



Birmingham  
Insurance Institute  
Chartered Insurance Institute

Founded 1887

# **ANNUAL GENERAL MEETING**

***Wednesday 29th April 2020  
12.15 p.m. – 1.30 p.m.  
Venue: Skype for Business***

**BIRMINGHAM INSURANCE INSTITUTE ANNUAL GENERAL MEETING AGENDA**

**29th April 2020 12.15 p.m. – 1.30 p.m.**

**Venue: Skype for Business**

1. Present
2. Apologies
3. Minutes of the Annual General Meeting of 1<sup>st</sup> May 2019
4. Matters arising therefrom.
5. Presidential Address.
6. Adoption of Presidential Address.
7. Treasurer's Report
8. Adoption of Accounts for year ending 31 December 2019.
9. BII Constitution Change vote
  - a. Constitution Change notes  
<file:///T:/BII/AGM%202020/1.%20Constitution%20change%20notes.pdf>
  - b. Local Institute constitution template <file:///T:/BII/AGM%202020/2.%20li-model-constitution-2013.pdf>
  - c. Current BII constitution  
<file:///T:/BII/AGM%202020/BII%20Constitution%202002.pdf>
  - d. Proposed BII constitution  
<file:///T:/BII/AGM%202020/AGM%20pack/New%20BII%20Constitution.pdf>
10. Election of President for the Session 2020/21.
11. Election of Deputy President for the Session 2020/21.
12. Election of Officers and Officials 2020/2021:
  - a. Treasurer
  - b. Secretary
  - c. Head of Professional Development and Education
  - d. Charities Officer
  - e. Head of Finance and Management
  - f. Head of Marketing and Media
  - g. Head of Programme
  - h. Careers Officer
  - i. Diversity and Equality Officer
  - j. Personal Finance Society (PFS) representative
  - k. Regional Representative
  - l. Head of Young Professionals
  - m. Election of Members of the 2020/2021 Council.
  - n. Young Professionals' Committee for 2020/2021.
  - o. Vice Presidents and Vice Presidents' Representatives to serve on 2020/2021 Council
13. Election of Honorary Examiners
14. Any Other Business.

**3. BIRMINGHAM INSURANCE INSTITUTE ANNUAL GENERAL MEETING**  
**MINUTES OF 2019 AGM MEETING**  
**1<sup>ST</sup> MAY 2019, HOTEL DU VIN, CHURCH STREET, BIRMINGHAM**

- 1.** Present  
See Register
- 2.** Apologies
  - Richard Martin
  - Geoff Guerin
  - Matt Green
  - Holly Sitch
  - Eliza Kwok
  - Cat Harrison
  - Steph Buckle
- 3.** Minutes of the Annual General Meeting of 18<sup>th</sup> April 2018  
Copy of minutes provide in booklet. No objections raised from the floor.
- 4.** Matters arising therefrom.  
No matters arising.
- 5.** Presidential Address.  
\*\* copy to be provided to BII office \*\*
- 6.** Adoption of Presidential Address.  
No objections. All in favour.
- 7.** Treasurer's Report  
\*\* copy to be provided to BII office \*\*
- 8.** Adoption of Accounts for year ending 31 December 2018.  
All in favour, no objections.
- 9.** Election of President for the Session 2019/20.  
All in favour, no objections.
- 10.** Election of Deputy President for the Session 2019/20.  
All in favour, no objections.
- 11.** Election of Officers and Officials 2019/2020:
  - a. Vice Presidents and Vice Presidents' Representatives to serve on 2019/2020 Council
  - b. Treasurer
  - c. Secretary
  - d. Head of Professional Development and Education
  - e. Examinations Officer
  - f. Charities Officer

- g. Head of Finance and Management
- h. Head of Communications
- i. Head of Programme
- j. Careers Officer
- k. Diversity Officer
- l. Head of Young Professionals
- m. Examiners on behalf of the Members
- n. Election of Members of the 2019/2020 Council.
- o. Young Professionals' Committee for 2019/2020.

**All voted through unanimously with no objections from the floor**

- 12.** Installation of the President and Deputy President.  
Completed under agenda point 9.
  
