

NC 2017



CII

Welcome

Martin Wells

Head of Group Events

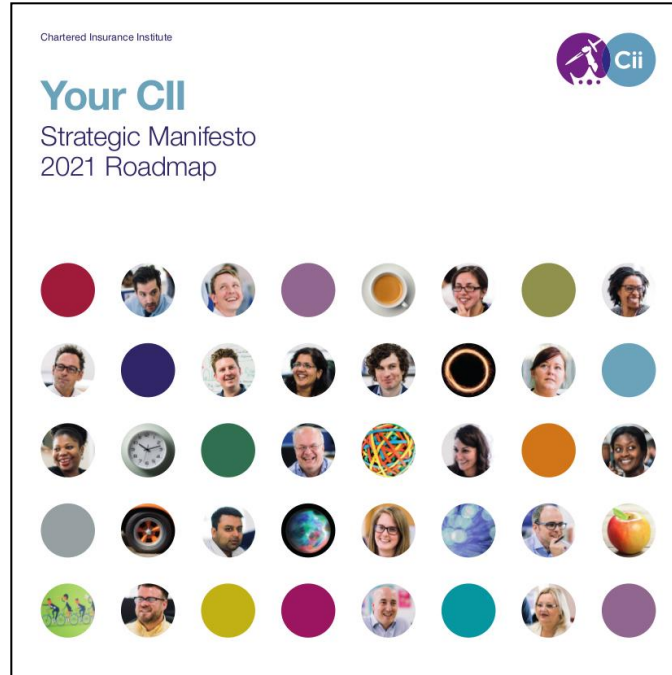
Presidential Focus 2017/18

Dame Inga Beale
Deputy President

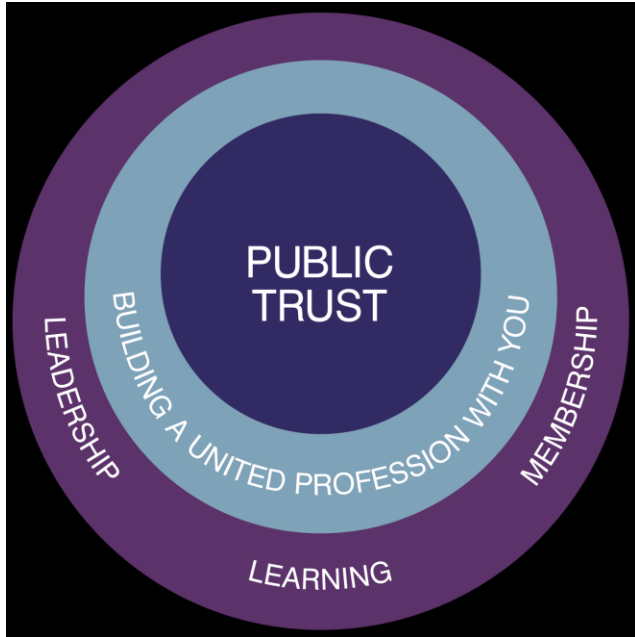
Leading the Way – Your CII Manifesto

Sian Fisher
CEO

It's all about inspiring public trust



CII Strategic Manifesto



Purpose

We are here to build public trust in insurance.

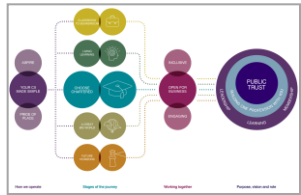
Vision

Working together, as a united insurance profession, we will drive confidence in the power of professional standards.

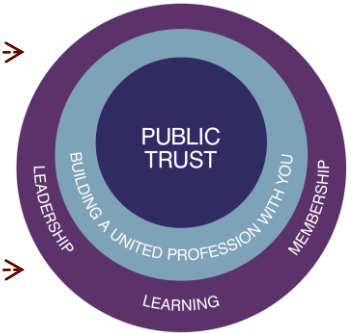
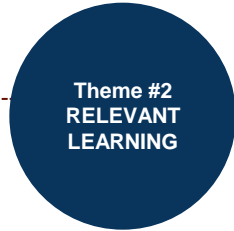
How we are going to achieve our goals

To achieve this, the CII will provide insightful leadership, relevant learning and an engaged membership.

