MARCH 2006 ISSUE 58

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Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

Acquisition could lead to jobs boost

New jobs have been created and more may be in the pipeline following the acquisition of Norwich-based Travellers Protection Services (TPS) by global insurance company Primary Group. A contract awarded late last year to manage some of Primary's brands and services resulted in about 25 new posts, bringing its workforce up to 90. Stephen Thorley, who will remain as Chief Executive of TPS, said more jobs were likely following the acquisition.

TPS has become a subsidiary of UK Underwriting Ltd, Primary Group's underwriting agency, but will remain a separate entity, with its headquarters at Prince of Wales Road, Norwich.

TPS was founded by Mr Thorley in 1990 and has become one of the UK's leading travel and leisure insurance specialists, arranging and administering travel, wedding and pet insurance.

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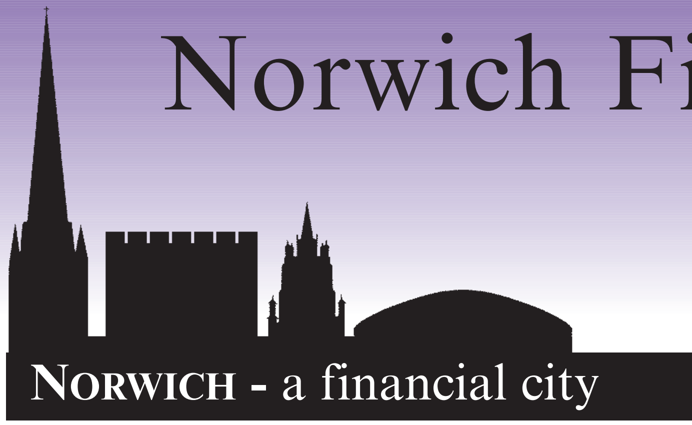
Stephen Thorley will remain Chief Executive of TPS

in this issue

News From:

Regulars:

Norwich Financial Campus



NORWICH CITY COLLEGE
5 Ipswich Road
Norwich NR2 2LJ

UNIVERSITY OF EAST ANGLIA
Norwich NR4 7TJ

Financial Industry Courses at Norwich City College

Take the opportunity to study on professional courses that will be part of our

National Financial Services Academy

from September 2006!

For more information about these courses and our new Academy contact Emma Sealy 01603 773510; esealy@ccn.ac.uk; www.ccn.ac.uk/businessandfinance

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics
Start date: 18 April, 12 weeks, Tuesdays 18:00 - 20:00
Course fee: £220

CF2: Investment and Risk
Start date: 23 March, 12 weeks, Thursdays 18:00 - 20:30.
No classes 6 and 13 April and 1 June
Course fee: £240

CF3: Financial Protection and CF4: Retirement Planning (combined course)
Start date: 21 March, 12 weeks, Tuesdays 18:00 – 20:30.
No classes 4 and 11 April and 30 May
Course fee: £240

CF5: Integrated Financial Planning
Start date: May/June 2006; ask for details

CF7: Lifetime Mortgage Activities
Start date: 22 May, 6 weeks, Mondays 18:00 – 20:30. No class 29 May
Course fee: £175

Certificate in Mortgage Advice

CF 1: UK Financial Services, Regulation and Ethics
Start date: 18 April, 12 weeks, Tuesdays 18:00 - 20:00
Course fee: £220

CF 6: Mortgage Advice
Start date: 6 February, 7 week course, Mondays 18:00 - 20:30
Course fee: £175

Start date: 17 May, 8 weeks, Wednesdays 18:00 – 20:30
Course fee: £200

Certificate in Insurance

Insurance Foundation 2 & 3 combined course
Start date: 21 February, 16 weeks, Tuesdays 18:00 - 20:40
No classes 11 and 18 April and 30 May
Course Fee: £320

Diploma in Insurance

P05: Insurance Law
Dates: Thursdays 9 March - 13 July 2006, Tuesdays 5 September to 3 October 2006
Time: 18:00 - 20:15
Duration: 20 weeks. No classes: 13 and 20 April; 1 and 8 June, 20 July - 31 August
Course fee: £320

Course fees exclude course materials and exams, for which students are responsible.

All courses are subject to change and will run with sufficient demand.
If a course that you are interested in taking is not shown, please call our hotline to discuss. We are accepting applications for courses and request that you complete an application form as soon as possible.
We will advise you when the course will commence closer to the start date.

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Welcome

The Financial Industry Gazette is the magazine of the Norwich and Norfolk Financial Industry Group. The Group is part of the Shaping the Future Economic Development Partnership for Norfolk between the Public and private sectors.

The Group aims to keep Norwich at the forefront of the financial services industry and to help maintain its position as a leading financial centre. It is an independent, not-for-profit organisation but is grateful for the funding provided by the industry and the public sector.

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Partnerships that Work

I am very pleased to see that City College Norwich is to become an Associate College of the University of East Anglia. The news that these two leading centres of education are strengthening their links is an exciting development for the financial industry and will lead, I believe, to opportunities to develop more skills and training.

The financial industry is already working with both organisations. The first time City College and the UEA worked together in higher education provision was, in fact, in the partnership development of the Financial Services Foundation Degree. A close working relationship between City College and the UEA, and their desire to develop academic courses in vocational areas, should bring further benefits.

