



*Simply* Sussex

December 2016

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## Richard's Round Up – Onwards and upwards!



As expected, 2016 has been a year of continued development within our institute. The year started with our biggest ever Annual Dinner and things have only got better since. As part of our busy CPD programme, we've delivered more exam training hours than ever before and have had a varied and successful social programme. Not only did we tour the streets of Brighton on our ghost walk but we saw the underground on the sewer tour. The second Sussex Seniors' afternoon tea was even more successful than the inaugural one and we've even crowned a different winning pair in the annual croquet competition! At each event we take note of what has worked and what hasn't and continually look to improve the programme. We want to keep and add to the good, making refinements where necessary and not be afraid to ditch the bad. 2017 promises to be even more packed but more on that next time...

Zoe has decided to step down from council. I'd like to put on record my thanks to her for the work she has done whilst on council and before. She was one of the "20/20" alumni and a great source of ideas in modernising the local institute. She has looked after the 20/20 project as well as the Company Champions and was responsible for merging the two earlier this year. Former President Phil Bristow has volunteered to be "caretaker deputy" until the next AGM and council approved his appointment at our meeting on 7 December. Lynsey Welch of Sutton Winson has agreed to take over as the Company Champions coordinator. She may not yet be known to all of you so I expect there will be an interview in a future edition of "Simply".

Enjoy the last few weeks of the year, have a great Christmas and I look forward to seeing you in 2017.

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



### Magic moments!

No, not that corny old song but those special IIS moments – the standout sights, sounds and feel-good factors for 2016 that I'd like to preserve in a time capsule.

I'll never forget the sense of wonderment on entering our dining room at the 2016 Annual Dinner. The arch of blue and white balloons and stylish colour-coordinated decorations on each table set the scene for this memorable evening. And as for the spectacular indoor fireworks that spontaneously burst into fountains of white sparkling light at the end of Mark's presidential speech..... All of these imaginative touches were down to Paula Cook's creative flair and she made us all feel so welcome too.



Our many and varied CPD and social events have continued to offer something for everybody, from our student members to our retirees, and you can read about our very enjoyable Sussex Seniors' Afternoon Tea on page 6. The Exam Cram workshops in September were an exciting part of this year's programme and attracted delegates not just from Sussex but further afield. I found it so rewarding to see people experience "light bulb moments" on suddenly grasping difficult concepts and calculations. However it was even more thrilling to hear some success stories after results day.

We ran other CPD seminars on a variety of General Insurance and Financial Services topics throughout 2016, excluding August and December. The obvious local connection made our Eastbourne Pier fire seminar extremely popular and it drew one of our largest audiences this year, even attracting a number of our financial services members and guests. Paul Handy, Major Loss Adjuster at Crawford & Co, was instrumental in managing the fire claim and he gave us a highly engaging first-hand account of how it was settled in only six months.

There was a terrific buzz at our recent Learning and Development Conference hosted jointly with North Downs Institute. As I reported in last month's "Simply", 107 delegates enjoyed a day of quality CPD from experts on a range of topical subjects and the chance to network.

As somebody who has attended all of our 2016 CPD and social events, I have particularly enjoyed the opportunity to meet and talk with our members and guests. The registration period at an event is far more than just a checking in process; it's a time to put faces to names. Even more importantly, to show that not only are we a professional organisation but that we are friendly, welcoming and inclusive. On that note, I also had some lovely telephone conversations with a few of our Sussex Seniors who contacted me as they were unable to attend our tea.

I'd like to say a very big thank you to everyone who has helped make this year's events such a great success. Nigel Cheater has done his usual amazing job – few people realise quite how much work he does tirelessly behind the scenes to keep our website fresh and updated and flyers issued. We would be lost without him! Thank you also to Phil Bristow, Graham Johnson, Alasdair Fraser, Gareth Jones, Ian Sadler, Robin Wootton, Andrew Bishop for his help with payments and account reconciliations and of course, to Mark up to the end of his presidency and now Richard. Last but not least, our fantastic Company Champions who have spread the word about our events and encouraged their colleagues to attend.

Happy Christmas!

## 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.

We welcome him back to Sussex on 19 January for his seminar on the current law relating to fraudulent claims. Don't forget to book your place via our website!

This month my postbag/mailbox is empty. Please do send me your questions by email in 2017 ([info@jeffheasman.com](mailto:info@jeffheasman.com)) and remember that anonymity is guaranteed!

