

[News story: Updating personal details whilst an application is in progress](#)



If you change your name or address, you can contact DBS to update these details. To do this, contact our call centre on 0300 0200 190. We will ask some security questions to confirm your identity and take details of the change. Once the change has been made, we will notify the organisation that submitted your application that your details have been updated.

When your check is completed, we will issue your certificate with the new details. Please note – we will not be able to correct your information if an error was made in the original application. In this case, your application will be withdrawn, and you will need to submit a new one with the correct information.

If you have any questions, please email customerservices@db.gov.uk

Published 26 November 2018

[Press release: Business and communities should plan now for climate change](#)

Writing in the Environment Agency's [Climate Change Impacts and Adaptation report](#), the Chair of the Environment Agency says worryingly few FTSE boards are disclosing the strategic risks to their shareholders brought by the physical impacts of climate change.

Emma Howard Boyd says boards cannot continue to see extreme weather events, like floods and heatwaves, as purely operational and need to put aside capital expenditure for resilience measures to ensure business continuity.

She is also calling on insurers to rise to the challenge by rewarding individuals who put in place property level flood protection when calculating insurance premiums.

The [UKCP18 projections](#), published today (Monday 26 November) and developed in partnership with the Environment Agency, show summer temperatures could be up to 5.4C hotter by 2070 depending on global emissions of greenhouse gases over the coming decades. Sea levels in London could rise by up to 1.15 metres by 2100.

The Environment Agency's [Climate Change Impacts and Adaptation report](#), also published today, highlights:

- Severe heatwaves becoming a regular event in the future. At the end of the century, over half of the UK may experience heatwave conditions every year
- As demand for water increases with the rising temperature, action will be needed to reduce water abstraction, leakage, and increase preparedness for drought. Climate change will reduce river flows, threatening aquatic ecosystems with a reduction in fish species
- Buildings and infrastructure will need to be more resilient to flooding. Some coastal communities are likely to be unviable
- More protected conservation areas will be needed to assist wildlife in migrating north as the climate changes. Action may be needed to relocate climate-sensitive species and control non-native species.

Emma Howard Boyd, Chair of the Environment Agency said:

The UK18 projections are further evidence that we will see more extreme weather in the future – we need to prepare and adapt now, climate change impacts are already being felt with the record books being re-written.

It is not too late to act. Working together – governments, business, and communities – we can mitigate the impacts of climate change and successfully adapt to a different future.

The Environment Agency cannot wall up the country, but we will be at the forefront – protecting communities, building resilience, and responding to incidents.

The UK Climate Projections 2018 illustrate a range of future climate scenarios until 2100 – showing increasing summer temperatures, more extreme weather and rising sea levels are all on the horizon.

The Environment Agency is already taking action to manage the effects of the changing climate: operations teams successfully responded to a 330% increase in environmental incidents during the hot, dry summer; our six year flood investment programme is progressing to better protect 300,000 homes from flooding; and our flood forecasting and warning capability is world-leading

The UK's Climate Projections 2018 will help the Environment Agency prepare for the future. The Environment Agency is, through the Thames Estuary 2100 Plan, mitigating the increasing risk of tidal flooding in London and working with partners to look at alternative options for the future.

The launch of the UK Climate Change projections and publication of the Climate Change Impacts Report comes just days before the launch of the Environment Agency's annual Flood Action campaign, urging the public to check their flood risk and plan the right action to take in order to protect themselves in a flood.

[Read the full Climate Change Impacts and Adaptation report.](#)

[News story: AI and machine learning companies named for DIT USA trade mission](#)

The Department for International Trade (DIT) trade mission offers UK artificial intelligence (AI) companies the opportunity to:

- meet with US corporations
- connect with influencers in the New York tech community
- gain valuable insight into doing business overseas

Recruitment ran across the whole of the UK and focused on companies with a unique AI or machine learning (ML) product offering for the US market and some experience with US clients.

Now in its third year in New York, the AI Summit hosts more than 3,000 attendees with insight into AI solutions spanning all industry sectors and offers participants multiple business-building opportunities.

Her Majesty's Consul General in New York and Trade Commissioner for North America, Antony Phillipson, said of the mission:

This summit is a wonderful opportunity to showcase some of the leading UK AI companies and provide them with a platform to develop key partnerships in the US.

The UK is a global leader in AI, and one of the 4 Grand Challenges in our modern [Industrial Strategy](#), which focuses on driving international trade and investment in emerging fields to secure a prosperous future for the UK and its partners in the global economy.

Previous trade missions have seen UK companies learn best practices about US expansion strategy, generate sales in the US market, and network with top-level industry executives. The 2017 mission to the AI Summit led to immediate benefits for UK participants.

CEO and co-founder of StatusToday, Ankur Modi, said of being part of the 2017 DIT delegation:

The AI Summit offered good networking opportunities with some strong prospective clients: we saw several decision makers and key influencers from New York area enterprises, while DIT's programming informed us about New York area buyer expectations.