FIG often works in parternships to achieve its goals and we have been very fortunate in the partnerships we have made. I have been delighted by the exceptionally positive response I have received from partners to our new ideas and initiatives, especially in the field of education.

This has occurred right from the outset. We approached City College nearly three years ago to discuss developing our School of Financial Services, which would be the first of its kind outside London and provide classroom support for professional qualifications from industry specialists. How did Caroline Neville, then Principal of the College and now Chief Executive of the region's Learning and Skills Council react? "Let's go for it."

The present City College Principal, Dick Palmer, has also reacted positively and enthusiastically to all our subsequent approaches to develop new programmes and initiatives. We have received an exceptional level of support from the Head of the School of Finance and Business, Jenny Probert, and the partnership has flourished.

Very shortly after he took up the post as Vice Chancellor of the UEA, I talked to David Eastwood about working with the financial industry, and received an equally encouraging and receptive reaction. I wish him all the best in his new role as Chief Executive of the Higher Education Funding Council for England.

Now that Norwich is to have a National Financial Services Academy, I believe this further co-operation between the UEA and the College will be an excellent opportunity to develop additional financial services courses and a programme of conferences to meet even more of the industry's needs.

Marjorie Eade

UEA and City College strengthen links

Stronger links have been forged between City College Norwich and the University of East Anglia (UEA), both of which already work closely with the Financial Industry Group (FIG) in developing sector skills.

All students on higher education courses at City College will now receive their degrees from the UEA rather than Anglia Ruskin University (formerly APU), which has validated the college's degrees for the last 12 years. The move follows a reorganisation of higher education in East Anglia.

The first time City College and the UEA worked together on a higher education course was in 2003 when the foundation degree in Financial Services was developed in partnership with the Financial Industry Group, Norwich Union and Marsh. Financial Services has also extended the co-operation between the UEA and the College through the National Financial Services Academy which is supported by FIG and will be in operation from September 2006.

Foundation degrees are academic qualifications in vocational areas which are developed with employers to meet local needs in specific areas of expertise and the new arrangement between City College and the UEA will see more developed.

Professor David Eastwood, Vice-Chancellor of the UEA, who will become Chief Executive of the Higher Education Funding Council for England in September, is delighted with the new links with City College. He said: "This is good news for the city and the region, with two strong institutions coming together in a vibrant, forward-looking collaboration."

Dick Palmer, City College Principal, said: "The new arrangement marks a new dawn for higher education in Norfolk – one in which the new partnership will offer better opportunities than ever before. The new arrangements make sense at every level and mean that we can offer seamless progression routes for learners and be much more responsive to the skills and knowledge needs of local industry and business."

Dick Palmer,
Principal
City College,
Norwich

David
Eastwood,
Vice Chancellor
UEA

Alliance CEO, John McLaren Stewart is appointed to BIBA Board

John McLaren-Stewart, CEO of corporate insurance and risk-management broker Alliance and a member of the FIG Top Table group, has been appointed to the board of The British Insurance Brokers' Association (BIBA) this month. BIBA is the UK's leading broker and intermediary organisation, representing professional insurance brokers and intermediaries.

In addition to his role on the Board, John McLaren-Stewart will represent the BIBA Heart of England regional constituency.

Eric Galbraith, BIBA Chief Executive, said: "We are delighted to welcome Alliance Corporate Risk Management as a new member. John brings a wealth of market knowledge with him and I am certain he will prove to be very positive addition to our board."

John McLaren-Stewart said of his appointment: "The insurance broking industry is changing for the better, but more needs to be done to make it more customer focused. I hope that my appointment to the board will enable me to influence positive changes within the sector."

Moneyfacts Group was founded in 1988 with the launch of Moneyfacts, a ground-breaking six page financial fact sheet. For the first time, financial professionals could find all the savings and lending rates from all the major banks and building societies in one place.

Moneyfacts has expanded hugely from these beginnings to become the UK's largest selling professional financial monthly - an authoritative source trusted by intermediaries, providers and journalists alike. Today the Group employs 100 staff at its state-of-the-art offices in Norwich, and publishes three monthly trade titles with a combined readership of over 110,000.

Moneyfacts now provides real time news and data services to virtually every bank and building society in the UK and an increasing number of life offices. It supplies online point of sale systems for bank branches and call centres, and product sourcing systems for intermediaries.

The Group also designs and hosts websites for external organisations such as the British Bankers' Association and Which?. In fact, over half the leading financial sites in the UK rely on Moneyfacts data.

Moneyfacts reaches the public via its own consumer website - www.moneyfacts.co.uk - as well as through the charts it provides to most of the national and provincial press and media.

Moneyfacts Group has pioneered financial data gathering and distribution in the UK. It has also been at the forefront of the concept and design of financial data IT systems. All Moneyfacts IT systems are designed and developed in-house. More than one quarter of its staff are employed on IT development.

