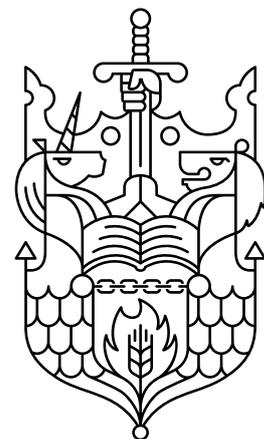


Chartered Insurance Institute

Annual Report 2021



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About us



Membership



56
 local institutes



37
 affiliated international institutes



26
 PFS regions



124k
 members

Delivery

We have focussed our activity on delivering against our existing strategic plan. These elements are:

- Valued and insightful leadership.
- Relevant and effective learning.
- An engaged membership.

To support delivery of this, we recognised the need to be fit for purpose ourselves as the CII and we committed to focus on relevance to the profession, modernising our own organisation to best serve our members, students and corporate customers as an effective international organisation, and diversity to properly reflect and understand the needs of all of our stakeholders and wider society.



The Chartered Insurance Institute’s Royal Charter states our purpose is to secure and justify the confidence of the public in insurance and related financial services

We recognised the need to be fit for purpose ourselves as the CII. We committed to focus on relevance to the profession, modernising our own organisation to best serve our members, students and corporate customers as an effective membership organisation, and recognised the need for diversity to properly reflect and understand the needs of all of our stakeholders and wider society.

Members

We recognise we can only raise public trust in the insurance and personal finance profession through our members doing their work every day, and we need to equip them to do this by providing learning and good practice to develop their skills, knowledge and behaviours.

We continue to work with corporate employers in the sector to establish the same concept of professionalism. This is achieved through the designation of both individual and corporate Chartered status.

Central to this status is a public declaration of commitment to nurturing knowledge but even more importantly through committing to a published Code of Ethics – focussed on customer centricity and giving back to society - these elements collectively form the Chartered Ethos.

I am delighted to report that the Chartered Insurance Institute's Financial Statement reveals the professional body for insurance and personal finance is on the road to financial recovery.

The Chartered Insurance Institute is declaring a consolidated operating surplus of £3.3 million in 2021, compared with a £4.0 million operating deficit in 2020. This recovery has been achieved thanks to the collective efforts of our community of members, students, corporate customers, volunteers, trustees and staff. Revenue has recovered thanks to the continued commitment of insurance and personal finance professionals to learning, and their support and engagement with membership events.

The support shown by Local Institutes during such a challenging and unprecedented time for the profession was appreciated. At the start of 2021, when it was clear that operating costs would be lower for Local Institutes due to the limitation on Local Institute events during the ongoing pandemic, the CII asked Local Institutes to consider a revised funding proposal for the year. Local Institutes that had significant financial reserves were asked to voluntarily utilise those reserves, where possible, before taking additional grant payments. Local Institute support for this funding proposal led to an overall reduction in the grants paid by the CII in 2021 and contributed to the financial recovery of the group reported in 2021, while ensuring we could continue to invest in and develop our membership proposition for the future. As a result of Local Institute support in 2021 we were able to reinstate the historic funding model to support their activities in 2022.

Alongside the support received from our members, students and corporate customers, CII internal colleagues significantly reduced ongoing operating costs last year. The fruits of the review of the CII's property footprint and digital

Chair's Statement

How financial recovery was achieved thanks to the efforts of members, students, corporate customers, volunteers, trustees and staff



transformation were borne in the cost savings generated by the move from two offices to one Hub in the very modern 20 Fenchurch Street, known as the 'Walkie Talkie', in early 2021. This move was made possible by the digital transformation that has enabled CII staff to work anywhere, anytime, and still have offices in the City of London that allow them to best serve, more cost efficiently, insurance and personal finance members, students and corporate customers.

