

# Cartoons

## Andy Couchman

Each issue of our now monthly e-Protection Review newsletter (free to download from [www.protectionreview.co.uk](http://www.protectionreview.co.uk) – all you need to do is register) features a specially commissioned topical cartoon. Why? Well, sometimes a picture can express what words simply can't; and humour has always been a part of what Protection Review is all about. We work hard in a very serious business – so why not enjoy the occasional smile too? Since we first featured them in what was then called *HealthCare Insurance Report* back in 1998, our cartoons have been drawn by the brilliant ex-Punch cartoonist Cluff - and it's all done by phone and online.

How does it work?

It starts with deciding what story we should lead with in that issue. We are not into sensationalist news (never have been – we're not proper journalists!) but instead try to pick up on a story that will be not only of interest to readers but may also be useful to them. We then look at our angle – so we are not really reporting the news itself but giving our views and our angle instead. That's one reason why we always try to give a reference – so you can check out the original story, report or other item.

Then we have to try to come up with a (hopefully) witty visualisation that links to the story.

Next, I phone Cluff and explain what the lead story is, then suggest a possible cartoon idea and some words that will fit.

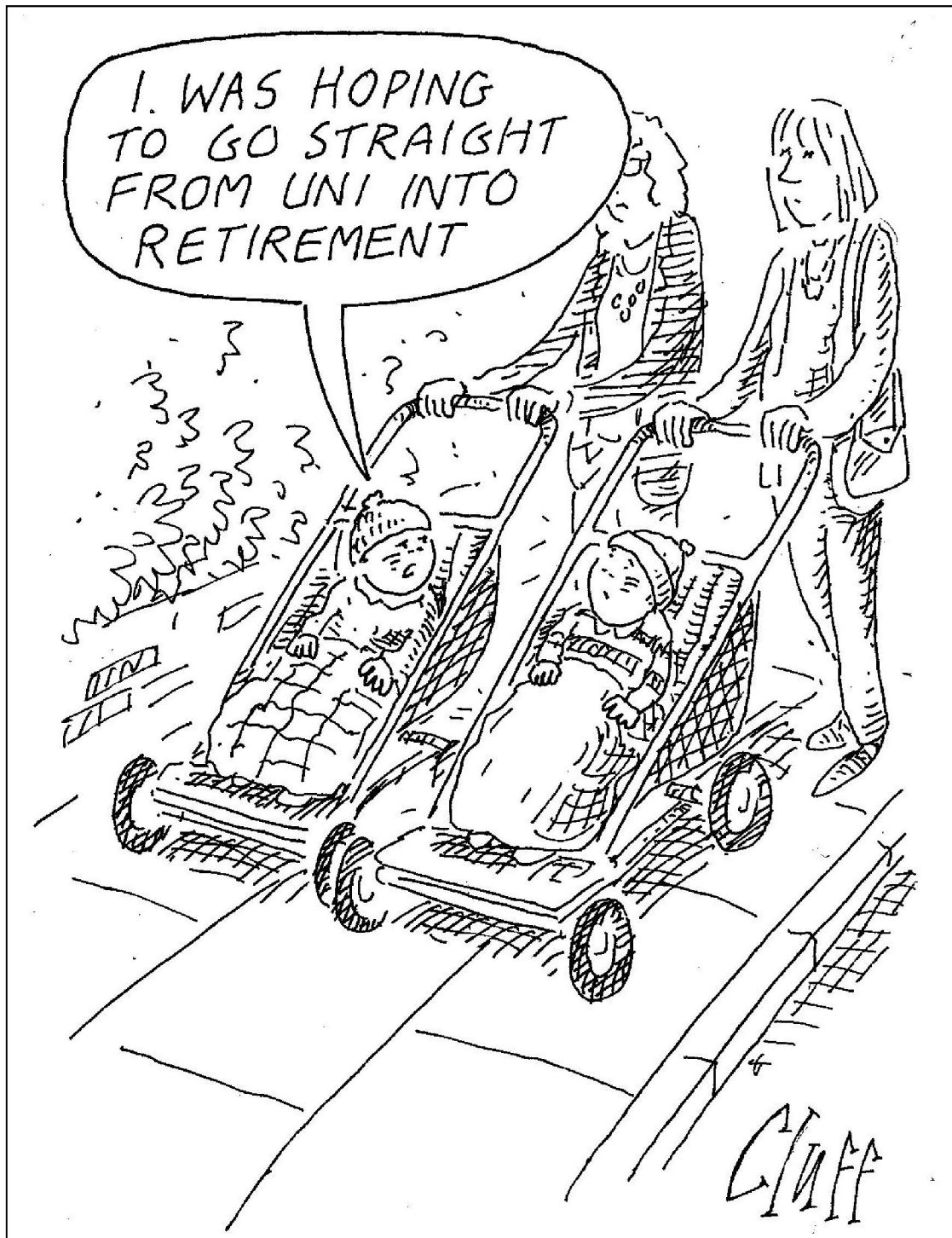
Cluff then draws a couple of rough variations. These may exactly follow my (fairly loose) brief or may suggest another angle – quite often Cluff's idea of what will work is a lot better than mine! I have to say, the quality even of these roughs is fantastic. I wish I could draw half as well.

