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The Insurance Institute of Liverpool

Chartered Insurance Institute

# **InTouch** Liverpool

Your guide to local career development support

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## WELCOME

I am delighted and honoured to have been voted President of the Insurance Institute of Liverpool. I have served on the Council since 2012 and I'm always impressed by the enthusiasm and commitment of our committee.

A lot of time goes in to providing valuable events and support for our members. We held our Annual Dinner in January which was, as always, a huge success. Tracey Fisher, the outgoing President hosted the event and gave an excellent speech about the activities we provided last year. Being a bit of a historian, she'd researched old annual dinner menus and we were surprised to see that the menus where printed in French until the mid-70s!

Financial Liverpool has gone from strength to strength since its re-brand in 2012. We held a wide variety of CPD events last year, culminating in our Christmas Lunch event where, we heard from Justin Urquhart Stewart of 7Im about world markets.

At the AGM in January we were delighted to announce that Julie Calvert would be taking over as Chair for Financial Liverpool. Julie is a past president of the Insurance Institute of Liverpool and recently won our Outstanding Achievement Award for recognition of her hard work and commitment to the Institute and our wider profession.

We have lots planned for the year ahead. We're excited to launch the first ever Insurance Institute of Liverpool Games. This will see firms from the region competing over a range of events. This started with our pool tournament in May and we're looking forward to the sports day challenge in July.

As well as a full CPD programme, we're also arranging various study support sessions this year. Please see our website for full details. All courses are heavily subsidised by the Insurance Institute of Liverpool and are run locally. We aim to provide support for mandatory units or those that have a high fail rate in our region. If there are particular units that you'd like us to our offer support, please get in touch.

We're also trying to get some study groups off the ground. We know it can be tough studying for exams and sometimes it can be quite isolating. We're keen to get students in the area connected to offer support to each other. We've started a discussion group on Linked In – please get involved.

We have lots more planned through the rest of the year, so please keep up to date on our website. We're always looking for feedback, so if there's anything we're not doing that you'd like us to, or if you think we're doing things well, please let us know. I hope to see you at our events this year.



Carly Dunningham Chartered Financial Planner

And just when you thought you thought of everything...



## Extraordinary claims require extraordinary evidence

Daniel J Clay author of James Cooke: Alien Contactee

Insurance, a dry actuarial world of sober analysis and tightly worded

Terms & Conditions. As far removed from the world of the paranormal as you can possibly be. But what if I were to tell you that it is through insurance, rather than say NASA, SETI or founder of PayPal and latterly SpaceX, Elon Musk that proof of intelligent extra-terrestrial life will be proved. Bear with me.

Insurance is generally associated with the most down to Earth of concerns. A car breaking down, a tooth falling out, an illness on holiday for example; yet some individuals of rare foresight have decided to insure themselves against more otherworldly eventualities.

In the early noughties, the BBC reported that pub landlord Tony Meggs of the Royal Falcon Hotel in Lowestoft had taken out insurance against Poltergeist damage.

Mr Meggs was prompted to take the insurance having seen glasses move across his bar of their own accord. For a £500 per year premium, Mr Meggs' policy covered him for up to £1m if staff or customers were killed or suffered permanent disability as the result of the actions of ghosts, poltergeists or other paranormal activity occurring on the premises. The supposed culprit incidentally was a disgraced and long deceased monk who had killed himself following the discovery of a very un-monklike affair.

It is not just unsettled deceased spirits that people can protect themselves against through insurance. Most people will be familiar with the numerous tales of people being abducted by aliens with hilarious, I mean, very serious consequences. Unsurprisingly perhaps, the first company to offer such insurance was based in Florida. UFO Abduction Insurance Co. For a modest \$19.95 you can claim up to \$1m for such things as post abduction psychiatric care and extra if the E.T abductor regarded you as a food source.

The company also offer reincarnation insurance. I am assuming pre-existing conditions do not apply.

Lloyds of London supposedly have around 20,000 people insured against alien abduction. Receipt of such a claim is not of course routine and the claimant has to provide both a third party witness and undergo a lie detector test.