Another milestone in 2021 was the commencement of the Board's decision to proceed with the intended buy-out of the defined benefit pension scheme by concluding a buy-in. Before mid-2023 we hope to be able to move to the pension buy-out which, when completed, will fulfil a longstanding commitment made to the pension scheme trustees and from 2023 onwards will result in future operating surpluses no longer being needed to address financial liabilities accrued in the past. In the future operating surpluses can instead be used to fund further improvements to the way we deliver learning, events and networking to our insurance and personal finance members, students and corporate customers.

Members are at the heart of all the CII does. In 2021, we welcomed two Board Members - Janet Connor who now chairs the Nominations and Remuneration Committee and Michael Crane, Engagement Board Member representing direct to consumer Personal Lines, to ensure the voice of our diverse membership is represented during Board discussions and decision-making.

We also launched the 'Shaping the future together' consultation so all members could have their say on how the CII can best meet their needs and expectations in the future. The consultation provided the CII with a clear steer on the services and support members want and need to thrive professionally. These include:

- Streamlined qualifications, modern assessment methods and the introduction of behavioural content



- provided the focus on technical knowledge is not diluted.
- A focus on raising public trust in the profession through the promotion of professional standards and increasing confidence that member misconduct will be addressed.
 - A common strategy and clear

purpose (and objectives) agreed for Societies, Local Institutes and Regional Committees.

- A governance and operating structure that achieves greater economies of scale.
- A Professional Map that provides individuals and firms, both large and small, with clarity around the competences required of a professional and what development support is available to address any gaps.
- The Personal Finance Society to remain part of the CII Group, with greater collaboration between the Boards and a new leader for The Personal Finance Society, empowered to raise public trust in the profession.

The CII's Board will use the feedback received via the consultation to inform the next five-year strategy for our professional body so that we build on the long and proud history that underpins our Royal Charter to "secure and justify the confidence of the public" in the insurance and personal finance profession.

Together, the Boards of the CII and Personal Finance Society will reflect on the views members shared, using these to inform a future five-year strategy, the delivery of which will be overseen by a new CEO following Sian Fisher's decision in 2021 to step down after six years at the helm of the Institute. We are enormously grateful to her for all that she has achieved and look forward to evolving her legacy, with a clear focus on building public trust and helping our members to support their clients in becoming more financially resilient.

It has been a privilege and a delight to work with Sian as CEO and Julie Page during her term as President. The progress achieved by the 2016 five-year strategy will provide a sound base for the development of the next five-year strategy for 2023 to 2028.

DR HELEN PHILLIPS, Chair of the Chartered Insurance Institute

Executive Team Update

How the CII delivered relevant learning, engaged membership and insightful leadership in 2021

The Chartered Insurance Institute continued to deliver learning and networking allowing insurance and personal finance professionals to develop their skills, knowledge and expertise in 2021.

Relevant learning

Last year we encouraged fresh talent to enter the insurance and personal finance professions and invested in supporting their career development.

The CII grew university partnerships and graduate entrants into the profession in 2021; reinforced the government skills agenda on Apprenticeships, T Levels and the Kickstart scheme; and created apprenticeship specific qualifications.

With the support of the Education and Training Trust of the CII, we began development of a new platform, FutureMe, to support prospective talent and existing membership through their career journey.

We consulted with members on a competency framework, the Professional Map, which will allow insurance and personal finance professionals to self-assess their existing skills, identify career future pathways, prepare development plans and relevant learning for their future.

There was an increase in the volume of examination sittings in 2021. In September 2021 we established an internal working group to deliver improvements to the assessment experience based on student and Local Institute feedback. This group has already ensured feedback for multiple-

choice question exams can be viewed immediately after the exam via the MyCII portal and we have shortened the onboarding process including updating candidates on their progress and next steps.

Candidates now also have the flexibility to change their exam date and time up to 48 hours before an exam free of charge.

We responded to students' calls to make our qualification pathways clearer and simpler, and supplement them with certificated programmes. We ensured a wider range of content is available at the appropriate level for every stage of members' careers.

We partnered with the London Market Association and Southampton University to develop a programme on Artificial Intelligence and Data Analytics and worked with fellow members of the Chartered Body Alliance to launch the Climate Risk Certificate.

