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CII

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HOW THE INSURANCE INDUSTRY CAN STAY ONE CLICK AHEAD

TRAVEL RISKS

THE KNOW-HOW DURING THE SUNNY SEASON

Opportunity KNOCKS

AVIVA UK BOSS MAURICE TULLOCH ON WHY THE INSURANCE PROFESSION IS RIPE FOR YOUNG TALENT TO COME IN AND MAKE ITS MARK

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June/July 2015

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ASHWIN MISTRY

PRESIDENT'S LETTER

Challenge your assumptions

As he nears the end of his term as CII president, ***Ashwin Mistry*** *looks at a useful lesson to be learned from the unexpected election result…*

If I could choose one single lesson that emerged from the dramatic outcome of the general election it would be: *'don't assume that you know what your customer wants'*. Never forget that people, whether they are voting or choosing products or services, want to be treated with respect.

Take one example… in the stampede to fulfil consumer demand for online delivery, investment in technology has resulted in the sidelining of personal contact. Yet recent consumer surveys revealed that 46% of customers said what they most wanted in moments of need was to be able to talk to a human being. In other words, to keep customers on side we have to get the balance right.

Under the banner *'Simplicity, Transparency, Trust'*, the Chartered Insurance Institute (CII) has been a strong champion of this consumer-led message. And during the past year I have seen many excellent ideas from our programme bearing fruit.

Simplicity is paramount in our relationship with those we insure because it builds trust. That's why we have launched our Made Simple campaign, with its emphasis on jargon-busting and talking in plain English. Ciindy – the avatar created to be the face of the initiative – featured on *The Journal*'s front cover last month and is a great example of getting closer to our customers through demystifying insurance.

Transparency empowers customers. That's why we have fully supported the Insurance Act 2015, which establishes the principle of fairer claims through sweeping aside the hidden warranties and conditions that have littered many insurance contracts. Conditions now will be flagged up clearly on page one of the policy. It will make it easier for us to demonstrate genuine value and, through consumer empowerment, it will enhance trust in the benefits of insurance.

Trust, of course, lies at the heart of insurance. At the beginning of my year as president I brought together a group of leading insurance journalists and commentators – the Agony Aunts – to provide a snapshot of their current opinion of the profession and what we could do to improve. There was a commonly held view that we needed to do more to merit the trust of our customers. I firmly believe when I meet them again soon that they will tell me we are travelling in the right direction and that my colleagues at the CII have moved mountains to address the trust agenda.

One voice

The call for 'One Voice' to unite the sector and dispense with irrelevant factionalism is resulting in real progress on many fronts. I was delighted to hear it referenced several times by keynote speakers at the recent BIBA. By uniting hearts and minds the insurance industry is demonstrating that it is capable of tackling big consumerist issues, such as professionalism and diversity – both essential in earning trust and respect. To secure our future we are now attracting new talent to the industry, and this government's early commitment to investing more in apprenticeships will give us further impetus.

Across the board, I firmly believe the insurance world is in better shape now than it has been for a long time. There are still, of course, plenty of areas we must improve… starting at the top. Strong leadership is now required on all fronts and all insurance leaders need to provide the moral compass on behaviour, culture and ethics for the current loyal staff and next generation of talent we will attract. We collectively have a responsibility to set the bar.

During my year as president, I have come across many more people who are dedicated to leaving behind a positive legacy after years of service within the profession. I have tried to harness that positive energy to launch some significant initiatives that will benefit the future of our sector. And in the course of the past 12 months, I've made a lot of new and stimulating friends. That's not a bad legacy in itself.

"We're Chartered because we believe in everything it stands for. Our commitment to developing the highest levels of technical skills and expertise is at the core of our business vision in an ever more competitive and commoditised market. When business partners and clients see that we are Chartered, they know that we are making that vision a practical reality."

Neil Clutterbuck, ACII
Chartered Insurer
Director, Underwriting and Technical
Allianz Commercial

cii.co.uk/chartered

INSURERS CII CHARTERED

New insurance broking unit enhances Certificate provision

A new Certificate in Insurance-level unit – (I10) Insurance Broking Fundamentals – is now available, to provide an introduction to the broking profession.

The unit complements the existing Chartered Insurance Institute (CII) broking units at Diploma and Advanced Diploma level.

Developed by the CII's Broking Faculty with the help of the British Insurance Brokers' Association and the broking profession, it aims to meet the needs of brokers at the start of their careers or those undertaking formal study for the first time.

(I10) Insurance Broking Fundamentals provides a practical introduction to broking including:

- The role and responsibilities of the broker
- Contract and agency
- Legal and regulatory issues
- Financial issues
- Conduct and culture of insurance broking.

Completion of the new unit will provide credits that may be used towards completion of the Certificate in Insurance or other, higher, CII qualifications. It will be first examined from September 2015.

A new designation – Cert CII (Insurance Broking) – will also be available for those who have completed the Certificate in Insurance, including this new unit or one of the existing Diploma or Advanced Diploma level broking units; (P81/M81) Insurance Broking Practice or (930) Advanced Insurance Broking. CII membership and continuing professional development requirements also apply.

Matthew Donnelly, a member of the CII's Insurance Broking Faculty and managing director of Griffiths and Armour Insurance Brokers, said: "The Broking Faculty was delighted to have a part in the process of developing the unit, and will actively seek to promote the Certificate industry wide."

ONLINE ///

► **For more information go to:**
www.cii.co.uk/shop/i10

London launches Islamic Insurance Association

London has the ability and willingness to drive the growth of Shariah-compliant insurance products, according to the chairman of the new Islamic Insurance Association of London (IIAL), Max Taylor.

Mr Taylor was speaking as he joined The Lord Mayor of London, Alan Yarrow, and CityUK chief executive officer, Chris Cummings, to launch the IIAL. The Association has been formed to create a truly representative body to support the work of those in the UK re/insurance markets that are transacting Islamic finance.

With the Islamic nations of Asia and Middle East and North Africa now among the world's biggest economic success stories there is a real need for the provision of transparent and trusted Shariah-compliant commercial insurance and risk products.

A respected international body such as the IIAL is needed to ensure the insurance industry plays a full role in the development of the Islamic finance industry and its future regulation. It will also look to promote its membership and the expertise it can bring to existing and potential clients across the world.

The aim of the IIAL is to play a major part in the efforts to drive and develop principles for the transaction of Islamic and Shariah-compliant commercial re/insurance business, creating a set of principles as a basis for a future international standard for Shariah insurance products and their transaction.

The principle of putting the needs of the customer first is enshrined in the Shariah transaction.

Mr Taylor said: "The launch of the Islamic Insurance Association of London comes in response to a clear need from the market both in the UK and globally.

"To enhance the sector and deliver change there is a real need for greater expertise and knowledge and this is where the London market can play a leading role."

CEO Appointment

You will no doubt have seen the news that Dr Sandy Scott, our CEO, has decided that now is the time for him to retire and he will leave us in March 2016.

Sandy has been an outstanding leader of the Chartered Insurance Institute (CII) for 15 years and has transformed the CII into the leading organisation of its type in financial services, anywhere in the world. There will be many opportunities during the coming months to celebrate Sandy's achievements and the progress we have made but we now have the tough task of finding a successor.

In accordance with our established governance procedures, a decision on the appointment of the CEO is the responsibility of the CII Board. The Board is required to establish an appointments group to undertake the detailed task of selecting a candidate to put before the Board. This appointments group must be chaired by a Past President of the Institute, who is still active in business, and will work with oversight from our independent Nominations Committee.

The Board has asked me to chair the appointments group. My fellow group members are President, Ashwin Mistry; Deputy President, Robert Fletcher and Group HR Director from Legal and General, Elaine Maclean.

We will run an open and transparent selection process, in so far as confidentiality of individual applicants will allow. This will include an open market advertisement and the engagement of a leading firm of head-hunters.

We have a wide range of stakeholders that we want to bring with us. These include our Members, local institutes, major employers, staff, regulators, trade bodies, market movers and opinion formers. We need to fully understand the challenges and opportunities facing the Institute during the next five to ten years and what our stakeholders will require from us during that time. One of the members of the appointments group, or our head-hunter, will be making contact in the short term, with representatives of all those stakeholders to seek input.

We will endeavour to let Members know the progress we are making but we do invite any Member who would like to make a comment on this to do so initially via the Company Secretary: **rowan.paterson@cii.co.uk**

Chris Hanks Past President (2010-2011)

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SOCIAL MEDIA

LinkedIn

Current discussions include:

- P80 (Underwriting Practice) or P86 (Personal Insurance)
- Has professionalism really been embraced?
- Coursework workload
- Issues with motor and goods in transit policies

From the CII Twitterati...

@FrancisClarkIFA
Well done to all of our staff that passed their @CIIGroup AF exams today #success

@duncanminty
Great to read @huwevans71 and @AXADavidW in @CIIGroup Journal on pricing and transparency. Time for policy statement on price optimisation?

@BIBAbroker
Congratulations @john_newnes! @CIIGroup have a great Cardiff president in you

@a_rochalima
Passed the final @CIIGroup @pfsconf exam, thus completing my Advanced Diploma in Financial Planning!

@quibes1978
Another @CIIGroup exam rolls in and luckily I've passed (with distinction) – ACII very close now. What will I do when my studies are over?

CII LinkedIn Group → 34,026 members
#CIIGroup Twitter → 8,029 followers

JOIN THE DEBATE TODAY!

Applications now open for CII New Generation programme

The CII is calling for future leaders in claims, underwriting, insurance broking and the London Market to put themselves forward for the 2015/2016 New Generation Groups programme.

The initiative is run by the CII's faculties, and is intended to support the retention of talent and development of tomorrow's insurance stars.

Designed to complement existing company talent schemes, the year-long New Generation programme provides those selected with a mixture of learning opportunities, including a briefing with the Financial Conduct Authority, a visit to parliament, full media training and the chance to speak at external industry events, as well as exclusive social networking events. In return, each group has the opportunity to make its mark on its sector of the profession by being involved in a project of their choosing.

Ant Gould, CII director of faculties, said: "The New Generation programme has now been running for four full years and we have had the chance to support the career development of more than 120 individuals. The feedback we receive for this programme is always extremely positive, with participants commenting that it has enhanced their personal development by enabling them to gain new skills, understand the wider industry, develop new networks and help shape them into leaders of the future.

"This year's New Generation Groups are due to deliver their final project outcomes in the autumn and they have all identified very different areas for their focus. Last year's groups reports covered stress in the workplace, flood response co-ordination, care home abuse and bribery and corruption controls – and all of them are making waves across the profession."

Liz Denham DipCII, commercial account handler, Thompson & Richardson (Lincoln), a member of the 2013/2014 broking New Generation group, commented: "In taking part in this year's CII New Generation Group, as well as a personal sense of achievement, I have also gained so much confidence that I can take with me in my working life ahead but also in my personal life. It has been great to work as part of a team towards a project that we all feel committed to. I would recommend this to anyone who is willing to put in the hard work to improve themselves and their career opportunities for the future."

Applicants for this year's programme, which starts in the autumn, must be members of the CII and members of the appropriate faculty, have between five to 10 years' insurance industry experience and be qualified to at least DipCII level.

The deadline for applications is 5pm on Friday 7 August 2015. For a nomination form or for more information please contact **new.generation@cii.co.uk** or click **www.cii.co.uk/events/new-generation-programme**

David Hertzell recognised for work on insurance contract reform

TV and radio presenter Colin Murray presented David Hertzell (centre) with the Chartered Insurance Institute Claims Faculty *Achievement Award* at the *Post Magazine* Claims Awards in June.

The award, announced by Claims Faculty chair David Bonehill (right) was in recognition of Mr Hertzell's central role in driving forwards the changes to insurance contract reform as former law commissioner for commercial and common law. Mr Hertzell, who is now also heading up the government's insurance fraud taskforce, was commended for his always professional, fair, consultative and balanced approach.

KNOWLEDGE COLUMN

CPD reading activities

Members can fulfil their continuing professional development (CPD) reading activities by accessing a comprehensive online knowledge library that provides unrivalled access to a vast collection of insurance and financial services resources.

An example of a CPD-suitable reading resource is our eBook collection. We have an expanding selection of more than 1,000 eBooks covering general insurance, financial services, risk management, business management, behavioural economics, Shariah law and finance, dictionaries and much more. The ebooks are accessible online via: **www.cii.co.uk/knowledge/ebooks**

Reading CPD activities do not require evidence unless they are to be claimed as a structured CPD activity. In that case, members should provide details of the learning outcomes or research reasons for undertaking such reading.

Axco country snapshots

Members have access to this online tool, which allows them to produce concise and detailed country-based reports, covering the following topics of interest for more than 170 territories: economy, general information, life and non-life insurance market, and politics.

The country profiles are researched, written and updated by experienced Axco consultants who regularly visit local supervisors, insurance associations, insurers, reinsurers and brokers in each of the territories covered, to secure vital information and provide market analysis.

Access the tool via: **www.cii.co.uk/axco**

Knowledge Services houses a collection of online technical and market information – supplemented by a physical, London-based library – which supports and informs Chartered Insurance Institute members, both those working in the industry and those who are undertaking their professional qualifications.

To contact Knowledge Services, please email: **knowledge@cii.co.uk**

Visit **www.cii.co.uk/knowledge** for more information.

CII New Generation group launches data protection best practice guide

The Chartered Insurance Institute Claims Faculty New Generation group is calling for organisations to adopt a new Best Practice Guide relating to requests made under Section 29(3) of the Data Protection Act. The guidance has been launched after two years of work behind the scenes, with support from the Insurance Fraud Bureau (IFB).

The new guide aims to improve the quality of data sharing under Section 29(3), which allows organisations to share data with a third party in order to prevent and detect crime. It is aimed at requests made in respect of claims, underwriting or financial crime within the insurance profession.

The move follows original work from the 2013 New Generation group, which highlighted a series of issues with Section 29(3); namely that marked requests were in unmanageably high volumes, often "non-compliant" and "added little to counterfraud investigations".

Organisations that agree to embrace this model are obliged to:

- Ensure their employees make requests only where it is appropriate and necessary;
- Ensure that due consideration is given to requests received by them;
- Provide a detailed reason to the requester in the event that they are unwilling to disclose personal data;
- Ensure their staff are appropriately trained in the use of Section 29(3);
- Ensure their SPOC details are kept fully up to date with the IFB;
- Ensure a representative attends and fully participates in the IFB's regular forums.

Nigel Fryer, member of the claims group, said: "We embarked on this project to try and make a difference in the profession. Through the support and collaboration of insurers, solicitors and other organisations we have produced this guidance, which we are sure will improve the way data is shared. With the IFB's support we hope a number of the collaborators will sign up and help improve our ability as a sector to detect and prevent fraud."

ONLINE

► **The DPA 29(3) Best Practice IFB website is available at: www.insurancefraudbureau.org/dpa-29-3-best-practice**

Communication and entrepreneurial skills top talent poll

Communication and entrepreneurial skills are seen as the most important skills that UK managing general agents (MGAs) require of their employees according to the third *MGAA Matters* survey.

When asked what are key employee business skills – beyond literacy and numeracy – 89% of respondents cited communication. Negotiation (49%), sales (46%), IT (46%) followed, with foreign languages ranked last with only 6%.

Entrepreneurialism in MGA employees was also seen as the number one personal attribute by 80% of UK MGAs. Being a self-starter, personable and resilient were all equal second (57% each), with loyalty not being seen as quite as important (49%).

For those looking to enter the MGA sector, who you know or who knows you remain key to securing employment, with 35% of respondents recruiting through personal contacts. Headhunters are used by 31%.

The use of apprenticeships within the UK MGA market was also analysed. Thirty-one percent of respondents said they were currently employing apprentices or had done so in the past, while another 37% are actively considering this route.

When asked about how to attract more graduates to the MGA sector, respondents indicated that clear career paths and promotion opportunities (both 51%) were the top benefits. Continuing professional development and support to continue achieving relevant qualifications were a close third with 49%. Once hired, 89% of the MGAs questioned train their staff in-house, with 46% paying for external training courses and 26% offering a formal accredited training programme. Only 6% do not offer a formal training programme.

Insurance leadership critical to diversity and inclusion

More than 100 insurance market leaders met recently to focus on diversity and inclusion (D&I) as a driver for business growth.

Hosted by Inclusion@Lloyd's, the market initiative has gained support across the London Market during the past 15 months.

Speakers on the day were: director-general of the Confederation of British Industry, John Cridland CBE; sporting hero, broadcaster and MS sufferer, Alastair Hignell CBE; Lloyd's franchise board member, Claire Ighodaro CBE; and CII president and chairman/chief executive officer (CEO) of Brokerbility Holdings, Ashwin Mistry OBE. The speakers then joined a panel facilitated by Julie Page, CEO, commercial and consumer, Marsh.

Lloyd's chairman John Nelson summarised the event's focus, saying: "It is critical for global growth and inclusion is the means by which it unlocks value for the business. Evolving the leadership culture in the Lloyd's market is a fundamental building block towards achieving our inclusion objectives and we hope today's discussions will help create a catalyst for positive change."

