




The Insurance  
Institute of  
Leeds


Chartered Insurance Institute

# CoverNotes

SUMMER 2024

Your guide to local career  
development

 [www.cii.co.uk/leeds](http://www.cii.co.uk/leeds)

 Insurance Institute of Leeds



# Welcome to your Summer 2024 CoverNotes



## Emma Vernon, Marsh Commercial, our new President

In our industry the year always seems to fly by, and I am sure this one will be no exception!

I am delighted that 2024 represents the year I take on the role of president. I have spent the last 12 months supporting Kate Edmondson as her deputy, and am excited to take over as president with the valued support of her, and other members of Council.

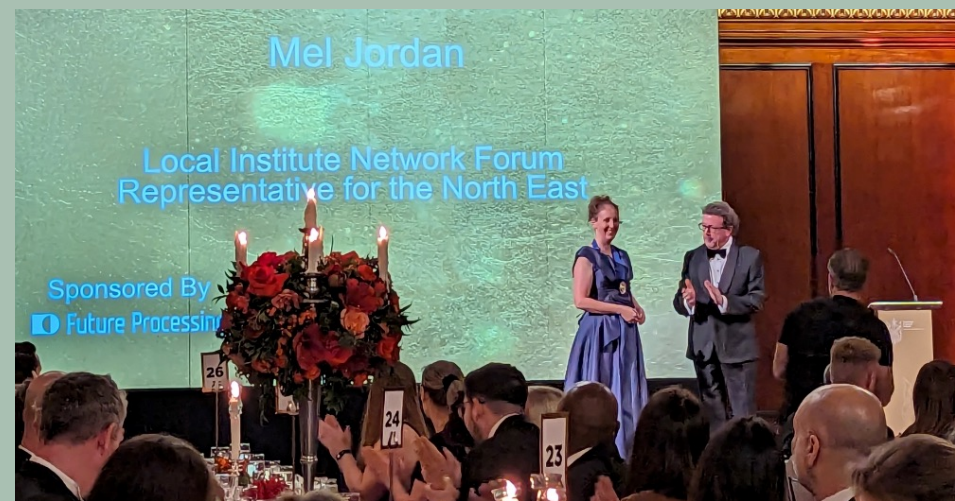
2024 marks my tenth year in the insurance industry. My involvement in the Leeds Institute started at the end of 2018, visiting schools to run sessions on 'risk' and the careers available in this sector. I formally joined the Harrogate Local Committee in 2019 and was honoured to take on the position of Harrogate Chairperson between 2021 and 2023.

Holding any role on Council requires support from employers, colleagues, friends, family, and most importantly the other volunteers that make up our Institute. I would not be able to take on the President position without the guidance and coaching that others have given me. It feels right to start my presidential year with a thank you to those people, as well as all Council members for the time and effort they put in to running our Institute.

One of my aims this year is to continue to raise money for the Insurance Charities, along with my chosen charity, The Trussell Trust, who provide a nationwide network of food banks and support to people facing hardship in the UK. During the Covid19 pandemic I volunteered for Leeds Council, working with vulnerable people who were either unable to afford food, or unable to access it. My parents also coordinated a local foodbank collection in their village, something they have continued and expanded over the last four years. The Trussell Trust provided close to 3 million food parcels between April 2022 and March 2023 and run 17 foodbank centres across Leeds alone. I would encourage anyone able to donate if you can, as I have seen first-hand how much of a difference it can make.

Finally, as we continue into 2024, please look out for information on our upcoming events on our website and LinkedIn. The CII provides an array of opportunities for members to learn and network, and I look forward to continuing to provide and expand on these opportunities in the next 12 months along with the other members of our Council.

# Receiving the President's Award



On Tuesday 28th November at the CII President's Dinner celebrated at the beautiful Merchant Taylors' Hall in London I was delighted to be awarded the President's Award alongside Allison Potts of the Insurance Institute of London. Last year's National President Russell Higginbotham of Swiss Re hosted the Dinner and Presented the awards.