The tough bit comes next – which of the two roughs to use. Sometimes I'll suggest a minor change to the words or picture but in most cases we go with Cluff's draft.

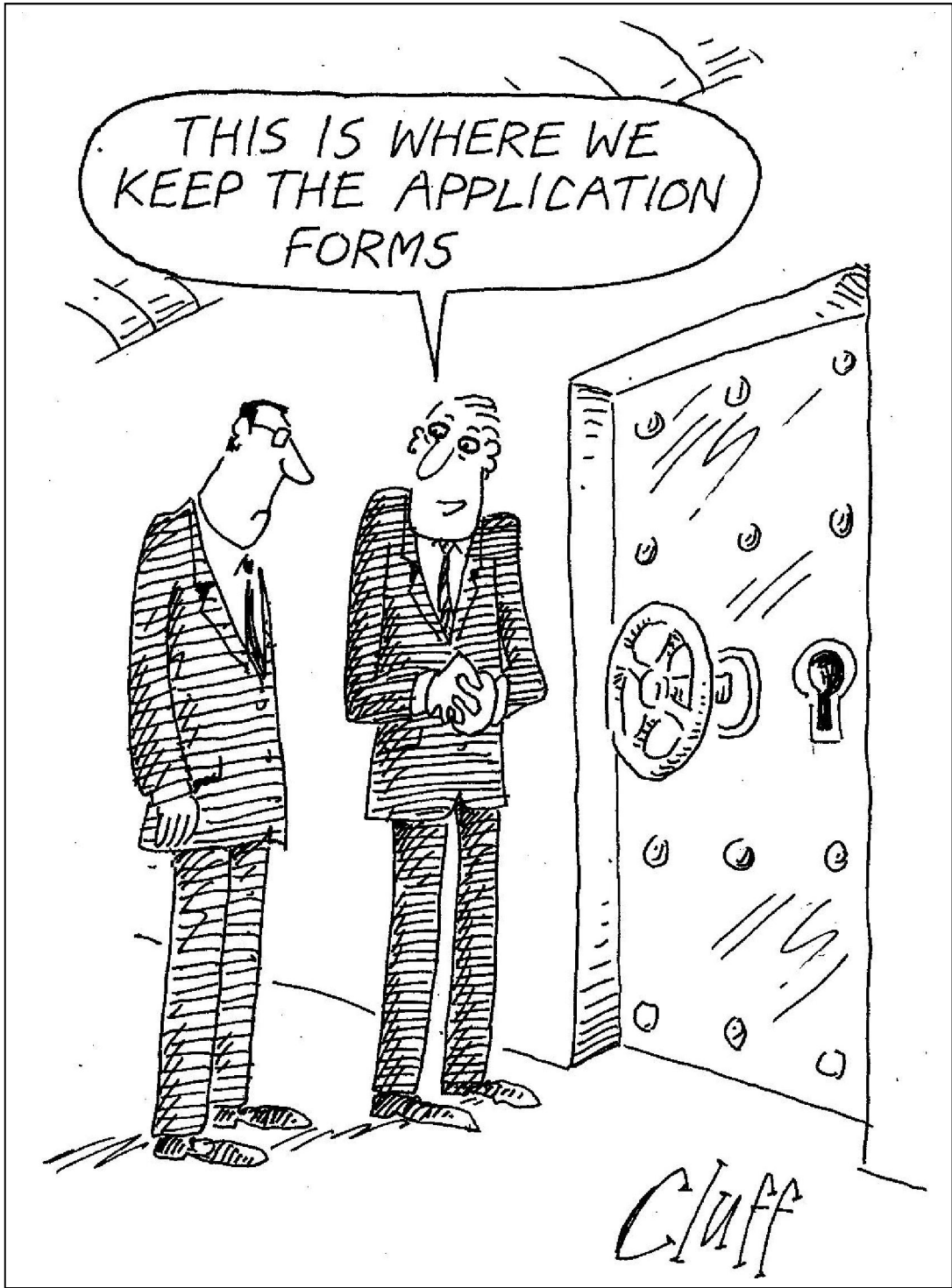
The final cartoon is emailed to me, when it is then inserted into the newsletter, usually now on Page 2 of *e-Protection Review Stuff*.

