of this discussion.



FROM THE ARCHIVES - A Hidden Gem on Castle Street *Tracey Fisher*

Liverpool is and has always been a great port, built by many merchants and traders who respected the sea and realised the dangers of the deep.

It was from this perception that the first transacted class of insurance, marine insurance, found a home in Liverpool and made Liverpool a great insurance centre. Along with the hazards of the sea, the goods that were brought into Liverpool by her fleet started Liverpool as a great fire insurance centre.

The earliest fire office was the Liverpool Fire Office started in 1777. Three years later it changed its name to the "Liverpool Assurance Office for Fire and Lives" and had its offices in Policy Court, Castle Street. However, after transacting business for 18 years, a notice in the Liverpool Advertiser in 1795 stated that the "Liverpool" had ceased trading.

Today, Castle Street is a street that boasts many bars, restaurants and architectural masterpieces and is one of Liverpool's most historic streets.

Before Liverpool was even a city, when it was still a medieval town several hundred years ago, Castle Street was an important route between the river and the castle. The town's market used to be here, and boats would dock in the river, unpack their goods and bring them up into the town to sell, under the shadow of the castle.



Castle Street was one of the original seven ancient streets of the city and you can clearly see it on maps dating way back to the 13th century.

Today, stretching from the Queen Victoria Monument on James Street, to the magnificent Georgian Town Hall, Castle Street may only seem small but was formerly an area famously known for its banking and commerce. Sadly, there are no insurance head offices trading on Castle Street, but their former offices remain. One company that did have its Head Office on Castle Street is that of The British and Foreign Marine Insurance Company.

The British & Foreign had been founded in 1863 at a time when the American Civil War had been in progress for 2 years increasing prices for raw materials and manufactured goods. The marine insurance market was still relatively small at this time and many ships were held up in foreign ports while their cargo insurance was being negotiated. Frustrated by this, a number of shipowners and prominent merchants with overseas interests met in Liverpool in November and December 1862 to discuss the situation.



The result was the registration on the 8th January 1863 of "The British & Foreign Marine Insurance Company Limited". They appointed Mr Richard Norris Dale as their Underwriter and Manager on 29th January and on the 3rd February 1863, they commenced underwriting business.

By 1887, the company had expanded to such an extent that they had grown out of their original Head Office in Exchange Buildings and they purchased a site at 5 Castle Street for £70,000.

Castle St - Early 1900's



They decided to erect a building on the section of the site with frontage on Castle Street and sold the remainder to Queen Insurance Company for £20,000. The new offices were opened for business on 1st January 1890.



The impressive building was designed by George Enoch Grayson, an architect from Liverpool who incorporated three beautiful mosaics produced by Antonio Salviati into his design. The work of Antonio Salviati was well known around the world and his Venetian mosaics can still be seen in many locations including

the Central Lobby and the Queen's Robing Room both within the Houses of Parliament, Chester Cathedral, St Paul's Cathedral and Westminster Abbey.



Details of the 3 mosaics



The three mosaics are all of shipping scenes and whilst they have been damaged over the years, if you stand and look up on a sunny day, you can see the sun reflecting on the individual pieces of glass. The mosaic frieze even includes the signature of the designer "Frank Murray 1889".

In 1909, British & Foreign amalgamated with Royal Insurance who, despite being a composite insurer at the time, did not write marine insurance. The amalgamation therefore gave British & Foreign a vast field for development. Then in 1919, Royal Insurance Company purchased the shares of the "Liverpool & London & Globe" the latter company having bought the "Thames & Mersey" Company in 1911. After 55 years of friendly competition, the two companies found themselves members of the same group although they continued to function entirely separately for more than 20 years.

British & Foreign remained in their Castle Street Head Office until 1933 when they moved to the new Martins Bank Building. Today, Number 5 Castle Street is home to Rudys Pizza restaurant in Liverpool with part of the building becoming home to the Tune Hotel. A world away from insurance!!

So next time you pass along Castle Street, why not stop and look up above Rudys Pizza entrance - the British & Foreign building is truly a hidden gem on Castle Street that most people will never notice as they walk on by!



CII BUILDING PUBLIC TRUST AWARD

Tracey Fisher and Carly Dunningham

The Insurance Institute of Liverpool (IIL) were delighted to be shortlisted for a Public Trust Award at this year's CII President's Dinner in London.

These awards reflect the CII's purpose to build public trust and recognise work in the public arena by key individuals and companies going that extra mile to promote professionalism and drive forward the public trust agenda.

The institute was among 3 finalists for the 'Classroom to Boardroom Initiative of the Year'. This award recognises an individual or organisation that has made a significant contribution to the CII's strategic Classroom to Boardroom strategy. This is about attracting and retaining talented people in the insurance and financial planning professions - from highlighting the opportunities and finding ways to encourage diversity to providing structured and rewarding training and career paths.

IIL Careers Day

The entry for the Insurance Institute of Liverpool was based on our annual Careers Day Programme. The Liverpool institute council came up with the Careers Day idea in 2015 as a way of reaching out to a large number of schools and pupils to educate them about career opportunities in insurance and financial planning.

