



The Insurance
Institute of
Manchester
Chartered Insurance Institute

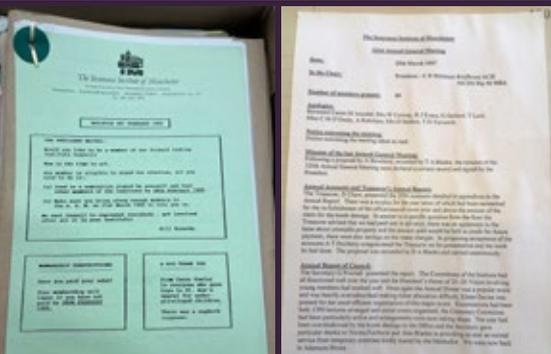
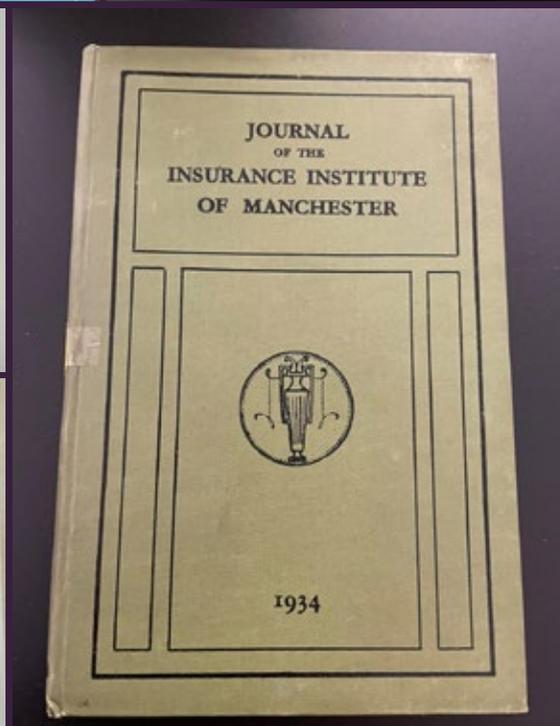
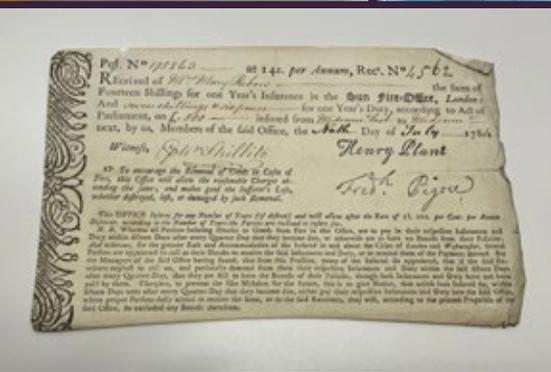
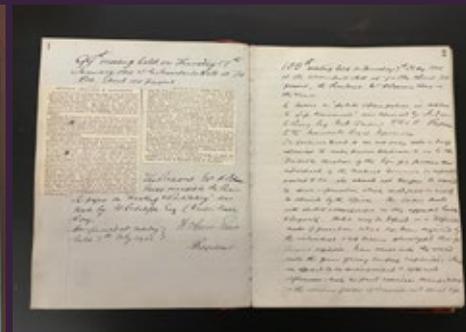
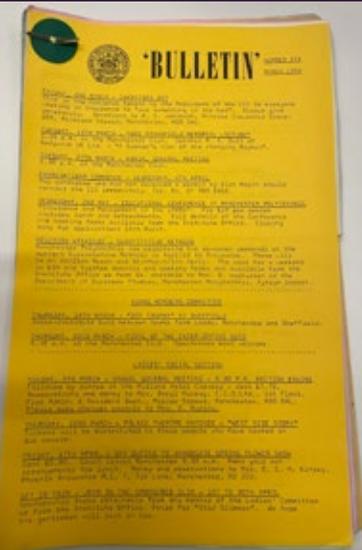
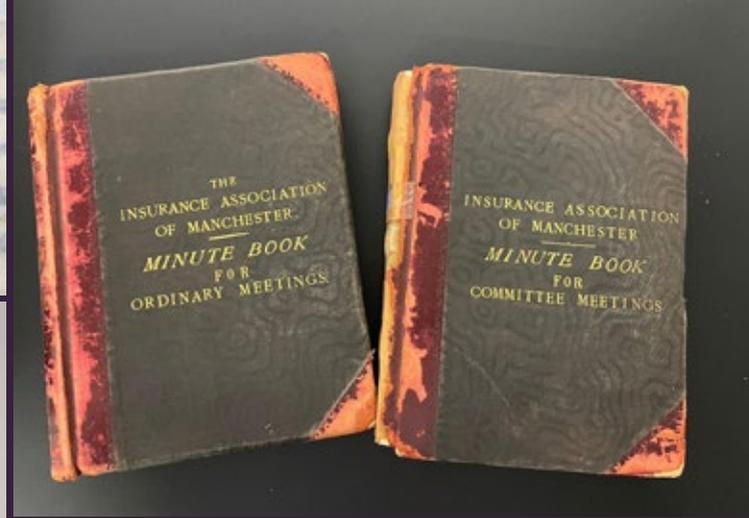


150
YEARS

Journal of the Insurance Institute of Manchester 2023

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Foreword

by President

150 years is but a blink of the eye but the changes witnessed by the world, many of which emanated in our wonderful city, have been beyond comprehension. Manchester helped shape the world and, in its own, small, way, the Insurance Institute of Manchester accompanied the city on its journey.

Manchester is proud to be a major insurance market in the UK and beyond. It's reassuring to know the Institute continues to use experience of the past to underpin the activities of the current which, in turn, are providing strong foundations for the future.

Over these 150 years the Insurance Institute of Manchester has adapted to change, it has 'moved with the times' and always continues to evolve to ensure it remains relevant and able to meet the requirements of our membership and the wider world.

Mancunians seem reluctant beasts when it comes to boasting. As a city we have a lot to be proud of and much to boast about but we continue in our own, unassuming way. 'Concilio et Labore' (Wisdom and Effort) is a fitting motto for both the city and its insurance institute.

The Insurance Institute of Manchester remains vibrant, diverse and inclusive and is well-equipped to meet the demands of the next 150 years and beyond.



Paul Heathcote ACII

President of the Insurance Institute of Manchester
2022/23

Past Presidents

2023 Mrs S McDonald	1985 Mr H S Chadwick	1946 Mr E Weston	1908 Mr J N Clymer
2022 Mr P Heathcote	1984 Mr H P Holland	1945 Mr A Westcott	1907 Mr J Loudon
2021 Mrs E Moore	1983 Mr D Chare	1944 Mr T C Metcalf	1906 Mr J Loudon
2020 Mrs E Moore	Mr R Stansfield	1943 Mr T C Metcalf	1905 Mr G L Lambert
2019 Mrs V Royle	1980 Mr N B Miller	1942 Mr F W D Mottershead	1904 Mr G L Lambert
2018 Mr S Desai	1979 Mr P Seward	1941 Mr J R Golighley	1903 Mr T A Bentley
2017 Mr S Bridge	1978 Mr D A Hodgkinson	1940 Mr L Baldwin	1902 Mr T A Bentley
2016 Miss K Jackson	1977 Mr J N Williams	1939 Mr J P Jones	1901 Mr H D Curnick
2015 Mr F Griffin	1976 Mr W A Mosley	1938 Mr S Barker	1900 Mr C Hobbins
2014 Mr M Jackson	1975 Mr S D McGeorge	1937 Mr T W D Price	1899 Mr C Povah
2013 Mr B Thompson	1974 Mr W F Jackson	1936 Mr J H Griffiths	1898 Mr J B Cairnie
2012 Mr D Gillan	1973 Mr H N Knifton	1935 Mr E A Hodgkinson	1897 Mr J Ostler
2011 Ms K Cartridge	1972 Mr W N Brewood	1934 Mr E Weston	1896 Mr J Ostler
2010 Mr N Erwin	1971 Mr J L Reynolds	1933 Mr R L Feil	1895 Mr J N Lane
2009 Mr S Mason	1970 K J Clayton	1932 Mr W Davies	1894 Mr J N Lane
2008 Mr D Barton-Sharratt	1969 Mr J Hubert Green	1931 Mr C Clegg	1893 Mr T A Bentley
2007 Mr M Cranny	1968 Mr H W Rushmer	1930 Mr W J Rice	1892 Mr R A Kennedy
2006 Mr S Hodgkin	1967 Mr A A Spriggs	1929 Mr C M Davies	1891 Mr D R Paterson
2005 Mrs D Seddon	1966 Mr J I McFarlene	1928 Mr T P Myers	1890 Mr D R Paterson
2004 Mrs A Beswick	1965 Mr J A Keaveny	1927 Mr W H Price	1889 Mr G J Johnson
2003 Mr S McNamee	1964 Mr P A S Blaylock	1926 Mr A Westcott	1888 Mr G J Johnson
2002 Mr J Lindsey	1963 Mr J M Davidson	1925 Mr G A Kelly	1887 Mr J Kingsley
2001 Mrs L Wood	1962 Mr A J Cooper	1924 Mr W Penney	1886 Mr J Kingsley
2000 Mr T S Lord	1961 Mr W C H Howat	1923 Mr H Keate	1885 Mr J B Northcott
1999 Mr A T Docherty	1960 Mr J N Mackenzie	1922 Mr H Keate	1884 Mr J B Northcott
1998 Miss S M Fraser	1959 Mr A G Fisher	1921 Mr P J Caudle	1883 Mr W P Sharp
1997 Mr R G Mockridge	1958 Mr J H Holt	1920 Mr G Hood	1882 Mr W Brown
1996 Mr C P Whittam	1957 Mr F T W Doy	1919 Mr F Spence	1881 Mr J B Northcott
1995 Mr G Pownall	1956 Mr R G Crook	1918 Mr F Spence	1880 Mr J Robb
1994 Mrs J H M Graham	1955 Mr C Wallace Lowdes	1917 Mr R L Fell	1879 Mr J Robb
1993 Mr D Chaplin	1954 Mr C B Nimmo	1916 Mr R L Fell	1878 Mr R A Kennedy
1992 Mr M J Hyde	1953 Mr J L Nuttall	1915 Mr A E Evans	1877 Mr J B Northcott
1991 Mr T D Yorwerth	1952 Mr G A Fuller	1914 Mr C Hendry	1876 Mr G Kilvington
1990 Mr G E Miles	1951 Mr N Lord	1913 Sir H Elverston	1875 Mr J Robb
1989 Mr R J W Salthouse	1950 Mr W Graham Heap	1912 Sir H Elverston	1874 Mr R A Kennedy
1988 Mr W E Kennedy	1949 Mr D W J Nichols	1911 Mr H C Evans	1873 Mr J B Northcott
1987 Mr D Clare	1948 Mr C M Davies	1910 Mr H C Evans	
1986 Mr T A Bladen	1947 Mr A B White	1909 Mr J N Clymer	

Poem

by Mark Garry

Unique pioneering Mancunians
Commemorating One Hundred and Fifty years
Be conscious of your place in a greater union
Amidst joyous celebratory cheers
And when questioning your reasons for existence
Look no further than your institute's Coat of Arms
A sword held by the blade shows true resistance
Protection for those who may suffer harm
Supported by a unicorn and lion
As a symbol of the national role you are tasked
To cover the whole of our Great Britain
To be there for all who may ask
An open book to guide and educate
Professionalism standards and trust
The principles we believe must prevail
For honesty in this industry is a must
Fire, Wheat and Anchor is how we started.
Protecting life and mill and ship at sea
And ensuring loved ones of those departed
Are cared for by our community
A horizontal chain depicts secureness
For accidents are so hard to predict
As we aim to take away the soreness
Experienced during our patrons conflict
So raise a glass be proud of your profession
For protection is at the heart of what you do
And remember it's because we are Mancunian
Trustworthy, compassionate and true.