Moneyfacts® Group

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Moneyfacts - A Mortgage Search every six seconds

Moneyfacts® now handles over five million mortgage searches and associated quotations every year. Approximately one every six seconds – assuming people don't sleep! We provide mortgage search capabilities to intermediaries, networks, consumers and providers. The Sales & IT Director at Moneyfacts, explains Moneyfacts' unique mortgage services…

"We are now the leading provider of mortgage quotations in the UK. Our data and systems power the mortgage searches for leading financial websites such as Moneyextra, Which?, MSN, NTL, The Sun, Exchange & Mart, Up My Street and What Mortgage, as well as our own website moneyfacts.co.uk. Consumers continue to demand the best deals and quick service. Our search capabilities and reputation for accuracy ensures that product details are accurate throughout the distribution channels that we service.

"Analysis of the millions of searches shows that intermediary usage is quite uniform, with the expected drop at weekends. Consumer patterns are different, with Monday and Tuesday normally busiest. This reflects weekend best buy charts and press coverage. Sundays are also busier than Saturdays. Interestingly, consumer searches also peak between 13:00 and 15:00 but then remain very strong through the evening, through until midnight.

"When you consider a potential whole-market search from over 10,000 products every six seconds, our technology also has to be as advanced as our research. We have made significant investments in our databases and I.T. in order to provide a great service to our customers.

"In practice five million mortgage searches sounds a lot. But this figure doesn't include the many millions of transactions that are driven from the best buys that we publish. Add these to the mix and I expect Moneyfacts is not only the largest single source of mortgage queries, but the most cost-advantageous to providers and brokers alike."

For further information on Moneyfacts mortgage solutions for branches, call centres, websites and competitor monitoring, please contact **sales@moneyfacts.co.uk** or call 0870 2250 482

Moneyfacts® Group

Moneyfacts Group is the UK's leading supplier of personal financial data and information. This is an exciting time to join Moneyfacts Group and due to our continued dynamic growth, we have a number of vacancies for talented people…

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WE LOOK FORWARD TO WORKING WITH YOU…

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Top spot for Thorpe agency

Howards Financial Services (HFS) in Thorpe has clinched top spot for Halifax agency business in the east.

The office's success was down to hard work and great team spirit, according to Shane Hull, HFS Chief Executive, who paid tribute to the excellent customer service provided by Manager Wayne Hunter and his staff, Jayne Jennis, Amanda Bennett, Andrea Setchell and Mya Wells.

Howards' relocated Halifax agency in Plumstead Road, Thorpe, exceeded all expectations to finish in number one position in its first year of operation. It is one of about 400 Halifax banking agencies in England and Wales, which are divided into three regions. The Thorpe office came first for business in the east region.

Wayne and his team collected their award for 2005 business from Julian Roberts, National Head of Agencies for Halifax, at the De Vere Belfry conference centre in the West Midlands.


L-R Mya Wells, Andrea Setchell, Jayne Jennis and Wayne Hunter

Award for fee-based advisers

One of the UK's first fee-based financial consultants, SG Wealth Management (SGWM) of Norwich has picked up an award from the national magazine New Model Adviser.

SGWM was named New Model Adviser of the Year for the East of England for its 'outstanding quality of service'. The company underwent an interview by representatives of the magazine's publisher Citywire and an audit by consultant actuarial firm AKG, which analysed the company's operations, accounts and standard of advice.

Founding Directors Neil Shillito and Stephen Girling set up SGWM in 2001. "We were among the first, if not the first, independent financial advisers in the UK to set up a company with the express intention of being paid on a fee basis," Mr. Shillito said: "The fee-based advisers that existed when we set up had all previously relied on commission before making the switch. We are among the elite of 'new model advisers' who put their clients first by providing all-round and ongoing wealth management advice and service. We are only suitable for wealthier clients who wish to pay fees for professional advice and service."

continued from page one

TPS Jobs Boost

"This deal is a massive vote of confidence in everything we have been doing here in Norwich, and it represents a big opportunity for us to expand in the city," said Mr Thorley. "The professionalism and commitment of our staff here have enabled us to build an operation which has proven attractive to one of the biggest and best global insurance groups, whose investment in Norwich is further proof of the growing reputation of the city for its financial sector expertise."

Towards the end of 2005 TPS was awarded the contract to manage Primary's direct-sell travel insurance brands - including Primary Direct - and provide fulfilment services for clients of the Group's Acumus subsidiary - including Candis, Ski Club of Great Britain and the Portman Building Society.

Paul Smith, Chief Executive of UK Underwriting Ltd, said: "We have had a long and beneficial trading relationship with TPS, which was expanded last year when it accepted the contract to provide the call centre and administrative services in support of another Primary Group company.

"We have been very impressed with the way that has gone, and see an excellent future for TPS within Primary Group, both as a route to market and as a centre of excellence for administrative and claims management services."

I can only assume that FIG members all across the region are switching off their monitors and saving energy, proudly wielding my letter from last month's magazine saying, "Well if Oxley says we should turn off the monitors we should, for *his* blood runs green."

Or has apathy taken root?

I haven't yet received any communication after my carbon-emission-reducing appeal apart from colleagues accusing me of having no copy. But I'm still hopeful. In fact I'd be delighted if anyone wants to share ideas more generally about corporate responsibility.

Our financial industry is dynamic, market-leading and innovative. So why not add 'responsible' to that list? If any FIG member wants to have a chat about corporate responsibility – how they can improve what their customers and people think about their business – then let's meet up.