Pupils take part in the CII's Discover Risk and Discover Fortunes Games, which bring our professions to life. They also hear from apprentices and graduates in insurance and financial planning about their chosen career paths.

The day is rounded off by a Speed Networking session where students can grill the industry volunteers about any aspect of their career - always a great session with heaps of healthy questioning.

The day is supported by volunteer members from across Liverpool CII bringing together those from both an insurance and financial planning background.

Feedback has been excellent, with 100% of attendees saying that they enjoyed the event - it provides students with the chance to hear more about the opportunities available to them from those who are actually working in the profession.

It's something the Liverpool Insurance Institute are very proud of and plans are currently underway for the IIL Careers Day 2019. Over the past three years, we've hosted more than 200 students from over 15 different schools and colleges. It's a wonderful initiative to be involved with and we hope this year will be another successful one.

CII President's Dinner 2019

It was an honour for members of our IIL council to be invited to London as finalists for this prestigious award. The dinner was held at the Royal Naval College Painted Hall in Greenwich, which is an incredible venue.



There were around 250 people at the dinner, all involved with the CII in some way – from those close to retirement who helped shape the world of insurance in the UK, to the younger generation with an energy and passion to increase professionalism and standards. Jonathan Clarke, current president of the CII gave a very inspiring speech about the values of the CII, and all working together, collaboratively for the greater good.

Attendees were treated to an amazing choir performance and an entertaining after dinner talk from Chris Hollins, of the BBC and former Strictly Come Dancing Champion. The CII hold this event every year and they invite nominations from all members of the CII. We would encourage our members to consider what they, or colleagues have done to help build public trust in our professions and enter a nomination for the awards 2020.

The IIL were delighted to be shortlisted as finalists and we're so pleased that we have been recognised for all the hard work of our council.



Merseyside Trivia

Marj Murphy

Oriel Chambers

Who would know that in 1864, Peter Ellis would build the very first building featuring a metal framed glass curtain wall after winning a commission following a competition? His ground breaking building opened in 1865 in Water Street Liverpool. It has 43,000 square feet of floor space over 5 storeys, but it is the windows that are so outstanding. This Grade 1 listed building was originally criticised by its builder who called it a “large agglomeration of protruding plate glass bubbles”.

The building is a trail blazer, with long rows of bay windows, each window being the correct width to support a desk and as Adam Caruso in the 1950s described “the delicacy of the iron work in the plate glass oriel windows and the curtain walling at the back with the vertical supports, retracted yet visible from the outside is almost unbelievably ahead of its time”.

Oriel Chambers is one of the most influential buildings of its age. The innovative design inspired others in the UK and USA especially in Chicago and New York.

It is a precursor on modernism and another architectural gem that we walk past every day without appreciating its significance. Peter Ellis went on to design 16 Cook Street, Liverpool the world’s second glass curtain walled building in 1866. This is Grade II* Listed Building constructed two years after Oriel Chambers.

It shows how Ellis’ style has developed with floor to ceiling glass allowing light to penetrate deep into the building very different than the surrounding buildings. American John Root architect of many sky scrapers was said to have been influenced by the construction of both buildings, having studied in Liverpool at the time of their construction.



Oriel Chambers



16 Cook Street

New Events



The Insurance
Institute of Liverpool
Chartered Insurance Institute

Date	Time	Details	Company	Speaker	Venue
Thursday 6th June	12.00	Pensions Update	Barnett Waddingham	James Jones- Tinsley	Tilneys, Royal Liver Building, Liverpool
Tuesday 11th June	12.00	Explosion Investigations	Burgoynes	Charlie Gardner	Medicash Offices, Liverpool
Friday 28th June	09.00	Golf Day			West Derby Golf Course
Thursday 4th July	09.30	Careers Day			Crowne Plaza, Liverpool
Thursday 4th July	11.00	Later life Planning	SOLLA	Tish Hanifan	Tilneys, Royal Liver Building, Liverpool
Tuesday 9th July	12.00	Seven Deadly Sins	Griffiths & Armour	Mike Wood	Medicash Offices, Liverpool
Thursday 5th September	12.00	Investment Update	LGIM		Tilneys, Royal Liver Building, Liverpool
Thursday 10th September	12.00	Creating and Retaining Customer Loyalty	Circle Leadership	Debbie Taylor	Medicash Offices, Liverpool
Tuesday 8th October	8.00	An Introduction to Negotiation skills for Insurance Professionals		Jeff Heasman	Medicash Offices, Liverpool
Friday 11th October	12.00	Prizegiving Lunch			Aloft, Liverpool
Thursday 7th November	12.00	Technical Update	CLI	Cathy Russell	Tilneys, Royal Liver Building, Liverpool
Tuesday 12th November	12.00	Forensic Investigation - A Scientific approach	Burgoynes	Greg Rogers	Medicash Offices, Liverpool
Wednesday 13th November	12.00	Retired Members Lunch			Aloft, Liverpool
2020					
Friday 24th January	7.00	Annual Dinner			Crowne Plaza, 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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