



President's Round Up – Mark Longford

Sussex Showtime!

Our Annual Dinner is our opportunity to showcase the transition from Brighton to Sussex and the new energy that is supporting our journey towards 2020. Apart from Robert Fletcher and Victoria, there are a number of LIs represented and I know many are keen to hear our story in our own words. It is not complete but we are well on our way and there will be ideas we can take from others.

Most guests will be relieved to know my speech will be short (inside information for those contemplating a table wager on speech timings! How about a wager on the number of times 'Sussex' is mentioned?). I will be thanking all members of the Council and our support colleagues by asking all to stand so that our guests can recognise our team effort and the increasing diversity.

Maybe we will hear news of 'Cohen Junior's' arrival before the night ends and will have an opportunity to wet the baby's head – please see what you can do, Richard!

We will be welcoming several Prize Winners who will receive their certificates from Robert Fletcher. For some, this will be their first introduction to the team. Several became involved after the AGM so another major opportunity for us to engage with potential newcomers.

At each place there will be a small card with our Social Media links and a QR code linked to the website. I'm hoping this will be a talking point so please encourage as many of our guests to follow us as possible.





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

By today's standards, it's unbelievable that Mrs Donoghue's claim went all the way to the House of Lords solely on a point of law and finally succeeded, with none of the courts rejecting it on insufficient evidence. However we all agreed that if the claim were to be made now, any current liability insurer would certainly take a robust stance from the outset regarding the absence of preserved snail remains, lack of witnesses and Mrs Donoghue's delay in seeking medical attention. This real case study engaged our entire audience in lively discussion, not just the claims handlers and liability specialists in the room, and we eagerly await Jeff's next seminar – keep scrolling down for his article about this!

Many of us will be gathering at Clair Hall this Tuesday to hear Bruce Hepburn's seminar on the Insurance Act 2015 and its implications. This very important topic has been requested on numerous delegate feedback forms, so we are delighted to welcome Bruce, CEO of Mactavish, experts in Insurance Governance.

In last week's *Simply*, I mentioned that we were trying hard to find a replacement CPD event to fill the 10 February slot. Good news, as we have now secured Russell Fryer of Kuber Ventures, to give a presentation entitled, 'Business Property Relief making Inheritance Tax planning easy'. This will take place at the BRIGHTHELM Centre, Brighton, 5.30 for 6.00pm and provide one hour's CPD credit. It is aimed specifically at our PFS members and is a great opportunity to learn about Business Property Relief, one of the best planning tools available to clients wishing to reduce IHT, while retaining control and access. Web bookings will open shortly and a flyer will be sent to all PFS members on our e-mailing list.



I'm really looking forward to our Annual Dinner at the Grand Hotel on Friday. Paula Cook and her team have arranged a very special evening for us, to celebrate our first year as 'Sussex' and I know it will be a memorable occasion. With shorter speeches than in previous years, a comedian, a live band and dancing, the emphasis will be on having fun. I'm taking my camera so watch this space for some photos next week!

We will also be having a charity raffle in aid of a very worthwhile cause, The Insurance Charities, and there will be envelopes on each table, ready for you to fill with your donations and details to enter the draw. Please give generously and if you're able to Gift Aid your donation, this is even better as it



would increase the amount by an extra 25% at no cost to you whatsoever. You could even maximise your chances of winning by spreading your donation over more than one envelope!

Let me whet your appetite with a list of the fantastic prizes that have been kindly donated:

Raffle Prizes (worth around £1,000!)

With Compliments of

Ansvar – Food Hamper

NSure – A Fine Bottle of Cognac

Aviva – Two pairs of Tickets for the Premiership Rugby Final at Twickenham

Pavilion – Sussex themed Food Hamper

Caravan Club – Voucher for a weekend away in a caravan

Sutton Winson – Golf voucher for 4 players at Goodwood Golf Course

JLT – Sussex wine

The Grand Hotel – Dinner in GB1 for £80

Marsh – Sussex Food Hamper

The Grand Hotel – Afternoon Tea for Two

Navigators & General – Presentation Box of wine

The President – Book of Sussex Walks & a Flask

National Insurance & Guarantee - Prize

Total Systems – Kindle 'Fire' Tablet

Finally, I hand you over to Jeff Heasman, who will give a preview below of his breakfast seminar on Tuesday 2 February at Clair Hall, Haywards Heath. Bookings are now open on our website and all members and their guests are very welcome to attend, free of charge.