A theme-driven change programme



How we have translated the Manifesto into a Theme-driven Change Programme



- Relevant
- Diverse
- Modern

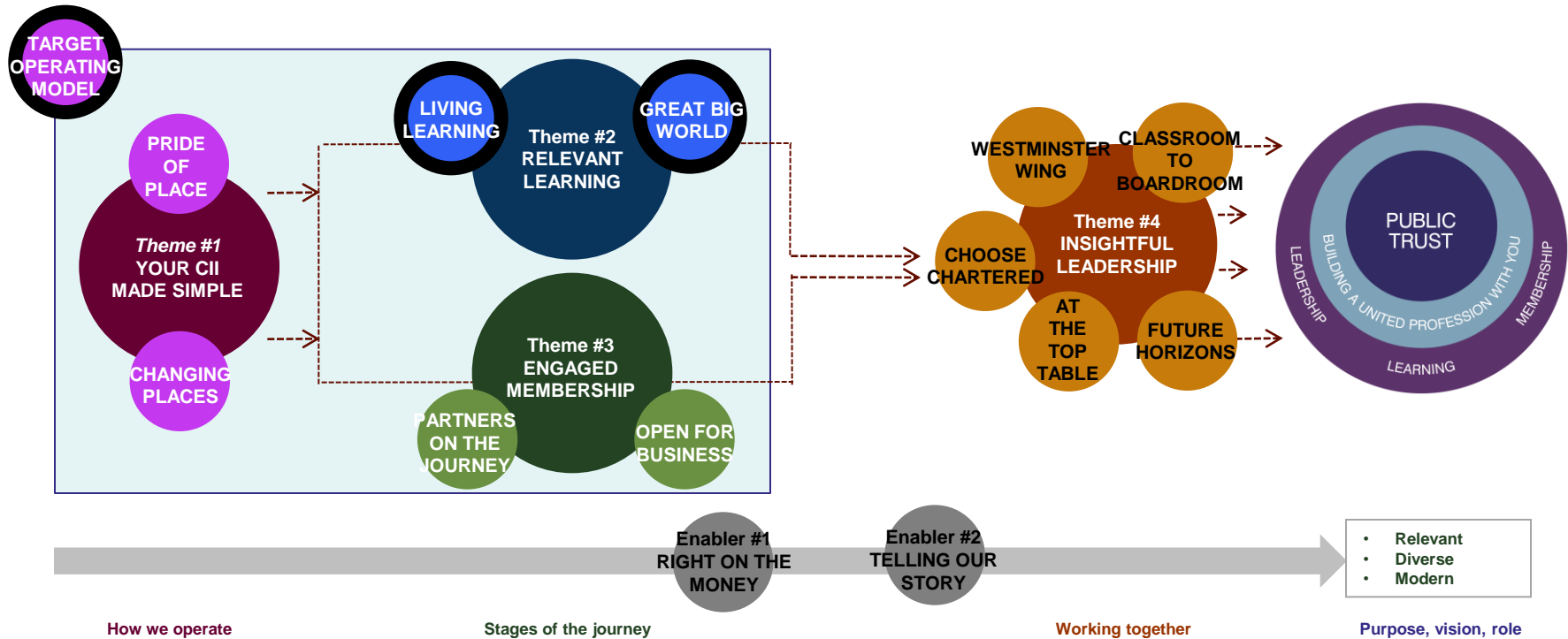
How we operate

Stages of the journey

Working together

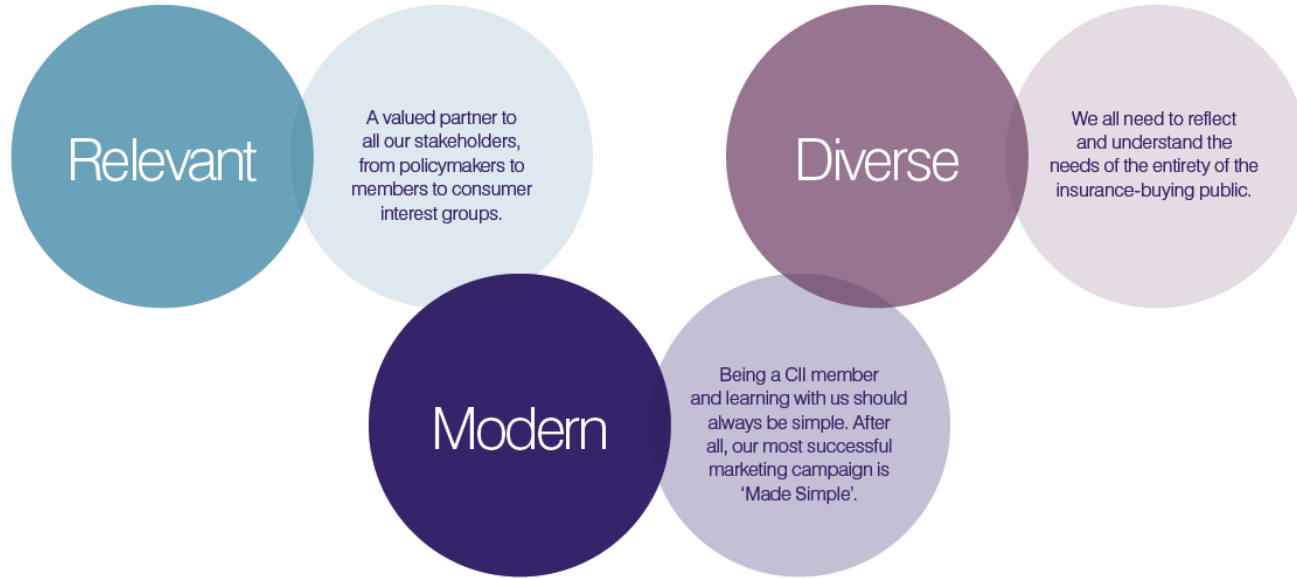
Purpose, vision, role

A theme-driven change programme



The CII and local institutes

Who we need to be...

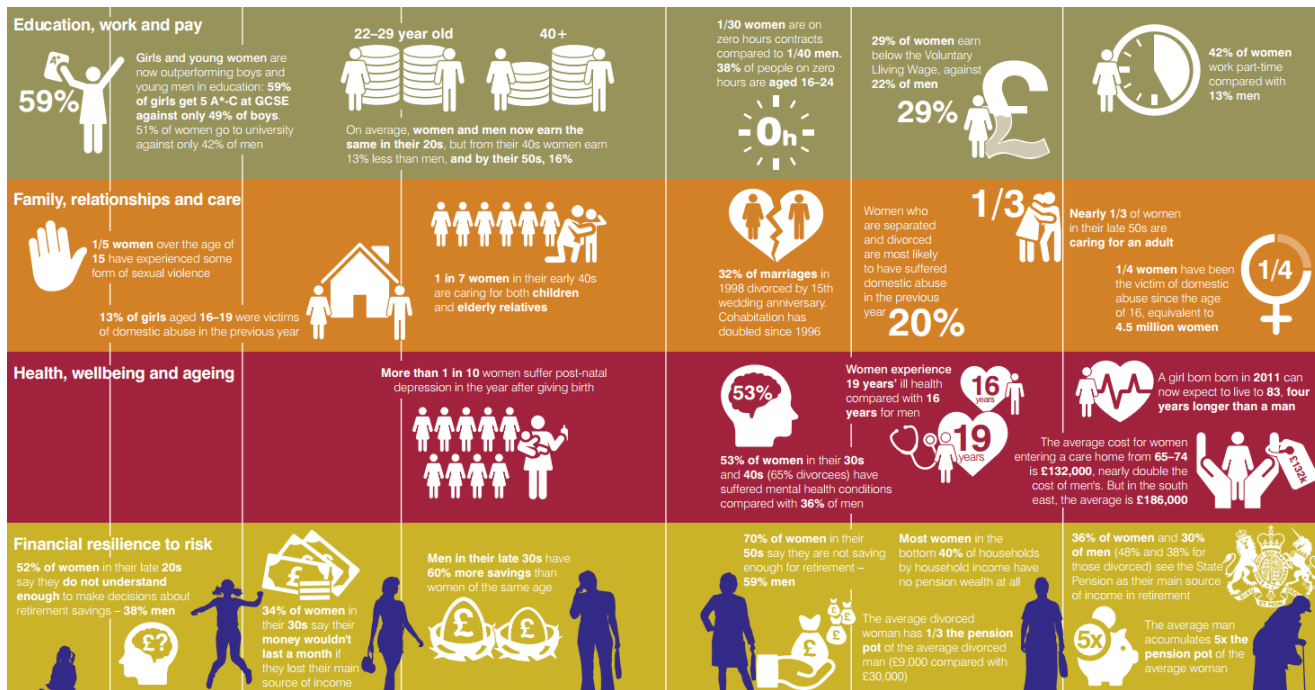


The CII's role in our sector

Illustrative life cycle (NB – we recognise in practice everyone is different)

		Tertiary education	Hobbies	Student life	Back-packing	Boomerang lifestyle	First job	Renting	First car	Marriage/ CP	Home-owner	Children	Unemployment	Change career	Family home	Promotion	Divorce	Parents retire	Remarriage	Bout of ill-health	Death of parents	Portfolio career	Retirement	Fourth age	Later life	Next gen
Financial independence	Bank accounts																									
	Credit cards																									
	Personal loans																									
	Other e.g. forex, stockbroking																									
Family/Asset protection	Asset protection	Contents ins (basic)						Motor insurance		Home insurance					Contents ins (HV)											
	Medical protection	Sports injury cover	Travel insurance							Critical illness		Permanent health ins					Private medical							Long-term care		
	Income protection					Auto enrolment				Accumulation plans		Income replacement						Retirement solution		Decumulation plans						
	Family protection											Life insurance														
	Inter-generational protection											Life insurance/trusts													Estate planning	
Health & security	Security																									
	Legal services																									
	Healthcare / pharmacy																									
	Fitness and well-being																									