By supporting our simplified pathways with development programmes, in the future we will be more readily able to bring cutting edge content to the market rapidly and offer the best learning experiences for all.

Engaged membership

With almost 124,000 members globally it is important that the CII operates in a way that allows insurance and personal finance professionals to develop their careers in a way that is reliable, consistent and cost efficient.

In 2021 we explored ways to centralise CII Group resources, such as people, finances, systems and

processes, to ensure these assets were deployed to best effect for all members, when and where needed.

CII colleagues support our volunteer network of 56 Local Institutes, 26 Personal Finance Society Regional Committees and five membership societies whose amazing work offers many professional development and networking opportunities.

Engagement with digital event delivery and collaboration platforms was accelerated by the pandemic and we continue to work with volunteers to produce events that more members than ever before can access anywhere and any time.

The fact our membership numbers remained broadly in line with 2020 is testament to how we have all adapted to virtually delivering benefits that two years ago were mainly physical.

CII colleagues and our volunteers worked together to balance the benefits of online events with the feedback from members that they have missed the face-to-face networking opportunities provided by physical events.

By the end of 2021, a mixture of face-to-face events as well as webinars were on offer. In 2022, the Ambassadors in Action event will bring together the volunteers who lead our Local Institutes, Personal Finance Society Regional Committees and membership societies. The conference will be a chance to share experiences and look ahead as to how we can all build back together.

2022 will also see the long-awaited return of the Personal Finance Society's Festival of Financial Planning.

Insightful leadership

The CII remains committed to challenging problems the profession faces, identifying opportunities for insurance and personal finance professionals, and sharing good practice.

The Chartered Insurance Institute's Public Trust Index, our survey of consumer attitudes to insurance, continues to deliver a benchmark for where the profession is meeting expectations and direction for improvements.

The index also helps us guide members on how to meet the Financial Conduct Authority's Consumer Duty expectations from 2022 onwards. The findings are used to frame good practice, to highlight further steps that can be taken to raise public trust and to ensure the profession becomes more diverse and inclusive. To assist the profession to identify good practice on diversity, equality and inclusion (EDI), in April 2021 the CII sent a survey to 864 Chartered firms and received 328 responses.

The survey, which will be repeated in 2022, shone a light on good practice and where there is room for improvement, sharing insightful leadership from our Chartered members on how EDI is resulting in the profession better serving diverse communities.

Our Chartered firms have made a public commitment to professionalism and upholding standards set by the CII for excellence in qualifications, business practices and professional development.

Chartered status helps firms attract and retain talent by demonstrating a commitment to nurturing

knowledge and providing professional development.

A poll conducted by the Institute of Customer Service of 500 consumers and 500 businesses in October and November 2021 revealed that three-quarters of consumers (76 per cent) would pick a Chartered firm because they came highly recommended and were identified as proven experts in their field.

International

Internationally we approach our activities through a geographically regional structure. The five regions are: Asia Pacific; Central and South Asia; the Middle East; Africa; and Rest of the World.

The percentage of group revenue from outside the UK was 9 per cent in 2021, down from 11.2 per cent in 2020. Limited internet access in homes coupled with lockdowns in Asia Pacific as well as Central and South Asia resulted in a reduced number of students able to sit their examinations.

In November 2021 we refreshed our international strategy and the approach we will take overseas is focussed on Developing Professionalism and Building Professional Capital.

Developing Professionalism involves working with local stakeholders to offer the development and tools they need to create professionals with the right knowledge, skills, and behaviours in both the personal finance and insurance professions.

Building Professional Capital involves engaging with those stakeholders to help them realise the real value of professionalisation for the sector.

We believe this work will eventually lead to demand from the public and wider society for professionals to meet consumer demand, individual performance, and regulatory standards.

CHARTERED INSURANCE INSTITUTE'S EXECUTIVE TEAM

Interim CEO report

Ultimately the way our insurance and personal finance members serve their clients and consumers is what allows us to achieve our Royal Charter purpose to "secure public trust in the profession."

