



**President's Round Up – Mark Longford**

**Climate Change, Still A Myth?**



Many insurers have suffered large international weather-related losses this year and most recently Storm Desmond wreaked havoc in Cumbria. Whilst the financial cost has yet to be counted, the personal cost to our clients is heartbreaking. The dedication of those in our profession handling property claims and ensuring policyholders have a dry roof over their heads is the true measure of what we do. Issuing cheques is the easy part but being there to listen and help in times of need makes us unique in financial services. Companies have established crisis centres nearby and, of course, CII colleagues living and working in the affected areas are also impacted personally... but they still continue to support and take a lead.

The recent Agreement at the UN Climate Change Conference in Paris to limit the rise in global temperatures is probably the most important in our lifetimes. As delegates return to nearly 200 countries, I hope they will engage with insurance professionals who have direct experience of weather-related claims and can draw on records kept over 200 years. Meanwhile what we recently called '100 year events' are rapidly returning only a few years later. As Life underwriters have risen to the challenge of increasing longevity, General Insurance underwriters must now modify their assumptions of climate impact.

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*Calling the Paris climate deal “a health insurance policy for the planet” UN Secretary-General Ban Ki-Moon urged governments to waste no time in delivering on their commitments to fight global warming.*

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This then is the backdrop for future insurance professionals and we are fortunate in attracting some very bright minds and caring professionals to lead us forward. Climate change will become an increasingly discussed topic and I will be asking the Programme and CSR teams in January to consider inviting a prominent speaker to share their views with our Sussex membership. The 2016 Learning & Development Conference may be an opportunity for Sussex to lead the way. For those who doubt that the Earth is warming, perhaps this might form the topic of a future Sussex Debate?



**Secretary's Soundbites ('Susan's Stamp!')**

### Meet Ciindy!



Have you met Ciindy yet? She's the avatar guide on the CII's Insurance Made Simple website, ready to give free and independent insurance advice to the general public 24/7.

Just visit [www.askciindy.com](http://www.askciindy.com) and type in your own questions. Even better still, there is lots of useful information on Ciindy's home page, including advice on topical insurance issues featured in the media. A few weeks ago, she focused on travel claims and problems arising from the Sharm-el-Sheikh incident. As events have moved on since, advice for flooded homeowners has replaced stranded tourists as top priority. So, right on cue, Ciindy has answers to popular flood-related questions and a downloadable 'Quick guide to Flood insurance'.

The Flood guide is just one of a great set, all in downloadable pdf format and covering a wide range of subjects, from Motor insurance for different types of customers, through to Student insurance. What a perfect opportunity to engage with the next generation of professionals and encourage them into responsible habits! Perhaps Student Liaison officers for colleges and universities should distribute copies to new starters as part of Freshers' Week, as well as the inevitable lowdown on the local hostellers?

And don't forget the excellent browse topics sections on Motor, Travel, Home and Pet insurance. These are self-contained teach-ins, each with their own short quiz, video, useful set of questions and answers and the relevant downloadable pdf guides. Ciindy also has helpful pointers for those who are going travelling, buying their first car or home or thinking about buying a pet; all situations which could be daunting as well as exciting for first-timers.

The entire website is simple to navigate and everything is easy to read, in jargon-free plain English and with no existing insurance knowledge required. I'm sure Jeff Heasman (of 'Writing to express and not to impress' fame) would be suitably impressed.

If you want to avoid insurance queries from party bores over the festive season, why not tell them about the excellent Ask Ciindy App which they can download instead? You heard it here first.....!



Best wishes.



(Simply Sussex will take a holiday over the Christmas and New Year break from 27 December and resume 11 January.)

Dates for the Diary:

## Year Planner 2015 - 16

December		January		February		March		April	
<i>Minimal bookings due to availability</i>				<i>AMM Review date tba</i>		<i>Possible CSR evening talk tba</i>		<i>Add Notes</i>	
1 Tu	COUNCIL RC to run	1 Fr	New Year's Day	1 Mo		1 Tu	2xNetworking SS	1 Fr	
2 We		2 Sa		2 Tu	Info gathering skills SS	2 We		2 Sa	
3 Th		3 Su		3 We		3 Th	Council reports deadline	3 Su	
4 Fr	Christmas lunch SS	4 Mo		4 Th		4 Fr		4 Mo	
5 Sa		5 Tu		5 Fr		5 Sa		5 Tu	Eastbourne Pier fire AF
6 Su		6 We		6 Sa		6 Su		6 We	
7 Mo		7 Th		7 Su		7 Mo		7 Th	
8 Tu		8 Fr		8 Mo		8 Tu		8 Fr	
9 We		9 Sa		9 Tu		9 We		9 Sa	
10 Th		10 Su		10 We	Clandon fire talk ML	10 Th		10 Su	
11 Fr		11 Mo		11 Th		11 Fr	STRATEGY GROUPGJ	11 Mo	CII Written Exams prop
12 Sa		12 Tu	PROGRAMME PB	12 Fr		12 Sa		12 Tu	CII Written Exams prop
13 Su		13 We		13 Sa		13 Su		13	CII Written Exams prop
14 Mo		14 Th		14 Su		14 Mo		14 Th	
15 Tu	Expenses deadline	15 Fr		15 Mo		15 Tu		15 Fr	
16 We		16 Sa		16 Tu		16 We		16 Sa	
17 Th		17 Su		17 We		17 Th	COUNCIL ML	17 Su	
18 Fr		18 Mo		18 Th		18 Fr		18 Mo	
19 Sa		19 Tu		19 Fr		19 Sa		19 Tu	
20 Su		20 We	Donoghue v Stevenson	20 Sa		20 Su		20 We	
21 Mo		21 Th		21 Su		21 Mo		21 Th	Structural defects PB
22 Tu		22 Fr		22 Mo		22 Tu		22 Fr	
23 We		23 Sa		23 Tu		23 We		23 Sa	
24 Th		24 Su		24 We		24 Th		24 Su	
25 Fr	Christmas Day	25 Mo		25 Th		25 Fr	Good Friday	25 Mo	
26 Sa	Boxing Day	26 Tu	Insurance Act PB	26 Fr	Review IIS H&S policy (SS)	26 Sa		26 Tu	
27 Su		27 We		27 Sa		27 Su		27 We	AGM/Awards Dinner
28 Mo	B/H	28 Th		28 Su		28 Mo	Easter Monday	28 Th	
29 Tu		29 Fr	ANNUAL DINNER	29 Mo		29 Tu		29 Fr	
30 We		30 Sa				30 We		30 Sa	
31 Th		31 Su				31 Th			Network News deadline 2 May