Insuring Futures




Insuring
**Women's
Futures**

Developing the skills of the future

 INDEPENDENT



 How technology threatens the insurance business

Robots taking over jobs: Underwriters most at risk

 Insurance
BUSINESS



Seven in 10 clients would take insurance advice from robots – survey

Your workstream leaders



	Workstream	Mentor	Workstream Leader
	Right on the Money	Mary Gavigan	Liza Apolonio
Relevant Learning	Living Learning	Simon Graham	Nicola Mellor
	A Great Big World	Mark Greenwood	Margaret West
Engaged Membership	Partners on the Journey	Simon Graham	Cristina Biagioni
	Open for Business	Keith Richards	Lee Travis
Insightful Leadership	Classroom to Boardroom	Ian Simons	Daniel Pedley
	Choose Chartered	Steve Jenkins	Gemma Washington
	Westminster Wing	Keith Richards	Lawrence Finkle
	Future Horizons	Ian Simons	John Martin
	At the Top Table	Steve Jenkins	Sandra McDonald
How we operate	Made Simple	TOM	Sam Crown
		Governance	Caroline Lace
		Brand	Chris Spratt
	Changing Places	John Bissell	Neville Moriarty
	Pride of Place	John Bissell	Tali Shlomo
	Telling Our Story	Keith Richards	Michelle Worvell

Your workstream team members

5
Project
Management
Office

6
International

130
CII
staff

20
Customer
Service

8
Engagement

18
Information
Services

8
Corporate
Development

Open for Business

Grant Scott

Vice President – Local Institutes

Workstream aim

- Enhance our level of engagement
- Make CII more accessible to;
 - existing members/employers
 - potential new members/employers
- Support retention and recruitment
- Focusing on five key areas

Key areas

- Centralised CPD programme
- Creation of Societies
- Associate Corporate membership
- Website redevelopment
- Good Practice and Guidance Hub

Living Learning

Nicola Mellor

Workstream Leader

External context

- World economy, society and insurance sector
 - Emerging economies
 - Automation and changing workforce patterns
- Education
 - Transnational learning
 - Learning technology: self-service, MOOCs, apps
 - Bite-sized learning...
 - ...and yet, longer, synoptic assessment
 - (UK) increased focus on vocational and technical education
 - Steps forward in the science of learning

What does 'relevant learning' mean for the CII?

- Focus on learning needs of particular sectors
 - E.g. General insurance retail
 - E.g. Life and pensions, protection, mortgage
 - 'Financial Guidance'
- Focus on relevance and accessibility of learning and assessment
 - FinancialAssess refresh
 - RevisionMate app
 - Remote invigilation
- Underpinning principles
 - Qualification framework design

What is 'relevant learning' for the learner?

- Delivered in ways that fit the life, work and study habits of our learners
 - Paperfree?
- Structured to match career pathways
 - Routes and recommendations?
- Based on the latest pedagogy and research
 - Learning that leads the field
- Accessible to all in the profession, regardless of location or situation
 - Flexible locations? No geographical limitations
- Public recognition of achievements
 - Badges and buttons?



A Great Big World

Margaret West

Workstream Leader

What's the purpose?

To extend our reach internationally with appropriate market proposition and through appropriate collaboration with allied bodies.

How?

- Critique our current proposition – qualifications and approach
- Take feedback from our customers, regulators, local market players
- Agree our international strategy

Who?

- International teams based in Hong Kong and India
- Supported by:
 - Our teams in London
 - External advisers including HK Advisory Council and local affiliated institutes

Terms of reference

Category	Delivering
New learning products and services	Localised route to Advanced Diploma ('International ACII'): <ul style="list-style-type: none">• Localised content relevant to major regional markets• Translation of study materials and exams where business case supports• Introduction of Takaful pathway
	Tailored propositions for: <ul style="list-style-type: none">• International Wealth Manager qualification• Membership and CPD
Operations and Delivery	Creation of service proposition appropriate to our international markets
	Supported by the Target Operating Model
New Target Markets	Identify target markets, their needs and a structured strategy and product/service proposition to deliver them.
Partnerships and collaboration	Vision for the creation of a 'OneWorld' alliance environment
	New world of collaboration between 'sister' organisations

Critical Success Factors

- Delivery of means to achieve **income** targets set out in the revenue bridge
- Delivery of **operating model** to support CII's international activity
- Delivery of **membership proposition** appropriate to today's international members
- Sourcing of new **target markets**

HOW?

