

WINTER
2019



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InTouch Liverpool



A tribute to a past IIL President, Council Member and our friend, George Ellaby.

Tom Harrison



We are sad to announce the death of George Ellaby ACII FCILA Fuedi-Elae, who was a former President of the Liverpool Insurance Institute from 1996 to 1997 and a long serving council member.

After leaving Keele University in 1976 George was a Director at Robins from 1979 to 1995. George subsequently worked for McLarens/Graham Garside & Co, Marsh and Aon. He was a well-known and very well-respected Loss Adjuster. Here are some of comments from people who knew and will miss him:

Tom Memery

"I shall remember George as a loyal friend, someone who was fun to be with and who made good things happen and brought out the best in people. He was a kind, compassionate, surprisingly modest person and of course, he had a good sense of humour.

George did things his way: he had high standards, he was bold, always attracted attention and commanded respect. He combined immense technical ability and commercial acumen with a deep sense of justice. He was justifiably proud of his long involvement with the Insurance Institute of Liverpool".

Julie Calvert

"George was a very honest, loyal person. He was so generous and always ready to help a friend in need. When my partner's business was flooded, George went straight to Kendal to help make sure Graham was getting all the help he needed from his insurers, even though they didn't know each other.

George was a great quiz master and question setter and I had a lot of fun as his "glamorous assistant" at an IIL quiz. George was a great ambassador for the Insurance Institute of Liverpool, a good friend to many of us and will be very much missed".

Marie McAnaulty

"I first met George in 1976 when we both worked for the Royal Insurance. Although George left to pursue a career in loss adjusting, we remained good friends, meeting on a regular basis for both work and socially, usually over several drinks. George was always there when you needed technical advice; and as a highly respected Business Interruption specialist he was always generous with his time and knowledge. He was also there when you needed a shoulder to cry on, having lost a very good friend of ours some years ago we were able to share our happy memories together. Without him I feel a part of my past has now disappeared. I will miss him greatly".

Tracy Evans

"George was a true gentleman. He was well respected, and everyone thought and spoke so highly of him. He was intelligent and always maintained the highest levels of professionalism. George always spoke with honesty and was never afraid to say it as it is. You couldn't help but like him. Because he was so well thought of, when it came to the annual lunch, he could ensure that they were well attended simply by calling on his friends and colleagues who would show up in large numbers. The two things I will miss about George are his political rants on Facebook, and the Financial Liverpool Christmas quiz, because if you were on his team you always won!"

Charles Hurst

"To me and so many George was a true friend, a natural gentleman who always held a ready smile with great humour always abounding. His professionalism was inspirational and an example to us all. A natural leader who led with style and humility. I am privileged to have known George for over 30 years. God Bless, George, Rest In Peace".

WELCOME ON BOARD!

Meet our new council members



Gina Charles

Gina is new to the council this year and 'co-chaired' the Social Committee with Jack Yetman. She graduated from the University of Liverpool last September and now works at Griffiths and Armour Insurance Brokers on the Construction Team.

Paul Clarke

Paul is the owner of Money Tools, a financial planning and wealth management firm specialising in evidence-based strategies and solutions that he set up in 2008. He has worked in financial services since 1994. Paul has joined the council to get people excited by financial services and to encourage more people to consider it as a career.



Andy Horn

Andy's involvement in the insurance industry had an air of inevitably about it, becoming the 4th generation in his family to work within the industry. Andy became an insurance broker in 2013 and later embarked upon his CII qualifications, earning his diploma in 2017. Andy is a part of both the CPD and News desk committees within the council. In his spare time, Andy still awaits a call from the England football manager for his first cap but, after 16 years of waiting, is starting to lose heart!

Paul Robertson

Paul is a Chartered Financial Planner, a Fellow of the Personal Finance Society and is currently Head of Paraplanning at Parkgate FS LLP. Paul has joined the Diversity & Inclusion Council and will initially assist Tracy Evans with event organisation.



Jack Yetman

Jack works at Griffiths and Armour and has helped the Council since January 2019. Jack joined the Social Committee in April and was involved in the organisation of the IIL Games. Jack said that he was really looking forward to the rest of the year and the events planned! Watch this space!

IS IT A BIRD, IS IT A CLAIM?

Dan Clay – Author of James Cooke: Alien Contactee



**Did you know,
Liverpool has its
very own Marvel
Supervillains?**

These are namely Knight and Fogg who were once hired by the Kingpin and subsequently thwarted by Spider-man on a rare sortie to Merseyside.

They appeared in Spectacular Spider-man #166, July 1990. I own a copy of said comic and I am sure you can pick it up for buttons online were you so inclined.

In a world awash with super-powered people, there would inevitably be impacts on all sectors of society, even comics themselves. For example, Alan Moore in 'Watchmen' muses on the fact that if superheroes were an everyday occurrence, they would not necessarily make for exciting alternative heroic reading. In the Watchmen world, Pirates are the 'superheroes' of the comic milieu.

So, I invite you to take a brief thought experiment in how such a super powered world would affect and interface with insurance. Let's say a battle has taken place between Spider-man and the evil Green Goblin. A battle which involved Spidey using an Audi A4 as an impromptu baseball bat and swatting Greeny into outer space.

Hooray shout the crowd at seeing the villainous Greeny getting his comeuppance. General bonhomie and positive vibes break out. These are deflated somewhat when the Audi A4 owner shouts out 'who is going to pay for my damaged Audi?' Whatever your opinion of Audi drivers, it is a valid question. Also factor in the fact that numerous luxury apartment des-res have been demolished or rendered uninhabitable by death rays and super webs and a slightly less pleasing picture comes into focus. Not only that but a queue of people are lining up to make Personal Accident claims.

Would general current insurance terms provide the basis for any refutation of claims on the basis a super-person was involved?

Well, 'war' precludes many such a claim. Looking at standard insurance terms relating to 'war' a general definition references armed conflict between nations, forces acting for international authority, military action, invasion, civil war, usurpation of power and the like.

Does a super-battle constitute any of these things? Not really, as essentially this is vigilantism. Possibly Spider-man could be considered a 'group acting for an international authority' and claims relating to his actions declined that way, depending on whether he had approval to kick some villain's behind with impunity from whoever is in Downing Street at the time; but I'm not about to call the FCA for a steer on that one.

Certainly if Spider-man himself attempted to put in a claim for personal accident resulting from his activities, it would be straightforwardly declined on the basis swinging around high buildings using web fluid and battling evil doers constitutes a 'dangerous activity' but for people affected by the fallout then claims would be valid.

Insurers could of course simply add a clause excluding any 'super-hero' related incidents from cover and this article could simply end here but let's continue for a little while longer. After all, how would the insurance terms define 'super-hero'? Batman doesn't have superpowers as such, he is just an uber rich bloke with a penchant for fancy cars and cutting-edge gadgets. A sort of cross between Jeremy Clarkson and Elon Musk (at the risk of ruining Batman with that description).

Perhaps the super powered heroes would in fact clean up their own mess, providing repair and reinstatement. This is actually a feature of the Marvel Universe if you look closely enough.

continued...