I'll happily talk to anyone who wants to see some examples from the world of CSR, corporate citizenship, leadership and responsibility. Maybe we can organise a forum, seminar or think-tank for Norfolk? I'll buy the fair trade coffees.

We've all seen the adverts (Toyota, BP, AOL and many more) and read about the issues in *The Independent*, which sports several pages of climate change issues every week. Most importantly your customers are getting keener on the subject (I have research!)

Did you note the Barclays move to 'free' the (branded) pens you get at the counter? And re-branding their ATM cash machines as the *Hole in the Wall*? They are CSR manoeuvres designed with the customer in mind.

You may have guessed by now that I'd like this page to look at CSR issues which are relevant to the financial industry. The ultimate aim is that we get involved and use our collective voice to raise the profile of CSR. Don't panic, I'm not looking to name and shame bad examples. I'm looking to profile good ones.

Tom

Bulk Challenges Muscular Dystrophy

Yesterday I saw Rupert the Bear arm-wrestling a world tag-team wrestling champion, called Bulk, in a Norwich Union staff canteen. Why? To raise awareness of the Muscular Dystrophy Campaign, our charity of the year as voted for by employees.

It was on our intranet within minutes. It was featured on Anglia TV. It got a lovely big write-up in the Evening News. It absolutely delighted Max, the 11-year-old son of a Norwich Union employee who suffers from the condition, when he beat Bulk in an arm-wrestling contest. (Admittedly Bulk had just wrestled Rupert and may have been tired.)

And now we're off, Alison from RAC is running the marathon, product development are planning raffles. And I paid my pound (the first of many probably) into Rupert's pot which will be matched by the company at the end of the year.

This is a gentle, charitable and philanthropic side of CSR. But let me tell you it goes a lot, lot deeper. We're all busy I know but I've no time for apathy. So why not take me up on my offer?

Or talk to Bulk and his mates. It's your call.

This is the first of a regular column. Please send your views to
Thomas.oxley@norwich-union.co.uk

IFS EXAM REGISTRATIONS NOW ONLINE

Advisers studying for ***ifs*** professional qualifications can now book their exams online at a location and time that suits them.

The service went live at the beginning of the month and now extends to all of the regulatory qualifications suite, including:

- The Certificate in Mortgage Advice and Practice (CeMAP ®)
- The Certificate for Financial Advisers (CeFA®)
- The Certificate in Regulated Customer Care (CeRCC®)

"In an age where you can arrange your mortgage, book your holiday or find your next relationship online, it seems archaic to expect busy professionals to go through a call centre, just to book their exams," commented Mark Roberts, Head of Faculty Financial Regulation, at the ***ifs***. "Now advisers can book their exam within minutes through the website and get on with their business."

Existing students need only go through the ***ifs*** website and follows links to Pearson Vue's test booking site, where they will be offered range of test centres close to their registered address. They then select a venue and the site automatically displays the next available date and time slots, including weekends. Candidates simply select the venue and time that suits them and their examination is booked and confirmed simultaneously.

MARSH MAKE BONFIRES FOR BITTERNS

Staff volunteers from local business Marsh have been donning old clothes, wellingtons and gloves to help improve the habitat for birds at RSPB Strumpshaw Fen.

Five teams within the Risk Management Practice department from Marsh in Norwich spent five days through November and December at the RSPB's flagship reserve in the Yare Valley assisting in valuable conservation work there.

In the 'Bonfires for Bitterns' Team Challenge, volunteers rake up mown reed into piles and burn them as part of the reserve's winter programme of habitat management. This work is aimed at improving reedbed habitat for bitterns and other wetland birds such as bearded tits and reed warblers. During the summer months the reeds grow, decaying vegetation builds up and gradually, over a number of years, the pools of water from which the bitterns feed can dry out. The reedbed management work will slow this process to maintain the habitat in the best possible condition.

Approximately 54 volunteers over five days have taken part successfully contributing toward the management of approximately 10,000 sq m of reedbed.

Team Challenges, set up in association with Business in the Community are fun days out of the office, with opportunities to strengthen internal relationships and friendships, do something physical, build on teamwork and use other interpersonal skills such as organisation and leadership.

Marsh is the world's leading risk and insurance services firm, and takes its commitment to the community seriously. As part of its national policy, all colleagues are entitled to take one day out of work to participate in a community project.

Volunteers were hoping to gain an insight into the RSPB, make a contribution to the local community and get involved in something that would last. It was also an excellent chance to make a genuine contribution to wildlife conservation and an opportunity to gain an insight into the workings of Europe's largest conservation charity.

Participants found the challenge tiring but fun. Chris Scrivner, Head of the Risk Management Practice at Marsh in Norwich said: "This project is a great opportunity to improve teamwork with colleagues while making a valuable contribution to our local environment."

Over the course of three years 168 volunteers, including many returnees, will have taken part in this successful partnership between local business and a conservation charity.

Chris Hudson from the RSPB said: "This the third year in which Marsh volunteers have taken part in the 'Bonfires for Bitterns' events and we are delighted to have their input into the management work we are carrying out at Strumpshaw Fen. Marsh Team Challenge volunteers are making a real difference to the fortunes of wetland birds and wildlife here."