At the end of 2021 we launched the 'Shaping the future together' consultation so all members could have a say on how the CII can best meet their needs and expectations in the future.

As CII Chair Helen Philips explained, the consultation provided the CII with a clear steer on the services and support members want and need to thrive professionally.

The Board will reflect on the views members shared, using these to inform a future five-year strategy, the delivery of which will be overseen by a new CEO following Sian Fisher's decision in 2021 to step down after six years at the helm of the institute.

As interim CEO I want to thank Sian for leading a significant period of change for the CII. As demonstrated by this annual report, she left the CII having created the foundations of a forward-looking professional body worthy of a forward-looking profession.

JONATHAN CLARK, Interim CEO of the Chartered Insurance Institute



13,955

New learners purchasing study materials, exams or coursework (2020: 13,296)



22,693

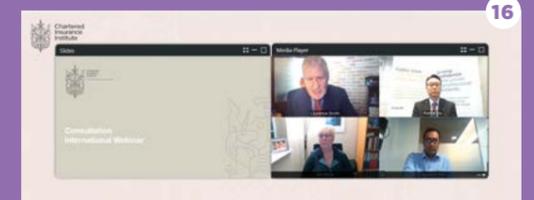
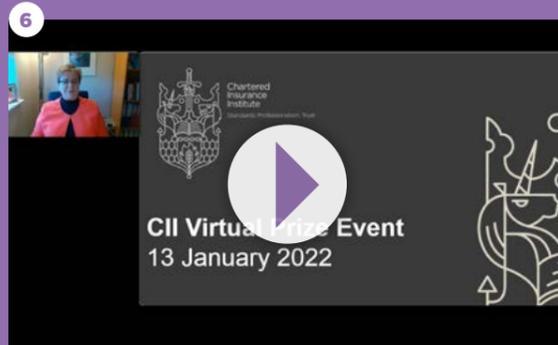
Individuals holding one of the CII's Chartered titles (2020: 22,833)



c.138,000

people attending events promoting the profession to fresh talent (2020: c.140,000)

CII Celebrates



1. Luiza Todd, CII Exam Award winner 2. Seb Bulgin, CII Exam Award winner 3. Angella Tusaba, CII Exam Award winner 4. Johnny Timpson, CII Building Public Trust Consumer Champion Award winner 5. Luke Holloway, CII, accepts Memcom 'Best Annual Report' Award on behalf of the CII 6. CII Virtual Exam Awards 7. Kenny Siu, CII Hong Kong (left), presents Diversity and Inclusion awards at Dive In 8. CII partners with University of Hong Kong, School of Professional and Continuing Education 9. CII Public Trust Awards 2021 highlights 10. Carla Brown, PFS Chartered Financial Planner of the Year 11. Alex Marks, CII Exam Award winner 12. Oliver Wilson, CII Exam Award winner 13. PFS and ITN 'Building financial resilience' programme 14. Personal Finance Awards 2021 highlights 15. Gill White, CII (right), presents Caroline Spence with Young Insurance Woman of the Year award at the Women In Insurance Awards 16. CII 'Shaping the future together' international webinar 17. Alpha Ho, CII Hong Kong (left) at Future Insurance Leaders Hong Kong first ever roundtable.

Our Executive Team



John Bissell
Chief Operating Officer
John has 35 years' experience in the insurance profession including strategy, underwriting, marketing, development and operations leadership, often with an international component. During his career he has worked at a senior level at an insurer, intermediary, service provider and standards body. He joined the CII in January 2017.
He is responsible for the day-to-day operation of the organisation; the creation and delivery of the operations strategy and policies; aligning workforce capabilities with the operating model; and ensuring effective financial management, budgeting and planning processes.