The fictional company 'Damage Control' have a remit of repairing the damage caused to property as the result of super powered conflict. The original owners of Damage Control were the somewhat uncomfortable bedfellows of Tony Stark aka Iron Man and Winston Fisk aka The Kingpin, although it has changed hands a number of times. If they started charging premiums to cover their care, you would have your first super-hero insurers.

So, have super powered people ever worked in insurance?

Well, Greek mythological hero Hercules was a star employee of 'Damage Control' even though a corporate role appears to be a peculiar occupation for a legendary character who has in his time slain the nine headed Hydra, popped into Hades to capture Cerberus and voyaged with the Argonauts. Super-heroes will often have a day job though.

As most people are aware, Superman works as a reporter as does Spider-man. Daredevil is a solicitor and both Batman and Iron Man are stinking rich international playboys, although it is debatable if that constitutes a profession per se.

Insurance worker isn't a career path that leaps out as an occupation for the caped community. Perhaps the writers of fantastical fiction don't think insurance work has the glamour, intrigue and sexiness of professions like journalism, law and stinking rich international playboys but as anyone who has worked in an insurance office will tell them, well, actually let's be honest, they are spot on. Unless you know otherwise, in which case please tell!

That said there is one notable exception to this particular rule. Allow me to mention Bob Parr. For those who don't know, Bob Parr also goes by the name Mr Incredible from The Incredibles, Disney-Pixar films.

In addition to his superhuman strength, agility and leap, he is also an expert insurance adjuster.

He was gainfully employed by a company called Insuricare. Before you decide to call on his actuarial skills however, you might want to recall how his time at that particular company ended.

Bob's commitment to doing what is right, would often see him look for loopholes to help out policyholders. This didn't play well with his boss Mr Huph. He could also be distracted from his work at times by issues taking place outside the workplace. Things came to a head when while in a meeting Bob noticed a mugging taking place outside and decided to intervene. Mr Huph was unhappy with this and threatened to fire Bob unless he focused back on the meeting in hand. The resulting argument didn't end well, with Bob picking up Mr Huph by the neck, throwing him through five walls and being fired.

So Insuricare parted ways with a man who in his initial cinematic scenes as an insurance employee was seen to have incredible mathematical skills and numerical recall which are highly valued attributes in the insurance profession.

So what conclusions can we draw from the above? Well none obviously. All I would say is if you have an employee who is a legendary Greek hero, has the power of flight or is generally superhuman and they want to intervene in a crime taking place, maybe let them get on with it.



A SPANISH CHRISTMAS – A WISE MAN’S PERSPECTIVE

Neil Stewart

Located in the north east of Spain in the stunning mountainous region of Matarraña in Aragon is the small medieval village of Ráfales. Last year I was lucky enough to spend Christmas there.



The nearest large city, Zaragoza, is a good hour and a half drive and the area is predominately populated with small farming communities and villages. Anyway, enough of the geography lesson.

My Spanish Christmas began on 27th December. Wait, what? Well... allow me to explain. Although Christmas is still Christmas in Spain, and it is still celebrated on 25th December, the focus is not particularly on the 25th. New Year is celebrated as well but really the 'main event is the Epiphany (known as The Feast of The Three Kings). The Christmas period essentially lasts a good two weeks.

Spanish families gather on Christmas day and normally eat a large dinner together. However instead of the traditional turkey-based roast we have here in the UK, they will typically dine on fish and seafood. The other big difference is that children in the UK often receive a multitude of presents from Father Christmas. In Spain however, Papa Noel (wink, wink) will deliver a single present per child and only a single gift will be swapped between family members.

For Maria (my partner) in Ráfales however, Christmas is rather an understated affair. The family will still gather for a meal and exchange some gifts, but other than that, the day is not overly elaborate.

Therefore, I was given special dispensation to stay in the UK, eat my bodyweight in turkey and Cadbury's Roses (other chocolates were available) and compete in overly competitive games of Hungry Hippos with my nieces.

We spent New Year in Madrid where locals were dashing round trying to buy last minute gifts, without a boxing day sale in sight! In the weeks leading up to the feast of The Three Kings, children will visit The Kings (Balthasar of Arabia, Melchior of Persia and Gaspar of India) to tell them what they would like, in much the same way kids here do with Father Christmas. We then travelled to Ráfales to spend the rest of the holidays with Maria's family. The date we had to make sure we were there for was the 6th January... the big one!

The night before the big day, children will be glued to their TV sets as they watch The Three Kings arrive to their local city, where they will be greeting hundreds, maybe even thousands, of children lining the streets just to catch a glimpse of, and maybe even shake the hand of one of the Kings. They can switch over the channel and see The Kings being paraded in Madrid, Barcelona, Zaragoza, Seville, Bilbao, Malaga as well as every other major city in Spain. How can they be in so many places all at the same time you may ask? Well, they're magic, of course!



The Three Kings (or as you may know them The Three Wise Men), will visit each town, province and village personally to deliver presents to the children the night before the big one - The Epiphany. It was here that my visit took an unexpected turn. You see, it turns out that The Kings that visit Ráfales are in fact, mere residents of the village dressed up!! I know, I was equally as shocked. Not only that, but this year there were a distinct lack of willing participants. Luckily, I've always had a certain royal air about me and I thought this would be the ideal way to show off my innate, natural regality (I was most definitely a willing participant and anyone who tells you that I did everything possible to weasel out of playing king is a liar! That's my story and I'm sticking to it!).

And so, I donned the crown of Melchior of Persia (as well as his equally impressive white beard and robes) and prepared myself. By this, I mean anxiously learning a few stock phrases in Catalan, the main spoken language of Ràfales. Given the fact I was wearing a large white wig and beard, I had to constantly remind myself I wasn't Santa Claus and that my "ho, ho, ho-ing" should be kept to a bare minimum.

Whilst waiting for The Kings arrival the children played a traditional game involving a decorated log. The children will feed the log nuts and fruit and wait for the log to 'poop' out sweet treats. Basically, the nuts and fruit are placed under the log and these are replaced with sweets for the kids when they aren't looking. The official name for this is Tronc de Nadal (Christmas Log), although there are some other, less flattering terms for it which I won't go into here, but I'm sure you can imagine.



Anyway, back to my moment of glory. The children had gathered in the square and were excitedly awaiting The Kings arrival. The speakers in the square poured out some appropriate music and the six of us (Three Kings plus our helpers) made our way outside onto the main balcony of the square. It was an experience I will never forget. The amazement on the kids' faces as we greeted them was a beautiful sight, each one looking both delighted and terrified as we waved to each child trying not to leave anyone out. Baltazar gave a speech to the children as we stood and waved (I'm sure my wave might have gone all Queen Mother at one point, but we won't linger on that). I didn't understand the majority of the speech to the gathered children, but the gist was basically, 'Be good!'.

After the speech we were escorted into the main hall and took our seats on a stage in front of the children and their families. The presents had all been placed on the stage earlier by the parents and other volunteers in the community. The helpers called the children up one by one and we handed the gifts out to the children... most of whom were very apprehensive about approaching.

Approach they did however, spurred on by the promise of a gift. I asked each one of my pre prepared phrases. basically, asking if they had been good or if they will be good next year – there seems to be very much a theme developing here, doesn't there? I then asked if they wanted a sweet and proceeded to give them each a handful from the bag that had conveniently been placed by my side.

