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## Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

**NORWICH – a financial city**

### Square Mile Chief seeks alliance with Norwich

London and Norwich, two of Britain's biggest financial services centres, should work together to compete against overseas competition, said the outgoing Lord Mayor of London, Michael Savory. He visited Norwich recently to meet business leaders, urging them not to ignore the threat of legislation from Brussels or the emergence of Shanghai as a leading financial services centre.

"Norwich and the City of London share the same future and the same threats: we both have to innovate to stay ahead in an increasingly competitive world," he said. "Norwich and the City of London need to stand shoulder to shoulder if we are going to beat the competition and keep jobs."



Mr Savory, whose role as worldwide ambassador for the financial services industry has taken him to 30 countries in the last 12 months, praised Norfolk for its lead as the largest financial cluster in the East of England. "More than a quarter of the workforce of Norwich is employed in financial services - and all those jobs depend on Norwich businesses being able to innovate and compete globally.

"To keep the highly skilled financial sector jobs in both Norwich and London, we both have to work together to make sure we stay at the leading edge of Europe and indeed the world. Our jobs depend on it," he added.

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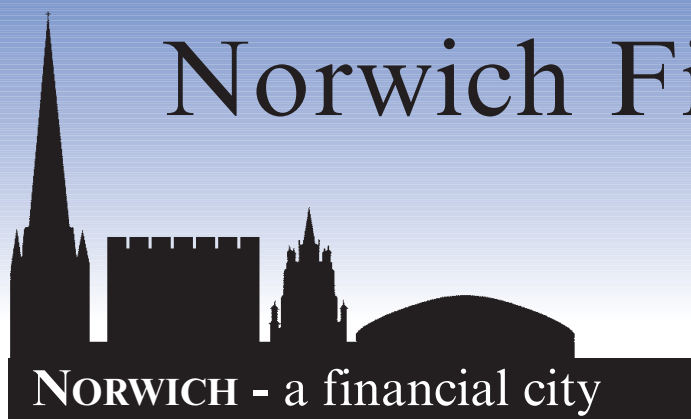
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# Norwich Financial Campus



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**UNIVERSITY OF EAST ANGLIA**  
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## Financial Industry Courses in Norwich Norwich City College

**School of Financial Services Hotline 01603 773510**

**Email: [busschool@ccn.ac.uk](mailto:busschool@ccn.ac.uk)**

### Certificate in Financial Planning

#### CF 1: UK Financial Services, Regulation and Ethics

**Start date:** 10 January, 12 weeks, Tuesdays 18:00 - 20:00

**Course fee:** £220

#### CF2: Investment and Risk

**Start date:** 12 January, 12 weeks,  
Thursdays 18:00 - 20:30

**Course fee:** £240

#### CF3: Financial Protection and CF4: Retirement Planning (combined course)

**Start date:** 11 January, 12 weeks,  
Wednesdays 18:00 - 20:30

**Course fee:** £240

#### CF7: Lifetime mortgage activities

**Start date:** February 2006

**Course fee:** TBA

### Certificate in Mortgage Advice

#### CF 1: UK Financial Services, Regulation and Ethics

**Start date:** 10 January, 12 weeks, Tuesdays 18:00 - 20:00

**Course fee:** £220

#### CF 6: Mortgage Advice

**Start date:** 6 February, 7 weeks, Mondays 18:00 - 20:30

**Course fee:** £175

### Certificate in Insurance

#### Insurance Foundation 2 & 3 combined course

**Start date:** 21 February, 16 weeks,  
Tuesdays 18:00 - 20:40  
No classes 11 & 18 April, 30 May

**Course fee:** £320

### Diploma in Insurance

#### P05: Insurance Law

**Dates:** Thursdays 9 March to 13 July 2006,  
Tuesdays 5 September to 3 October

**Time:** 18:00 - 20:15

**Duration:** 20 weeks. No classes: 13 & 20 April;  
1 & 8 June, 20 July to 31 August

**Course fee:** £320

### Certificate in Financial Administration

The Certificate is a broad-based qualification specifically designed for those involved in life and pensions administration within both company and intermediary organisations. Importantly it also satisfies the regulatory examination requirements for life and pensions 'overseers'.

#### CF 1: UK Financial Services, Regulation and Ethics

**Start date:** 10 January, 12 weeks, Tuesdays 18:00 - 20:00

**Course fee:** £220

#### FA1: Life Office Administration

**Start date:** January 2006, 8 weeks,  
Wednesdays 18:00 - 20:00

**Course fee:** £170

#### FA2: Pensions Administration

**Start date:** Please ask for details

**Course fee:** TBA

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 closer to the date when the course will commence.



# 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.*

**Financial Industry Group  
Chairman John Woods**

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Financial industry gazette**  
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## Norwich's financial industry impacts Nationally

More and more Norwich seems to be getting a national reputation for the strength and pioneering attitude of its financial industry, as the pages of this issue reflect.

