



Simply Sussex

June 2016

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Richard's Round Up – Simply welcome!



Welcome to the first edition of Simply Sussex for the 2016-17 presidential year. We have now moved to a slightly longer monthly publication. This edition includes highlights of our most recent events including the AGM, a summary of what's happening over the next month, the first of our interviews with council members and writing tips from guest contributor, Jeff Heasman.

I'd like to take this opportunity to say how I'm delighted to be leading this local institute on its journey towards excellence and I'm fortunate that the path has been well laid by my immediate predecessor and a long line of dedicated, forward thinking presidents before him.

For our size, last year we had one of the most extensive CPD programmes of all institutes, with events to suit everyone - and we intend to repeat this over the coming months. We will be delivering a comprehensive programme of structured CPD events covering technical, exam specific and soft skills topics with something relevant for our entire membership, whichever sub-sector they work in and however much experience and knowledge they have. Away from work skills we will also be providing a varied social calendar. Full details of these events will be emailed to our members and shown on our website as they are finalised.

With so much change behind us I intend this to be a year of continued evolution where we will build on past successes. A key feature of this will be to grow the "Company Champions" network, using members in offices across our region to help promote our events and the other benefits that membership brings to a wider audience. If you are interested in being part of the Champions group and taking responsibility for promoting our events within your office and providing us with feedback on the types of events you and your colleagues want, then please get in contact.

Finally, I'm exceptionally fortunate to have inherited a talented and growing team of volunteers on our council who are leading the way as we continue on our path to excellence. With their support, I am confident that this year will be even better than the one it follows. A full list of council members can be found here.

If you feel that you can offer something to support the work of our local institute or if there is anything you think we should be doing to support you, please email me.

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



Headline news!

I was thrilled to learn recently that my former employer, Aviva, has become the first FTSE 100 company to pledge at least 30% of its executive committee will always consist of women. This is to create future generations of female leaders. Aviva's Chief People Officer stated that it was not about being the first to take this step; it is about being a role model for other businesses.

IIS' executive committee where the decision-making happens is our council. I'm proud that as a local institute which is welcoming and inclusive, at least 30% of our current council members are women. And we were already ahead of the curve before then as we had a similar proportion of female members serving on last year's council too. Hopefully where IIS leads, others will follow!

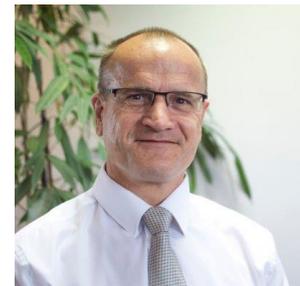


Our Diversity Officer and longstanding council member, Colin McFarlin, has been a CII Diversity Champion for some while, looking after several other local institutes in the South in addition to IIS. Congratulations to Colin, who has now been appointed to the key role of National Diversity Champions' Chairman.

The CII is committed to diversity and defines this as valuing the differences which exist between people. These differences are embraced to promote an environment where everyone's characteristics are valued, respected and fully utilised.

Colin's role entails working with local institutes (LIs) and other Diversity Champions to raise awareness of diversity, improve inclusiveness of the LI areas, pass information between the CII and LIs and find solutions to any issues. A vital part of the role is to ensure compliance with appropriate equality and diversity matters, legislation and requirements. The PFS regions are included within the remit wherever possible.

Congratulations too to our Programme Chair, Phil Bristow, who has been elected to represent us and Royal Tunbridge Wells (RTW) institutes on the CII Representative Council. He brings a wealth of experience to the role, having served on our council since 2003 and been our Southern Regional Forum representative since 2011. As RTW provided the representative for at least the past nine years, it's good that our turn has come at last and we know Phil is ideally suited for the challenges that lie ahead.



And finally my calculations show that we achieved an average feedback score of **95%** over the 21 CII CPD Accredited events (including Conference) that we held during the 2015/6 presidential year. In addition, we ran eight social events, so a busy 12 months!