The original artwork is then put in the post to me by Cluff and that's it!

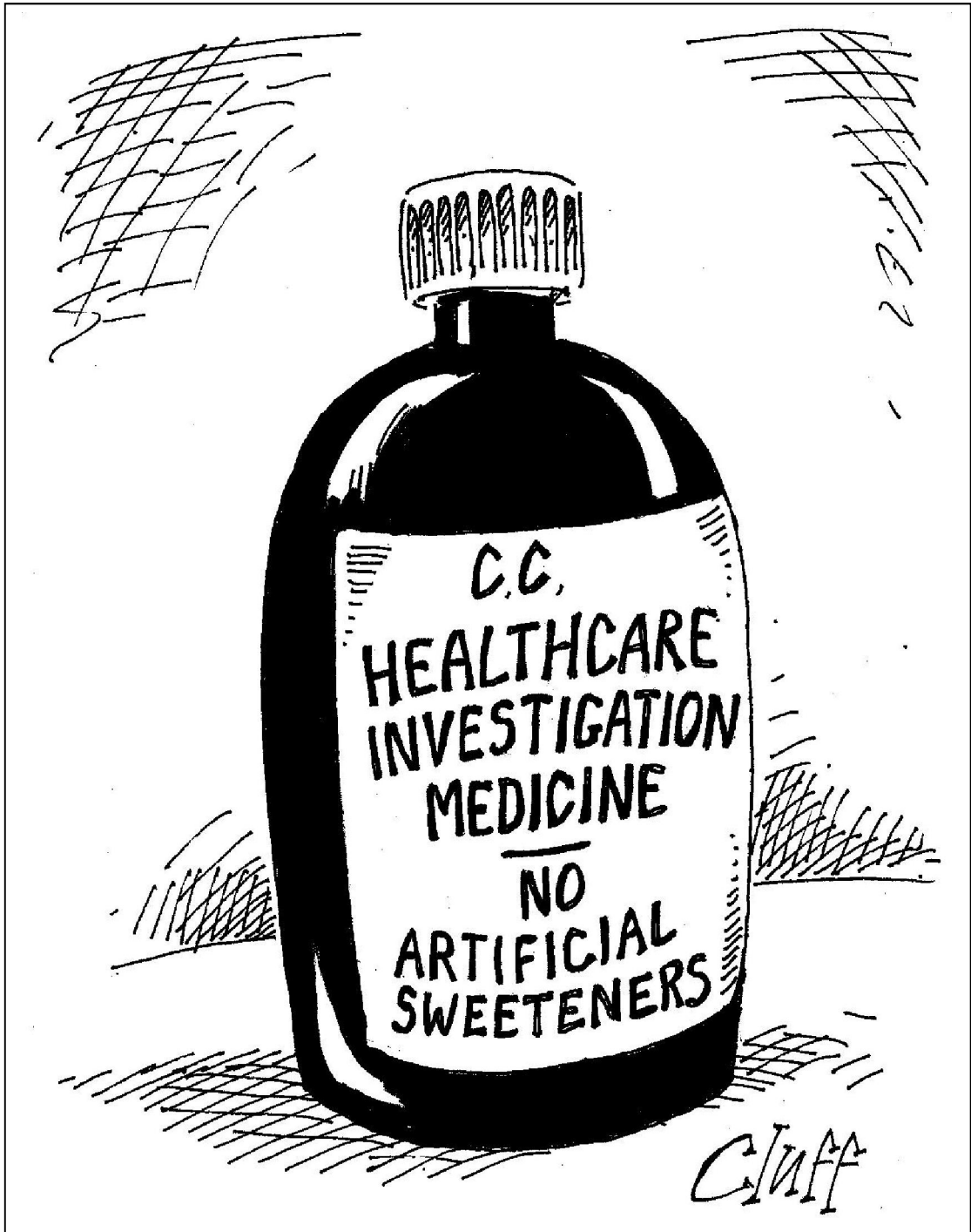
On the following pages are some cartoons we've used over the past year. Enjoy!