Mike Garry
Poet, Librarian, Mancunian

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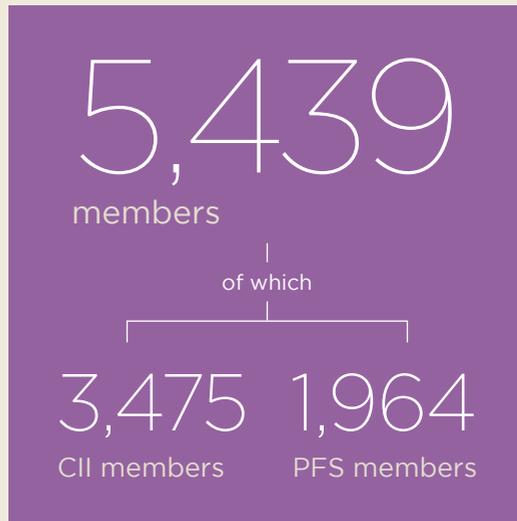
Statistics Insurance Institute of Manchester

150
years

894
council meetings held

68
volunteers for
this year

20+
CPD & social events
annually



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- in The Insurance Institute of Manchester
- 🐦 @IIMPresident

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Technical and Market Articles



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Turbulent Economic Times: The Impact on Business Interruption

Economic ups and downs are nothing new, but the last few years have been particularly turbulent. The subsequent fragmentation of the global economy, or 'deglobalisation', along with volatile commodity markets and huge supply chain issues, have significant impacts on business interruption claims.

In the current climate, it is hard to establish what the post-COVID-19 'new normal' trading position is for a business, but this is essential in establishing our Adjusted Standard Turnover. Standard turnover, as defined in a policy, is the 12-month turnover achieved prior to the date of the loss to which we apply the adjustment clause. However, 2020 and 2021 were so disrupted, they are not reliable figures and 2019 is too remote some four years on. Even by 2025, establishing the baseline is going to be hard as there is no such thing as standard turnover in these times.

A number of businesses in the retail sector ripped up their budgets and gave up forecasting as it was almost impossible in 2021.

UK inflation is running at 10.5%, it is starting to stabilise but remains some way ahead of the Bank of England's target rate of 2%.

The squeeze on gross profit remains as suppliers increase costs faster than sales prices can go up and be passed on to the customer. There is a risk of relying on previous historical data. Currency volatility like that seen in the back end of 2022 exacerbates Brexit issues, particularly if the policy is not explicit as to when conversion takes place and if the master and local policies are in different currencies.

Then there remains savings where costs need to be updated to reflect prevailing costs, which at the best of times is not straightforward.

All of these factors are impacting not only the Value at Risk (VaR) but are also putting the Maximum Indemnity Period (MIP) under pressure.

Declaration linked policies give a degree of flexibility, but this comes at an additional premium and declination may still apply if insurers consider there to have not been a fair presentation of the risk.

First or flexible loss limits may also assist with underinsurance issues as the limit will be the maximum amount payable irrespective of inflation. As a result, the insured can claim loss of revenue, Increased Cost of Working (ICOW) or Additional Increased Cost of Working (AICOW), or any combination of the three, but the overall claim is limited to the loss limit.

As the nature of business risk evolves, appetite for business interruption coverage is likely to expand in scope from traditional property damage to non-damage policies covering risks such as fraud, cyber-crime, workers strikes and supply chain disruption. Insurers do need to be on top of interim payments, the Enterprise Act 2015 could come back and bite, given the current climate.



Louise Butcher

Head of Forensic Accounting UK
McLarens



GOLD SPONSOR

Industry trends in 2023

2022 was an interesting year. Kicked off by the 'price walking' bombshell on Jan 1st we saw lots of market churn, aggregator volumes down, and frenetic rate resetting. Then the domino effect of Putin > energy prices > mini-budgets > (claims) inflation. What will 2022 loss ratios look like? All over the place most likely. And on the tech side, all stocks/ investments took an Olympic-sized dive. Wages up, investment down, rates everywhere...messy.

The end of digital transformation

An over-hammered phrase from 2022 was 'digital transformation'. It gets touted by all the tech firms, every press release and industry feature piece. Well, I'm going to draw a line in the sand and say that digital transformation is now 'done'. Lots of brokers have already done it, are finally doing it after years of procrastination, or won't do it (bless 'em). I don't want

to overblow the trumpet, but all Ignite brokers are digitally transformed: they're 100% cloud, offer digital self-service, and have low-cost bases through high automation. However, I'm more excited about 2023 being the year of product development.

Exciting stuff

So, what product development will we see? Here's a few we're working on:

- Long-term policies. Why stop at 1 year? With inflation riding high at 10%, a 3-year car or home policy is suddenly quite attractive.
- IoT. Cars, homes, (even pets) are connected these days. We'll see new products informed by data dissemination that others can't compete with. All cars made after 2019 are 'connected' and their live data is accessible to insurers.
- Price optimisation. AI has come to town and it's here to stay. If you don't believe me, you've not asked ChatGPT to write you a love poem about underwriting. This will make pricing much more dynamic. Market benchmarking, live pricing data and AI-driven product flexibility will become standard.

The end of Insurtech

Another word that's going to be increasingly problematic is Insurtech. With the macro-economic climate being what it is (rubbish) there will be a fair few Insurtechs falling by the wayside. Years of outlandish claims (we'll get you live in

24 hours/2 weeks) haven't helped, and so 2023 may well be the year we see people distancing themselves from the term.

What else is not happening in 2023?

Finally, here are some things that I don't believe are going to disrupt anything this year:

- Embedded insurance. The idea is good (insurance at the point of purchase), but the tech, capacity and investment required to make it really work are just not justified by the volumes available.
- Never-ending consolidation. Consolidators have spent a merry few years buying up every Tom, Dick and Hastings at inflated prices. It's fine to have £1bn of debt when the base rate is 0.25% but at 4%+ less so. Might we see a collapse?
- Low-code/no-code. I've yet to see a really impressive example that doesn't require plenty of training or have severe limitations that require coding. And anyway, these days you just ask ChatGPT to write your code!



Toby MacLachlan

CEO, Ignite



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Understanding Insurance Coverage: Co-Insurance, Reinsurance, and First Loss

As you may be aware, insurers are currently facing challenges due to large fires, floods, and storms that have impacted their bottom line. This has led to an increased focus on underwriting profits and a reduction in risk exposure. Additionally, substantial reinsurance costs have forced them to review their appetite. As a result, insurers are becoming more selective in the types of properties they underwrite, the amount of capacity they deploy for each risk, and may even exit certain trades.

Key considerations for insurers are the construction, trade, and occupancy of the property. Cladding, unoccupied, listed, and higher sums insured properties all cause concern for insurers, with some limiting lines or covers offered for sums over £50 million.

It is important to understand the different types of covers available to help satisfy clients' needs. They are first loss, primary covers, excess of loss, and co-insurance. Co-insurance, reinsurance, and first loss are all risk management techniques used by insurance companies to manage financial exposure and protect against catastrophic losses.

Co-insurance refers to sharing the risk between two or more insurance

companies. In co-insurance, each Insurer agrees to cover a specific percentage of the risk, and in the event of a claim, they share the costs proportionately. This helps spread the risk and reduces the financial burden on a single insurer.

Reinsurance is a process by which insurance companies transfer a portion of their risk to another insurer. The reinsurer agrees to pay a portion of the loss in exchange for a premium paid by the original insurer. This helps the original insurer manage its risk exposure and protect against catastrophic losses.

First loss insurance is a policy that covers only a portion of the total risk exposure. The insured party agrees to cover a specified portion of the loss rather than the full sum insured.

Many insurers now determine the Estimated Maximum Loss (EML) and will only offer to insure the property for this amount, leaving the insured to find excess layers up to the sum insured at risk.

At Touchstone Underwriting, we can offer all these types of covers using various insurers and reinsurers and can ourselves in-house place cover for clients up to £75 million. If more cover is required, we can

arrange it. It is always advisable to ask the current Insurer what they are willing to offer rather than having no coverage at all and to work with experts in the field to ensure your insurance program meets your client's needs.



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The Consumer Duty - How times have changed!

150 years ago, there was little protection for the customer. The guiding principle for the sale of goods was Caveat Emptor. Latin was common then. It means, of course, "let the buyer beware."

Protection had mainly been on the side of business or trade.

In 1766 the Principle of Utmost Good Faith was introduced (uberrimae fidei). This gave more power to insurers to refuse claims because the customers failed to disclose facts the underwriter decided were material.

Customer's rights moved at a snail's pace until Mrs Donoghue discovered a decomposed snail in her ginger beer.

She sued the manufacturer for negligence and won the case.

This landmark ruling established the principle of "duty of care" and paved the way for modern-day consumer protection laws. In 1979 the Sale of Goods Act was introduced, which provided consumers with a range of rights and protections when purchasing goods. The act requires that products be of satisfactory quality, fit for purpose, and as described. If a product fails to meet these, the right to a refund, repair or replacement.

In 1981 an Ombudsman scheme (IOB) was established by the government following mounting criticism of life and pension

insurers. This eventually became the FOS as we now know it.

In 2006 the FCA introduced the "TCF" (Treating Customer Fairly)

In 2012 the Consumer Insurance Disclosure and Representation Act replaced the Duty of Utmost Good Faith. This was long overdue. It had become a one-sided principle that allowed claims to be declined even in genuine mistakes. This was followed some years later by the Insurance Act, providing additional protection to commercial customers.

Following the failure of TCF, the FCA introduced a host of measures and controls to regulate the insurance market.

From 31st July 2023, the "Consumer Duty" comes into force. This is probably the widest-ranging change in the last 150 years. The judge of fairness becomes the customer and not the business.

The definition of a consumer was widened in this project to include all types of customers, including most commercial clients.

All regulated firms must guarantee four outcomes:

Outcome 1: Products and services are specifically designed to meet the needs of consumers and sold to those whose needs they meet

Outcome 2: The price of products and services represents fair value for consumers

Outcome 3: Communications equip consumers to make effective, timely and properly informed decisions about financial products and services

Outcome 4: Consumer Service meets the needs of consumers, enabling them to realise the benefits of products and services and act in their interests without undue hindrance

This may sound simple, but there are 68 pages of detailed rules and over 120 pages of guidance.

There is also a code of conduct applying to all staff which, if they breach it, could see them reported to the FCA.

This is a big worry for those who don't have Create Solutions to help them!

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For more information on how we can help please visit our website www.createsolutions.co.uk or call 0161 870 6637.