Another exciting year of CPD and social events is underway - keep watching our website and e-flyers for further information!

Meet our team – The Interview Slot

It's always good to put a face to a name and everybody has a fascinating story just waiting to be told. So over the coming months, we plan to shine the spotlight on some of our IIS council members, a team of dedicated professionals. Through interviews we will discover their personalities as well as about their careers.



Let's start at the top so first up is our President, Richard! I promise you this is him; stay with me to the end.....

SS – You're a Chartered Financial Planner at Nsure and it's great that you're one of the first 2020 alumni. What were the drivers for joining 2020 originally and then council two years ago?

RC - I work with Phil Bristow who was President at the time and he invited me along to the initial 2020 session; things kind of snowballed from there!

SS - How and why did you get into financial services as a career?

RC - Like most people I didn't grow up dreaming of a job in financial services. When I was 16 just after I started college my dad, who is an IFA and managing director of Nsure, decided he wanted to take what at the time was the brave leap from filing cabinets full of client files to a proper database. I was tasked with inputting those paper records into the new database. I worked part time around college and became more interested in what the business actually did. In my second year of college alongside my A Levels I completed the Financial Planning Certificate and Mortgage Advice Qualification and started advising at 18. I went on to become the youngest Chartered Financial Planner and actually graduated with my dad when the title was first introduced.

SS - How many CII/PFS exams have you taken since joining the CII/PFS?

RC - 23

SS – Well done! I'm even more impressed as you've achieved ACII as well as FPFS. What encouraged you to obtain an Associateship in general insurance as well as the Fellowship in financial planning?

RC - There were three main reasons. Firstly, certain papers appealed to me from either a general interest perspective because of the crossover with financial planning, such as insurance law. Secondly, The Nsure Group comprises Chartered Insurance Brokers and Chartered Financial Planners businesses. The two work closely together and I felt there would be benefits in knowing more about that side of the business. Finally, I enjoyed the challenge.

SS – Do you have any hot tips or words of encouragement to those studying at present?

RC - Firstly, book a date for the exam, simply owning a book that you open once every couple of months is not "studying for an exam". If you haven't got a date to work towards life takes over and you'll probably never get round to taking the exam.

For written exams get your exam technique right. Obviously you've got to know your subject matter but having coached several people over the years, I honestly believe knowing how to answer the different types of questions can add 50% to your mark. I've known people I would consider experts in a subject fail, not because they don't know the topic but they don't know how to put it down in a way that gets them the marks. Incidentally, the IIS is running a free exam technique session in September using the sitcom 'Friends' as the subject matter.

Find a way of studying that works for you. Some people are genuinely comfortable just reading texts, others like being taught. Take advantage of what is on offer, be that learning from colleagues who

have passed the exam already or attending a revision course like the “exam cram” the IIS is putting on for four subjects in September.

Finally, don’t give up; although I have 23 passes they weren’t all first time...

SS – I know you’re passionate about education and opportunities for young people. How did you become a governor at Worthing High School and what do you do?

RC - Worthing High School is actually my old secondary school. A former teacher who knew what I did for a living approached me and asked if I’d be willing to write and deliver a financial literacy programme for 15-16 year olds after the previous provider pulled out at short notice. My involvement with the school grew and eventually I became a governor.

The official brief is to set the strategic direction of the school. In reality the job involves appointing staff, approving large purchases, dealing with pupil expulsions (fortunately only occasionally), approving school policies. My financial services background means I tend to get involved with the money side of things; I chair the audit committee and get involved in the awarding of significant contracts. Recently I was fortunate to be involved in the new catering contract that meant an afternoon of sampling school dinners – they’ve come on a lot since I was a pupil!

SS – In addition to all this, you’re also a Justice of the Peace (JP) and sit in Sussex courts. What does this involve?