The event is part of an ongoing programme of activity organised by Inclusion@Lloyd's – a joint initiative across the market involving Lloyd's Corporation, the Lloyd's Market Association (LMA), managing and members agents, brokers and the company market. It has galvanised the support of almost the entire Lloyd's market of 93 Lloyd's syndicates and the 15 largest brokers by leading and motivating firms towards D&I best practice.

Chair of Inclusion@Lloyd's, Aon UK CEO, Dominic Christian, added: "We need leadership participation and buy-in to secure sponsorship from the top of organisations to shape D&I best practice and cascade the work throughout each business. We will only succeed in inspiring the best talent to join us in this market if we embrace D&I, so we must foster an environment in which best practice can flourish across the market."

Charlotte Myers, head of operations at the LMA, added: It was an incredibly successful event and we very pleased to see a huge number of senior market practitioners. Many of them had very positive comments to make after the event.

"As a result of this success, we are planning a week long diversity festival of activities for the market to be held in the week of 28 September."

CLARIFICATION

In the April-May 2015 edition of *The Journal*, we erroneously printed in genuine error an old Chartered advert of Stuart Williams, then of Cowens. We would like to make clear that Stuart Williams has since left R A Cowen and Partners and that the wording on the advert is in no way to be attributed to the company and we apologise to all the parties involved.

New interest in CII Delegated Authority exam

Interest in the Chartered Insurance Institute's (CII) Delegated Authority (P66) exam has spiked after the recent Financial Conduct Authority (FCA) thematic review into the subject, which found the sector wanting in a number of areas.

Several commentators are suggesting the regulator will take action if firms do not do more to improve their oversight.

This development has seen a surge of interest from the market for the CII's exam. The Diploma-level exam unit allows candidates to demonstrate an understanding of delegated underwriting authority from the perspective of all participants. This includes the setting up, successful management and development of business.

The unit is aimed at individuals who have a sufficient understanding of the fundamental legal and regulatory principles of insurance. It comprises of an online examination incorporating 14 compulsory short answer questions and two mini case studies. It provides 25 credits at Diploma level towards a Diploma in Insurance or Advanced Diploma in Insurance.

For more information on the Delegated Authority examination (P66) unit visit: **www.cii.co.uk/qualifications**

Chelmsford Institute to introduce Women's Professional Forum

The Insurance Institute of Chelmsford & South Essex is set to introduce a Women's Forum during its 2015/2016 programme of events. The forum will build on the Institute's equality and diversity offering, having established a Young Professionals Group in 2013/2014.

Newly elected president, Sian Williams, commented: "The aim of the forum is to provide a secure and confidential place where women can meet other women with similar career aspirations within an environment that offers a discreet sounding board to help nurture relationships and skills. The intention is to provide three exclusive thought leadership events per annum with respected industry figures."

The first event is due to take place on 9 September at 12pm-2pm in Chelmsford, with Barbara Schönhofer from The Jacobson Group.

Ms Schönhofer is executive vice-president and chief executive officer, International Executive Search, for The Jacobson Group. In addition to serving on the firm's executive management team and overseeing the international executive search practice, Ms Schönhofer manages board and senior management search assignments. She has consulted for companies internationally in all areas of the life, health, pensions and property and casualty insurance arena.

To book your place(s) at this event visit: **www.cii.co.uk/chelmsford**

In with the IIM crowd

The Insurance Institute of Manchester (IIM) is encouraging more local companies and individuals to get involved with the Institute, with a speed-networking morning that took place at the end of June.

The morning began with a networking breakfast, with council and committee members working the room to spread the word of how being involved with the Institute can boost both your career and your personal development. Whether it is through attending free continuing professional development lectures, swapping business cards at social events or helping organise them on a committee, there are many ways in which people can get involved.

IIM vice-president Barry Thompson Cert PFS officially opened the event with a lighthearted speech, followed by Karen Cartridge Dip CII who explained in more detail how the local Institute runs and what benefits it brings. Ms Cartridge volunteers as liaison officer for the Institute, focused on coming up with new ideas such as this event to reach out to more companies. Martin Robert Hall, elite performance coach to athletes and organisations, then gave an talk on how to network effectively and boost your business.

It was then time to get down to the speed-networking; with a few attendees looking nervous, the crowd split into two and lined up for three minutes one-on-one before the whistle sounded and it was time to talk to the next person. With a mixture of those new to the industry and those who have many years of experience, there were some interesting conversations overheard. Any uncomfortable silences were taken care of with pot-luck questions that the networkers could use to fill any gaps.

Find out about future Manchester events at **www.cii.co.uk/manchester**

Follow the president on Twitter **@IIMPresident** or join in the discussions on LinkedIn: **Insurance Institute of Manchester**

New BII deputy president is a model professional

Prithpal Saimbi, current deputy president of the Birmingham Insurance Institute, and a paraplanner at Charles Stanley in Birmingham, continued his impressive start to the year when he was named runner-up for the *Birmingham Young Professional of the Year* award in May.

A meticulous judging process was followed by a final awards evening held at Birmingham's ICC, where all finalists were identified as "the future leaders of the city" by head judge and chief executive officer of Birmingham Airport, Paul Keohe.

Mr Keohe also praised the finalists for the commitment and passion they have shown for Birmingham's business community.

Speaking about Mr Saimbi's nomination, Richard Venner, managing director of Charles Stanley in Birmingham, commented: "Prithpal continues to amaze us with his community engagement as well as his dedication to Charles Stanley here in Birmingham and he is very much one to watch for the future."

Nottingham's InsurED is a resounding success

Nottingham Insurance Institute's InsurED education conference took place in May and was rated a success by the delegates.

With 20 varied sessions across the day, almost 150 delegates chose a bespoke agenda to suit their individual development needs, and acquire five hours of continuing professional development in the process.

Paralympian gold medallist Naomi Riches was the keynote speaker, and many of the region's main employers attended as sponsors, presenters or delegates.

Among the many positive soundbites offered by those who attended were:

"The event was superbly well organised, particularly in keeping the different sessions working to time. Naomi Riches was a great guest speaker and showed just what can be achieved in the face of adversity. From a personal viewpoint, I found Gary Hibberd's session on cyber security fascinating – a real wake-up call to the huge threats every individual and business faces."

"I was really impressed by the scale and scope of the day Nottingham Insurance Institute managed to lay on. It is certainly the biggest and most impressive 'local' CII event I have seen."

Plans are already taking shape for the next InsurED, which is provisionally planned for autumn 2016. For more information visit **www.cii.co.uk/nottingham**

Welcome Sussex!

The Insurance Institute of Brighton became the Insurance Institute of Sussex at the annual general meeting on 29 April.

The name change has become a banner enabling the Institute to reach out and connect with more than 2,000 members along the south coast and bordering Hampshire, Surrey and Kent.

Events this year will cover the main insurance centres in the county and mirror the personal finance footprint. The new name has become a driver for renewal, giving the team the opportunity to review everything from the constitution to the format of the annual dinner.

The council structure now mirrors a business and will be supported with a business plan that focuses on a strong events programme, membership, employer engagement and corporate social responsibility as a new focus for the 21st century. All internal meetings have been streamlined, and are planned in advance to encourage working members to participate fully.

Birmingham members are now social media savvy

Birmingham Insurance Institute held a two-part social media masterclass for its members in June, providing advice, guidance and important tips on how to get the best out of social media in a business context.

Value Exchange's Nigel Cliffe and Luan Wise delivered 'LinkedIn – The really interesting stuff!' and 'What's the point of Twitter for the insurance executive?' for a full day's continuing professional development at the city's Rep Theatre.

Top tips, pitfalls to avoid and practical strategies for business-to-business networking were all on the agenda as delegates gained an insight into how to get the best from their social media profiles to maximise business potential and become a confident online networker.

The session was timely for the Institute itself as it looks to progress its own social media presence, with the introduction of a president's blog to complement its LinkedIn and Twitter activity.

Birmingham Insurance Institute president Richard Scott said:

"Social media brings us closer to our members and makes us more accessible – as an Institute, and as people. We want to make sure more of our members are aware of what we can offer them and for them to take advantage!

"I believe a joined-up and engaging social media presence will help us to reach more members and in turn provide them with support and guidance that they were perhaps previously not aware of. With the learning gained from this masterclass, I'm confident we can lead the way with local Institute social media."

You can join, follow and read Birmingham Insurance Institute's social media insight at: LinkedIn – **Birmingham Insurance Institute**; Twitter – **@BirminghamCII**; Blog **www.birminghamcii.wordpress.com/**

Guernsey holds another successful Insurance Development Day

Following on from the success of last year, the Insurance Institute of Guernsey held its second Insurance Development Day earlier this year.

Local insurance professionals attended the event, which commenced with a presentation from former president of the Insurance Institute of Guernsey, Callum Beaton, entitled: 'Career, risk and opportunity or career-risk and opportunity?' The presentation covered such topics as self-awareness, ethical dilemmas in the insurance sector, and how to maximise employer opportunity to gain personal benefit.

This was followed by Trevor Wakefield, retired principal of the Guernsey College of Further Education. Mr Wakefield's lively presentation on 'How to be practically perfect – soft skills through developing effective habits' was found to be very useful by all present.

Tony Ormond, of Royal London, finished the morning off, with his presentation on business protection – 'Keyman and shareholder protection'.

After a buffet lunch, the afternoon was kicked-off by Colin Hamling, head of insurance for CrossRail. CrossRail is the largest civil engineering project in Europe, involving the construction of 42km of new mainline railway tunnels beneath the streets of London.

Next up was Matthew Parker, of Grant Thornton, who presented on the hot topic of cyber liability. This led to many of the delegates considering a change of their internet passwords.

The day was rounded off with a presentation by Peter Chart, of VRS Vericlaim UK. Using examples of large claims incurred by Tesco and Network Rail, Mr Chart's subject was: 'The art of successfully adjusting major losses'.

The event was well received, with lots of positive feedback, and on the back of what has been deemed yet another successful event, the planning of the third Insurance Development Day has already commenced.

MICHELLE WORVELL

EDITOR'S INBOX

POAT AND GIFT WITH RESERVATION

Is anyone able to tell me the difference between the two please? I am studying for R03 and cannot understand where they differ. Any help would be much appreciated.

POAT – or pre-owned assets tax – is a levy charged on income from intangible assets exceeding £5,000 in value at the official rate (3.25%) of the interest retained in said asset. It's basically an anti-avoidance measure to prevent people avoiding gift with reservation (GWR).

A GWR is generally a tangible asset; the equivalent of POAT in these circumstances would be paying market rent etc.
GWR applies for inheritance tax purposes whereas POAT does not apply. POAT is an extra charge under income tax.

COURSEWORK WORKLOAD

I'm looking to complete my ACII as quickly as possible; with 150 credits to go I'm considering the ACII module choice (I have not done any at that level so far).

What I am wondering is, now that we can do coursework options with no need for an exam, we can essentially blast through these modules as quickly as we want, and not wait on exams, etc. So, how many modules are people doing at the same time? I'm enrolled on one, and decided on the other two I would like to do this year – would three at once seem over the top?

It might be worth gauging from your first module, as I was under the impression that coursework had to be completed within six months. Though please don't quote me, as I was scanning when I was reading about the coursework options.

It might be best to take on two and see how you find them. You have 12 months from the date you enrol to complete the three assignments and deadlines are provided. I did three ACII topics in one year, but only one by assignment as to be honest I found the assignments hard going – you need to be very disciplined to keep at them. I preferred exams but that's personal choice! All the best with your study anyway whichever you choose.

I'm currently doing three of the modules by assignments rather than exams. It can be a fairly heavy workload but if you're confident you can keep on top of them then it's achievable. I have been working on the basis of one assignment per month, which makes it manageable. The only thing is that it if you were to fail an assignment you might find yourself under real pressure with the deadlines. All assignments including repeats have to be completed within the timeframe provided. If you have any other queries on these PM me and I would be happy to help you out.

APPOINTED REPRESENTATIVE QUERY (IF1 CHAPTER 2)

Is it possible for the same legal entity to act as an appointed representative for two principals? While I understand that (AR) might not be the 'done thing', is there anything prohibiting it?

I don't see a problem with agency law. It happens with estate agency.

There might be a twist with insurance though so I would be interested in others' comments.

As long as there is a Multi-Principal Agreement between the principals, which clearly sets out the responsibilities of the two principals and who would be responsible in the event of a regulatory breach etc, it should be possible for a firm to act as AR of two separately authorised and regulated firms.

There's a section in the Handbook regarding what you need to have in place with regard to a Multi-Principal Agreement. You would normally anticipate that the different principals were supplying (or providing access to) different types of product.

As long as no real or possible conflicts of interest and an agreement is entered into, there should be no reason why not. The issue would arise when there is a claim involving both parties; the appointed representative would have to decline acting as an agent assisting in the handling of a claim.

Here's the FCA note. See item 3:
www.fca.org.uk/firms/about-authorisation/getting-authorised/becoming-an-appointed-representativeecoming-an-appointed-representative

There is nothing to prevent the appointed representative acting as such for two different principals; however the appointed representative will have a contract/terms of agreement with its principal. Within that agreement, it may preclude or restrict the appointed representative entering into an additional contract with another principal without its prior agreement. This is usually included within the agreement to prevent any conflicts of interest.

There has be a multi-principal agreement between both principals, which specifies who is responsible for training, complaints etc. This is often where it falls down as both principals have to agree and this may not be in their interest. Many agreements restrict the AR from working for other principals.

**To join the discussion and keep up with the latest changes, visit the LinkedIn group at:
www.linkedin.com and search for 'The Chartered Insurance Institute' under groups to become a member**

► *The Journal* **is delighted to receive letters on any topic; please email the editor at: michelle.worvell@cii.co.uk**

FOR THE RECORD

DISCIPLINARY MATTERS

Breach of examination and/or assessment regulations

The requirement not to provide assignments to another candidate was introduced in May 2013. Candidates who have provided assignments to another candidate having enrolled on either continuous assessment or coursework assessment between May 2013 and May 2014 have had their decisions published unascribed (without their name or employer details). Candidates who enrol after May 2014 and breach this requirement will have their names and employer details published.

John Smith Dip PFS, Four Oaks Financial Services, 168 Birmingham Road, Shenstone, Wood End, Lichfield, UK
(order effective from 13 May 2015)
The respondent was found checking the time on his mobile phone, which was on his desk, during an examination – in breach of the examination admission rules. The Chartered Insurance Institute (CII) case examiner invited the respondent to approve and sign a consensual order under Rule 9.1 of the CII Disciplinary Procedure Rules 2015, to which the respondent agreed. The respondent was reprimanded and required to complete the CII online ethics course.

Alexander Wright Cert CII, The Channel Syndicate, 10 Lime Street, London, UK *(order effective from 13 May 2015)*
The continuous assessment candidate was found to have given his completed P05 assignments to another candidate, in breach of the continuous assessment guidelines. The CII case examiner invited the respondent to approve and sign a consensual order under Rule 9.1 of the CII Disciplinary Procedure Rules 2015, to which the respondent agreed. The respondent was reprimanded and required to complete the CII online ethics course.

Simon Walker, Arthur J Gallagher, Temple Circus House, Temple Way, Bristol, UK *(order effective from 17 April 2015)*
Laura Doyle, New Ireland Assurance, Nassau House, 33-35 Nassua Street, Dublin 2, Ireland *(order effective from 2 January 2015)*
The continuous assessment candidates were found to have obtained unauthorised access to the assignments of another continuous assessment candidate, which they then plagiarised. The CII case examiner invited the respondents to approve and sign a consensual order under Rule 9.1 of the CII Disciplinary Procedure Rules 2015, to which the respondents agreed. The sanctions issued were that: a) the respondents were reprimanded; b) their continuous assessment assignments and examination results were disallowed; c) they were excluded from CII examinations and assessments for two years and would have to take the CII online ethics course before taking any CII exams and assessments or applying for recognition of prior learning in future; and d) no examinations, assessments or qualifications obtained by the respondents during the period of exclusion would be eligible for CII recognition of prior learning for two years.
The case examiner reduced the sanction that would otherwise have been applied in respect of offences c) and d) from two years and six months in light of the respondents' early admission of the charges.