Gill White
Chief Customer Officer
Gill joined the CII in January 2020, initially as Learning and Assessment Director. Her role has grown to include both the CII's marketing and international functions as well as being responsible for taking the CII's learning content forward to meet the profession's needs in an ever-changing world of work. Previously Gill was Business and Markets Development Director for the Chartered Institute of Personnel and Development (CIPD). She has held a variety of Head of Learning & Development roles at Vodafone, Xchanging and SSP and operational roles for Whitbread and Greenall's. Gill holds the prestigious Chartered Director status and is also a Fellow of both the Institute of Directors and CIPD.



Melissa Collett
Professional Standards Director
Melissa has more than 20 years' experience in consumer insurance and legal issues. She spent more than a decade at the Financial Ombudsman Service, was a director at Fairer Finance and sat as a Tribunal Judge. She is also a qualified solicitor and specialised in insurance law at Hogan Lovells. Melissa joined the CII in September 2017 to lead professional standards, ethics and conduct activity. She is also responsible for legal affairs, risk management, disciplinary matters, governance and Chartered standards.

Sian Fisher
Chief Executive Officer
Sian has held senior roles at a Lloyd's Syndicate, a UK and European insurance company, a start-up intermediary, a market-leading MGA, a major international broker and a US corporate. She was a founder and original board director of the Managing General Agents' Association and has held senior positions with both the CII and the Insurance Institute of London.
She is a graduate of Oxford University, has her ACII, and an executive MBA from Harvard. In February 2016, she joined the CII as chief executive officer, responsible for the implementation of its strategy. She stepped down on 31 March 2022 after more than six years in the post.



Caren Thomas
Human Resources Director
Caren joined the CII in January 2020. She has more than 20 years' experience across a broad range of industries including media, sports, manufacturing, professional services, property, gaming and consumer durables. She is experienced in supporting organisations through all stages of the employee life cycle including: the development of best-in-class recruitment teams, developing the next generation of leaders, organisational redesign, complex employee relations cases plus compensation and benefit restructuring. Caren is an HR employment law specialist, coach and learning and development (L&D) practitioner.

Jonathan Clark
Interim Chief Executive Officer
Jonathan has been a claims professional throughout his extensive insurance career. He has a wealth of experience and technical expertise, most recently as global head of single risk claims at SCOR, before he founded JC Consulting Limited in 2021.
His professional work has focussed on business interruption and financial loss exposures and he has led teams providing claims responses to several major multi-claimant incidents. Jonathan is a committed advocate for developing talent in claims and in the market generally. He has lectured regularly on technical and claims management issues throughout his career and these include presentations as part of the SCOR Campus programme.
He is a past president of the CII. He holds degrees in Biochemistry and Biochemical Engineering from Oxford and London Universities.



President's Update

How the pandemic taught us to be agile, flexible and empathetic to customer and member needs

It has been an incredible honour to serve as CII President since October 2020 and to work with the best minds from all sides of our profession.

When I had the privilege of taking over from Nick Turner as President of the CII, I was clear that I wanted to continue his focus on the long-term, strategic challenges facing our sector.

Before I reflect on my presidency, I would like to acknowledge the incredible efforts of Sian Fisher and Dr Helen Phillips whom I have been fortunate to work with during my tenure. Over the last six years, Sian has led the CII during a critical time and has built a solid foundation for the CII, leading its modernisation, delivering and executing a new manifesto and driving a significant culture change programme to name but a few of her achievements.

The pivotal 'Shaping the future together' consultation, launched in October 2021 to seek views from members on their current relationship with the CII, is a clear example of both the CII and Sian's dedication to putting its members and communities at the heart of its ethos and strategy.

It has also been a privilege to work alongside Helen, who is the CII's first independent Chair of the Board. Through Helen's leadership of the Board, the CII is developing the next phase of its vision and strategic direction, building on exiting CEO Sian Fisher's legacy and looking to further strengthen

public trust as well as help members to become more financially resilient.

Lessons from pandemic

During my term, we have explored the rapidly developing challenges facing our profession, including the fast pace of technological developments, shifts in customer expectation and regulatory requirements. However, the key issue of course was responding to and navigating the unprecedented impact and ongoing disruption caused by the COVID-19 pandemic.