As far as I can tell, no claims for alien abduction have been paid out. An insurance company would have to be 100% convinced such a claim was valid and that the event had taken place. So, if you ever hear of a company settling such a claim, let me know. That will finally confirm the existence of intelligent alien life.

Closer to home, I am sure you will all be familiar with the myth of the Liverbirds who stand proudly atop that traditional hub of Liverpool's insurance history, the Royal Liver Building. The story goes that if the birds come to life and depart the city, this will herald the city's downfall.

So insurers of Liverpool, my recommendation would be to add this particular eventuality to your policies as a unique selling point. Protection against inanimate statues coming to life resulting in the downfall of the city you inhabit, is perhaps the future of insurance.

GHOST INSURANCE - A hotel owner in Lowestoft took out this policy after he claimed to witness a ghost in the hotel bar. The £Im policy insured staff and customers against death and disability by poltergeist or other supernatural phenomena! Tom Harrison and Emma Lynch compare their insurance experiences and look back to the future



On 12 July 1986 when 'Holding Back The Years' by Simply Red was number one and being listened to on LPs and 45s, Tom Harrison started his first job at Thomas Howell Selfe as a trainee Loss Adjuster.

When Emma Lynch started her first job as a Contract Reviewer in 2013 at Griffiths & Armour the Financial District was firmly rooted around Castle Street, Water Street and Exchange Flags, Jason Derulo and One Republic were being streamed onto mobile phones.

There were many insurance companies in Liverpool in 1986 – Royal Insurance, now the hotel Aloft, Eagle Star, Phoenix, Legal and General, Guardian Royal Exchange, Iron Trades, Commercial Union and Sun Alliance all had offices in Liverpool. Insurance companies were often composite offices who dealt with life and general insurance. Business Development Managers were called Inspectors and Managers were Superintendents.

In Touch interviewed Emma and Tom and asked them to compare their experiences of working in Liverpool's insurance industry. As you would imagine, technology was very different in 1986 and 2013. Back in 1986 faxes were very important pieces of equipment, however Emma has never sent a fax. Post was hand delivered in the city centre by the post room to many companies in 1986. This doesn't happen now and even the post room has changed to the Despatch Team and Office Services Teams.

When Tom started in 1986 there were many Loss Adjusters with offices in Liverpool; as well as Thomas Howell Selfe, there was Brocklehurst's, McLarens and Robins. Emma's first impression at Griffiths & Armour was "So this is what the big world of work is like", commenting specifically on the information overload from acronyms to numerous compliance and procedure documents. Similarly, both Tom and Emma commented on the friendliness of the people they met in their first jobs. Tom said that a very important piece of advice was given to him by his first manager, David Pennell, who constantly shouted 'attention to detail!' Tom regretfully admits 30 years later that this irritating mantra is probably as important now as it was then.

Emma commented that one important piece of advice given by a barrister she met whilst studying for her law degree was "Be yourself, hold your own and never be afraid to be as you are". When asked whether they resonated with the school of hard knocks or academic study, Tom thought that whilst both were important, he thought experience was very important and Emma felt the academic side of insurance exams helped with the technical knowledge required to work in the industry.

Tom said that in 1986, Liverpool Financial District was like a "mini London", however he remembers Bill Bryson's quote about Liverpool hosting a "Festival of Litter". Both Emma and Tom thought the Liverpool of 2018 was a really great place to be – clean, friendly and dynamic.

In Touch asked what was the most unusual thing that has happened to them both. Emma said that as part of a mock event with her colleagues and local solicitors, she had to don a grey wig and play the part of an elderly architect! Tom said the most unusual thing to happen to him, was he had to check fire damage while up in a scissor lift!

When asked who you would thank if given an award (after thanking their partners and families), both said they would thank their first bosses for their support and starting them in their careers. Emma would thank her first team leader who encouraged her to pursue her insurance broking career and Tom thought that Mr Spence, who at age 70 in 1986, was a truly inspirational figure.