Because I haven't received any mail, I have decided to deal with an issue that I frequently get asked about when I am travelling the country delivering sessions on email and letter writing.

**Question:** When writing correspondence on behalf of a company should I use the pronoun *I* or *we*?

**Answer:** There is no correct answer to this question. It is perfectly acceptable to use either. There is a misconception that when writing on behalf of a company, it is necessary to use *we* because that makes it clear you are writing as the company rather than an individual. This is not correct. If you are a legitimate employee or agent of the company and writing on headed paper or from a company email, you will bind the company in law. Therefore, it makes no difference whether you use *I* or *we*.

A point to keep in mind, however, is that *I* is far more personable and may help to build a rapport through your correspondence. Using *we* can appear distant and overly formal. Furthermore, when you have chosen the pronoun you are going to use, it is important to be consistent in its use. Otherwise, it may cause confusion. For example, if you are writing to a client/customer about a decision that has been made and you begin with *I* and then switch to *we*, not only does it look sloppy from a style point of view, but it may also cause someone to think that additional people have become involved in the decision process and they may wonder who these people are. So, select which pronoun you feel more comfortable using and be consistent in using it. Of course, if your company stipulates which pronoun you must use in correspondence, then you must follow their style guide.

I would like to finish this month's contribution by wishing all of Simply's readers, and all members of the Insurance Institute of Sussex, a very happy Christmas and a new year full of joy and happiness. Thank you for allowing me to be part of your wonderful institute throughout 2016. I look forward to working with you all in 2017!

## Our recent events – the highlights

### Sussex Seniors' Afternoon Tea 3 November 2016



We spent a very happy afternoon at Cafe Elvira, Borde Hill, with some of our retired members. As with last year's similar event, the conversations flowed over tea, coffee and cakes. It was good to catch up with old and new friends and acquaintances and hear stories about the Sussex insurance and financial services scene going back over many years. Needless to say all of us could remember when

Brighton was home to all of the major insurers and a number of names that have long since been consigned to history.....

Most surprising were the anecdotes from several past presidents of the former Brighton Institute and daughter institutes regarding their times in office. The privileges extended to them by their employers were quite different from today's practices. Having a local institute president on their staff was considered a great honour for any business and one generous organisation even provided the incumbent with a dress allowance. How things have changed!

It was not just all about the past as our retirees were talking about their incredibly busy and fulfilling current activities too. We had better hurry up and get our November 2017 Seniors' tea date booked and invitations issued before their diaries get too full!

### Watch the London to Brighton Veteran Car Run 6 November 2016

This year marked the 120<sup>th</sup> anniversary of the first London to Brighton Veteran Car Run. Over 400 veteran cars and a number of vintage vehicles set off from London's Hyde Park for the 60 mile journey south to Brighton seafront.

The car park at the Rose and Crown, Cuckfield, was the perfect vantage point for us to watch these historic vehicles pass by on their final miles. From mid-morning onwards, they were coming through steadily and made an impressive sight as they drove slowly through the village. Some drivers waved to the crowd, tooted their horns and let off clouds of smoke as they slowed for the mini-roundabout.

All of the participating veteran cars were built before 1906. Lovingly maintained with gleaming paintwork and highly polished lamps, it's incredible that they are still roadworthy over 110 years later. However the comfort of their occupants looked doubtful as seating was of the "sit up and beg" variety and mainly open-air. The drivers and their passengers were bundled up in multiple layers of clothing and blankets yet still looked very cold.



A high spot was when a magnificent blue 1901 Mors stopped at the Rose and Crown for a refreshment break. Its registration number was RAC 1 so no prizes for guessing its owner! Some of the vintage transport was equally special – one particular favourite was a wonderful 1916 Dennis fire engine affectionately known as "Jezebel".



## A Case for Change 16 November 2016



This thought-provoking and topical seminar was led by Jon Hancock, former Managing Director of RSA UK Commercial and now Performance Management Director at Lloyd's of London. Jon is a passionate advocate for the insurance industry and has a wealth of experience in underwriting, claims, sales and leadership.

Under his guidance, we explored the business environment and its effect on the UK general insurance market. Most importantly we considered the threats and opportunities that senior insurance executives are focusing on and there were lots of opportunities for audience questions.

The world has changed for numerous reasons and the pace of life all round is constantly accelerating due to technology and globalisation. The UK general insurance sector's current soft market shows no sign of hardening and there is very little growth. Further, merger and acquisition activity has reduced the number of traditional players. However a powerful new type of entrant or competitor has emerged – aggregators (comparison shopping sites).

