



Chartered  
Insurance  
Institute

Standards. Professionalism. Trust.

# CII Board Regulations

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## Section I. Interpretation

- 1.1** These regulations are made in accordance with the Charter and Bye-Laws, with which they should be read. In the event of any inconsistency between the various provisions, the Charter prevails over the Bye-Laws and regulations and the Bye-Laws prevail over the regulations.
- 1.2** In these regulations, the singular includes the plural, the masculine includes the feminine, and words or expressions defined in the Charter or the Bye-Laws shall, unless the context otherwise requires, bear the same meanings.

## Section 2. Corporate Chartered Status Regulations

**2.1 Definitions.** In this section,

- **Applicant** means an entity applying to become an authorised firm
- **Authorised firm** means any entity authorised by the Institute to use a plural of a Chartered title to describe itself
- **Responsible Member** means a Chartered title holder nominated by an authorised firm under 2.6 below.

**2.2** An Applicant must, at the time of application and at all times while it is an Authorised Firm:

- (a) Provide advice or services to customers or clients in a discipline or disciplines considered appropriate by the Institute.
- (b) In the case of financial planning firms, ensure that at least 50% of the firm's advisers (including board members who are also advisers) hold the individual CII Chartered Financial Planner title.
- (c) In the case of Chartered Insurers, Chartered Insurance Brokers and Chartered Insurance Underwriting Agents, ensure that a minimum of 50 points are acquired under the variable criteria. In meeting this requirement, exceptionally, at the sole discretion of the Institute, account may be taken of holders of Chartered titles, awarded by other relevant professional membership bodies, provided that the title corresponds with the individuals role, within the applicant firm.
- (d) Have 90% of its staff in customer facing roles in membership of the Institute.

**2.3** The Institute shall publish guidance regarding the use of plural titles in letterheads and other materials and a code of conduct.

**2.4** The Institute may confer and at its discretion at any time, on reasonable grounds, withdraw the right to use a plural title, and may in particular withdraw it if the Authorised Firm, a partner, director, LLP Designated Member or member of customer facing staff is subject to sanction under the disciplinary regime of the Institute or any other relevant body.

**2.5** The Institute may charge application and annual retention fees in connection with the rights conferred under these regulations, at rates determined by the Board from time to time.

**2.6** An Authorised Firm shall nominate a person, being a Chartered title holder and either a partner, LLP Designated Member or executive director, to be responsible for

compliance with these regulations and with any other requirements of the Institute relating to the use of a plural Chartered title.

- 2.7** In attesting to the declarations in the application form, the Responsible Member is, at each annual renewal, confirming the Applicant's/Authorised firm's continued commitment to compliance with 2.2 above and all other eligibility criteria, rules and terms and conditions. The Responsible Member shall provide such other information as may be reasonably and lawfully required by the Institute, in relation to the activities and staff of the authorised firm. In particular, the Institute may seek additional information to support the annual application for renewal, by the Responsible Member.
- 2.8** In the event that rights under these regulations are withdrawn for non-compliance, the Institute reserves the right to publish notice of such withdrawal.

## Section 3. Local Institute National Forum Regulations

### 3.1 Definitions. In this section,

- **Local Institute National Forum** – Forum made up of Regional Representatives from the Local Institute Regions to promote Local Institute interests
- **Regional Forums** – Forums set up for each Local Institute Region made up of local institute Regional Forum Officers and chaired by Regional Representatives
- **Local institute region** – Group of local institutes within eight regions split across the UK
- **CII Vice President for Local Institutes** – a CII Vice President appointed to promote the relationship between the CII and the Local Institutes who will chair the Local Institute National Forum.
- **Regional Representatives** – representatives elected by each Local Institute Region to chair/co-chair their Regional Forum and to attend the Local Institute National Forum on behalf of their Regional Forum.
- **Regional Forum Officers** – representatives appointed by each Local Institute to attend their Regional Forum on the Local Institute's behalf.

### 3.2 Composition of the Local Institute National Forum

The Local Institute National Forum shall consist of

- a) The CII Vice President for Local Institutes (Chair)
- b) Up to two Regional Representatives per Local Institute Region elected in accordance with these Regulations
- c) A representative from the Republic of Ireland, appointed by the Insurance Institute of Ireland.

At least one CII staff member shall be in attendance. All other attendees must be invited to attend by the Chair.

### 3.3 Appointments to the Local Institute National Forum

#### 3.3.1 Appointment of the CII Vice President for Local Institutes

The CII Vice President for Local Institutes will be selected via a process involving the Local Institute National Forum following a process overseen by the CII Nominations and Remuneration Committee.