Scaling the heights for children's hospices

Six businessmen had to be at peak fitness for a sponsored challenge to raise money for East Anglia's Children's Hospices (EACH). Calling themselves Team Balders, the group scaled the highest peaks in England, Scotland and Wales to raise £4,475 for EACH.

Nigel Sayer and Robert Kay of ULR Norwich, one of Europe's leading uninsured loss recovery specialists, raised nearly £2,000 towards the total. Mr Sayer said: "Rob and I would like to thank all members of staff at ULR Norwich for their committed support and encouragement for what was, for us, a great adventure."

Team Balders was led by Paul Baldwin, of Budget Insurance, and also included Robin Belsom, of Ryan Insurance; David Prewer, of Kinetic Underwriting Concepts; Doug McKinnon, of Speed Medical Services, and Mike Srokowski, of Hire 4U Ltd. They encountered cold, wet and windy conditions on Ben Nevis (1343m) and steep and slippery tracks on Scafell Pike (977m). One of the team suffered a knee injury on the way down Snowdon (1085m) but still managed to complete the challenge.

The hospices run by EACH exist to maximise the quality of life for life-limited children and their families and no charge is made for its services. In 2005-06 it will cost more than £4.7 million to run the hospices, with only ten per cent coming from government or statutory sources.

L-R Wayne Dunthorne, ULR, Hannah Brown, EACH and Mike Srokowski, Hire 4U

Horoscope

Exclusively forecast for *fig* by Jane Sunderland

ARIES [21 March - 20 April]
Bear in mind that an eclipse of the Sun occurs in your sign at the end of the month - an event that signifies irrevocable change in those things with which you have identified. Be ready and willing to be blown by those winds of change and exciting new horizons await you, enabling you to be truer to yourself and your calling. Resist and the irresistible process will be more disturbing.

TAURUS [21 April - 20 May]
Domestic and financial restrictions weigh heavily at the beginning of the month, forcing you to pay attention to duty and obligation. Pay those dues and before too long your imagination will soar into realms of wonderful possibility. Explore these but beware of over reaching yourself and of being beguiled by smooth talking operators. Demand facts and figures before making commitments and you could find the money beginning to flow more freely.

GEMINI [21 May - 20 June]
See yourself as a freelance swordsman, independent of mind and quick and clever in response and repartee and you should do yourself proud. There are possibilities to be explored and battles with authority to fight but with a visionary light in your eyes, you can win through and make that dream come true. If needs must, you must be prepared to leave an old group of acquaintances behind and forge ahead alone into unknown territory.

CANCER [21 June - 21 July]
The eclipse of the Sun at the end of the month falls in the powerful career area of your chart, signifying the start of a new cycle in such affairs. Of course, this may be presaged by endings but no more than is necessary in order to free you up for what lies ahead. Fortune is favouring all activities that enable you to develop your innate talents and to find new arenas in which to shine. So do your own thing!

LEO [22 July - 22 August]
With mighty Saturn in your sign there's no way you can escape the important question of what are you doing with your life and where are you going. Don't rush to judgement, because it'll be with you for a long while yet - but take note of the speculative suggestions and ideas that crop up this month that involve foreign countries or further education. This is your signpost. If you want more then a chance has to be taken and unknown territory has to be explored.

VIRGO [23 August - 22 September]
Your analytical mind will serve you well when it comes to digging and delving into other peoples business and into the ebb and flow of financial trends. This is the time to trust your gut feelings, to work on instinct. Any help you give to its development will be more than amply repaid, both in terms of what you find out now and what future trends you tune into. If other folks' unreliability infuriates you, you need to go it alone.

LIBRA [23 September - 22 October]
The imminent occurrence of a solar eclipse in your house of partnership will show you who you friends truly are. A new cycle is beginning. Therefore it is just as likely that significant new folks will come into your life as that important old ties will be severed. Either way there is much for you to learn about both your strengths and weaknesses in relationship matters. Don't succumb to over confidence - your bank balance especially could suffer as a result.

SCORPIO [23 October - 21 November]
Scorpio's thrive and benefit from being in at the kill or otherwise involved in the darker dimension of life. Remember this when the going gets intense and heavy. You'll survive and come up smelling of roses. This is a time of opportunity - to do more of what both turns you on and what you're good at. Luck lies in recognising a break when it happens and in having the confidence to seize your moment.

SAGITTARIUS [22 November - 20 December]
The company you choose or are forced to keep is stirring up discontent and restlessness, either in you or in the folks around you. Seen objectively, it's as though you are being exposed to ideas which threaten someone's security and control. But it is that very control that is inhibiting you from developing as you might. Let go and express your true individuality if you want this time to bear its most delicious fruit.

CAPRICORN [21 December - 20 January]
A new cycle begins at the end of the month in affairs that lie at the very roots of your being. This can mean endings and new beginnings in domestic, property and family affairs. You may be disappointed at the lack of support from others but there are currently lessons to be learned about the powers of obligation. You may be better off following your own judgement and taking on the responsibility yourself - that way you'll get all the glory!

AQUARIUS [21 January - 18 February]
Share your dreams and aspirations with significant others. You may not get the response you're hoping for but at least you'll know where you stand. Either way, you should find yourself starting a new programme of education and self development. The more energy you put into the development of management and people related skills, the more favours you're doing your long term prospects.

