



## Russell Scanlan put best foot forward for charity

For the second year running, staff from Russell Scanlan took to the streets of Nottingham to raise money for charity by taking part in the Cooper Parry Corporate Relay Challenge alongside a number of other teams from local professional firms.

Organised as part of the Robin Hood Marathon, two teams of five ran the 13 miles of the half marathon course in sections from between 2 to 3 miles with the two teams finishing very close together in a time of just over 1 hour 50 mins.

As a result of the generosity of many of our insurer partners, we were able to raise a sum of over £1000 for the various charities including the RNLI, Headway and the Firemans Benevolent Fund.

Managing Director Ian Chaplin, who in an attempt to prove that his knees are not quite over the hill managed to run two sections of the relay said "We have all had a great day out, raised some money for a number of worthwhile causes and managed to improve the fitness of a number of staff members all in one go. Many of the people involved have already pledged their support for next year with some even suggesting that they might move up and run the half marathon itself". We shall see!!

Special mention should go to Jon Allwood who on a diet of cigarettes and alcohol managed to complete the half marathon in a very respectable time of 1 hour 51 minutes and 35 seconds.

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# New Look for Russell Scanlan



**Welcome to the first edition of the 're-launched' Russell Scanlan newsletter which has been published to coincide with the launch of our new corporate identity and website.**

After 123 years of continuous trading, making us one of the longest established independent insurance brokers in the UK, we decided it was time to update our image and establish a new identity. Once we had got started on the project it became clear that it was not just a case of getting new letterheads printed, so the decision was made to completely re-launch ourselves to the insurance buying public.

After many years of a logo based around the firemarks that were a symbol of insurance in times gone by, we approached our clients Rich Designs to come up with a fresh and creative look that would reflect our position as one of the leading professional firms in the East Midlands. This meant dispensing with the more 'conservative' pale blue colours used by many firms in favour of a more dynamic colour scheme which we felt was more in tune with our approach and culture.

The new 'Russell Scanlan look' will now be rolled out across all aspects of the business with new signage, brochures, letterheads,

report and register covers all being branded in the new style. We have even taken the opportunity to have our offices painted although not in the new colours!

An integral part of the re-brand has been the re-construction of our website which can be found at [www.rsib.co.uk](http://www.rsib.co.uk). Designed by London based Kijos Internet we are now able to update the site ourselves enabling us to get information on a variety of subjects to our clients more efficiently and with greater speed. There are a number of forms that can be used by clients to advise us of changes required as well as a full contact list of all employees giving direct dial telephone numbers and e-mail addresses.

With the knowledge of the changes that were likely to take place, we decided to delay issuing a newsletter until now. The previous issues were always well received by clients and business partners alike, and we hope that will continue to be the case. The intention is for the newsletter to be informative and keep you up to date with the latest issues in the insurance market as well as being light-hearted and something we can all have a 'chuckle' at from time to time.

We would like to involve our clients in the publishing of the newsletter possibly with a 'client profile' feature and if you would be interested in featuring in future issues or have any matters which we could publicise for you then please contact Mike Dickinson on the details below.

We have always prided ourselves on the personal relationships we have built up over the past 123 years with our clients, many of whom have entrusted us with their insurance matters for many years. We are grateful for all of your support and hope that the newsletter and everything that surrounds our re-launch can only serve to enhance our relationships.

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# New Computer System For Russell Scanlan

**Some of you will have noticed a different style and format to the documentation that we have sent to you over the course of the last few months. This is due to the new Acturis computers system that went live throughout our office on the 17th of May this year.**

Having utilised the Misys system for nearly 10 years it was felt that we needed to upgrade to a system that would make compliance with FSA regulation much easier as well as bringing a more modern look to the documents that we supply to both insurers and clients.

After an extensive market research campaign in which the committee chosen to make this decision were courted by all of the systems

providers, the decision to go with Acturis was made. One of the main features of the system is the fact that we do not have a server on our premises as we have done in the past. Space on the Acturis servers held in a bombproof building in London's Docklands effectively having been rented to hold our data.

Russell Scanlan Director Bryan Banbury said "All of the systems that we looked at had features that made them appealing but the overall package that Acturis could offer for us made them the obvious choice.