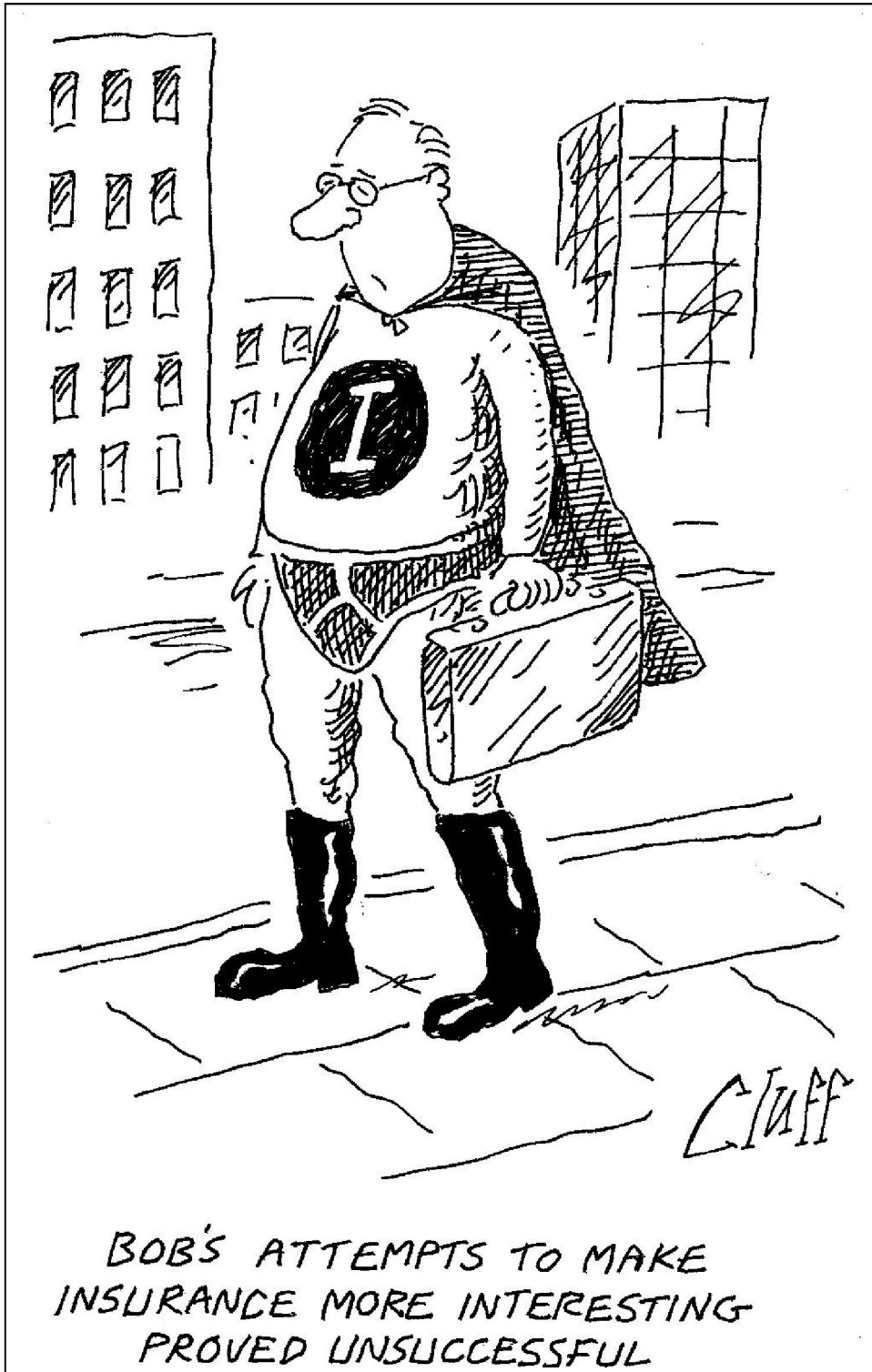
A report from the Institute of Economic Affairs (IEA) suggested that retirement can be bad for your health. We looked at its implications for life and health insurance (ePR 154).