Finally, In Touch posed the question of what would the Insurance Industry of Liverpool look like in the future. Tom thought it would be dominated by Artificial Intelligence (AI), with far less people. Emma thought very similarly, in that there will be far more digitalisation and virtual platforms with far more self-service.

continued...

#### In Touch would like your opinion on the insurance industry of the future...

Do you think that artificial intelligence will make our lives better like Bill Gates and Mark Zuckerberg, or are your views like Elon Musk and Stephen Hawking where there is a potential threat? Let us know....

Tom's first company car...



Tom before he slips into his work's uniform, ready for battle....



## MERSEYSIDE TRIVIA

#### Liverpool Dolphin show at Norris Green Swimming Baths 1972



## Is this the biggest snowball fight ever!

The 6th January 1854 Liverpool saw cotton brokers settling their differences with a more direct approach – a mass snowball fight in Exchange Flags.



## Charles Hurst ... such a nice man!

Those of us who work in the insurance industry and know Charlie always prefix any other comment with "such a nice man". Whilst being interviewed by In Touch, no less than eleven people waved or said "Hello" to him and one lady actually came into the Restaurant to see him, all in less than an hour!

Charlie started his career at Alexander Howden, moving to Eagle Star in 1985. In 1989, he formed Coulter Hurst & Co and in 1999, after fifteen years, this became part of Stackhouse Poland, where Charlie is a Director.

What were your best/worst subjects in school?	Best: English and Religious Studies. Worst: Chemistry and Physics.		
What school/uni did you go to?	Kingsmead, Hoylake and Rossall, Fleetwood. Chester College (part time, whilst working).		
What do you like doing in your spare time?	Anything outdoors but watching his children play sports and dog walking. Charlie said he tries to exercise in the gym and swim once/twice a week and plays golf, though not regularly!		
What's the weirdest thing that has ever happened to you?	Early one Saturday morning taxi drivers started to ring Charlie's door offering to take him to Edinburgh Airport (he was living in Scotland at the time). Alpha Taxis came first then Beta Taxis. Charles realising it was April 1st spent the next hour ringing all local taxi firms to stop them arriving in alphabetical order and gave away numerous cans of beer to the taxi drivers with a wasted journey. He said his heart stopped though when a removal van turned up, but it was for his neighbour.		
What is your biggest fear?	Charles said that this was not seeing Everton beat Liverpool before he retires!		
Have you a wide circle of friends or a few very close friends?	A wide circle. It is a standing joke with Charlies family that wherever he goes he will meet someone he knows!		
What is your favourite film?	The Blues Brothers.		
What is your favourite music - Rock, Soul, Classical, Jazz etc.	Middle of the road, particularly 80's music is Charlie's favourite with his top Desert Island discs It Must Be Love - Labi Siffre, Caroline - Status Quo, Downtown - Petula Clark, Tiger Feet - Mud and Happy - Pharrell Williams.		
What do you always pack when you are going on holiday?	A Swiss Army penknife that cost about £12.00 bought with Charlie's pocket money.		
What was your favourite holiday or favourite holiday destination?	Portugal and Cornwall. Charlie's wife was brought up in Fowey in Cornwall.		