PISCES [19 February - 20 March]
As you must feel, the winds of change are blowing at gale force these days, stripping you of old attachments and securities at most or at least creating waves of discontent. Don't panic if you feel lost and confused. Your intuition is on the ball and deep inside you know you're ready and willing to go with the blow! Good news and accurate guidance will show you the way and bring confidence where there was doubt.

Ryan Insurance Group

Ryan Insurance Group has recruited four new staff to join its Commercial Team: Mark Parlett, Dean Lushington, John Utting and David Martin.

David Martin

Mark Parlett

Dean Lusington

John Utting

Mark Parlett joins Ryan's Commercial New Business team with 19 years' insurance experience at both local and national levels, mainly dealing with Personal Insurance; therefore he has decided to expand his insurance knowledge into the Commercial market.

Dean Lushington is its youngest recruit and joins the company following an induction morning at Ryans' head office. Ryans decided to hold an open day for school leavers and Dean was one of the lucky eight invited into the office to take part. The day was divided up into several activities including a quiz and a guided tour round the offices. Dean has joined the commercial team as a Professional Trainee.

John Utting and David Martin have joined the Commercial Existing Business team dealing with existing clients. Both have previous experience working in the insurance industry.

Ryan staff turn tea tasters

The tea provided for staff at Ryan Insurance Group is now to everyone's taste.

After developing a business relationship with Jarrett Tea, a local import and blending company, staff at Ipswich-based Ryan were given the chance to try different blends at a specially arranged tasting session. The outstanding winner was a blend called Jilja Gold, which has resulted in off-the-shelf brands being banished. Ryan's new tea is now enjoyed by all staff and visitors - unless they're coffee-lovers, of course!

Text service cuts cost of quote requests

A fast, low-cost text service for obtaining motor insurance quotes has been launched by Adrian Flux Insurance, of East Winch, near King's Lynn.

The company says about 50 per cent of quotes for car insurance are made from a mobile phone, which can be costly, particularly on a pay-as-you-call service. Gerry Bucke, of Flux, said: "Typically, quoting a new risk will take around five minutes, sometimes longer if the customer has particularly unusual requirements. If you're paying 40p a minute for your call then you could easily end up with a call cost of £2 or more."

Flux has set out to reduce the cost by launching what it believes is the first text-a-quote service for motor insurance. Customers text 'call me' to a special number (81232) and are promised a text response from Flux followed by a call from an adviser within two minutes. The text service costs 50p plus the phone service provider's standard charge for a text.

Mr. Bucke said getting an insurance quote was the archetypal 'distress purchase', with potential customers usually operating on a tight schedule and needing a fast response.

Insurance discount incentive for bikers

Bikesure, part of the Adrian Flux Insurance Group, has teamed up with the St. John Ambulance to help make motorcyclists more aware of emergency first aid. The third largest bike insurer in the country, Bikesure has sponsored a St. John Ambulance leaflet giving first aid tips for motorcyclists. It's also offering a five per cent discount on bike insurance to everyone undertaking the St. John Ambulance course in emergency aid for motorcyclists.

"We are pleased that Norfolk St. John and Bikesure have worked together on this initiative so that bikers throughout Britain can not only obtain a safety leaflet but also have the opportunity to undertake our motorcycle course and get a discount on their bike insurance as an incentive," said St. John Ambulance trainer Bryan Norris. The four and a half hour course includes lifesaving and resuscitation techniques and teaches bikers how to handle emergency situations. Those successfully completing the course receive a St. John Ambulance Certificate valid for three years.

N&P move

Norwich and Peterborough Building Society has appointed Kim Thornton as financial planner for its Watton branch. N&P, which became an independent financial adviser in 2003, has planners in all its branches, providing advice to customers on products from the whole marketplace - and there's no charge for the advice. Kim has worked in the financial services industry since she left university. She joined N&P seven years ago. Now a financial planner, Kim is able to make recommendations based on customers' particular financial needs. As the service is independent, she can give advice on everything from income protection to pensions, savings and investments, and from all across the marketplace..

TIME TO TAKE 'COVER' AS SIR RICHARD BRANSON LAUNCHES 'THE BIG V'

- Virgin Cancer Cover 45% cheaper than critical illness -

Virgin Money Life Insurance today announced the launch of 'The Big V' – a new Cancer Cover product available from as little as £5 per month. It's a first for the UK marketplace with the most comprehensive cover of its kind.

The launch of Virgin Money Cancer Cover will see customers save up to 45% compared with an average critical illness quote. This has been achieved with a severity-based approach to cover.

Virgin Money is addressing the gap in the market for simple, affordable protection against a backdrop of high risk of cancer and worryingly low cover levels. People in the UK have a one in three chance of getting cancer in a lifetime and a one in six chance of getting cancer before the age of 70. Despite these odds, 65% of Britons have no formal financial arrangements in place to cope with maintaining their monthly income levels if cancer stopped them from working.

Virgin Cancer Cover protects men and women and features staged payments. The staged payments allow a quicker payout of cash upon diagnosis of cancer. The cover will pay a lump sum benefit of up to £500,000 to spend on whatever they choose, which offers individuals and their families a way to help maintain and protect their financial quality of life while better enabling them to focus on their treatment and recovery.