The Lord Mayor of London, as head of the UK's largest financial services centre, the 'square mile' City of London, has approached Norwich to work alongside it to beat the threat of jobs being lost abroad through what he sees as poor regulation and global competition (see page 1). This gives us an opportunity to strengthen our influence in Brussels and beyond in order to improve the economic environment within which we operate.

I am delighted that Bruce Carnegie-Brown, Marsh Chief Executive, Europe and Asia, will be delivering a lecture at a joint Institute of Financial Services / FIG event in May (page 16). He is also UK Chief Executive for Marsh and President of the Institute of Financial Services. A visit by a figure of this stature recognises the importance of Marsh in Norwich, which is its largest Client Servicing Centre in the world, (page 6) as well as the importance of the local financial industry which the Institute has chosen to support in this way.

**“ The Prime Minister now recognises the importance of Norwich as a leading financial centre. ”**

All this comes on the heels of the announcement that Norwich will become the UK's first National Financial Services Academy and consequently the Prime Minister himself now recognises the importance of Norwich as a leading financial centre. It will also give us the opportunity to influence policy on skills and qualifications at a national level.

This sort of recognition brings its own rewards. It can give us an independent and powerful voice at a national and international level. It can also help us continue to strengthen our infrastructure and ensure the local sector continues to thrive and grow.

**Marjorie Eade**

The Financial Industry Gazette is the only magazine to reach the entire financial sector in Norfolk. With an estimated readership of 20,000, it is also distributed to Schools, Libraries and Local Authorities and is available at Norwich International Airport.

## SPONSORSHIP AND SUPPORT

### Monthly Rates

#### Black & White

Inside pages:	full page	£500
	half page	£300
	quarter page	£200

#### Two Colour

Logo branding on front cover	£150
Back cover	£1,500
Inside front/back cover	£1,250

**For more information contact:** Marjorie Eade on 01603 476180 or e-mail [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)



# Norwich Now Marsh's Largest Servicing Centre in the World

The Norwich office of Marsh has grown to become the global giant's largest servicing centre, as Patrick Mina, Chief Executive of Marsh Client and Market Services (CMS), revealed during a recent visit to Norwich. Marsh is the world's leading risk and insurance services firm and its Client and Market Services practice is based in Norwich, London and Pune, India.

The long term strategy of Marsh to transform CMS into a Service Centre of Excellence has seen processes migrating to Norwich from other parts of the business. Its aim is to increase Norwich's focus on the higher value added aspects of service, both internally and to clients.

CMS handles the London market servicing operations as well as some servicing operations for Marsh in the UK. It provides services for Marsh's US and European operations as well as consultancy services for its Asian operations. Recently it announced the introduction of six-sigma methodologies and a new management structure as part of its strategy for excellence.

## Virgin Money Restructure

The restructuring programme announced by earlier in the year by Virgin Money is getting underway, initially affecting 41 people, and will result in 19 redundancies where staff do not wish to take up alternative roles. Next year plans will see a restructure of roles in the call centre and administration departments. Head of Communications, Gordon Maw said: "As we had announced, we were hoping to retain a majority of staff in new roles in the business and that has happened. We are looking to compete with the big boys with mass market products and we are growing so fast we are still recruiting in key growth areas, looking for people who can manage the relationships with our partners." So, what does this mean for Norwich? "We are we are passionate about continuing to be part of the Norwich financial industry success story -we are part of the furniture."

### PMI

Sue Curryer has been elected Chairman of the Pensions Management Institute Eastern Region. She will undertake a two-year term of office. Sue is Head of Pensions Administration in the Personnel Division of the University of Cambridge. She has been a member of the Eastern Region committee for over five years and says she enjoys the opportunity to provide members with Continuing Professional Development events to help keep everyone up to date in the ever-changing pensions sector.



### EEDA

Jody Chatterjee has been appointed to the role of Director of Business East at the East of England Development Agency (EEDA). Jody has been working at the London Development Agency for the last three and a half years as head of business and investment teams. Before that he was an entrepreneur and spent eight years at the Technology Partnership. The Business East team leads on strategic involvement in the Regional Skills and Competitiveness Partnership.



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# Norwich and Peterborough Building Society



## Innovator of the Year

Norwich & Peterborough was recently named 'Innovator of the Year' (regional) in *Mortgage Finance Gazette* magazine's 2005 Awards, for its electronic mortgage trading service.

The award-winning service was developed in-house by N&P IT experts for the Society's own use and is now available to other financial services companies through the Society's subsidiary, Lynchwood Services Limited. The new service has been in full operation since 'M Day' (1 November 2004) to widespread acclaim from users.

Jeremy Lofts, Regional Business Manager at N&P said: "Mortgage brokers in and around Norwich are very impressed with how simple and easy to use our system is. Winning this award really is a wonderful testament to the Society's in-house capabilities. N&P's IT development team visited mortgage introducers to learn what they wanted from electronic mortgage trading before commencing the development."