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Who would you like to have lunch with?	Charlie gave a pretty eclectic mix of potential guests, Jesus Christ, the Queen and from the past Winston Churchill, Nelson Mandela, Eric Morecambe and Terry Wogan.		
What would be your one super power?	To be in two places at once!		
What's your one annoying habit?	Charlie said that he produces an embarrassing extra loud screechy hiccup when eating very spicy food. Chilli is therefore banned.		
Are you up with the lark or night owl?	Up with the lark, taking Toffee, his Golden Retriever, for a walk.		
What's your one biggest pet peeve?	Bureaucratic jargon e.g. "a level playing field".		
What would you rescue first, if you had to leave you house suddenly?	Charlie would rescue his photographs of friends and family and diaries.		
Are there any strange facts about you, that only your friends know about?	When staying at a B&B Charlie sleep walked into another room ending up in a single bed alongside a sleeping couple in their double bed.		
What is the one thing you always wanted as a kid?	A drumkit. Thankfully for the family and neighbours, Charlie never got one!		
What are your favourite crisps?	Plain crisps. In his early teens Charlie loved a packet of salt and vinegar crisps, a can of coke, whilst reading the sports pages and Sporting Sam and The Gambols!		
What one thing annoys you the most in a restaurant?	Not getting served and un-chilled white wine Charlie said that it's silly really, but he cannot relax until he has had ordered his food. Once ordered he is fine.		
What's your favourite childhood game?	Table Football was his favourite game.		
What is your most embarrassing moment?	On a family holiday in Trearddur Bay, Anglesey a very young Charlie wanted to "spend a penny". His mum said "Oh, just go into the sea, everyone else does". What Charlie didn't realise, was that she meant when the water was significantly higher than his ankles! Enough said!		
What is the best piece of advice you have been given?	To do your best and always buy good shoes. He has been buying "Loakes" ever since!		

## From the Archives

Liverpool is a proud and generous city, well known for its charitable giving over the years. Looking back through our archive records shows us that the Insurance Institute of Liverpool is no different. In 1954, the Insurance Institute advertised that they were to hold a charity fundraising event for the Insurance Charities. They placed a brief article into the Policyholder magazine on the 8th July 1954 in which they explained that they were holding a flower day and hoped to raise at least £100. Insurance Institute members would bring in bunches of flowers from their home and would then sell them in their offices raising money for the Insurance Charities.

#### Liverpool Flower Day

The Insurance Institute of Liverpool is holding a Flower Day on Friday rext week (July 16) when it is hoped to raise at least /100 for the Insurance Charities. Burches of flowers are being brought to the offices for sale by the ladies.

They promoted the event using Flower Day posters that are a beautiful record of the event and show how the Institute reached out to its many members and asked for their support. As can be seen in the photograph, there was an abundance of flowers donated on the day with larger companies holding their flower day on their own premises whilst the smaller firms came to the Insurance Institute Hall at Queens Buildings.



At the time, there was a very active Women's Section who looked after the receipt and distribution of the flowers on the day. 1954 was the first year that the Flower Day was held and was very much viewed as an experiment.



Searching through newspapers from the time shows that flower days were a common occurrence. However, a report again in the Policyholder from July 1954 describes how ordinary flower days with pin on paper emblems had become commonplace in the city and that they generated only resigned interest and sometimes resulted in avoiding action being taken!

The 1954 Liverpool Flower Dav was described as being entirely different and much more powerful. Consequently, it appears to have been a huge success raising £150 for the Insurance Charities which is equivalent today to £2,871 - a truly amazing amount to be raised in the course of one day! Our records show that we did in fact hold a flower day in both 1955 and 1956 but no note has been made of how much was raised on either occasion. As an Institute, it is with pride that we can say that we continue today to support the work of The Insurance Charities, the charity for the UK and Irish insurance industry who have been providing support for current and former insurance employees and their dependants since 1902.

If you have any memories that you would like to share, we would be delighted to hear from you. Please contact Tracey Fisher (*tracey.fisher@uk.rsagroup.com*)

### The Insurance Institute of Liverpool Dinner January 2018



Each year, at the Annual Institute Dinner, the Insurance Institute of Liverpool are delighted to award prizes and share in congratulating those new to our industry on their achievements with these awards including the Insurance Institute of Liverpool Young Achiever of the Year Award.

This year's winner, John Clarke from Kingsbridge Insurance Brokers started his working life as a solicitor before making a career change to move into the insurance industry where he is already described as excelling as a young broker.

He has achieved extremely high standards which have been reflected in his ACII examination achievements and he has received other accolades including best completion of Diploma of CII in 2016 - all of this in a relatively short 3 year insurance career. He has been keen to get involved in projects outside of his day job, has shown a desire to become involved with the Liverpool CII council impressing upon his colleagues the importance and value of their local institute. John was nominated by his employers, Kingsbridge Insurance Brokers who described him as a shining example to other young ambitious insurance professionals.