Any Local Institute Council member will be eligible to apply.

The term of office will be for a maximum of three years and the Vice President will not be eligible to serve in this capacity again.

In line with all other CII Vice President roles and the CII's Bye-Laws, the appointment of the CII Vice President for Local Institutes will require approval at the CII Annual General Meeting.

### 3.3.2 Election of Regional Representatives

Each Local Institute Region shall elect up to two Regional Representatives who will sit on the Local Institute National Forum for a maximum of six years and will not be eligible to serve again.

Any previous service on Representative Council (Local Institute National Forum's predecessor) will count towards the maximum six years-service on the Local Institute National Forum.

Each Regional Representative will stand for reappointment by their Region after three years.

Each Local Institute Region will devise and carry out a fair, transparent and inclusive election and reappointment process. It will be administered by a Regional Forum Officer who does not intend to stand as a Regional Representative and has volunteered to run the process. They will also inform the CII of the outcome of their elections.

### 3.4 **Appointments to the Regional Forum**

Each Local Institute will devise and carry out a fair, objective, transparent and inclusive process to select at least one of their Local Institute Council members as Regional Forum Officers to attend the Regional Forum on a one-year basis.

The Local Institutes will be required to advise the CII of their Regional Forum Officers as part of the Annual Officer Returns provided to the CII.

### 3.5 **Vacation of office**

The Vice President for Local Institutes will vacate office in the same circumstances that Board Members are required to vacate office in the CII Bye-Laws.

The Regional Representatives will be required to vacate office in the following circumstances:

- a) when they have served for six years

- b) if they fail to attend three consecutive Local Institute National Forum meetings without providing good cause, they can be removed by the Vice President for Local Institutes following consultation with the CII Board.
- c) If they have been asked to stand down by the Vice President for Local Institutes. The Vice President for Local Institutes will only be able to make this request following consultation with the CII Board.

The Regional Forums will devise their own fair, objective, transparent and inclusive process for asking Regional Forum Officers to vacate office.

### **3.6 Proceedings of the Local Institute National Forum**

There shall be at least two meetings of the Local Institute National Forum every year which shall be chaired by the CII Vice President for Local Institutes.

If the Vice President for Local Institutes is unable to attend and the person appointed to deputise for them is not in attendance, the Local Institute National Forum shall elect a member to chair at the start of the meeting.

The CII Vice President for Local Institutes will be assisted in the administration of the Local Institute National Forum by designated CII employees.

The CII Vice President for Local Institutes will give notice and circulate electronically an agenda for the Local Institute National Forum Regional Representatives at least seven calendar days before the meeting. The notice will give the time, date and location for the meeting.

Actions from the Local Institute National Forum meetings will be circulated electronically to Regional Representatives within one month of the meeting.

Eight members of the Local Institute National Forum will constitute a quorum for the meeting.

Approval or agreement for any decisions will be decided by a simple majority of those present and entitled to vote.

Subject to these regulations, the Local Institute National Forum will devise its own terms of reference for approval by the CII Board.

### **3.7 Proceedings of Regional Forums**

The Regional Representatives will co-chair the Regional Forums.

The Regional Representatives will provide administrative services to their Regional Forum.

The proceedings of the Regional Forums, other than those determined in these regulations, will be determined by the Local Institute National Forum.



### **3.8 Responsibilities of the Local Institute National Forum**

The Local Institute National Forum will draft its own Terms of Reference which will require approval from the CII Board but will include the following responsibilities:

- i. To act as a mechanism for the CII to be able to consult the Local Institute network on initiatives and matters which have an impact on Local Institutes and members
- ii. To share good practice between Local Institutes
- iii. To discuss issues which affect Local Institutes and, where there are issues of concern which cannot be resolved, to raise those issues with the CII
- iv. For Regional Representatives to actively discuss issues to raise at the Local Institute National Forum and to consult their Regions about the matters discussed at Local Institute National Forum meetings
- v. To consider which issues arising at the Local Institute National Forum meetings which affect Local Institutes, the Vice President for Local Institutes should discuss with the CII Board when attending their meeting.

Regional Representatives will be eligible for the reimbursement of expenses by the CII but will not be eligible for remuneration by the CII unless there are exceptional circumstances which are approved by the Board.

No member of the Local Institute National Forum shall, by virtue of such membership, bear fiduciary duty towards the CII, but shall be indemnified to the same extent and subject to the same restrictions as a member of the Board.

### **3.9 Responsibilities of the Regional Forum**

The responsibilities of the Regional Forums, other than those determined in these regulations, will be determined by the Local Institute National Forum.