Emily Owen Cert CII, The Channel Managing Agency, 10 Lime Street, London, UK *(order effective 13 May 2015)*
Nicola Hook Cert CII, AEGIS London, 33 Gracechurch Street, London, UK *(order effective from 6 May 2015)*

Adriana Paprocka Dip CII, Marsh, Tower Place TPE, Lower Thames Street, London, UK *(order effective from 5 May 2015)*
Alex Beney Cert CII, Jardine Lloyd Thompson Group, The St Boltoph Building, 138 Houndsditch, London, UK *(order effective from 29 April 2015)*
*** Andy James LV, Pynes Hill House, Rydon Lane, Exeter, Devon, UK** *(order effective from 20 May 2015)*
*** Gemma Ritchie, Arthur J Gallagher, The Walbrook Building, 25 Wallbrook, London, UK** *(order effective from 27 April 2015)*
*** Emma Saxton, Marsh Services, Tower Place East, London, UK** *(order effective from 16 April 2015)*
*** Daniel O'Shea, Arthur J Gallagher, The Walbrook Building, 5 Wallbrook, London, UK** *(order effective from 30 March 2015)*
Four candidates had their exam results for the plagiarised units disallowed in conjunction with the following sanctions.
The assessment candidates were found to have plagiarised the continuous assessment assignment(s) written by (an)other candidate(s). The CII case examiner invited the respondents to approve and sign a consensual order under Rule 9.1 of the CII Disciplinary Procedure Rules 2015, to which the respondents agreed. The sanctions issued were that: a) the respondents were reprimanded; b) their continuous assessment assignments were disallowed; c) they were excluded from CII examinations and assessments for 18 months and would have to take the CII online ethics course before taking any CII exams and assessments or applying for recognition of prior learning in future; d) no examinations, assessments or qualifications obtained by the respondents during the period of exclusion would be eligible for CII recognition of prior learning for 18 months.
The case examiner reduced the sanction which would otherwise have been applied in respect of offences c) and d) from two years in light of the respondents' early admission of the charges.

Unascribed cases
Four continuous assessment candidates were found to have given their completed assignments to (an)other candidate(s), in breach of the continuous assessment guidelines. The CII case examiner invited the respondents to approve and sign a consensual order under Rule 9.1 of the CII Disciplinary Procedure Rules 2015, to which the respondents agreed and which respectively came into effect during April and May 2015. The respondents were reprimanded and required to complete the CII online ethics course. In line with earlier precedent, the case examiner decided not to publish the respondents' names due to the relatively recent introduction and publication of warnings not to provide assignments to other candidates.

The CII wishes to make clear that, unless the case reported indicates otherwise, allegations and findings against members do not implicate those members' employers in any way.

Where the disciplinary panel or case examiner has decided to publish details of a disciplinary case ascribed (i.e. where an individual has been named), every care has been taken to identify members correctly. Please contact the CII if there is any doubt about the identity of a member who may have been the subject of disciplinary proceedings and in relation to whom a report has been published.

LOCAL INSTITUTES | NC2015 REVIEW

NC2015: PLANNING FOR THE FUTURE

The annual Network Conference returned to London last month. ***The Journal*** *was on hand to see what's new for the local institutes...*

The annual conference, which took place at the end of May, provided an opportunity for local institute council members from across the UK, Channel Islands and the Isle of Man to get together with their peers and colleagues to share best practice and be part of the future plans of the network and the CII. Through a range of presentations and interactive sessions, attendees were able to discuss ideas on how to evolve the membership offering to meet the changing needs of members locally.

Tone from the top

Robert Fletcher, incoming CII president, kicked off the day by introducing his presidential objectives for 2015/2016. These include an emphasis on continuous engagement with local institutes to welcome new ideas and build on the good work already being achieved across the network.

CII chief executive Dr Sandy Scott then took to the stage and reinforced this message in his keynote speech, communicating his four main focuses for the year ahead – his last year in office. Dr Scott's focuses are: life and pensions and the need for working closer within the industry and developing professional standards; Ask Ciindy, the CII's Made Simple initiative to create a new free insurance information service; promoting the benefits of Chartered status; and the promotion and development of apprenticeships.

From the introductions there was a clear tone from the top – ensuring the CII offering remains relevant to members, with a distinct emphasis on delivering continuing professional development (CPD) and a focus on new groups such as young professionals and those starting out in their careers.

It's all about... CPD, CPD, CPD

Ant Gould, head of faculties, and Simon Graham, head of learning, continued the theme of CPD in their bitesize CII update sessions, where they talked about key initiatives in this area. This included the success and future of the New Generation programme and Project Horizon, bespoke CPD programmes for selected members. There was also information on the new CPD app and portal – highlighting the different channels for learning.

Marketing in action

The area marketing team gave delegates an overview of the many resources available to them, including their support and advice to help develop the local membership proposition and how to utilise Network Know-how, an online portal offering a range of guidance and marketing tools available to the local institute network. The team also provided an update on the eagerly anticipated website refresh project and announced that the new local institute websites are planned to launch later this summer. Keep your eyes peeled for your local institute's new website.

Breakout sessions

The afternoon saw a number of interactive breakout sessions, which are popular every year as the discussions are led by the local institutes and focus on topical issues across the network. The sessions sparked great debate around the topics of how to create special interest groups, using social media to connect with members and engaging with Personal Finance Society members.

Rooftop recognition

In true Network Conference tradition, following on from the daytime event, delegates attended an evening reception at the rooftop terrace Sky Bar, St Pauls Grange Hotel. Ashwin Mistry, CII president, gave an impassioned speech regarding his year in office and support for the work undertaken by the local institute volunteers, before presenting CII awards to members nominated for their outstanding contributions to the insurance and financial services profession.

Ending on a high

As a gentle follow-up, day two of the conference allowed delegates the opportunity to take part in an interactive masterclass run by Melissa Kidd, titled 'Make yourself memorable'.

Overall, delegates left this year's Network Conference with an array of ideas to take back to their councils to help improve their local offering as well as a clear sense of the CII's and local institutes' future direction.

Are you interested in getting involved?

Local institutes are always looking for new members to join their councils and help run CPD events and other initiatives in their locality for the benefit of members.

The benefits of getting involved can include networking opportunities, enhancing your CV and the chance to give something back to the profession.

For details of your local institute visit **www.cii.co.uk/local** – simply contact the institute president for more information about taking an active role in the running of local activities.

GET INVOLVED – HELP SHAPE YOUR LOCAL CII MEMBERSHIP PROPOSITION

The 60 local insurance institutes are run by a dedicated group of industry professionals offering a range of key local benefits. These include:

- Technical and regulatory seminars and training courses;
- Career guidance, mentoring and knowledge services;
- Social and networking activities;
- Community engagement initiatives; and
- Local news and information.

THE DAY ON TWITTER

@Bolton CII
President & Deputy at the Networking Event at St Paul's last night. Bringing some ideas back to Bolton #nc2015

@Vrpcii
"It's all about... CPD, CPD, CPD" hot topic & clear focus from Ant Gould @insurancebod CII Director of Faculties @CIIGroup nc2015

@CallumBeaton
@CIIGroup #nc2015 really like grass roots approach of Robert Fletcher incoming president

@CII Bristol
Simon Graham #CII Head of Learning discussing the changing nature of education #nc2015

@CIIBristol
Area Marketing Team giving an overview of future products namely the launch of exciting new websites for local institutes #nc2015

@melissakidd
Very much looking forward to talking @CIIGroup conference tomorrow on Making Yourself Memorable

AWARD WINNERS

Distinguished Service Awards were presented to:

- Jim Rennie – Glasgow Institute
- Ian Harris – Birmingham Institute
- Tez Roberts – Birmingham Institute
- Barry Thompson – Manchester Institute
- Derek Cummings – Sheffield Institute

Exceptional Service Awards were presented to:

- Graham Barton – Cheltenham & Gloucester Institute
- Maureen Noon – Glasgow Institute
- Karen Cartridge – Manchester Institute
- John Bruce – Newcastle upon Tyne Institute

THE INTERVIEW | MAURICE TULLOCH, AVIVA

Playing THE LONG GAME

Having ambition, a passion for your work and never giving up are the keys to success, according to Maurice Tulloch, CEO of Aviva's UK general insurance business, as he explains to ***Liz Booth***

Tell us about your personal journey so far...

I honestly didn't have a masterplan when I left school. My first job was a six-month stint as a junior bond trader and in 1992 I joined Aviva as a trainee accountant through a General Accident subsidiary called Pilot Insurance Company in Toronto. I hadn't even taken a class in accounting at this stage, so the role was quite a departure for me. But after four years of night school I earned one of my first professional qualifications, as an accountant.

Within six years I took on responsibility for another Aviva heritage company in Canada, Elite Insurance. This role taught me the importance of underwriting; how to underwrite differently, use data and analytics and understand the customer, both to to their advantage and the company's.

I returned to the UK – I was born in Glasgow – following the merger of CGU and Norwich Union to work as business manager for Richard Harvey, global chief executive officer (CEO). This provided invaluable experience and on-the-job training. I studied the global insurance business first hand and met senior political figures, business leaders and regulators. In 2002 I returned to Canada, with a newly obtained joint MBA from Herriot-Watt University and the University of Toronto, and took on progressively more senior management positions until eventually becoming president and CEO of Aviva Canada in 2009.

Mark Wilson [Aviva's global CEO] asked me to become the CEO of Aviva's UK general insurance business in September 2013. That was an offer I just couldn't refuse. Aviva UK has a rich history and it's a business I'd always admired from afar. Now, nearly two years into role, I still believe the best is ahead of us. I've got a lot more to do and I want to leave a legacy of positive change.

How important are qualifications to Aviva as a business?

Qualifications are hugely important for joining an organisation. What you are saying to an employer is that you've demonstrated the commitment, determination and drive to complete something that many people don't finish.

For the individual, qualifications create a mindset and knowledge base that the employer can draw on. The essence of a job – what the individual is asked to do by their employer – is to solve problems, create opportunities and look at disrupting markets. The successful organisations are the ones that attract the best talent and constantly challenge them to develop and expand their skills and knowledge.

For Aviva, being granted Chartered status is a clear signal of our commitment to professional development and it establishes a recognisable benchmark for conduct, competence and culture.

What does the company do to encourage professionalism and qualifications?

I see one of the critical responsibilities of a CEO as developing talent in the organisation. We need to attract not only the best but those who are motivated to continue their professional development. It's the mindset point I made earlier: the minimum I expect is a good understanding of the fundamentals – pricing, underwriting, indemnity management and cost efficiency – but those determined to continue their professional development beyond this point offer employers so much more.

I would also always encourage a person joining Aviva to spend time in underwriting and claims. There are massive bands of talent within both functions and opportunities to find a specialism; you could become a senior underwriter covering incredibly complex casualty business in the London markets, for instance. In claims, you could get into handling complex casualty cases, terminations of liability and legality. Passion and enthusiasm are strong foundations for subject matter expertise.

How is this achievable across such a large organisation?

One example is the Aviva Certificate in General Insurance. This provides employees with a thorough grounding in the principles of insurance and the practices of the insurance industry, and it acts as a pathway towards Chartered Insurance Institute (CII) qualifications. We offer two options for completing the programme – facilitated or self-study – and both are proving to be incredibly popular.

This entry level programme, delivered in an accessible way, makes professional qualifications obtainable for all our people. But we also offer support to those who want to continue their education: about four years ago we introduced an apprentice programme focused on commercial underwriting. So far around 50 people have been through it – apprentices get training in the basics of commercial insurance, experience underwriting cases and complete the Aviva Certificate of Insurance practice.

What does it mean to you to be Chartered?

The intentions of the CII Chartered status match Aviva's goals of reaching the same important benchmarks in professional development, conduct and competency. I was delighted when our commercial business was granted Chartered insurer status – it is in line with Aviva's values, it demonstrates a commitment to our staff to invest in their development and shows brokers and customers that we are focused on delivering a first-class service to them.

Is it harder or easier for young people to enter the industry today?

Perhaps we should look at the question another way. Let's not focus on the negatives – the perceived barriers to entry – instead let's look at how we can do a better job of promoting the positive qualities of the industry, and its opportunities, to attract the best talent as they leave education. How can we inspire more young people to want to enter the insurance industry?

For example, insurance is moving into the digital age at pace and young people coming in should be excited by that. It's a global marketplace, with new technology developments, automation and less hierarchy. Promoting the industry as a place to challenge the status quo is a compelling and motivating proposition for those excited by the opportunity to disrupt markets.

Insurance is also an industry that deserves to be seen as a leader in terms of social good, but we don't promote this point enough. The responsibility of being ambassadors for the industry rests with all of us. When I speak at an industry function I'm quick to respond when I hear negative rhetoric on insurance companies, because I can think of a lot of industries that do far less in terms of good outcomes for customers.

What is Aviva doing to promote young talent?

We've got good graduate programmes in our UK and Canadian businesses, which have been running for several years. They attract people into our core business, finding the next generation of underwriters and claims handlers. These are generally students who have decided on a career in insurance and that's critical.

These programmes allow entrants to dip a toe in different parts of our diverse business for three, six or nine months to find out what interests them. Making people enthusiastic about what they do creates a huge difference for our customers and ultimately to the success of our company.

My words of advice for any young professional entering the industry today are: be passionate – you're going to run into roadblocks and obstacles; don't give up – be persistent; love what you do; and recognise that you're entering an industry that is more ripe for change than most.

MAURICE TULLOCH IN BRIEF

- 1992: Joined Aviva as a trainee accountant through a General Accident subsidiary called Pilot Insurance Company in Toronto
- 1998: Took responsibility for another Aviva heritage company in Canada, Elite Insurance
- 2000: Returned to the UK following the merger of CGU and Norwich Union to work as business manager for Richard Harvey, global CEO
- 2002: Returned to Canada, with a joint MBA from Herriot-Watt University and the University of Toronto
- 2009: Became president and CEO of Aviva Canada
- 2013: Became CEO of Aviva's UK general insurance business

MEMBERSHIP | THE JOURNAL

MOST OF THE PEOPLE, MOST OF THE TIME

The Journal regularly receives a positive response from members but there are a number of issues raised by readers that merit a response. Here ***David Ross*** *looks to address some of that feedback*

IMAGE: GETTY

Why can't we have an online version of the magazine?

At the present time our IT infrastructure doesn't allow members to tell us whether they would prefer a hard copy or online version of *The Journal*. As with pretty much everything IT-related, this is more complicated than it sounds to fix but I'm optimistic that we can resolve this in the next few months. Once this is done we should be in a position to offer members the opportunity to choose how they receive their copy of *The Journal*. In the meantime you can download a pdf version of *The Journal* from the Chartered Insurance Institute (CII) website.

Why is there not more life and pensions-related content in the magazine?

The simple answer is space. *The Journal* serves a wide and diverse range of members across the world. With a finite number of pages we have to try and squeeze in content that showcases the breadth of activity undertaken by the CII (and its membership). Unfortunately, this means that some sectors of the market get less coverage than we would like.

Going forward I would like to provide those working in the life, pensions and investments sector with more relevant content and we are investigating whether it might be possible to launch an online-only version of *The Journal* that focuses much more on this sector.

We have 14,000 international members – why is there not more international content?

I have to hold my hands up here and say that I would very much like to include more content from overseas markets and from our members outside the UK. The main issue for us is that we have a limited means of gathering news and content from across the world. Challenging though this is, I am confident that we can establish some mechanism for sourcing material, perhaps via a series of editorial advisory groups. In the meantime, please feel free to submit ideas to the editor and we will do our best to include your content if it's suitable.

There are better trade press magazines out there...

Absolutely, and in many cases CII members can benefit from discounts if they want to subscribe to them but *The Journal* does not profess to be a trade publication.

Although we address topical issues, we do not have the resources and scale of the leading trade magazines. We do however have a very talented and knowledgeable editorial team, two of whom have many years of experience in this sector, including editing trade press publications.

The role of *The Journal* is to give members an insight into the variety of activity the CII, and its membership, undertakes and to showcase examples of good practice from across the sector. We are in the fortunate position of being able to call upon a significant number of subject matter experts and allowing them the opportunity to share their expertise and experience is a key objective of the publication.

Why is there not more technical content in the magazine?

In times past *The Journal* served a useful purpose in providing members with technical content. With the advent of the internet we are now able to provide huge amounts of such content online in our library. Indeed, the CII has the largest insurance and financial services library in the world. Not only do we have our own material but we also have subscriptions to a plethora of content from third-party suppliers. Individuals working in life and pensions, underwriting, claims, the London Market and insurance broking can benefit from a wide range of face-to-face events, video interviews and online content that is specific to their particular discipline. In addition, we publish an extensive list of reports, research and thought leadership articles – all of which are available to download from our website.

We will continue to look at ways of bringing more in-depth content to readers. In the past 12 months we've included continuing professional development supplements in *The Journal* on specific topics including fraud, the Insurance Act and data protection – but in this digital age we can offer much more technical material via our online library. We have also created a new column which showcases just some of the content available from the CII library.

There should be more motivational content in the magazine from members

The introduction of feature interviews with leading figures from in and around the sector was a move to try and inject some personality into the publication and give readers – particularly those just starting out in the profession – an opportunity to hear the views of key stakeholders. In addition, the blog aims to give a personal insight into the challenges of studying, while working and coping with the pressures of day-to-day life. We are fortunate to have had some great contributors and I would like to think their experiences have been motivational.

In forthcoming issues we will be looking at how to build your self-confidence, improve your public speaking skills and how the workings of your brain shape your career path.