- **The GBW project team: UK and our international teams; plus**
- **Change workstreams:**
 - Living Learning – to deliver the qualifications
 - Partners on the Journey – requirements to link with the overall membership proposition
 - Open for Business – sharing best practice for delivery of CPD, working with our affiliated institutes etc

CII Engagement Strategy

Keith Richards

Managing Director - Engagement

**Thank you for being a member of
the engagement team!**

CII's Manifesto – Commitment to evolve



It's all about Standards
Professionalism and Trust....

Engagement strategy



Engage with Members

Engage with Government, Regulators and Policy Makers

Engage with The Public





**BUSINESS ENGAGEMENT
STRATEGIC PLANS**
*Regional Collaboration &
Grant Partnerships*

Evolving member support



Good Practice Hub

Sharing Knowledge & Raising Standards



Relevant



Download from [Dreamstime.com](https://www.dreamstime.com)



Engagement, collaboration and influence

The Pensions
Regulator



Financial Supervision
Commission
barrantee ooseirys argidail



Department
for Work &
Pensions



HM Treasury



Financial
Ombudsman
Service



HOUSE OF LORDS



JFSC



A United Profession will have greater impact and influence


Trade press – more visible

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PEOPLE

Interview: Sian Fisher, Chartered Insurance Institute



Martin Croucher
@postmartinc
01 Mar 2017

0 Comments

citywire

MORTGAGE
INTRODUCER

MoneyMarketing

PFS calls for urgent FCA regulatory review
The Financial Conduct Authority must review the unfair and "outdated" regulatory system urgently says Personal Finance Society chief executive Keith Richards.

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Budget 2017: Biba, CII blast government for IPT inaction

8 March 2017

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yourmoney

Helping consumers make more informed decisions about their money



Why pro-bono can influence

How can I use my skills to help my community?

We need qualified financial advisers to offer generic unregulated advice to help people understand their options.

If you can volunteer up to 6 hours a month to support our MoneyPlan project, we'd love to hear from you.

See the Personal Finance Society website at thepfs.org/moneyplan to register or email: money.plan@citizensadvice.org.uk

citizens advice

Personal Finance Society
Standards | Professionalism | Trust

PFS

partnership
seeing retirement differently



Personal Finance Society | 
Standards | Professionalism | Trust | PFS



Financial Guidance for Injured Service Personnel & Veterans

Scammers



As a profession we have a vested interest in contributing to the wider effort of helping protect consumers from investment scams.

A low interest rate environment, coupled with far reaching pension reforms, have left many consumers vulnerable to a raft of 'too good to be true' unregulated pensions, investments and scams.

A growing number of otherwise intelligent people are losing thousands of pounds every week to more and more sophisticated scammers. We therefore need to mobilise as a united profession to help the authorities by sniffing out and reporting potential scams.

For personal finance professionals scams are easier and quicker to spot. By committing to just 15 minutes a month we as a profession can make a huge impact in smoking out and closing down investment scams before they do too much damage.

Will you commit just 15 minutes a month to the cause?



fca.org.uk/scamsmart

Personal Finance Society
Standardis | Professionals | Trust



Being ScamSmart – the facts:

- Over 3,000 people were caught up in investment scams in 2015/16
- The actual figure is probably much higher as most scams go unreported
- The average loss is £32,000
- Affluent retirees aged 60+ most likely to be victims
- Savvy investors are falling victim to sophisticated scams
- Scammers use flattery, emotional manipulation & time pressure.

Useful ScamSmart resources
at fca.org.uk/scamsmart

FCA warning list – regularly updated with information about the latest investment scams.

Reporting scams – the FCA is part of a multi-agency fight against investment scams. If a client, or anyone you know, has lost money to investment fraud they should report it to Action Fraud on 0300 123 2040 or at www.actionfraud.police.co.uk

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www.thepfs.org

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COH_J011245 (11/16)

Financial Planning's 4-step commitment to fighting investment scams:



Raise awareness of scams and their typical warning signs amongst your clients and professional networks



Commit to 15 mins a month to help identify potential scams by scouring press, web and telephone promotions.



Regularly check and refer clients to the FCA warning list of recently unearthed scams



Report suspected scams to the FCA at fca.org.uk/consumers/report-scam-unauthorised-firm

Consumer Press



FINANCIAL TIMES



THE INDEPENDENT



theguardian

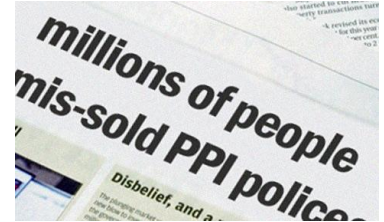


Help us engage and build trust in our profession



is like a Paper, Once It's Crumpled
It can't be perfect again

quotespick.com



Member Engagement and Regional Support Programme

Lee Travis

Head of Group Member Engagement

Regional Membership Manager support

- The network must evolve to stay relevant to our members
- Access to a highly skilled and capable team
- Consistently deliver a simplified proposition to all members

Regional Membership Manager support

Three key objectives:

- 1) Deliver a quality membership proposition across the UK
- 2) Consistently support the local institute volunteer network for the benefit of members
- 3) Maximise engagement with members

What is 'engagement'?

