

Annual Report

Subject: 7th IINI Annual Report
Author: David Gamble
Council Position Secretary
Date 17/04/2023

Ref: DG/IINI2022/23
Version: Final

The Council has pleasure in submitting its annual report for the 7th Session of the IINI.

The Council wish to state that the Secretary of each of the relevant sections has prepared the content of the report and it is on this basis the Annual report is prepared.

Leslie Gillanders – President

Leslie started his career in 1980 with Hibernian Insurance in Dublin in Personal Lines underwriting and sales and progressing into Commercial Insurance held various supervisory and management roles within the company. Completed his ACII in 1990. In 1991 Leslie moved to Belfast to head up the Commercial Broking division for Northern Bank Insurance Services and held this position for 7 years. He left in 1998 to take up a position to head up First Trust Insurance Services. In 2010 he was seconded to manage the Bank's complaints unit during the height of the financial services crisis, handling all aspects of Banking, Insurance, and Financial Services complaints. More recently his role has been focused on the finalisation of PPI complaints.

In 2021 he achieved accreditation with the Pensions Management Institute as a Professional Pensions Trustee and is a Trustee Director of AIB UK pension scheme for 8 years and is chair of the Governance and Administration committee.

He was appointed recently as a Consultant for Lodge Financial Advice Limited an independent financial firm based in the north coast. Leslie has been on council for over 13 years and served 6 years as the CII Area Representative for Northern Ireland and IINI Secretary in 2019 , other roles included Auditing the IINI Accounts for several years, assisting in Education Awards event and lastly Deputy President for 2 years.

Leslie is married with 3 grown up children, boy and girl twins aged 22 and a daughter aged 27, keen interest in football, running and classic cars.

Fiona Coulter – Deputy President

Fiona started her early career with Post Office Counters Ltd as a trainee, she moved to a Regional Business Development trainer role in 1993, where she supported and developed existing and newly appointed Sub Postmasters to grow sustainable and profitable businesses.

In 2001, she moved into the insurance sector, joining IAS, now Ageas UK, as the Training Manager for Northern Ireland. Fiona is a strong advocate for education and professionalism, and as such, introduced the first Financial Services Apprenticeship for existing employees in Northern Ireland.

Fiona then moved to Hughes Insurance in 2009, as the Head of Learning and Development. She embedded CII qualifications as an integral part of the new employee onboarding framework and management programmes. The company were awarded a number of industry accolades for their people development initiatives designed by Fiona and her team.

Annual Report

Fiona left Hughes Insurance in 2015 to set up Green Lantern Consultancy, where she works as a consultant, facilitator, coach and mentor to executives, boards and teams within financial services, private and public sector organisations, locally and internationally. Also in 2015, Fiona joined the IINI council as education secretary, later taking up the role of secretary.

In 2020, Fiona was awarded the prestigious IINI Albert Gillespie Memorial Award for contributions made to the insurance profession.

Finance – Accounts for IINI 2022

Treasurer – Tim Graham

Independent Auditors – A1 Accounting

Statement of Accounts for the period 1st January 2022 to 31st December 2022, as approved by the independent auditors, is below:

Insurance Institute of Northern Ireland

FINANCIAL STATEMENT 01.01.22 - 31.12.2022

1. General Account

INCOME		EXPENDITURE	
ITEM	AMOUNT	ITEM	AMOUNT
Annual Dinner	58,734.50	Annual Dinner	32,520.30
CPD	2,000.00	CPD	4,122.76
Diploma Ceremony	200.00	Diploma Ceremony	11,114.86
Panto	4,020.00	Panto	7,960.00
Training	-	Training	-
Charity Donations	-	Charity	3,000.00
Bank Interest	153.54	Bank Fee	71.66
CII Grant	16,011.45	Linen Hall Library	-
Emerging Professionals Events	161.06	Monthly Meetings	3,247.57
Quiz	-	Presidential Expenses	1,914.14
PFS	-	Insurance & Data Protection	340.39
IINI Charity Lunch	4,790.00	Emerging Professionals Events	320.50
Transfer	-	PFS	-
Charity Golf	6,112.48	Printing	127.30
BII Athletic Society	-	HMRC/Accountant	45.00
Lloyds Trip	£ 843.44	File Storage	749.93
		Lloyds Trip	2,061.51
		Quiz	-
		CII	-
		IINI Charity Lunch	2,325.00
		Network Conference	948.52
		Charity Golf	4,092.48
		Xmas Jumper Day	-
		Council Member Expenses	318.18
Total	93,026.47	Total	75,280.10
Opening Balance		Closing Balance	
Danske Bank*	64,358.65	Danske Bank*	82,305.02
Accrued amount B/F		Barclays Bank	15,386.55
Barclays Bank	15,386.55	Unreconciled Cheques	- 200.00
TOTALS	172,771.67	TOTALS	172,771.67
		Excess Income over Expenditure	17,746.37

*Danske A/c balance = Danske Bank + Accrued B/F

Annual Report

The Insurance Institute of Northern Ireland Membership

Membership Secretary – Tammy Gamble

IINI membership totalled 1952 at year end – This was split as:

Ordinary - 1054

Cert - 357

Dip - 161

ACII - 319

FCII 61

Total 1952

The PFS membership included in the IINI membership totalled 717, split as follows:

FPFS 72

APFS 82

Dip 402

Cert 66

Student 95

Total 717

Education & Examination Annual Report 2023 – Sandra Craig

Insurance Institute of Northern Ireland Awards Ceremony Roll of Achievement 2021/22

We were delighted to hold our first Awards Ceremony since June 2019 in the prestigious surroundings of Belfast City Hall on 27th May 2022.

It was a larger Ceremony than usual as we were celebrating Award Winners/Qualifications completed over a three-year period due to the Covid Pandemic.

It was great to see so many of our students in attendance enjoying the opportunity to celebrate their examination successes with their family and friends.

Annual Report

As well as our usual PFS and General Insurance Awards, we also had a new Award to present this year – the “Neil Clendinning Award for the Young Achiever of the Year” in memory of Neil Clendinning who sadly passed away in September 2021.

We were delighted that his wife Carol and his extended family were able to join us on the day and Neal’s brother Brian presented the award to our first winner, Kyle Black.

The General Insurance award winners for 2021/22 were:

Special Award Winners Personal Finance Society

Diploma in Financial Planning

3rd Place –	John Curtin
2nd Place –	Jonathan Head
The Investec Wealth and Investment Award –	Cheryl Ferris

Advance Diploma in Financial Planning

3rd Place –	Aaron McDowell
2nd Place –	Martin McLernon
The Davy Financial Planning Award –	Timothy Steritt

Special Award Winners General Insurance

Certificate in Insurance

3rd Place -	Stuart Anderson
2nd Place -	Deborah Lennon
The Peter Eakin Award -	Gemma Stewart

Diploma in Insurance

3rd Place -	Stephen McGilton
2nd Place -	Jonathan Millar
William Wynne Dawson FCII and Vincent Dawson ACII Award -	Kyle Black

Fellowships Awarded Personal Finance Society

Claire Johnson
Timothy Steritt
Debbie Connolly

Fellowships Awarded General Insurance

None

Annual Report

Exam Centres

Discussions commenced last year with CII as it had come to our attention that the only NI exam centre available to us was Belfast Central Training. CII have now added the Antrim exam centre back in as an option.

Whilst we appreciate that there was a shift during the pandemic to sitting CII exams by remote invigilation, the point has been made to CII that this is not always going to suit everyone, and members should be allowed choice.

Lloyds trip for prize winners

The Lloyds trip for our 2019/2020/2021 Award Winners took place on Thursday 17th November 2022.

Our group of 11 had a very early start meeting at Belfast International at 4.30am for our 6.15am flight to London.

The Group enjoyed a walking tour of the Financial City followed by a Tour of the iconic Lloyds building.

We then enjoyed a meal together at All Bar One before travelling back to the airport for our return flight home.