After the gifts had been handed out, we had a meal with the family, which involved one final quirk. The meal finished with a dessert called Roscón de Reyes. This is a large cake in the shape of a hoop, decorated with cherries and candied fruits and is shared with the family. Within the cake is a small figurine of one of the wise men as well as a small seed or dried bean. If you find the figure in your piece, then you are king and get to wear the cardboard crown that comes free with the cake. Well done! If you find the seed however, you're unlucky and must buy next year's Roscón. Better luck next time!

And with that, my elongated Christmas was over. I must confess before meeting Maria I was ignorant and assumed that most European countries mirrored our own traditions and was surprised to learn this wasn't necessarily the case. My experience of playing king is certainly not something I'll forget in a hurry and who knows, maybe I'll get to don the crown and cape again sometime again in the future.

Feliz Navidad y Año Nuevo everyone! And remember...'Be Good!'



Useful Festive Phrases:

Happy Christmas – Feliz Navidad (Spanish),
Feliç Nadal (Catalan)

Happy New Year – Feliz año (Spanish),
Bon any nou (Catalan)

The Three Kings – Los Reyes (Spanish),
Els Reis (Catalan)

ACCIDENTS DO HAPPEN!

The importance of having travel insurance. Julie Gill

SCENE SETTING:

This was the view I was hoping to enjoy with my family for 10 days in sunny Sorrento - September 2018.



However, this was where I spent my first night's stay in Sorrento!

Not the four star luxury I was hoping for... And this was certainly not the footwear I was hoping to wear on holiday.



So what happened?

Having arrived at Naples airport we made our way to our hotel in Sorrento, arriving in time for lunch at around 1.15pm. After checking in, having a spot of lunch and unpacking our bags we made our way to the sun terrace to catch an hour or so of the glorious Sorrento sun.

At around 5:15pm (only four hours after arriving) we made our way back to our room to get ready for dinner.

Unfortunately, I slipped on some water that was on the marble stairs and went flying backwards. I remember this as feeling like it was happening in slow motion as I tried to correct my fall but to no avail.

My head hit the step, my elbow hit the wall, my whole weight landed on my left ankle and I ended up flat on my back. Big ouch!

My ankle immediately became an elephant foot and thinking I had only sprained this I sat on the stairs to compose myself whilst the hotel staff bandaged my elbow up.

After being carried to my room it became clear that I needed to seek medical attention, so off we set to Sorrento's accident and emergency with my travel insurance documents, my European Health Insurance Card (EHIC) and passport in hand.

Eventually we were checked into Sorrento A&E after great difficulty as we didn't speak Italian and the staff spoke little English.

As you will see from the photo above the hospital was not what I would have expected in a modern Italian city and inside was just as bad, if not worse. Unknown to us there is only one hospital in Sorrento, which was a public one, so we were processed through using the EHIC scheme.

After x-rays my worst fears were confirmed, a broken ankle in two places and torn ligaments with surgery required to fix this. I was admitted onto a ward and advised I may have to wait up to 5 days for surgery.... it was time to ring our travel insurance, AXA. Thank goodness we have this in place via our bank account.

AXA immediately took over and advised me not to have the operation in Italy, due to the poor medical facilities and that they would arrange for my repatriation back to the UK as quickly as possible for surgery. There was an option to transfer to a private hospital in Naples but this was not viable due to being 1 ½ hours away from Sorrento where we were based.

After spending one night in hospital, AXA supported my decision to discharge myself back to my hotel until our return flights had been booked for us all. The hospital discharged me with two paracetamol tablets!

Within the next two days, AXA authorised and paid for a private doctor to certify me fit to fly and paid for an expensive private prescription for some anticoagulant injections. On day two we were on our way back to the UK. AXA arranged everything, from a private ambulance transfer from my hotel in Sorrento to Naples, special assistance through the airport onto the flight, three seats were booked for me and my elevated leg, flights back for my husband and daughter and a private ambulance from Leeds/Bradford straight to A&E at the Northern General Hospital in Sheffield. All went to plan and smoothly. Four days after my accident, my ankle was operated on to correct the break and many months of rehabilitation and physiotherapy were to follow.

And the moral of the story is....

We never go on holiday expecting to spend time in hospital. Silly accidents can and do happen when you least expect them. I know many people who travel without travel insurance and rely on their EHIC card if they required medical treatment.

I would never recommend anyone doing this. Whilst I was initially treated under the EHIC scheme (I had no other choice) this scheme would not have paid for my immediate repatriation back to the UK and that of my family.

In addition to our repatriation back to the UK, my travel insurance policy reimbursed us the full cost of the holiday we didn't get to enjoy, and the three trips we had booked. It also paid me a nightly rate for my overnight stay in hospital and car parking charges.

Don't skimp on your insurance cover, always check the small print to make sure it offers you the cover required and check if it includes treatment in both state-run and private hospitals. Now some cheaper travel insurance policies restrict treatment to only state hospitals and some insurers only cover private hospital treatment with their specific authorisation.

Remember some hotels have "special" arrangements with private hospitals should their guest become ill, so don't get caught out with this. Remember to keep your travel insurer updated on any changes in your health and wellbeing and any pre-existing medical conditions.

If you do run into problems with your travel insurer you can always go to the Financial Ombudsman Service.

Finally... I'm hoping the view (below), in September, will make up for the missed holiday last year, courtesy of AXA travel insurance!



THE IMPORTANCE OF ROLE MODELS

Tracy Evans, Insurance Institute of Liverpool

There has been so much written about role models that the term has become part of business speak along with blue sky thinking and helicopter viewing. But what is a role model, and do they add any value in today's fast paced, technology driven, business world. Tracy Evans of the CII has examined what effective role models should look like.

The Cambridge dictionary definition states "role model 1. a person who someone admires and whose behaviour they try to copy role model 2. a person whose behaviour is copied by others".

Why you need a role model? "Oliver Goldsmith wrote "People seldom improve when they have no other role model but themselves to copy."

In the words of Dr Google "even though having a role model means looking up to another person, the end goal is to become the best version of yourself". Learn from others' actions and qualities and use them to improve your existing characteristics, and you will become someone else's role model one day.

There are two types of role models, the first group real/direct role models include mentors, friends, family colleagues.

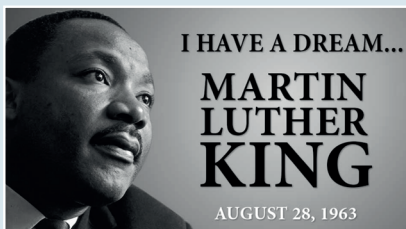
The second group fictional/symbolic role models includes TV and sports stars, and fictional characters these are role models who we do not really know but inspire us. Role models can have a considerable impact on us and career opportunities so what attributes should we all be looking for when selecting our role own model or models.

We all need more than one role model and should look for a variety of different people who could positively influence us. We may consider people who have succeeded in every aspect of life and most importantly should look for diversity in the role models we choose, not just basing them on the same gender, ethnicity, or age.

We should look for people who have a diverse way of achieving success and define success in different ways.