## Raising awareness in and around Norwich



N&P has been sponsoring the daily weather reports on Anglia TV for the last year in order to raise awareness of its range of products and services. Around 70% of all adults in Anglia's broadcast region have seen, and will continue to see, the campaign every month.



Janice Mowatt (pictured above with Branch Manager Alan Butterworth) is the winner of a brand new Smart car, thanks to N&P's prize draw to celebrate the opening of its advice-only branch in the new Chapelfield Shopping Centre.

## Launch of new-look website

Surfers will now see a new look when they log on to N&P's website. The Society has researched, developed and redesigned its website so it is 'faster, smarter and friendlier' for customers to use.

Mike Hounsell, N&P's director of sales & marketing, said: "Since its launch, back in 1997, our website has won awards for its leading edge technology and design. It has served the Society and its customers extremely well over the years: however we wanted to review how the website looked to make it even more accessible and user-friendly. And visitor numbers to the site are already increasing, with an uplift of 100% on both our Mortgages and Banking sections! Year on year, we have seen a 19% increase of visitors to our home page."

**For further information, visit your nearest branch,  
call 0845 300 2511 or go to [www.npbs.co.uk](http://www.npbs.co.uk)**

## FIG Award for Slovak student



A student who moved from Slovakia to Norfolk with his family six years ago has picked up a business award sponsored by the Financial Industry Group. Vlad Korman was presented with the City College Business School award for outstanding student achievement at the college's first Further Education awards ceremony at St Andrews Hall, Norwich.

Vlad is doing a two year course at City College for a BTEC qualification (equivalent to A Level) in Business and Accounting, plus A Levels in Accounting and Law. "I would really like to remain in Norwich and am hoping to go to the University of East Anglia to study Law and Accounting," said Vlad, who lives in Colney. "I am keeping my options open. I would like to go into law, where my accounting studies will provide exemptions from some of the legal exams, but it also gives me the option to work in the financial industry too."

The award, for which he was nominated by his tutors, included a prize of £50 sponsored by the Financial Industry Group. Director Marjorie Eade said: "We believe it's vital that future employees are equipped with the skills needed by the local industry, and we are delighted to support and encourage students in this way."

## Recruitment Opportunities

Training Managers attending the latest FIG Forum heard how to save time and money in meeting recruitment needs. They learned that the adult recruitment programme, Financial Industry Training (FIT), at City College Norwich, now training its second student intake, had already provided skilled new recruits to a number of financial companies.

FIG is encouraging companies to identify and support prospective employees through a range of activities, including industry visits, presentations to fit the curriculum and short work placements. Those financial companies wishing to take part should contact Marjorie Eade at [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk). Industry Managers interested in providing mentors for 16 to 18 year old students in the Academy of Finance, set up two years ago, may contact Debbie Brown at City College on 01603 773160 or email [d8brown@ccn.ac.uk](mailto:d8brown@ccn.ac.uk).

Those attending the FIG Forum also learnt more about the National Financial Services Academy in Norwich and will receive a further update at the next Forum which takes place on Thursday 16 February from 9am to 10.30am at Moneyfacts House. Contact Marjorie Eade at [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk) to book your place.

## New Offices for Barratt & Cooke

Stockbrokers Barratt & Cooke launched its new dealing office in Opie Street recently, when the Lord Mayor of London, Michael Savory, officially opened the premises. At the opening, Director Charles Barratt explained that the share shop had been established in 1986, at the time of enormous privatisation activity, and said that execution-only business had remained important. He added that the private client fund management business had become a far greater part of the business, with £1billion under management. With 40 staff providing the most efficient personal service, he said the business was determined to remain independent.



Steven Law, Partner and Head of Business recovery at Ensors Chartered Accountants, has been elected Chairman for the Smaller Practice Issues Committee (SPIC) at the Association of Business Recovery Professionals - R3. SPIC provides a forum for the discussion and resolution of

issues facing the smaller business recovery practice, and in recent years has focused on technical and legislative matters. Steven's future plans include the establishment of benchmarking research that will enable members to gauge their own activity against similar firms across the country.

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# Moneyfacts Moneyfacts Group

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](http://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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**NR1 1BJ. DX 135010 NORWICH 7**  
**Telephone 0870 2250 476**  
**e-mail: [info@moneyfacts.co.uk](mailto:info@moneyfacts.co.uk)**

## New mortgage sourcing capabilities available FREE on eMoneyfacts

eMoneyfacts, the Adviser Portal FREE to all Moneyfacts subscribers, has launched brand new mortgage sourcing facilities, making it even easier for advisers to source mortgages from the entire market.

eMoneyfacts, like all Moneyfacts Group products, prides itself on being entirely independent and accurate. The sourcing is entirely internet based, so there is no need for disc updates or to be concerned whether the information is up to date.

The new sourcing contains increased functionality including an IDD wizard and suitability letters. There are also audit report facilities. These allow users to print off and save search information including applicant details, mortgage search criteria and search results.

