



Subject: 7th IINI AGM Minutes

Ref: DG/IINI AGM2023

Author: David Gamble

Council Position: Secretary

Date: 12.00 on Tuesday 25th April 2023

President: Leslie Gillanders in the Chair.

The President gave a very warm welcome to the Annual General Meeting of the 7th Session of the Insurance Institute of Northern Ireland. Meeting held in the Clayton Hotel, 2nd Floor, Ormeau Road, Belfast on 25th April 2023 12.00pm.

Notice of Meeting:

Notice of the AGM of the 7th Session of the IINI was taken as read.

Apologies: Tammy Gamble and Debbie Connolly, no other apologies received.

Minutes of the last AGM 28th April 2022.

The minutes of the 6th Session IINI AGM were taken as read & signed by the President.

Minutes Proposed by Vincent McIvor
Seconded by David Ussher

Annual Report & Statement of Accounts:

A copy of the Annual Report & Statement of Accounts was submitted by email in advance and placed on our website, the President recorded his thanks to all for submitting reports in a timely fashion to allow our Secretary to compile the Annual Report and extended thanks to Tim Graham for ensuring that the accounts were submitted in order and audited on time.

The President invited our treasurer Tim Graham to present and comment on the accounts:



General Account

- Tim greeted all attendees and referred to the copy of the accounts and finance report submitted on-line.
- As stated, the Year End balance in the Barclays Deposit account was £15,387
- In our current account with Danske Bank the opening balance was £64,358.65 and the closing balance was £82,305.02
- Total monies in the bank therefore at 31.12.2022 is £97,692
- Following a quiet 2021 due to covid, our income for 2022 increased back to more normal levels from £31,932 in 2021 to £93,026 in 2022. (for comparison 2020 was £73,422 and 2019 was £131,426). CII Grant income was received again in 2022 following the suspension in 2021 albeit as in previous years was reduced by 50% due to reserves being more than one year's operating costs
- Total expenditure for the year was £75,280 (up from £28,217 in 2021, but down on £84,836 in 2020 and £115,056 in 2019)
- Again, encouraging to post a CY surplus despite our funding the majority of 2022 CPD events ourselves with help from sponsors negating the need to charge members to attend and funding a 3 years in 1 awards ceremony in the City Hall in May
- The IINI finances remain in a healthy position at this point in time and Council will continue to remain focused on costs but at the same time continued awareness of providing value for our membership
- In conclusion Tim thanked our independent examiner Steve Thompson from A1 Accounting for his time in verifying the accounts

The President asked for a proposal for the adoption of the Annual Report & Statement of Accounts.

Proposed by: Fiona Cambridge, Seconded by: Gary Ferguson

Election of President:

The Secretary advised the Council nomination is Fiona Coulter. The Secretary asked for someone to formally propose Fiona Coulter as President for the 2023/2024 session.

Leslie Gillanders proposed Fiona Coulter and delivered a brief synopsis:

“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.

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. "

The Secretary asked for someone to second Leslie's proposal.

Tim Graham seconded the proposal of Fiona Coulter's appointment.

The Secretary declared Fiona Coulter duly elected as President taking office from today.

Election of the Deputy President:

The secretary announced that the Council nomination for Deputy President was Tim Graham.

Fiona Coulter stated she was delighted to propose Tim as Deputy President for 2023/24 term:
"I am absolutely delighted Tim has agreed to be the Deputy President for the year. I'm really looking forward to working with you. Having been a local supporter of the IINI for many years, Tim joined council and was elected Treasurer, a position which he has held since 2019, ensuring the financial integrity of our local institute."

Fiona asks for a seconder and the nomination was seconded by David Gamble, Tim is elected as Deputy President holding office from the end of the AGM.

Election of Vice Presidents:

The Secretary advised that the four Vice Presidents selected from within their numbers to represent them on Council are:-

Leslie Gillanders
Vincent Mclvor
Ashley Murphy



Brian Caruth

Iain Patterson formally proposed nominations and seconded by Gary Ferguson.

