



Simply Sussex

October 2016

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Richard's Round Up – Exam Cram: The Sequel!



September saw our Exam Cram, with over 40 students receiving top quality revision sessions at heavily discounted prices. The majority of those were for the financial services topics as were all bar one of the attendees at the Written Exam Technique session. It has become apparent on the general insurance side that the new mixed assessment world and the flexibility that brings in terms of when and where you take exams, will also mean there will no longer be a biannual surge in demand preceding the fixed exam sittings. Therefore, providing study support in a timely manner is going to be more challenging than ever. How to solve this will certainly be a topic for discussion amongst council over the coming months and I would welcome suggestions from all members on this.

Financial Services students continue to enjoy or endure written exams. Regulatory requirements for some staff to be qualified at a certain level and to pass certain exams to give advice in specific areas mean that demand remains high. We have taken on board the feedback that whilst the revision days were great, people would like more assistance along the way and earlier. We are trying to put together a larger study programme for 2017 that will meet this demand – watch this space! It is important to remember that the exam passes needed for all the CII's Chartered titles are at level 6 in the Ofqual framework; i.e. they are at the same level as a university degree, therefore needing help is to be expected.

Qualifications are an interest (or my colleagues at Nsure may say an obsession) of mine. However I do understand that there are other things that interest our members from both a professional and social perspective, and the rest of the programme team ensure we have a broad range of events. With summer holidays a distant memory, our programme has been back in full swing for several weeks and you can read about our busy September on pages 8 and 9. There is still plenty more to look forward to and as you will see from pages 10, 11 and 12, we have a wide variety of events coming up, with something for everybody. I hope to meet you at some of these.

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



The sequels continue!

We well and truly smashed our own record last month. Thanks mainly to the four Revision Workshops at six hours apiece, we delivered **26.5 hours of quality CPD** during September! We are keen to share and work with other local institutes so it was great to welcome Exam Cram delegates not just from Sussex but from North Downs, Royal Tunbridge Wells, Guildford, Southampton and

Bournemouth too.

Where films are concerned, follow-ons are often a disappointing reflection of their originals. However having seen Richard's intended plans for our 2017 Exam Cram programme, the sequel to this year's promises to be even better and to benefit a wider group of candidates.

Hopefully IIS is bucking the trend on sequels generally as this month, we held our second annual joint Learning and Development Conference with North Downs Institute. It was another very successful day and again, we welcomed over 110 delegates and speakers. Look out for the highlights in next month's Simply Sussex! I'm delighted that there will be a small paragraph about the event in next month's edition of "The Journal" too.

Last year's Sussex Seniors' Afternoon Tea at Café Elvira, Borde Hill Gardens, just had to be repeated by popular demand. Richard, with the help of a few of us from council, has invited our mainly retired members and their guests to join him on 3 November. The invitations were issued recently by e-flyer and post – a massive pile of envelopes for yours truly to fill by hand. It was well worth it as the website bookings and other replies have started to arrive.

I'm collating the offline replies for Richard and have received several lovely emails and phone calls so far. Unfortunately a few members have said they are unable to join us due to ill health. However the invitation has been a good opportunity to have a friendly chat and bring IIS closer to those who are unable to get out.

Judging by the interesting phone conversations I've had with members who plan to attend, there should be some good reminiscing on the day. We were privileged to hear so many fascinating experiences recounted at last year's tea and no doubt this time will be similar.



As you know, IIS is on Twitter and we post regularly, including details of upcoming events with booking links and photos of our recent activities. Our number of followers is growing little by little, however the more the merrier @sussex_cii! Do tweet to us and we look forward to seeing your photos of our events. There are plenty of opportunities over the weeks ahead as we have a full diary.

Meet our team – The Interview Slot



This month sees the turn of our longstanding council member and Dinner Secretary, Colin McFarlin. He is also CII National Diversity Champions' Chairman and has recently been delivering training to several local institute councils including Royal Tunbridge Wells, pictured right. Colin has described our interview as "The story so far", however this only touches the surface of his interesting career!

SS: How did you get into your career in insurance?

CM: I left Hillfoot Hey High School for Boys at 16, armed with 4 GCEs, as they were in the 1960s. You see, my father died when I was very young, money was tight, and with a younger brother and sister further education was not an option.

At school careers advice was pretty basic back then. I remember we were all called out of class one at a time to meet the careers advisor. His only question was, "Do you know what you want to do when you leave school?" I shook my head and so he said that he had looked at my work at school and I would be suited to banking or insurance. End of interview.