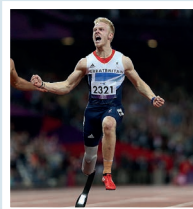
A woman who has achieved a successful career whilst raising children should not just be a role model to other women. If this were the case, we are reproducing the idea that the responsibility of raising a family is a woman's role.

Having positive and diverse individuals as role models shape and define us. Some of the greatest role models of our generation have faced prejudice, discrimination and bullying throughout their lives.



Martin Luther King's 'I have a dream' was not just speaking for the African Americans "I have a dream that my four little children will one day live in a nation where they will not be judged by the colour of their skin but by the content of their character". For those of us who are parents do we not want this for our own children?

Who was not inspired by the 2012 Paralympic games? The Paralympics changed the way we saw people with disabilities. These individuals were not only role models for other athletes but also admired for their achievements, as heroes who have overcome adversity.



Everyone can be a role model and most of us don't realise we already are. In life, you will realise there is a role for everyone you meet. Some will test you; some will use you and some will teach you. But the ones who are truly important are the ones who bring out the best in you - Unknown Author

Ellen Degeneres one of America's most famous celebrities and talk show hosts has established herself as a very influential role model. Ellen is not only a role model for women and homosexuality but also encourages everyone to be themselves and the best that they can be. "It's our challenges and obstacles that give us layers of depth and make us interesting. Are they fun when they happen? No. But they are what make us unique."

"I stand for honesty, equality, kindness, compassion, treating people the way you want to be treated, and helping those in need. To me, those are traditional values."



What attributes do successful role models display?

Role models may be confident without being arrogant but are respectful of others and not afraid to speak their mind whilst giving constructive productive advice and opinions. Role models will be keen to learn, expand their knowledge and stretch themselves.

They are also not afraid to admit when they make mistakes. Everyone makes mistakes and it would be unreasonable to expect any role model to be perfect, no one is. Role models have a natural influence over people – others like to follow in their footsteps and share their successes. We all know someone – that one person (or maybe more) who is great with people, that builds good relationships, that does well in their role and that their colleagues aspire to be like.

This could be someone at any level; someone who has been with the company for a long time, or who is brand new. Role models inspire us to be more like them. Influence people around you in a positive way by being there for them.

How can you be a good role model?

Engage with colleagues, don't get distracted, don't be half hearted, and be enthusiastic. Think about your own role models, whom have had a great influence on your life and who even when they are busy are always there for you.

Be interested and help other people, ask questions of others and listen to what they have to say as relationships are built through discussion.

Be positive, avoid negative comment and always look for the positive in every situation. When you behave in a negative way you are giving permission to others to behave in the same way. For example, being late for a meeting gives permission for colleagues to also be late. We need to assess our own behaviour and change our habits and make concerted efforts to be a role model in a positive way. Be dedicated, committed and resilient as you achieve more. People will engage with you and will want to learn more from you. Finally, don't forget to lead by example.

The role model's role model

Celebrity	Role Model	
Elton John	Lady Gaga	"Lady Gaga is a strong campaigner for gay rights."
Woody Harrelson	Mum – Diane Lou Oswald	"She gave me her energy and instilled a lot of good values."
Oprah Winfrey	Nelson Mandela	"Nelson Mandela inspired me to tackle poverty"
Tom Hardy	Michael Fassbender	At school, Hardy was in awe of Fassbender and his method process, calling him "the best actor in the school."
Ariana Grande	Whitney Houston & Mariah Carey	"As far as vocal influences go, Whitney and Mariah pretty much cover it."
Bruno Mars	James Brown	The soul legend inspired him and 'changed his life'
Helen Mirren	Olivia Coleman	"Olivia is the distillation of everything I love about British actresses: great but completely accessible."
Anthony Hopkins	Richard Burton	Hopkins met Richard at the age of 15. This prompted him to enrol at the Royal Welsh College of Music & Drama in Cardiff.

SHIVERS, SHAKES AND PONTEFRACT CAKES - A Paranormal Investigation of 30 East Drive, Pontefract, Yorkshire

Ann Cline, In Touch's taphophile

My sisters and I watched the 2012 film “When the Lights Went Out” and became fascinated with 30 East Drive, an average council house to be found on an unremarkable northern housing estate in Pontefract, Yorkshire.



In 1966, the Pritchard family, Jean, Joe, Diane (12) and Philip (15) moved in and almost immediately, strange phenomena began to occur. Although the film suggested that the primary focus of the hauntings was Diane, the strange happenings that followed were experienced by the entire family – granny included – and witnessed by local people. It even caught the attention of the local press.

Haunting tales about dust drifting downward from chest height and family members getting locked in rooms or dragged upstairs were whispered. They spoke of objects being thrown, moved by unseen hands, most spectacular of all being the small grandfather clock from the landing being thrown downstairs! Jean Pritchard herself was hit on the head by a bunch of old iron keys that came flying out of the chimney

Armed with this perilous information, some torches, Mr Kipling Almond Slices, and Pontefract Cakes we wind our way to

30 East Drive from base camp (aka the Premier Inn in Castleford). As we rounded the corner and the house came into view, I had to remind myself to open my eyes: I was the driver.

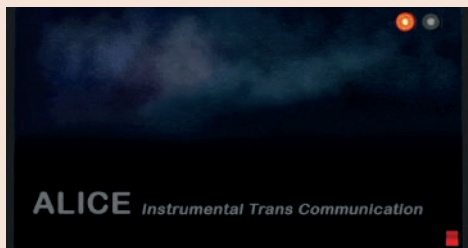
A deathly silence hung in the air between us as we reached for the front doorbell. Suddenly, with almost impeccable comedy timing, the door seemingly opened of its own accord and I had to stifle a small involuntary yelp of fear. It was only Nat, our host for the night! Phew!

The house inside was a veritable time capsule, not having been updated in décor since the 1970's. Before I could finish the thought about whether Black Monks would necessarily appreciate the 70's theme, Natalie, the Lead Ghost Investigator was introducing us to our fellow victims.

She invited us to look around the house to get an overall “feel” for the place, before regrouping downstairs to be shown how to use the ghost hunting gear.



There was an EMF Meter (to detect energy changes in the room); motion sensor detectors (strategically placed around the house) and a fascinating piece of kit called the “Alice Box” that Spirits could use to communicate by showing words on a screen.



In the meantime, it was all kicking off In Phillip's room, and in between motion sensors going off and us getting EMF spikes galore, a plethora of words were coming in thick and fast through the Alice Box; Words such as "William" "Wheels"; "Engine"; "Holy"; "Faith" and "Compound" were enough to convince my sister that it was her father in law Billy getting in touch, to give some sort of message to her mechanic husband.

Doreen in the group was similarly convinced that it was her late brother Willy, warning her to be careful when driving her car in the vicinity of a church. As we couldn't call it, we moved on to hold vigils in other rooms and as the night progressed, we found ourselves growing less and less scared but more and more fascinated by communicating with Spirits.

At 2.30am, Fred (so named by the Pritchard family) advised my youngest sister via the Alice Box to "Get out!" and as he hadn't used a sentence before, rather than get into a discussion about good manners with him, we did as instructed and got the hell out of the room (but not before leaving a little "Pontefract Cake" in my wake).

