



Simply Sussex

November 2016

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Richard's Round Up – Let us help you



You'll see from this month's events review the huge variety of events that are available to Chartered Insurance Institute and Personal Finance Society members. In October in Sussex we had financial services and general insurance full day conferences, a specialist talk, a stadium tour and a ghost walk. Our specialist talks are all provided to members for free; compared to other professional bodies I think our members get a really good deal. On top of this, the first week of October saw members across the county take written exams at our Horsham centre. I know from personal experience that other professional bodies have far fewer centres, in some cases having London as the only one in England and Wales.

Our last event of the year is the Christmas lunch on 2 December (even I concede you all have better things to do in the run up to Christmas than attend CPD events) but work is well underway for a comprehensive 2017 programme. However, we want to make sure we are putting on the events you want. Our programme committee comes up with some good ideas and I believe has its finger on the pulse regarding CPD seminars but if you think there is something we're missing, please do get in touch.

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



From conferences to gaining public trust.....

October was conference month and Richard, as Chair of Sussex Personal Finance Society and IIS President, opened both the Personal Finance Society and Learning and Development events in great style.

These were two very important days packed full of CPD seminars and good networking opportunities for our Financial Services and General Insurance members respectively.



Whereas the Personal Finance Society conferences are organised centrally and the same programme is rolled out throughout the country, there is no standard blueprint for CII local institute conferences. The many hours of brainstorming and planning from our team (Phil Bristow, Gareth Jones and me from IIS plus Paul Tunnell and Gabriella Hobart from North Downs) paid off on 11 October. It was a very successful day and according to the feedback, delegates are keen to attend a repeat event next year with North Downs Institute. Our conference even got mentioned twice in the latest CII Journal, with an article on page 12 and a tweet about the autonomous vehicles panel debate on page 13.

As a keen supporter of equal opportunities, I thought I was reasonably free of conscious and unconscious gender bias. Apparently not quite so if a certain test from Harvard University is to be believed! In her powerful keynote address at our recent conference (see page 6), Julie Page explained that we are all susceptible to varying degrees of conscious or unconscious bias. She suggested that we might like to try the Project Implicit test, to see where we fall on the spectrum. I won't divulge how this measures bias and arrives at its results for individuals, to ensure you don't rig things first! It only takes 10 -15 minutes, so it's definitely worth a look. If you're anything like me, your results could be a renewed call to arms.....



1 November was an important milestone for the CII. Sian Fisher (CEO) announced the new Strategic Manifesto at a special launch event in The Gherkin, London. The Manifesto is the much-needed result of consultation with members and a strategic review by PwC. Its key purpose is to secure and justify public trust in insurance.

The CII aims to achieve this objective by bringing three elements to the profession – insightful leadership, relevant learning and an engaged membership. “Choose Chartered” is John Moore’s theme for his year as current CII National President, to put insurance professionals on a par with professionals from other established disciplines such as accountancy and law.

The Manifesto sums up the CII’s new look and feel neatly in the acronym “**ASPIRE**” namely **A**mbition, **S**implicity, **P**rofessionalism, **I**nclusivity, **E**ngagement. The new change programme, “Your CII” will make our professional body more relevant, modern and diverse, so that it can keep up in a fast-changing environment. IT and website upgrades are included and the CII aims to be simple to understand, learn with and be a member of. Diversity is being embraced in its widest sense, with a drive for new skills and types of employees as well as gender and ethnicity. There is a very strong focus on technical expertise as well as being technology-savvy.

To watch the launch event video or view the 2021 Strategic Manifesto Roadmap (a five page user-friendly pdf), just visit the CII’s web page:

<http://www.cii.co.uk/about/about-the-cii/your-cii-strategic-manifesto/>

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 about style and specifically the use of American English v British English.

Question: Do I just accept that American English is taking over, with z replacing s and “or” instead of “er” at the end of the words, or should I fight for British English?

Answer: I am a firm believer that at the centre of professional communication is getting the message across effectively so that the intended meaning is clearly understood by the target reader. I would say that 95% of American English and British English is similar when it comes to spelling and grammar. Therefore, the likelihood of the message being misunderstood by a native English speaker is very slim. Whether you write the word ‘programme’ or ‘program’ seems to me to be more of an academic rather than practical debate. There is a difference in spelling but the meaning is clear. The same is generally true whether, for example, we use an ‘s’ or a ‘z’ (recognise/recognize). In modern writing we are exposed to both forms of English and my experience is that American English is in fact more prevalent internationally. From a style point of view, I would suggest that you are consistent in your writing. If you choose to adopt British English this should be applied throughout your communication. I don't personally believe that one is better than the other; it's about getting the message across effectively.

