

# intouch Liverpool

Your guide to local career development support



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@InsureLiv



The Insurance Institute of Liverpool

The Insurance Institute of  
**Liverpool**



PFS



CII



THE  
INSURANCE  
INSTITUTE  
OF  
LIVERPOOL  
FOUNDED 1867

# Welcome

1,619  
Members

300  
Chartered  
professionals

23  
CPD events in  
12 months

Part of the Chartered Insurance Institute (CII), the Insurance Institute of Liverpool provides a range of services and support for CII and Personal Finance Society members in the local area, including events with Financial Liverpool.

We are a dedicated group of industry professionals, who volunteer our time to support members, week in, week out, in the local area, in the local market, CPD events, training, networking opportunities and social gatherings. Everything you need to establish yourself within your local insurance community and beyond.

Most of these services are free, so read on to find out more...

## Leading the Way

I'm half way through my year as President and I can honestly say I have enjoyed every minute, it has been busy! Since March we have run monthly CPD lectures, two master classes, a careers day, a charity summer ball, a golf day, an awards lunch, plus two drop-in sessions promoting CII exams!

My aim is to have something suitable for all of our members this year and of course non-members are also very welcome at events. It is also important that we promote our industry to students and encourage them to consider a career in insurance and financial services. Our council have provided several sessions to schools, giving students an insight into what working in our industry entails. The students and our young members are our future so we need to nurture this talent.

We couldn't have provided these services for our members without the fantastic teamwork of our council. My thanks go to every one of them, especially Tracy O'Connell who runs the institute office and keeps us on the straight and narrow!

My huge thanks also go to the sponsors who are supporting us throughout the 2016/17 presidential year, they include RSA, RSA Motability, LT Print Group, DWF Solicitors, Griffiths and Armour, Weightmans LLP, Pavis Financial Management and Aviva.

**Lucy Higgins ACII**



# Meet the Council

All members are welcome to join the council and get involved in organising events and projects to support the local members. Our council also includes committee members from Financial Liverpool, who host technical financial services lectures. Here's a quick look at some of the characters on council, you might bump into them at our events...



## Carly Dunningham

Carly is a Financial Adviser with Pavis Financial Management. Having worked in Financial Services for over 14 years, she is on course to qualify as a Chartered and Certified Financial Planner. Carly is a fairly chilled out character, due in no small part to her love of yoga and meditation, not to mention her fantastic piano abilities, which she's been honing since she was a child.



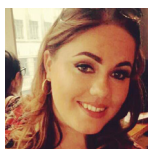
## Peter Forshaw

Peter has worked at Weightmans LLP for the past 19 years, and is Head of the Commercial Insurance practice area. Part of his role includes running in-house training seminars for clients contributing to the insurance and trade press. Outside of work, Peter devotes his time to amateur dramatics – highlights include being directed by the late Sir Peter Shaffer, performing at the Edinburgh Festival, playing 'Leo Bloom' in 'The Producers' and yes, playing the front end of a pantomime horse!



## Tom Harrison

Tom joined the institute 30 years ago when he joined Thomas Howell Selfe, Loss Adjusters and needed to pass his exams. He soon realised it was a lot more fun to help with the institute rather than study. Tom tried numerous roles within the institute and was eventually forced to be President. After his year in office there was an audible sigh of relief from the council. Tom has never been the back end or the front end of any pantomime animal but is available for hire.



## Bethany Lavin

Bethany works at Aviva as a Commercial Underwriter. She has been working there for 4 years and recently began a secondment in Perth, Scotland working to build a new underwriting system. On council, Bethany is the Social and Young Members Chair, getting more young people involved in the institute through the new events we have planned this year. She loves holidays and festivals... and once organised a holiday for 43 people to Croatia and managed to pull it off without a glitch!



## Julie Calvert

Julie is co-owner and director of Pavis Financial Management, a Chartered Financial Planning Firm. She's been President of the institute and remains active on council as Charities Committee Chair. Julie played a key role in affiliating Financial Liverpool to the institute, bringing great benefits for members. Weekdays, Julie lives at her apartment overlooking the marina in Liverpool. At weekends she goes to her Kendal home, which she shares with her partner, Graham.

# Getting to Know: Julie Calvert

Julie is a key member of council, working in financial services. Find out what makes her tick...

**Best and worse subjects at school/uni?** Statistics and Biology were my best. I wasn't great at Geography – I have no sense of direction! I didn't go to uni as I wanted to start earning some money. I wanted to manage hotels when I left school but got a temp job at a life office and the rest is history...