On the way home from school I debated banking or insurance, and as a 15 year old knew little about either. I collected the local paper, the Liverpool Echo, and finished the journey home. When I got to the front door I opened the paper and the big headline was "Bank clerk shot in raid". My mother opened the door to ask how I got on with the careers advisor. Looking at the headline again, thinking quickly, "He said insurance, Mum"! So my career was set; the banking industry does not know how lucky it was!

Looking in the newspaper jobs section, no internet in the 1960s, I replied to an advertisement for a junior clerk with Atlas Assurance in James Street, Liverpool. After three interviews with them, I got the job and started two weeks after leaving school.

SS: Do you have any special memories of your first job?

CM: I'll take you back to the insurance industry in Liverpool in the 1960s. As a very junior clerk it was my job to renew the Mersey Tunnel monthly pass for the manager, Mr Livie. At the end of every month I was summonsed to his office, trusted with his tunnel pass and the money and walked to the Mersey Tunnel offices to queue up and renew his pass. Whilst this was considered a very menial task in the office, it did have one big advantage for me. My uncle was the manager of the Mersey Tunnel at the time and so once a month, rather than queue up I went to my uncle's office for tea and biscuits and a chat, whilst one of his staff renewed the pass!

SS: Atlas Assurance must have gone years ago as I don't remember them

CM: I stayed with Atlas through a merger with Royal Exchange to become the Royal Exchange Group. I was working with the illustrious Alan Cleary (now a well-known writer and lecturer on insurance claims and risk management topics, as well as being an author and after dinner speaker. Alan was in the Claims Department and I was in the Accident Department.

SS: *Where did you work next?*

CM: An advertisement caught my eye from Midland Assurance as an Inspector. To give it its full name, Inspector of Agents, probably called Account Manager today! I wrote off for this job as it offered more money and a company car – the only way I was going to be able to get a car. I got the job and started with Midland Assurance. They merged with Eagle Star and I enjoyed 25 years with them. While I was at Eagle Star, I moved from Liverpool to run branches in Abergavenny, Exeter and finally Brighton.



SS: *Where's this?*

CM: *Welcome to my old office at Eagle Star, Exeter! This is what an Insurance company manager's office looked like 30 years ago. There was very little in the way of office decoration then, just the compulsory large photo of the company chairman and lots and lots of paper everywhere. Notice no computers as they had not reached insurance offices yet! Communication was by phone and writing letters or you actually went to see people and speak to them. There was a box containing phone numbers on my desk, and yes, I wrote all of my letters by hand and passed them to a typist for typing out. Anyone else remember using carbon paper too?*

SS: *What followed your time at Eagle Star?*

CM: *Whilst at Brighton I was headhunted to join Europ Assistance in Haywards Heath and after 17 years with them I took early retirement, only to be persuaded by AXA Assistance to 'help them out' for 6 months. Then I did retire but kept being asked to provide insurance training by Willis Plc and other independent training companies.*

So I applied for my first job at 16, and my last job application at 25, and worked continuously in insurance for over 45 years!

SS: *How have you been involved with CII local institutes during your career?*

CM: *Looking back, I see I have been on local institute councils at Exeter and Brighton, now Sussex for about 30 years continuously, held every post, and I hope I can share my knowledge and experience with new members to our industry so they can get as much out of their career as I have.*

SS: *How long have you been involved with our annual dinner and what's the secret to its success?*

CM: *I took over running the Institute's annual dinner 6 years ago at a time when numbers attending were around 120, and delighted that numbers have increased every year since. I believe we have achieved this by providing good value for money, an enjoyable evening and an excellent opportunity to entertain our guests and meet friends and colleagues.*

SS: *What's ahead?*

CM: *Our next dinner on 27 January will be no different so book your tickets now and I look forward to seeing you there.*

I am now looking for someone to take over the running of the dinner, so if you would be interested in having a chat about this, do let me know.

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

CM: *I do enjoy my music and have a very wide ranging taste. My favourite decade has to be the 60s - what other decade had so much good music? However I really do enjoy listening to music from later decades as well; no particular artist, just lots of good songs. So I would like to take my iPod full of my favourite music, to listen to as I plan the next annual dinner – tickets are still available! And finally, what have Morecambe and Wise, Shirley Bassey and Terry Wogan all got in common with me? If you ask nicely on 27 January, I will tell you!*

Ask Jeff – our English language agony uncle



Jeff Heasman is our regular guest writer and keen advocate for plain English in written and verbal communications.