One area that is a constant source of frustration is sponsorship. A great many members are involved in fundraising, all for good causes and all of which deserve to be recognised. Unfortunately, we simply do not have the space to include all of these wholly worthwhile stories. Those activities that are particularly photogenic are more likely to find their way into to the publication. While we can report on newsworthy examples of fundraising we cannot use *The Journal* to ask members for financial contributions to any sponsorship activity.

You should publish monthly

The editorial team that produces *The Journal* also produces the membership magazine for the Personal Finance Society – *Financial Solutions* – which is also published six times a year. Increasing the frequency of *The Journal* in its current hard copy format would be hugely expensive in terms of resource, production and distribution.

Trying our best to listen

We try our very best to listen to our readers and where possible to make the changes they demand. With such a diverse readership it's simply not possible to keep everyone happy all of the time and for every person that wants more in-depth technical claims content there's someone else complaining that we aren't doing enough to address new entrants to the sector. Our readership survey suggests that, overall, *The Journal* is well thought of and that members find its content of value.

We will continue to listen to your feedback so if you have anything you'd like to say, preferably constructive, then please contact David Ross at **david.ross@cii.co.uk**

David Ross is director of communications at the CII

Scholarship intake 2015

SCHOLARLY PROGRESS

As top scholar from the Allianz Scholarship Programme, Bluefin's Matt Thomas knows the benefits of professional study better than most. Here, he talks to ***Sam Barrett*** *about how it has boosted his career*

Studying for professional qualifications is a great way to raise standards across the insurance industry. And, with support from insurers as well as their own employers, there are plenty of opportunities for brokers to gain these qualifications and fulfil their career aspirations.

Allianz is among the insurers keen to support professional development among brokers, with its scholarship programme offering the opportunity to achieve the Chartered Insurance Institute (CII) Diploma in Insurance over an 18-month study period. The programme is structured, giving access to a series of 16 workshops covering the four different modules, textbooks and support through a dedicated LinkedIn forum, and the CII's RevisionMate tool. In addition, brokers are invited to networking events with the Allianz executive team and industry peers.

Competition for places

Given the level of support on offer, there is fierce competition for places, with at least 150 applicants for the 50 available spaces each year. Matt Thomas, account executive at Bluefin, was one of the first group of brokers to obtain a place on the course. "I'd completed the CII Certificate in Insurance and when my supervisor told me about the Allianz Scholarship Programme it fitted well with my role at Bluefin," he says. "After getting some guidance from Allianz, I went for it and was lucky enough to be offered a place."

Starting in March 2012, Mr Thomas says that although the course was intense, he really appreciated all the support along the way. "It was tough fitting the course in alongside a full-time job but it was really well structured with plenty of support provided by the training company, the LinkedIn forum and directly from Allianz employees. Bluefin is also really supportive and encourages us to take part in professional development whenever possible," he explains.

Matt completed the course in December 2013, achieving three distinctions in his exams and winning the top scholar prize. "It's really helped me but also our branch and the company," he adds. "Although my clients don't necessarily know what the Diploma is, it does give them an indication that I am committed to my profession and the service I give them. It also helps when I'm speaking to insurers: it's such a good grounding in all areas of insurance."

To underline the knowledge and expertise Mr Thomas gained by being on the programme, he also received a promotion at Bluefin, moving up from account handler to account executive not long after gaining his CII Diploma. He has also returned to his studies again, currently focusing on the advanced claims module on the Advanced Diploma in Insurance.

Helping others

Having gained so much from the scholarship programme, Mr Thomas is now keen to help others realise the same benefits, becoming a sponsor for one of his colleagues – commercial account handler, Louise Wilde. She applied for the scholarship programme earlier this year, securing a place on the strength of her application, which included a letter of endorsement from Mr Thomas, and her interview. "Becoming a sponsor was the logical next step," he explains. "I'd benefited so much so it made sense to support one of my colleagues."

A couple of months into the programme, and with the first two exams looming, Ms Wilde really appreciates having Mr Thomas as her sponsor. "He understands what's involved in the course and will be able to provide support along the way," she says. "He did so well on the course, he's the perfect person to have as a sponsor; he's already told me things about the course that nobody else knew. I would definitely consider acting as a sponsor for my colleagues once I've completed the course."

And, as it becomes the norm to gain these qualifications, having this level of support from insurers, employers and colleagues will ensure high standards across the insurance industry.

Perk up your summer

Make the most of exclusive member discounts to kick-start your holiday.

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VIVA PROFESSIONALISM

The UK's leading insurer has achieved Chartered insurer status. Managing director of commercial lines at Aviva, ***Angus Eaton,*** *tells The Journal how his firm did it...*

COMPANY FACT BOX

COMPANY: Aviva
ESTABLISHED: 1696
HEADQUARTERS: London
SERVICES: Aviva provides life insurance, general insurance, health insurance and asset management to 34 million* customers, across 16 markets worldwide.
In the UK it is the leading insurer, serving one in every four households, and has strong businesses in selected markets in Europe, Asia and Canada.
Its shares are listed on the London Stock Exchange and it is a member of the FTSE100 index.
Aviva's asset management business, Aviva Investors, provides asset management services to both Aviva clients and external clients, and currently manages more than £245bn in assets.
** Before the deduction of overlapping customers.*

Why did you decide to become Chartered?
At Aviva we believe in a clear standard of ethical behaviour and have a strong commitment to employee personal development. We believe that achieving Chartered insurer status shows customers, brokers and our staff that they can expect the highest levels of professionalism from us in terms of our conduct, competence and culture.

Explain the process that you went through to become Chartered?
Our Underwriting Academy, founded in 2001, provides our technical training and development programmes and achieved the Chartered Insurance Institute (CII) Prior Learning Accreditation for several of our programmes in 2011, so our commitment to professional development was already well established. We then wanted to ensure we encouraged as many of our 1,200 underwriters as possible to become members of the CII, as part of their own development plans.

What was the most challenging aspect about becoming Chartered?
We continuously aim to enhance our world-class underwriting expertise so our focus has been – and continues to be – very much in line with that of the CII in driving the highest standards of professionalism. The commitment to becoming Chartered was therefore never in question but the challenge, given our size, was to do so in a timely fashion.

How have you promoted Chartered within the firm and to clients?
We are immensely proud to have achieved Chartered insurer status for our commercial business and we have already been sharing this great news with our brokers and staff. It demonstrates the importance we place on expertise and knowledge, and shows our brokers and customers that we are focused on delivering a first-class service to them.

How would you persuade other firms to become Chartered?
Insurers and brokers play a vital role in helping protect businesses, and customers want to know they can rely on us to provide the right advice and do the right thing by them when they need us most. Where they see the CII logo they can have the reassurance of knowing they are dealing with a company that has achieved a recognised standard of professionalism – and that's surely something everyone across the industry should be striving for.

Angus Eaton is managing director of commercial lines at Aviva

MUTUAL BENEFITS

As applications for this year's CII faculty New Generation programme open, ***Claire Dickinson*** *talks to those who 'graduated' in 2012, 2013 and 2014 about the impact it has had on their careers*

Almost 170 members have now taken part in the CII faculties' annual New Generation programme, and as it gets set to enter its fifth year we look back on the impact taking part in the initiative has had on previous participants' careers. We asked those who have completed the full programme – 120 members – how their careers have developed since beginning the programme and about their experiences.

Nearly a third of respondents* had changed role or responsibility at least twice since joining the programme. Given that the first graduates started the programme less than four years ago, this suggests that New Generation members tend to progress rapidly through their careers. In total, 81% of respondents indicated that their role or responsibility had changed at least once since beginning the programme.

To caveat the above statistic, the New Generation selection process focuses on identifying the profession's rising stars. The individuals chosen for the programme demonstrated in their applications strong self-motivation, technical and soft skills ability and ambition – all qualities that suggest they would probably get on in the profession with or without the programme.

With this in mind, we asked survey participants to give their own assessment of the impact the programme has had on their careers. In total, 87% of respondents answered either 'some positive impact' (60%) or 'very positive impact' (27%), suggesting that the impressive career trajectories identified in the previous question are at least partly attributable to the opportunities presented by the New Generation programme.

Participants attend a series of five interactive continuing professional development (CPD) events as part of the programme. This includes a visit to, and workshop about, the Houses of Parliament, a briefing at the Financial Conduct Authority's offices and a day of media training.

In addition, the members have to work in groups of about 10 (divided by faculty – claims, underwriting, insurance broking and London Market) on a project of their own choosing that they believe will benefit the insurance profession and improve customer outcomes (this part of the programme is based on a pilot run in 2010 under the guidance of the claims faculty).

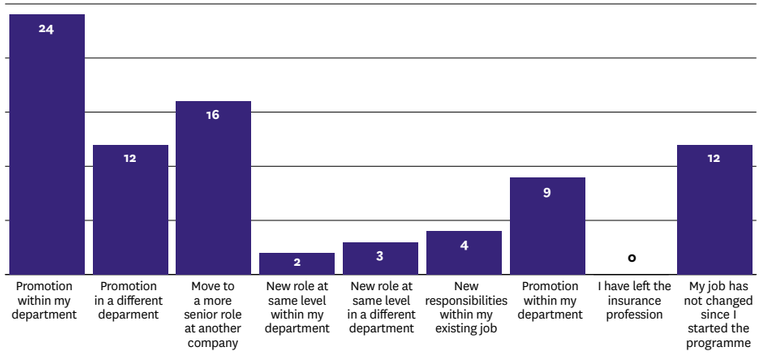
We asked survey respondents how useful these core components have been in their careers. More than 90% found the CPD events useful (52% somewhat useful and 44% very useful). The issue of project work – which is by its nature time consuming and challenging – was slightly more divisive. The vast majority rated it as useful, however 18% said it was not.

This is not that surprising: while there is no doubt the process of planning and executing a project independently is a steep learning curve for participants, the autonomous nature of this part of the programme means that a small proportion of group members can disengage with it during the year. In contrast, the majority of group members become very heavily involved with the project work – especially if they are passionate about the subject matter – and in fact, two of our survey respondents answered 'we are still working on the project' to this question.

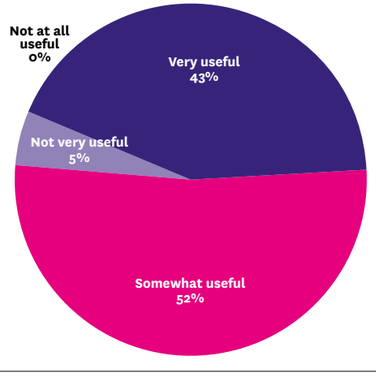
Networking has always been intended to be the other key attraction of the programme. We deliberately select only one participant per company for each faculty group, with the aim of ending up with a group of individuals who have never met each other before. This gives participants the opportunity to expand their network as widely as possible. To gauge the effectiveness of this strategy, we asked our survey respondents if they were still in touch with any of their project group members. In response, 37% said they were still in touch with 'most' of their fellow group members, with the same number saying they were in touch with 'one or two'. 15% of respondents were still in touch with all of their fellow group members, with fewer than 10% saying they were not in contact with any of them. Overall, the programme has been an effective means of network building, to some extent, for 90% of participants.

In summary, past participants in the New Generation programme generally believe it has benefited their professional development and many of our alumni now act as unofficial advocates for the programme, and the CII, by recommending it to their colleagues. Our challenge now is to continue to increase the programme's reach among new talent, while maintaining the positive relationships we have built with our growing pool of alumni.

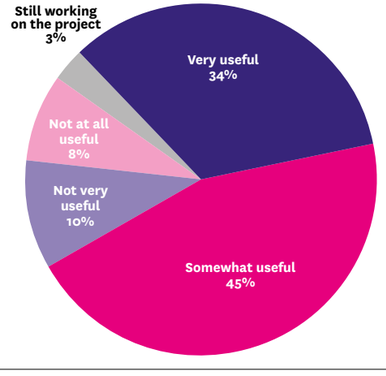
SINCE STARTING THE PROGRAMME, WHICH OF THE FOLLOWING HAVE YOU EXPERIENCED?



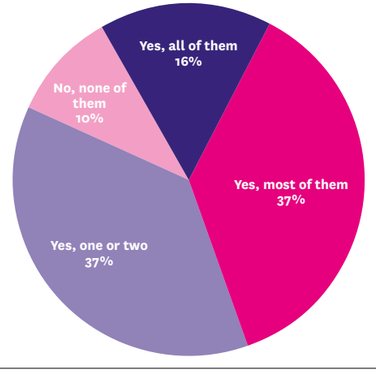
TO WHAT EXTENT HAS WHAT YOU LEARNT THROUGH THE CPD EVENTS BEEN USEFUL IN YOUR CAREER?



TO WHAT EXTENT HAS THE EXPERIENCE OF WORKING ON THE PROJECT BEEN USEFUL IN YOUR CAREER?



ARE YOU STILL IN TOUCH WITH YOUR PROJECT GROUP MEMBERS FROM THE NEW GENERATION PROGRAMME?



CASE STUDIES:

Harrison Law, account executive, Ingram Hawkins and Nock – Insurance Broking Group 2011-2012

What was your favourite aspect of the programme and why?
The fact I met like-minded individuals from different business backgrounds. We were thrown together and tasked with producing what could be an industry-changing initiative. I found this both challenging and rewarding.

What advice would you give to anyone embarking on the New Generation programme now?
I would recommend giving it everything; it does take a lot of time and could easily slip down the priority list, however the skills you learn, the people you meet and places you get to go, will improve you as a person and a professional. I don't know any other sectors that give this opportunity to young people.

Vicky Search, development underwriter – NFU Mutual Underwriting Group 2013-2014

What was your favourite aspect of the programme and why?
The research and development of our project. It has given me experiences that I had never imagined I would encounter in my career, including discussing our project with a member of parliament and presenting to the ABI Industrial Disease Committee.

How do you think the programme has impacted you and your career?
I have gained exposure to, and made contact with, many different stakeholders of the industry. In my day-to-day role it has opened my eyes to how I deliver projects and who I can approach to gain support and insight. Within my own company I have been recognised for a scholarship, which will be sending me to New Zealand this year; I feel this is a direct result of the increased confidence and experiences that I received from the programme.

Ben Warren, deputy class underwriter – international at Lloyd's Syndicate DTW1991 – London Market Group 2011-2012

Why did you decide to participate in the New Generation programme?
Being part of the inaugural group, it was difficult to know what to expect. I was initially hoping to meet peers in other areas of the London Market and build upon on a skill base I had already developed. The programme actually went much further than I had expected, which was very much a positive.

What advice would you give to anyone embarking on the New Generation programme now?
Make the most of it! The programme will put pressures on time as you try and juggle your workload and personal life. It will be worth it if you embrace the various workshops and seminars, and then use that knowledge and skills to develop a meaningful and insightful project you can be proud of in years to come.

** We surveyed the 120 members that have completed the full programme since 2012. About half (62) responded, of which 20 had been part of a claims group, 16 insurance broking, 13 London Market and 13 underwriting.*

NEW GENERATION PROGRAME

The 2015/2016 New Generation programme is open for applications until 7 August 2015. Candidates should have five to 10 years' insurance experience and be qualified to a minimum level of Dip CII. For more information, or to apply online, visit: **www.cii.co.uk/events/new-generation-programme**

TALENT | NEW GENERATION

TOURISM | TRAVEL RISKS

THE UNEXPECTED PITFALLS OF AIR TRAVEL

Air travel may well be one of the safest forms of travel but insurers are facing a raft of claims caused by a variety of different factors from air rage to delays and even toxic air, as ***Liz Booth*** *reports*

News that supermodel Kate Moss has been escorted off a plane at Luton airport after reportedly being disruptive is not the first time a celebrity has been involved in such an incident.

Fellow supermodel Naomi Campbell infamously pleaded guilty to assault following an air rage incident back in 2008 and was ordered to carry out 200 hours of unpaid community work.

And, of course, there was Alec Baldwin, Snoop Dogg, Diana Ross… the list goes on.

The UK's Civil Aviation Authority said there were 114 incidents recorded last year in total – a relatively small amount compared to the two million flights that depart UK airports each year.

The US Federal Aviation Authority said it handles around 150 air rage incident complaints every year and in the past 20 years has had to take action against more than 4,000 passengers.

Stephen Robb, partner at Weightmans, says: "Airlines need to enforce their rules without fear or favour and regardless of the profile of the individual concerned as a failure to deal with somebody who is being disruptive, or to enforce rules differently for different people, carries with it a whole new set of risks about discrimination. EasyJet's actions with Kate Moss should send an important message to other passengers."

Flight crews in the US are reported to be dealing with an increasing number of 'air rage' incidents and have called for bigger fines for unruly passengers.

As Mr Robb explains, one drink before take-off may seem acceptable but there is a danger when this leads to several more. "When it is six miles in the air, in confined cabins, in congested airspace and with potential life-threatening consequences to 200-plus other passengers and no option of evicting the culprit from the premises, it becomes less of an acceptable indulgence," he warns.

He points to another recently reported case of air rage, when a Ryanair flight from Latvia to Dublin had to be diverted to Denmark when a man who had drunk too much, stripped semi-naked and allegedly started throwing punches and tried to leave the aircraft in mid-air.