Although it was a long day, it was a fantastic day with a lovely group of people, it was great to finally be able to celebrate the Award Winners success after the trip being missed due to the Covid Pandemic.

Sandra Craig

Education Secretary AGM Report 2023

Careers Report – 2022/2023

RBAI Careers Evening

An INII representative attended the RBAI Careers Convention on 9th March 2023. Unfortunately, due to weather conditions, the event was not as well attended as was expected from previous years; however, there was a handful of students and their parents that wanted to discuss a potential career within the insurance industry. The New CII future me insurance career pathways literature was handed out and the document was very well received.

Careers & Emerging Professionals Sub-committee

A new sub-committee focusing on Careers and Emerging Professionals was set up with the approval of council in August 2022. The intention of the committee is to focus on engaging with and providing value to members of the Insurance Institute of Northern Ireland. Specifically focussing on younger or less experienced members of the local insurance industry.

The sub-committee has now met on 3 occasions since its inception and is currently working on several new projects, with the intention of these being rolled out and shared with members over the next 12 months.

Gary Ferguson – Careers Officer

Annual Report

Local Institute National Forum Report 2022/23

LINF had meetings on the following dates :-

14 June 2022
26 July 2022
13 September 2022
25 October 2022
6 December 2022
14 March 2023

The minutes of the LINF Meetings and Monthly Regional Membership Manager reports have been circulated to the IINI President, Officers and Council.

Brian Caruth
LINF representative IINI & Isle of Man

Dinner Report – 2023

The Annual Dinner took place on Friday the 13th January and despite the connotations associated with the date it all passed without incident.

In summary:

- We had 37 tables in the room – 4 of which were occupied by our President, his guests and a mix of our Past Presidents and Council members.
- This looks like being the “future” for the dinner in terms of numbers and perhaps the days of 50 tables and a waiting list are now behind us. But the room had an excellent “vibe” and the extra space gave a more comfortable feel to the evening.
- Sponsorship played a key role in both keeping the ticket price at £100 and also enabling us to keep the professional look of the dinner particularly in relation to video and audio features. We were supported this year by ABL, Allianz, AMET, Applied Systems, AXA, DWF, Prestige and Tughans.
- The programme was well received with our formal speeches being completed in a “respectful atmosphere”, our motivational speaker Jason Black getting a standing ovation and Liam Beckett concluding the evening with his usual aplomb.
- The charity collection raised £7,080 and the auction added £2,325 following deduction of the costs of the various items. The monies, a total of £9,405 raised has been split between the Insurance Charities and our President’s nominated Charity for his dinner, Air Ambulance NI.
- Final account from Callow is awaited but with the support of our 8 sponsors we should close off with a small “profit”.

Annual Report

The dinner this year had the benefit of a new Committee to oversee arrangements but the burden of organising and sorting all the issues was once again splendidly borne by Mikala Owens.

Gary Ennis
Honorary Dinner Secretary

CPD Annual Report 2023

The CPD Committee agreed a programme of 6 events for 2022/23 – 3 face-to-face in Oct, Jan & March in Clayton Hotel & 3 Webinars in Sept, Nov & Feb. There was no charge for attendance at these events, so they were funded by IINI & sponsorship.

Our sponsors were Allianz, Applied, Crawford, DAC Beachcroft, DAS, Kennedys, Prestige, RSA, Sedgwick & Tughans.

Thank you to all our sponsors who make these events possible for IINI members.

The first webinar on 28th September was “Inflation and the Insurance Considerations” presented by Nick Thomas & Associates. The topical subject was well received despite some technological issues at the beginning.

Our first face to face CPD event pre Covid was held in Clayton Hotel on 20th October. Speakers were Arnab Das on World Economy & Branko Bjelobaba on FCA Consumer Duty and Product Governance. Despite a slight initial delay, the feedback from attendees was very good – they enjoyed the content and the opportunity to network again. Attendance was lower than expected with over 100 pre booking event and approx. 75-80 attending on the day.

The next CPD event was a Webinar on 17th November 2022 by Nick Thomas & Associates on Emerging Risks with 92 attendees.