It was a glittering formal occasion which gave me the opportunity to meet many people in person that previously I'd only met via a Teams or Zoom call and also to catch up with old friends. I can truly say that the event and honour of the award is one of the highlights of my career so far.

The Presidents' Award is presented to CII or PFS members, or employees who have demonstrated outstanding contributions to the work of the CII (or PFS) and high standards of professional and personal conduct. I was hugely honoured to be presented with the award in recognition of the work I've undertaken at a local and national level over recent years.

I'm passionate about the contribution that Local Institutes make and over the years that I've been involved, particularly in Leeds, the Insurance Institute has always given me a sense of community and family within my working life.

A big thank you to Kate and Holly for nominating me and to everyone on the Council in Leeds for everything they do for us locally throughout the year - you do so much for others and it really makes a difference.

**MELANIE JORDAN**  
Attis Brokers



# Leadership training by Jamie Peacock

From left to right: Louise Barraclough,  
Jamie Peacock MBE, Holly Copsey,  
Nichola Hall, Dominic Heron.

Recently, I was lucky enough to secure a place on the Building Champions programme, run by Jamie Peacock through the Insurance Institute of Leeds.

The sporting link was what initially attracted me to the programme; having a brother who has previously competed at a national level in his sport, his outlook and approach to people management is quite different and very refreshing in comparison to the 'standard' corporate line. My hope was that Jamie would be able to help me bring some of that to my own personal management style, with his own impressive sporting achievements.

Throughout all my one-to-one sessions Jamie was extremely good at listening to my thoughts and opinions and helping me think about situations, take a step back and look how I could change my approach and what has become my default management style. The whole course is structured around personal reflection and growth and Jamie's key objective is to help you help yourself to become better, he wants you to realise your own potential.

There were 2 group sessions as part of the programme, which were also extremely helpful, as it gave us opportunities to discuss situations and talk through everyone's different perspectives and how there is no single 'right' way to deal with things. The group sessions helped us reflect on past experiences and discuss how and what we could do differently in the future.

The course really helped build my confidence, and self-belief in myself and my management choices, but also taught me to think outside the box, and consider that just because it's the way I've always done it doesn't mean that there isn't another way.

I feel I have taken a great deal from Building Champions that will help me in my career.

Jamie Peacock comments as follows regarding the programme;

**“It has been a brilliant experience for me as a coach running the Building Champions Program for the IIL, as a coach you want to work with individuals who are self-aware, committed and prepared to invest in themselves. The cohort including Holly tick all the 3 of these wants. Which makes the 1:1 sessions and the group sessions worthwhile and fulfilling for both sides. Another benefit with working with individuals all from different businesses was seeing the shared ground and knowledge exchange happen over the 50 days.”**



The IIL is running the programme again in 2024 and its success means that it is likely to become a feature of the IIL's CPD programme for some time to come. The course has been hailed as a prime example of what excellent benefits can be gained from being a member of and engaging with your local insurance institute.

**NICHOLA HALL**  
Aon

# Charity begins at Home... but should not end there is actually the full phrase, we often just choose to stop half way.

Charity, Not For Profit and Community Interest Companies all fundamentally boil down to the good will of “ordinary, everyday people”, but the word “ordinary” seems so wrong, the people that give their time, energy, experience and cold hard cash in my mind are EXTRA ordinary people.