Mr Robb's colleague Susan Wilson, a solicitor at Weightmans, explains: "A need to reroute can cost an airline an estimated £40,000 ($59,743) and then there are the ubiquitous flight delay claims when the airline's scheduling is affected."

Air rage is therefore not just a risk to the passengers and crew on board, it can also become a costly claim for insurers too. As Mr Robb outlines: "The risks to insurers from such activities are clear: employer's liability claims for members of crew who have to deal with the culprits; and public liability claims from other passengers, either due to assault or accidental injury. All against the backdrop of strict liability under the Montreal Convention."

Just in time

Insurers do also face claims from delayed passengers caught up in such incidents. In fact, travel delays are becoming quite an issue. Anecdotally, insurers say many of those chasing down payment protection claims for insureds have now turned their attention to travel operators after changes in European law.

If travellers are delayed more than three hours or the flight is cancelled, under European Union rule 261/2004, the passenger is entitled to compensation – and this can date back to flights disrupted from 2005 onwards.

Google 'air travel delays' and it is easy to see why insurers are worried. Numerous sites have opened up, offering to help passengers make their claims against the airlines. Moneysavingexpert.com reported in April that more than 350,000 of its claim form templates had been downloaded from its site alone.

Generally, timekeeping at airports is quite good. The Civil Aviation Authority (CAA) reports, however, that in the past year time performance for all scheduled passenger flights at 10 monitored UK airports fell by one percentage point to 79%. The highest performing airport was London City with 88% and the lowest was Gatwick Airport with 74%.

The news comes as latest CAA figures show the number of passengers using UK airports increased to 238m in 2014, just short of the 2007 peak.

Against 2013 figures, three airports – Newcastle, Manchester and Heathrow – saw improvements in on-time performance. The other seven airports saw punctuality performance drop, with the biggest fall being at Luton, where the decline was 5%.

Unsurprisingly, the airlines are trying to limit the effect of the European ruling. Lewis Quarmby, of the Parabis Law aviation team, explains: "Despite last year's ruling in the UK case of *Jet2.com vs Huzar,* which provided a seemingly definitive conclusion on when delayed flight compensation is applicable, many airlines are still refusing to pay compensation to passengers on flights delayed for three hours or more."

He says the judges in that particular case decided an unforeseen technical issue would not amount to an 'extraordinary circumstance', a condition required to avoid paying compensation. 'Extraordinary circumstances' can include acts of terrorism, strikes, air traffic control problems and delays as a result of meteorological conditions.

Mr Quarmby says, however, airlines are still continuing to turn down claims, particularly those linked to meteorological conditions.

He adds: "Air carriers are becoming increasingly aware that their obligation to pay compensation may still arise in these situations, specifically where the meteorological conditions did not occur at the passenger's place of departure or arrival, but instead when they were delayed by responding to indirect meteorological conditions."

Another way in which airlines are avoiding payments is if delays are caused by technical defects, where it has been revealed that the aircraft already in service has been affected by a 'hidden manufacturing defect'. Air carriers often refuse compensation based on this exemption. However, the exemption provides little guidance for air carriers to prove such a manufacturing defect was 'extraordinary'.

Mr Quarmby says the airlines are letting some of these cases go to court to test the new rules and establish clear parameters under which claims can be made. For example, Bott and Co Solicitors are testing one such circumstance by appealing to Manchester County Court in July, with a claim against Virgin Atlantic concerning a delayed flight caused by crew sickness.

He concludes: "This will provide further clarity to what is considered an 'extraordinary circumstance'. As further cases are considered by the courts and more judgments are made following *Jet2.com vs Huzar,* we are likely to see air carriers taking a clearer stance when deciding when to turn down delayed flight claims."

Health claims

It is not just passengers making claims against the airlines. Air crew are also taking to the courts, particularly in relation to so-called Aerotoxic Syndrome.

On June 8, the BBC reported 17 former and serving cabin crew are planning legal action against British airlines claiming they have been poisoned by contaminated cabin air.

The cases are funded by the Unite union, which represents 20,000 flight staff. Workers believe they have fallen sick after breathing in fumes mixed with engine oil and other toxic chemicals.

In April, Unite called for a public inquiry into the health effects of 'fume events' on airliners amid warnings there is insufficient monitoring and research into Aerotoxic Syndrome.

Unite general secretary Len McCluskey said more needed to be done to understand illnesses caused by exposure to contaminated cabin air on jet aircraft and airlines should be required to monitor air quality during all flights.

Announcing that Unite had set up a helpline for its 20,000 cabin crew members on Aerotoxic Syndrome, Mr McCluskey said the union was also establishing a fume event register to monitor and collect data on fume incidents.

The union, which represents cabin crew across the airline industry, said it was responding to mounting concern among its members and was supporting the family of Matthew Bass through the inquest into his death. Mr Bass, a Unite member who worked as cabin crew for two airlines in a 15-year career, died suddenly last January, aged just 35.

Mr McCluskey says it is Unite's "intention to make certain Aerotoxic Syndrome doesn't become a silent killer." He adds: "Literally all of our cabin crew members will have experienced a fume event at some time. It occurs not regularly, but it occurs sufficiently often for people to be concerned about."

He goes on to add "we want debate and discussion, we want to make certain that manufacturers looking to the future of aviation start to develop new methods of producing aeroplanes".

The BBC reports: "Uncensored safety reports submitted to the CAA, and obtained by the Victoria Derbyshire programme, show that between April 2014 and May 2015 there were 251 separate incidents of fumes or smoke inside a large passenger jet operated by a British airline.

"An illness was reported in 104 of the 251 cases and on at least 28 of those flights oxygen was administered."

IMAGE: GETTY

Michelle Obama is a confident public speaker

Finding YOUR VOICE

Delivering a speech can leave even the most accomplished executives in a cold sweat. Here, ***Nick Marson*** *offers some pointers on the art and science of powerful public speaking*

Three out of four chief executives fear speaking in public more than anything. How can this be? After all, they are confident and powerful people sitting at the top of their industries.

The problem is that they want to be authentic when they speak but do not know how to be themselves in public. Their natural charisma does not shine through from the podium. They look wooden, sound hollow and appear distant. Their followers do not know who they are. The audience needs to believe in the messenger before they can believe in their message. Trust is the issue.

So what can leaders do to find their authentic voice? The starting point is honesty – courage to be your imperfect self in front of others. It is our human failings that bring us closer to others. It is our vulnerabilities that make us more credible to our followers. Our authenticity provides a space for others to fill.

The fear

Fear is false expectations appearing real. Fear is the enemy of authenticity. Fear freezes spontaneity. Fear is a barrier between us and our audience. What are we afraid of?

Reputation is all we have. We survive and thrive in our social groups dependent on our status and our social brains are wired to build relationships. When we speak in public our reputation is on the line and we are terrified that our reputation will be damaged; our status undermined, our very survival threatened.

Overcoming your fear

Say to yourself – "I care but not that much". Take some pressure off yourself. It is not about you, it is about them. If you have something that will help your audience, then you have a purpose. The limbic system – the emotional centre of the brain – needs to know why it should listen.

P O W E R presentation guidelines

These easy-to-remember rules offer a good grounding for effective public speaking:

Personality – they have come to see you not a slide show

One message – you have to know your point in order to make your point

Why are you talking? (And why will they listen?) – passion without purpose is pointless

Empathic concern – you should put yourself in their shoes, but first you need to remove your own shoes

Response – what do you want your audience to do after your presentation? Prepare with your end in mind.

Communication takes place in silence

But not when you are talking. When you say something important pause at the end and look at them in silence. They will have a chance to think about what you said. And you will have a chance to read their body language to see how they are receiving it. By looking at them and making eye contact you are connecting emotionally and saying to them that you believe in what you are saying.

Do not forget to enjoy the experience. Smile and your audience will smile with you.

We all have a fundamental human right to be heard – to make a contribution to our community. The key to public speaking is to have the courage to speak with your authentic voice in the service of others. Your audience does not want you to be perfect, it just wants to believe in you and listen to how you can help.

Next time you are asked to speak in public find your authentic voice and let your natural personality shine through and do the talking.

"It is our light that most frightens us" – Nelson Mandela

Nick Marson is an associate at Clearwater Advisors

TOP 10 PUBLIC SPEAKING TIPS

1. Know yourself; be yourself; show yourself
2. Know why you are talking
3. Know your audience and why they will listen
4. Know your point and stick to your point
5. Use silence to land your point
6. Start with a 'wow' to get their attention
7. Tell them what is in it for them
8. Keep it short and simple
9. Treat the audience as a friend
10. End powerfully with a call to action

IMAGE: PA

Keen to support professional standards in the CII and PFS?

Being a professional brings huge rewards.

It also brings responsibilities. Chief among these is to ensure your profession remains in good health. That means supporting your professional body – its activities, purpose and ambitions.

Members of the CII and PFS play a vital role in sustaining the work of their professional body. Now, in accordance with the rotation rules for Board and Committee tenure, there are opportunities for members to fill vacancies both in the Qualifications, Examinations and Assessments Committee (QEAC) and the Professional Standards Board (PSB).

QEAC

The QEAC is responsible for ensuring that CII candidates are treated fairly throughout all CII qualification, examination and assessment processes.

The following Committee vacancies exist:

- Chair (The Chair is alternated between general insurance and life insurance practitioners. We are now looking to make a financial services appointment)
- a member representing the financial services community(CII/PFS member)

Candidates are required to have an understanding of the educational arena. It would also be desirable for the candidates to have current experience of CII assessment activity.

Professional Standards Board

The PSB contributes to the development of the CII's policy and membership standards in areas of professional conduct, governance, accountability, diversity and transparency.

The CII is looking to recruit three CII Chartered title-holders to sit on the PSB and act as representatives, respectively, of general insurance, life & pensions and financial planning.

These individuals should be highly competent in their fields and be able to demonstrate a keen interest in the effects on consumers of product design, along with associated ethical considerations.

How to apply

These are all voluntary roles with no remuneration; however, all travel expenses will be reimbursed.

The CII supports diversification and, while applications from all members will be welcomed, we would particularly like to encourage applications from members of all ages and from the following under-represented groups:

- ethnic minorities
- having a disability under the Equality Act
- minority faiths or beliefs
- minority sexual orientations.

For further information and an application pack, please contact Hina Shah on: hina.shah@cii.co.uk or +44 (0)20 7417 4409.

INVESTORS IN PEOPLE | Gold

CII

HOT TOPIC | CYBER CRIME

MEETING THE CYBER CHALLENGE

As cyber risk continues its inexorable rise up the list of concerns for business leaders worldwide, ***Jennifer Brough*** *looks at what the insurance industry must do to counter the threat and offer customers the cover they need…*

IMAGE: GETTY

The insurance market is facing a new set of challenges in terms of cyber insurance. According to the *Aon Global Risk Management Survey*, cyber risk was identified as the ninth biggest global risk factor. The survey questioned 1,400 chief executives, chief financial officers and risk managers, and found damage to brand and reputation ranked as the top concern. Aon says this further demonstrates the increasing importance of cyber risk, as it has been regularly linked to brand and reputation issues in the wake of data breaches.

Almost a third of the world's population is online, with e-commerce occurring between countries at the push of a button and the cyberspace being used to influence social change. In spite of these positive influences, adversaries also look to use cyberspace as a mechanism to steal, compromise or destroy critical data. Criminals, terrorists and 'hacktivists' are committing a range of acts, including industrial-scale fraud, spread propaganda and espionage between countries.

In 2011, the UK government set aside £650m to develop a response to cyber attacks over a period of four years. This was allocated in response to the National Security Strategy rating cyber attacks a 'Tier 1' threat (the highest priority for action) in 2010. The heightened response occurred due to the internet accounting for around 6% of gross domestic product in the UK, which is larger than utilities and agriculture combined if it was a sector in itself.

Since then, the government has been working collaboratively with the insurance market to prevent cyber crime across businesses. Despite this, 81% of large businesses and 60% of small businesses have suffered a cyber security breach in the past year, and the average cost of breaches to business has nearly doubled since 2013.

The risks

Cyber attacks have the potential to be rapid, highly damaging and public, which can lead to a vicious cycle of declining investor and customer confidence. Due to the rise of data breaches during the past decade, the public opinion that cyber is primarily a technology or security issue is changing. Rather, people are becoming aware that is a collective key risk to an entire firm, permeating the way the business is run.

This change in perception is essential for survival and combating threats, particularly as the Information Commissioner's last annual report (2013/2014) showed a 28% year-on-year increase in the number of data protection cases investigated. In April 2014, the Office for National Statistics revealed that fraud cases doubled across England and Wales in 2013 – and that around 70% of those cases had an element of cyber crime attached to them.

At the Association of British Insurers' (ABI) Cyber Insurance Conference in May 2015, five key reasons highlighting the need for cyber policies were indentified:

- **The rate at which cyber crime is growing** – due to the nature of cyberspace, crime operates across borders, attracting organised criminal gangs.
- **Cutting edge technology is used to commit cyber crime** – with the nature of threats changing quickly, companies are continually on the back foot when preparing defences.
- **A strong dependence on IT for everyday activities** – not only is information stored online, but companies make payments and operate telephone systems in this way.
- **An attack leading to a close or dramatically changing the nature of a business** – a recent government survey found 10% of affected organisations were required to change the nature of their business as a result of a security breach.
- **The British insurance market's position globally** – the London Market is responsible for more than 10% of global cyber insurance business; an estimated £160m of cyber-specific premiums come to London, the majority of which originate from the US.

Awareness

There is a tendency to think of cyber as a new and unique threat, however the possible impacts – business interruption, potential for large and public impact, and the need for immediate response post-event – are nothing new and are present in other common risks, including natural catastrophe and terrorism.

A major problem with insuring cyber is raising consumer awareness as to what is covered within the policies. Many consumers think cyber is already covered under existing computer/IT policies, therefore not many people actively seek it. A recent Aon Captive benchmarking survey found that only 1% of captive owners currently insure cyber risk and only 2% of large firms have explicit cyber cover, a figure that drops close to zero for smaller firms. Recent government research found that 22% of small businesses admit they "didn't know where to start" with cyber security.

A government report released in March 2015 – *UK Cyber Security: the role of insurance in managing and mitigating the risk* – found that half of the firm leaders included in the sample size did not realise that cyber risks can even be insured. Cyber risk surveys showed that 53% of chief executive officers believe they have cover, whereas less than 10% do.

The report estimates that the total realistic possible maximum loss (PML) for cyber globally was around £100bn globally in 2014, which will only increase in the future years. The cyber insurance market could treble in the next few years, meaning the industry PML for cyber risk could exceed the global insurance/reinsurance capacity available, for example well above the estimated loss for nuclear (£3bn) and natural catastrophe (£65bn). There is a lack of consensus, however, on the size of PML to the insurance industry.

Underwriting the risk

The non-physical nature of cyber risk makes it possible for insurers to suffer losses from a vast number of clients spread across ↘

different geographies as a result of one event. The insurance market has developed a dedicated product line that addresses many of the key risks faced by clients. Clients can purchase cyber-specific cover in the form of extensions to traditional policies, or as standalone cyber policies.

However, only a small number of large breaches have been recorded so far, making it harder for underwriters to offer wholly accurate quotes on a unique basis, rather following the actions of others. The fact that cyber risk is ever-changing adds to the complications; many organisations lack basic procedures in the first instance of an attack. Insurers will tend to decline or write overly large premiums to mitigate against basic breaches. With this lack of knowledge, there is a possibility of underpricing or not having the technical knowledge to properly model cyber risk. Cyber insurance has a much lower degree of price differentiation across individual firms, which suggests this pricing also reflects the lack of data needed to underwrite accurately. The paucity of data makes modelling cyber exposure difficult. Traditional impact tests suffer through lack of data, focusing on solvency rather than liquidity, which is the more likely cause of failure from a cyber event. Experts have to make educated assumptions when assessing the severity and frequency of possible catastrophic solutions.

Taking action

Though large firms are gradually improving their cyber security methods, significant risks remain in interacting with third parties – be it service providers, product suppliers, customers or banks. It is crucial to improve supply chain resilience to cyber attack, particularly if firms have smaller business partners that are typically less well protected.

Though data availability is scarce in the reporting of cyber breaches, in the UK government agencies have sources of information made available via data feeds, including the Cyber Security Information Sharing Partnership. The future looks positive, as 88% of FTSE 350 companies now include cyber risk within their strategic risk report, up from 58% in the previous year, proof of the heightened threat being perceived by the UK's major firms.

The future – meeting threats

The ABI has predicted that, within the next 10 years, cyber insurance will become as common a purchase for UK businesses as property insurance.