At 3 am, our intrepid yet tired little trio, headed into the bathroom for our final vigil. We were soon rewarded with strong EMF spikes, followed in rapid succession by the only two words we received in there; "Joe" and "Bathroom".

Having learned earlier from Natalie that Joe Pritchard had had a heart attack and died in the bathroom, confidence and complacency gave way to hysteria and we hastily tripped over each other to see who could reach the bottom of the stairs first.

My favourite experience happened to me whilst standing in a narrow hall just outside of the haunted coal hole. I felt my sister tweak my right hip from behind to gently swoosh me out of her way to get past me.

I turned around to her, smiling warmly (whilst zealously guarding the last almond slice) only to be met with... nobody!

Now I can't get you to believe me, but if I took only one thing away from my experience it's this: Ghosts will try anything to get the last almond slice!



YOU'VE BEEN RUMBLLED!

When insurance fraud goes horribly wrong

Andy Horn

Insurance fraud is now big business. So much so that some of the deceitful amongst us now, quite literally, make a career out of it. Many fraudsters, unfortunately, get away with their crimes and leave the honest premium payers to foot the bill. 'Insurance fraud' comes in many forms and, stereotypically, tends to include fraudsters claiming for 'lost' possessions or even burning their property down when the proceeds of a claim against it becomes more appealing.

We are, thankfully, able in many cases to take some satisfaction from the occasions on which the fraudsters are 'rumbled'. However, there are incidents of a far more depraved, sinister and desperate nature. Here we shall re-cap on some of the more extravagant examples from around the world of when insurance fraud takes some colourful, and unexpected, turns.

Faking your own death

An unusual report of insurance fraud which surfaced in North America in 2005 involved a couple named Clayton and Molly Daniels. This young Texan couple had devised a cunning enterprise which involved faking Clayton Daniels' death. The scheme led the couple to desecrating the grave of an elderly lady named Charlotte Davis, who had died a year prior. The remains of Charlotte Davis's body were used to stage a car accident which had been reported to the police as involving Clayton, and a subsequent claim was made against Clayton's life insurance policy in the sum of \$110,000. Molly's life as a 'new widow' was accompanied by waves of sympathy from the local community and the scheme appeared to have worked, with nobody seemingly suspecting the deception. However, events took an even stranger turn. Rather than the couple keeping a low profile, Molly made the rash decision to re-introduce Clayton back to the family and community, under the facade of her 'new boyfriend' along with the pseudonym of 'Jake Gregg' and a new hairstyle.

Matters caught up with them after suspicions inevitably started to arise. Clayton and Molly were investigated and later convicted and sentenced to large sentences of 30 years and 20 years respectively.



A bridge too far

An example of extreme sloppiness involved a reality TV show contestant who appeared on the Channel 4 programme 'Coach Trip'. Noreen Murray, 31, from Salford, Manchester had made a work-related injury claim against her former employer for a back injury reportedly sustained during her employment with them in 2013, whilst moving heavy laundry bags at a hotel.

Despite reporting that she had difficulties walking, she rather calamitously took part in a bungee jump across a bridge in Valencia shortly after her mystery injury had apparently occurred and, much to her insurer's satisfaction, the jump happened to be televised on Channel 4. Her £19,000 claim, against Aviva Insurance, took an unfavourable turn for her after the bungee jump footage was uncovered and Aviva launched an investigation into her claim and reported her to the City of London Police's insurance fraud enforcement department. She pled guilty to her crime and was handed a 10-month jail sentence, suspended for two years. Following the successful defence of this bogus claim, Richard Hiscocks, Aviva's director of casualty claims, commented that it's pretty rare that the claimant goes "out of their way to help us by bungee jumping on national TV".



The disturbing statistics

According to the Association of British Insurers almost half a million dishonest cases were detected in 2018. Broken down, this equates to a fraudulent claim being made every 67 seconds. Alarming, these figures only account for the cases that are exposed. Some insurers believe that for every three successfully detected fraud cases, two go undetected.



The insurer saw it coming

A slightly grislier claim involved a Slovenian woman accused by police of using a circular saw to cut off her hand. The 21-year-old and a family accomplice had, soon before the incident, taken out an injury insurance policy with several insurance companies.

The scale of the claim was set to amount to around €400,000 in injury compensation. After the horrific incident, the fraudsters had reported that the injury occurred whilst cutting branches.

Her severed hand is believed to have been intentionally left at the scene of the incident at her home in Ljubljana so as to avoid a chance of the hand being re-attached and, therefore, in an effort to secure a more lucrative compensation package. It did, however, transpire that such efforts were futile as her hand was later recovered and successfully sewn back on.

Whilst her hand was rescued, the same cannot be said for her prospects of avoiding prison as she remains detained, along with her accomplice, and facing eight years' incarceration if convicted.



Canoe believe it?

Arguably the most infamous recent case of insurance fraud occurred in 2002 and involved John and Anne Darwin, a married couple from County Durham.

The couple had some financial difficulties and John hatched a plan whereby he would go missing during a canoeing trip at Seaton Carew, Hartlepool. On the 21st March 2002, John paddled out to sea and never returned. When John failed to report for work, he was officially reported as missing. Over 60 square miles of coastline was searched but only his canoe was recovered the following day.

Following an exhaustive and wide scale scan of the area, John's body was not recovered and a death certificate was later issued, which allowed his wife, Anne, to collect an insurance pay-out from AIG Insurance which relieved her of their £130,000 mortgage and provided a lump sum of £25,000. On the back of this windfall Anne was able to pay off their debts and later set eyes on purchasing property abroad in Panama.

Suspensions had surfaced very early on, with some people in their area having reported the weather conditions on the day of the 21st March 2002 being very calm and there was some confusion as to how John could have got himself into such difficulty. Further suspicions were raised by a colleague of Anne's who had believed that she had overheard Anne speaking with John on the telephone and was taken aback by Anne's sudden desire to sell up and move to Panama.

A fateful moment for the Darwins occurred when a member of public, having some doubts over the integrity of the story, had begun Googling them.

Upon Googling their names along with reference to 'Panama' in the search engine a photo emerged of the couple in a Panamanian estate agent's office, dated 2006, years after John's supposed disappearance and death.

In 2007 Panamanian visa laws had been changed and stricter conditions applied, including much more intrusive identity checks. At this point, John emerged from hiding after realising that the pseudonym he'd been living under in Panama would be foiled by the new checks and returned to the UK claiming he'd had amnesia for the previous 5 years.

John's return sparked a brief charade in which the couple attempted to con the public that their reunion was entirely unexpected, however existing suspicions escalated and a fraud investigation ensued. Matters caught up with the couple when the infamous Panama photo was produced to them both during the investigation, to which they offered their reluctant resignation.

In 2008, their fraud and deception trial was concluded and both received custodial sentences in excess of 6 years each, to which their subsequent appeals were rejected.



John and Anne Darwin photographed in Panama in 2006.



And the award goes to...

Those that attend the Insurance Institute of Liverpool Annual Dinner will be aware that several awards are given out for those that have achieved the extraordinary. In Touch caught up with two worthy winners from 2018 and asked for a few words about their award and what it means to them.

.....