Amongst so many things, the pandemic taught us a number of lessons including the need to be agile, flexible and empathetic to customer and member needs. We have shown the importance of joining together - across the private and public sectors - to develop new approaches and new solutions to these evolving challenges. Disaster preparedness and response is not

the sole responsibility of government and, as we have seen with business interruption insurance coverage and debates around rejection of non-damage claims, the insurance sector faces significant reputational and regulatory risks when there is a gap between customer expectations and customer experience.

Throughout the pandemic, the CII has worked closely with government, industry and other stakeholders to drive measures to support business and consumers and to build focus as well as trust in insurance and financial planning products and services.

Addressing unmet needs

While COVID-19 was an ever-present proof point during my tenure as president, my theme was emerging a long time before my tenure began. Addressing the threat and subsequent unmet societal and business needs posed by systemic risks has been the overarching theme of my presidency. The past 18 months has demonstrated the interconnected nature of the risks that organisations have to tackle and has in turn highlighted the importance and relevance of our profession.

The insurance profession is uniquely placed to provide society with greater resiliency in the face of such risks through assessment, prevention and mitigation, product design and risk transfer. However, as the technological range and complexity of these risks evolve at pace, the insurance profession is struggling to keep up.

At the CII we are finding new ways of maintaining impact and supporting the

profession to continue to push boundaries, rise to challenges, and wield influence.

President's Forum

When I was elected as CII President, my views on how the risk landscape is changing and how we must innovate were a key consideration, and continues to be the focus of the President's Forum, which I set-up to explore customer needs not currently being fully met by the insurance profession.

What has become clear is that developing our people is key and we must do more to encourage diverse professionals in our insurance profession to develop skills and expertise to meet those challenges. We need to be forward thinking and anticipate rather than just fight to keep up.

Collaboration and partnership with government is also key in addressing systemic risks. We need to harness our skills and knowledge to advise governments so that they can affect risk management amongst society in a way that has a more profound effect on preventing the risk of systemic events.