The mortgage sourcing allows users to source from the whole market or from a panel of lenders. Panels can be stored on the system so there is no need to choose the relevant lenders each time. A lenders search is also available if users want a quick snapshot of products available from a particular lender(s).

There is also now a client management and task centre. This means users can input and store client information so it can be imported into the sourcing, saving time on re-inputting data. The centre also stores client searches which can be viewed for future reference. The new client task centre allows reminders to be set against a client, such as follow up phone calls or meetings. When the task is due, a message appears on eMoneyfacts. All client information, tasks and searches can be viewed and edited in each client information folder.

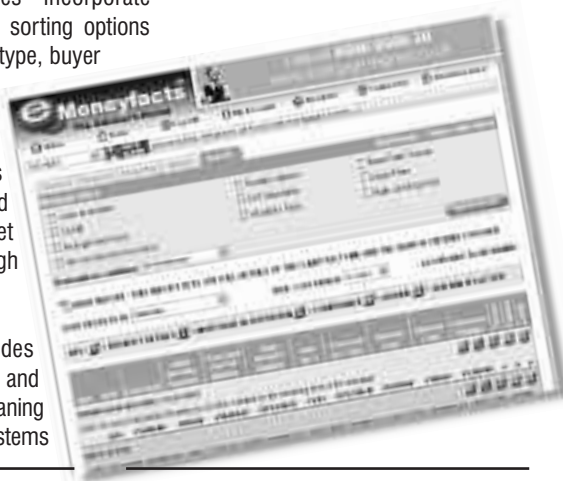
All these searches incorporate unique filtering and sorting options including mortgage type, buyer type and term plus features such as trackers and fees. Full product details can also be obtained and users can get lender KFI's through the Mortgage Hub.

eMoneyfacts includes integration with 1st and Plum Software, meaning users of these systems

can automatically access eMoneyfacts with client information pre-populated into the mortgage sourcing system.

eMoneyfacts also offers users sophisticated mortgage calculators, mortgage selections and free mortgage compliance help. As well as mortgage information and tools, there is constantly updated information and data covering savings, credit cards and personal loans.

To register FREE for eMoneyfacts simply visit [www.emoneyfacts.co.uk](http://www.emoneyfacts.co.uk) and follow the online instructions.



**Moneyfacts Group is one of the UK's leading providers of personal financial information (mortgages, savings, cards, loans, business, life and pensions). Virtually all the major Banks, Building Societies and Life & Pensions companies in the UK use our software solutions and publications.**

### GRADUATE ADVERTISING SALES TRAINEE OTE £30K+

Moneyfacts Group plc is looking for a bright, ambitious graduate (preferably with a marketing/media studies degree) to join our advertising sales team.

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- excellent communication skills and a flair for negotiation and relationship building
- career ambitions and be commercially minded.

The role involves selling advertising space into our publications and websites, as well as awards packages and exhibition stands at our conference. You will be responsible for your own portfolio of clients - building relationships, managing existing accounts and generating new leads.

You will be money motivated, target driven and enthusiastic about doing business with some of the most reputable companies in the financial services industry.

Remuneration for this role will consist of basic salary and uncapped commission.

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The role requires an eager individual who is happy to maintain regular contact with banks and building societies via the telephone in order to obtain financial information for our online systems. He/she will also need to have the ability to update financial databases and analyse information. An eye for detail is required for this interesting and demanding position.

Applicants should be educated to GCSE or equivalent level, be IT literate and have a sound knowledge of financial products, in particularly the residential mortgage market, gained from working within the financial industry. FPC/CFP qualifications would be an advantage.

Both vacancies offer a competitive salary, free car parking, contributory pension and occupational sick pay scheme.

To find out more send your CV, stating which vacancy you are interested in, to the HR Department, Moneyfacts Group, 66 - 70 Thorpe Road, Norwich NR1 1BJ or email [dakers@moneyfacts.co.uk](mailto:dakers@moneyfacts.co.uk).

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Alternatively, 60 credits can be gained from having completed the ACII or CII's Advanced Diploma. If this is the chosen route, students will then need to complete Measuring Performance and an additional core unit from the Professional Diploma in Financial Services Management to gain a further 60 credits.

Successful candidates will be awarded the Applied Diploma in Risk and Insurance Management and will be able to use the designatory letters: Dip RIM.

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- Lifetime Mortgages
- Alternative Residential Lending
- Commercial Mortgages

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The *ifs* is the official brand of The Chartered Institute of Bankers, a registered charity.





## Each and every Fig member releases nine tonnes of bad gas every year!

Each year nine tonnes of carbon dioxide is released for every person in the country – that's five hot air balloons of greenhouse gas. If we go on like this the risks for the climate are frightening: flooding, storms, heatwaves and droughts that kill millions. Norwich Union is teaming up with Norfolk's CRed (Carbon reduction) Programme - which aims to cut carbon dioxide emissions by 60% by 2025.