“The degree to which an individual is personally aligned with the aims, objectives and values of their membership body.”

“A deep and meaningful relationship between member and organisation that endures over time.”

“Strong positive feelings generated by experiences that membership has facilitated.”

Engagement vision

- Challenge what we do, how and why
- Listen
- Join up our thinking
- Learn from other areas in the group
- Develop relevant material for member segments
- Better membership data
- Work with the network to get our strategy right
- Evolve to benefit you
- Continuously striving for great, not good.

Positive member outcomes

- Support values and core aims
- Greater willingness to volunteer
- Improved member retention and recruitment
- Greater tolerance when issues occur
- Increase quality/number of interactions
- Increase advocacy and recommendations
- Ultimately improve the lives of members.

Local institute benefits

- Growth in numbers to network
- Greater awareness of value
- More enjoyable activities
- Proud association with the CII
- Improved career progression
- A sustainable, thriving network
- Improved access to resources and relevant knowledge
- Professional development and recognition

Summary

- Positive change
- Increasing engagement and public trust
- Clear joined up strategy – ‘Open For Business’
- Local institutes key to delivering objectives

Talent, Diversity and Inclusion



Tali Shlomo

People Engagement Director

‘We can’t solve problems by using the same kind of thinking we used when we created them’.

Albert Einstein

Let's talk about talent... Millennials

Born between **1980-1995** and are **29%** of the workforce.

They want freedom and flexibility, this differs from Baby Boomers (1945-1960).

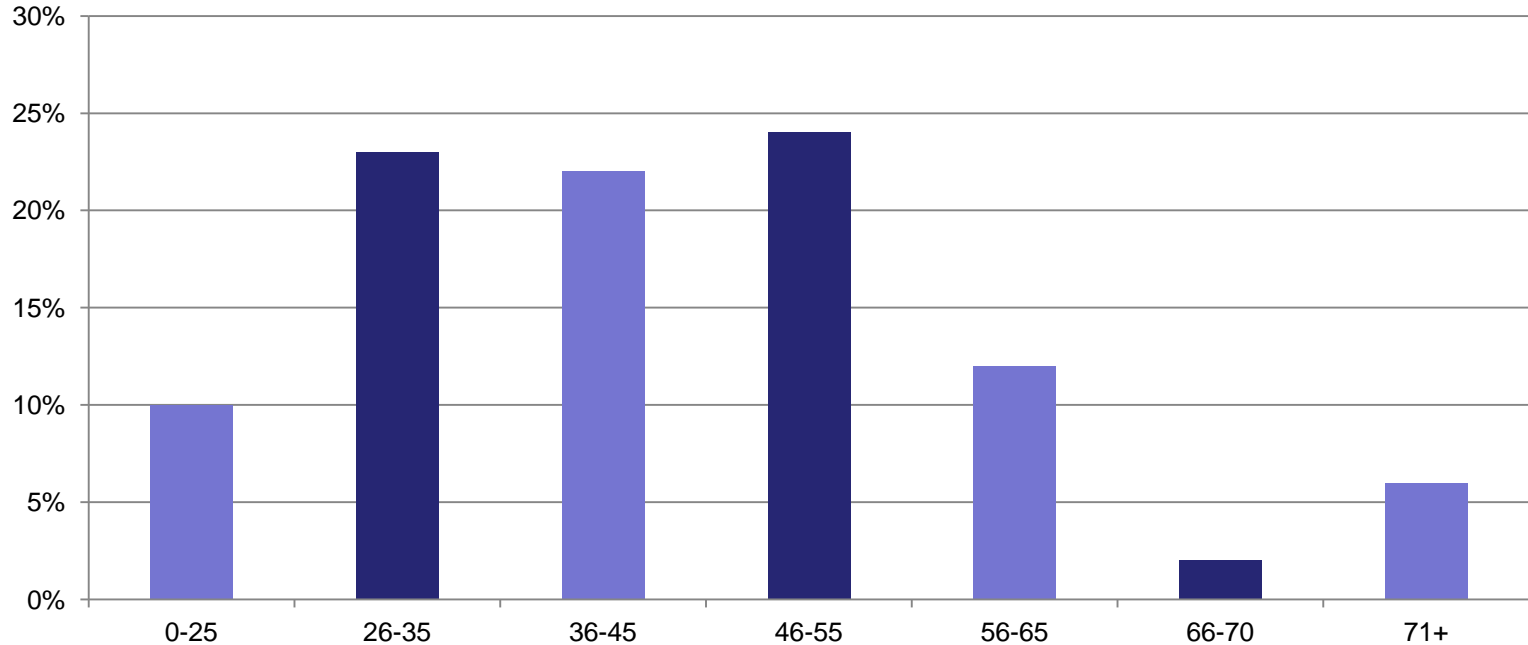
Enthusiastic, tech-savvy and opportunistic