Exceptional Service Award 2018 - Tom Harrison of Letton Percival

Tom said - The Insurance Institute of Liverpool at last bowed to immense pressure and presented me with an award at this year's Annual Dinner in January. It was for 'exceptional service', although it was not clear if that meant it was exceptionally **good** or... Sadly, I didn't hear what Carly Dunningham (our President) had to say about me as I was merrily chatting away to someone sat next to me. This was a shame as I rarely hear anything complimentary said about me, (I have raised this topic with my wife on several occasions). She did offer to re-site my trophy for me - but that was all. I firmly believe that the Liverpool Insurance Institute is very lucky, in more ways than one. It has numerous, hardworking, enthusiastic people, working on the Council and behind the scenes, who are happy to give up their time for free. It has a wonderful history and of course an intelligent and good-looking membership!



I joined the Council over 20 years ago, partly to give something back to the industry and partly (I must admit) in the hope that it might further my career. I have hugely enjoyed being involved and would recommend that you consider getting involved yourself. Wise employers should warmly encourage you! I am very grateful for this award and will be planning my own victory parade shortly.

.....

Young Achiever Award 2018 - Joseph Carr of AJ Gallagher

Joe was surprised, extremely shocked and pleased to be presented with the young achiever of the year award at the annual dinner for a few reasons, the main reason being he is 31!

Joe said "I've enjoyed my short time on council and the award was unexpected, but a welcome surprise. To be in the roles of Education Committee Chair and Institute Secretary already proves there are numerous opportunities on council and enthusiasm and effort will be acknowledged. I've big shoes to fill following Tom Harrison as Secretary. Dominic Murphy introduced me to the council and explained the numerous opportunities. Once I joined, Tracy O'Connell, Carly Dunningham and Emma Lynch, amongst others, all went out of their way to be as supportive and helpful as possible.



The council has provided me with opportunities to meet a network of people within the insurance/financial sector in Liverpool and across the UK, through national CII events. The numerous lectures and CPD events have broadened my knowledge and the social events are great fun. Events such as the annual careers day and revision courses also provide opportunities to give something back to the industry and wider membership.

I would recommend that anyone thinking of joining the council to give it a go and they won't regret it. I also feel that employers should look to support employees who express an interest in council, as Gallagher have supported me. I'm extremely grateful for the award and I look forward to the year ahead.

WORKPLACE WELLNESS

Paula Swanick, Pavis Wellbeing Team.



Following on from my last article in InTouch about workplace wellbeing, we're always on the look-out for ideas to promote health within the Pavis team.

A couple of years ago, I came across Liverpool BID Net Walking Historic Tours on Eventbrite. This is a private, not-for-profit organisation, working on behalf of 1,500 levy payers in Liverpool across two BIDs (Business Improvement Districts): Retail & Leisure BID and Commercial District BID.

If your company is in the BID area, they offer the historic lunch time walks which are hosted by a Blue Badge Liverpool tourist guide, Margo Storey (Heart of Liverpool).

The walks are hosted every other Tuesday, meeting at 12.30pm in Exchange Flags. Walking at lunchtime, learning and networking - what's not to like?

My first walk was Exchange Flags and Castle Street. Interesting fact - the big scratch marks on some of the buildings in Exchange Flags were shrapnel damage from the second world war.

Of my many walks, my favourites have been the Melling Drinking Fountains, the British Music Museum, St Johns Beacon, Exchange Flags, The Athenaeum, Statues of Liverpool and (believe it or not) Liverpool One.



View from St John's Beacon

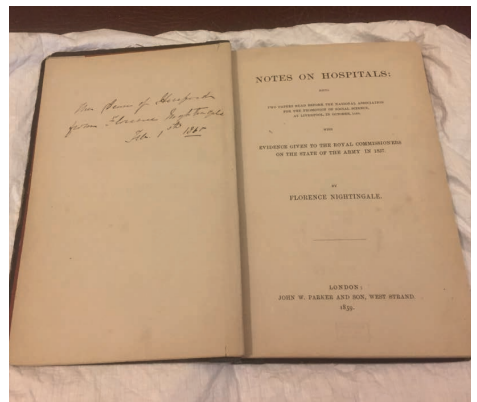
I made it my mission to persuade colleagues to come along with me and there is now a little gang of us. We love the Halloween walk run in conjunction with Shiverpool Ghost Tours but won't spoil the surprise in case you go on one.

I've really learned to appreciate the history and culture of Liverpool; I've met some really nice people and I am walking more. It's a great way to spend my lunch hour - walking, meeting friends and learning new things.

For those budding singers out there, BID also run an afterwork choir. I have been tempted to, but I'm not sure my voice is up to it. Maybe though one day.....



Homeless Jesus, St Nicks Church Athenaeum



Florence Nightingale book and signature

SCOUTING – IT'S NOT JUST FOR KIDS

Joanne Francis, Partner BLM Law

Well... we are all kids at heart, aren't we?

Times have changed with the rise of technology - it's not very often you see a group of people without a phone in sight. So much information and entertainment for kids at their fingertips - no wonder they are lost without them; whilst their loved ones fret about excessive screen time, on line bullying and obsession with image.

It is easy to appreciate both sides. Most of us are prisoners of technology and are constantly accessible out of work hours. But we can look back and remember very different childhoods and constantly being outdoors.

It's all about things in moderation at the end of the day.

My Scouting discovery

I was inadvertently drawn to Scouting when my neighbour told me I should get my son's name on the waiting list when he was 18months ("but he doesn't start till he is 6?!")

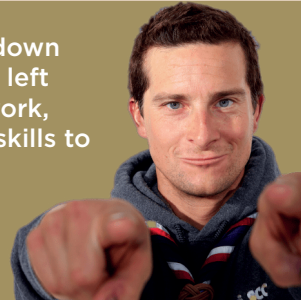
After he signed up I started helping out the odd week and before I could blink I found myself as Cubs leader and dashing from work every Tuesday - to try to keep 30 lively 6-8 year olds in check. Most had ants in their pants and struggled to refrain from doing the floss for more than 2 minutes.

As an insurance and risk lawyer I suddenly found myself doing my own risk assessments for a whole host of weird and wonderful activities. My goal was to keep the Cubs interested and occupied (and out of mischief!).

Further to have as much fun as possible whilst critically learning new key skills and developing into young, responsible and practical adults. I learned of Baden Powell (the founder) and the Grand Howl! I also got a new name! "Tonight Matthew, I am going to be Akela..."

'Put your phone down and what are you left with? Just teamwork, courage and the skills to succeed.'

*Bear Grylls,
Chief Scout*



Scouting encourages **teamwork, courage** and **respect**. It must be getting something right as it is still going strong today, over 100 years since it began. I admire the fact that it has survived whilst the world has changed over the decades; and it is perhaps more relevant today than ever. With someone as cool as Bear Grylls leading it, how can it go wrong?

It gives all involved so many opportunities to get out, try new activities and learn: from lighting fires, backwoods cooking and camping; to practical and domestic skills; to map reading, hiking and climbing; to swimming, sailing, axe throwing and shooting (much better doing it for real than on the Xbox!).

Such a small selection... I could highlight so many more. Scouting provides such a variety of experiences and life skills. You name it, they will do it!