Election of Office Bearers

The Secretary read out the names of the Office Bearers who had been nominated individually in writing by four members of the Institute to serve for the forth coming year:

Treasurer	David Gamble
Secretary	Fiona Cambridge
Education & Examinations Secretary	Sandra Craig
CPD Chair	Jackie Elliott
CPD Secretary	Iain Patterson
Public Relations & Website	T Balendran
Dinner Secretary	Gary Ennis
Sponsorship	Leslie Gillanders
Office Rep. & Membership	Tammy Gamble
Careers Officer	Gary Ferguson
Insurance Charities	John Laverty
National Forum Representative	Brian Caruth
Diversity & Inclusion	David Ussher
PFS Chair	Debbie Connolly
PFS Rep	Geoff Clarke
Emerging Professionals	Liam Foley

The nominations were proposed by Ashley Murphy and seconded by Fiona Cambridge

Election of Council Members

The Secretary also read out the names of Council Members who had been nominated by council:

Russell Anderson
Nick Mills
Clare Bryson
Justin Hillen

These nominations were proposed by Sandra Craig and seconded by Jackie Elliott.

The President declares all of the aforementioned Officers and Members duly elected and welcomes them to the IINI Council and extended particular congratulations to our new member – Justin Hillen.



Election of Auditors

The Council confirmed appointment of an external auditor, Steven Thompson, A1 Accounting for the year ahead. Proposed by Fiona Cambridge and seconded by Russell Anderson.

Presidents Address 2023

Leslie Gillanders addressed the attendees:

“Council members, members of the IINI it is hard to believe that it is a year since I stood up as your new President of the IINI. I was humbled and indeed honoured to have been elected.

Most of you know that My theme throughout the year was “Value for all members in everything we do” in respect of Social, Education and Charity.

The role at the start have to say was a little daunting not really knowing where to start and what to do. I was very aware we were just out of lock down and thinking how I could serve our members in this somewhat new norm and try and continue with some of the great activities that the IINI is renowned for.

It started with the Awards Ceremony in the Belfast City Hall a tremendous event with 140 present with the Lord Mayor in the mix. We had 3 years of awards to give out and many members attracted by the lovely surroundings of the Great Hall.

We continued with our Master Class series providing a mix of virtual and live events. Trying to give something different to our members such as a talk on the Economy, Presentation Skills, how to treat Vulnerable Customers, Breaking the Bias in our thinking and perception of people as well as the usual Technical and Regulation aspects of Insurance.

We had Our IINI Charity Golf IN Oct and Charity Lunch in November which was well attended and received. Panto in December with it usual large attendances.

The Jan 13th IINI Dinner with 380 attending was again very well received with its First ever Lady MC Ruth Gorman and indeed a very good motivational speaker in the form of Jason Black the mountaineer thrown in the mix. Good to have the presence of the CII CEO Alan Vallance. As most of you know only started on the role but I took the opportunity to remind him of the need to improve upon the member journey in all touch points with the CII. All our members of this Institute are indeed very important to us.

In February we had the Men & Women Health and Well-being event which was a first of its kind for the IINI and jointly with PFS. The Doctors went down an absolute treat with our members. Feedback was excellent and I think the Doctors enjoyed it as it was something outside the norm for them. We had the Chest Heart & Stroke Association, Adrienne O’Sullivan of the Insurance Charities, Insurer Unum, motivational speaker Lisa Strutt present and indeed great support from our sponsors.

I spent a considerable period doing the rounds of Ireland and indeed across the pond at the various institute Dinners. I can most certainly conclude that the IINI Dinner is by far the best around, but I would say that. I am extremely proud and honoured to be part of all of this in what the IINI has achieved over the years.



None of these activities would not have happened without the dedication and support of the members on council who give up their time to help, assist and provide good guidance and at times keep me on piste.

During my term we introduced some improvements around Governance of the Dinner, CPD and the Awards Ceremony with the introduction of committees which I think has helped the Officers bearers of these roles somewhat.

I attended a number of PFS events throughout the year which I really enjoyed. Debbie Connolly Chair of the PFS, Geoff Clarke, Russell Anderson and other staff such as Paul Kerr and Stephen McCallum and their recent recruit Brian Caruth. To use Vincent's theme "We are stronger together".

Before I conclude I what to thank a few people. Firstly, my Deputy Fiona Coulter who I will be very soon handing over this chain. I know Our institute will be in very good hands.

To past Presidents John Laverty, Ashley Murphy always on hand to help and give me assurance.

To Cookie who regularly touched base with me to ensure I wasn't sinking, keeping me right in his usual unique style that we have all been accustomed to. He does an excellent job in his role as Local Institute National Forum, and nothing gets past him and keeps our institute very much to the fore with the CII.

To Tim our Treasurer soon to be Deputy President and David our Secretary, Gary Ennis our Dinner Secretary for keeping me calm in the run up to the dinner.