The system is very different in many ways to our previous one, but following the extensive training provided, our staff are now getting to grips with the what Acturis can offer".

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## High Network Clients

**The Department within Russell Scanlan which specialises in personal insurances, has of late, been exceptionally busy, dealing in what the insurance industry refers to as High Network Clients. There are a number of policies now available for those clients who qualify - the usual criteria being a building with a sum insured of at least £150,000 or contents of £50,000 or more.**

These policies generally provide a significantly wider cover than standard household policies, which you might obtain direct from the insurance company, or those new insurance providers - the Supermarket. With it being a specialist market which we have researched in great depth, we can offer all of our clients a wide range of options individually tailored to their needs.

Many of these types of High Network policies are also usually free of stipulations regarding the setting of alarm systems or other security requirements, in other words an absence of small print.

For understandable reasons many people are unsure of the correct value of their possessions and we strongly recommend as part of the review process, a re-assessment of the values and possibly a recommendation for a formal valuation of certain items, if appropriate. This would usually follow on from a visit from ourselves for which we have discussed the options available to you.

If you would be interested in Russell Scanlan investigating the various options on your behalf, please contact your normal Account Executive who will be delighted to help.

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# Motor Insurance Database (MID) Are you complying with the Law?

You should be aware of the need to comply with the requirements of the MID, which came into force a couple of years ago and was set up as a result of European legislation which requires the insurance details of all vehicles to be recorded on a central database. The Government has recently published the Greenaway Report which has made tighter enforcement via the MID a key recommendation.

As a result of this stricter controls to ensure the MID is accurately populated in a timely manner are being made a 'Legal Requirement' from January 2005 with the penalty for non compliance being a fine of as much as £5000 with insurers being responsible for reporting policyholders who do not comply.

The Motor Insurers Information Centre (MIIC) allows a maximum of 14 days from the date of change for the amendment data to be with the MID.

We are currently reviewing our procedures on how we accept vehicle changes from clients and will probably be insisting all changes are confirmed to us in writing.

For our fleet policyholders in particular you may find it useful to ask yourself the

following questions regarding the supply of your vehicle data:

- Has a schedule of current road registered vehicles been provided to us?
- Have you decided which method you will be using to provide updates and advised us accordingly?
- Do you have a process to ensure all new, amendments and deletions to vehicle data are notified via your update method either direct to the MID within 14 days or to us immediately?
- Do you have holiday and sickness cover to ensure this process is maintained?

If you have any queries you would like to raise regarding this subject then please contact your Account Handler.

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## Time for Change

**Insurance brokers in the UK are currently going through a period of change on a scale never experienced before.**

The reason behind this is the impending regulation of the General Insurance sector, bringing all insurance brokers in the UK under the direct regulation of the Financial Services Authority (FSA) The driving force behind these changes is European legislation in the form of The Insurance Mediation Directive (another snappy title from Brussels), designed to provide a better deal for consumers and create a single market in insurance across Europe.

To give you an idea of the scale of the regulation issue, the FSA's original rulebook that we have to abide by runs to some 9000 pages!

On the 14 January 2005 the FSA regulations become law and we start to work in a regulatory framework. This is something our profession has never had to face before and from this date it will be illegal for insurance brokers to trade without authorisation from the FSA.

### What has regulation meant for Russell Scanlan?

Regulation has meant that we have had to completely review our business from top to bottom.

This process has been extensive and positive as it has given us an opportunity to introduce new ideas and working practices and dispense with outmoded procedures.

We have submitted our application for regulation (another lengthy document) and are confident that the whole exercise has made us more organised and focused and even better placed to serve the needs of our clients.

### What will regulation mean to our clients?

Regulation could be seen as a double-edged sword. To highlight this by example.

We will have to provide greater financial protection in respect of premiums paid to us and provide a comprehensive complaints procedure.

Conversely, we have to become a lot more focused on our own credit control, which inevitably removes some of the flexibility we have been able to offer clients in the past.

We hope that from our clients' perspective, regulation will be almost invisible as we prided ourselves in providing a quality service before regulation. We aim to continue this tradition within a regulated environment.