Scouts



And it's not all about the kids...

It has had its challenges, but it has survived through the dedication of volunteer adult leaders who believe in its aims, goals and philosophy; and who care about the welfare of young people. Leaders can be important role models and can help those kids who sadly have challenges – whether a personal disability or difficult circumstances at home. I know how satisfying it can be to see the kids grow in confidence and mature by facing challenges and working to overcome them; and to achieve set goals whilst moving from Beavers at 6 to Young Leaders at 14.

It also promotes teamwork between adult helpers and experiences we will not forget with the campfires after a busy day; and the outdoor events/challenges we organise.

It can help support local communities and is sometimes aligned to the Church, giving some who don't attend the chance to do so when taking part in the parades. Remembrance Sunday is always poignant, and it is good for the children to appreciate and learn about hardship and personal sacrifice for the benefit of others.

I asked my son what Scouting meant to him and he said: Fun; helping him to mature; and teaching him to tie ties (on himself and others!) and in five minutes! My daughter is now following in his footsteps.

Teamwork and courage are so important and relevant to us all throughout our lives.



Here's to the next 100 years and the countless kids (and big kids) who can learn and benefit from it; grow in confidence; have fun; and make new friendships.... Long may scouting continue!

I will end with a quote from our Group, 4th Heswall (St Peters) Scout Group:

“Scouting actively engages and supports young people in their personal development, empowering them to make a positive contribution to society, but the thing we like doing the most though... is ‘messing about on the water’. – Meaningful fun!”

10 THINGS YOU CAN DO IN LIVERPOOL AT CHRISTMAS

Clare Deane - www.liverpoolnoise.com

Miracle on Seel Street

The not-so-secret bar above Salt Dog Slims will once again be transformed into 'Miracle on Seel Street' – a grown-up grotto of festive treats to offer a cosy yuletide retreat in the city – think



Christmas films, leather armchairs, fairy lights and snow globes. Guests can look forward to an exclusive Christmas cocktail menu and feast on festive snacks such as mince pies, pigs in blankets and turkey sandwiches.

www.facebook.com/Miracleonseelstreet

Christmas Spiegeltent

New for 2019, The Spiegeltent is a visually stunning, luxurious venue in the Baltic Triangle. Constructed from rich mahogany, dappled mirrors and stained glass with an incredible draped ceiling, circular dance floor. Among the events there's a one-night-only expanded cinema production of musical classic, 'Singin' in the Rain' on 11th December. Tickets also include a two-course meal.

www.christmasspiegeltent.co.uk

Elf: A Christmas Spectacular (M&S Bank Arena)

ELF, the Broadway musical based on the hit Will Ferrell movie, comes to Liverpool for two nights only on 7th & 8th December. This unique production has three stages, so you are always close to the action, with a giant 30 foot-tall Christmas tree that the audience gets to decorate, a flying sleigh, and high octane stunts.

www.mandsbankarena.com/whats-on/elf-a-christmas-spectacular

It's a Wonderful Life (Christmas Eve at The Philharmonic)

Arguably one of the best Christmas films of all time, It's A Wonderful Life will be shown up on the big screen at the Philharmonic with two screenings on Christmas Eve. "Every time a bell rings, an angel gets his wings."

www.liverpoolphil.com/whats-on/film/its-a-wonderful-life/3490

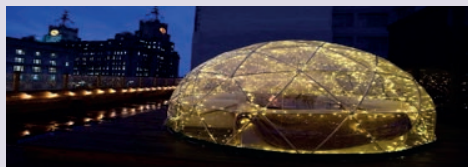
Festive Punk Tea at The Baltic Social

The Baltic Social are famous for their incredible Punk Afternoon Tea, a big twist on the classic afternoon tea, and now they've brought back their Festive Punk Tea with a veggie option available as well. This year they're also running two days (14th-15th December) of Bottomless Christmas Dinner. That means unlimited pigs in blankets and much more. Get booked in asap!

www.facebook.com/thebalticsocial

Liberte Rooftop Winter Village

Bar and restaurant Liberte's rooftop winter village includes their Igloo Pods which were such a big hit last year. The winter village features 12 pods which can sit up to ten people as well as offering amazing views of the waterfront. To book a pod visit www.liberteliverpool.com



Christmas Ice Festival

The Liverpool Christmas Ice Festival is back for its fourth year with the return of the ice rink, fairground rides alongside food and drink stalls. If you're feeling brave you can ride the 30ft ice slide! www.icefestivaliverpool.co.uk

Lush Christmas Floor

Liverpool is one of just three cities that features the Lush 'Christmas Gift Concept shop'. There's a whole floor of the Church Street store dedicated to all things Christmas so that not only can you get into the Yuletide spirit but you can tick some of those presents off the list.

Christmas Light Spectacular

A world-famous light and music show which has previously impressed locals in Spain and Belgium is now in Liverpool for the festive period. There will be plenty of selfie opportunities with a walk-through, 16-metre high artificial tree in Williamson Square, an Angel Selfie display on Castle Street and Clayton Square and Christmas workshops at the Metquarter and St Johns Shopping Centre.

Speke Hall Christmas Events

Speke Hall will be transformed by the sights, sounds and scents of a traditional Victorian Christmas. There's Breakfast with Father Christmas events on 19th, 20th and 21st December at 9am. Other events



include Ghost Stories at Christmas on 12th and 13th December where the Lady in Black will share some of her most spine-chilling tales from historic houses across the land, and Evenings of Festive Music 4th-6th December.

www.nationaltrust.org.uk/speke-hall-garden-and-estate/features/victorian-christmas-weekends-at-speke-hall

YOUR LOCAL INSTITUTE NEEDS YOU

There are 56 local institutes across the UK, Isle of Man and Channel Islands and whilst every institute is different, they all share a common goal – to sustain, enhance and advance the careers of CII and Personal Finance Society members.

The Insurance Institute Liverpool asked:

- Do you have experience and skills in careers guidance?
- Do you fancy running the sports and social side of things?
- Would you fancy becoming an exams coordinator?
- Would you like to be involved with the organisation of the annual dinner?
- Would you like to join or chair one of Liverpool's Institute's committees (Secretary, Treasurer, Education Secretary, Membership Secretary, Dinner Secretary, CPD Secretary, Careers Officer, Charities Officer, Newsdesk, Social Secretary and Inclusion and Diversity)?
- Or would you just like to find out what it's all about and how you can make a difference?

Is so please contact the Institute Secretary, Joseph Carr at liverpoolinstitute@cii.co.uk

Being a Council member gives you the opportunity to apply to sit on council either in a general capacity or in a dedicated role and includes the opportunity to network with senior figures from the industry, develop your own personal skills and raise your profile within the local market.

But, of course, you don't need to stand for office. You can simply turn up to the AGM and hear first-hand reports from council members on previous and future activities and vote on the appointment of new council members. Democracy in action, CII-style!



The Council cordially invites you to join them at the Annual General Meeting on Wednesday 22nd April 2020 at Aloft Hotel in Dale Street. Liverpool.