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**We're signing up –  
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## FRAUD COSTS BRITONS ALMOST £16 BILLION ANNUALLY

New calculations reveal that fraud now costs the UK a staggering £16\* billion a year but Britons are still in the dark about the real cost of fraud and its true impact on society.

Fraudulent crime has increased by 15% in the last five years and insurer Norwich Union predicts this will escalate significantly in the next five. Although 80%\*\* of people don't believe that they have ever been a victim of fraud - Norwich Union has calculated that fraud costs the average household £650 a year or £340 per adult.\*\*\* The insurer has also estimated that over £11 billion was lost by the public sector in 2004 due to fraud.

Norwich Union is exposing the growing issue of fraud to change the attitudes of the public and to support the Police Authorities in encouraging the Government to recognise the severity of fraudulent crime. As well as the financial drain of fraud there is also a growing social cost. Major fraudulent scams fund other forms of organised crime such as drugs trafficking, vehicle theft, people trafficking, gun running and even terrorism. In the last three years there has been a marked increase in the volumes of detected organised fraud crime and it is estimated that organised crime now earns as much from fraud as from drugs. \*\*\*\*

In practical terms the growing increase in fraud could mean:

- Direct personal financial losses
- Increased taxes and reduced services
- Increased costs to goods and services
- Failed businesses
- Growing levels of serious street crime
- Lost value to investments and pensions
- Lost jobs

Norwich Union has saved policyholders and shareholders over £103 million in 2004 by identifying fraudulent insurance claims. However despite better detection systems, just 18 out of the 4,000 most serious frauds identified resulted in criminal prosecutions. All 18 resulted in convictions but more than half of these resulted in cautions, or non custodial sentences.

### Research notes

\* Norwich Union Insurance figures \*\* Norwich Union research data \*\*\* Office of the Deputy Prime Minister and National Statistics Office \*\*\*\* NCIS figures



# News & Horoscope

## Lion sponsorship renewed



Lion Rugby, Norwich RFC, is celebrating the renewal of its sponsorship deal with the Alan Boswell Insurance and Financial Services Group. The Norwich-based company, which also sponsors other county sports, including Norfolk County Cricket Club and Norfolk Mens' Golf Union, is backing Lion Rugby for the second year. Founded in 1855, Norwich RFC is one of the country's oldest rugby clubs, currently playing in Powergen London League Two North. Pictured celebrating the sponsorship news are players Haydon Cocker (left) and John Bugg.

## Horoscope Exclusively forecast for *fig* by Jane Sunderland

### ARIES [21 March - 20 April]

Other people have the controlling hand in your affairs this month, which won't be much to your liking. But if you're willing to learn and to receive, then you should find much coming your way that you can profit from. Your imagination will be active, seeing all sorts of wonderful possibilities - but bide your time before leaping into any new venture. Right at this moment wishful thinking could be blinding you to some restrictive clauses in the small print.

### TAURUS [21 April - 20 May]

It won't be easy to keep your feet on the ground. Times are encouraging you to think big and to speculate on future possibilities. There'll be much to wonder at too. But it'll be correspondingly easy to make mountains out of molehills, so keep your sceptical hat on at all times! There's no need to try and tough out painful situations - help and healing is close at hand and remember that tears are the body's way of eliminating poisons. So if it all gets too much - have a good cry!

### GEMINI [21 May - 20 June]

Exciting theories must be tested. Put those brilliant ideas into practice and promote your vision of future possibilities. You have an unusual take on recalcitrant problems that could bring you to the attention of people in authority. But make no promises that you're not confident of keeping, to promise more than you can deliver is all too tempting. But play it right and you could be faced with an important choice by the end of the month - one that significantly affects your future.

### CANCER [21 June - 21 July]

The pressure of holding it all together or of keeping up with repayments on debts may be becoming hard to take. You'll become all too aware of the price you are having to pay for the security that is so important to you, a price that involves a sacrifice of personal freedom and having to bear with situations that are deeply unsatisfying. However, your love life seems to be blossoming and the influence of the Full Moon on the 14th could find you having an extra special reason to celebrate.

### LEO [22 July - 22 August]

The powerful planetary influences continue. This time of power related issues and the acquisition of greater authority is no short term flash in the pan. It goes on all year! But pay particular attention this month to the possibility of deceit and deception throwing you off course. Other people are not to be totally trusted - even the most tempting proposition has a hidden dark side and it'll be all too easy to become so bedazzled that you lose your judgement.

### VIRGO [23 August - 22 September]

Through travel, transport and foreign investments, you stand to gain but the downside is that overconfidence could make you careless. Forgetfulness too could mar the efficiency you pride yourself on - try drinking sage tea! You need to brush up your interpersonal skills within group dynamic too - be aware that too much control suppresses innovation and transformation. You or the boss needs to understand that!