RC - There’s the obvious part of the job such as trials and sentencing and then there are things people don’t realise involve a magistrate such as issuing warrants. It’s really varied and no two days are alike.

SS – What are your hobbies? Remember, studying and exams don’t count!

RC - I’m a lifelong Seagulls supporter and go to all of their home games and the occasional away game. I’m obsessed with fish, I have five freshwater tropical fish tanks in the house with fish from all over the world and various quarantine and breeding tanks in the garage. I love seeing fish in their natural environment and enjoy scuba diving.

SS – Dare I ask if you eat fish?

RC – No way. I’d be haunted by all those beady eyes watching me devour their relatives and calling me a traitor!

SS – If you were a castaway on a desert island, which one luxury item would you take?

RC - My iPad - all desert islands have Wi-Fi don’t they?

Ask Jeff – our English language agony uncle



Jeff Heasman will be well-known to those of us who attended his excellent ‘Writing to express and not to impress’, ‘Donoghue v Stevenson’ and ‘Information and questioning techniques’ seminars several months ago. We are delighted to welcome him back as a regular guest writer and keen advocate for plain English in written and verbal communications.

It is a real pleasure to be invited to become a regular contributor to Simply Sussex. Indeed, I have harboured ambitions to be an agony uncle since being a closet reader of my late mother’s discarded copies of *Take a Break!* There, that’s my confession made! I am now inviting readers to write to me at info@jeffheasman.com with their confessions or questions about any language issues they wrangle with in their professional lives. Yes, my remit as an agony uncle in this particular publication is limited to any professional language issues you may need some guidance on to help facilitate communication with your clients or peers. Please do get in touch and each month I will publish a summary of the email, together with my advice. It’s as simple as that (excuse the pun).

I thought I would kick off with a question I am frequently asked as I have the privilege of travelling around the country delivering training on writing skills to many different local institutes:

Question: When I write to a client for the first time I never know whether to use, for example, ‘Dear Mr Smith’ or ‘Hi John’ in the salutation. I don’t want to appear too formal and yet I also don’t want to be too informal. What is your advice?

Answer: There are two issues here. Firstly, whether we should use just the first name and secondly, whether ‘Dear’ or something like ‘Hi’ is appropriate.

We are all individuals and whilst some of us may not take exception to someone using our first name, others may, as they could see it as a lack of respect. My advice is to always use ‘Mr Smith’ and then take a lead from the client when you get their response. If they sign off with just the first name, then simply reply with ‘Dear John’ and take it from there. So far as ‘Hi’ in place of ‘Dear’ is concerned, I would always recommend ‘Dear’ in a letter but the problem arises in an email. I recommend once again that the lead should be taken from the client when you get their response but always start with a ‘Dear’ in your first email if you are initiating the contact. The insurance and financial services sectors are customer-led industries and so I understand all too well that you need to appear friendly and approachable whilst at the same time maintaining your professionalism. In fact, the salutation at the start of an email or letter goes a long way in terms of how the reader interprets both your professionalism and approachability. In summary, my advice is to use the default of ‘Dear Mr Smith’ in an initial email or letter and then take the lead from the client in terms of whether you then go forward with just the first name and whether in an email you keep to ‘Dear’ or go for an alternative like ‘Hi’.

Our recent events – the highlights

Annual General Meeting and Presidents' Evening

27 April 2016

Our Annual General Meeting took place at the Birch Hotel, Haywards Heath, on Wednesday 27 April 2016. Although the 104th for our institute, this was our inaugural AGM as 'Sussex' and a very memorable occasion as we celebrated the end of a spectacular year.

Our name change has re-energised us and in his report, Mark Longford, retiring President, highlighted the wide ranging key achievements of the previous 12 months. The title, 'A Year of Firsts' captured this period of forward thinking and innovation perfectly.