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Our focus on bringing value to our customers

Value is a term that is often tossed around in the business world. However, for customers, value means much more than just the price and the coverage offered by a product. As an insurance provider, Acasta has recognised this and has taken steps to ensure that our customers receive products that add value to their lives.

At the heart of all these changes is our commitment to providing value to our customers. We believe that insurance should be about more than just protecting against risks; it should be about helping customers lead the lives they want to lead. This is why we focus so much on developing products that provide real benefits to our clients and provide products that are clear, adaptable, and grow with the customer as their lives change. To achieve this, we have worked hard to make our policy documents clearer and more concise. We have also taken steps to remove exclusions from our core products so that our customer base can evolve as we do.

For example, when our wedding product was halted during Covid, we invested time into preparing the product for its relaunch after the pandemic.

We included Covid cover and cover for the costs of couples therapy for those struggling. We even partnered with a business that had a similar customer-centric approach to ensure that our customers were taken care of. We are constantly researching and looking into changes in the market and people's needs and wants, and we take steps to ensure that our products are more transparent and easier to understand.

We also recently provided capacity for our first cycle scheme after noticing a change in the public's habits. With the lockdowns during Covid, we saw many new cycling enthusiasts, those that wanted to get outside more, and others that were choosing a more sustainable method of transport. We believe in helping our customers lead the lives they want to lead, and we want to make sure that our products reflect that.

As a growing business, we know that our success depends on the success of our customers. Therefore, we are committed to providing the best possible service to our clients and are always looking for new ways to add value to their lives.

Whether it's through innovative products, transparent policies, or exceptional service, we are always striving to be the best we can be.



Remi Cosgrove

Underwriting Manager
Acasta Europe Limited



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This year, The Insurance Institute of Manchester – the oldest insurance institute in the world - is celebrating its 150th anniversary

Last year, we at Zurich celebrated the very same birthday, and for many of those years we have had a proud presence in Manchester.

The way we work has of course changed over the decades, and the pace of change has accelerated since 2019. The pandemic sped up demand for flexible working, something we have been advocates of for over a decade. Even before Covid, three quarters of our staff worked flexibly. But retaining a physical space has never lost its importance, and face-to-face contact with colleagues and clients remains as important now as it ever has been.

That's why we were so excited to recently announce the refurbishment of our

Manchester office, providing more space for meetings with local brokers, to help continue to foster those relationships in the city. The value of regional broker partnerships cannot be overstated. A close working relationship with insurers, combined with a detailed understanding of client needs, means regional brokers are perfectly suited to finding the right products to support local businesses.

They can complement their unique client knowledge with their understanding of the local area, community, and economy to address the specific needs firms face. By applying their expertise and knowledge they can find tailored solutions for customers who on the

surface may appear difficult to insure. Crucially for local businesses, regional brokers can provide a highly personalised service when customers may be at their most vulnerable – at the point of claim. This not only saves a client time but can also expedite reinstatement and help get firms operational again more quickly. These brokers are often among the first to the scene and can work alongside loss assessors while helping clients to navigate the immediate aftermath.

With all this in mind, we're looking forward to the many more great years ahead of us in Manchester, and we're especially looking forward to seeing many of you soon in our refurbished office.



Morgan Lyons

Head of Regional Market – Northern Region Zurich Insurance Company Ltd



NINE ST JOHN STREET

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Why Mediate?

Courts encourage mediation, and many solicitors recognise the benefits that mediation offers in resolving claims more quickly and, relatively speaking, more cheaply than if the claim went to trial. In this article Richard Price, a CEDR accredited mediator and head of the Nine St John Street Mediation Group, examines some of the key aspects that make mediation such a powerful tool in resolving disputes.

Control:

Which litigator hasn't experienced the tightening of the gut as they wait for

the judge to deliver judgment? Your assessment of the case hangs on their decision, and it is largely out of your control. Mediation de-risks the exercise. Unlike in a trial, you retain control over the outcome. No-one can impose a settlement; the process is consensual. Any settlement which is reached has to work for both sides; not perfect, but better than what a court may impose.

Confidentiality:

Everything that takes place during a mediation does so on a confidential basis. With very limited exceptions,

nothing that is said in the mediation can be repeated outside it. And what is said in private session is not passed on without authorisation. That provides an environment within which the parties can explore the shape of a settlement, knowing that any concession made is not binding unless and until all the terms are agreed, written down, and signed off.

Evaluation:

Most lawyers are able, and usually willing, to acknowledge that whilst they believe that they have the better case, there are risks. But do clients hear that? The mediator is an independent, experienced, third party who can listen, and then ask "but what if...?" What if the evidence doesn't come out as you think it will? What if the judge decides against you? Can you rule out that risk? If not, how do you manage it? Those questions, asked politely but firmly, can break deadlock and open the way to settlement.

Collaboration:

Collaboration doesn't mean capitulation. Nor does collaborating mean that everyone will experience a warm, fuzzy feeling towards their opponent (though that can happen). But working in collaboration with the mediator helps parties gain a better understanding of how the other side sees the matter, and how a point can be made so that it will be understood and responded to positively. Working with the mediator to understand how to shape a deal to appeal to the other room can avoid the 'positional' or

hostile response. The mediator is there to help; take advantage!

Cost (and time) savings:

Mediation isn't cheap. It involves time and expense to do it properly and effectively. But that preparation is rarely wasted, and the time and cost savings can be considerable. A mediation can usually be arranged within a few weeks. There's no need to issue; many mediations take place before then. Compared to court, mediation offers a highly cost and time effective way to resolve disputes on the parties' own terms.

So why mediate? Because it doesn't make sense not to.



Richard Price

Specialist Mediator in Chambers
Nine St John Street



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About TEn Insurance Services

TEn Insurance Services is a General Insurance Independent Broker Network, launched in 2005, with its sights firmly set on helping small established and start-up brokers weather the storms and seize the opportunities of changing times ahead.

From the beginning, we have invented the now variously emulated AR network model for GI brokers, assisted over 300 start-up brokers come into existence, seen most of them succeed.

Originally, formed as a purely Commercial Insurance network, we have since extended our remit to incorporate Private Clients and Personal Lines (EDI) business

as well. We have also become a magnet for specialist start-ups.

Since 2005, TEn has become the go-to place for industry professionals who are seeking to start anew and build from there. Whether that be individually, or as a small team.



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Join in at the Manchester Institute

Enhance your career, meet new people and develop new skills. Join in at the Manchester Institute.

If you feel you could make a positive contribution, we would be pleased to welcome any new members wishing to join council or one of our committees.

Choose from being involved with:

- CPD Committee organising our core education initiatives with lectures, webinars and conferences
- Education & Development Committee for our Fast Track and Professional Development career programmes, plus the Jubilee Prize Awards
- Dinners Committee putting on the Style in the City fashion show, Annual Dinner and Young Members Ball
- Events Committee leading on other social events such as the quiz and sports tournaments
- MIIndful Manchester providing information on mental health topics, wellbeing activities and contact with our Wellbeing Supporters
- Communications Committee bringing together everything we do and making sure members can access everything

Being a volunteer brings with it an array of benefits including the opportunity to network with senior figures from the industry, develop your own personal skills and raise your profile within the local market.

Find out more by speaking with a council member or visit cii.co.uk/manchester

Manchester Through the Years

1873

IIM created with J. B. Northcott, President. The principal object of the institute, as stated in the original rules, was

"The promotion of a good understanding among the members of the insurance profession in Manchester".

1878

Manchester United FC started as Newton Heath LYR (Lancashire & Yorkshire Railway Company).



1880

Manchester City FC begins as St. Mark's Church of England, West Gorton.

1887

Annual Picnic took place at Hawkstone.

[See full image on page 34](#)



1888 1890

The world's first professional football league is set up at the Royal Hotel, Piccadilly.

1894

Manchester becomes a seaport, with docks at the end of the 37 mile Ship Canal.



1898

A paper is read to members on "Conflagrations" (an extensive fire which destroys a great deal of land or property), correspondence note it event even introduced "Foreign Conflagrations".

1899

An Insurance Clerks' Orphanage is first proposed to fund "maintenance, training, & a start in life in somewhat similar circumstances as if the father had been spared".

1900

1910

The Institute disagrees with a national request to admit 'non-tariff' members of the Fire Officers Committee who set rates for policies.

1907

"What does Chemistry teach us with regard to Fire Risks in Textile industries" lecture takes place.



1906

The Manchester Stock Exchange, now The Stock Exchange Hotel, opened for trading.

1904

Manchester has by far the highest number of exam entries from various centres.



CII Original Coat of Arms

1904

Frederick Royce produced the first car from his factory Hulme. Later meeting Charles Rolls at the Midland Hotel and starting Rolls Royce.

1903

Emmeline Pankhurst founded the Women's Social and Political Union, later known as the Suffragettes.



1902

The IIM is world famous, with The Insurance Library Association of Boston, USA requesting copies of our reports for the previous two years.

[See full image on page 35](#)

1901

100th meeting of the institute held with "about 20 present" for a lecture on "Habits & Occupations in relation to Life Assurance" by Dr Bury from Manchester Royal Infirmary.

1911

Manufacturing has caused the population to balloon to 2,350,000.

1911

The Insurance Association of Manchester, formed in 1883, merges into the Insurance Institute of Manchester.

[See full image on page 34](#)

1912

CII secures the Royal Charter from His Majesty King George V (Manchester members had been discussing this since 1907 and weren't convinced it was the right thing to do!).

1914

Manchester formed 38 extra battalions to fight in WW1, losing 13,770 men and being awarded 11 Victoria Crosses.

1917

Atom is split by Lord Ernest Rutherford at The University of Manchester. Further work made Manchester "the birthplace of nuclear physics".

1919

Alcock and Brown, both Manchester Central High School students, were the first to fly the Atlantic Ocean non-stop.

1920s

The Refuge Friend Indeed Life Assurance and Sick Fund Friendly Society pioneers the use of punch cards for processing data (their building is now The Kimpton Clocktower Hotel).

1921

Centenary issue of The Guardian newspaper (costing 2p). The paper was founded to promote the liberal interest after the 1819 Peterloo Massacre.

1923

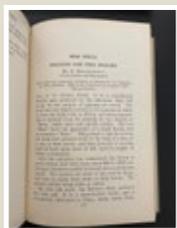
Annual conference of the CII held in Manchester for the celebration of the 50th anniversary of the local institute, it is featured in The Post Magazine.



1924

Lecture on 'Silk Mills Process and Fire Hazard' held at the Chartered Accountants Hall, Spring Gardens.

See full image on page 36



1927

Nesta Wells became the first female police surgeon appointed in the UK.

1930

27 members of the Insurance Institute of London visited and stayed with members to learn about the workings of the cotton industry.

See full image on page 37



1930

Population of Manchester reaches its peak of 766,311.



1933

In recognition of our Diamond Jubilee, the CII held its annual conference in Manchester, including a reception and at the Town Hall with the Major and 350 members attending a banquet at The Midland Hotel.

See full image on page 38

1934

Mardale village in the Lake District is closed to be flooded for Manchester Corporation's Haweswater Reservoir.



1934

1,627 members of the institute recorded in the annual report, with 585 taking exams.

See full image on page 39



1958

1950

The Munich Air crash kills 23 people and critically injures more, including many of the Manchester United team led by Matt Busby.