This year, the Insurance Institute of Liverpool Exceptional Service Award for 2018 was awarded to Julie Calvert. Julie was nominated by 2 previous past presidents and the current Vice President and is a truly deserving winner. She has made a huge contribution to the Insurance Institute, always looking at ways to get more members involved and mentoring new council members along the way. Julie was instrumental in integrating Financial Liverpool with the Insurance Institute of Liverpool and she was on the committee for the International Festival of Business in 2014. She is well known and well respected across the city and has helped to promote the insurance charities, locally heading up the Charities Committee for the institute and is a very deserved winner of the Award.

Please look out for the nomination form when it is published later this year to allow you to nominate any of your colleagues who you feel should be considered for the 2019 Awards.



## Talking About My Generation The CII New Generation Programme



The CII New Generation Programme is a 12-month leadership programme run by the CII. Participants are placed into Underwriting, Broking, London Market or Claims groups to complete a project. It is designed by the CII to support the retention of talent and the development of tomorrow's leaders. It gives participants exposure to market issues and tools to equip them for future leadership opportunities.

In 2015 Phil Beattie was accepted onto the CII New Generation Programme. Here he talks about his time on the programme.

#### What does the programme involve?

It provides a range of learning opportunities which during my year included an all day influencing skills workshop, a visit to the FCA, media training and a visit and tour of parliament including talks from MPs, the ABI and the CII.

Your group completes a project of your choosing that looks at an initiative to improve, change or enhance the insurance industry.

#### Why did you apply?

My manager made me aware of the programme and encouraged me to apply. After reading up on it and speaking to colleagues who had been on the programme, I submitted an application as I wanted to challenge myself with something a bit different to the day job and learn new skills.

## What commitments do you need to make if you are accepted onto the programme?

You are expected to attend all the events, which are all held in London. The project also requires collaboration between your group and spending time working on your project.

## What project did your group agree on and why?

During our first meeting we came up with many ideas from driverless cars to houses of the future. We ended up doing a report on fracking, it was constantly in the news at the time, and there was very little information out there from an insurance perspective. Out of all the ideas it was the one that gained the most interest from the faculty board.



#### How did you get on completing the report?

The first few months we spent researching what was out there and talking to various people who knew about the subject. All of this was pulled together and then we spent the remaining time writing and reviewing the report, getting feedback from faculty board members and making the final amendments before it went into design. Once completed the CII published the report and it featured in the journal.

#### Were there any challenges along the way?

Maintaining the momentum was always a challenge as well as producing the goods. The project work is typically meant to take 6 to 12 months to complete but ours ended up taking around 2 years! This wasn't just because we weren't progressing things as quick as we would have liked to, but because we had to put in a lot of research, speak to a lot of various people and agree on the content.

Fracking can be such an emotive subject we had to make sure we got our facts right, remained as neutral as possible and only focused on the perceived insurance risks.

### What was the best part of the programme for you?

I enjoyed the regular trips into London. On one occasion a broker in the group took us on a tour to Lloyd's which I had heard a lot about but never seen. The Parliament trip was also a memorable one, it was during PMQ's, so we never got to see the House of Commons, but we did go inside the House of Lords and Westminster Hall.

It was interesting to see a table that still had the markings of Churchill's sovereign rings in it from when he slammed his fist down during debates, and that during refurbishment works to the roof of Westminster Hall they found old tennis balls lodged in the rafters which they believe belonged to Henry VIII!

I also enjoyed the networking part. I got to meet a lot of interesting people on the programme and the good thing about my group was that after a meeting we made sure we got in the pub afterwards!

It wasn't just the networking with people on the programme either, as part of the project work and at some of the CPD events, I also met people I otherwise never would have. When we were researching the project, I got in touch with the representative body for the UK onshore oil and gas industry. A couple of weeks later I found myself sitting in their head office interviewing their Chief Executive!

#### What did you find challenging?

Probably the most challenging was moving the project along and the time it took to complete. When we started out I didn't think it would take 2 years!