Agenda

- To receive and adopt the Reports for the past Session.
- To consider and adopt the Accounts for the year ended 31 December 2019.
- To elect a President.
- To elect a Deputy President.
- To elect Officers and Councilors of the Institute for the Session 2020/21.
- To elect Auditors for the Session 2020/2021.
- To transact any other necessary business.



FROM THE ARCHIVES: No 1 Dale Street on Liverpool's oldest thoroughfare

Tracey Fisher

Today, No 1 Dale Street is occupied by Royal Bank of Scotland but its earliest occupants can be traced back many, many years. Upon No 1 Dale Street until 1567 stood the old thatched building which did duty as the Town Hall, Customs and Police Offices.

Here also was a brazier's shop, worked for many years by Mr Thomas Ford of whom it was reported that "he could have writ his name upon a wall with half a hundredweight hanging at his little finger"!!



Outside in the street, the Annual Fair of Liverpool presented for many years a spectacle during which period debtors could walk free of arrest between the Castle, Dale and Stanley Streets, the limits being marked by "Sanctuary Stones".



During the Civil War, in the days of Charles I, the Roundheads launched their successful attack upon Liverpool Castle from here. Then came the early 18th century when Dale Street was known as the "Street of Taverns" and numerous stagecoaches would leave to make the 30-hour journey to London. No 1 Dale Street was the Head Office of the oldest insurance company in Liverpool, the Liverpool, London & Globe Insurance Company.

In the 1800s, Liverpool had been described in a negative light as having "hastily built warehouses, narrow unplanned alleyways, a grog-shop for every seven houses, a general

atmosphere of get-rich-quick carelessness, together with a crowded turbulent population." If Liverpool wanted fire insurance in those days it had to ask London for the necessary cover and after several years of very poor fire claims experience, London felt it was running the risk of getting its fingers burnt and so put up their rates. Liverpool merchants did not like this!

London's financial business had been established for many years and their methods were felt to be conservative and cautious. The age of steam and machinery, railways and iron, had commenced and these new ideas were being tested, developed and introduced across Liverpool. Contrary to the expectations of many that after the abolition of the slave trade Liverpool would fail as a port, Hargreaves, Arkwright and Crompton had laid the foundation of the cotton trade with Lancashire developing into a vast manufacturing land with Liverpool as its port. At one point, 2/3rds of all-American exports of cotton came up the Mersey.

And so on 21st May 1836, a group of Liverpool businessmen notably Mr George Holt, cotton merchant and Mr Swinton Boulton, a leading insurance broker, founded the Liverpool Fire & Life Insurance Company with the objective "To make and effect insurance on houses, warehouses, and buildings, shipping in port, goods, wares, merchandise, farming stock, utensils, and property of all descriptions, against loss or damage by fire..."





They formed a powerful board of directors with George Holt as Chairman and Mr Swinton Boulton as its first secretary, a role he fulfilled for a total of 36 years. Within a fortnight the Company had written fire insurance of £113,000 and within the first month they had issued a policy on a building in Pearl Street, New York. The company also provided Mr Boulton with life assurance for £999 19s 6d – if he had made the sum assured up to a round £1,000, he would have incurred £3 in additional tax!

A very early claim was received – Mr Caleb Ashworth Tate, grocer of Great George Street, Liverpool who claimed for a chest of clothes that was destroyed by fire receiving a total of £18 16s 6d as settlement. In the 1840's, the directors were concerned about the shortage of water and faulty construction of warehousing in Liverpool and so continued to work with owners of these properties and buildings to improve construction methods thereby reducing the cost of claims.

In 1846, the Company purchased the London, Edinburgh & Dublin Life Assurance Company changing its name in 1847 to become the Liverpool & London Fire & Life Insurance Company. Its beautiful head office at No 1 Dale Street was built between 1856 – 1858 by architects Charles R Cockerell, his son, Frederick P Cockerell and Christopher F Heyward. (An attic storey was added to the building in the 1920s.)

Then again in 1864, the Company took over the business of the Globe Insurance Company so becoming the Liverpool & London & Globe Insurance Company.



By the time the company was 100 years old, it had grown from four rooms in Water Street to grand buildings in many cities including No 1 Dale Street with well over a hundred offices across the world. From having a staff of three to a staff of more than 5,000 employees with more than 100,000 agents, enjoying the reputation of being one of the strongest insurance companies at that time.

So, what became of the Liverpool & London & Globe Insurance Company? In 1919, the biggest merger in British insurance history took place when The Royal Insurance Company acquired them although No 1 Dale Street remained a main office for The Royal in Liverpool until the opening of New Hall Place on Old Hall Street as the bright and modern new office for Royal Insurance in 1973.



No 1 Dale Street stands today as testament to a period of growth and prosperity of Liverpool as a trading centre and a port. Yet at the same time, here's hoping this article has helped to shed some light on the important and fascinating part it has played in the history of insurance on Dale Street, Liverpool's oldest thoroughfare.



New Events



The Insurance
Institute of Liverpool
Chartered Insurance Institute

Date	Time	Details	Company	Speaker	Venue
Wednesday 11th December	12.00	Financial Liverpool Christmas Lunch		Justin Urquhart- Stewart	Aloft, Liverpool
Thursday 12th December	17:30	Christmas Jumper Quiz			Ma Boyles, Liverpool
2020					
Thursday 9th January	12.00	CP19/25 Pension Transfer Advice	Prudential		West Derby Golf Course
Tuesday 14th January	12.00	CPD Lecture Cyber Security - The Greatest Modern Business Risk	Grant Thornton UK LLP	Vijay Rathour	Medicash Offices, Liverpool
Friday 24th January	19.00	Annual Dinner		Sherrie Hewson	Crowne Plaza, Liverpool
Thursday 6th February	12.00	Infrastructure investments	Miton		Medicash Offices, Liverpool
Tuesday 11th February	12.00	Candid Camera		Paul Mountford	Medicash Offices, Liverpool
Tuesday 11th February	09.00	Revision Course - AF7	Glasgow Consulting	Cris Glasgow	TBA
Wednesday 12th February	09.00	Revision Course - RO1	Glasgow Consulting	Cris Glasgow	TBA
Tuesday 10th March	12.00	CPD Lecture - Work of the Insurance Task Force		David Hertzell	Medicash Offices, Liverpool
Thursday 12th March	17.30	Bowling Competition			Lane 7, Clayton Square, Liverpool
Wednesday 22nd April	17.15	Insurance Institute of Liverpool AGM		Greg Rogers	Aloft, Liverpool
Tuesday 9th June	12.00	CPD Lecture - Effective Workplace Wellbeing Interventions	Health@Work	Declan Doyle	Medicash Offices, Liverpool
Tuesday 14th July	12.00	CPD Lecture - Trust - the one thing that changes everything	The Trusted Executive Foundation	Steve McCann	Medicash Offices, Liverpool

Have you received In Touch but are not getting emails from the Insurance Institute of Liverpool?

If you have not opted in to receive emails you really could be missing out. Regular emails are sent to members providing information on local news, dates for your diary and upcoming social, charity and CPD events. If you would like to receive email updates, please update your preferences in your CII account. To do this log into your CII online account at cii.co.uk and go to 'manage my preferences'. Here you can opt in to receive email updates.

Further details and bookings for events can be found at:

www.cii.co.uk/liverpool

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