## Section 4. Disciplinary Regulations

### 4.1 Preliminary

These Regulations are made in accordance with the Charter and Bye-Laws (“the Laws”) of the Chartered Insurance Institute (“the Institute”) with which they should be read and are part of the Institute’s Board Regulations. Derived from these Regulations are the Institute’s Disciplinary Procedure Rules (“DPR”) and both documents should also be read together. In the event of any inconsistency or conflict between the provisions of the Charter and Bye-laws and these Regulations and/or the DPR, the provisions of the Charter and Bye-laws shall prevail. In the event of any inconsistency or conflict between these Regulations and the DPR, these Regulations shall prevail.

### 4.2 Appointment of Case Investigator and Committees

- a) The Board of the Institute delegates authority to the Professional Standards Committee (“the PSC”) to designate a person or persons, who shall not be a member of the Board nor of any Committee which is the subject of these Regulations, to undertake the preliminary investigation and determination of disciplinary complaints under the DPR (“the Case Investigator”). The Case Investigator will be bound by the authority outlined in the DPR and/or the Sanctions Matrix.
- b) The PSC shall also appoint an Independent Review Pool (“the IRP”) to consider and determine, by way of a Disciplinary Panel or Appeal Panel, any disciplinary complaints referred to it under the DPR. The PSC shall make such other arrangements as are necessary to empower members of the IRP to form hearing Panels as necessary.
- c) A person appointed to a Panel may not sit as a member of that Panel in any case where they have participated previously in the consideration (unless sitting as a member of the Disciplinary Panel reconvened following a direction from an Appeal Panel under the DPR) or where they have a personal connection with the Respondent or Complainant or witnesses.

### 4.3 Quorum and chairmanship

The quorum for a meeting of both a Disciplinary Panel and an Appeal Panel shall be as prescribed in the DPR.

#### 1) Procedure

A disciplinary complaint in relation to an alleged breach of the Laws of the Institute against a person who is or was a Member or Student of the CII at the time the alleged breach of the Laws took place shall be investigated and determined pursuant to the DPR.

## 2) Contents of DPR

The DPR shall, in particular, detail the process for the consideration, progression and determination of disciplinary complaints. The DPR shall include confirmation that: -

- a) where a disciplinary complaint is to proceed under the DPR, a Member must receive notification in writing of the complaint made against them;
- b) the Member is notified of any potential hearing in relation to the disciplinary complaint and is entitled to attend and/or be represented;
- c) the Member is entitled to call and cross-examine witnesses;
- d) the Member has the right to appeal against the findings made and/or sanctions imposed in relation to a disciplinary complaint, on satisfaction of the grounds of appeal outlined under the DPR; and
- e) hearings should be held in public save as prescribed under the DPR.

## 3) Sanctions

A Case Investigator, Disciplinary Panel or Appeal Panel shall decide, having considered the evidence in the case, whether the complaint is upheld. If so, and after taking into account any mitigating or aggravating features of the case (and any applicable restrictions in the Sanctions Matrix), a Case Investigator, Disciplinary Panel or Appeal Panel shall have authority to direct that any one or more of the sanctions outlined in the DPR be imposed and the date from which any sanction(s) will take effect.

## 4) Notification

Decisions of the Case Investigator, Disciplinary Panel and/or Appeal Panel (as applicable) shall be notified to the Respondent and such other parties as are appropriate or that the DPR may prescribe in writing.

## 5) Publication

- a) Such details of disciplinary complaint decisions dealt with by the Institute shall be published in the Journal of the Institute and in such other of the Institute's publications (whether printed or electronic) as the Disciplinary and/or Appeal Panel and/or the Case Investigator may determine.
- b) A Disciplinary and/or Appeal Panel (and/or in appropriate cases a Case Examiner) may in exceptional circumstances decide that publication is inappropriate.
- c) The details to be published will not usually extend beyond the name of the Respondent, the offence alleged, the outcome and sanction (if any), the name of the Respondent's employer or trading name at the time of the hearing and the Respondent's professional address or such other details of the Respondent's location as may be appropriate but subject to such data protection legislation as may from time to time apply to records held by the Institute.

6) Costs

The Disciplinary Panel or Appeal Panel may make a costs award in the circumstances prescribed in the DPR.

7) Miscellaneous

- a) Any matter of disciplinary procedure may be further prescribed by the DPR.
- b) Save where expressly reserved to the Board under the Laws of the Institute, the Board of the Institute delegates authority for the future appointment of Case Investigators and Independent Review Pool members and for the Disciplinary Procedure Rules to the Professional Standards Committee.