









## Join the Cyber Champions!

This is the point at which I learnt that John has recently been through the regulatory mangle himself as a broker. "Yes, I've spent the past six months working to get my new broking business through the rigours of FCA approval. It's hard work, time consuming and expensive, but really great news when you hear you have been authorised."

When pressed about his new venture, John said he cannot yet reveal all, as the full launch takes place at the end of January, but he did provide an insight into what he and the team are doing and why. "Our new insurance broker is called Vizion and it's going to be very different to any existing model.

"In essence, we are going to provide a well-run, regulated business where we will look to bring in teams or individuals who have their own client base, and offer them a chance to be entrepreneurial, and build their own business within our family."

So who else is involved? "I will be running the day-to-day business, but we have a rather special development director who you might have heard of called **Jeremy Guscott**. Jerry will be looking to attract new partners and, as you can imagine, is very well connected, so he'll also be looking for opportunities to partner with other like-minded entities such as wealth managers.

"Chris Blackham is our chairman and we're incredibly lucky to have someone with so much experience working with us. Chris has earned a huge amount of respect across the market."

Other details about Vizion were not available at the time of writing, but given the way the way the market is being consolidated it would be good to think that there might be a new model on its way that helps to nurture the entrepreneurial spirit and gives good people a stake in what they create.

A friendly greeting from a smartly dressed lady with a clipboard. An invitation to be seated. A hastily arranged meeting with an advisor (Sebastian). The first hiccup. A second utility bill that didn't quite measure up. Second hiccup – the difficulty in removing the brass rivet from the only copy of the POA so that it could be copied. Both problems were quickly overcome by Sebastian.

HSBC Bank Tunbridge Wells: 100%! HSBC Bank call centre: Nil

## Young professionals move towards cyber

A couple of topical threads have woven their way together in IP this month - cyber security, and the advancement of young professionals. Both topics are marching their way remorselessly up the insurance industry agenda.

A connection between the two topics of cyber and young professionalism recently manifested itself in a conversation with **Anu Khurmi**, director at cyber security consultancy Templar Executives. Prior to joining them, Anu's career spanned over 20 years within IBM's

financial services and public sector businesses; national security, and cyber risk which form a major part of her work today.

She is also founder and chair of 'Cyber Champions', but given our industry's need to wake up to the cyber risk threat (as revealed by John Sims on page 50 and Alastair Murray on page 32 in this IP special)



Anu Khurmi

I was surprised to learn from Anu that there are currently *no* cyber champions representing insurance provision!

"In today's world the speed at which technology is evolving is a phenomenon in itself, and nowhere is this more apparent than the impact of the internet on our everyday lives," declares Anu Khurmi. "As businesses and generations become more digitally enabled, the threats they face are also exponentially increasing.

Developing the right skills and knowledge is paramount in this online world. Cyber Champions is a not-for-profit that promotes best practices in digital literacy across schools and communities in the UK using young professionals as business and IT role models. We very much welcome interest from companies who would like to support us as part of their CSR initiative".

See www.cyberchampions.org.uk