In 2015, 10.5% of people in UK employment aged 65+ compared to 54.2% aged 16-24. (ONS)

87% of female Millennials in Financial Services say that diversity and inclusiveness policies are important when choosing employer. (PwC, Female millennials in financial services, 2015)

Let the data speak... our membership

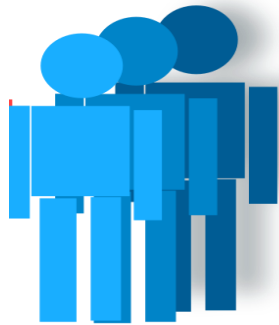
Percentage of CII members by age



CII Group data as of 31 March 2017

Let the data speak... our membership

Gender split all members

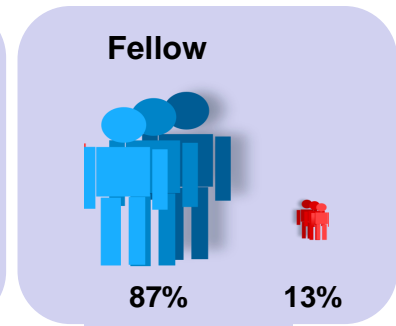
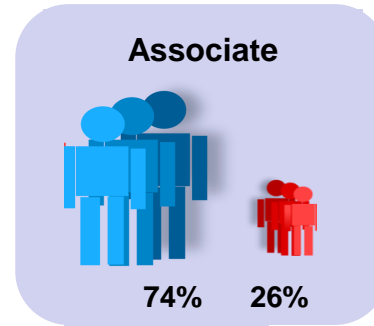
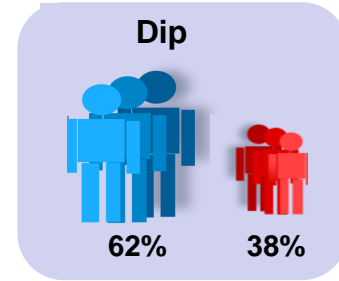
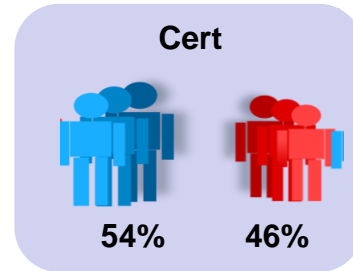
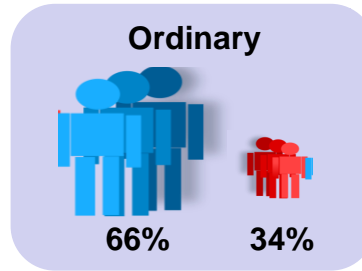