This month's question is an important one that centres around style and formality.

Question: Is it acceptable to use contractions in a formal letter?

Answer: When we were either at school or university, our teacher would have told us that in formal writing we should never use contractions. Contractions, so we were told, are for informal or casual writing. That advice would generally have applied to academic writing, and in the world of academia, the use of contractions is still very much frowned upon. I would also say that I think it is best to avoid contractions in formal legal documents, such as terms and conditions or a legal contract.

However, when it comes to formal business correspondence, I don't agree that contractions are a sign of lack of formality or indeed sloppiness. Read back on that last sentence – did my use of "don't" seem sloppy or informal when you first read it? Probably not!

It is my view that contractions convey a human style and tone. When writing to a customer, contractions make the customer feel you are talking directly to them. The industries we work in are customer-led and therefore ensuring the correct tone is important. That said, if you do want to appear particularly formal or distant, for whatever reason, then do not use contractions in your writing (compare the tone and force of "do not" in that last sentence with the "don't" in the first sentence of the previous paragraph).

There is one caveat that I would add to my advice. If the target reader is someone who speaks English as a second language, you would be best advised not to use contractions. Non-native speakers can struggle with understanding contractions and so it may lead to confusion or misunderstanding. Think about the target reader every time and choose your tone and style accordingly.

Please keep your questions coming by email (info@jeffheasman.com) and remember that anonymity is guaranteed!

Our recent events – the highlights

Exam Cram Revision Workshops 12 & 13 September 2016



It was Richard's brainwave to hold several full day Revision Workshops in the immediate run up to the October written exams. Revision Workshops are an ideal way to consolidate your existing learning, focus on key concepts and identify any weak areas for urgent improvement. They also give opportunities for applying your knowledge to case studies. And of course not forgetting many people's biggest fear, calculations.....! With the lowest 2015 pass rates over all CII subjects, Pension Planning AF3 at 31.47% and Insurance Law M/P05 at 31.79% just had to be included, along with Personal Tax & Trust Planning AF1 and Insurance Broking Practice M81 by popular request.

We ran two subjects concurrently in adjoining rooms at K2 Crawley each day. Each session provided six hours of intensive syllabus training, led by expert CII trainers; the appropriately named John Trayner for AF1 and AF3 and Janet Sherry for M/P05 and M81.

The relatively small groups and trainers' approachability enabled delegates to ask questions freely in a supportive and friendly atmosphere. It was all the more rewarding to see plenty of "light bulb" moments, especially during the AF3 session. By the end of each day, delegates were feeling considerably more upbeat about their studies, and delighted with their comprehensive workbooks and access to our trainers for any further study queries.

We hope that everyone was better prepared for their exams and found them less daunting due to our workshops. The October sitting's exam results will be released in December so please share any good news with us – we would love to hear from you! Meanwhile, we have started planning a further programme of financial services training days for Q1 2017, in response to delegates' requests. If you would like to be added to our mailing list for this specific purpose, please [email us](#) and we will send you further information when available.

E•X•A•M•T•E•C•H•N•I•Q•U•E

21 September 2016



The secret for success in CII written exams is not just to know and understand your subject's syllabus but to present the answers that the examiner is looking for. All too often candidates fall into the familiar old traps of answering questions they would have preferred to find, or misinterpreting instructions. For example, "state" merely needs a list and not a wordy discourse on the whys and wherefores. Presenting information in tables is ideal for comparison questions and don't miss the subtle difference between being asked to "explain" or "discuss" something.

Richard, study aficionado and veteran of 23 CII/PFS exams and a big fan of the sitcom “Friends”, presented his exam technique session with a difference. It opened with a run through of exam procedure from Diana Webley Ward, our Senior Invigilator who runs the Horsham centre. Delegates or rather “candidates” then sat a mock paper under timed exam conditions.

Richard’s ingenuity knows no bounds as he devised Unit FR1 – Friends as part of the imaginary Advanced Diploma in Made Up Qualifications! By using a topic unrelated to insurance or financial services, it avoided the problem of delegates not knowing about different technical disciplines from their own. The questions were phrased in typical CII/PFS exam styles, to test the understanding of what was required and how best to present this. After the mock exam, Richard went through the answers, explaining the best way of setting these out clearly for the examiner’s benefit and to maximise marks. It was reassuring to discover that the CII/PFS do not deduct marks for incorrect answers.