**Red or blue?** Neither – I don't follow any team.

**Biggest fear?** I'm very conscientious and my biggest fear is not delivering what I say I will.

**How do you relax?** Wine and yoga – nope reverse that yoga and wine!

**Best day of your life?** Finishing a challenging 10 day hike around Mont Blanc. The hike started in France, went through Italy, Switzerland and then back to France. It was such an achievement.

**Favourite film?** Ice Age. Laughed so much, it was embarrassing.

**Rock, soul, classical, jazz...?** All of the above! Strangely a lot of artists beginning with 'K'; Killers, Kings of Leon, Kasabian, Kylie, Kenny Rogers, Kathryn Jenkins...

## **Top five desert island discs?**

Moon River – Andy Williams  
Killers – Mr Brightside  
Harvest Moon – Neil Young  
Greatest day – Take That  
Tilted – Christina and the Queens is my current favourite

**Favourite holiday?** The Tour de Mont Blanc – the scenery was spectacular and although very gruelling it was a fantastic feeling to complete.

**Who would you like to have lunch with?**  
Teresa May.

**Best restaurant or bar?** There are so many to choose from. I am really fussy with restaurants and drive my friends mad. I like to receive a good service and will ask for tables to be wiped, air con turned down if its freezing or music made a little less noisy. My favourite restaurant was damaged in the floods in Kendal. I keep checking to see if Sowadee Thai has re-opened yet as I really miss it. For a bar... the best, I think, is the roof terrace of Oh Me Oh My on Water Street on a summers evening.

**Favourite sport?** I'm not really a big sports fan, to be honest. As a person, I'm really uncompetitive and, if it makes someone else happy, I'd rather let them win. Myself, I enjoy cycling but it's more for the company of my cycling team (TSTi – Tea Shop Tours international) than the competitive element.

**Weirdest thing that ever happened to you?** Seeing what I think was a ghost! It was very early one morning in a bar I managed, which had previously been part of the old Rope Works. I saw an old man wearing a flat cap sitting at a table. I looked away for a second and when I looked back he had disappeared. The room wasn't cold and I wasn't frightened but there was definitely a presence.

**Facebook, LinkedIn or Twitter?** Definitely Facebook and LinkedIn – I had to give up Twitter, these things can take over so it had to go!

**Finally, any strange facts about you that only your friends know?** They say I'd go to the opening of an envelope – including the opening of a new changing room in a Liverpool tailors. I can recite the alphabet backwards in less than 5 seconds. Oh and I was the front end of a pantomime horse in race at Aintree!





All PFS/CII members linked to the Insurance Institute of Liverpool are automatically invited to become members of Financial Liverpool (FL). As well as CII/ PFS members, FL members include discretionary fund managers, pension experts, accountants, private client lawyers, pension barristers and others. Giving the group diversity, expertise, knowledge and networking opportunities.

Nine lunchtime CPD meetings are held each year, covering a wide range of topics. So far this year these have included technical pensions, investments, taxation, protection, technology and soft skills. Each session usually has over 50 attendees and, as well as CPD, they provide great networking opportunities over lunch.

FL also organise events in conjunction with other professional groups like CISI, where they arrange high quality speakers such as John Redwood of Charles Stanley Pan Asset.

The highlight of the year is the Christmas lunch which includes a CPD talk by an industry guru. There is a full Christmas lunch with all the trimmings, and of course a little tittle, followed by quizzes and games. Speakers have included Justin Urqhart Stewart of Seven IM (Mr Red Braces) and this year will welcome Steve Webb (the ex-Pensions Minister, now of Royal London).

Extra breakfast meetings are often added to the programme to cover specialist areas such as an update on powers of attorney and compliance issues relating to suitability reports.

To help those signed up for exams, in the last year there have been two full day revision courses with John Reynolds of Expert Pensions on AF3 and R08. These have been very popular and hugely successful.

FL continues to go from strength to strength. Thanks to the speakers for their support and, or course, the sponsors Tilney Bestinvest and Barnett Waddingham for providing the venues and refreshments for the events.

*“Interesting, technical perspective on the future of pensions and current challenges.”*



# Support for You and Your Colleagues



The Insurance Charities supports past and present insurance, and insurance related employees in the UK and Ireland, providing financial and emotional support to those in need. If you are in need of help, or know of a colleague who

is, please get in touch with them. You may notice companies with goodie boxes on their reception for The Insurance Charities since the awareness week in June. Please consider making a donation. This year the institute council have been commended for the charity work and rewarded with a hamper which, as you would imagine, was then raffled for even more good causes!