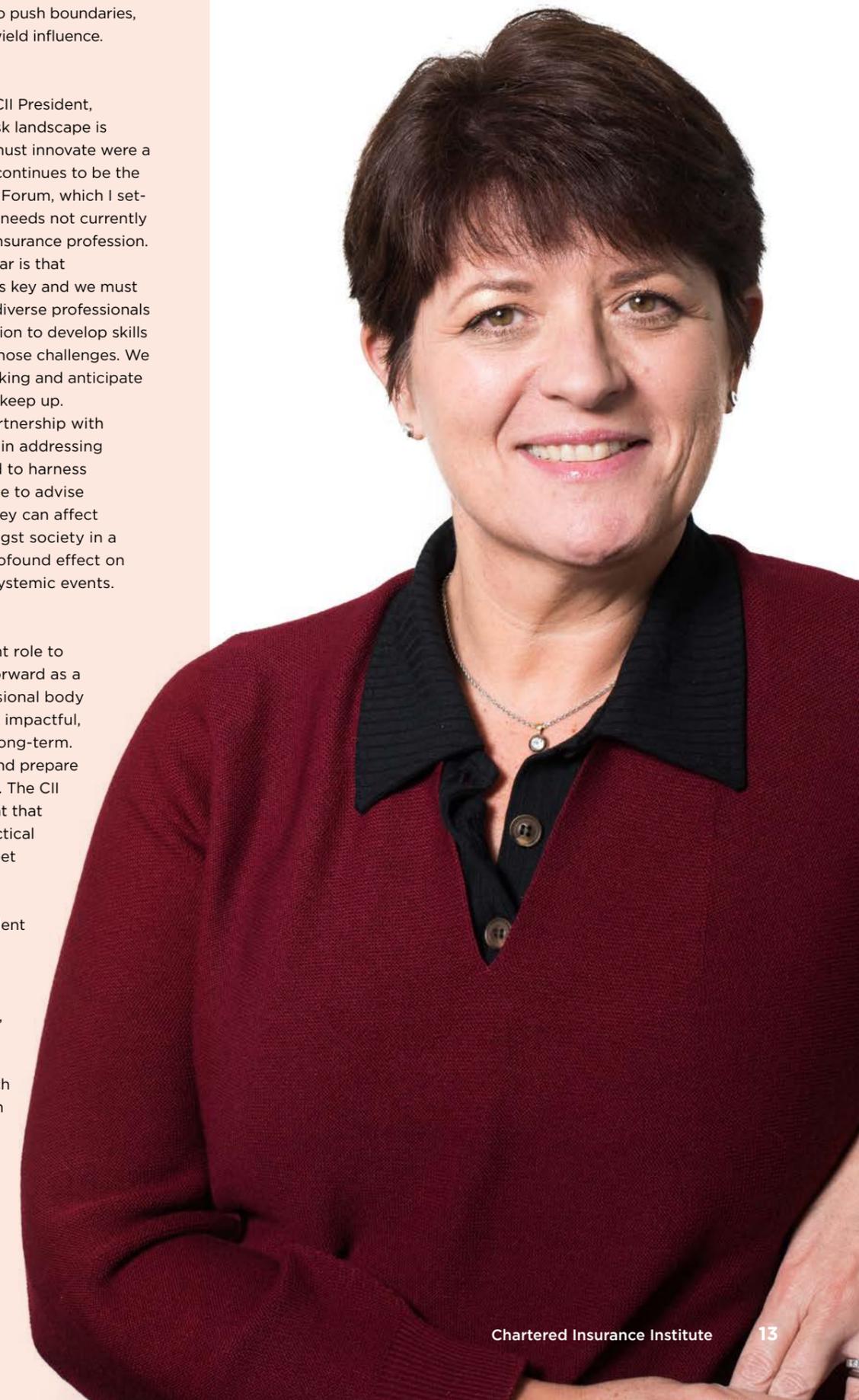
Looking ahead

The CII has an important role to play in how we move forward as a profession. As a professional body it strives to be relevant, impactful, and sustainable in the long-term.

We must anticipate and prepare for trends in the market. The CII must create new content that is both strategic and tactical to help CII members meet the challenge of global risks like cyber.

I know that the President for 2022, Peter Blanc, will do a fantastic job in continuing to explore new and emerging risks, educating consumers around coverage and prioritising ways in which the insurance profession can address the unmet needs of customers.

JULIE PAGE, CEO of Aon and President of the Chartered Insurance Institute



The past 18 months has demonstrated the interconnected nature of the risks that organisations have to tackle and has in turn highlighted the importance and relevance of our profession

Summary of Financial Accounts

An overview of the CII's financial performance in 2021

The 2021 consolidated financial results of the CII Group represent the first step towards our financial recovery following the impact of the global pandemic of 2020.

The galvanised efforts of our members and students as well as CII colleagues demonstrated the strength which we possess, unlocked through the power of collaboration.

Financial overview

The 2021 consolidated revenue of the CII Group grew by 6 per cent to £39.1 million, compared to the 2020 revenue of £36.9 million.

As we slowly emerged from the pandemic lockdown restrictions, we also welcomed back our students to their professional qualification journey. We reported a £2.2 million increase in Qualifications and Educational Activities, which was the driver of the increased revenue in 2021 and we look forward to continuing to serve and support our members and students.

Owing to the financial impact of the pandemic on the total funds of the Group in 2020, and the expectation of costs to be incurred in delivering the buy-out of the defined benefit pension scheme, the CII sought to minimise operating expenses in 2021 to cushion the impact to total funds.

With the support of our members, Local Institutes, students and CII colleagues operating expenditure was reduced by £5.17 million to £35.8 million in 2021. In addition, our move from two offices in South Woodford

and Lombard Street to a single Hub in Fenchurch Street in the City of London delivered a net saving in property cost in 2021.

The consolidated operating result of the CII Group was a return to surplus of £3.3 million in 2021 compared with a deficit of £4.0 million in 2020.