'The great French writer Voltaire once said that a person should be judged by the questions they ask. That was back in the 18th century. Fast forward to the 21st century and legislation in the UK is now saying exactly the same – insurance professionals may well find themselves on the wrong end of a judgment if it transpires that the questions they asked were not clear and specific. The Consumer Insurance (Disclosure and Representations) Act 2012 states as such.



Furthermore, information is the lifeblood of the financial and insurance sector. This is very much emphasised by the provisions of the Insurance Act 2015, under which there is now a greater onus to take a more proactive role in the collection and presentation of information. Of course, obtaining the correct information depends on the type of questions asked and the language used. How irritating is it when you ask, "can I borrow a pen?", and you get the standard sarcastic response, "I don't know, can you?"

For those who attended my recent seminar on plain language this is a great follow on as it puts into practice some of the principles touched upon, such as avoiding legalese and jargon to ensure the question is clear and specific. For those who didn't attend that session, this questioning seminar can be attended as a stand-alone event.

Despite the direct financial impact that inaccurate information can have on the financial and insurance sector, there is very little training within organisations on how to develop a strategy for asking questions, the advantages and disadvantages of different types of questions and how to get the language right. This seminar fills that gap in training by dealing with these issues and so hopefully ensure that if a day comes when your questions are to be judged, you don't end up on the wrong side of a judgment'.

Best wishes.



January	February	March	April	May
	<i>AMM Review date tba</i>	<i>Possible CSR talk & Prog team mtg dates tba</i>	Add Notes	<i>CSR Fraud talk? May or June</i>
1 Fr New Year's Day	1 Mo	1 Tu 2xNetworking SS	1 Fr	1 Su
2 Sa	2 Tu Info gathering skills SS	2 We	2 Sa	2 Mo <i>May Bank Holiday</i>
3 Su	3 We PFS Officers' Conf	3 Th Council reports deadline	3 Su	3 Tu
4 Mo	4 Th PFS Officers' Conf	4 Fr	4 Mo	4 We
5 Tu	5 Fr	5 Sa	5 Tu Eastbourne Pier fire AF	5 Th
6 We	6 Sa	6 Su	6 We	6 Fr
7 Th	7 Su	7 Mo	7 Th	7 Sa
8 Fr	8 Mo	8 Tu	8 Fr	8 Su
9 Sa	9 Tu	9 We	9 Sa	9 Mo
10 Su	10 We FS CPD talk SS	10 Th	10 Su	10 Tu
11 Mo	11 Th	11 Fr STRATEGY GROUPGI	11 Mo CII Written Exams	11 We
12 Tu PROGRAMME PB	12 Fr	12 Sa	12 Tu CII Written & PFS Q2	12 Th
13 We	13 Sa	13 Su	13 We CII Written Exams	13 Fr
14 Th	14 Su	14 Mo	14 Th	14 Sa
15 Fr	15 Mo	15 Tu	15 Fr	15 Su
16 Sa	16 Tu	16 We	16 Sa	16 Mo
17 Su	17 We	17 Th COUNCIL ML	17 Su	17 Tu
18 Mo	18 Th	18 Fr	18 Mo	18 We CII NC2016
19 Tu	19 Fr	19 Sa	19 Tu	19 Th Jt Network Event Btn U
20 We Donoghue v Stevenson	20 Sa	20 Su	20 We	20 Fr
21 Th	21 Su	21 Mo	21 Th Structural defects PB	21 Sa
22 Fr	22 Mo	22 Tu	22 Fr	22 Su
23 Sa	23 Tu	23 We	23 Sa	23 Mo
24 Su	24 We	24 Th	24 Su	24 Tu
25 Mo	25 Th	25 Fr Good Friday	25 Mo	25 We
26 Tu Insurance Act PB	26 Fr Review IIS H&S policy (SS)	26 Sa	26 Tu	26 Th
27 We	27 Sa	27 Su	27 We AGM/Awards Evening	27 Fr
28 Th	28 Su	28 Mo Easter Monday	28 Th	28 Sa
29 Fr ANNUAL DINNER	29 Mo	29 Tu	29 Fr	29 Su
30 Sa		30 We	30 Sa	30 Mo <i>Spring Bank Holiday</i>
31 Su		31 Th	Network News deadline 2 May	31 Tu