



Old Big 'Ead Plays On

Nottingham Playhouse has for many years created truly world class theatre. This is, in part thanks to the support of a number of local business partners including Russell Scanlan. We are entering our 4th year of sponsorship with the Playhouse this year and we are thrilled to be sponsoring the brand new play celebrating the life and spirit of Brian Clough one of the region's greatest heroes. **Old Big 'Ead in The Spirit of the Man - Brian Clough takes to the stage - Literally!** is by Coronation Street writer Stephen Lowe and has been commissioned by Nottingham Playhouse. Here **Giles Croft, Artistic Director of the Playhouse,** tells us how **The Spirit of the Man** came about.

"One of the chief pleasures of my job is that if I have an idea about something I can make it happen. Often these ideas are dispensed with quickly but sometimes one sticks. The Spirit of the Man is just such an idea. The genesis of it was anger and frustration; I had been trying for some time to secure the rights to Aldous Huxley's Brave New World and had gone so far as writing the outline for the production when I was told that we had been gazumped. I went to Waterstone's in a huff and Brian Clough's autobiography caught my eye. An idea was born. The next thing was to find a writer and Stephen Lowe, Nottingham born and bred, felt like the right choice. We spoke and he said he'd think about it; I asked why the hesitation. It emerged that this was the third time he'd been asked: the first in the eighties to write Brian Clough Superstar the musical, the second to write a play about Clough and Peter Taylor which he abandoned, and now this. We arranged to meet and Stephen outlined the play he'd like to write.

Without giving anything away it is fair to say that the story is not a straight forward bio-play. It is a smart funny improvisation on the themes of comedy, drama, death and football, played out by a cast of East Midlands heroes led by Cloughie himself. I am confident it will surprise a few people but I have said from the outset the play must work for someone who has never been to a play before as well as for the passionate theatregoer. It will."

The Spirit of the Man is on at Nottingham Playhouse from Friday 3 to Saturday 25 June. To win a family ticket for the 7.45pm performance on Saturday 4 June and a seat dedication in the Playhouse's refurbished auditorium simply answer the following Brian Clough related question.

Nottingham Forest won the European Cup in both 1979 & 1980 but who did they beat in the final on both occasions?

Reply to mike.dickinson@rsib.co.uk

From Big 'Ead to Big 'tache

Welcome to the second issue of the Russell Scanlan newsletter which we re-launched to co-incide with our new corporate identity in November 2004.

The feedback we have received from clients and business partners alike has been very positive so despite my best efforts to avoid it, I have been commissioned to produce a further issue.

As well as updating you on various matters relevant to the world of insurance, we are pleased to highlight our continued support for the Nottingham Playhouse as we sponsor their forthcoming production celebrating the life and spirit of Brian Clough.

We are pleased to launch our Risk Analysis service designed to help clients identify and control issues that can have a negative effect on their business, and further details are given inside.

Russell Scanlan staff have always been keen to support charitable causes where possible and we focus on the removal of two of Nottingham's longest serving moustaches in aid of Comic Relief.

We hope you enjoy the newsletter and find the content to be informative. If you have anything you would like to contribute then please contact me.

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Also Inside:

- FSA Regulation
- Childrens PA Cover
- Insurers Liability



Russell Scanlan Risk Analysis Service

Risk Management

We are pleased to announce a strengthening of our risk management advice to clients with the launch of our Risk Analysis Service.

Modern businesses are exposed to a complex range of risks. Some are obvious to managers, some are known but their potential impact is underestimated and others lie undetected through lack of awareness or because they are buried deep in the firm's administration. If survival in business is to be assured, then exposing and controlling the risks must be worthwhile. Whether the issues are practical ones such as security and safety or administrative ones such as employment law and legislative compliance, the key to building reliable defences is to analyse, prioritise and then take action.

Risk analysis helps owners and managers to target and control issues that threaten the survival or profitability of their business. Through systematic examination of 15 key areas of the business, risk and management levels are assessed then converted into an agenda for action.