Different estimates of cyber insurance penetration

	Source	Value
Percentage of CEOs or CIOs of large organisations who believe they have insurance that would cover them in the event of a breach	BIS, Information Security Breaches Survey 2014	52%
Percentage of CROs or CFOs who state that their organisation has bought cyber insurance	Marsh and Zurich cyber risks surveys	15%-20%
Percentage of firms with cyber cover, whether as a stand-alone cover or implicit in other policies	Marsh and Zurich cyber risks surveys	10%
Actual penetration of stand alone cyber insurance products among UK large businesses	Estimate based on policies placed/written by project partiicipant	2%

The government report recommends that insurers treat cyber on a more consistent basis, offering an immediate solution for brokers to provide businesses with a statement of cyber assurance, based on exposure and cover versus risk. The report identifies the key elements as:

- **Identification of relevant cyber perils** – based on client-generated scenarios.
- **Cyber gap analysis** – a way of determining the extent of cover provided in the event of a cyber incident, including analysis of traditional policy responses and the response of specific cover in place.
- **Identification of solutions for uninsured risks** – recommending appropriate cover to address uninsured risks where an insurance solution is available.
- **Cyber assurance** – a formal report confirming that cyber cover is in place to an agreed specification for the insurable risks that have been identified.

This will be addressed by the insurance guide being developed by Lloyd's, the ABI and the government, which will be available on their respective websites. Lloyd's and UK Trade & Investment have agreed to co-operate to promote the cyber capabilities of the London insurance market to key countries around the world. They also recommend including cyber certification assessments for small to medium-sized enterprises. In addition to this, the government will be working together with the insurance industry to establish a forum for data and insight exchange for policy discussions. In conjunction with the insurance industry, the government will build on this and continue to share data on the evolution of cyber risk, maintaining a dialogue to help improve understanding and protection.

"The fact that cyber risk is ever-changing adds to the complications"

Matthew Webb, head of technology, cyber and data at Hiscox UK, places the importance on insurance companies to know and manage risk, working with regulators and research firms to assess downside of any particular events.

"Policy wording in particular is classically problematic; we need to make it as simple as possible. The literature needs to be clear and informative if the market wishes to develop. The industry would benefit from a buying guide – clarity on what a standard cyber insurance policy might cover – this would assist customers and brokers. This would then have a knock-on effect to drive behaviour leading to more consistency about what is covered and where in the policy itself. The definition would have to be standardised."

It appears information is key. The insurance industry needs to outline what events and losses would be in scope, address the lack of data available to model the level and price of risk to be transferred, and address the lack of consensus among insurers over whether there is a need for government support. The crucial elements that need to be addressed include improve the understanding of cyber interconnectedness and impact on different types of cover provided, clarifying what cyber exposures are included in traditional insurance products, and increasing consensus on the scale of possible losses and impact on the insurance industry.

REGULATORY RADAR

The world of regulation and legislation is ever changing, so to help keep you up-to-date with developments, our Regulatory Radar covers the latest news from regulators and legislators, both in the UK and Europe

Queen's Speech
The Queen's Speech sets out the government's legislative agenda, which this year consists of 26 Bills. The first Conservative-led Queen's Speech since 1996 contains few surprises as the proposed legislation reflects the party's pre-election manifesto commitments, such as a referendum on the UK's membership of the European Union, no rises in national insurance, income tax or VAT over the next five years, and extending right to buy to housing association tenants. There are four constitutional Bills devolving power away from Westminster. A consultation will be held on the move to replace the Human Rights Act with a British Bill of Rights.

New ministers
Following his party's election victory, Prime Minister David Cameron has named his ministerial team. George Osborne remains chancellor, with Greg Hands replacing former Liberal Democrat MP Danny Alexander as chief secretary to the Treasury. David Gauke is financial secretary, while Harriett Baldwin is the City minister. Ros Altmann (now Baroness) has been made pensions minister, having been named a peer. She takes over from Steve Webb. Ian Duncan Smith remains secretary of state for work and pensions. Sajid Javid is the new secretary of state for business, innovation and skills – Vince Cable's former post. Nick Boles keeps his roles a skills minister, with responsibility for apprenticeships.

Our general election briefing outlines the Conservatives' manifesto pledges:
www.cii.co.uk/35263

IMAGE: GETTY

FCA on premium finance in retail GI
The Financial Conduct Authority's (FCA) thematic report into the provision of premium finance to retail general insurance (GI) customers has been published. This looked into whether GI intermediaries and insurers provide timely and appropriate information to their customers when arranging or providing premium finance. The findings of the review show that insurers and intermediaries do not always provide clear and easily understandable information about the overall cost of paying for insurance, meaning that consumers could struggle to compare the difference between paying upfront or in instalments. There were also examples of firms not being clear about charges, and inadequate explanations of proposed credit agreements.

The FCA expects all firms to consider the findings of the review and ensure that customers are provided with sufficient information at an appropriate stage in the purchase journey to make an informed choice.

FCA review of insurance claims handling for SMEs
The FCA has published the results of its thematic review into claims handling for small to medium-sized enterprises (SMEs). The review found the claims service is not consistently working in the interests of many businesses, resulting in a poor claims experience. Examples of poor practice included sub-standard communication with the claimant leading to delays in reaching a settlement, delays in the initial visit by loss adjusters, and claimants feeling unclear about what actions they should take to minimise disruption to their business. The FCA plans to meet with firms and relevant bodies to discuss the review and consider what action might be required to improve the service to SME customers.

CII POLICY AND PUBLIC AFFAIRS

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- CII Skills Manifesto 2015: **www.cii.co.uk/35077**
- Professional advisers should not fear the pension reforms by Dr Ros Altmann (now Baroness): **www.cii.co.uk/35670**
- Problem gambling in your workplace – is this a risk you can ignore? **www.cii.co.uk/35721**

Produced in association with timetric

SPICING THINGS UP

In the first of a new series, ***Carlos Pallordet****, looks at how long awaited amendments to India's insurance law are opening the local market up to increased foreign investment*

The road for insurance in India is long and winding but at least this part of the track is increasingly looking like the start of a pleasant walk. There are many reasons why India is featuring more and more in conversations in the insurance world.

To begin with, there is the economy. The nation's official statistical agency CSO is expecting GDP growth to stand at 7.3% for the 2015 fiscal year (1 April 2014 to 31 March 2015). This puts India at the top of the league of large nations in terms of growth – even above China. The government has strived to lower inflation and improve business confidence through economic reform, which included massive efforts to bring the budget deficit target back on track. Slowly, it is succeeding in changing investors' perceptions following the economic slowdown of the past four years.

This hasn't come without a cost: large spending cuts have taken their toll on aggregate demand as reflected by a fall in imports in the third quarter (October to December 2014), though part of it was explained by lower commodity prices (always a good thing for an economy dependent on foreign oil, metals and raw materials). But all in all, the overall outlook is improving and that is part and parcel of a more stable political environment, which is beginning to reflect a revival of investments.

Law changes

As everywhere, insurance activity is a reflection of the business cycle so it is good news that the wind is blowing in the right direction. The real game-changer for the sector, however, lies in the long awaited amendment of the country's insurance law, which was finally approved by parliament in March. A longstanding promise of structural change for the industry, the Bill was initially introduced by the Congress Party – currently part of the opposition – but was adopted by the ruling Bharatiya Janata Party and brought to a satisfactory conclusion.

Among other things, the new regulatory framework has raised the foreign ownership limit in insurance companies from 26% to 49%, while allowing reinsurers to set up in the country. Disillusioned with previous attempts at deregulation in India, the market is keen on seeing good intentions brought to reality but the overwhelming feeling is that a new phase of development is coming to the Indian insurance industry.

The authorities are standing by their word. Only two months after the law being passed, the Foreign Investment Promotion Board has given a green light to Axa to raise its stake to the 49% limit in the two joint ventures it holds with Bharti Enterprises in life and general insurance. This represents a fresh inflow of foreign direct investment (FDI) of more than $200m brought in by the French insurer.

The 49% limit ensures that the essence of India's foreign investment policy – which is that local companies keep the controlling interest – remains untouched. But this is not keeping global players awake at night.

Indeed, other big names are following in Axa's footsteps. Cigna and Tokio Marine have announced plans to increase their stakes in their local joint ventures – JB-Cigna TTK and Edeleiss Tokio Life, respectively. Meanwhile, the law is providing an opportunity for local financial conglomerates to dilute their portfolio positions in insurance interests that are not part of their core business strategy.

This is the case with Bank of India, which is encouraging its Japanese partner Dai-ichi Life to up its stakeholding in Star Union Dai-ichi Life. A similar path is being followed by the State Bank of India in its life insurance venture with BNP Paribas Cardif and its non-life partnership with Australian firm IAG.

Foreign investment is required in the sector to tackle low insurance penetration rates, poor outreach in rural areas and an ineffective distribution model. The increased FDI cap will encourage global insurers to invest in the segment, intensifying competition in a market that is widely dominated by state-owned companies (in non-life insurance, private insurers account for half of total segment premiums). That said, the Bill is also levelling the playing field for local players, with state-owned companies now being allowed to tap the capital markets for funding.

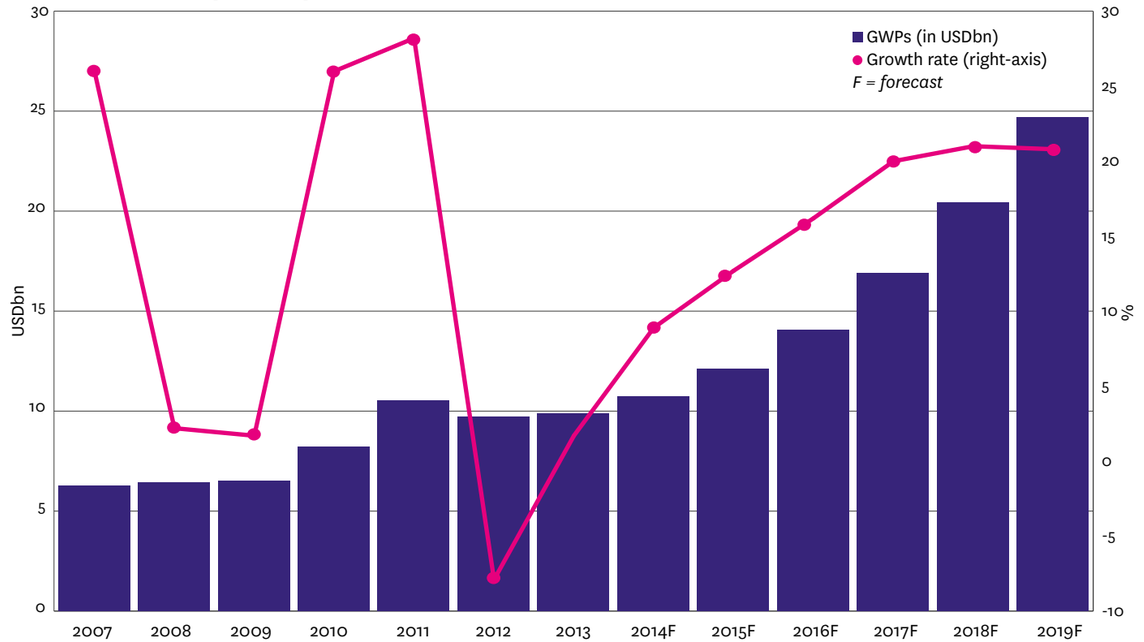
On the reinsurance side, the new regulations break the longstanding state monopoly of GIC Re by allowing private reinsurers to set up shop in the country, albeit still within the limits of the foreign ownership condition that applies to insurers. Lloyd's is among the first to take a step in this field, having initiated talks with the regulatory body to open a local branch.

The new regulations could bring in as much as $10bn of FDI flows during the next five years, as estimated by the State Bank of India, and generate more than 100,000 jobs in the industry in the first year alone.

MARKET FOCUS | INDIA

Produced in association with timetric

India non-life GWPs (ex PA&H)



Social shift

For foreign and local insurers alike, the key factors requiring strategic positioning in the market are linked to the socioeconomic and demographic transformation that continues to take place in India. For general insurance in particular, this has been the growing awareness of motor third-party liability (for years still not widespread despite being compulsory) and rising property prices in major Indian cities such as Mumbai and Bangalore.

Car sales in India increased almost 10% annually from 1.8 million in 2009 to roughly three million in 2014 but the uptake of motor third-party liability has grown twice as fast. At the same time, property construction in India has been expanding rapidly (the industry is expected to be the third largest in the world by 2020) and this has been coupled with rising awareness of household and commercial property insurance.

Nevertheless, the Bill has not magically swept aside the old challenges of the insurance industry, most importantly the problem of stringent profitability. The case of motor insurance is emblematic in as much as this is the dominant product marketed by general insurers. Indeed, losses in the motor sector are expected to rise in the beginning of the current fiscal year. This is the result of the regulator being stricter in avoiding supply-side constraints, which have abounded in recent years.

Regulated prices of motor third-party liability premiums have consistently lost ground against inflation, which has taken a toll in the segment's profitability. In fact, combined ratios in this segment have hovered at levels of 150% for years – meaning the market has been seriously in the red for too long. With the law not stipulating obligations on insurers to underwrite this risk, the best play has been to avoid providing coverage altogether. Now the IRDAI will ask insurers to reciprocate on the widely welcomed reform by making it mandatory to underwrite a minimum percentage of third-party liability business.

But overall, the general insurance outlook is undoubtedly positive. Timetric expects gross written premium growth in non-life insurance (excluding PA&H) to accelerate to 18.6% during the next five years (from 15.7% annually in 2009-2014), with the bonus of happening in a lower inflation environment; ie more solid real growth. On the other hand, our forecasts show another four years of underwriting losses before shifting into the black – but still moving in the right direction.

The Indian insurance industry is currently the 16th largest in the word and is expected to be among the top 10 markets by 2025. An industry with the potential to quadruple in size during the next 10 years – this is what global insurers are looking at.

Carlos Pallordet is head of content of Timetric's Insurance Intelligence Centre

INFORMATION

For more information on this article, or to speak to one of the analysts please contact us at:
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T: +44 (0)20 3096 2594
referencing that you are a CII member
www.insurance-ic.com/

LOCAL INSTITUTE:

INSTITUTE: The Insurance Institute of Manchester
FORMATION DATE: 1873 (the oldest Institute and one of the original 10 who came together to initiate the formation of the CII)
AREAS COVERED: Greater Manchester
PRESIDENT: Fintan Griffin ACII, of Compass (part of Arthur J Gallagher)
NUMBER OF MEMBERS: 4,473
MEMBERS ON THE COUNCIL: 26 (plus 35 other members on committees)
SPECIAL GROUPS ON COUNCIL: Committees – education, CPD, events, next generation and finance. The events committee also has sub-groups for the annual dinner and fashion show.

Central Manchester

HOW THE NORTH WEST WAS WON

*The Journal speaks to **Fintan Griffin** of the Manchester region about how the CII's oldest Institute is keeping up with the times on its events and education initiatives*

What are your initiatives for this year?
We have just set up a new committee to bring together all our events, which are aimed at those just starting in our industry. This includes the Professional Development Programme, which has been running for the past year to provide lectures explaining key job roles such as 'A day in the life of a broker', but we think we can develop our offering further.

We are looking to introduce a programme called The New Class, which will bring together some of the brightest local talent, to receive tailored soft skills training and also work on Institute or industry projects over the next year. We are looking for applicants who are working towards their professional qualifications, or at least thinking about it, and they need to be passionate about developing themselves. This programme could give them an extra boost and show how they stand out from the crowd.

We also have a speed networking event – in with the IIM Crowd – to bring together individuals and companies new to the Institute and industry, to speak to longstanding members and supporters about their experiences and to make new connections.

What is your main focus or theme for 2015?
I would like to use this year to showcase and develop the talent in Manchester. We have a large number of new starters, apprentices and Chartered Insurance Institute (CII) students working in the area so we need to ensure that we are providing suitable educational and networking activities. We want to make sure that they know there are others with the same questions as them, who they can speak with even though they might not work for the same company.

What events do you have planned this year for your members?
Coming up we have our annual fashion show, Style in the City, at the beginning of July; a new Young Members' Summer Ball in September; and the annual dinner in November. We organise more than 25 continuing professional development (CPD) lectures a year so there is a variety of topics covered. Upcoming lectures will cover fraud, CII and Personal Finance Society exam techniques, property, business interruption, travel, Flood Re and a soft skills one on the power of good habits. We also usually hold half- or full-day masterclasses several times a year on key topics, most recently on the future of the industry and another on motor insurance.

What are the characteristics of a good institute?
Teamwork and communication. Everyone on council, and all the committees, has a role to play – that is how we are able to hold so many events. We also keep everyone well informed of what is being arranged; all of the committee chairs are on council and they must report to every council meeting.

How do you encourage members to interact with your Institute?
A wide range of events, both in terms of what they are and how they are delivered, is key so that our members have a choice of how to get involved. This year we have a masterclass in south Manchester, specifically for our members in and around the area, and our city centre CPD events are held in a variety of locations. Our events programme includes sports, quizzes, comedy nights, dinners, nights out, and there is even a zorb football tournament.

