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The CII's New Advisory Board Gives Practitioners a Seat at the Table

The purpose of a professional body is to promote a specific profession and represent the interests of its members. The mechanisms by which members can directly influence the direction of travel are not always immediate and accessible, but the Chartered Insurance Institute (CII) has taken a meaningful step to change this by announcing the formation of the Professional Communities Advisory Board (PCAB).

The new body is designed to extend practitioner involvement by introducing senior market voices from across the sector into the CII's strategic decision-making on standards, professional development, and thought leadership. The launch of the board comes at a time when the insurance sector is grappling with a talent crisis and pressure to modernise its professional development offer, challenges that exist alongside a complex landscape featuring claims inflation, enhanced regulatory requirements and struggles with legacy technology.

The Importance of Timing

In addition to the market dynamics, the PCAB arrives against a backdrop of executive change at the CII and an overhaul of its qualifications framework, despite the CII reporting record levels of insurance exam sittings in 2025. Many industry experts see the new board as a direct response to this period of transition and an attempt to strengthen practitioner input.

For anyone working in insurance recruitment, learning and development, or workforce planning, the pressures are structural and represent a growing issue. Gallagher Bassett's *The Carrier Perspective: 2026 Claims Insights* reports talent attraction and retention as the top business challenge for UK insurers in 2026, rising from seventh place in 2025, and highlights that 72% of respondents reported greater difficulty finding qualified candidates.

The demographic and skills situation emphasises the urgency, with around one in four insurance employees being over 50, and more than 70% of insurers reporting shortages in data and digital skills. Furthermore, CII research shows that as much as 25% of the current workforce are set to retire within the coming decade, and only 4% of young people see insurance as a viable career option.

For the CII, a body whose core remit incorporates professional standards and learning, these statistics are of grave concern and clearly highlight what is at stake. A qualifications framework, a CPD regime, and a thought leadership programme all need to address a shrinking pool of potential entrants and an ageing workforce being asked to quickly develop the skills needed to thrive in a world increasingly led by data and digital capability. The PCAB has been framed by the CII as an apparatus for ensuring that industry leaders stay aligned with practitioners and the daily real-world challenges they face.

The Purpose of the Board

The stated aim of the PCAB is to strengthen the role senior practitioner insight has in shaping the CII’s work, more specifically, the board will provide greater practitioner insight into the CII's strategic thinking and support activity across three priority areas: thought leadership, learning, and professional development.

In commenting on the rationale behind the PCAB, Richard Napoli, the newly appointed chair, has said: "*The formation of the PCAB will help the CII ensure its initiatives continue to be focused on the priorities that are key to those operating in the industry.*" This framing is important and positions the board as a working mechanism of the CII's governance structure intended to keep its output connected to the realities of market conditions as they are, rather than as they were, and professional qualifications to keep pace with market changes.

Adam Harper, the CII's Executive Director of Strategy, Advocacy and Professional Standards, placed the PCAB in the broader context of a profession currently navigating substantial change driven by evolving customer expectations, emerging risks, technological developments and regulatory pressure. He noted the expertise brought by the board would help the CII understand the challenges and opportunities these present, reinforce the relevance of its thought leadership and learning activity, and ensure practitioner voices continue to shape its work.

Operationally, the PCAB has been designed to sit alongside the CII's existing specialist advisory groups in broking, claims, and underwriting, which will each continue to lead and shape work in their respective areas. The board's role is to help identify emerging risks, market developments, and professional priorities, and to bring a cross-market perspective to the CII's strategic thinking rather than duplicating the technical detail those specialist groups already provide.

Board Members

The composition of the PCAB ensures representation across a mix of insurers, brokers, and trade bodies, drawing senior figures from across underwriting, broking, and claims alongside the two organisations best placed to speak for brokers and insurers as a whole, the British Insurance Brokers' Association (BIBA) and the Association of British Insurers (ABI).

The board is chaired by Richard Napoli, Divisional Director, Customer Solutions at Markel, with Joel Markham, Director of Schemes and Delegated Authorities at AXA, serving as Deputy Chair. The remaining members are Janet Edey, Financial Lines Director at Chubb; Kerry D'Souza, Underwriting Director at First Central; Eibhlin Swan, Head of Claims and Customer Delivery at Allianz; Alycia Thomson, PEMA Practice Director & Chair of Global at PIB; and Nicola Maguire, Commercial Director at BIBA, with Sheryl Fernando, Director of Membership and Commercial Strategy at ABI completing the eight-strong line-up.

This spectrum of insurer presence gives the board a representative cross-section of the commercial and personal lines market to sit alongside input from leading sector bodies, but there is no confirmed representation from independent legal or claims-handling professions, nor any mechanism outlined for law firms or other professional services providers to feed views directly into the board as yet. For FOIL members and others bordering the insurer and broker relationship, engagement will, certainly initially, continue through the CII's specialist advisory groups and other existing channels rather than through the PCAB itself.

Implications for the UK Insurance Sector

The PCAB's formation gives a clear signal that the CII is responding to feedback that its qualifications framework and broader offer have not always maintained alignment with market requirements. How much that translates into visible change will depend on the level of influence the board has over prioritisation and timelines, and how far it can go as a key driver behind important developments.

If the board functions as intended, it can lead to some meaningful practical benefits in creating qualifications and a CPD framework informed more directly by underwriters, brokers, and claims practitioners at the coalface. This is more likely to expose relevant skills gaps, particularly around data and digital capability, areas where the CII's own research points to a substantial shortfall. Thought leadership grounded in current market conditions will also fortify the CII's credibility as a commentator on emerging risks and regulatory change, an area where insurers, brokers, and their legal advisers have a shared interest in receiving timely guidance with an authoritative voice.

There is also a workforce dimension, with youth engagement in insurance careers at alarmingly low levels and a substantial proportion of the existing workforce, those with extensive knowledge and experience, approaching retirement age. The CII's ability to demonstrate that its professional development offer is current and relevant could strongly influence how effectively the sector can attract and retain talent over the coming years, and the PCAB can make a valuable contribution to addressing that challenge.

For legal professionals working alongside insurers, the PCAB's significance lies more in what it suggests about the CII's strategic direction, which is that of a professional body looking to demonstrate that its standards, qualifications, and guidance remain grounded in current market reality. Coming at a time when the pressures facing the wider insurance community are becoming harder to ignore, the industry looks forward to seeing if the PCAB can deliver on this ambition as its first practical outputs start to appear.