1948

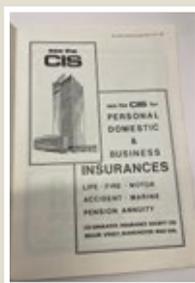
Manchester University Professors Tom Kilburn and Fred Williams developed the first computer, 'The Baby', with a stored programme and memory.

1948

Launch of the National Health Service at Park Hospital, Manchester, now Trafford General.

1947

Mary Latchford Kingsmill Jones becomes the first woman Lord Mayor of Manchester.



1940s

Over 50% of men in insurance joined the armed services and 1/3 of women left insurance to help the WWII effort.



1940

Over 578 tons of bombs dropped over Manchester, the 11th most raided place in Britain in WWII, due to manufacturing sites including AV Roe producing the Manchester and Lancaster bombers.

1939

Many insurance companies agreed to keep employees' jobs open when they were called to participate in six months military training, preparing for WWII.

1935

95 members went to London on a day trip to visit the CII's old office at Aldermanbury. (they were free to entertain themselves from 17:00 until the return train at 00:55!)



CORONATION STREET

1959

The first Christmas Service was held, which continued well into the 2010s, most were held at St Ann's Church.

1960

The world's longest running soap opera, Coronation Street, is shown for the first time.

1962

The Insurance and Banking Philatelic Society of Great Britain presented a stamp display of Western Europe for members.

1962

Co-operative Insurance Society (CIS), Manchester's tallest building at 400 feet, is completed.

1963

The Insurance Institute of Bolton is formed with a contingent of Manchester members who lived in the area.

See full image on page 40

1964

The launch of the modern LGBT movement at a public meeting at Church House on Deansgate.

1965

21 cars take part in a Car Treasure Hunt in the Manchester area covering 30 miles, it was won by P N R Charlesworth of Iron Trades.

1966

The Mancunian Way is officially opened by the Prime Minister to by-pass around the south of the city.

1966

Chairman of the Sports and Social Sub-Committee, H.W. Rushmere of Avon Insurance, is concerned with the flagging of interest in badminton, motor-car rallying, hockey, lawn tennis, swimming, billiards, netball, yoga and athletics.

1968

Eric Stewart, Graham Gouldman (of 10cc) and Peter Tattersall launch Strawberry Studios - the first professional recording studio outside of London.

1970

1971

60 members made up the insurance choir singing at the Annual Carol Service.



1973

Centenary celebrations included a young members discotheque, 'it's a knock out' competition, annual dinner and a separate ladies dinner dance, all costing £1,865. A thanksgiving service at the cathedral had 800 attendees.

See full images on page 41/42



1974

The Local Government Act of 1972 comes in to create the metropolitan county of Greater Manchester, with boroughs including the city of Manchester.



1976

The Sex Pistols' Lesser Free Trade Hall gig was attended by Morrissey, Mark E Smith, Anthony Wilson, Joy Division and The Buzzcocks.

1978

The institute continues to promote the activities of the numerous other local insurance-related groups such as The One-Forty Club and the Association of Burglary Insurance Surveyors.

1978

First test-tube baby, Louise Brown, is born in Oldham.

1980

1988

Members went on a trip to Paris for "3 nights in a good hotel" with flights from Manchester airport, all for £160.



1986

Release of 'Favour Recipes of the Ladies Section' with 37 pages of "delicious recipes" to raise money for The Insurance Charities.

See full image on page 44



1985

1,882 exam papers sat in Manchester and organised by the local institute council.

1984

The Bob Stansfield Memorial Lecture is held in honour of the president who passed away during his year in office.



1984

The institute held their first full conference on "Insurance and Management in the 1980s" for £10 per person.

See full image on page 45

1982

The Hacienda club opens, going on to host famous club nights and artists including The Stone Roses and Madonna.



1982

John Cooper Clarke releases the poem 'I Wanna Be Yours' which becomes part of the GCSE syllabus in 2002 and features on an Arctic Monkeys album in 2013.

1982

A sponsored slim by the Ladies Section raised £377.50 in April, with two members losing over a stone each!

See full image on page 43



1989

The lecture programme included "Why Women are Better" by Seymour Myers.

1990

Conference held at Old Trafford on "Insurance of Commercial Property" for £20 per person.

1994

The first female President of the institute is Mrs J H M Graham.



1994

Manchester Velodrome opens, home to British Cycling and host of the 2002 Commonwealth Games.

1995

Oasis form with their famous line up including the Gallagher brothers, in 2006 they were named Best Act in the World Today at the Q Awards.

1996

IRA bomb detonation rocks the city centre.

1999

Manchester United become the first English club to win the Premier League, FA Cup and UEFA Champions League treble.

2000

Transitive produce Rosetta: one of Apple and IBM's most important software tools.

2001

The city is now 45 square miles with a 392,419 population. The Greater Manchester metropolitan county is 493 square miles with 2,482,328 population.

2002

The institute donated to the funds for the lost Aon and Marsh colleagues in the 9/11 collapse of the World Trade Towers, New York.

See full image on page 46



2004

Graphene isolated by Professors Andre Geim and Kostya Novoselov at the University of Manchester; world's first 2D material. Later awarded Nobel Prizes.

2005

3D printer of human tissue developed at the University of Manchester.



2006

The Annual CPD Conference took place at the University of Manchester looking at many market changes, called Insurance in Crisis?



2008

A Summer Ball took place at the Midland Hotel as well as an awards evening at the MacDonald hotel with 180 guests.

2010

First ever televised election debate with the leaders of main three parties is filmed at Granada TV Studios.

2011

The first Style in the City summer fashion show took place at the Hilton Hotel, raising £20,000 for The Christie.



2019

Manchester City FC become the first English league club to win a domestic quadruple of the Premier League, FA Cup, League Cup and Community Shield.



2020

Launch of MiIndful Manchester committee to promote CPD and events focussed on mental health.

2018

Launch of Women In Manchester Insurance Network (WIMIN) to champion women in insurance and promote networking.

2017

Manchester Arena bombing kills 22 people after an Ariana Grande concert.



2022

The institute took part in the Manchester Pride Parade for the first time, supporting the LGBTQ+ community.

2014

'Lock Up Your Boss' charity event at the Police Museum for The Christie. Each boss had to raise £1,000 to be released!

2023

150th Anniversary of the Insurance Institute of Manchester.

2014

Launch of the IIM Masterclass (later Professional Development Programme) for those new to the profession to attend exclusive insight events over a one year programme.

2012

The Olympics are the world's first interactive tapeless sporting event broadcast from MediaCityUK.

2012

'Going for Gold' Manchester conference held with Sally Gunnell OBE to celebrate the 100th anniversary of the CII.



2011

On 11/11/2011 we 'twinned' with the Gibraltar Insurance Institute, linking the newest institute to the oldest institute.

See full image on page 47



Gibraltar Insurance Institute

The Gibraltar Insurance Institute (GII) was established in 2008 to provide training and education to Gibraltar's insurance industry. The GII quickly achieved affiliated status of the CII shortly after. The GII is proud to be twinned with the Insurance Institute of Manchester (IIM), the oldest insurance institute in the UK which was founded in 1873. The IIM and GII regularly meet to discuss mutual institute's activity and leverage by sharing ideas and tutor contacts.

Since its launch, the GII has been successful in offering many educational seminars and courses including those of the CII which are both technical and qualifications related. Fast Track Programmes have been run on both CERT CII and DIP CII several times which have been very successful. In April 2023, the GII launched the 3rd CERT CII Fast Track programme in collaboration with the University of Gibraltar. These courses enable local students to benefit from valuable face to face training with UK CII tutors. Previously not available in Gibraltar, the aim of the courses is to assist students in their career path in becoming qualified CII insurance professionals whilst working in the insurance industry.

To encourage networking, the GII also holds a variety of social events including an annual gala dinner, a summer BBQ and a bowling event. Other events held include quiz nights, and wine and gin tasting.

The GII is made up of over 400 members comprising insurance companies, insurance brokers, MGAs and insurance managers, as well as support functions such as accountants, auditors and lawyers.

The GII has recently undergone some rebranding and the new logo you see above will be in use very shortly. The new branding includes the Pillars of Hercules within the logo which, according to Homer the Greek poet, were created when Hercules broke the mountain that had connected Africa to Europe. The pillar across the Straits of Gibraltar is the Mons Abila in the African continent and Gibraltar's own Mount Calpe being the other pillar.



**Lorraine
Moberley**
ACII

GII Education
Secretary

A Lifeline For Insurance People

Providing financial and
practical support to
current and former
insurance employees



www.theinsurancecharities.org.uk

 @insCharities  /company/the-insurance-charities

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Jubilee Prize Award Winners

Level	Unit	Prize	Winner	Sponsor
Advanced Diploma		Best ACII completion	Mr Russell Smith	Mark Farrant - McLarens
Advanced Diploma		Youngest ACII completion	Mr Daniel Massey	Tanya Milton - Aviva
Diploma	M05	Insurance Law	Ms Stacey Warrington Mr Ross Aveyard	Phil Peers & Martyn Watson - ITP
Diploma		Best Dip CII performance	Mr Ben Martin Mr Andrew Hampson	Nick Fitzgerald - Griffiths & Armour Samantha Ridgewell - Empower Development
Certificate		Best Cert CII performance	Miss Alice Selby	Insurance Institute of Manchester
Advanced Diploma	992	Risk Management in Insurance	Mr Abdul Majid	Insurance Institute of Manchester
Advanced Diploma	820	Advanced Claims	Mr Neil Jolly	Carolyn Bowers - Bowers Insurance Recruitment
Diploma	M93	Commercial Property and Business Interruption	Mr Michael Scarrott	Hannah Ebbitt-Ngang - BIBA
Diploma	M80	Underwriting Practice	Miss Rebecca Taylor	Allianz
Diploma	M96	Liability Insurances	Miss Jayne Drummond	Richard Guest - RSA
Diploma	M92	Insurance Business and Finance	Miss Lucy Stansfield	Reich Insurance
Diploma	M85	Claims Practice	Miss Rebecca Taylor	Andrew Hope - Sedgwick
Diploma	M81	Insurance Broking Practice	Mrs Claire Horwarth	John Batty - Bridge Insurance Brokers

Congratulations to the CII National prize winners from Manchester:

M96 Liability Insurance: Stanley Brown Prize - **Ryan McAllister**

Certificate in Planning - **Matthew Dobson**

Insurance Institute upcoming events

IIM Annual Dinner 2023

 Kimpton Clocktower Hotel

 Friday, 10 November 2023

 6:00 pm (UK time)

Paul Heathcote ACII, President of the Insurance Institute of Manchester is delighted to announce that our Annual Dinner will take place on Friday 10th November at the Kimpton Clocktower Hotel at 6pm until late!

For sponsorship information and to reserve tickets please contact Danielle Gowrie at danielle.gowrie@protectorinsurance.co.uk

Style In The City 2023

 The Midland Hotel

 Friday, 23 June 2023

 11:00 am (UK time)

In the summer of 2023 the Insurance Institute of Manchester welcome you to join us for a 1950's Rock and Roll, Grease-esque theme packed day in support of the our presidents chosen charity. We will be hosting a fashion event showcasing outfits for a variety of occasions from local Manchester shops, available to buy in store or online.