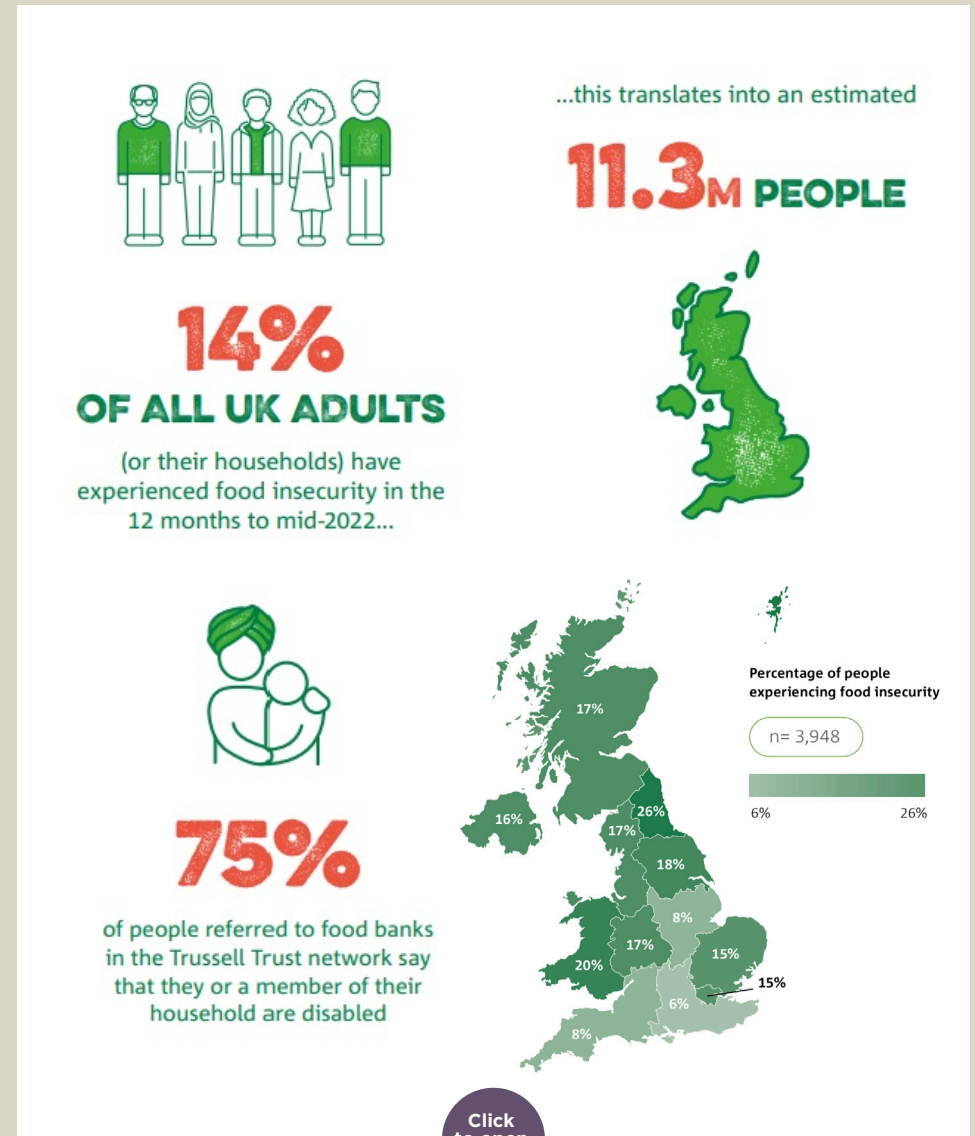
Charity has become part of the fabric of our society but is it the solution or are there better ways so that “Charity” is not required, we really need to understand where it started from and where we are today.

The word “Charity” comes from the word “Caritas” meaning “the Attitude of Kindness and understanding towards others”, whilst we might see it in terms of material support it often is Kindness and Understanding that is more important. One of the longest established Charities is the St John Ambulance – dating back to the crusades and offering medical support in Jerusalem (and still going strong today). The Victorian era saw an explosion of charity with the now more traditional view point of the “Haves giving to the Have Nots” which actually is

harmful as it leads to the decision making being firmly at the “Haves” fingertips, the power of who you give to and why is with you the Donor.

Modern day charity has many facets, from the monthly donations, Sponsored activities, Charity shops that are a regular part of our lives to the businesses that now have a “Social purpose” running through their DNA, one such organisations will be our President chosen charity for the year “The Trussell Trust” whose aim is to combat Hunger in the UK.

Some of the headlines about food Poverty are astounding, with Yorkshire and the North East being one of the hardest hit.



The above report put more context into the how this has happened and who it is happening to (often the most vulnerable in our society). If we go back to the

definition of Charity I hope that we can all display “The attitude of Kindness and Understanding towards others” and support The Leeds Institute’s Charity of 2024.