At the CPD event on 19th January 2023 in Clayton Hotel, we heard presentations on:

- “Supporting Vulnerable Customers” - by Andy Young & Riffat Tufail, Standard Life & Raphy March, Cowry Consulting
- “Own the Room – Communicate with gravitas and authority” - by Sinead Lunny, Vocalis.

All the speakers were excellent with very positive feedback from attendees. Unfortunately, weather conditions on the day reduced attendees to approx. 60 from the 95 originally booked.

The CPD event on 23rd February was a webinar presented by Catriona McCorry & Sean McGahan of DAC Beachcroft on Emerging Litigation trends. 132 attendees booked for the webinar but only 77 joined on the day.

Final CPD event for this series on 23rd March 2023 in Clayton Hotel with presentations on:

- Buildings of today & beyond - by Jason Kelly, AXA Insurance
- Break the Bias - by Susan Heaton-Wright, Superstar Communicator

Annual Report

Overall CPD attendance has been lower than pre covid years and is likely to be impacted by IINI members hybrid working patterns. Some considerations for next year's events include change of day and venue and charge for attendance.

Fiona Cambridge/Iain Patterson

Diversity & Inclusion

No issues or concerns to report.

David Ussher

PFS

In 2022 the PFS NI Region was able to host all scheduled events and some Chartered Breakfast events which was great to see again. Numbers were slightly below pre COVID events averaging around 120 people (compared to 140 – 160 pre COVID).

in 2023 there is expected to be a full schedule of events held on a face to face basis again.

- Q1 26th April 2022 in Templepatrick (Chartered breakfast event before main event)
- Q2 14th June in Templepatrick
- Q3 25th October 2022 Templepatrick (Chartered breakfast event before main event)

Specialist Regional Roadshow in Accumulation and Investments ran on the 4th of October 2022 as there was no Q4 conference and this is the way it will be run in the future having three “normal” quarterly events and then a specialist roadshow.

There has also been a number of CPD events available on demand from the PFS website at the following link <https://gateway.on24.com/wcc/eh/2726442/personal-finance-society>

Committee

Committee meetings take place on a monthly basis via Teams and the Committee have all agreed to stand again so our officers were elected for session 2022 and a new addition we welcome Paul Kerr as our Chartered Champion who has taken over from Debbie who was doing dual roles as Claire Rice had to step down due to work commitments. Gail Graham has also stepped down as she has now retired and wants to spend time with her grandchildren. The committee would like to thank Gail for her help over the years. Neil Dickey has also stepped down as professional qualifications officer and we are looking for a replacement. I would also like to say a big THANKS to Alison Tilzey our Regional Development Executive, who has worked tirelessly to support our region during the last 12 months. As always, she is an absolute star.

The results of the election were as follows –

Chair: Debbie Connolly debbie.connolly@aab.uk
Chartered Champion: Paul Kerr (paul.kerr@investec.com)
Education Outreach Ambassador: Richard Girvan FPFS (richard.girvan@prudential.co.uk)
Membership Officer: Stephen McCallum (smccallum@kerrhenderson.com)
New Professionals Officer: Vacant as Stephen took over from Gail to do both roles in one.
Professional Qualifications Officer: Vacant looking for Neil's replacement.
SMP Advocate: Vacant

Annual Report

Committee Support Officer: Geoff Clarke (Geoff.Clarke@xpsgroup.com)

Committee Support Officer: Russell Anderson FPF (russell.anderson@live.co.uk)

Committee Support Officer: Brian Caruth (bcaruth@hotmail.co.uk)

Social Media

There is a Facebook page for the PFS, but membership stalled on this. It is still active and was managed by Neil Dickey. This is likely to become defunct and LinkedIn will be the preferred platform going forward.

There is also a PFS NI Chartered member LinkedIn site, this is continuing to grow in numbers and has been useful to broaden and develop contacts. Thanks to Debbie Connolly for her work with Chartered members, and events for the next year. Paul Kerr will now take over the running of this and has been granted access rights. He will update local Chartered Members with any upcoming events.