It must be recognised that insurance is only part of a complete approach to risk management. Here are just a few reasons why:

- Risk management benefits profitability. By identifying and tackling key issues, the efficiency of the business is improved.
- An improved risk profile will enhance your negotiating position with Insurers.
- 80% of UK businesses that suffer a major fire, flood or hurricane go out of business within 3 years.
- Less than 25% of businesses operate reliable personnel, safety or security procedures.
- Less than 20% of businesses operate any organised form of IT security

Service Description

The Risk Analysis Session

A risk management professional carries this out with the business owner or manager on site in one day. The analysis studies 325 issues broken down into the following 15 areas of risk management.

- Financials, Customers & Markets
- Security
- Employment
- Premises Management
- Cash
- Health & Safety
- Building Maintenance
- Embezzlement
- Environmental Management
- Disaster Planning
- IT Security
- Credit Management
- Vehicle Management
- Financial Protection
- Contracts & Administration

The Risk Analysis Report

This provides a precise record of the data recorded, charts for each segment to help set priorities and an agenda for action with clear pointers to the steps required.

Monitoring and Support

We will then guide you on a range of risk management solutions including the provision of sample procedures that have been tried and tested in other businesses. Most importantly, we will regularly monitor and review your progress to help you achieve a steady reduction in risk levels.

Contact Mike Reed on 0115 983 8806 for further details.

Liability - a hostile environment?



Insurers attitude to risk continues to be shaped by the continued pace of change within society.

Insurers tell us they are in the risk business, taking premiums for the transfer of businesses insurable risks. The risk environment is becoming more hostile with more legislation making the demands on clients more onerous.

When you add into the equation the instantaneous spread of information, greater consumer awareness/ expectations, predatory legal practices and stricter liability being applied by the courts it is easy to see why the potential for a loss is increasing.

A good example of stricter legislation comes in the alterations to be made to product recall legislation. Recent claim examples including the Sudan 1 scare, Perrier water contamination and problems with Coca-Cola's new water product have all highlighted the enormous loss potential in this area, and it does not have to be limited to food products.

This type of claim is not limited to the immediate pecuniary losses, factor in negative publicity, loss of brand integrity and the cost of product recall and potential losses may be catastrophic and of course may not be covered by insurance unless specific covers have been arranged. We have access to a number of major insurers in this area.

Most of our clients however are more concerned with the impact of Employers & Public liability claims on their business, and it is the management of the risks associated with these types of claims that enables us to negotiate the best possible terms for you.

Russell Scanlan have fostered excellent relationships with all the major liability underwriters. We are able to access the best rates but increasingly underwriters are looking for "reasons" to offer their most competitive terms and for us to be able to demonstrate this to underwriters. Utilising the Risk Analysis Service that we have launched, and which is detailed opposite might be the answer.

Days of Grace on motor insurance withdrawn

One of the great misconceptions in the world of insurance will shortly be no more. Insurers have previously provided a 15 day cover note giving continuous cover from renewal date for those clients who have not paid their premium before the due date. Many people believed this gave them a further period of cover but the reality is that the cover was only provided if they intended to renew the policy in question and has caused some people accidentally to drive uninsured.

With effect from the 1st of May, most of the main insurers will withdraw the "days of grace" provided to enable them to comply with the requirements of the Motor Insurers Database and also the Greenaway report into Uninsured Driving.

The main effect is therefore that renewal instructions for policies must be received by us prior to the expiry of the existing policy otherwise cover will automatically cease.

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FSA Regulation Update

In the last copy of the newsletter, we outlined the changes that were likely to take place as general insurance became a regulated activity and fell under the control of the Financial Services Authority.

Obviously as we are still trading we received our authorisation from the FSA and are now getting used to working to the rules and regulations stipulated by them.