### LIBRA [23 September - 22 October]

Your ruling planet Venus is at its closest point to earth this month, marking it out as a month of great creative potential. Things are happening behind the scenes which could see you soon operating in a much more convivial environment. Watch the expenditure and don't count any chickens. Gambling is to be avoided. Your inner conviction is strong, but it is best applied to moral and spiritual issues rather than to the material world.

### SCORPIO [23 October - 21 November]

It's not easy for a fixed sign like you to be flexible - but that is precisely the quality you must cultivate at such a time, when all is in flux. Avoid panicking about being swept away or about not having a concrete plan because fortune is favouring you. Follow hunches and feelings rather than doing what you think you ought. The old guidelines are straining at the seams. If life is a journey, then it is the travelling which is more important than the destination. Enjoy the trip!

### SAGITTARIUS [22 November - 20 December]

The urge to kick over the traces and break free of all those controlling influences that cramp your freedom of movement grows by the minute. Sudden losses and changes should be accepted philosophically as fate's way of clearing your path. But it is also important to develop your compassion, spirituality and charitable instincts. Someone needs your help and the more you willingly give, the more fate will bring you in return.

### CAPRICORN [21 December - 20 January]

The Full Moon on the 14th is especially romantic and beneficial for all varieties of partnership undertakings. Become aware of those inner doubts and fears that inhibit you from making positive overtures and responses because such old patterns could be at the root of many of your disappointments. Break free of them and follow your desires. And by the end of the month you may have a serious decision to take.

### AQUARIUS [21 January - 18 February]

Freedom fighter! PR guru! Promotional weed kid! All are possible manifestations of the powerful planetary line-up that is currently helping you express your vision in practical ways and to enhance public profile as a consequence. It may not last, but right now you have the wherewithal to make a larger than life impression, to catch the mood of the moment and to enhance your own self respect and confidence into the bargain. Think big and go for it!

### PISCES [19 February - 20 March]

Conflicts about the rights and freedoms of the individual threaten to upset your relationship with authority figures in your workplace. You may even feel forced to take drastic action as a result. Do not be inhibited by fears that have their roots in the past. A brighter future is looming on the horizon. An important first step must be taken this month. Trust your intuition. Be true to your inner convictions. A higher destiny is calling you.



MARSH

MARSH

# MARSH CHRISTMAS CHARITY CAR PARK

As Christmas is fast approaching, Marsh has begun its Christmas charity car park to the public for the 16<sup>th</sup> year running. The car park at the Victoria House site on Queens Road is open to the public now, every Saturday and Sunday until December 19.

**Parking fees are £3.00 all day  
and members of the public can park between 8am and 6.30pm.**

All the car park marshalls are staff volunteers, with every penny raised from the entrance fees and additional donations going direct to the local charity Marie Curie Cancer Care.

This initiative forms part of our community involvement policy, which shows our commitment to playing a positive role within the local area. Every year, the Norwich office adopts a local charity to benefit from all staff fundraising throughout the year.

Bill Simmonds (organiser of the car park) said: "We are delighted by the response we get from the members of public, and this year we hope to raise more money than in previous years."

**If you have any questions regarding the car park, please contact  
Bill Simmonds on 01603 207138.**



*Marie Curie provides the broadest range of services in the cancer care field. Primarily the charity provides high quality nursing, totally free, to give terminally ill people the choice of dying at home supported by their families.*

*In addition to the nursing care for the patient, Marie Curie Nurses are also there to give emotional support and advice to the family.*

*The ten hospices across the UK offer day care facilities and home care visits so patients can continue living at home as long as they are able.*

*All Marie Curie nurses, doctors and healthcare staff are trained to give the very best in palliative care and through a wide range of education programmes this expertise is shared with other healthcare professionals.*

*In addition to caring for cancer patients and their families, the charity is also researching the disease on two fronts.*

*One of the research teams is looking at ways of improving quality of life for today's patients, studying a range of topics from the side effects of drugs to the uses of complementary therapies.*

*At the same time, scientists at the world-renowned Marie Curie Research Institute are looking at the causes and treatments of cancer.*

*The Marie Curie Nursing team operating out of Norwich works in the Primary Care Trusts that cover the City, Broadland, South Norfolk, Great Yarmouth and Waveney, while Marie Curie Cancer Care funds are provided for the services that currently operate in North Norfolk and West Norfolk.*

*Around 10,000 nursing hours are currently being worked each year by Marie Curie nurses in Norfolk with a typical 9 hour shift costing around £180.*

*Nationally the charity is able to care for around 25% of the people who choose to die at home.*







## New HQ for Homeserve

The UK's biggest provider of emergency services to insurance companies is planning a purpose-built headquarters at Broadland Business Park, Norwich.

Homeserve Emergency Services, which supplies everything from emergency glazing and locks to plumbing and drain repairs, is moving 250 staff from two sites in the centre of Norwich to a new 30,000 sq ft three-storey office block near the business park's landscaped lake. It also has an option on an adjacent 10,000 sq ft building. Formerly known as Highway Emergency Services, the company operates nationally through a network of engineers. Its administration and call centre staff are currently based at offices in Cathedral Street and St. Faith's Lane.