- 13.** Any Other Business.  
None from the floor
  
- 14.** Vote of Thanks.  
Mark Lee delivered vote of thanks to Ra'chael for her presidential year.

Meeting closed at 13:13

## 5. PRESIDENTIAL ADDRESS

### Mark Hands – Presidential Address 2020 AGM

Welcome all to today's 'virtual' Birmingham Insurance Institute AGM.

I am speaking to you as Her Majesty's Government describe us as 'turning the tide' against Covid-19. In what is an increasingly challenging time. A time of disruption in the life of our country: a disruption that has brought grief to some, financial difficulties to many, and enormous changes to the daily lives of us all.

Covid-19 struck at the business end of my Presidential year. We saw the cancellation of our Annual Dinner. A move which was criticised by some at the time, but with the benefit of hindsight it is clear we made the correct decision.

During lock down the BII has arranged 20 webinar sessions so far and is working on more - 13 have been held, seven to come in May onwards. Please look at the BII website for further information on those scheduled. A big thank you to Ian Harris and Richard Martin for their efforts in making these webinars happen.

I would like to thank everyone who has sat on Council this year or volunteered as part of a team. We all do this on a voluntary basis, to give something back to the profession within which we work, the time you have given to another successful year of BII is most appreciated by all. Thank you to those of you who are stepping down from Council this year or stepping up from a voluntary position to Council.

I would also like to thank Emily Clift for her work as secretary and the support of Matt Ward and Claire Differ from the CII.

I cannot believe the year has flown by so quickly, it has been an honour and a privilege to have been elected as the 2019/20 President.

My Presidential Charity challenge is scheduled to take place at the end of July – The Two Ball Beach Rally to Barcelona in a Mini which I purchased from a car auction and then modified. I anticipate this will be cancelled and am looking at an alternative endurance drive perhaps around the UK lockdown permitting. Information on changes to my challenge will appear on [www.PRZ3081.com](http://www.PRZ3081.com).

I would like to thank Tim West who has supported me throughout my presidential year. He will make an excellent president (I am sure there will be no objections to this), he has prior experience of being a President of Wolverhampton and having held the position of Head of Examinations on BII Council for many years.

Tim, I will be on hand for any support during your presidential year whenever you need me, and I look forward to continuing working with you in my new role on council throughout your year.

## **7. TREASURERS REPORT FOR ACCOUNTS ENDING 31<sup>ST</sup> DECEMBER 2019**

### **Introduction**

Good afternoon ladies and gentlemen.

I would like, very briefly, to summarise some of the key financial features of 2019.

As reported in previous years the CII are continually endeavouring to adjust the level of reserves that Local Institutes hold to represent not more than 12 months expenditure. At the end of 2018 our reserves represented just well over 12 months expenditure and therefore our annual grant for 2019 was reduced from £73,487 to £56,372.

### **Financial Performance and Position 2019**

#### *Income*

- Overall income in 2019 was around £30,000 less than in 2018. This mainly related to the reduction in the annual grant and the fact that no West Midlands Awards were held in 2019.

#### *Expenditure*

- This was £38,000 less than in 2018, principally because in 2019 we did not hold the WMIIA or the Educational Conference.

#### *Position*

- The accounts for 2019 show that the Institute has net assets of £114,037, reflecting a surplus for the year of £23,326.
- The BII therefore remains in sound financial health, with reserves exceeding our annual expenditure when Dinner costs are excluded. This should enable us to continue to fund all the educational events we wish to hold, though may lead to a reduction in our annual grant for 2020.

### **Financial Strategy for 2020**

Our sole financial objective remains to provide all necessary funding to support an extended range of high-quality educational events that will be free to our members, as well as ensuring tight control of costs.

The onset of COVID-19 led to the last-minute cancellation of the 2020 Annual Dinner, which will cause a substantial financial loss, but this has already been discussed with the CII, and will have no practical effect on our ability to finance high quality educational events for our members.