At our 2013 Annual Conference (ePR 157) we looked at how the industry was changing from focusing on distribution and product to access and service. Our cartoon picks up on the fact that insurers don't always make it easy to buy protection insurance...



The (as it was then called) Competition Commission's prescription for private healthcare (ePR 157) looked to ban hospitals from offering incentives to consultants to refer patients to them.



ePR 158 led with Swiss Re's 2013 Insurance Report identifying a once in a generation opportunity for protection insurance, on the back of welfare and pensions reforms. Would we need to be super characters to capitalise on the opportunity?



In ePR 159, we reported on research by Bright Grey and Aegon that found while the need for cover was rising, take-up had plateaued. Is selling ever cheaper solutions the answer? We didn't think so.



Back to the Competition Commission (ePR 160) and it wanted some private hospitals to be sold off to improve competition...

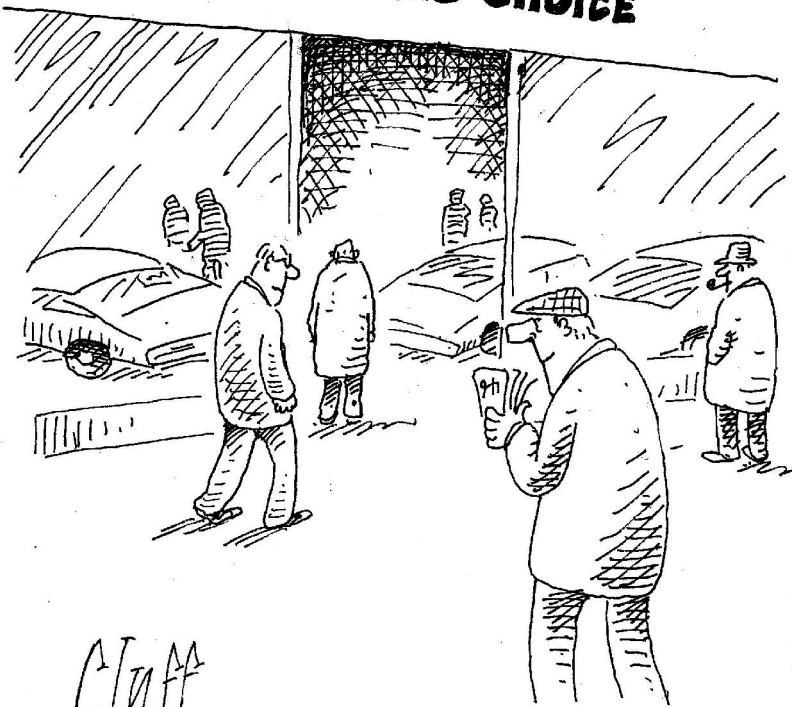


A Staple Inn Actuarial Society research paper became embroiled in the debate about NHS patient information data protection, ePR 161 reported.



# LAMBORGHINI

## THE PENSIONERS CHOICE



The Chancellor's 2014 Budget (ePR 162) saw proposals to remove the requirement to buy an annuity with your pension fund. Some suggested this would lead to pensioners going out and buying a new Lamborghini sports car...



More patient information on consultant and hospital performance was in the CMA's final report on private healthcare ePR 163 reported.

*That's all folks!*