Ian Carlisle, Chief Executive, said £2million had been invested in the business during the past year and the company was now leader in its market. The focus for 2006 was growth and service. He said a purpose-built office on a single site would make that easier to achieve, and without having to leave the city where the business started. He added: "We are today on two sites and it is essential we get the one team under one roof."

The company is a member of Homeserve plc group, which reported a turnover of £283.3million for the year ended 31 March 2005.

## Smith and Pinching goes from strength to strength

Smith & Pinching has recently been appointed as the independent financial adviser responsible for the pension arrangements at Moneyfacts. "We are quite obviously extremely pleased and proud of the fact that such an important financial organisation in the heart of Norfolk has decided to utilise our services," said Associate Director, Melvyn Pye.

Having been in existence for some 30 years, Smith & Pinching has grown from strength to strength. Now employing in excess of 100 people across the county, the company is one of the main firms of independent advisers and commercial insurance groups in the region.

The financial services division uses the most advanced technology available in the industry today. This ensures that all clients benefit from systems that complement their own working methods. The standard of professional advice is extremely high. A substantial number of the company's advisers have industry qualifications that place them in the top echelon of advisers across the company.

Smith & Pinching is justifiably proud of the part it plays in Norfolk's financial life. It is a firm that still treats its clients in a very personal way but at the same time is big enough to have an influence within the financial services industry. Clients benefit from the individual level of service provided and at the same time know that they deal with a company that can offer very competitive terms in a market that is today demanding value more than at any time in recent history.

## Alliance

Corporate insurance and risk-management broker Alliance has promoted Kevin Bonner to Associate Director. Kevin joined Alliance five



months ago as a Senior Account Executive. Kevin's new role will involve co-ordinating the wide range of Alliance group services

including Health & Safety audits and management, asbestos audits, disaster planning and claims management. In addition, Kevin will be responsible for structuring corporate insurance programmes for Alliance's corporate clients. Adrian Rayner, Group Operations Director said: "Kevin's promotion is well deserved."

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# Want to reach your potential?

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Willis, the well established global insurance broker is energised and resourced to deliver on its mission to be the world's finest risk management organisation. The company's client focused and sales driven culture has resulted in consecutive quarters of record earnings. This dynamism is reflected in our plans for an iconic new HQ in London which we will occupy in 2007. Over 70% of our Associates are shareholders. Our clients consistently benefit from the Willis approach to managing risk exposures: innovative, entrepreneurial and utilising the Group's global resources to deliver superb local service.

Willis is a company looking to invest in your future. As a group we believe in motivating our Associates to achieve their best, and provide stimulating and challenging work environments and competitive financial rewards. Willis is now recruiting experienced insurance professionals. You will be given the opportunity to take full responsibility to demonstrate your drive and abilities in an environment that will encourage you to make decisions and to exceed your clients' expectations.

**To this end Willis are looking to recruit experienced professionals for the following:**

- Project Managers
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- Operational Managers
- Team Leaders
- Reinsurance Technicians
- Insurance Technicians
- Credit Controllers
- Accounts Controllers
- Claims Handlers/Technicians
- Compliance Officers/Managers
- Premium Technicians

**Willis offers a competitive salary & benefits package. If you are interested in joining Willis please send your up to date CV to Brad Arnold, Human Resources, Willis, Ten Trinity Square, London, EC3P 3AX or email: [arnoldb2@willis.com](mailto:arnoldb2@willis.com)**

As an equal opportunities employer, we welcome applications from suitably qualified people regardless of sex, race or disability.

# Willis

*Fig**Virgin Money*

# Virgin Money Rally Car Bid



Virgin Money was pleased to be involved in the Children in Need Great Big Bid. We put forward the Virgin Money Rally Car, in conjunction with The Sun, as one of the lots on the show. The Rally Car experience consisted of a day's driving for four people with former World Champion Colin McRae. Those who watched the show recently would have seen the car in all its glory.

This money-can't-buy experience eventually went for a whopping £55,000 and was bought by Peter Jones of Phones International Group. Virgin Money is pleased to have helped raise such a large sum of money for such a good cause.

## Virgin Money Crazy Championships

Virgin Money proudly sponsored this year's World Crazy Golf Championships in Hastings. The event had 108 entrants from around the globe, including Russia, Finland and the Czech Republic, competing to find the world's best Crazy Golfer. After two days of fierce competition the tournament came down to the wire. The eventual winner was twice Champion Tim Davies, followed closely by the 11 year old Czech prodigy Olivia Prokopova. In third place was Fin Pasi Aho.