# Dishonest Dentist ordered to repay Direct Line Group £90,000 plus legal costs following fraudulent claim

Crawford Legal Services, with the assistance of Mark Roberts of Harrington Street Chambers, acting for Direct Line Group in the Manchester County Court have completed the assessment of damages in a fraud recovery action against DLG's former policyholder, Dr HSB, a West Midlands Dentist.

Dr HSB was found jointly and severally liable to DLG, together with his close friend, Harjot Singh Badwal and Felisha Barette, the third participant in the conspiracy, following a staged road traffic accident that was alleged to have taken place in April 2020.

Dr HSB, acting in close association with Badwal – a mechanic at Badwal Motors, Birmingham – claimed that his Audi SQ7 was damaged beyond repair following the fake road traffic accident. Felisha Barette was said to have driven into the Audi which was parked and stationary immediately outside of Badwal Motors. Dr HSB was later to suggest that he was reading medical notes and involved in the delivery of dental treatments to his associate. After the fake accident, 'luckily', the garage owner, the father of Harjot Singh Badwal, was said to have been on hand to assist in the aftermath of the fake accident recovering the Audi into the garage.

Cynically using the circumstances of the covid lockdown period, Dr HSB and Badwal successfully frustrated the attempts of both DLG and Barette's motor insurer to inspect the Audi. A desktop damage assessment report suggested that the vehicle had gearbox damage, almost certainly not the case, and the salvage of the vehicle was retained by Dr HSB and quickly sold on to Badwal for his personal use. Badwal claimed that Dr HSB was working night shifts in the NHS, calculated to apply pressure to DLG to deal with the total loss claim for its policyholder, and acting in good faith, DLG duly made a total loss payment to Dr HSB.

Crawford Legal Services was instructed by the GAP insurer of Dr HSB in August 2020. The 35K total loss payment immediately triggered a GAP insurance claim that would have netted Dr HSB and Badwal a further 31K. However, CLS were alerted to the fraud as a result of the initial discussion with Dr HSB, whose poor quality account of the alleged accident raised immediate suspicions. Detailed further investigations quickly identified and evidenced the fraud and the GAP claim was declined. In the background, two personal injury claims intimated by 2 alleged passengers in the Barrette vehicle were quickly withdrawn.

Following the decline of the GAP insurance claim on the grounds of fraud, DLG requested the repayment of its outlay from Dr HSB. Instead of agreeing to repayment, Dr HSB's response was to instruct HCR

CLS were alerted to the fraud as a result of the initial discussion with Dr HSB, whose poor quality account of the alleged accident raised immediate suspicions.

solicitors, embarking on an aggressive defence sustained over a two and a half year period concluding in a five day trial in the Manchester court in May 2023.

The court's assessment of damages concludes DLG's successful recovery action save for the issue of costs, which will be assessed on the indemnity basis. DLG has recovered its initial outlay of £35K, interest and a substantial further sum of circa £45K by way of exemplary damages.

In contrast to Dr HSB, Harjot Singh Badwal and Felisha Barette played no part in the legal proceedings. Their 'ostrich' approach to the action has failed – judgment has also been entered against them for the £90K judgment sum together with the costs of the legal proceedings to be assessed on the indemnity basis. Badwal and Barette have been found jointly and severally liable as co-conspirators alongside the dentist.

CLS is now advising DLG in relation to committal proceedings against Badwal and Barrette, with committal proceedings against Dr HSB in abeyance so long as he complies with the court order to make recompense to DLG.

## Fraud Recovery Proceedings

The assessment of damages in this case is one of many claim where DLG and CLS have collaborated to hit fraudsters where it hurts – in the pocket. Acting for DLG, CLS has recovered hundreds of thousands of pounds from policyholders and third party fraudsters who have been paid compensation or had their property restored following fraudulent claims.

The DLG / CLS fraud recovery initiative was recently recognised by the insurance industry at the recent prestigious Post Magazine Claims and Fraud Awards 'Combatting Insurance Fraud – Collaboration of the Year'.