Dress code: Dress to impress, with a 1950's themed twist

Timings: Arrival and reception drinks from 11am; guests seated for 11.45am start, followed by lunch at 12pm, fashion and entertainment until 4pm.

Afterparty: Yes, there is! We will be moving on to Revolucion de Cuba, just down the road at 11 Peter Street

RULES.

1.—TITLE.
The Association shall be called "The Insurance Association of Manchester."

2.—OBJECTS.
The objects of the Association shall be:
(a) To arrange for the reading of papers on subjects connected with Insurance, and encourage the interchange of opinions thereon.
(b) To arrange for Members and Associates the inspection of risks of various kinds.
(c) To assist in the provision and maintenance of a Library of Works useful to Insurance Officials.
(d) To promote social intercourse amongst those associated with Insurance Offices.

3.—CONSTITUTION.
The Association shall consist of Members, Agents, and Associates, under the following regulations:

MANCHESTER INSTITUTE ANNUAL PICNIC, 1887—HAWKSTONE



BACK ROW, standing (reading from left to right).—(1) Mr. Kennedy (L. & L. & G.) (2) Capt. Riley (friend), (3) Mr. Simpson (friend), (4) Mr. Wright (Royal), (5) Mr. Walker (General, Liverpool), (6) Mr. Page (formerly L. & L. & G.), (7) Mr. Stevenson (Scottish Boiler), (8) Mr. Lloyd (Alliance, Wrexham), (9) Mr. Land (Phœnix), (10) Mr. Alexander (friend), (11) Mr. Stephen (Federal), (12) Mr. Mitchell (Assessor), (13) Mr. Irvine (General, Liverpool), (14) Mr. ...

The Insurance Library Association
of Boston

Trustees
George T. Field, President. Edward C. Marsh, Treasurer.
G. A. Fessenden. F. M. Carpenter.
H. E. Hancock. A. H. Simpson.
George W. Kimbley.

No. 55 Kilby Street, Boston, Jan. 20, 1902.

Mr. Thomas A. Bentley, Honorable Secretary,
Insurance Institute of Manchester,
Manchester, Eng.

Dear sir;—

Will you kindly furnish the Insurance Library Association of Boston, Mass. (U. S. A.) with copies of the reports of the Insurance Institute of Manchester, for the years, 1899-1900 and 1900-1901, which we need to complete our file and if there be any expense attaching to the same, enclose a bill for the same, with the copies forwarded, and greatly oblige,

Yours very sincerely,

H. W. Standley

Librarian, The Insurance
Library Association of Boston,
Mass.

SILK MILLS PROCESS AND FIRE HAZARD

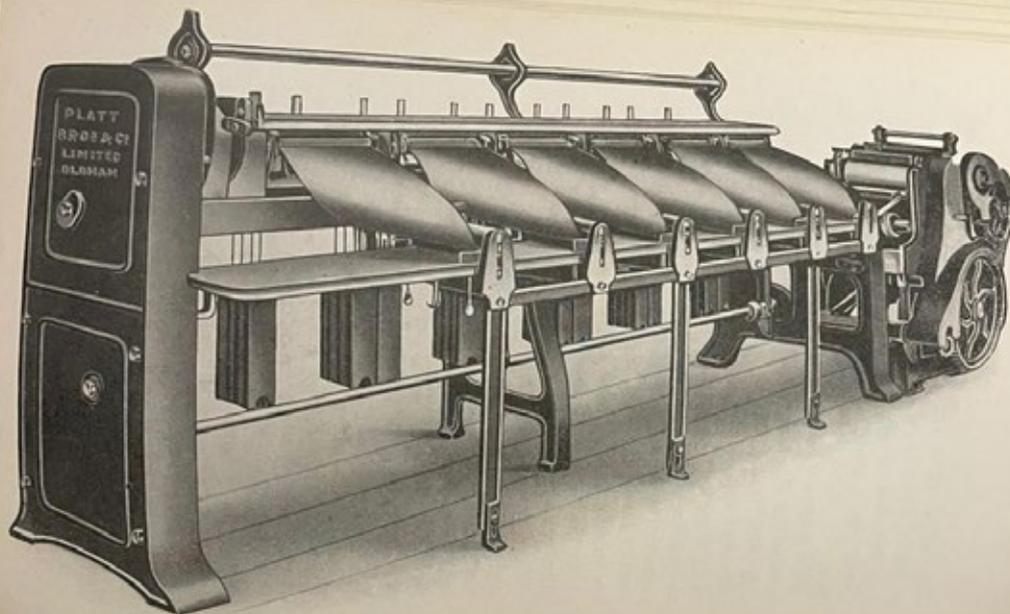
By H. BRACKENRIDGE
(North-British and Mercantile)

Read before the Insurance Institute of Manchester on Thursday,
the 14th February, 1924 in the Chartered Accountants' Hall,
Spring Gardens.

SILK IN AN ANIMAL FIBRE. It is a consolidated flexible gum produced by the silk-worm when full grown for the purpose of spinning its cocoon. The worm has two glands secreted in its anatomy in which it stores the liquid silk, or fibroin, and when required, this is emitted from its underlip in two strands or "Brins," which unite and quickly solidify. The two "Brins" have the appearance of a single thread, and are termed a "Bave." When about to spin its cocoon, the worm first attaches itself to the twig of a tree, or to two or three leaves, and then proceeds to envelop itself in layer upon layer of silk, until its supply of fibroin is exhausted.

Once the operation has commenced the thread is rarely broken, and varies from about 500 to 1,500 yds. in length, which can readily be wound off in a continuous thread. The cocoons are more or less oval in shape, and vary in colour from white to dark brown. The greater number being white or yellow.

The true silk moth, the *Bombyx Mori*, produces the best silk. It is a domesticated worm, and is extensively cultivated in China, Japan, India, Italy,



The Ribbon Lapper.

lapper, combing, two processes of drawing, slubber, lapper, may also be "double-combed," e.g., card, Yarns process of drawing, silver lapper, combing, silver one process of drawing, combing, one to three processes of drawing, slubber.

All combing and drawing frames are fitted with elaborate stop motions which instantly operate and stop the machines whenever a strand breaks.

The next process is to elongate and stretch the fibres still further and to put in a little twist so that they may be put on and off the bobbins without undue stretching.

This is done on frames known as *Fly Slabbing Frames or Speeds*, and on these machines the material is transferred to bobbins

for the first time. For coarse counts of yarn there are usually two processes, viz.:—slubbing and roving; for medium counts three processes—slubbing, intermediate and roving; and for very fine counts four processes—slubbing, intermediate, roving and fine roving, the last being done on what is known as a Jack frame.

Slubbing.—The process is closely akin to the drawing process, but there is no doubling in it. One can of silver per spindle is placed at the back of the frame, and the silver is drawn out by three pairs of rollers, producing a slubbing (or thread) three, four, or five times finer than the silver.

Intermediate Slubbing.—The bobbins from the slubbing spindles are next put on the creel of the intermediate frame, two bobbins to a spindle, and again three pairs of rolls draw out the fibres and unite the two strands of slubbing into one. The rolls have a draft of two,

JOURNAL OF
THE INSURANCE INSTITUTE
OF MANCHESTER

ANNUAL REPORT OF THE COUNCIL

SESSION 1933—1934

YOUR Council has pleasure in presenting to the members the report for the past session, the sixty-first in the history of the Insurance Institute of Manchester.

That session has been a memorable one in the annals of our Institute, for it has included, in addition to the usual activities, the celebration of our Diamond Jubilee. In recognition of that important event the Chartered Insurance Institute accepted our invitation to hold its annual conference in Manchester on June 15 and 16, 1933.

A strong Conference Committee was set up to carry out the Jubilee Celebrations and the Conference arrangements, and thanks to the excellent work of that Committee and of its honorary secretary, Mr. C. M. Davies, the occasion passed off so successfully as to secure enthusiastic congratulations from those who attended the Conference.

The programme included the following events:—

Thursday, June 15th.—Reception by the Lord Mayor of Manchester in the Town Hall, followed by a Dance.

ANNUAL REPORT

3

EXAMINATIONS.

The total number of students from the Institute presenting themselves for the examinations of the Chartered Insurance Institute in March last was 585, as compared with 571 the previous year.

Thanks are due to the class lecturers, the members who presided at the examinations, the University authorities for the accommodation and arrangement of the examinations; and to Mr. H. L. Marsden, LL.M., B.Com., and Miss Mellers of the Municipal High School of Commerce, and Mr. James of the Whitworth Street School, for the arrangements in connection with the classes.

PRIZES.

It is very pleasing to be able to report that for the second year in succession the Chartered Insurance Institute Prize in Part I of the Fire Branch in the Association examination was gained by a member of the Manchester Institute—this year by Mr. A. G. Fisher of *Messrs. Wm. Penney & Co.*

The prizes gained under the Manchester Jubilee Prize Scheme in connection with the 1934 examinations, together with a Certificate as a record of their success, were presented by the President to the undermentioned members on the evening of the 16th of October, 1934:—

Fellowship, Completion: James H. Mawson
(*Provincial*).

Fellowship, Section I: William Harris (*Phoenix*).

Fire, Part I: A. G. Fisher (*Wm. Penney & Co.*).



'BULLETIN'

BULLETIN No.176 - FEBRUARY 1963

INSURANCE CHARITIES

CHRISTMAS APPEAL. The response to the Chairman's Appeal has been most generous. Details will be given later but meanwhile, any further contributions should be sent, as soon as possible, to Mr. W. R. Shields, (Atlas) 98 King Street, Manchester 2.

CHARITIES DAY - FRIDAY, MARCH 1st 1963. The President of the Insurance Institute of Manchester, Mr. A. J. Cooper, writes as follows:-

"Once more, on behalf of our very worthy Charities, I make an appeal for your support on Charities Day. As you know Manchester is still "in the red" as far as Charities are concerned and being the oldest Institute, it is up to us to remedy the position. I therefore trust that you will give generously."

EDUCATION

FIRE EXTINGUISHMENT AND FIRE ALARM SYSTEMS. Arrangements have been made for students in this subject to visit the premises of Messrs. Mather and Platt Ltd., on either Thursday, February 28th or Wednesday, March 6th, for lectures and practical demonstrations of equipment.

The party will meet at Park Works at 10.0 a.m., and the visit will last all day. Meals will be provided.

ELECTRICITY. Arrangements have been made also for students in this subject to visit the same premises on Thursday, March 14th, at 2.30 p.m.

Students attending the Institute Evening Classes should enrol with their tutors. Other students should enrol with Mr. P. F. Shimmis, F.C.I.I., Royal Insurance Co. Ltd., 10 Exchange Street, Manchester 2.

INSTITUTE ITEMS

TUESDAY, FEBRUARY 12th - "Looking at Accident Insurance". Lecture by Mr. C. H. Moore, B.Com., F.C.I.I., Home Accident Manager, Norwich Union, Norwich. Mr. Moore has lectured widely for many years. He is a deep thinker and a provocative speaker.

LADIES' SECTION

TUESDAY, FEBRUARY 19th - "Travels with a Canoe". Talk and Film Show by Miss Toctill, F.R.G.S., Manchester Geographical Society.