The media training was also something completely new to me. You had real journalists doing a mock TV and radio interview with you and they didn't make it easy!

#### Who can apply and how?

Applicants typically need to have a minimum Dip CII qualification and between 5 and 10 years of insurance experience. You will also need support from your manager due to the commitment involved.

The CII website will have further details on the criteria and how you can apply.

Phil said that "based on my own experience I would really encourage local members to apply as it would be great if we could get more members from the North West on the programme".

If any one wishes to contact me to talk more, please get in touch via the Liverpool Institute Council.



## **Discover Risk Careers**

As we all know, a career in insurance can be rewarding, varied and exciting, but many school leavers do not even fully understand what insurance is. In today's modern world of employment, it is so important to be able to attract new enthusiastic talent, yet it is difficult to explain to young people the range of options that are available to them within the world of employment. As an Institute, we took a decision to develop and host an Annual Risk & Finance Careers Event and our next event is being held on Wednesday 4th July at the Crowne Plaza, Liverpool.

Students from schools and colleges across the Merseyside and Wirral area are invited to join our Careers Committee to hear from a range of guest speakers about becoming an apprentice or entering the industry as a graduate, as well as taking part in a speed networking session to learn from those across both the general insurance industry and personal financial services.

Those attending are given the opportunity to take part in the Discover Risk and Discover Fortune games, developed by the CII, which helps them understand just how important financial services and risk management are to the world. The board game itself delivers certain scenarios to the students, who then characterise the given risks by how likely an event is to happen and how severe the consequences could be.

If you would like to get involved and help through volunteering at this year's event or if you know of a local school or college that might like to attend, please contact us at our Liverpool Office.



### In touch asked Insurance Institute of Liverpool members for techniques that helped them pass examinations.

## Here are some of their hints and tips!

Make sure you spend time at the beginning understanding the Syllabus at the front of the books, as it will show you which chapters carry the most marks in the exams - this should help you prioritise your learning as those huge books can be daunting! Oh ... and I always reward myself after studying one chapter - maybe with a G&T

Bethany Lavin, Aviva

Ask for help from a colleague. Plenty of sleep. Use colour, diagrams, bullet points etc to make your notes more accessible.



John Clarke. Kingsbridge Insurance Brokers

Regular breaks, get someone to test you, practice papers.

Lucy Higgins, RSA Group

Have a study plan. On study days, have a schedule for the day and stick to it. Be sure to schedule in breaks and have plenty of snacks to hand! Get stuck in to practice question papers as soon as you can and do as many as possible. Approach insurance companies to ask if they have a supply of practice papers.

> Carly Dunningham, PavisFinancial Management Ltd. President Insurance Institute of Liverpool

Before booking the exam, make sure you will be able to dedicate sufficient time study. Establish what study resources are available for the exam and select the format to suit your learning style. Get access to as many past papers as you can. Use one of them early on to establish weak/strong areas in your knowledge. Work through your weaker areas using your chosen study resource. Use further exam papers to monitor your progress and keep working through your weaker areas.

Paul Rodriguez, Pavis Financial Management Ltd



Mike McErlean, Pavis Financial Management Ltd

Read the additional material recommended. not just the study book. Do past papers. Read revision booklets. Try revising in the morning as you are likely to absorb more information with a clear head

> Kamilla Mouakit. Pavis Financial Management Ltd

Don't leave it until the last minute! Give yourself enough time to study and use your time wisely. For one module I had to do 7 pieces of coursework and I still had 5 left to do with only 5 days before the deadline! I was working into the early hours each night completing the assignments whilst still going to work every day. I just managed to get them in on time. By the end of that week I was a broken man!

Phil Beattie, Insurance Institute Council

## **Calling New Council members**

Each April the Liverpool Institute elects new members on to council. Have you thought about joining the council? New council members are very welcome and if you also wish to lead a committee, openings arise each year for the following roles:

- Secretary Education Secretary Dinner Secretary Careers Officer Communications Officer Financial Liverpool
- Treasurer Membership Secretary CPD/Syllabus Secretary Charities Officer Social Secretary EIA Officer

Being a council member brings with it an array of benefits including the opportunity to network with senior figures from the industry, developing personal skills and raising your profile within the local market.