## How Can The Insurance Charities Help?

**One-off:** If unable to finance an essential item due to low income or lack of savings, perhaps towards a piece of equipment to help with reduced mobility, an adaptation to a property, the replacement of an appliance or essential property maintenance.

**Ongoing:** Sometimes income is not sufficient to meet essential costs such as therapy or other treatment for a particular condition. Income may also fall and essential day-to-day living costs could become a problem.

**Advice:** If struggling with a health condition, life issue, or financial issues, we can help access the practical guidance to make a significant difference.

Visit [www.theinsurancecharities.org.uk](http://www.theinsurancecharities.org.uk) to find out more.



## Annual Luncheon and Prizegiving 2016

Congratulations to the award winners who joined us in October to celebrate their exam achievements.



# Upcoming Event

Book now online for a half day seminar presented by Branko Bjelobaba FCII

**Date:** Tuesday 7th March

**Timing:** 9.00am – 1.00pm

**Venue:** Aloft, North John Street, Liverpool

**Cost:** £30 members CII/PFS/Financial Liverpool; £60 non-members

This event, for FCA regulated firms only, will provide an update on recent key changes made by the FCA: current areas of interest, Section 166s, Approved Persons' attestations and the new client money reporting requirements. It will then focus on Conduct Risk and allow ample discussion on areas that can be improved. Ideas that have been shared at recent events will also be made available. Whilst Conduct Risk is very generic to all regulated firms the primary focus will be on general insurance.

## Learning Objectives

**By attending this event, delegates will be able to identify:**

- Current FCA key initiatives
- What Conduct Risk entails
- What then may need to be done
- FCA Thematic Review into Appointed Representatives (to include Delegated Authorities)

## Speaker Biography

Branko Bjelobaba joined the insurance industry in 1987 and has worked across the sector – for two insurers (General Accident and Pinnacle), a broking group (Oriol), a firm of professional advisors (PricewaterhouseCoopers), and finally, a regulator (the General Insurance Standards Council). Branko qualified as a Fellow of the CII in 1994 and holds Chartered status and is also a Member of the Institute of Directors. He was appointed a Vice-President of the CII in 2008.

*“A well-balanced seminar which provided very detailed content and completely in line as advertised with lots of useful pointers to take away and consider further.”*

Feedback from a previous session with Branko.



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# Forthcoming Events

Date/Time	Event	Speaker	Venue
Thu 15th Dec from 12pm	Financial Liverpool Christmas Lunch	Steve Webb ex-Pensions Minister	Hard Days Night Hotel
Fri 20th Jan from 7pm	Annual Dinner	Dinner and Disco!	Crowne Plaza
Fri 27th Jan 12pm	Financial Liverpool AGM & Marketing Presentation	Davide De Meastri Kenyon Fraser	Tilney Bestinvest
Fri 24th Feb 12pm	Financial Liverpool Pensions Presentation	Mike Morrison, AJ Bell	Tilney Bestinvest
Tues 07th Mar from 9am	FCA – Conduct Risk Masterclass	Branko Bjelobaba FCII	Aloft
Tues 14th Mar from 12pm	The Insurance Act 2015	Alex Marler, Weightmans LLP	Racquet Club
Fri 31st Mar 12pm	Financial Liverpool Investment Presentation	Tilney Bestinvest	Tilney Bestinvest
Tues 13th Jun from 12pm	The Changing Culture of Blame	Matthew MacLaren ACII, Griffiths & Armour Professional Risks	Racquet Club
Tues 10th Oct from 12pm	Cyber Crime and Security	Alastair Murray, The Bureau	Racquet Club
Tues 14th Nov from 8am	Different professions, different perspectives	Dave Westall, Delta-Omega	TBC

**100%**

said they would attend another event

"I have to say Liverpool institute are excellent for arranging seminars which are so relevant to my role"

"Excellent quality of speaker, covered a great deal in a short time"

"Good informative presentation, good venue and good content."  
"Thought provoking"

Thanks to our principal sponsors:



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Thanks to our supporters:



## Did You Get the Email?

We intend to keep you informed of all our forthcoming events via email. As with a growing number of organisations, email is our main method of communication. It is timely, highly cost-effective and also helps to reduce our carbon footprint.

You can check and update your details online at [www.cii.co.uk/MyCII](http://www.cii.co.uk/MyCII) or email [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk) or call +44 (0)20 8989 8464 with your CII PIN.

Make sure you are not missing out on invitations to attend our events! [www.cii.co.uk/liverpool](http://www.cii.co.uk/liverpool)