WRESTLE DRIVE, THURSDAY, FEBRUARY 28th, 7.0 P.M., in aid of Insurance Charities at the British Engine, Boiler and Electrical Insurance Co. Ltd., by kind permission of the Management. Tickets - 2/-d., including light refreshments, obtainable from Office Representatives or from Miss E. A. Stiff (British Engine). No skill or knowledge of the game required.

INSURANCE AND BANKING PHILATELIC SOCIETY OF GREAT BRITAIN

Those interested in Philately are cordially invited to attend a meeting on February 5th 1963 in the Canton of the Alliance Assurance Co. Ltd., King Street, Manchester 2. Rose Bowl Competition followed by Canada, L. C. Crossland Esq. Commencing 6.0 p.m.

QUESTIONNAIRE - BOLTON INSTITUTE

If you live or work in, or around, or are interested in a full Institute at Bolton, have you had a Questionnaire to complete?

If not, fill in the tear off slip below.

To: The Secretary,
Insurance Institute of Manchester,
7 Pall Mall,
Manchester 2.

re: Bolton Institute.

Please send me a Questionnaire to complete.

Signed

ADDRESS

.....

INSURANCE IN MANCHESTER

a Guardian special report

INSURANCE and Manchester have long been synonymous, with the city even having had an insurance office three years before the famous institution of Lloyd's of London came into existence. It is hardly surprising, therefore, that among a significant record of "firsts" in the insurance industry Manchester was the first to establish an organisation designed to maintain ethical and educational standards.

From these beginnings in Manchester arose the industry's premier professional body, the Chartered Insurance Institute, but the organisation which gave birth to it, far from being swallowed by its child, is still thriving. The Insurance Institute of Manchester is this year celebrating its centenary, proud of being the oldest in the world.

Its anniversary has been marked by a number of events during the year, including the highly successful annual conference of the CII which was held in Manchester, and culminated in a dinner last night. From an informal gathering of local insurance managers in 1873 the institute now has a membership of nearly 2,500 out of the 10,000 who work in the industry in Manchester, which is a measure of its considerable influence and importance.

Its main objects have always been to promote understanding within the industry and to further education. It is interesting to note the range of subjects for some of the early examinations held; they include electricity, marine insurance, fire office work, building construction, law of fire, processes of manufacture, chemistry, mathematics, employers' liability, accident insurance, life assurance, life office work, commercial bookkeeping, shorthand and typing — a formidable array indeed.

These examinations were organised by the Federation of Insurance Institutes, which was formed after a conference initiated by the Manchester institute in 1897. The CII developed from the Federation. The record of innovation which has been characteristic of the institute is in fact part of the overall history of initiatives by the insurance industry in Manchester. For example engineering insurance is a specialised and important field which had its beginnings in the city, which still remains the principal centre of engineering insurance in this country.

In the middle of the nineteenth century the city was at the centre of the largest concentration of steam boilers in the world and these were rather prone to explosions. The Steam Boiler Assurance Company was formed, and the efforts of its inspectors to keep bad risks at low levels soon reduced the accident rate.

The two dominant companies in the field today, National Vulcan and British Engine, developed from here and still retain their head offices in Man-

'In the middle of the 19th century Manchester was at the centre of the largest concentration of steam boilers in the world and these were rather prone to explosions. The Steam Boiler Assurance Company was formed'

CLIVE WOODCOCK reports on the centenary of the Insurance Institute of Manchester

taken up in the city. In 1880 the Employers Liability Act came into force and members of the Iron Trades Employers, the forerunner of today's employers' federations in engineering and shipbuilding, decided to set up a fund to protect members against the liabilities imposed by the Act. This had its headquarters in Manchester but when it became the Iron Trades Employers Insurance Association and was incorporated as a company it moved its head office to London. It is now one of the largest insurers of employers' liability in the UK.

There were no traffic wardens in the last century but a group of Manchester horse, cab, and carriage owners obviously felt that they were being

the hands of the police and Manchester City Magistrates. The organisation eventually became one of the earliest in the field of motor insurance and is now known as the National Motor and Accident Insurance Union. It is part of the Minister Group but has its head office in the city.

There are also small independent companies specialising in particular fields, such as the Methodist Insurance Society, based in Manchester, providing insurance facilities for the Methodist Church and indirectly assisting church funds from its underwriting profits.

Since the middle of the last century Manchester has become one of the most important centres of the industrial life business. The major Manchester-based company in this field, of course, is the Co-operative Insurance Society with its roots in the co-operative movement but now the third largest insurance company in Britain, with assets in the region of £650 millions.

The other major Manchester company in this field is the Refuge, one of the city's most familiar landmarks, which began life in a terraced house in Dukinfield as the Refuge Friend Indeed Life Assurance and Sick Fund Friendly Society. It has, incidentally, a long history of data processing, going back to a pioneering use of punch cards in the 1920s. Both companies offer a wide range of services, of course, but they have perhaps become best known for their home service.

The branches of all the major insurance companies have naturally also played their part in the development of the insurance industry in Manchester, indeed many of those local managers who brought the Insurance Institute into being were the representatives of companies whose headquarters were not in Manchester.

Insurance brokers, Manchester-based or branches of national groups, have also been actively involved with the growth of the insurance market, in many instances spurring the insurance companies into innovations to the benefit of customers where perhaps such changes might not otherwise have occurred.

One area of the industry which contains a number of leading names in insurance but which often fails to obtain a mention is the loss adjusters. Standing between the insurers and the insured as independent arbitrators they perhaps become a target for both sides but their growth and consolidation into ever larger groupings is in itself an indication of their importance to the industry.

The second century of the Insurance Institute of Manchester may not see the establishment, or even disappearance, of insurance companies of the scale of its first but the education and understanding which it promotes

**THE INSURANCE INSTITUTE OF MANCHESTER
CENTENARY YEAR**



Fifteenth Christmas Service

St. ANN'S CHURCH, MANCHESTER

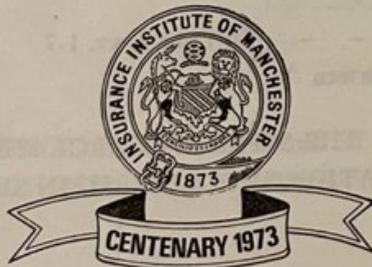
THURSDAY, 20th DECEMBER, 1973, at 5-30 p.m.

SERVICE CONDUCTED by the Rev. Canon ERIC SAXON, Q.H.C.; O.St.J., B.A.(Admin.), B.D. Rector of St. Ann, Rural Dean of the Cathedral Deanery.

ADDRESS by The Rev. Gordon S. Wakefield, M.A., B.Litt., Chairman, Manchester & Stockport Methodist District.

Choir Conducted by: ARNOLD B. ROBINSON

Organist
HERBERT W. WINTERBOTTOM, M.Sc., F.N.S.M., L.R.A.M., L.T.C.L., A.R.C.M., Organist & Master of the Choristers, St. Ann's Church and Director of Music, University of Salford.



'BULLETIN'

NUMBER 407
SEPTEMBER 1982

EXAMINATION HANDBOOKS AND PROGRAMMES OF ORAL TUITION CAN NOW BE OBTAINED FROM THE INSTITUTE OFFICE, 94, MARKET STREET, MANCHESTER, M1 1PF. TEL. NO. 832 7953.

FRIDAY, 10TH SEPTEMBER - PRESIDENT'S NIGHT

The President wishes to remind you that you are welcome to enjoy wine and refreshments at his home, tickets are still available from Mr. J. Nugent, Stewart Wrightson (NW) Ltd. Barlow House, 4, Minshull Street, Manchester, M1 3DJ.

BELTON FORT MARATHON

The leader of our Insurance Charities team (Charles Hill, Royal) reports as follows:- John Dwyer (Refuge) 3 hours 25 mins., Jim Arnold (Sedgewicks) and Albert Kemp (Federated) both under 4 hours 15 mins., Charles Hill (Royal) 4 hours 29 mins., Paul Butterworth (CIS), Paul Fairhurst and Barry Minstanley (Hogg Robinson) did not run for medical reasons. We also understand that John Swain (British Marine) who did not run for our charity, completed in under 3 hours.

In congratulating all concerned and thanking them most sincerely for their efforts, may we ask the sponsors to pay up as quickly as possible and request Offices, Adjusters and Brokers to remit to Bob Stanfield at Sedgewicks by 15th September so that we can see the financial result. We are looking for a better return than the train trip (which this event succeeded) so please do your very best and add that extra 50!!

It would be interesting also, to know whether any other Insurance Staff completed the course - we shall be pleased to give publicity in our next Bulletin if you will let me know name, Office and time.

Thankyou all once again. Hubert Green, Chairman, Charities Committee.

INSURANCE CHARITY GOLF MATCH

WEDNESDAY, 22ND SEPTEMBER AT BRASHALL GOLF CLUB. INSURANCE COMPANIES -v- ALL OTHER BANKS. Enquiries to Bill Shallcross, Inter-Selection Insurance Recruitment. Tel.No. 832 4181

YOUNG MEMBERS COMMITTEE

SUNDAY, 12TH SEPTEMBER - SPONSORED WALK ALONG THE BRIDGEMATE CALAL

Starting point Timperley Station between 9.30 a.m. and 10.30 a.m. Enquiries to Mr. D. Booth, Crion. Tel. No. 832 6053.

FIVE-A-SIDE FOOTBALL COMPETITION AT STALYBRIDGE INDOOR SPORTS CENTRE.

Provisional date Friday, 5th October. Enquiries to R. Peadar (AFIA) Tel. 236 0947 or G. Anders (I.B.A.) Tel. No. 834 4750.

LADIES' SECTION

SPONSORED SLIM

The magnificent sum of £377.50 has been raised for Insurance Charities and grateful thanks go to both slimmers and sponsors. Three prizes were awarded Kay Brooks (Refuge) and Susan Carter (National Vulcan) both lost well over a stone and a special prize was awarded to Deputy President Bill Dowley (Prudential) for raising £60 sponsorship money on his own weight loss of 8 pounds.

FRIDAY, 17TH SEPTEMBER - DAY OUTING TO PIECE HALL & SHIBDEN HALL HALIFAX.

Cost £3.00. Coach leaves King Street, Manchester at 8.30 a.m. Reservations and money to Mrs. E. C. H. Kinsey, National Employers' Mutual, 1. E. M. House, Market Place, Manchester, M3 1NF. Tel. No. 834 2377.

MANCHESTER MARINE INSURANCE ASSOCIATION - GENERAL MEETING, THURSDAY, 23RD SEPTEMBER.

THE INSURANCE & BANKING PHILATELIC SOCIETY OF GREAT BRITAIN. Local meetings are held at the Royal Insurance Co. Ltd., 10, Exchange Street, Manchester, in the Boardroom on the third floor commencing 5.30 p.m. The first two meetings of the current programme are 20th September - Chairman's Night, 18th October - Dr. E. K. Clough - Falkland Islands. Applicants for membership should contact the Honorary Secretary, J. S. Crowther, Sun Alliance & London Insurance Group, 67, King Street, Manchester. Tel. No. 832 8217.

and we hope to see lots of new faces as well as the regular supporters.

MANCHESTER MARINE INSURANCE ASSOCIATION (SPECIALIST INTEREST GROUP)
THURSDAY, 18TH SEPTEMBER
General Meeting.