### **Summary**

I would like to thank the Honorary examiners, Nigel Forrest and Derek Lamb. This year, due to the COVID-19 restrictions, they have had to carry out this task remotely using electronic documents, rather than seeing the physical paper records, which has made the task more time consuming than usual.

If there are any questions on the accounts, I will gladly attempt to answer them.....

I would now like to propose the adoption of the 2019 BII annual accounts.

## 8. ADOPTION OF ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2019

Income & Expenditure Account Summary for the Year Ended 31st December 2019			
		2019	2018
<b>INCOME</b>			
Annual Grant from CII		£ 56,372	£ 70,888
Annual Dinner Income		£ 31,474	£ 38,661
WMIIA Income		£ -	£ 12,295
Other Income		£ 3,925	£ 3,252
Charity payment receipts		£ 2,177	£ 2,701
Bank Interest Received		£ 144	£ 35
<b>TOTAL INCOME</b>		<b>£ 94,091</b>	<b>£ 125,811</b>
<b>EXPENDITURE</b>			
Annual Dinner expenditure		£ 32,132	£ 38,409
WMIIA Expenditure		£ -	£ 13,628
Administration Costs		£ 4,890	£ 5,216
Meeting Costs		£ 15,920	£ 15,270
Event Costs		£ 11,709	£ 27,813
Other Expenditure		£ 2,888	£ 4,004
Charity payments		£ 3,628	£ 4,377
<b>TOTAL EXPENSES</b>		<b>£ 70,765</b>	<b>£ 108,516</b>
<b>Surplus (Deficit) for the year</b>		<b>£ 23,326</b>	<b>£ 17,295</b>
Income			
<b>Birmingham Insurance Institute</b>			
<b>Balance Sheet as at 31st December 2019</b>			
		2019	2018
		£	£
<b>CURRENT ASSETS</b>			
Debtors due within twelve months		£ 4,240	£ 2,603
Cash at Bank & in hand		£ 110,817	£ 92,420
		<b>£ 115,057</b>	<b>£ 95,023</b>
Less:			
Creditors due within twelve months		£ (1,020)	£ (4,312)
<b>Net Current Assets</b>		<b>£ 114,037</b>	<b>£ 90,711</b>
<b>RESERVES</b>			
General Fund	14	<b>£ 114,037</b>	<b>£ 90,711</b>
..... M Hands (President)			
..... D Ingham ACII (Treasurer)			
<p>We have examined the Income &amp; Expenditure Account and Balance Sheet of the Birmingham Insurance Institute for the year ended 31 December 2019. An examination includes review of the accounting records kept by the Institute and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Treasurer concerning any such matters.</p>			
<p>In our opinion the Income &amp; Expenditure Account and Balance Sheet are an accurate reflection of the underlying accounting records and of the surplus for the year ended 31 December 2019.</p>			
..... D Lamb ACI Arb, Dip CII		Examiners on behalf of members	
..... N Forrest ACII, FCILA, FEUDI-ELAE		Dated.....	

## 9. BII CONSTITUTION CHANGE VOTE

Birmingham Insurance Institute have decided to update the Constitution. This is because the existing Constitution was out of date in some of its terminology and no longer matched the model Constitution promoted by the Chartered Insurance Institute. Copies of the original, model and new Constitutions are all available to view on the BII website. The new Constitution follows closely the current model Constitution but makes changes where these are specifically necessary for Birmingham and has been approved by the CII.

I would very briefly comment on what seem to be particularly salient changes between the old and new Constitutions below and this includes reference to the model constitution. Readers will need to refer to the various constitution documents to follow the changes:

1. Under Clause 4 we no longer have the ability to refuse to accept a member from out of our area - this is not seen as an issue
2. Under Clause 6 a new class of member has been created, Social Member, and Senior Members have been removed. As senior members don't exist anymore this is more accurate
3. Clause 10 – The President and Deputy President need to be nominated by Council not less than 28 days prior to the AGM. This is because we have to give members 21 days' notice of the AGM.
4. Clause 11 allows us to create honorary life Vice Presidents by a vote at the AGM where we deem it appropriate. Currently every VP has to be re-elected every year. This is an addition to AGM powers and therefore to the power of the membership and allows us to recognise those whose service has been exceptional.
5. Clause 12 d. We have retained a reference to YP's so that the YPs chair is an ex-officio Council member. In Clause 12 e, we needed to retain our reference to Clause 14. Having done this, we have Council Members as follows:
  - President and Deputy (2)
  - VPs (4)
  - Secretary, Treasurer, Education Secretary (or PD&E as we call it), Chair of YPs (4)
  - Any local Committee Chair (0)
  - Up to 8 other officers – currently these would be F&M chair, Exams, Programme, Careers, Charity, Diversity and Comms (7)
6. In Clause 12.2 of the model constitution there is a requirement for a written ballot where there are more candidates than positions. This would be a change to previous AGM procedures, but this seems appropriate.
7. Much of the remainder of the existing Clause 12 is out of date and has been dropped



8. Clause 16 removes the reference to Council's authority to appoint salaried officers
9. Under 25.5 in the model Constitution the quorum for a Council meeting is set at 3. Our current level is 5, which seems more appropriate for an Institute of our size.
10. Our quorum for an AGM has been set at 15.
11. The existing bylaws have been carried over with the exception of that referring to the BII Library, which does not exist.

The rest of the model constitution comprises additional items which seem logical. If anyone requires additional detail, then they are asked to read the various documents and then email any questions to the BII office so that these can be answered in writing.

Local Institute constitution template <file:///T:/BII/AGM%202020/2.%20li-model-constitution-2013.pdf>

Current BII constitution <file:///T:/BII/AGM%202020/BII%20Constitution%202002.pdf>

Proposed BII constitution

<file:///T:/BII/AGM%202020/AGM%20pack/New%20BII%20Constitution.pdf>

**BIRMINGHAM INSURANCE INSTITUTE COUNCIL ROLES**  
**PROPOSERS AND SECONDEES**

**Agenda**

**Item No.**

- 6. Adoption of President's Report**  
Proposed by T West  
Seconded by E Clift
- 8. Adoption of 2019 accounts**  
Proposed by P Maskell  
Seconded by M Hands
- 10. Election of T West as President**  
Proposed by M Hands  
Seconded by D Ingham
- 11. Election of S Harbourne as Deputy President**  
Proposed by T West  
Seconded by E Clift
- 12a. Election of D Ingham as Treasurer**  
Proposed by M Hands  
Seconded by T West
- 12b. Election of E Clift as Secretary**  
Proposed by M Hands  
Seconded by T West
- 12c. Election of Richard Martin Head as Professional Development and Education**  
Proposed by M Hands  
Seconded by T West
- 12d. Election of Charities Officer – vacant**
- 12e. Election of Mark Hands as Head of Finance and Management**  
Proposed by T West  
Seconded by E Clift
- 12f. Election of S Harbourne as Head of Marketing and Media**  
Proposed by T West  
Seconded by E Clift
- 12g. Election of Matthew Green as Head of Programme**  
Proposed by M Hands  
Seconded by T West

- 12h. Election of Samantha Beckett as Careers Officer**  
Proposed by M Hands  
Seconded by T West
- 12i. Election of O Khan as Diversity and Equality Officer**  
Proposed by M Hands  
Seconded by T West
- 12j. Election of K Vind Personal Finance Society (PFS) representative**  
Proposed by M Hands  
Seconded by T West
- 12k. Election of C Hall Regional Representative**  
Proposed by M Hands  
Seconded by T West
- 12l. Election of J McArdle as Head of Young Professionals**  
Proposed by T West  
Seconded by M Hands
- 12m. Election of Members of Council 2020/2021**  
Proposed by M Hands  
Seconded by T West
- 12n. Election of Young Professionals' Committee 2020/2021**  
Proposed by M Hands  
Seconded by T West
- 12o. Election of Vice Presidents who are listed on the sheet and the past four presidents who are still in active business life to represent the Vice Presidents on Council**  
Proposed by M Hands  
Seconded by T West
- 13. Appointment of N Forrest and D Lamb as Honorary Examiners**  
Proposed by M Hands  
Seconded by T West