Male
66.54%



Female
33.46%

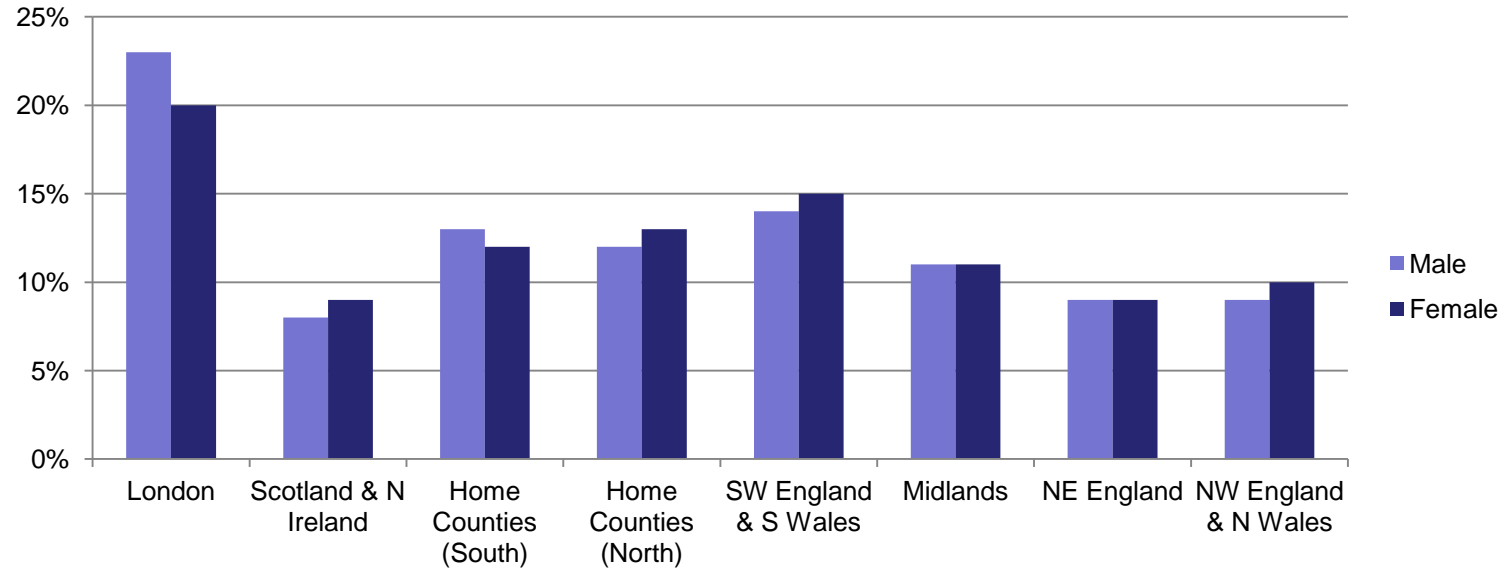
Gender split by level



CII Group data as of 31 March 2017

Let the data speak... our membership

Percentage of CII members by gender and region



CII Group data as of 31 March 2017

Diversity and inclusion - why bother?

- 49% of FS CEOs say it enhances customer satisfaction
- 50% of FS CEOs say it improves innovation PwC 18th annual Global Survey
- Diverse companies are 70% more likely to succeed in new markets
Innovation, Diversity and Market Growth report 2013
- Employees in diverse companies collaborate 57% more effectively with peers CEB Driving retention and performance through engagement VA 2008
- Teams with high level of D&I outperform peers by 80% Deloitte 2013.

Taking the lead in promoting diversity and inclusion within the profession

Public profile

- Building public trust in the integrity and fairness of the profession
- The focal point for defining standards in the profession
- Holding the profession to account for meeting its standards

A united profession

- Positioned to meet today's and future needs
- Membership more representative of the broader profession
- Reflecting the demographics of our customer base

Insightful leadership

- Local institutes seeking our guidance: high awareness that D&I is part of future agenda
- Well positioned to take the lead on D&I
- Choose Chartered: setting standards of professionalism and excellence

Relevant learning

- Classroom to boardroom: create impact at every stage of members' careers
- Speaking as a partner, supporting their agenda

Engaged membership

- Demonstrating commitment to being open and inclusive to all
- Showing the profession what good should look like
- Working in partnership

D&I strategy: Providing leadership & setting standards for a diverse and an inclusive profession

Promoting D&I within the profession

Phase 1:
Insuring
women's
futures

Phase 2:
Insuring
futures

Promoting D&I within the regional distribution network

Setting D&I standards

Promoting diversity within
councils & regions

Providing guidance and
information

Promoting D&I within the CII

Building an
inclusive
culture

Developing
inclusive
managers

Developing
inclusive
processes

Building the
talent pipeline

Our role to build a profession for the next generation

Continue to:

- Get involved in the conversation
- Deliver CPD programme linked to business covering diversity and inclusion e.g. unconscious bias
- Connect with your diversity champions to drive progress
- Actively look at how you attract diverse people to your region
- Make a HeforShe commitment

...the reality

Engaging with members

Lee Warren

Invisible Advantage

Ham Pie

- Hearts
- And
- Minds

Ham Pie

- Hearts
- And
- Minds
- Pictures
- Interest
- Enthusiasm

Yes or No?

- You have the opportunity to introduce a technological invention, a breakthrough that will increase the country's wealth, make people more efficient, more productive, and generally improve the quality of life of the vast majority of people.
- However, the research has been done and shows that, without question, this technology will kill at least 400,000 people globally every single year and seriously injure many more. In each country in Europe alone, this technology will kill approximately 400 people aged between 31-44 every year.
- Should you introduce this technology?



Britain Elects @britainelects

1h

On "reducing the voting age from 18 to 16":

Support: 37%

Oppose: 56%

(via Ipsos-Mori / 12 - 14 Dec)





Britain Elects @britainelects

1h

On "giving 16-17 year olds the right to vote":

Support: 52%

Oppose: 41%

(via Ipsos-Mori / 12 - 14 Dec)



What do you do...?



**At the heart of what I do
is a simple idea...**

100 problems

Weakness/Strength



Engage commitment

Know when to stop talking!

Questions

- Twitter: @leewarrenmagic
- LinkedIn: leewarrenmagician