Prior to the election of officers, Mark announced the initial results of the recent Spring Survey, which will shape our plans for the forthcoming year and enable us to meet our members' needs more effectively. Thank you to everyone who participated in the survey. The lucky winners of the prize draw were Mike Ward of LAMP Insurance (two tickets for the 2017 Annual Dinner) and Kim Taylor of Travelers (bottle of champagne).

2020 will be in four years' time and at the AGM, we saw the success of our 2020 Vision project as Mark, one of its founders, presented the chain of office to Richard Cohen, incoming President. Richard was one of the 2020 group's first alumni, likewise Zoe Thomas, incoming Deputy President and several other council members.



Instead of a drum roll to announce the presidential handover, the weather outside duly obliged with a very loud, reverberating clap of thunder. Hopefully a prophetic sign of approval and endorsement of our excellent choice!

Following his election, Richard announced his plans to build on the achievements of the last year, make this an even better one, and to establish Sussex firmly on the map as a Centre of CII Excellence, with help from council and our teams.

After the short formalities of the AGM, our retiring and new Presidents hosted a Presidents' Evening, where our members met them both informally over drinks and a buffet. This was a happy event and no doubt the start of a new tradition.

We know Mark will enjoy the bottle of Sussex sparkling wine which we presented him as a very apt token of our appreciation, and we wish him well in his new life away from council. We are delighted that he will still be supporting us from a distance and as a member of our Community team.



Welcome and congratulations to Richard and Zoe as they take up their new roles and lead us nearer towards the year 2020 as a vibrant and thriving local institute.



Data Security: A Master Class **19 May 2016**



This was our turn to co-host the Professional Association Cross Sector Joint Networking Event with Brighton University Business School. These evenings are held twice a year at the University and give us and the Sussex branches of the CIPD, ACCA, CIM, CIMA, CMI, IOD and the Law Society a great opportunity to meet for a topical CPD seminar and network over a delicious buffet afterwards.

Our speaker was Adrian Phillips, a leading lawyer in data security. In a group discussion of a fictitious scenario, we explored how to manage a company data breach using a multi-disciplinary approach under Adrian's guidance. This was extremely interesting and relevant as similar incidents appear in the media daily, with the potential for considerable financial and or reputational damage to the organisations concerned.

Adrian stressed the importance of having appropriate insurance cover and in closing, our Programme Chair, Phil Bristow, emphasised the need to obtain suitable professional advice. He also gave a brief overview of the cover available for data breaches and specialist practical support which insurers may provide.

Directors' & Officers' (D&O) Liability Insurance **26 May 2016**

This was a highly informative session from Gary Green of the XL Catlin and Angel Risk Management business development team. It followed on perfectly from the previous week's data security master class as claims against directors and officers can arise from data breaches.



The hour sped by very quickly as Gary explained the purpose and scope of D&O cover, who it protects and how it protects them and the exposures faced by a company director. He also addressed common misconceptions and flagged the difference between corporate liability and corporate reimbursement. This led into points to focus on when selling a D&O policy and why a client should buy one. As directors and officers have unlimited personal liability and could lose all of their personal assets if sued, the legislation and claims examples cited made a very compelling case for the cover.

Thanks to Gareth Jones, Company Champion at Pi4u and member of our Programme Management team, for organising this event.

What's next?



Technology and the Future

Wednesday 8 June 5.30 for 6.00pm at Clair Hall, Haywards Heath

Last chance to register Hear Jamie Macgregor, Senior Vice President of Celent, give an update on the latest technological developments affecting the insurance industry and explore whether some of these will fundamentally change the way we underwrite risks and service them.

 [Save to calendar](#) [Book now](#)

Arundel Tour

Wednesday 16 June 5.45 for 6.00pm – meet outside the Norfolk Hotel

If you enjoyed our guided walk of Lewes last year or are a history buff, don't miss this event, provided specially for us by Arundel Walking Tours. Focusing mainly on the High Street, the tour will also include brief visits to both the 19th Century Cathedral and the much older St Nicholas' Church, followed by a well-earned drink afterwards at the nearby Swan Hotel.