**BIRMINGHAM INSURANCE INSTITUTE**  
**YOUNG PROFESSIONALS' COMMITTEE**

- |                    |   |                                    |
|--------------------|---|------------------------------------|
| Jonathan McArdle   | - | Head of Young Professionals        |
| Chelsea Hadden     | - | Deputy Head of Young Professionals |
| Vacant             | - | Secretary of Young Professionals   |
| Catherine Harrison | - | Treasurer of Young Professionals   |
| David Thompson     | - | Committee Member                   |

## **VICE PRESIDENTS OF BIRMINGHAM INSURANCE INSTITUTE 2020/2021**

<b>P Bartlett</b> FCII		<b>R B Coles</b> ACII, FCILA
<b>R J Drew</b> FCII		<b>N Forrest</b> ACII, FCILA, FUEDI-ELAE
<b>S Glynn</b> AMICS, Dip CII		
<b>G Guerin</b> BA (Hons), MBA	*	<b>M Green</b> Cert CII, Cert RP – FIRP
* <b>I C Harris</b> BA, MSc, ACII	*	<b>C Hall</b> ACII, FCILA, FUEDI-ELAE
<b>J G Hooper</b> ACII, FCILA, FRSA		<b>C Hayward</b> BSc (Hons), ACII
<b>L Jackson</b> FCII		
<b>P J Maskell</b> FCII	*	<b>D Ingham</b> ACII
<b>G Nabb</b> ACII		<b>D Lamb</b> , ACI Arb, Dip CII
<b>T Roberts</b> FCII	*	<b>R McNamara</b> GCILEX
<b>R G Scott</b> BSc (Hons), Dip CII		<b>A Partington</b> FCII
<b>T G Scott</b> FCII		<b>P Saimbi</b> LLB (Hons), Dip CII
<b>N Southwick-Gough</b> Cert CII, BA (Hons), AInstLM	*	<b>T W West</b>
	*	<b>M Hands</b>

\* Vice Presidents serving on 2020/2021 Council

## **BIRMINGHAM INSURANCE INSTITUTE CPD EVENTS 2019/20**

### **Lunchtime Lecture: Senior Managers & Certification Regime**

- Thu 13 Jun 2019 12:30 pm – 2:15 pm
- The REP, Library Room 101, Branko Bjelobaba FCII

### **Lunchtime Lecture: Insurance Broking Mergers & Acquisitions**

- Wed 19 Jun 2019 12.30pm – 2.00pm
- Hotel du Vin, Paul Jones, Nikki Eastman

### **Lunchtime Lecture: Holiday Insurance Fraud & Travel update**

- Wed 10 Jul 2019 12:30 pm – 2:00 pm
- Hotel du Vin, BLM

### **M05 Insurance Law – Introduction/Revision Day**

- 5 Sept 2019 9 a.m. – 4.30 p.m.
- The Priory Rooms, Rod Smith

### **Lunchtime Lecture: Flood Implications and Risk Management Procedures**

- Wed 11 Sep 2019 12:30 pm – 2:00 pm
- Hotel du Vin, Flood Consult Ltd

### **Lunchtime Lecture: GDPR - are you sure you have done what is needed?**

- Wed 13 Sep 2019 12:30 pm – 2:00 pm
- Hotel du Vin, Branko Bjelobaba FCII

### **M92 Insurance Business and Finance Mixed Assessment Revision Day**

- Wed 19 Sep 2019 9a.m. – 4.30 p.m
- The Priory Rooms

### **CII Written Exams**

- Mon 7 Oct – Wed 9 Oct 2019
- Signing Tree Conference Centre

### **Lunchtime Lecture: Insurance Law Update**

- Wed 16 Oct 2019 12:30 pm – 2:00 pm
- Hotel du Vin, Branko Bjelobaba FCII

### **Lunchtime Lecture: Cyber misconceptions and common loss trends**

- Wed 5 Nov 2019 12:30 pm – 2:00 pm
- Hotel du Vin, Lisa Farr

### **Lunchtime Lecture: Social Media in the workplace**

- Wed 13 Nov 2019 12:30 pm – 2:00 pm
- Hotel du Vin, Omar Rashid

### **Lunchtime Lecture: Pension Planning - Open Discussion**

- Wed 15 Jan 2020 12:30 pm – 2:00 pm
- Hotel du Vin, Paul Squirrel

### **Lunchtime Lecture: Products or presents? Monetising claims data - Including an update on the Civil Liability Bill**