Non-operating items and tax in 2021 were higher than 2020, however despite the increase in these items the CII Group reported a slightly improved total result deficit of £4.4 million, which is less than the £4.9 million total result deficit in 2020.

The increase in non-operating items related to defined benefit pension cost of £6.6 million as the CII took the first step towards the pension buy-out.

Also, a tax provision was made against a historic tax matter for which the Group is currently engaging the tax authority.

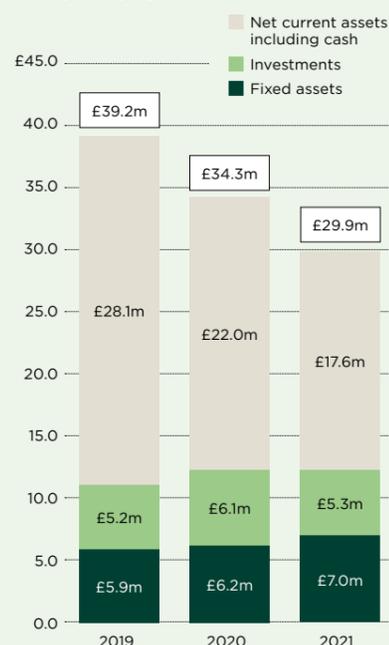
As of 31 December 2021, the Group reported total funds of £29.9 million.

The 2021 consolidated results of the CII Group demonstrates that the professional body is heading in the right direction towards improved financial results.

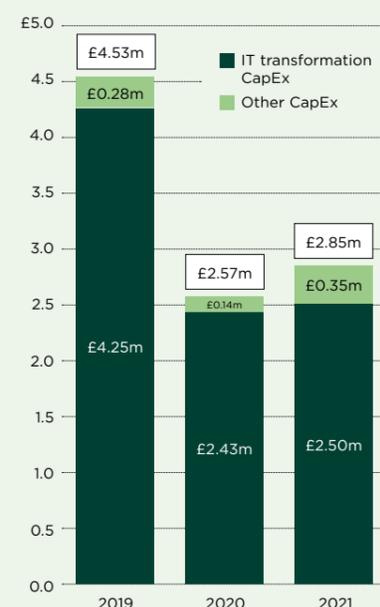
TREVOR EDWARDS, Finance Director of the Chartered Insurance Institute



Total Group Funds



Capital Expenditure



Financial Results

2020

£36.9m
Income

£40.9m
Operating expenditure

-£4.0m
Operating deficit before tax

2021

£39.1m
Income

£35.8m
Operating expenditure

£3.3m
Operating surplus before tax

Consolidated statement of comprehensive income

For the year ended 31 December 2021

	2021 £000	2020 £000
Operating Income		
Membership services and subscriptions	17,574	17,658
Qualifications	9,641	7,987*
Educational activities	11,830	11,303*
Other activities	15	-
Total Operating Income	39,060	36,948
Operating Expenditure		
Membership services and support	(8,459)	(11,126)
Qualifications and learning	(13,321)	(13,767)
Central services	(13,999)	(16,052)
Total Operating Expenditure	(35,779)	(40,945)
Operating Surplus/(Deficit)	3,281	(3,997)
Non-operating Income and Costs		
Dividends and interest	225	253
Loss on disposal of fixed assets	(7)	(383)
Realised gain/(loss) on investments	401	(38)
Unrealised gain on investments	324	322
Other	-	25
	943	179
Surplus/(Deficit) Before Taxation	4,224	(3,818)
Taxation charge	(1,975)	(51)
Net Surplus/(Deficit)	2,249	(3,869)
Other Comprehensive Loss		
Net defined benefit pension cost	(6,638)	(996)
Foreign exchange loss	(12)	(30)
Total Other Comprehensive Loss	(6,650)	(1,026)
Total Comprehensive Loss for the Year	(4,401)	(4,895)

*For 2020 only, £1.8 million was reclassified from "Qualifications" to "Educational activities". The total 2020 Operating Income did not change.



Chartered Insurance Institute

Standards. Professionalism. Trust

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