By the end of the session, everyone had gained lots of useful tips on exam technique, and in several cases, insights into the “Friends” sitcom!

People Security & Social Engineering **27 September 2016**

Our speaker, Chris Cooper (Senior Security Consultant at SureCloud) is an ethical hacker who tests client organisations’ vulnerabilities to security breaches as well as delivering technical solutions. This involves not just trying to infiltrate their IT systems while on their premises as a legitimate business visitor but as part of those client requests, also testing ease of access through unofficial means and seeing what confidential data he can discover by foraging in their discarded rubbish.



Social engineering means manipulating someone into performing actions or divulging information. As computer security has improved over time, social engineering has taken over as a very much easier way of attacking an organisation or individuals. The risks are all too real and ploys often very plausible as most of us know others who have been targeted even if we have not yet suffered personally.

Everyone needs to be on their guard as attacks can present themselves in different ways with many subtle variations, all designed to lull their victims into a false sense of safety or cooperation. These include using pretexts based on publicly available information online, dumpster diving and sticking shredded paper back together again, intruding and tailgating, email phishing, vishing (voice phishing over the phone) and baiting using removable media that will run malicious code if plugged in.

One particularly good tip was to hover your computer mouse over incoming emails to check the email address of the sender. Often scammers operate from email accounts that look almost like their legitimate counterparts, however part of the address will be incorrect – a dead giveaway. As the perpetrators are relying on their victims’ innocence, carelessness and or natural human curiosity, an awareness of the methods used and proper security controls are the best defences.

This was a very relevant seminar for everyone in both their work and personal capacities. Also, although it involved some technical IT content, Chris explained this in everyday terms so that it was accessible to the entire audience and not just to computer geeks.

What's next?



Ghost walk of The Lanes Thursday 27 October 2016 6.00 for 6.15pm

Meet outside the Druid's Head, Brighton, for a 70 minute walk around Brighton's famous Lanes, to visit eight haunted sites. Prepare to be scared as macabre tales of brutal murders, hideous apparitions, boisterous poltergeists, wandering nuns and Brighton's infamous Jack-the-Ripper connection, are recounted by Ebenezer the Ghost Walker, dressed in full Victorian attire, complete with Gladstone bag of surprises.

(This event is unsuitable for anyone of a sensitive disposition or easily shocked. Also no children under the age of 10 please.)



[Save to calendar](#)

[Book now](#)

Sussex Seniors' Afternoon Tea

Thursday 3 November 2016 2.00pm at Café Elvira, Borde Hill

Following the success of last year's event, our president, **Richard Cohen**, is delighted to invite our more senior members to join him and some of his council colleagues for afternoon tea.



Aimed primarily at those who are of retirement age, this free tea is open to all members (who may each bring a guest) and is an ideal opportunity to catch up with friends and past acquaintances over tea or coffee and a cake of your choice!



[Save to calendar](#)

[Book now](#)



Watch the London to Brighton car run Sunday 6 November 2016 10.00am at The Rose & Crown, Cuckfield

Why not join us at **The Rose & Crown** for a **bacon or egg sandwich** and a cup of tea or coffee as we watch these fine old cars wend their way through the picturesque village of Cuckfield - some cars may stop as their drivers break for some well-earned refreshment themselves and you may even catch sight of some of the celebrities who usually take part in the run!

With some 400 vehicles due to take part this year (all of which were built before 1906) this is sure to be a great morning out for anyone who has even a passing interest in these historic vehicles.



[Save to calendar](#)

[Book now](#)



A Case for Change

Wednesday 16 November 2016 5.30 for 6.00pm at Clair Hall, Haywards Heath

Jon's most recent role was Managing Director of RSA UK Commercial; a position he had held since July 2011. In December 2016, he will join Lloyd's of London in the role of Performance Management Director. Jon has a wealth of experience spanning underwriting, claims, sales and leadership and is currently a Board member at the IUA (International Underwriting Association of London).

Covering a broad range of industry topics, "A Case for Change" aims to question the key topics surrounding the insurance sector and the opportunities and threats that they pose. From technological advances and regulatory changes, to the war for talent, this seminar will give you an insight into the real issues that senior insurance executives are discussing. There will be ample time for questions in this interactive and highly informative session.

Booking will be available via our website shortly.



 [Save to calendar](#)

Joint Networking Evening

Thursday 17 November 6.30 for 7.05pm at University of Brighton Business School

Members of the Insurance Institute of Sussex have again been invited to the next in this biannual series of seminars and networking events run by the **University of Brighton**. At this event, Simon Bowen, Director of Membership Engagement at the Chartered Management Institute, will focus on the key issues of management today and the impact of good management development.