Regulatory changes and technological advances have brought fresh challenges. Technology is both an enabler and a disruptor as it affects what we insure and how the business is transacted. Several decades ago, who would have foreseen the likes of connected homes, driverless cars and cyber attacks outside of science fiction? Fast forward to the present, these are reality, with the need for dedicated insurance products.

Customers' lifestyles and expectations have changed too. Ours is a 24/7 society that demands excellent service and the ability to deal online whenever and wherever required. We need to measure and monitor our satisfaction and trust levels continually as there is plenty of room for improvement. It's also vital to attract new talent into insurance by making it appealing to Generation Y. They are motivated by technology, flexibility, opportunities for personal development and have a strong sense of purpose. However professional qualifications and technical as well as new skills are equally important along with enthusiasm and energy.

The keys to future success are about winning the talent war, earning customers' trust through providing exceptional service and trust, a more joined-up approach from the various professional bodies within insurance, and promoting our industry through good news stories.

## Professional Association Cross Sector Networking Event 17 November 2016

It was the Chartered Management Institute's (CMI) turn to co-host this twice yearly event with Brighton University Business School. As one of the local professional bodies, we were invited to attend. A few of us took up this invitation and enjoyed a very interesting and lively seminar from Simon Bowen, the CMI's Director of Membership Engagement.



Simon spoke with great energy on "Creating a true profession – people, purpose and potential". He explained that all too often, people fall into managerial roles without any training before or even

afterwards. Further, a significant proportion of middle managers feel undervalued by their senior leaders and lack trust in them. These factors can impact on their own confidence to lead and have a resultant effect on the morale and productivity of their staff. Therefore organisations need to rethink their management culture, both to improve current practice and nurture young people with leadership aspirations. The CMI is spearheading these challenges - its vision is for better led and managed organisations and its mission is to increase the number and standard of professionally qualified managers.

Simon summed up great management in five simple steps: stop excluding and start including; stop controlling and start coaching; stop confusing and start clarifying; stop resisting change and start embracing it; stop competing and start collaborating.

## Structuring a speech or presentation

23 November 2016



It was lovely to welcome Rachel Hankey back to Sussex to share her expertise with us again. Anyone who has attended Rachel's previous seminars will know about her mission to take the fear out of public speaking and her ability to make nervous speakers feel more confident. This time Rachel showed us two different methods of structuring a speech or presentation, both which work well if preparation time is limited.

When addressing an audience, it's vital to convey your message clearly and ensure that you engage with all of your listeners. Many people start by planning an introduction, a middle section and an end, and write their entire content word for word. However they are often so dependent on

knowing their script, that the slightest memory lapse sends them into a flat spin. They don't always have the flexibility or confidence to improvise as they are fixated on actual words rather than concepts. This is where the "Why, What, How and What if" and the Spider Diagram methods come into their own as they are concept-based.

Without giving away any of Rachel's trade secrets, the first method ensures that your message hits the spot with your entire audience and the second is especially good for team presentations. However whichever method you choose, be self-aware and PRACTICE, PRACTICE, PRACTICE - especially your body language and tone of voice and the links between concepts. However go out there and be yourself. With effective preparation, dare we say it, you might even enjoy the experience!

## Annual Charity Quiz

29 November 2016

Thirteen teams pitted their wits against each other in an evening of fun and cerebral challenges set by Ian Sadler, our resident quiz master. True to his promise, there were a few easy questions such as the name of the river flowing through London and the general knowledge and picture rounds were reasonable. However the round on 2016 terrorist attacks floored everyone, even our winning boffins. If in doubt, guessing the name of a German town seemed to be the best strategy, although there were unfortunately no half marks awarded for the correct country. Olympic and Brexit statistics proved tricky too.



Our winners got off to a good start and managed to maintain their lead. Don't be fooled by their unassuming team name "Is this the Zumba class?" as some of their members had been runners up in a previous year. Congratulations to our winning foursome, pictured left with Ian.

The fight for second place was very close and Bourne Again (from Ansvar) narrowly beat the Marshians by half a point. Apparently the disappointed Marshians held a post-mortem on the morning after to try and identify where their fatal error happened.....