# Bernard Thornton, Lifetime achievement award winner

The Annual Dinner was held in February 2024 at our now established venue - The Royal Armouries, Leeds. A great night was had by all and a good deal of positive feedback received.

We are grateful to everyone who attended or contributed towards the staging of the event, especially our sponsors Marsh Group, Aston Charles, Liberty Global and Bspoke Group. Hawkins & Associates once again provided a prize for the charity fund raising game.

507 members, guests and friends booked in, which we believe is a record for the Leeds Dinner, and as a result we were able to make significant donations to our 2 chosen good causes, The Insurance Charities and Sue Ryder Manorlands Hospice.

We were fortunate once again to welcome the CII's National President, Ian Callaghan, who had the unusual privilege of sitting on an otherwise exclusively female top table!

One of the focal points of the Annual Dinner is the presentation of Exam prizes to the worthy winners. Pride of Place went to Paula Rhodes, who was awarded the J B Welson National CII prize, completed for by candidates from Local Institutes throughout the UK.

#### Leeds Institute winners were:

- George Meehan - Advanced Diploma in Financial Planning
- Edward Harrison - Advanced Diploma in Insurance (ACII)
- Rachel Lowry - Certificate in FS (General Route)
- Meta Brown - Certificate in Insurance (Cert CII)
- Henry Wood - Diploma in Financial Planning
- Cameron Young - Diploma in Regulated Financial Planning
- Evie Stretton - Diploma in Insurance (Dip CII).

For the first time in living memory no guest speaker was engaged! This had the advantage of easing time pressures and creating a less formal atmosphere. The excellent 'singing waiters' filled the entertainment gap in fine style and were very well received by attendees.

The service and support from the Royal Armouries was most welcome. We will be speaking to the Armouries very shortly to discuss plans for next year, but in the meantime, please note the date, which will be Friday 7 February.

My thanks go to President Kate, Alison Matthew and Kieran Fletcher, who all did a sterling job, with help and advice from James Ramirez and incoming President Emma Vernon. We intend to make the 2025 Dinner an even bigger success, so please watch out for announcements and updates throughout the year.





# Harrogate Local Insurance Institute

Harrogate Local Institute continues its strong presence dating back to 1953 and is entering its 71st year. Phoebe Webb is pleased to be taking her second year as Chairperson for the committee, and alongside her are core members of the committee who have been involved for numerous years. We are also welcoming new faces this year!

Last year we had a successful 2023 Annual Dinner and we are pleased to confirm this is back on again on Friday 29th November 2024! A save the date will shortly be issued and we are excited to welcome back new and old colleagues for an evening of networking and fun.

In our next annual period we are planning two educational events, two socials and our revered annual dinner. Please keep your eye out for further information for these events and we look forward to seeing you there!

Many thanks from the Harrogate Committee:

Phoebe Webb - Chairperson  
Jack Oultram - Deputy Chairperson  
Andrew Baker - Treasurer  
Emma Vernon  
Jessica Kelly  
James Ramirez  
Simon Coletta  
Dave Bushell



**PHOEBE WEBB**  
Harrogate Local Insurance Institute

# Emerging Insurance Professionals

I am pleased to be taking on the role of Chairperson of the Emerging Insurance Professionals in Leeds from March 2024. I have been a member of the EIP for just over a year now and this year we have had a committee reshuffle and are really committed to making an impact for younger and emerging professionals within the financial industry.

I have worked in insurance for over 10 years and my current role is within the Broking space at Aon. This gives me the opportunity for continuous networking and I am fortunate enough to meet new people and friends as a result of my career. My aims as chairperson are to use my background to be able to facilitate further networking for our committee and event attendees.

This year we have already attended a charity afternoon at Lineham Farm Children's Charity, have our first social booked and are in process booking our first Educational Event of the year. The whole committee are really dedicated to helping and supporting emerging professionals in Leeds and we cannot wait to get stuck in.

We are really excited to see what the next year brings and you will see a lot of us on the Insurance Institute of Leeds LinkedIn - please keep an eye out!

**CHLOE HAYLES**  
Aon



## What's putting you at risk?

We surveyed 2,000+ business leaders  
and created a report full of insights.



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