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

Structuring a speech or presentation

Wednesday 23 November 2016 5.30 for 6.00pm at Clair Hall, Haywards Heath



If you ever have to give presentations or speeches, join us as we welcome Rachel Hankey back for this one hour, interactive seminar. Those of you who attended Rachel's previous seminars will know that they are always very enjoyable and popular. Places are available on a "first come first served" basis so once they have been snapped up, it's a waiting list only.

No matter how experienced you may be, we are sure that Rachel will give you plenty of practical advice and guidance as she helps you increase your personal impact and build rapport as you engage with your audience.

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



Annual Charity Quiz

Tuesday 29 November 2016 5.30 for 6.00pm at Martlets Hall, Burgess Hill



With Ian Sadler (pictured left) acting once again as our resident quizmaster, you can be sure of an obscure set of questions which create a level playing field for all participants! So, if you want to find out what you never realised you needed to know, why not get a group of friends and colleagues together for another fun packed evening of quizzing?

This free event (with a table collection for our chosen charity, Chestnut Tree House), is open to all members and their guests - in teams of four. Don't worry if you cannot make up a full team as these can always be formed on the night. [Chestnut Tree House](#) is a local children's hospice, so please come prepared to give as generously as possible.

There will be a special charity round again this year and Ian has also provided a teaser question - what is name of the world's longest river? We cannot guarantee this question will be asked, but...

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

Christmas Networking Lunch

Friday 2 December 2016 12.00 noon at The Gallery Restaurant, City College, Brighton

We are returning again by popular request, following the success of our 2015 lunch. Enjoy a seasonal three-course meal cooked by the students at this, our last event of 2016. Why not bring a client or colleague along to this networking opportunity - or come alone and enjoy the friendly atmosphere of like-minded professionals with good food and company.



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



Annual Dinner

Friday 27 January 2017 6.30pm at the Grand Hotel, Brighton

The evening includes a three-course meal, plenty of laughs from our guest speaker **Mike Farrell**, along with other surprises to ensure that you and your guests have a great evening! Last year we were fully booked, so we suggest that you reserve your tables/seats as soon as possible by clicking on the "**Book Now**" button below to avoid disappointment.

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

We hope you liked this month's edition of Simply Sussex and we'll be back again next month.

Meanwhile, do follow us on social media. If you have any comments or suggestions, we would love to hear from you.

Best wishes.

Richard Susan

www.sussexcii.org.uk



@sussex_cii



Sussex CII (IIS)





Our Planner

November		December		January	
<i>Simply Sussex</i>		<i>Simply Sussex</i>		<i>PFS QTR1 & Exam Cram</i>	
1 Tu		1 Th		1 Su	
2 We		2 Fr	Xmas lunch SS	2 Mo	
3 Th	Sussex Seniors	3 Sa		3 Tu	
4 Fr		4 Su		4 We	
5 Sa		5 Mo		5 Th	
6 Su	Veteran Car Rally GJ	6 Tu		6 Fr	
7 Mo		7 We	COUNCIL	7 Sa	
8 Tu		8 Th		8 Su	
9 We		9 Fr		9 Mo	
10 Th		10 Sa		10 Tu	
11 Fr		11 Su		11 We	keep clear
12 Sa		12 Mo		12 Th	
13 Su		13 Tu		13 Fr	
14 Mo	Prog & Strategy Mtgs	14 We		14 Sa	
15 Tu		15 Th		15 Su	
16 We	Market update talk SS	16 Fr		16 Mo	
17 Th	Jt Network Event Btor Uni	17 Sa		17 Tu	
18 Fr		18 Su		18 We	
19 Sa		19 Mo		19 Th	Jeff Heasman talk SS
20 Su		20 Tu		20 Fr	
21 Mo		21 We		21 Sa	
22 Tu		22 Th		22 Su	
23 We	Rachel Hankey talk SS	23 Fr		23 Mo	
24 Th	PFS Symposium	24 Sa		24 Tu	
25 Fr		25 Su		25 We	
26 Sa		26 Mo		26 Th	Dip CII intro talk?
27 Su		27 Tu		27 Fr	ANNUAL DINNER
28 Mo		28 We		28 Sa	
29 Tu	Charity Quiz IS	29 Th		29 Su	
30 We		30 Fr		30 Mo	
		31 Sat		31 Tu	