Staged Payouts

- **Stage 1 (early cancer)** – We will pay out 10% of the amount of sum assured in the event of diagnosis of an early stage cancer.
- **Stage 2 (intermediate cancer)**– We will pay out 25% of the sum assured, less any early cancer payment related to the same cancer (e.g. 25% is reduced to 15% if a Stage 1 claim has already been made).
- **Stage 3 (advanced cancer)** – We will pay out 100% or any remaining balance (e.g. 100% reduced to 75% of the sum assured if a Stage 1 and/or Stage 2 claim has already been made).

Virgin Cancer Cover can be used in any way the customer wishes. It could be a holiday of a lifetime, helping to meet regular expenses or paying for the additional costs associated with their illness. For example, helping fund the cost of seeing specialists, or allowing a relative to take time off from work to assist during treatment and recovery.

Commenting on the launch of Virgin Money Cancer Cover, Sir Richard Branson, Chairman of Virgin Money said: "We're hammering down the cost of cancer protection and offering the most comprehensive cancer cover available in the UK. Our severity-based approach links the benefits to the impact of the condition which allows such keen pricing. The staged lump sum payouts mean quicker payout of cash which will help our customers to focus on recovery and not worry about their finances."

Virgin Money has teamed up with cancer charity Everyman to help its fundraising activities.

Virgin Money has won the BBC Big Challenge Healthiest Employer in Norfolk award and has gone forward to the shortlist of national finalists.

The award was made because of the efforts we make for our employees in terms of better health; for example:

- Free canteen which always has healthy options
- Fruit available all day at no charge - to enable everyone to have their 'five a day'
- Workstation health assessments
- Private Medical Insurance for all staff
- Stress counselling service
- Ad-hoc events such as fitness classes.

Eversheds re-appointed by Virgin Group

Virgin Money could be working with local solicitors now that the Virgin Group has re-appointed Norwich-based Eversheds to its UK legal panel.

The firm acts for a number of Virgin business and handles most of its employment law work in the UK. Owen Warnock, Eversheds' head of employment law in the East of England and its partner in Norwich, said the firm's re-appointment was highly satisfying.

"We have always enjoyed working with Virgin businesses and look forward to deepening and extending our relationship with the Group, and enhancing our service to them," said Mr. Warnock. Ian Woods, Virgin Group Legal Director, said: "All the legal teams we have appointed to our panel are those that demonstrate a high level of worth to the group and understand our aims for future development."

RBS Commercial Development Manager

Henry Audley-Charles has been appointed Commercial Development Manager, as part of the RBS Commercial Services team. In his new role, he will focus on advising business customers in Norfolk and Suffolk, primarily working with those in the £1m-25m turnover bracket. Henry began his banking career with Lloyds TSB where he fulfilled various roles over a period of 16 years. Henry's previous role was as Business Development Manager for Lloyds TSB Commercial Finance, providing invoice discounting and factoring services to smaller businesses.

Alan Boswell appoints Account Executive

Norwich based independent insurance brokers Alan Boswell Insurance & Financial Services Group has strengthened its commercial team with the appointment of Zoe Kerswill as an Account Executive.

Born and educated in East Norfolk, Zoe has previously worked for London based Dickson Insurance Brokers and the Heath Lambert Group, where she was not only responsible for their Farm Scheme, but had a portfolio of commercial clients nationwide.

Zoe has spent her entire career in insurance, joining Co-op Insurance at the tender age of 16. She quickly moved into the 'broker' world to excel in negotiating with insurers on behalf of her clients in all aspects of business insurance.

After 17 years Zoe's enthusiasm for insurance remains steadfast. She joins at a time of significant growth for the Alan Boswell Group and her experience of commercial and farm insurance will further enhance the Group's reputation as specialist independent insurance brokers.

First Birthday for Svenska

Swedish banking giant Svenska Handelsbanken has been celebrating 12 months in Norwich and looked back on a busy and successful year. The office has acquired a number of accounts including solicitors Hansells in Norwich and Lowestoft-based Nicholsons, as well as the Holkham Estate, near Wells, North Norfolk. Handelsbanken looks after corporate clients who want to borrow or deposit at least £500,000 and personal clients borrowing or depositing £200,000. Established in 1871, the bank is listed on the Swedish stock exchange and has about 9,000 staff around the world. It has 21 branches in the UK, including offices in

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Training & Events

BUSINESS NETWORK INTERNATIONAL NORWICH CASTLE CHAPTER
Every Wednesday
7.00 to 8.30
The Oaklands Hotel, Yarmouth Road, Norwich
Simon Gray
07789 796899

THE BUSINESS REFERRAL EXCHANGE NORWICH GROUP
Every Friday
7.30 to 9.00
The Oaklands Hotel, Yarmouth Road, Norwich
0845 100 4822

BUSINESS NETWORK INTERNATIONAL NORWICH CHAPTER
Every Friday
6.45 to 8.30
The Oasis, Pound Lane, Norwich
Brenda Bowler
01603 861447

CUSTOMER SERVICE EXCELLENCE
Valerie Bullard for Matrix Training
1 March 2006
9.30 to 16.30
Norwich Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