1986 EXAMINATION HANDBOOKS, SRM 86 MEMBERSHIP/STUDENT REGISTRATION FORMS, STUDY COURSE BOOK ORDER FORMS AND FULL DETAILS OF THE NEW CERTIFICATE OF PROFICIENCY CAN BE OBTAINED FROM THE INSTITUTE OFFICE.

Favourite Recipes of the Ladies Section of The Insurance Institute of Manchester

THIS BOOKLET CONTAINS 37 PAGES OF DELICIOUS RECIPES SPECIALLY COLLECTED TO RAISE MONEY FOR INSURANCE CHARITIES. A MUST FOR EVERY COOK AND ONLY 50 PENCE EACH. AVAILABLE FROM THE INSTITUTE OFFICE OR FROM MISS LUCY FAY AT THE GUARDIAN ROYAL EXCHANGE.



'BULLETIN' NUMBER 425 MARCH 1984

FRIDAY, 2ND MARCH - CHARITIES DAY

This is the National Appeal by the President of the CII to everyone working in Insurance to "put something in the hat". Please give generously. Donations to R. S. Jamieson, Minister Insurance Group, 109, Princess Street, Manchester, M60 1HU.

TUESDAY, 13TH MARCH - "BOB STANSFIELD MEMORIAL LECTURE"

5.30 p.m. at the Manchester Club. Speaker M. A. Butt of Sedgwick UK Ltd. - "A Broker's View of the Changing Market".

TUESDAY, 27TH MARCH - ANNUAL GENERAL MEETING

5.30 p.m. at the Manchester Club.

EXAMINATIONS COMMENCE - WEDNESDAY, 4TH APRIL

Any candidate who has not received a permit by 21st March should contact the CII immediately. Tel. No. 01 989 8464.

WEDNESDAY, 2ND MAY - EDUCATIONAL CONFERENCE AT MANCHESTER POLYTECHNIC

"Insurance and Management in the 1980s". Fee £10 per person includes lunch and refreshments. Full details of the Conference and booking forms available from the Institute Office. Closing date for applications 14th March.

REVISION WEEKENDS - QUANTITATIVE METHODS

Manchester Polytechnic are organising two revision weekends on the subject Quantitative Methods as Applied to Insurance. These will be on 24/25th March and 31st March/1st April. The cost for a weekend is £30 and further details and booking forms are available from the Institute Office or from Dr. Wordsdale or Mrs. D. Warburton at the Department of Business Studies, Manchester Polytechnic, Aytoun Street.

YOUNG MEMBERS COMMITTEE

THURSDAY, 15TH MARCH - "DOY TROPHY" AT SHEFFIELD

Inter-Institute Quiz between teams from Leeds, Manchester and Sheffield.

THURSDAY, 22ND MARCH - FINAL OF THE INTER-OFFICE QUIZ

5.30 p.m. at the Manchester Club. Spectators most welcome.

LADIES' SOCIAL SECTION

MONDAY, 5TH MARCH - ANNUAL GENERAL MEETING - 5.30 P.M. BRITISH ENGINE

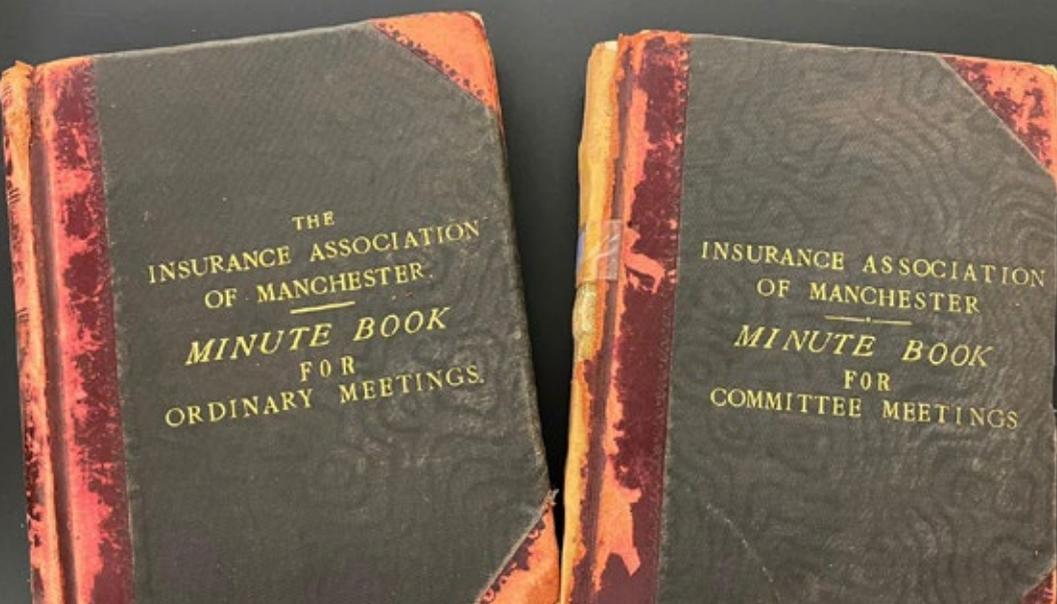
Followed by dinner at the Midland Hotel Carvery - cost £7.75. Reservations and money to Mrs. Beryl Murray, C.I.S.Ltd., 1st Floor, Fire Admin. & Accident Dept., Miller Street, Manchester, M60 0AL. Please make cheques payable to Mrs. B. Murray.

THURSDAY, 22ND MARCH - PALACE THEATRE MATINEE - "WEST SIDE STORY"

Tickets will be distributed to those people who have booked in due course.

FRIDAY, 27TH APRIL - DAY OUTING TO HARROGATE SPRING FLOWER SHOW

Cost £5.50. Coach leaves Manchester 9.30 a.m. Make your own arrangements for lunch. Money and reservations to Mrs. E. C. H. Kinsey, Phoenix Assurance PLC, 7, Tib Lane, Manchester, M2 2BU.





Corporate Affairs

Mr S McNamee
The Insurance Institute of Manchester
4th Floor
Royal Buildings
2 Mosley Street
Manchester M2 3AN

8 Devonshire Square
London EC2M 4PL
tel: 020 7625 5500
fax: 020 7621 1511
direct fax: 020 7716 3491

9 December, 2002

Dear Mr McNamee

I write to thank you on behalf of Aon for the very generous donation from the Insurance Institute of Manchester to the Aon UK WTC Fund.

The UK fund was set up originally for employees and clients who wished to make a donation in the immediate aftermath of the tragedy and it is extremely heart warming to continue to receive support from our colleagues in the industry.

All the money raised in the UK will be sent to Aon Memorial Education Fund in the US which will ensure that the children of our lost colleagues will be able to pursue post-secondary education and will assist the educational requirements of the families who have children with special needs.

We have been extremely proud and humbled by the wonderful letters of support that we have received since that terrible day. Please accept our grateful thanks for thinking of us on the anniversary of the disaster.

Yours sincerely

Savannah Lawson

Aon Limited
Registered Office: 8 Devonshire Square, London EC2M 4PL
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CHARTER FOR COOPERATION

for the twinning of

Manchester Insurance Institute & Gibraltar Insurance Institute

Official date of twinning: 11th November 2011

SHARED GOALS OF BOTH INSTITUTES

- To provide mutual support and a forum for professional and social interaction between members of both of the institutes
- To seek to improve the professional status of Chartered Members, Chartered Companies and other title holders.
- To promote higher standards of competence and understanding amongst our members.
- To share ideas, training, continuous professional development, educational and social events.
- To further the aims of the CII

EACH INSTITUTE WILL AIM TO DO THE FOLLOWING AS A MINIMUM

- To invite a representative to each others annual dinner and other appropriate events.
- To have regular updates from each others Institute - in membership, activity, social, and educational and any relevant market issues.
- To link to each other's websites.
- To have a communication contact at each other's institute.
- To exchange news items regularly.
- To provide space in institute publications for features about each other.
- To maintain personal contact between Presidents and Deputies

The Presidents' Signatures

NAME

Karen Cartridge Dip CII
President of the Manchester Insurance Institute Period 2011/2012

Signature:

Date: 11th November 2011

NAME

Andy Baker
President of the Gibraltar Insurance Institute Period 2011/2012

Signature: _____

Date: 11th November 2011



Thursday 20th April 2023

The Midland Hotel, 16 Peter St, Manchester M60 2DS

150th Conference Agenda

12pm - 1pm	Registration Lunch	
1pm - 1.10pm	President's Welcome	Paul Heathcote , Marsh
1.10pm - 1.20pm	Coats Poem	Mike Garry , Poet
1.20pm - 2pm	The New Era of Claims	Mark Farrant , Head of Commercial Property - North, McLarens Darren Anderton , Head of Major Loss - North, McLarens
2pm - 2.20pm	The Future of the Profession	Alan Vallance , CEO, CII
2.20pm - 3.10pm	Keynote Speaker Session	Piers Linney , Entrepreneur and former Dragons' Den investor
3.10pm - 3.30pm	Refreshment break Annual General Meeting	
3.30pm - 4.10pm	The Voices of the Profession Panel	Brendan Pittaway , Journalist and Host Yasmin Carter-Esdale , Schemes Account Executive, Hiscox Rachel Longbottom , Head of Service Performance and Innovation, Bravo Networks Mark O'Brien , Distribution Manager, Allianz Graeme Blackie , Head of Marine, Sedgwick John Batty , Director of Technical Services, Bridge Insurance Brokers
4.10pm - 4.40pm	Futurist	Alix Bedford , Risk Proposition Manager, Zurich
4.40pm - 5pm	President's Closing Words	Sandra McDonald , McLarens

Don't forget to visit our sponsor exhibition stands to find out more on Manchester market developments!

150th Conference Speakers



Mike Garry
Poet

Dr. Mike Garry was a librarian for 15 years before becoming a poet. His ground-breaking work with Manchester Libraries began with the development of Study Support Units or "Homework Centres" throughout Manchester's local library network, support, literacy and learning. His poetry career began when he started to read his poems to the hundreds of young people, he worked with during study sessions. They loved what they heard and encouraged him to perform at live poetry events and Slams, which he did, instantly winning prizes throughout the UK.

His work focuses on the city and its people, championing the underdog and finding beauty amongst the ugliness and triumph amongst tragedy. Shaun Ryder of Happy Mondays recently described Mike's poetry as "The best street poetry I've ever heard" and iconic designer Peter Saville called him as a "genius" Mike has toured with John Cooper Clarke since 2011 performing in over 1000 venues throughout the UK, US, Canada and Europe.



Mark Farrant
Head of Commercial Property - North, McLarens

Mark joined the industry in 2003 as an apprentice at Capita Insurance Services. After 3 years in the claims department he moved to AXA Insurance as a commercial property claims handler for material damage,

business interruption, CAR, agricultural and personal injury. In 2009 Mark moved to Cunningham Lindsey, with a brief spell as a domestic adjuster, he then moved into the commercial team. Mark became the agricultural rural expert for the North West and also worked with a number of local authorities. In 2015, Mark qualified as a Chartered Loss Adjuster and was promoted to the Major and Complex Loss Team. Mark joined McLarens in 2016, being promoted to Executive Manager - North. Mark has experience in multi-million-pound claims including agricultural, domestic high net worth, commercial property losses and local authority claims. Mark has worked across the UK in various weather related events including flooding in Cumbria and Lancaster. In 2023 Mark moved into the role of Head of Commercial Property - North.