- Wed 12 Feb 2020 12:30 pm – 2:00 pm
- Hotel du Vin, James Harvey

### **Lunchtime Lecture: It'll Never Happen Here...**

- Wed 11 Mar 2020 12:30 pm – 2:00 pm
- Hotel du Vin, Steve Coates

### **Cert CII Fast Track Remote Learning Programme**

- 12 March – 13 August 2020
- Alan Chandler

### **Webinar: Coronavirus Business Continuity: Best Practice in Managing Teams Remotely**

- 20 March 2020 12.30 p.m. – 2p.m. / 25 March 3p.m. – 4.30 p.m.
- Zoom, Sarah Stoddart Burrows

### **Diploma in Insurance Face to Face Training Programme**

- 26 March 2020 – 28 July 2021
- Alan Chandler

### **Webinar: Does my BI policy cover Covid-19?**

- 30 March 2020 3.45 p.m. – 4.45 p.m. / 31<sup>st</sup> March 1p.m. – 2p.m. / 3 April 4.15 p.m. – 5.15 p.m. / 6 April 3.15 p.m. – 4.15 p.m. / 9 April 1p.m. – 2p.m. / 15 April 9 a.m. – 10 a.m.
- Zoom, Alan Chandler

### **Webinar: Non-financial misconduct in general insurance - are you doing enough?**

- 8 April 2020 1p.m. – 2p.m.
- Zoom, Branko Bjelobaba, FCII

### **Webinar: How insurance intermediaries can cope financially**

- 9 April 2020 10 a.m. – 11 a.m.
- Zoom, Branko Bjelobaba, FCII

### **Webinar: Business Interruption Insurance - all you need to know, explained in plain English**

- 20 April 2020 11 a.m. – 12 p.m. & 2.30 p.m. – 3.30 p.m. / 22 April 4p.m. – 5p.m. /
- Zoom, Alan Chandler

### **Webinar: How to correctly advise policyholders on the Policy coverage gaps caused by the Covid-19 lockdown**

- 23 April 2020 4p.m. – 5p.m. / 28 April 4 p.m. – 5 p.m.
- Zoom, Alan Chandler

### **Webinar: Financial Aspects - COND, MIPRU and CASS - are you sure you understand?**

- 28 April 2020 10 a.m. – 12p.m.
- Zoom, Branko Bjelobaba FCII



## **BIRMINGHAM INSURANCE INSTITUTE SOCIAL EVENTS 2019/20**

### **Summer Quiz**

- Tue 23 Jul 2019 6p.m. – 9p.m.

### **Annual Treasure Hunt**

- Thu 22 Aug 2019 5.30p.m. – 9.30p.m.

### **2019 Presentation Evening**

- Thu 28 Nov 2019 5.30p.m. – 8 p.m.

### **YPG Meet**

- Wed 15 Jan 2020 5.30p.m. – 6.30p.m.

### **Breakfast with the BII**

- Thu 28 Jan 2020 8 a.m. – 9 a.m.

### **Afternoon Anyone?**

- Thu 10 Feb 2020 – Fri 14 Feb 2020

### **Annual Double Pool Tournament**

- Thu 27 Feb 2020 6 p.m. – 9.30p.m.

### **Annual Dinner - CANCELLED**

- Fri 6 March 2020 6 p.m. – 10.30p.m.

### **Young Professionals Monthly Meeting – CANCELLED**

- Wed 18 Mar 2020 5.30p.m. – 6.30p.m.

### **The BII Birmingham 10K and 5K Run - POSTPONED TILL FURTHER NOTICE**

- Sun 22 Mar 2020 10.30a.m. – 2.30p.m.