The PFS Events app is now also the main way to book conferences going forward and it also then retains the agendas for the events and your CPD certificates etc. Most members are finding this useful, however we do have some advisers that do prefer not to do everything by technology, and this is addressed as and when this comes up at local PFS events.

We have also had more interaction at the events with Sliddo being implemented so that the feedback for each speaker is given at the time via a QR code. Again, this has been mostly positive, but there are some members who prefer the paper feedback forms and where possible, this has been facilitated.

Professional Qualifications – 2022

There are people sitting exams for Diploma and Advanced levels as people have studied during lock downs. There have been no training sessions arranged locally as Neil Dickey resigned as the Professional Qualifications officer. However, other PFS regions held webinar-based training at a discounted rate and this information was shared with our members should they need additional training.

The hope is that if the demand for face to face training returns in the future and we can find a suitable replacement for Neil to take the training, then we will hopefully run courses for the main exams i.e., the R06 exam and the AF1, AF2 and AF5 exams.

There were several reported issues during the year from members when sitting exams as the CII changed provider to PSI so that there could be more flexibility around rescheduling online exams during COVID.

The crucial issues fed back from the online perspective was that sometimes the technology didn't work, there have been issues with corporate firewalls and then also issues with adjudicators being very strict around your surroundings at home when this was not ideal situations for everyone, and most people were trying their best. Issues with the in-person exams was again due to technology issues and location of exam centres. One area of feedback that we have been trying to get help with is having an exam centre located in the North West of Northern Ireland and discussions around this are ongoing with both the PFS and the CII in Northern Ireland.

Financial Education promotion Via Schools

During 2022 Richard has been able to get back and deliver some events at local schools. There have also been several volunteers delivering seminars, in Belfast, Derry/Coleraine etc. Although Richard confirmed that this has been organised centrally with George Tsounias and feels a little bit out of the loop. It was suggested that Richard contacts George to try and get a strategy in place so that everything feeds through him so that he can keep a spreadsheet of events and volunteers in the various regions in Northern Ireland so that we can get better MI on this.

PFS National Officers conference 2022

This was attended by Debbie Connolly as PFS NI Chair via Teams to give us a terrific opportunity to liaise with colleagues from across the UK area and discuss areas of development and any ideas for development in driving the PFS professional standards.

Annual Report

Lots of positive engagement with FCA is ongoing and moving on to raise higher levels of professional perception to the UK public across the Financial services Sector.

There was also an event on the 17th of May 2022 for the CII and PFS to travel to Birmingham for the Ambassadors in Action event and Debbie Connolly as Chair of the PFS event attended with Leslie Gillanders, Fiona Coulter, and Brian Caruth. Jonathan Clark, interim CEO of the CII, Sarah Lord, President of the PFS and Peter Blanc, President of the CII were all speakers at the event thanking all the volunteers for their time and revealing their Roadmap for our professional career path in the industry.

Since then, there have been various issues in the press in relation to the issues between the CII and the PFS. However, as a committee in Northern Ireland, we have always worked very well with our local CII colleagues and agreed that fundamentally, we are unlikely to be able to change the outcome of the issues raised and that we want to continue to put on a united front and work together to get the best value and outcome for our members and we did not want politics to get in the way of that.

A few examples of this would be that Les as President of the IINI has attended the PFS conferences this year and we are also looking to host a joint Well-Being event in 2023 so that both CII and PFS members can attend no matter what level they are at as this is a very important issue that we are all passionate about. Debbie also attends the IINI Council meetings each month along with Geoff Clarke, Brian Caruth and Russell Anderson.

The IINI GALA Dinner 2022

The dinner took place at the Culloden Hotel and was attended by Debbie Connolly in her capacity as Chair of the PFS. It was a magnificent event and lovely to be invited to meet many of my GI colleagues.

IINI/PFS Annual Awards 2022

It was lovely to have the in-person awards back again this year. Since they had not been held in person since 2019, there was three years' worth of award winners and so the venue was changed to Belfast City Hall and the Lord Mayor was able to attend the event which was an enjoyable day out for everyone. The attendance was great and the feedback on the day was great. We all very much look forward to the next event which is likely to be smaller and back to the normal venue at Queens University.