This year's quiz was in aid of Chestnut Tree House, the children's hospice charity which we are currently supporting. Their Corporate Fundraising Manager, Terrina Barnes, gave us a compelling presentation about the charity's vital work to improve the lives of children aged between 0 -19 with life-limiting conditions. Nobody could fail to be moved by the short video that followed.

Thank you to everyone who contributed to the table collection. A record £660 was raised, including a very generous single donation of £250. Gift aid declarations then added a further £60 to the grand total, courtesy of the tax man!

This has been our most successful charity quiz yet. Many thanks to Ian for devising and hosting such an enjoyable evening and for Alasdair Fraser's help on coordinating with Chestnut Tree House.

### **Christmas Networking Lunch 2 December 2016**



Delicious food and convivial conversation made this the perfect ending to our 2016 events programme. The talented catering and hospitality students of City College, Brighton, did us proud by serving a beautifully presented three-course Christmas meal at the Gallery Restaurant and waiting on us so attentively.

We had some difficult decisions as all of the menu options for each course were superb. The flavoursome butternut squash and ginger soup with its artistic cream swirl was an especial gourmet treat for foodies and worthy of any upmarket restaurant.

No doubt the pyrotechnics with brandy and Christmas pudding were as much fun for the students as us! Here is Richard and some of our group pictured enjoying their desserts, or rather the last few tasty mouthfuls!

Thank you to Stacey, our fantastic chefs and waiters for such a lovely lunch. We will be back again in December 2017!

## What's next?

**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 in January. Meanwhile as we sign off for 2016, we would both like to wish you and your families a happy Christmas and hope that 2017 will bring you every happiness, success and good health.

Do follow us on social media and if you have any comments or suggestions, we would love to hear from you.

Best wishes.

Richard

Anna

[www.sussexcii.org.uk](http://www.sussexcii.org.uk)



@sussex\_cii



Sussex CII (IIS)





## Our Planner

December		January		February		March	
<i>Simply Sussex</i>		<i>Simply Sussex</i>		<i>Simply Sussex</i>		<i>Simply Sussex</i>	
1 Th		1 Su		1 We	EL talk PB	1 We	
2 Fr	Xmas lunch SS	2 Mo		2 Th		2 Th	Careers Globalls LW
3 Sa		3 Tu		3 Fr		3 Fr	
4 Su		4 We		4 Sa		4 Sa	
5 Mo		5 Th		5 Su		5 Su	
6 Tu		6 Fr		6 Mo		6 Mo	AF1 EXAM CRAM
7 We	COUNCIL	7 Sa		7 Tu	Prog & Strategy mtgs	7 Tu	AF2 & AF3 EXAM CRAM
8 Th		8 Su		8 We	FS CPD or	8 We	AF4 EXAM CRAM
9 Fr		9 Mo		9 Th	CPD or above	9 Th	CPD/Kent Conf?
10 Sa		10 Tu	PFS Q1 conference	10 Fr		10 Fr	WOW week?
11 Su		11 We		11 Sa		11 Sa	
12 Mo		12 Th		12 Su		12 Su	
13 Tu		13 Fr		13 Mo		13 Mo	
14 We		14 Sa		14 Tu		14 Tu	
15 Th		15 Su		15 We	Emergency Svcs SF/SS	15 We	CPD? Or
16 Fr		16 Mo		16 Th		16 Th	CPD?
17 Sa		17 Tu		17 Fr		17 Fr	
18 Su		18 We		18 Sa		18 Sa	
19 Mo		19 Th	Fraudulent claims law SS	19 Su		19 Su	
20 Tu		20 Fr		20 Mo	AF1 EXAM CRAM	20 Mo	
21 We		21 Sa		21 Tu	AF2 & AF3 EXAM CRAM	21 Tu	
22 Th		22 Su		22 We		22 We	Negotiation skills SS
23 Fr		23 Mo	AF1 EXAM CRAM	23 Th	AF4 EXAM CRAM	23 Th	R06 EXAM CRAM
24 Sa		24 Tu		24 Fr		24 Fr	
25 Su		25 We	AF4 EXAM CRAM	25 Sa		25 Sa	
26 Mo		26 Th		26 Su		26 Su	
27 Tu		27 Fr	ANNUAL DINNER	27 Mo		27 Mo	
28 We		28 Sa		28 Tu		28 Tu	
29 Th		29 Su				29 We	AF5 EXAM CRAM
30 Fr		30 Mo				30 Th	Tour of Lloyd's bldg S
31 Sat		31 Tu	AF3 EXAM CRAM			31 Fr	