In terms of how we communicate – we have an online presence, with all our events advertised, and feedback from members taken on LinkedIn, Twitter (@IIMPresident) and Facebook. However, the most effective form is still the council and committee members getting on their phones and having a good old-fashioned conversation with the members.

What has been your best initiative?
On a personal note, it has been the opportunity to nominate two local charities, which are close to my heart, for the Institute to fundraise for this year: Jumpspace and Leisure for Autism. They both do such valuable work, it is a pleasure to be able to help spread the word about them.

What does professionalism mean to you?
Working together to develop the industry and raise standards.

Please explain the positive ways in which the CII and your Institute work together
There is always an open line to ask questions to any department at the CII and provide feedback, in both directions. We work closely with our area marketing manager and co-ordinator from the CII so we keep up to speed with developments.

IMAGE: ALAMY

Perk up your summer

Make the most of exclusive member discounts to kick-start your holiday.

If you're looking to get away this summer, take a look at the savings you can make with Perks, our member-only* affinity benefits scheme. From great deals on package holidays and competitive rates on currency exchange, to discounts at top UK attractions and savings on cottage breaks, we'll help you to make the most of the summer season.

Save today at www.cii.co.uk/perks-summer

* UK members only. Terms and conditions apply to all benefits. See website for further details.

Going LIVE

Caspar Bartington *provides an update on the changes to apprenticeships and reveals all the information about the Apprenticeships Live roadshow events…*

The apprenticeships landscape in England has been subject to some change in the past year. Work on the Trailblazer programme has been enthusiastically undertaken by employers, with the Chartered Insurance Institute (CII) in support, and we expect the new programme will be available to companies of any size from September/October 2015. For all the information on the Trailblazer model and apprenticeships more generally take a look at our Guide to Getting Started document, which is available to download on the CII website.

In spite of the changes to the structure of the new frameworks and the launch timings, the number of apprenticeship starts remains at 2014 levels. If this trend continues, the good news is that we can expect to see more than 1,000 insurance apprentices in our profession, in addition to the business support frameworks such as customer service and business administration.

The ideal time to recruit apprentices into your business is after the release of A-Level results – from the end of August to the start of October there will be many students who change their mind about going to university or who are determined to earn and learn. The CII can help with the promotion of these opportunities among teachers and students, as well as explaining the logistics of establishing a programme. Email **discover@cii.co.uk** for more information.

Until the new framework is launched, remember that the current Providing Financial Services framework has Insurance pathways at two levels and is ideal for those entering the sector; and the current insurance framework, in which our Diploma in Insurance is embedded, is a natural progression for those who have completed a lower level of the apprenticeship.

Apprenticeships Live

At the time of writing, we have delivered the first of our Apprenticeships Live events, in conjunction with *Insurance Times*. These sessions comprise short presentations from *Insurance Times* and the CII, followed by a group activity where apprentices can demonstrate their range of skills.

The events are exclusively for those apprentices undertaking a framework with CII units or qualifications in them. Birmingham hosted the first of these events, with the speakers including Dan Williams, who started life as an apprentice in JLT in 2007 and progressed to his current role of development underwriter at Hiscox.

There will be two further Apprenticeships Live events later in the year:

- Manchester – 29 September
- Bristol – 20 October

To book your place on either of the events, email **ciievents@cii.co.uk**

The best performers from each of these events will then attend a grand finale in London in November, where a winner will be announced. Further details will follow in a future edition of *The Journal*.

Caspar Bartington is relationship manager - education at the CII

ON CAMPUS

The team is now working with universities to diarise the CII's on-campus presence in 2015/2016. We will deliver activities for undergraduates and postgraduates at 40-50 universities across the UK, from Exeter to Glasgow and from Belfast to Norwich. The list of universities includes top-ranking institutions such as Cambridge and Cass Business School, along with others that specialise in insurance and risk management such as Glasgow Caledonian University and Southampton.

These events give students valuable information about our profession, including links to graduate schemes and internships, as well as access to graduate practitioners who describe their journey from student to professional.

These CII-led events attract students from a range of degree disciplines and are a good opportunity to either reinforce your company's presence at a target university or gain more profile at another campus.

If you are a graduate and are interested in promoting what our sector has to offer to current students, simply email ***discover@cii.co.uk*** *with the following details: university attended, degree subject and year of graduation.*

CLOSING THE GAP
MORE CRITICAL THAN EVER

A sudden critical illness or disability can have serious financial consequences for the individuals and families affected. However, most Europeans do not have the financial protection in place to deal with such a shock, as a new report from Swiss Re explains

People across Europe, surveyed for Swiss Re's *European Insurance Report 2015*, would currently struggle to secure 40% income replacement in case of disability. Together with the witnessed trend of the welfare state's gradual withdrawal of benefits, this is set to drop further.

Already today, this amounts to a total shortfall in required disability insurance of around €750bn. However, this also presents a golden opportunity for insurance to bridge the deficit, according to the Swiss firm.

Massive shortfall

The survey of 13,000 people across 13 countries in Europe and the Middle East looks into attitudes towards what life and health insurance products people have in place, where the gaps are in their protection and focuses on possible solutions to help with the financial consequences of unexpected health shocks, especially for sudden disability or serious illness.

Collectively, the total level of underinsurance in the countries surveyed is currently around €750bn. Assuming that people would need a 60% replacement income if unable to work because of illness or injury, the report finds that at current levels replacement income would barely cover 40% for most people.

On the face of it, Swiss Re says, this sounds fairly positive until considering product features such as short-term benefit periods (many policies offer payment for 10 years, five years or even less) and in particular reducing state benefits (to put it in context, with state benefits excluded the replacement reduces to just 15% of current income). "There is both a real danger to consumers from underprovision and a real opportunity for the industry to grow and benefit

society," concludes the report.

"Although people in the survey were aware of the potential shock that a sudden disability or illness could have for them financially, there are still many people without enough protection and who are reliant on state welfare," says Bruce Hodkinson, Swiss Re's European head of life and health reinsurance.

"However, states are reducing their welfare systems as ageing populations and increasing medical costs put pressure on their budgets. The insurance industry has the task to enable the shift from state provision to individual responsibility."

The report also investigates the economic and demographic factors weighing on a protection system that is highly dependent on state welfare. Ageing populations, lower fertility rates and expanding medical costs are adding to the challenge of maintaining the current protection systems. They also add to the need for individuals to take on more private responsibility for their healthcare provision, or face massive reductions in the level of service they can expect.

Burden of worry

Swiss Re asked people to consider their current financial position and reveal how their household would be affected if they were to suffer a long-term illness, disability or if they were to die. The overall result highlights the burden of worry which most people carry: only one in 10 people can confidently answer that, irrespective of an unexpected shock to their health or life, their family would remain well positioned financially.

However, this is not seemingly translating to the purchase of insurance coverage. Jean-Jacques Henchoz, Swiss Re's chief executive officer reinsurance EMEA, says: "It's not enough to understand the economic arguments for providing health protection. People don't buy on a one-size-fits-all basis throughout their lives but will want different levels of cover and have different concerns as they move through their lives. Our job as the (re)insurers is to ensure that we are meeting their needs."

The future factors at play, particularly the reducing involvement of the state and increased life expectancy, led the firm to concentrate on health, disability and care protection needs. "Increased cover for health will not only help manage relentlessly rising healthcare costs, but allow the ageing population to experience healthy ageing for longer or have better choices to manage the consequences of poor health," it believes.

IMAGE: GETTY

DRIVING HOME THE MESSAGE

*A campaign focused on van drivers steered its way to victory as winner of the Best Campaign for SME Customers in the CII's Public Interest Awards 2015, as **Ant Gould** reports*

A pioneering study on road crashes in the UK formed the foundation of Axa Business Insurance's winning entry in the *Best Campaign for SME Customers* category at the CII's Public Interest Awards 2015. It highlighted the risks faced by small business owners and used a variety of channels – notably video and gaming – to engage with its target audience.

The research, undertaken with Road Safety Analysis, looked at 1.34 million police crash reports from the period 2008-2012 and compared reports for injury crashes involving van drivers against those for all other motor vehicles. The findings around the differences in risks for van drivers, compared with other road users, were vast and in some cases startling.

In many respects, van drivers are confident drivers who come out better than everyone else in areas such as speed, drink-driving and handling heavy traffic. However, they are a shocking 142% more likely to crash while reversing, 47% more likely to crash due to tailgating and 23% more likely to crash due to tiredness than any other road user.

The campaign

In the wake of the findings, Axa Business Insurance invested in a multi-channel campaign designed to educate small to medium-sized enterprises (SMEs) about the risks they face while going about their business – especially tiredness and tailgating – raising awareness of the issues and engaging the right people in conversations. At its core was the message: 'The right knowledge can help keep you, your van, and your business, safe on the road.'

A host of different formats were used to communicate key messages including video and gaming in particular. One video highlights Britain's unluckiest van as it falls foul to all of the risks faced by van drivers. Another creative was Vantage Point, featuring a mobile game that challenges players to navigate a van through a maze, while only being able to see a small area of the maze. The latter concept was born from the fact that van drivers have restricted views when driving. Statistics from the research also featured throughout the game.

Axa said it chose the mediums of video and mobile gaming as research shows that van drivers are more likely to consume and share this type of content.

Central to the campaign message was the line 'van drivers – our everyday heroes' – and the 'hero content' was supported with a series of educational blogs on: 'when your van becomes a risk to your business', 'do you know the dangers of driving for work?' and 'become a safer driver – one-week course'.

Social media

The main distribution channel used was social media, with a focus on Facebook.

In addition to this organic activity, Axa used media spend, targeting trades and small business owners with vans. It also used Radian 6, a sophisticated social listening tool, in order to join relevant online conversations.

In addition to communicating with its key target audience, Axa also put together a *Van Crashes in Great Britain* report with key policy recommendations and distributed it to MPs on the parliamentary Road Safety Advisory Council. The Unluckiest Van video is now also being used as part of Road Safety GB's training materials.

Axa's entry for the Public Interest Awards included ample evidence of the depth and breadth of its media coverage, along with video and website hits. The judging panel were impressed by the insurer's highly targeted and engaging campaign, which met all of the insurer's objectives of an increase in awareness of the risks posed to van drivers, engagement with government bodies on the issues and increased awareness of Axa as a van insurer.

Ant Gould is director of faculties at the CII

ONLINE ///

► **For more information on the Public Interest Awards go to: www.cii.co.uk/events/public-interest-awards-2015-event/27524**

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Back to the future in mesothelioma claims

*The Supreme Court's recent verdict in an asbestos case has put mesothelioma claims handling practice back to its 2013 position. **Nick Pargeter** explains...*

The Supreme Court handed down its judgment in *Zurich vs IEGL* on 20 May 2015.

The deceased died from mesothelioma as a result of exposure to asbestos while employed by the claimant in Guernsey between 1961 and 1988. The defendant insurer provided employment liability (EL) insurance to the employer between 1982 and 1988. A second insurer provided insurance between 1978 and 1980. There was no EL insurance for the remaining 21 years.

The employer was solvent and settled the deceased's mesothelioma claim promptly and in full. The employer then sought to recover this amount from the insurer. The insurer offered to contribute to the employer's loss on a time-on-risk basis (six out of 27 years). Section 3 of the Compensation Act 2006 does not apply to Guernsey. English common law applies. The question was whether the employer was entitled to an indemnity from the defendant insurer for the entirety of the settlement, or whether the insured was only entitled to the proportion of the outlay that reflected the periods during which the defendant insurer was on risk.

Supreme Court

There were two main issues for the Supreme Court:

(i) Is *Barker* still good law so that proportionate recovery can apply (outside the Compensation Act 2006)?

(ii) What is the extent of the insurer's liability when it has insured the employer for only part of the period of the employee's exposure?

In *Barker*, the House of Lords held that a defendant responsible for an exposure (and so liable under the Fairchild special rule) was liable not for the whole damages attributable to the mesothelioma, but only in proportion to their own contribution to the overall exposure – thus, proportionate recovery.

The Supreme Court in IEGL has unanimously held that *Barker* remains part of the common law. Section 3 of the Compensation Act 2006 overrode the common law only to the extent specifically provided by the Act. Parliament passed Section 3 of the Compensation Act 2006 in order to reverse the proportionate recovery between those responsible for exposure to asbestos set out in *Barker.* But all other aspects of the special rule remained intact. Note that Barker did not deal with recovery and apportionment between those responsible for exposure to asbestos and their insurers.

So, because *Barker* continues to represent the common law position (which applies in Guernsey), the Supreme Court concluded that the insurer's appeal succeeded. The employer was therefore entitled only to the proportion of the settlement for the period during which the defendant insurer was on risk (six out of 27 years). The Court of Appeal had been wrong to set aside Cooke J's decision on damages. In respect of defence costs, however, the Supreme Court unanimously held that the insurer's appeal failed. The insurer was liable for 100% of defence costs.

Second issue

The first issue decided the claim in Guernsey. However, the Supreme Court also considered the position had the Compensation Act 2006 applied, as it does in the UK. While unanimous on the first issue (*Barker's* survival), the Supreme Court was divided on this second issue.

The majority (4:3) concluded that the solution was founded in equity, and had two broad elements: co-insurance and double insurance; both led to the same destination – a right of recoupment. Thus the majority concluded that the insurer, while in the first instance liable in full for the entire claim, may seek pro rata contributions from a solvent insured and from a co-insurer.

Conclusion

IEGL thus reasserts the principle of 'pay and be paid' in mesothelioma claims – which is well understood by disease claims specialists – by expanding the law of equity to introduce a right of recoupment where insurance was only in place during part of the period of exposure. As Lord Mance noted, IEGL shows that the law can adapt its existing tools to meet the unique situation of mesothelioma liability.

The overall result in *IEGL* is based on justice functioning at different levels: not only to provide full compensation for victims, but then to confer a new equitable right of contribution that operates between insurers and insured defendants.

Nick Pargeter is a partner and head of the disease team at BLM

WHAT IT MEANS FOR YOU:

- The case has great significance for insurers in mesothelioma claims in the UK.
- *Zurich vs IEGL* essentially restores mesothelioma claims handling to established practice prior to the Court of Appeal's decision in 2013.
- In a mesothelioma claim where an insurer has provided cover to the employer for only part of the period of the employee's exposure to asbestos, the insurer will be liable for damages in full, but has an equitable right of recoupment pro rata against other insurers on risk during the period of exposure and against a solvent insured.
- The House of Lords' decision in *Barker vs Corus* [2006] remains extant at common law so that proportionate recovery can apply outside the Compensation Act 2006.

STUDY ZONE

Tools OF THE TRADE

With the need for insurance cover on the rise among contractors, ***Richard Forrest-Smith*** *looks at the main differences between professional indemnity and professional negligence covers...*

The demand for and scope of insurance covers for tradespeople and contractors has evolved during the past few years, chiefly in response to changing technologies in the construction sector and an increasingly litigious society.

Professional indemnity (PI) cover and professional negligence cover as an extension have, to some extent, become virtually mandatory for a tradesperson to be able to undertake some contracts. Many main contractors and employers will not use a tradesperson or sub-contractor without proof of PI cover. However, there is often lack of clarity about where professional negligence insurance finishes and PI insurance starts.

Relevance of PI insurance and professional negligence cover

The relevance of PI insurance or professional negligence cover for tradespeople comes down to the nature of their business, the customers they have and the exposures that arise out of this.

Where public liability responds to a contractor's legal liability following damage, PI and professional negligence cover will offer protection against financial loss to the customer arising from the design activities of a tradesperson. The key difference is when each can become active, with PI cover providing a much broader level of protection, offering higher limits and triggering at an earlier stage to help mitigate losses.

For example, a plumber is contracted to design and install all the waterworks for a new home. If the system fails, causing damage as a consequence of an inadequate design, the loss will often be covered by a public liability policy.

Financial loss for customer triggers professional negligence cover

If, however, there is no damage and no injury but the system just does not work due to an error in the design or specification – public liability cover would not apply. This is when professional negligence insurance activates to cover the financial losses incurred by the customer.

So, if due to the design errors the customer cannot flush the toilet, or run the taps, they may have to move out of their home and find alternative accommodation until the work is rectified. They may need to put some of their furniture into storage, bringing further costs into the equation. In some instances, the property owner may want another professional to check all the work before they move back in, incurring professional fees. Professional negligence extension will provide cover for these kinds of financial losses. The trigger point would be the customer suffering the financial loss.

PI insurance goes wider

A specific PI insurance policy, or section within a combined policy wording, goes a lot wider in the covers it provides, offering protection to both the contractor and the customer.

In the above example of the customer and the waterworks failure, the plumbing contractor may have realised halfway into the contract that it was not going to meet the client's specification. The PI insurance policy will activate to assist the contractor in mitigating their losses before the end of the project so the design issues can be rectified, while providing cover to the customer for their financial losses too. It will also cover the contractor's costs to rectify the work.

For example, a shop or an office not being able to trade for a day because the electrics do not work, or a kitchen or restaurant being out of action, or a hotel not being able to use certain rooms because there is a problem with the heating or plumbing system, can all result in severe financial losses. If the root cause is an issue with the design or specification of the work, a claim can usually be made for these losses under a PI policy.