INFORMATION MANAGEMENT
2 March 2006
9.30 to 16.00
Business Suite, Broadland District Council, Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

TRAIN THE TRAINER
3 March 2006
9.30 to 16.00
Business Suite, Broadland District Council, Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

RECRUITMENT AND SELECTION
6 March 2006
9.30 to 16.00
Business Suite, Broadland District Council, Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

AN UPDATE ON CHARITIES AND VAT AND ALSO VAT ON LAND AND PROPERTY
7 March 2006
16.00 to 19.00
De Vere Dunston Hall
£35
Stuart Wright
Chartered Institute of Taxation
01842 754166

ACCOUNTING STANDARDS UPDATE
Richard Martin FCCA, Head of Financial Reporting, ACCA
7 March 2006
18.00 to 20.30
Norwich City Football Club, Carrow Road, Norwich
Free
Karen Wilcox
Association of Chartered Certified Accountants
0121 456 5903

INFLUENCING SKILLS AND MANAGING CONFLICT
Joe Mills for Matrix Training
7 March 2006
9.30 to 16.30
Norwich Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

INTERVIEWING AND BEING INTERVIEWED
An interactive event to help both the interviewer and the interviewee improve their technique and performance at interviews - Toni Cook, Reed Finance
8 March 2006
16.30 to 19.30
Sportspark, UEA, Norwich
£32.50 inc VAT
Margaret Jackson or Ann Taylor
East Anglian Society of Chartered Accountants
01284 774730

DISCIPLINARY AND GRIEVANCE ISSUES
Joe Mills for Matrix Training
8 March 2006
9.30 to 16.30
Norwich Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

ETIQUETTE AND BUSINESS - INTRODUCTION
9 March 2006
10.00 to 12.30
Clydesdale Bank Offices, Meridian Way, Norwich
£50 plus VAT

Felicities
01603 626264

MONTHLY TAX REVIEW
9 March 2006
17.30 to 19.00
The Norfolk Club, Upper King Street, Norwich
£50 plus VAT
Matthew Hutton
Chartered Tax Adviser
01508 528388

IDENTIFYING AND MANAGING STRESS
10 March 2006
9.30 to 16.00
Business Suite, Broadland District Council, Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

BUSINESS PLANNING COURSE
13, 16, 20, 23, 27 and 30 March 2006
9.30 to 16.00
Norfolk and Waveney Enterprise Services, 4 Tombland, Norwich
Free
Norfolk and Waveney Enterprise Services (NWES)
01603 628715

THE ANTIDOTE
Norwich business networking event
15 March 2006
18.00 to 21.00
Marriott Sprowston Manor Hotel, Wroxham Road, Norwich
Nial Adams
The Antidote
0845 226 6935

EFFECTIVE INTERPERSONAL SKILLS
Margaret Wade for Matrix Training
15 March 2006
9.30 to 16.30
Norwich Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

BUSINESS SKILLS COURSE
Women only course
15, 22 and 29 March 2006
18.00 to 21.00
Norfolk and Waveney Enterprise Services, 4 Tombland, Norwich
Free
Norfolk and Waveney Enterprise Services (NWES)
01603 628715

BUSINESS INTRODUCTORY WORKSHOP
17 March 2006
9.30 to 16.00
Norfolk and Waveney Enterprise Services, 4 Tombland, Norwich
Free
Norfolk and Waveney Enterprise Services (NWES)
01603 628715

'ALL ONBOARD!' CHARITY SEMINAR
A look at the proposed Charities Act, Trustee Governance, Reporting Regulations and their effect on you and your charity
Joint Seminar Lovewell Blake & Hansells
20 March 2006
16.30
John Jarrold Suite, UEA Sportspark
Kirsty Bedder
Lovewell Blake
01603 663300

THE ROLE OF THE MANAGER
Margaret Wade for Matrix Training
20 March 2006
9.30 to 16.30
Norwich Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

PROBLEM SOLVING, CREATIVE THINKING AND DECISION MAKING
23 March 2006
9.30 to 16.00
Business Suite, Broadland District Council, Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

EFFECTIVE NEGOTIATION/INFLUENCING/ PERSUADING SKILLS
24 March 2006
9.30 to 16.00
Business Suite, Broadland District Council, Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

PRESENTATION SKILLS
Joe Mills for Matrix Training
29 March 2006
9.30 to 16.30
Norwich Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich
Members £125 plus VAT
Non-members £175 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

INSTITUTE OF DIRECTORS LIGHT LUNCH
31 March 2006
12.45 to 14.00
The Last Wine Bar, Norwich
Members £14
Non-members £16
Irene Tibbenham
Institute of Directors - Norfolk
01379 678748

MOTIVATING PEOPLE
31 March 2006
9.30 to 16.00
Business Suite, Broadland District Council, Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

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MARSH

Prestige Lecture

Institute of Financial Services
and
Financial Industry Group

Bruce Carnegie-Brown
President of the Institute of Financial Services
Chief Executive Officer, Marsh Ltd

Qualifications for a Competitive Edge

Tuesday 16 May 2006
Time: 5.30 pm to 7pm

Followed by refreshments

Venue: Assembly House,
Theatre Street, Norwich

Free Admission

Entry by reservation only

info@fignorfolk.co.uk