Darren Anderton
Head of Major Loss - North, McLarens

Darren is Head of Major Loss - North for McLarens. Darren started his adjusting career started 1988, after 4 years in the claims departments of Legal and General and RSA, Manchester. In 1996, he moved to McLarens, developing his technical skills to become part of the Complex and Major Loss Team in 2002. He then worked at Teceris, before joining the new McLarens in 2010. Darren has a broad range of experience in all types of losses, including multi-million-pound Real Estate, Food and Drink Industry and Public Sector claims, particularly Education. His catastrophe experience includes the 1996 IRA bomb in Manchester and in 2011 he acted for the Greater Manchester and Merseyside Police authorities, handling claims made against them for damage caused during the riots.

Other catastrophe work includes many UK flood and storm events, including the 2015 Cumbria and West Yorkshire flooding. Darren also undertook Caribbean assignments following Hurricane Irma in 2017.



Alan Vallance
CEO, CII

Alan is the Chief Executive of the Chartered Insurance Institute (CII), the Royal Charter body. He is responsible for

running the peak chartered professional body for insurance and financial planning professionals with 125,000 members in over 150 countries.

Previously Alan held the roles of Chief Executive of the Royal Institute of British Architects and the Group Chief Operating Officer at the Law Society. Prior to this Alan was the Chief Operating Officer and Deputy head of Australian Bureau of Meteorology, as part of his responsibilities, Alan spent considerable time participating in and leading Australian Delegations at the United Nations in Geneva, Switzerland. This followed a variety of executive roles within Australia Post.

Alan qualified as a Chartered Accountant with Ernst & Whinney (now EY). He is a Fellow of three Institutes - the Institute of Chartered Accountants in England and Wales, the Institutes of Chartered Accountants in Australia and New Zealand and the Australian Institute of Company Directors - and an Honorary Fellow of the Korean Institute of Architects. He obtained a bachelor's degree in Economics from the University of York.

Keynote Speaker



Piers Linney
Entrepreneur and
former Dragons' Den
investor

Piers Linney is one of the biggest names in British business. A self-made success, Piers has dedicated

his later career to enable others to do the same, through no nonsense teaching, and his involvement in several non-executive roles, named in 2018's Top 100 BAME Leaders in Business.

Backed by his professional experience in law, finance and acquisitions, as a former Senior Associate at Credit Suisse, Piers left the payroll of others to pursue his entrepreneurial spirit. Co-founding his first technology based business in 2000 was swiftly followed by the technological crash, leaving Piers two options; to give up or step up. Choosing the latter, he has since gone on to forge an epic career investing and co-founding ventures in the tech and communications sector.

Recognised largely in the media for his roles as a former Dragon on BBC's Dragons' Den and his appearance on The Secret Millionaire, Piers utilised his expanded profile to champion others to success. Offering no-nonsense advice, guided support and first-hand experience, Piers captivates audiences with his innovative approach to business; collaboration, diversity and futureproofing are the keys to success.

Piers has sat on the Cabinet Office SME Panel and acts as a non-executive director of the British Business Bank, that facilitates more than £12 billion in contributions to SME developments. Similarly, Piers is a dedicated Trustee of the UK's foremost innovation foundation, Nesta, with a £450 million endowment. Continuing to thrive in the world of business, whilst supporting the national and personal development of small businesses, Piers is an exemplary businessman, defining a generation of leaders.



Brendan Pittaway
Journalist and Host

One of the most experienced journalists involved in PR anywhere outside London, Brendan has worked at a senior level in tabloid and

broadsheet newspapers, local and network radio and national television both as staff and freelance over more than three decades.

A published author, he has also contributed to numerous newspapers and magazines at home and abroad both as a writer and photographer. Brendan's specialities include different aspects of sport, art, organised crime and terrorism.

As a PR practitioner, he has worked on a retained and campaign basis with leading national and international brands in retail, charity, energy, sport, logistics and the law, liaising with clients and media to build profile and manage reputations.



Yasmin Carter-Esdale
Schemes Account
Executive, Hiscox

With a 12-year insurance background in broking, Yasmin now works as a Schemes Account Executive for

international specialist insurer Hiscox and is also the Founder of ELEV822, the insurance profession's first development programme for creators.

ELEV822 was founded after Yasmin identified a need for the insurance profession to raise their profile to attract more talent into the sector. Participants in the immersive development programme learn how to create content that will amplify their personal brand, drive more revenue into their companies, strengthen the

relationship with brokers, underwriters and other stakeholders and ultimately raise the profile of the insurance profession.

Yasmin is also a CII Society of Underwriting Professionals board member and holds the voluntary role of Partnerships Lead at iCAN (Insurance Cultural Awareness Network) who have over 4,000 members and run a number of key initiatives to drive change in insurance.

Yasmin was recently shortlisted for 'Insurance Woman of the Year' at the Women in Insurance Awards and named a 'Rising Star' by Insurance Business Magazine in both 2021 and 2022.



Rachel Longbottom
Head of Service
Performance and
Innovation, Bravo
Networks

Rachel in her role of Head of Service Performance and

Innovation is to ensure that the Networks' services retain a laser focus on Members' business needs, and that our propositions continue to lead the way in the industry.

Her experience across both technology and the financial sector has seen Rachel lead in several change programmes to improve business processes, including designing and implementing new technology to increase customer and employee engagement and to enhance services - many of which have gone on to win several industry awards. Winner of the Women In Insurance Awards in 2022 for Young Insurance Woman of the Year and Rising Star in 2021. A keen advocate and mentor, Rachel channels her energy into empowering others to achieve their full potential in order to deliver great outcomes, ultimately transforming their business for the better.



Thursday 20th April 2023

The Midland Hotel, 16 Peter St, Manchester M60 2DS



Mark O'Brien
Distribution Manager,
Allianz

Mark joined the industry in 2001 working for an approved repairer in claims handling and customer care. After

four years he moved to AXA Insurance an Internal Account Executive before progressing to be a Key Account Executive looking after a nationwide broker panel.

In 2011 Mark moved to Allianz Commercial in Manchester as a Business Developer before moving into sales management as Distribution Manager for Allianz in the North West. He has a broad range of experience in all lines of business and has traded with brokers and networks of all shapes and sizes as well as managing end client relationships.

Mark currently manages a team of four Business Development Managers looking after the North West and also has responsibility for the commercial underwriters in Allianz Manchester



Graeme Blackie
Head of Marine,
Sedgwick

Having worked for a leading insurer for five years Graeme joined Sedgwick Glasgow office as a general adjuster in 1989 before

being asked to relocate to Manchester to a marine and freight liability role.

Graeme manages many large overseas claims for the London Market while continuing to undertake account management for various logistic companies who have requested his services on claims, these include bulk tanker transports and carriers of temperature controlled cargo.



John Batty
Director of Technical
Services, Bridge
Insurance Brokers

John is an industry veteran with 34 years commercial insurance experience. From a YTS Trainee at 16

with Independent Insurance he enjoyed an almost 10 year career at the then industry leader culminating in a City Centre sales and underwriting role in the Manchester office. From there an opportunity arose to join recently established insurance broker Counce O'Hara where he progressed from an Account Executive to a full board director over a 15 year career and following a couple of years at Romiley based C&C Insurance Brokers as a strategic director John felt the lure of the City Centre and the opportunity to join Bridge Insurance Brokers in his current role as Technical Director too great. John is responsible for management of the Technical division including Broking, Risk Management, Technical Claims, Professional Indemnity and Motor Fleet across the company.



Alix Bedford
Risk Proposition
Manager, Zurich

Alix Bedford is a Risk Proposition Manager at Zurich. An enterprise risk professional with 20 years' experience working both with

and within the public and private sectors, Alix is passionate about the value of risk management as an enabler and its role in driving improved resilience of organisations and communities. Her current role involves looking at key emerging and evolving areas of risk now and in the future and leading Zurich's response to these, particularly through thought leadership and conversations with customers. Alix is also leading on the Sustainability agenda, both internally and externally with a focus on environmental and social risk areas.

150th Celebration Dinner Menu

To mark this milestone anniversary, we will be holding a special evening dinner at The Midland Hotel in Manchester, celebrating the past, present and future of your institute. Individual tickets are £75 per head, tables of ten £750.

Celebrate in style! We are a safe and inclusive environment and want attendees at our events to be comfortable and happy. If you want to wear a full-length dress, a fancy cocktail dress or your best two piece – then go ahead. If you love your tux wear your tux - don't have one that's fine – wear your favourite shirt. If you have a kilt wear it - they are great. Wear what makes you YOU! We are looking forward to celebrating with you all.

Starter

Chicken Liver Parfait, Beetroot and Horseradish Chutney, Chargrilled Brioche

OR

Tomato and Mozzarella Salad with Sun Blush Cherry Tomato, Balsamic Jelly, Pine Nuts and Rosemary Croutons (V)

Main

Slow Roast Shoulder of Lamb with Roast Onion and Rosemary Potato Terrine, Tenderstem and Cauliflower Puree

OR

Spelt Grain Risotto with Garden Pea, Mint and Feta, Pea Shoot Cress (V)

Dessert

Dark Chocolate Brownie, White Chocolate Mousse, Raspberries, Chantilly Cream

OR

Apple Crumble Tart, Lemon Curd, Blackberries, Mascarpone (V)

IIM Council and Committee Volunteers 2022/2023

Council members are in **Bold**
 Other Council Members / Vice Presidents
Fintan Griffin - Vice President
Victoria Royle - Vice President
 Craig Stokes - PFS Liaison
 Ryan Conroy
 Stephen Lowe
 Dina Railean

Non Ex-Officio Roles
 Regional Membership Manager
 David Irvine



Final Word by President

In researching the institute archives for the 150th celebrations, we repeatedly came across our original objective: “the promotion of a good understanding among the members of the insurance profession in Manchester.”

The quality of speakers at the 150th anniversary conference shows that we are still driven by the same objective. There was a large committee involved in organising the celebration events, in particular, I would like to thank the contributions of Eleanor Moore, CPD Committee Chair, Paul Heathcote, President and Katie Jackson, Governance Committee Chair.

Our commitment for the future is to stay relevant. We constantly review the market and what is going to change and how we can support our members through it, both in terms of the educational aspects and mentally being able to adjust. Whilst the ‘where’, ‘how’ and ‘what’ of insurance may change over time, the institute remains a constant. It’s a pleasure to be custodian of the institute for a short time.

These days, our committees have increased emphasis on budget planning and understanding workplace psychology to build relevant events and initiatives for members. Having a wide range of professionals, with broad experience from across insurance and financial services involved helps this happen. If you would like to get involved, please do contact me.

The famous quote “what Manchester does today, the rest of the world does tomorrow” has long been inspiring council members and will continue to do so as volunteers continue to come together on ideas to boost our profession. Here’s to the next 150 years Manchester!



Sandra McDonald
 BA(Hons) Cert CII ACIM
 Cert CILA
 President of the Insurance
 Institute of Manchester
 2023/24



The Insurance
Institute of
Manchester
Chartered Insurance Institute