PI insurance can also offer additional extensions – for example, copyright protection, libel and slander – and respond to collateral warranties

Nature of the work

Many small contractors will work on a variety of projects – domestic, commercial, industrial – and depending on the activities of their customers, fairly large financial losses could be generated from design-type activity. It is very much a case of understanding what the tradesperson's customers are doing and therefore the financial implications to that business should the designs fail. It is also important to be clear on the understanding of 'design'. In many instances, an architect will provide the design and instruct the contractor to install to that design using the specifications for electrical parts laid down.

On smaller contracts, the tradesperson is often employed for their own expertise. They are often making their own professional decision about the parts to use to meet the needs of the customer.

It is therefore important that they and their insurer understand the difference between a formal design they need to follow and them using their own expertise to install to a customer's requirement.

A contractor's legal liability is higher than a consultant's

There is a danger that the liability requirement for professional negligence or PI cover is only perceived to be attached to designs and services for a fee and focus therefore is on providing these covers to architects, designers, and so on. However, in the construction sector, if a contractor is designing and installing, their legal liability is higher than if they are a consultant purely designing for a fee.

Cover limits

PI cover will offer higher limits than professional negligence cover. Generally, a professional negligence extension in itself may provide a lower limit – probably up to £100,000 – whereas PI insurance policies will generally be in the region of £2m to £5m. They can also go up to £10m and beyond.

Buying cover

PI cover can be bought standalone or as part of a general package policy, such as contractors' combined.

As public liability cover and PI cover can overlap, it is advisable for both to be placed with the same insurer to avoid any potential disputes over what Insurer is liable.

Generally, professional negligence cover would be an extension available on a schemed product; often an extension to a public liability section or policy. It could also be a standalone professional negligence extension.

While there is no statutory mandatory requirement to have PI or professional negligence cover, as stated earlier it is becoming increasingly common for main contractors, architects and customers to require contractors to have this insurance in place. In some circumstances a professional negligence extension will suffice; in other cases the customer, architect or main contractor will require full-blown PI insurance.

Rating

From a rating basis, insurers will consider the exposure and the premium to apply to a contractor, by considering their predicted annual turnover for the current year, their turnover for the last year and how that splits down between various design type exposures. They will also want to understand the experience within that individual company with regards to professional qualifications and design activity, whether they use well established techniques and whether they have had claims related to their design work.

Declare all

It is very important that all the activities are declared so the tradesperson has the right cover in place to protect against something going wrong. Problems occur when all of the activities undertaken and exposures have not been stated at the quote process, leaving contractors liable for potentially huge financial losses.

Building activity is predicted to continue to revive over the coming months following the news that figures from the construction sector are stronger than originally thought. This should see with it a rise in demand for cover for contractors and their clients delivered by specialist insurers and brokers serving this market. The time is ripe for those with in depth knowledge of the policy cover, contract obligations and risk management issues faced by this complex and unique market.

Richard Forrest-Smith is underwriting chief officer at ECIC

IMAGE: IKON

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Tatenda Mberi
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CII

STUDY ZONE

THE ABC OF... APPRENTICESHIPS

APPRENTICESHIPS HAVE MADE SOMETHING OF A COMEBACK IN RECENT YEARS DUE TO RISING UNIVERSITY FEES. SAM BARRETT TAKES AN A-Z LOOK AT WHAT'S NOW ON OFFER...

Bringing **new** talent into the insurance industry has always been a challenge. But, with **university** tuition fees soaring, more and more school leavers are attracted to an apprenticeship as a means to gain **valuable** experience and get on the **career** ladder.

These schemes, which can last from one to four years, depending on the level, are designed to give anyone aged 16 or over, who does not already have a degree, access to paid **work** experience alongside other employees, and enable them to study for a related qualification. As an example, a typical apprenticeship in the insurance sector could include **studying** for the Chartered Insurance Institute Diploma over two years, or the Advanced Diploma over four years.

As well as gaining **experience** and qualifications, apprentices also receive a remuneration package. This includes a salary, which must be at least the national minimum wage, paid holidays and study leave.

Apprenticeships also benefit **business**. According to the Centre for Economics and Business Research, consumers have a real **zeal** for the apprentice concept. Many prefer to deal with businesses that employ apprentices, with one in four prepared to pay a **premium** for services or products that champion these employees. On top of this, it found that the average productivity **gain** from employing an apprentice long term was £214 per week.

There is also evidence that apprentices offer a real **opportunity** to plug the talent gap. Research by Populus on behalf of the National Apprenticeships Service found that 57% of **employers** had seen apprentices move into management roles within their organisation.

Given these benefits, the government is keen to expand the apprenticeship programme, promising to create three **million** places by 2020. To support this aim, the Treasury's Insurance Growth Action Plan outlined a commitment by the industry to **double** the number of technical apprentices during the next five years.

Setting up a scheme within your organisation is simple. The first step is to check the apprenticeship **framework** for ones of a suitable level within the insurance **industry**.

Alternatively you may be able to opt for a trailblazer apprenticeship. Created by employer groups alongside professional bodies, these will replace existing frameworks in England by 2018. As well as reflecting the employer's needs, standards for a trailblazer are short, accessible documents that outline the level of **knowledge**, skill and behaviours required to do a particular **job**.

Once you have found a suitable apprenticeship, let the National Apprenticeship Service know you are interested in recruiting

someone. Although many are new **recruits**, an existing employee that fits the criteria could also become an apprentice within your firm and benefit from the support and training provided. You will also need to find a training organisation to cover the requirements surrounding any **qualifications** and assessments.

It is also important to consider the financial implications of an apprenticeship. Employers are legally required to pay national minimum wage, which for apprentices is £2.73 an hour until they reach 19 and have completed the first **year** of their scheme, after which it increases to the national rate (£5.13 or £6.50 for anyone aged 21-plus). Apprentices must be paid for a minimum of 30 hours a week plus the training that is part of the apprenticeship and they are also entitled to at least 20 days' paid **holiday** a year plus bank holidays.

However, there is some financial support for employers taking on apprentices. As well as government support for the cost of training, in England a £1,500 grant is available for firms with fewer than 50 employees that take on an **apprentice** aged 16 to 24.

But, while taking on an apprentice may mean a cost to the employer, the focus on **learning** new skills and attracting new **talent** into the insurance industry, means it is a cost that is likely to be repaid many times over.

KNOWING YOUR A-Z...

- A...for **Apprentice**
- B...for **Business**
- C...for **Career**
- D...for **Double**
- E...for **Employers**
- F...for **Framework**
- G...for **Gain**
- H...for **Holiday**
- I...for **Industry**
- J...for **Job**
- K...for **Knowledge**
- L...for **Learning**
- M...for **Million**
- N...for **New**
- O...for **Opportunity**
- P...for **Premium**
- Q...for **Qualifications**
- R...for **Recruits**
- S...for **Studying**
- T...for **Talent**
- U...for **University**
- V...for **Valuable**
- W...for **Work**
- X...for **eXperience**
- Y...for **Year**
- Z...for **Zeal**

IMAGE: GETTY

CII Blog

In her second blog for The Journal, ***Felicity Lyne*** *looks back on a successful journey*

PATHWAY TO ACII

I started my ACII exams in April 2013 and, following my most recent exam sitting, I am pleased to have just found out that I have completed my ACII. It is a big relief to have finished, and to never have to take any exams again. Although 13 exams may seem daunting, it is definitely a worthwhile qualification and is achievable in a relatively short space of time.

When I first started in the market, I very much had my mind set on achieving these exams in two years, even without exemptions. I didn't get any exemptions and I don't think anyone should feel disheartened if they don't either. After graduating from university, the thought of prolonging my studies was not very appealing. As such, doing two insurance exams every six months, with a couple of multiple choice/coursework modules inbetween, seemed absolutely achievable. So with this aim in mind, I was pleased to learn that Miller offered financial incentives for passing exams, as well as time off for study.

Plan of attack

My approach to taking these exams was fairly straightforward; study, but no need to abandon all other plans and become a lonely hermit. So, I would recommend staying in the office for an hour or two after work in the weeks preceding the exams – this did the trick for me. Often other people in your company will be taking the same exams so it can also be a good idea to join forces and study together.

I found this especially useful when taking the law exam which, although quite a heavy read, I would say was the most interesting of all the exams. But it required the largest amount to learn, so making it a team effort definitely helped.

Ask around

When I chose my non-compulsory modules I had a number of tactics. One was asking the people who had already taken the exams which they preferred. The general consensus was Takaful, and I couldn't recommend this as an exam enough. It was one of the more interesting modules, different from any of the other exams I'd taken and also happened to be the skinniest book.

PHOTOGRAPHY: CHLOE CRISFORD

"When I first started in the market, I very much had my mind set on achieving these exams in two years..."

The other approach I took in electing my non-compulsory modules was to pick topics that complimented each other. For example, I took the Certificate-level claims, Diploma-level claims and Advanced Diploma-level claims exams together in one sitting. These three modules, although at different levels, are all interlinked and are given more context when taken together.

With a bit of hindsight

I preferred the advanced modules and, with hindsight, I would have taken more of these and less at Diploma level. I think they are better for people who prefer to apply what they have learnt into an essay rather than to memorise lists of facts – which takes me ages. I actually found taking two advanced modules easier: Advanced Underwriting and Takaful which, although unrelated, both had exam formats that I preferred.

Finally, I did the Risk Management coursework module. Personally, if I were to complete the process again I would not opt for the coursework modules. Although it was much more relaxed than sitting an exam, I think it depends on the type of person you are. For me, having a busy schedule means that coursework takes a backseat and becomes a far longer, drawn-out process – potentially taking months to finish.

Signing up to exams commits you to a date that you can work towards, making it easier to stay focused.

Felicity Lyne is an energy liability broker/ account handler at Miller Insurance Services

STUDY ZONE

Q&A

THE BIG TEN

THIS SET OF QUESTIONS, COURTESY OF ONLINE CII TRAINING PACKAGE INSURANCE ASSESS, WILL TEST YOUR KNOWLEDGE OF KEY INSURANCE TOPICS. THE ANSWERS ARE AT THE BOTTOM...

Question 1 To whom, if anyone, should you report any concerns you may have regarding fraud?

- A The local police station ☐
- B No one, there is no requirement to report concerns about fraud ☐
- C Your line manager ☐
- D Your organisation's nominated person ☐

Question 2 In respect of business procedures, which of these is the purpose of a 'gap analysis'?

- A To show the areas in a process that are in need of attention because they are out of date, not documented or incorrect ☐
- B To ensure financial procedures comply with general accounting principles ☐
- C To measure the gap between current and future training requirements ☐
- D To determine appropriate staffing levels to ensure customers are treated fairly ☐

Question 3 From what do errors and omissions claims primarily arise?

- A Deliberate omissions ☐
- B Criminal wrongs ☐
- C Professional negligence ☐
- D Fraudulent acts ☐

Question 4 How is personal data defined under the Data Protection Act 1998? Any information...

- A About a person that is freely available from public records ☐
- B That could be embarrassing to an individual if it were released ☐
- C Relating to a living individual who can be identified from that information ☐
- D Relating to a living individual or corporate entity that identifies the individual or corporate entity ☐

Question 5 In respect of communications, which of these statements describes a win/win negotiation?

- A One party is assertive and the other is passive ☐
- B Both parties are disappointed with the outcome of the negotiation ☐
- C One party is delighted at the outcome of the negotiation, while the other is disappointed ☐
- D Both parties are satisfied with the outcome of the negotiation ☐

Question 6 For a commercial customer, the duty imposed by the principle of utmost good faith applies to?

- A The insured only ☐
- B The insured and the insurer ☐
- C The insured only during negotiations for the contract and both parties thereafter ☐
- D Both parties during negotiations for the contract and only the insured thereafter ☐

Question 7 Motor insurance cover notes normally provide cover for a maximum period of up to?

- A 24 hours ☐
- B 48 hours ☐
- C Seven days ☐
- D 30 days ☐

Question 8 In respect of damage to property what are 'tell-tales'?

- A Soil tests which are carried out to establish the best course of action during initial property construction ☐
- B Trial pits that are dug for insurers' research purposes to examine the impact of moisture on different soil types ☐
- C Indicators of subsidence such as cracks, sticking windows and the like at proposal stage ☐
- D Small measuring devices used to monitor crack widths, typically when a claim has been reported ☐

Question 9 A low cost private medical insurance (PMI) policy will typically require the insured to use NHS treatment if?

- A The treatment can be undertaken within a defined period of diagnosis ☐
- B The treatment will require an overnight stay in hospital ☐
- C The cost of private treatment exceeds a defined amount ☐
- D The condition is non-life threatening ☐

Question 10 How is a claim for lost or damaged baggage normally dealt with under a travel insurance policy?

- A The insurer arranges replacement of the lost or damaged items via a local agent ☐
- B A fixed payment is made for each day the insured is without their property ☐
- C A payment is made that represents the actual financial loss to the insured ☐
- D A fixed amount is paid for each item of lost or damaged baggage up to a maximum limit of indemnity ☐

These questions are from the Assess online learning system and are based on content provided within the system. Please be mindful that they are being used here separately from that content. Whilst every effort is made to ensure technical accuracy, we will aim to correct any confirmed errors quickly. If you are interested in finding out more about Broker Assess or Insurance Assess, please e-mail assess.sales@cii.co.uk

YOUR SCORE →

	1-3 POOR 3-6 GOOD	6-9 VERY GOOD 9-10 EXCELLENT

ANSWERS

1d. You should always report your concerns regarding fraud. Usually this would be to the nominated person in your organisation in line with its policy and procedures. If the case concerned a member of staff and you were worried about reporting this person, you should follow your firm's whistleblowing procedures and alert the external independent person indicated

2a. A 'gap analysis' is a process to show, or highlight, the areas in business procedures that are in need of attention because they are out of date, not documented or incorrect

3c. Another way of saying errors and omissions is professional negligence. No professional ever intends to be negligent, but oversights, assumptions and undue haste can all lead to problems

4c. Personal data is information relating to a living individual who can be identified from that information. All businesses handling such data have to abide by prescribed Data Protection principles

5d. A win/win style of negotiation means we want both parties to be satisfied with the outcome, having worked together to achieve the best possible deal. Using a win/lose style of negotiation, where one or more party feels they have been pushed into accepting something they are not happy with, has negative implications for ongoing relationships. A client may simply go elsewhere at next renewal

6b. For a commercial customer, the duty applies to both the insurer and the proposer/insured. At common law the duty ends when the contract comes into existence and is revived at each renewal. However, most policies modify the common law position so that the insured's duty continues throughout the policy term

7d. Motor cover notes normally run for a maximum period of 30 days. If further cover is required a continuation cover note must be issued

8d. Tell-tales are small devices attached to the wall for monitoring the width of the cracks. This helps to establish whether the ground movement is ongoing or whether it has stabilised

9a. Low cost policies limit the level of hospital accommodation available and require the insured to use NHS treatment if it can be undertaken within, say, six weeks of diagnosis for a baggage claim is for the insurer to pay an amount that represents the actual loss to the insured, up to a defined limit. This might be an indemnity payment, or possibly a 'new-for-old' settlement

10c. The normal settlement

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- **EL/PL Injury Claims Handler**
  To £27,000 + Benefits ***– Manchester***
  You will investigate, evaluate and negotiate settlement of assigned claims in accordance with the company's policies, procedures and controls at all times. You'll carry out the relevant investigations, provide technical advice establish and update appropriate reserves in line with reserving philosophy. Minimum 2 years EL/PL injury claims experience required.
  Contact: Robert.Plant@ipsgroup.co.uk - Manchester Ref:CII491493RP
- **Servicing Account Executive**
  To £60,000 + Package ***– North West***
  YLeading corporate broker seeks an Account Executive to join their team. You will be responsible for servicing a sizeable book of business with a nominal new business target where premiums range from £100k to £1m. It is essential that you have a minimum of 5 years experience dealing with the aforementioned premium range and be ACII Qualified.
  Contact: Michael.Jackson@ipsgroup.co.uk - Manchester Ref:CII491680MJK
- **Personal Lines Operations Manager**
  £40,000 - £50,000 + Benefits ***– Birmingham***
  A well known broker seeks a Sales Operations Manager. You will manage 100 people dealing with sales and renewals. You will deliver 1st class customer service and display passion, self motivation. You will be an effective communicator and leader with a strong background in using data and MI to drive business performance.
  Contact: Richard.Coleman@ipsgroup.co.uk - Birmingham Ref:CII491589RJC
- **Commercial Account Executive**
  To £40,000 + Company Car, Bonus & Benefits ***– Birmingham***
  A leading national Broker requires an experienced Commercial Account Executive to cover the West Midlands region. The Commercial Account Executive will work proactively to generate business through a range of methods whilst servicing a niche book of business.
  Contact: Ben.Hall@ipsgroup.co.uk - Midlands Ref:CII4781725BHL

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