 [Save to calendar](#) [Book now](#)



Different professions, different perspectives

Tuesday 28 June 5.30 for 5.45pm, Clair Hall, Haywards Heath

This 90 minute seminar from Dave Westall of Delta Omega Consultancy will be of particular interest to those involved in underwriting and pricing. Insurance data is critical to everyone involved in insurance, yet with underwriters, actuaries and accountants all looking at this data in different ways, this can lead to communication problems between the groups (partly to answer the different questions each area asks!). Dave will be explaining the different views of data and exploring the advantages and disadvantages of each.

 [Save to calendar](#) [Book now](#)

Croquet Evening

Tuesday 5 July 5.45 for 6.00pm at Sussex County Croquet Club (SCCC), Southwick

Co-hosted and organised for us by the SCCC, this popular event is an annual fixture in our summer calendar. Will our reigning champions win the Centenary trophy for the fourth year running? Why not come along and find out – and get practising first to give them some healthy opposition!

 [Save to calendar](#) [Book now](#)



We hope you have enjoyed this month's edition of Simply Sussex and we'll be back again early next month. Meanwhile do follow us on social media and if you have any comments or suggestions, we would love to hear from you.

Best wishes.

Richard

Aislinn

www.sussexcii.org.uk



@sussex_cii



Sussex CII (IIS)





Our Planner

May	June	July	August
	Add Note: <i>EU election</i>	Add <i>Possible FS?</i>	Add Notes <i>Possible walk or outdoor event?</i>
1 Su	1 We COUNCIL RC	1 Fr	1 Mo Simply Sussex
2 Mo <i>May Bank Holiday</i>	2 Th	2 Sa	2 Tu
3 Tu	3 Fr	3 Su	3 We
4 We AGM officer return due	4 Sa	4 Mo Simply Sussex	4 Th
5 Th	5 Su	5 Tu Croquet Evening	5 Fr
6 Fr	6 Mo Simply Sussex	6 We	6 Sa Community? Or 13/8
7 Sa	7 Tu	7 Th	7 Su
8 Su	8 We Technology & the future	8 Fr	8 Mo
9 Mo	9 Th	9 Sa	9 Tu
10 Tu	10 Fr	10 Su	10 We
11 We	11 Sa	11 Mo	11 Th
12 Th	12 Su	12 Tu FS CPD talk? OR	12 Fr
13 Fr Annual return target dt	13 Mo	13 We	13 Sa Community? Or 6/8
14 Sa	14 Tu	14 Th FS CPD talk? OR ABOVE?	14 Su
15 Su	15 We Arundel walk GJ	15 Fr	15 Mo Prog & Strategy Mtgs
16 Mo Jt Conf mtgPB/SS/GJones	16 Th	16 Sa	16 Tu
17 Tu	17 Fr	17 Su	17 We
18 We CII NC2016	18 Sa	18 Mo	18 Th
19 Th Jt Network Event Btn Uni	19 Su	19 Tu	19 Fr
20 Fr	20 Mo	20 We	20 Sa
21 Sa	21 Tu	21 Th	21 Su
22 Su	22 We	22 Fr	22 Mo
23 Mo Prog/Strat & repts d'line	23 Th EU REFERENDUM	23 Sa	23 Tu
24 Tu	24 Fr	24 Su	24 We
25 We	25 Sa	25 Mo	25 Th
26 Th D&O talk	26 Su	26 Tu	26 Fr
27 Fr	27 Mo	27 We Brighton Sewer tour	27 Sa
28 Sa	28 Tu CPD talk SS	28 Th	28 Su
29 Su	29 We PFS Q3 Conf	29 Fr	29 Mo August Bank Hol.
30 Mo <i>Spring Bank Holiday</i>	30 Th	30 Sa	30 Tu Council repts d'line
31 Tu		31 Su	31 We