Events

Other than the above, the bowling night took place at the end of October, and we had a few PFS members attend this time, which was great to see, as this is attended by CII member only despite it being advertised to everyone.

The annual Charity lunch took place in November which was expertly organised by Brian Caruth. This was an enjoyable day out and it was nice to see some of the committee members in attendance and we want to try and grow this each year.

There was also the annual Pantomime which is always a yearly highlight and was again well attended.

Special mentions

The final mention for the report is to thank each committee member for their valued support throughout the year and for the collaborative work that we continue to do with the local insurance institute, long may it continue.

Also, a special mention to Brian Caruth who received an Exceptional Service Award recognising those who have exceeded the requirements of a role at a regional or national level by becoming champions for their regional committee, as well as great advocates for the insurance and personal finance profession. There is no better person "Cookie."

Debbie Connolly – Northern Ireland Chair of PFS

Annual Report

Health and Wellbeing Event IINI & PFS

The Insurance Institute of Northern Ireland (IINI) and the Personal Finance Society (PFS) hosted its first ever 'Health and Wellbeing' event for its members on the 9th February 2023.

The event was held at the Clayton Hotel Belfast, with over 75 people attending and was co-hosted by Leslie Gillanders, President of the Insurance Institute of Northern Ireland and Debbie Connolly, Northern Ireland Chair of the PFS.

The Institute is constantly striving to add value outside of the normal CPD events of education and social activities.

At the beginning of the day we had three Doctors speaking on relevant health issues. Dr Alex Rawlinson and Dr Coleman Byrne spoke to the men about Prostate Cancer and Colon Cancer respectively. Dr Frances Stewart spoke to the women about Menopause.

Each of the doctors focused on early warning signs and the positive outcome of early intervention. All members availed of the opportunity to ask many questions relating to their specific topic.

Next, we had Kirsty Sharp from a leading employee benefits insurer Unum. She spoke on 'Resilience Lifestyle Management & Wellbeing'. The presentation focused on spotting the early signs of stress and burnout, and how the pillars of wellbeing such as sleep, energy management, nutrition, and hydration can help combat such prevalent issues.

The next speaker was Lisa Strutt who is an executive coach, guide, and international speaker. She spoke about the loss of her husband to Pancreatic Cancer at the age of 47 and the impact it had on her and her three teenage children. Lisa seeks to help people to get clarity and focus on what is most important to them and achieve more than they thought possible.

Her final word to us was "What will you do with the life you have been given"

Finally, we had Adrienne O'Sullivan who is the Honorary President of the Insurance Charities.

She spoke about the great work that the charity is currently undertaking e.g., providing ongoing and one-off financial help, practical help with benefit applications, money management. The charity has partnerships with other charities such as Alzheimer's Society. The Insurance Charities is there to help current and former insurance employees and their families across the UK and Ireland.

The Northern Ireland Chest Heart & Stroke Association was present throughout the morning for members to get their blood pressure and pulse checked aiming to identify any abnormalities and advise for further management.

The volumes of questions asked by our members during the morning has really demonstrated to our institute of the real need for this Health & Wellbeing event.

Overall, it was an excellent morning with great feedback from many of our members.

*Leslie Gillanders
President, Insurance Institute of Northern Ireland*

Annual Report

Charities Report 2022/23

The Insurance Charities can provide practical help and support for current and former insurance employees and their dependants experiencing difficult life events, such as:

Ill Health
Domestic Abuse
Disability
Tragedy
Depression
Financial Problems
Redundancy

If you are in need of help, or know of a colleague who is, please get in touch.

The Insurance Institute of Northern Ireland has continued to support the work of the Insurance Charities. We are grateful for the support from a number of events such as our Annual Dinner, Charity Golf Day, Charity Lunch as well as the continuing support of Sponsors and Companies. Without your support we would not be able to continue helping those in need.

Please note that the 2023 Insurance Charities Awareness Week runs from 19th to 23rd June 2023.

John Laverty