Fiona Cambridge and Ian Patterson who jointly took care of CPD, Education Secretary Sandra Craig and T for learning the ropes in sending out the CPD events.

There is a huge amount of work that goes into all of this and I wanted to call this out. To use Ashley's theme I believe we have "made a difference".

Lastly to my family, I will try and not choke up this time round, Jenny my wife, my son Peter, and daughters Lucy and Rosie.

And Finally.

This leaves me with one task to perform with the handover of the Chain to our New President Fiona Coulter".

Presentation of the President's Chain

Leslie Gillanders presents the President's chain to Fiona Coulter the President of the Insurance Institute of Northern Ireland for 2023/2024 term.

New President's Address –

Fiona Coulter's address to the membership in attendance:

"Thank you, Les, for your kind words and introduction.

It is indeed a great honour and privilege to have been elected as President of the Insurance Institute of Northern Ireland, and to be honest, I am nervous, but mostly, excited to be stepping into this role, my predecessors have set the bar high, and I certainly have big shoes to fill.

In saying that, having such a dedicated and committed council, will without a doubt, be of a great support to me and our members over the next 12 months.



It is wonderful to see so many past presidents still on council and this gives me great comfort and encouragement to ensure, over the next 12 months, we continue to maintain the great reputation the Insurance Institute of Northern Ireland has across UK, Ireland and beyond.

Thank you to my fellow council members who agreed to continue in their roles and for those accepting new roles in the coming year. I would like to welcome Justin Hillen for coming on council: it is great to have you on board.

Tim, thank you for agreeing to be our deputy, as I said, I look forward to working closely with you.

It is reassuring to have members of council, our local institute and people within the profession offering me support for the forthcoming year, and I tell you now, I certainly will be calling on that support to ensure we meet the challenges and embrace the opportunities ahead.

Each one of my predecessors have had a special theme for their year, with each accomplishing great things for all our members. So, when I sat down to look at the challenges we face as a sector and profession there were a few...

Covid may seem like a thing of the past for many, although it has left its shadow. Our 'working lives' continue to present challenges post covid, with one of the biggest consequences being that a lack of social engagement and networking opportunities that we are so fond of, and has played such a big part of this institute.

I firmly believe, we as an institute are unique in what we do. We have a close knit community across Northern Ireland, with members always willing to support each other. Whilst covid made this more difficult, Leslie over the last year did a great job helping to bring us together again for the first-time post covid. He brought back live events such as, the hybrid CPD programme, The annual awards ceremony – a 3-year celebration at the glorious Belfast City Hall, also, a successful Annual dinner and the first ever, health and well-being event. A busy year to say the least.

It is my commitment to reach out to all of our members across Northern Ireland to bring us back together again, stronger than ever, delivering a wide range of initiatives, from A face to face local and regional CPD programme and in person events, allowing us to:

Reconnect, Re-engage and Revitalise!

So, this year, this will be my theme.

I am proud to say, we as a local institute have demonstrated we are alive to the challenges and opportunities we face as a profession. This Institute has always supported and encouraged development of Insurance Education and professionalism - Passing on knowledge and values from one generation to the next.

We will continue to reach out and serve ALL of our members in whatever stage they are in their career journey, wherever they are located within the province. Whilst we will continue with the provision of technical aspects of insurance, there will be a greater focus on soft skills for members in whatever job they are in, within the profession. I firmly believe that as a council our members will benefit and prosper with the support of the IINI.

Thank you again for the nomination!"



Presentation of Past President's Jewel

Fiona's first duty as President was to present the Past President's Jewel to Leslie Gillanders.

Presentation of the Deputy President's Chain

Fiona next presented the Deputy President's Chain to Tim Graham.

Special Business

Having given the requisite notice to the Secretary in advance of the AGM, Mr Tom McGrath, a member of the Institute, was allocated 5 minutes to present a motion to the attendees.

Mr McGrath proposed the motion, "The members of this Institute have no confidence in the Chartered Insurance Institute".

Mr McGrath's proposal was seconded by Mr Gary Thompson.

Thereafter a secret ballot of the 29 members in attendance was held.

The results of the motion were, 27 votes against to 2 in favour, there were no abstentions.

AOB

- 2023 Awards Ceremony – Monday 15th May 2023 at Queens University Belfast
- Next Council Meeting – 15.00 on Monday 22nd May 2023 at AXA Office, Ewart Building, Bedford Street, Belfast.

There being no further business the Meeting was brought to a close.