I caveat my advice with a recommendation that you should use caution when writing to a non-native speaker of English. Confusion may arise from different vocabulary that is used between the two variants of English. For example, in British English we would say ‘petrol’, whereas American English would use the term ‘gas’. Another example is ‘crossroads’ in British English as opposed to ‘intersection’ in American English. Again, the chances of a misunderstanding are likely to be quite small but greater caution should be exercised with specific vocabulary rather than the spelling or ending of the word if the meaning is clear. If you are dealing with a non-native speaker in the UK, it is best to use British English vocabulary as the default.

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

Our recent events – the highlights

Tour of the Amex Stadium 6 October 2016

The Amex Stadium is home to the Seagulls, as Brighton & Hove Albion Football Club (BHAFC) is affectionately known. Nestling in the South Downs, this is one of Sussex’s most iconic new buildings and well worth a visit. Our knowledgeable guide was a mine of information about BHAFC and the building, and of course, a passionate Seagulls supporter!

Our tour started at the West Stand Reception and we made our way to the American Express boardroom, with its spectacular view of the pitch and wall tiles made from over 2,000 American Express credit cards. The hospitality lounges were next and those of us attending the Personal Finance Society Conference had already spent the day in the Mayo Wynne Baxter Lounge, a large and impressive airy room with a double height “wave ceiling”.



The terraces contain over 30,000 seats, some in white to pick out the Seagulls logo against a sea of blue. The fantastic panoramic view hit us on arriving at the dugouts and our group reached for their cameras! The stadium’s sheer vastness seemed even more apparent as there were few people around. Maintaining the pitch to match standards is a major task so the grass was still receiving tender loving care out of normal working hours.

Back inside, we saw the press area, West upper concourse, warm up, changing and cooling down rooms and trophies from the club’s history, including one won by the women’s team. Our visit concluded in the museum, looking at memorabilia from club’s early days to the present.

Learning and Development (CPD) Conference 11 October 2016

We joined forces with North Downs Institute to present our second annual joint Learning and Development Conference at Crowne Plaza, Crawley. It was a fantastic day, attended by 107 delegates and featuring over five hours of topical CPD delivered by subject experts in their particular fields.

Keynote speaker, Julie Page, Managing Director, UK National, AON Risk Solutions, gave a powerful presentation entitled, “Opportunities for all in insurance” and made a strong business case for diversity and inclusion. Julie explained its proven benefits in increasing an organisation’s financial performance and boosting productivity and well-being in employees. Focusing mainly on supporting women in the workplace and encouraging more into leadership and Board Executive roles, Julie challenged everyone to examine their conscious and unconscious biases. Change starts at the top and needs active engagement and intervention; however, whatever our level, we must each make a personal difference wherever possible.



Other topics showcased during the day were flood insurance, regulatory developments, cyber threat, autonomous vehicles and negotiation skills.

The autonomous vehicles session ran as a lively panel debate between a senior analyst, a senior collision investigator from Sussex Police and the Head of Commercial Underwriting from a major

insurer. It was particularly interesting to hear the different viewpoints and the legal issues and moral dilemmas surrounding the subject.

Negotiation skills took on a new dimension as this seminar included crisis management in life-threatening situations. The presenter has many years of experience in handling kidnapping, extortion and hostage taking and vessel hijack incidents around the world, some of which were international news stories. He drew on these to give the audience a compelling insight into the tactics and organisation needed to resolve highly dangerous circumstances, where the slightest of mistakes could have fatal consequences for the victims.

We are hoping to hold a similar joint conference in 2017 so keep watching our website for details!

Estate administration – what’s involved and the opportunity for financial advisers 25 October 2016



Where there’s a valid will, there’s a way to leave your money to your nominated beneficiaries, otherwise the rules of intestacy will kick in. This was the strong opening message in Nathan Holley’s seminar. Nathan, Regional Sales Manager at Kings Court Trust, then gave an overview of the risks and legal pitfalls of estate administration, illustrated by two real life case studies involving complex situations. He concluded by explaining how financial advisers can use the opportunities created when they are contacted by family members acting for the advisers’ late clients.

Ghost walk of The Lanes 27 October 2016

One evening shortly before Halloween, Brighton’s famous Lanes were the location for our intrepid explorers. As the oldest and most haunted part of the city, with several untimely and horrific ends met in such a small geographical area, The Lanes are steeped in history and unsurprisingly, tales of ghostly happenings abound.