### World Crazy Golf Championship Winners

	Score	Average
Tim Davies	258	36.86
Olivia Prokopova (Czech)	260	37.14
Pasi Aho (Finland)	261	37.29





# 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**

## **MANAGING A SMALL BUSINESS 4 January 2006**

9.00 to 12.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **BUSINESS PLANNING & SKILLS WORKSHOP**

**4 January 2006**  
9.30 to 16.30  
Norfolk and Waveney Enterprise  
Services (NWES),  
4 Tombland, Norwich  
**Free**  
**Norfolk and Waveney Enterprise**  
**Services**  
**01603 628715**

## **OUTLOOK 98, 2000, 2002 & 2003 STANDARD USER**

**4 January 2006**  
Software International Training  
Limited  
8 Thorpe Road,  
Norwich  
**£125**  
**Software International Training**  
**01603 667308**  
**Other courses available**

## **ADVANCED WORD**

**5 & 6 January 2006**  
9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
**£95 per day**  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **FIRST AID AT WORK REQUALIFICATION**

**5 - 6 January 2006**  
9.00 to 16.30  
St John Ambulance Training  
Centre,  
Norwich  
**£125 + VAT**  
**St John Ambulance**  
**01603 867782**  
**Other courses available**

## **BUSINESS PLANNING & SKILLS WORKSHOP**

**9 January 2006**  
9.30 to 16.30  
Norfolk and Waveney Enterprise  
Services (NWES),  
4 Tombland,  
Norwich  
**Free**  
**Norfolk and Waveney Enterprise**  
**Services**  
**01603 628715**

## **ADVANCED EXCEL 9 & 10 January 2006**

9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**£95 per day**  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **CUSTOMER FOCUS**

Darren Cornish, Head of Customer  
Service Development,  
Norwich Union  
**10 January 2006**  
12.30 to 13.30  
Marsh Limited, Victoria House,  
Queen Road, Norwich  
**Free**  
**Derek Cousins**  
**Insurance Institute of Norwich**  
**01603 207464**

## **DEVELOPING ASSERTIVE BEHAVIOUR**

**11 January 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 & SKILLS WORKSHOP**

**12 January 2006**  
9.30 to 16.30  
Norfolk and Waveney Enterprise  
Services (NWES),  
4 Tombland, Norwich  
**Free**  
**Norfolk and Waveney Enterprise**  
**Services**  
**01603 628715**

## **DIGITAL PHOTOGRAPHY**

**12 January 2006**  
9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
**£95**  
**Holly Bammant**  
**Broadland District Council**  
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## **DIGITAL GRAPHICS**

**13 January 2006**  
9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
**£95**  
**Holly Bammant**  
**Broadland District Council**  
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## **INTRODUCTION TO WEBSITE BUILDING**

**16 January 2006**  
9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**£95**  
**Holly Bammant**  
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## **BUSINESS PLANNING & SKILLS WORKSHOP**

**17 January 2006**  
9.30 to 16.30  
Norfolk and Waveney Enterprise  
Services (NWES),  
4 Tombland,  
Norwich  
**Free**  
**Norfolk and Waveney Enterprise**  
**Services**  
**01603 628715**

## **TAX STRATEGIES FOR THE SALE OF OMBS**

Andrew Hubbard, Tenon Group  
**17 January 2006**  
16.00 to 19.00  
De Vere Dunston Hall,  
Norwich  
**£35**  
**Stuart Wright**  
**Chartered Institute of Taxation**  
**01842 754166**

## **MANAGING A SMALL BUSINESS**

**18 January 2006**  
9.00 to 12.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **CUSTOMERS - FINDING THEM AND KEEPING THEM**

**18 January 2006**  
14.00 to 17.00  
The Business, Jarrold Stand,  
Norwich City Football Club,  
Carrow Road,  
Norwich  
**Free**  
**Business Link for Norfolk**  
**08457 218218**

## **APPRAISAL SKILLS**

**19 January 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 & SKILLS WORKSHOP**

**20 January 2006**  
9.30 to 16.30  
Norfolk and Waveney Enterprise  
Services (NWES),  
4 Tombland,  
Norwich  
**Free**  
**Norfolk and Waveney Enterprise**  
**Services**  
**01603 628715**

## **DEALING WITH STAFF PROBLEMS**

**20 January 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**

## **BASICS 4 BUSINESS 23, 24 & 25 January 2006**

9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**£65 per day**  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **WINNING - SALES EFFECTIVENESS WORKSHOP**

**24 January 2006**  
Jarrold Training, St James' Mill,  
Whitefriars, Norwich  
**£275 + VAT**  
**Jarrold Training**  
**01603 677107**  
**Other courses available**

## **IDENTIFYING TRAINING NEEDS**

**26 January 2006**  
9.00 to 12.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge,  
1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **INSTRUCTIONAL TECHNIQUES**

**26 January 2006**  
13.00 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge,  
1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **PRODUCING A POWERPOINT PRESENTATION**

**30 January 2006**  
9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge,  
1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
**£95**  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

## **BASIC COMPUTER SKILLS PART 1**

**31 January 2006**  
9.00 to 12.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

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