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## Caption Competition



We need a caption for the fetching pic of Messrs Reed, Banbury and Bowie (to give you a helping hand Alastair Bowie is currently on a sponsored diet!). Please send suggestions by e-mail to [mike.dickinson@rsib.co.uk](mailto:mike.dickinson@rsib.co.uk). The winning caption will be published in the next edition and will receive a case of wine.

# staff news

## Sue Westby Retires

The 30th of November 2004 may not have any special meaning for many people but for Russell Scanlan's Sue Westby it will be her final day in an insurance career that has spanned 42 years.

Sue joined Russell Scanlan in 1988, after many years with Sun Alliance and the Phoenix Insurance Company ended, when they closed the Nottingham office where she had worked in a variety of roles.

During the last 16 years Sue has dealt with the insurances of many of our valued clients and built relationships with them which have become something more akin to friendships than business relationships. In

particular she has specialised in dealing with our many charity and nursing home clients although the rumours that she has booked into one are completely unfounded!!

Famed in our office for her 'neat handwriting' and precise notes (It's all there, but you just have to guess the order!) as well as supplying and maintaining the wonderful hanging baskets that have adorned the front of our buildings for many years, Sue has a particular fondness for anything French & Red and will we are sure spend much of her retirement continuing her love of travel.

We hope you have a great retirement, you certainly deserve it and we are sure that all those clients who have been fortunate enough to deal with you would agree.

## staff profile

### Andy Jenkins Office Manager

**In this popular feature, we profile a member of our staff with the aim that you can then 'put a face to the voice' and get to know them a little better. In the first of them our much loved office manager Andy Jenkins enters the spotlight.**

After starting his insurance career in the Midlands, he became a part time Yorkshireman following his move to the Leeds branches of a number of now non existent insurance companies(not his fault apparently) as a development underwriter and it was during this spell that he had his first encounter with Russell Scanlan.

Andy joined us in 2002 as Office Manager with particular responsibility for ensuring our compliance with FSA regulation, IT issues and anything else that either takes his fancy or no-one else wants to deal with!

He has taken to these tasks with great enthusiasm and good humour, and has implemented a number of system changes that were required in readiness for FSA regulation as well as being instrumental in the selection of Acturis, our new computer system which went live in May 2004.

Married with 2 children, Andy is the current holder of the title for the most "buzzwords" used in an office meeting, and is currently undergoing therapy to rid him of this affliction. (Sadly not working!)



**Nickname:** OM

**Most Likely to say:** "I think we should have a meeting about that"

**Greatest Achievements:** His ability to reveal a dodgy knee just prior to the Cooper Parry Relay Challenge for two years running causing his withdrawal. Having his 'Week In the Life of Andy Jenkins' article published in the Nottingham Evening Post business section.

**Hobbies:** Music, Motorsports, Computers & getting onto as many insurance related committees as possible.

**Could not live without:** Laptop, Mobile Phone, PDA, Microsoft Meeting Organizing Software & Lunch Box.

## Congratulations to Tony Rockley

Russell Scanlan's in house Norwich Union Bonus underwriter Tony Rockley has recently 'celebrated' 25 years of service with the Norwich Union Group. This achievement was marked by a donation from his employers which went towards the purchase of a new home computer.

Tony has been our Bonus Underwriter for nearly 4 years and is a very popular figure in our office - particularly when he agrees to quote for risks that other insurers have declined. He has the distinction in that short period of time of having occupied offices on all 3 floors of Wellington House, but rumours of him being transferred to the basement have proved to be untrue.

In an era of insurer consolidation, 25 years with one company really is an achievement, congratulations from all your friends at Russell Scanlan.

## Beam me up Scotty!



Following the announcement of Sue Westby's intention to retire we started the difficult process of finding her replacement, and are pleased to announce the arrival a couple of months ago of Eric Scott.

Eric who recently celebrated his 30th birthday has joined us after deciding to settle in Nottingham, having previously worked for a brokerage in London. Prior to that he had spells with Aon and Misys and has all the experience needed to take on the challenge of stepping into Sue's shoes.

Since joining Russell Scanlan he has worked alongside Sue getting to know the clients that he will be dealing with as well as trying to decipher her file notes. It is the intention to introduce Eric personally to as many of his clients as possible over the coming months.

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congratulations