Join the council – enhance your career, meet new people and develop new skills. For further information please contact Secretary Tom Harrison at tom.harrison@lettonpercival.co.uk YOUR COUNTRY NEEDS,

## **Study Buddies**

Have you ever felt completely alone when studying for an exam, or have you stayed up at all hours reading your books, stuck on one question that you do not understand? Ever felt like you need help but don't know where from? We've all been there.

We think it's important to have a support network when studying, or a place to go to for help and advice from others studying the same topics as you, so the Insurance Institute of Liverpool are launching their 'Study Buddy' groups along with "Study Buddy" discussion groups on LinkedIn. There will be a group for General Insurance students and another for Financial Planning students.

Our aim is to connect members with fellow members or experts, so if you get stuck on a topic or question, you can ask for help from others who will know how to answer and can help and support you. If you're currently studying, or feel you can offer help and support to others who are studying, please get involved.

We understand it can be tough trying to achieve professional qualifications whilst doing a full-time job - so why not connect with people who are in the same boat.

Please see the 'Insurance Institute of Liverpool' LinkedIn page for more details.



## Ken Dodd RIP





Ken Dodd and Dickie Mint

*Tributes left at Ken Dodd's statue inside Lime Street Station* 

In March this year Liverpool mourned the death of one if its greatest superstars, Sir Ken Dodd.

#### Here are In Touch's top 5 favourite Ken Dodd jokes...

- 1. What a lovely day for running up to the Kremlin, knocking on the door and asking is Len in?
- 2. Did you hear about the shrimp that went to the prawn's cocktail party? He pulled a mussel.
- 3. On his famous tax trial I told the Inland Revenue I didn't owe them a penny because I lived near the seaside.
- 4. I haven't spoken to my mother-in-law for 18 months. I don't like to interrupt her.
- 5. I wanted to take the dog to obedience class, but it wouldn't go.

## **New Events**



#### The Insurance Institute of Liverpool

Chartered Insurance Institute

Date	Time	Details	Company	Speaker	Venue
Thursday 7th June	12.00	Pensions Technical Update	Barnett Waddingham	James Jones- Tinsley	Tilney, Liverpool
Tuesday 12th June	12.00	Terrorism cover - a dynamic risk	Weightmans	David Holt	Racquet Club, Liverpool
Friday 15th June	9.00	Annual Golf Day			Vicars Cross GC, Chester
Tuesday 19th June	9.00	RO1 Revision Course	Glascow Consulting	Cris Glascow	Offices, Barnett Waddingham
Wednesday 20th June	9.00	RO3 Revision Course	Glascow Consulting	Cris Glascow	Offices, Barnett Waddingham
Wednesday 4th July	9.30	Discover Risk/Discover Fortune			Crowne Plaza, Liverpool
Thursday 5th July	12.00	Later Life Planning	SOLLA	Tish Hanifan	Tilney, Liverpool
Thursday 5th July	5.30	School Style Sports Day			University of Liverpool Sports Hall
Wednesday 18th July	4.00	Council Meeting			Offices, Stackhouse Poland, Liverpool
Thursday 6th September	12.00	Behavioural Finance	Legal & General IM	Justin Onuekswusi	ТВС
Tuesday 11th September	12.00	Emotional Intelligence (EI)	Radius 360	Adrian Nash	Racquet Club, Liverpool
Wednesday 19th September	4.00	Council Meeting			Offices, Stackhouse Poland, Liverpool
Wednesday 26th September	5.30	Breakout			Breakout, Liverpool

We have moved premises, the new Institute Office contact details have changed to Insurance Institute of Liverpool, c/o Stackhouse Poland, 14-20 Moffat House, Pall Mall, Liverpool, L3 6AL

Email: liverpoolinstitute@cii.co.uk

Further details and bookings for events can be found at:

### www.localinstitutes.cii.co.uk/liverpool

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