Led by Ebenezer the Ghost Walker, a master story teller resplendent in full Victorian dress and with a Gladstone bag full of props, our group visited eight haunted sites. By lamplight, their stories of savage murders, a repulsive eyeless apparition with a mutilated and maggot-infested face, mischievous poltergeists, a lovelorn wandering nun and Brighton’s Jack-the-Ripper connection were recounted in full melodramatic style, adding to the atmosphere.



The saddest tale had to be that of a nun who lived at the long defunct St Bartholomew’s Priory. She fell in love with a soldier stationed nearby and the couple were caught when eloping. He was hanged and the nun was incarcerated within a specially built brick room in the Priory grounds, where she suffocated as the walls grew higher and higher. Her ghost is said to roam Meeting House Lane looking for her lost soldier. However for sheer gore, the story of former soldier and adventurer, John Robinson, took some beating. He was blinded and his eyes gouged out in Persia and he died in the Old Steine soon after returning to Brighton, his badly face infested with crawling maggots. His eyeless ghost was reported to be an equally terrifying sight and even gave a patrolling policeman a nasty surprise!

What's next?

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](#)



The current law relating to fraudulent claims and the future: A paler shade of grey?
Thursday 17 January 2017 5.30 for 6.00pm at Clair Hall, Haywards Heath



Hear Jeff Heasman, our English language agony uncle, as he traces the historical development of the fraudulent claims rule and then focuses in particular on the provisions of the Insurance Act 2015, as well as the recent decision of the Court of Appeal in *Versloot Dredging BV v HDI-Gerling Industrie Versicherung AG* (The DC Merwestone) relating to fraudulent devices. There is an analysis of how an insurer's remedies are impacted by the provisions of the Insurance Act 2015.

Jeff will also tackle the key question - Have the courts and legislature now appropriately addressed the grey areas that have existed in this aspect of insurance law?

 [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! We are delighted to welcome **Sian Fisher, CII CEO** as our special CII guest.



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

Aislinn

www.sussexcii.org.uk

 @sussex_cii

 Sussex CII (IIS)





Our Planner

November		December		January		February	
<i>Simply Sussex</i>		<i>Simply Sussex</i>		<i>Exam Cram</i>		<i>Exam Cram</i>	
1 Tu		1 Th		1 Su		1 We	EL talk PB
2 We		2 Fr	Xmas lunch SS	2 Mo		2 Th	
3 Th	Sussex Seniors	3 Sa		3 Tu		3 Fr	
4 Fr		4 Su		4 We		4 Sa	
5 Sa		5 Mo		5 Th		5 Su	
6 Su	Veteran Car Rally GJ	6 Tu		6 Fr		6 Mo	
7 Mo		7 We	COUNCIL	7 Sa		7 Tu	Prog & Strategy mtgs
8 Tu		8 Th		8 Su		8 We	FS CPD or
9 We		9 Fr		9 Mo		9 Th	CPD or above
10 Th		10 Sa		10 Tu	PFS Q1 conference	10 Fr	
11 Fr		11 Su		11 We		11 Sa	
12 Sa		12 Mo		12 Th		12 Su	
13 Su		13 Tu		13 Fr		13 Mo	
14 Mo	Prog & Strategy Mtgs	14 We		14 Sa		14 Tu	
15 Tu		15 Th		15 Su		15 We	Emergency Svcs SF/SS
16 We	Market update talk SS	16 Fr		16 Mo		16 Th	
17 Th	Jt Network Event Btor Uni	17 Sa		17 Tu		17 Fr	
18 Fr		18 Su		18 We		18 Sa	
19 Sa		19 Mo		19 Th	Fraudulent claims law SS	19 Su	
20 Su		20 Tu		20 Fr		20 Mo	
21 Mo		21 We		21 Sa		21 Tu	
22 Tu		22 Th		22 Su		22 We	
23 We	Rachel Hankey talk SS	23 Fr		23 Mo		23 Th	
24 Th	PFS Symposium	24 Sa		24 Tu		24 Fr	
25 Fr		25 Su		25 We		25 Sa	
26 Sa		26 Mo		26 Th		26 Su	
27 Su		27 Tu		27 Fr	ANNUAL DINNER	27 Mo	
28 Mo		28 We		28 Sa		28 Tu	
29 Tu	Charity Quiz IS	29 Th		29 Su			
30 We		30 Fr		30 Mo			
		31 Sat		31 Tu			