You may therefore have received documents and correspondence from us in a different and more lengthy format than was previously the case, but this is the price we have to pay in return for greater consumer protection for clients.

Our procedures and processes are constantly evolving to meet the demands of the FSA. You will have recently received a copy of our latest Terms of Business as well as a document outlining what we do (just in case you wondered) which goes by the snappy title of the Initial Disclosure Document.

If you have any queries with regards to any of the paperwork that you now receive then please contact our Compliance Officer Andy Jenkins.

andrew.jenkins@rsib.co.uk 0115 9838816

Childrens PA Cover now available online

Our exclusive Personal Accident product for children aged between 1 and 18 years is now available online via our website at www.rsib.co.uk.

The standard cover provides fixed benefits at a low premium for accidents involving your children. Additional cover for certain sports and activities is also available on request although this facility is not available online.

For further information please visit our website or please contact Caroline Bramhall.

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Close Shave for Comic Relief



Over the years Russell Scanlan staff have been keen to support Comic Relief with a variety of different events, and this year was no different with a return to the perennial favourite – "removal of long standing facial hair".

The upper lips of Alastair Bowie and Tom O'Dea saw the light of day for the first time in a combined 60 years. A few weeks later both of them have remained clean shaven. They claim that their new look has taken years off them. We are not so sure!! Have a look at our website www.rsib.co.uk under the news section to see what you think. Combined with a dress down day for staff, a total of over £200 was raised.

staff news



Rachael Locke



Matthew Franklin

Staff Changes at Russell Scanlan

We have always prided ourselves on being able to offer our clients a quality service and clearly to be able to do this you need to consistently recruit new employees of a high calibre to service this requirement.

We are pleased to announce the following staff changes that have occurred since the last newsletter was issued.

Robbie Burton has been promoted and takes up a position as a Corporate Account Handler having previously worked in our SME (Small Medium Enterprises) department for 3 years. He will continue to service some of his existing clients who have "outgrown" the SME department as well as deal with other clients who have been allocated to him following a re-organisation within the department.

With Robbie having moved "down a floor", this created a vacancy in the SME department which was filled a few weeks ago by Rachael Locke.

Rachael joins us from Aon with a number of years experience, and has settled in well in her new role.

Finally, Matthew Franklin joined us at the end of November as a Corporate Account Handler. Previously he was a section head at Aon in Leicester but wanted to move to a position which was more client focused and we are pleased that we have been able to accommodate him.

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Competition Winner

The winner of the caption competition in the last copy of the newsletter was David O'Sullivan of Cropwell Interior Contracts. Congratulations, a box containing a dozen bottles of wine is on the way.

staff profile

Roger Cawkwell Development Executive

Over the past few months I have been inundated by requests from staff members wanting to be the latest staff profile!!! Unfortunately the decision had already been made and in this edition our own "Mr Incredible" Roger Cawkwell comes under the spotlight.

Roger joined Russell Scanlan when we acquired F.S Ulyatt in 2002 where he dealt with all aspects of the insurance requirements of their commercial clients. Since joining Roger has continued to service his existing clients as well as acquire new ones as part of our business development team with some considerable success.

Much of this business development activity has taken him to the backwaters of North Derbyshire & South Yorkshire so if you want to know the way to Tibshelf, Killamarsh, Barnsley or Rotherham then Roger is your man!!

Any profile on Roger would not be complete without reference to his bizarre eating habits. Anyone seen munching into a bowl of Shredded Wheat bitesize at anytime between 10.00 & 4.00pm is in my book odd to say the least. On special occasions he will even sprinkle them with raisins as an extra treat!

Married with a young daughter, he was an accomplished top level water polo player in his prime (sadly well behind him now) Roger has a keen interest in all sports, but why the comparison to Mr Incredible?. It is not strictly true that Hollywood based their latest comic superhero on Roger but with a similar triangular shaped torso there are definite similarities!! To prove the point compare the photographs below.

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Roger Cawkwell



Mr Incredible