We were able to convert new connections into meetings and we have since won business with a prominent US brand as a result.

[Kainos](#) provides digital technology services and platforms that help people work smarter, better and faster. They have been researching and developing AI-powered solutions for over 3 years and are prioritising Artificial Intelligence as a core part of how they work, embedding it as a key component of their solutions to ensure optimal outcomes and customer value.

Kainos has helped to transform healthcare delivery, become a leading workday partner in Europe, and spearheaded large-scale digital transformation across the commercial and public sectors.

Clients include Netflix, Airbus, Booking.com, and the NHS.

[Luminance](#), the leading artificial intelligence platform for lawyers, uses machine learning to read and analyse document sets much like a human does. Deploying the latest breakthroughs in pattern recognition and machine learning from the University of Cambridge and trained by legal experts, Luminance is transforming processes such as due diligence, compliance reviews and eDiscovery.

The platform is currently in use by 14 of The Global 100 law firms, such as Holland & Knight and Eversheds Sutherland, and 3 of the 'Big Four' accountancy firms.

[Peak](#) are the pioneers of the first enterprise AI System, which enables the rapid unification, modelling and use of data. They work with enterprise clients across sectors such as retail, manufacturing and media, delivering returns for FTSE businesses including Speedy Hire, Footasylum, and Global Media. Peak is an Amazon Web Services (AWS) Partner and holds Machine Learning Competency status.

[Ravelin](#) combines machine learning, behavioural analytics and highly effective graph database approaches. It detects fraud across 93 countries for some of the world's leading businesses and their subsidiaries. Clients include Deliveroo, MyTaxi, and Curb.

[re:infer's](#) deep learning platform converts unstructured communications (emails, calls, chats, notes) into structured data in real-time, allowing for analytics and automation.

In the pre-trade environment, re:infer is automatically discovering market information, client intents, sentiments, trends and hidden relationships that translate into trading signals for front-office teams. In post-trade operations, re:infer is discovering manual processes, quantifying failures, highlighting root-cause errors, detecting incorrect reference data and providing a bridge to downstream automation.

Clients include UBS, Hiscox, RBS, Farfetch, and Orange.

[Smartology](#) has developed a proprietary machine learning and natural language processing platform which semantically profiles the world's most premium news as well as all branded content from across over 120 of the world's largest B2B brands. Their SmartMatch solution allows brands to match their thought leadership with pinpoint precision alongside contextually relevant premium publisher articles resulting in record engagement.

Top clients include PwC, Blackrock, Morgan Stanley and Microsoft.

[Speechmatics](#) has used its decades of machine learning and research expertise to develop automatic speech recognition (ASR), available in private or public clouds and securely on-premises. The technology can be used for real-time or pre-recorded audio and video files, pushing the boundaries of speech recognition innovation and supporting an industry-leading number of languages and dialects.

Key clients include Red Bee Media, Deloitte UK and Adobe.

[StatusToday](#) is the world's fastest growing employee insights platform. Powered by Artificial Intelligence, the platform eliminates the need for surveys, helping companies measure collaboration, wellbeing and engagement objectively.

Patented Artificial Intelligence in StatusToday analyses metadata to compare companies and creates actionable insights without extensive monitoring. You can understand how your employee behaviour compares to others in your industry, their email responsiveness or if they are overworked outside office hours.

Clients include Cisco and Hiscox.

[Tessian](#) is a machine-intelligent email security platform that automatically prevents cybersecurity threats like spear phishing, misaddressed emails, unauthorised emails (data loss), and non-compliance.

Tessian uses machine learning to understand normal email communication patterns to automatically identify email security threats in real time, without the need for end user behaviour change or pre-defined rules and policies. Tessian makes email safe at some of the world's largest enterprises across the financial, legal and technology sectors.

Top clients include Schrodgers, Clifford Chance, and Investec.

[Velocity Black](#) is a lifestyle management company that harnesses technology and human expertise to empower its members to live extraordinary lives. Its members live and travel all over the world and have a combined net worth of more than \$300bn. It uses AI and machine learning to deliver on its mission to delight customers, offering a truly personalised service and the ultimate convenience.

[Volume.ai](#) specialises in the end-to-end build, deployment and scaling of AI-powered chatbots. Through the implementation of this technology, Volume AI aims to prepare companies to accommodate the evolving needs of the consumer – moving from the ‘search’ generation to the ‘ask’ generation, creating a superior customer experience.

Volume AI is a Gartner-recognised vendor of AI consulting services. The company’s Big Brain Chatbot – an AI-powered, omnichannel chatbot framework – is technology agnostic and can be tailored to meet a multitude of specific business requirements. QBox analyses, identifies and visualises performance improvements needed in chatbot training data to help businesses scale their chatbots with a high degree of accuracy, confidence and stability.

[Press release: Most detailed picture yet of changing climate launched](#)

The UK’s most comprehensive picture yet of how the climate could change over the next century has been launched today by Environment Secretary Michael Gove.

Using the latest science from the Met Office and around the world, the [UK Climate Projections 2018](#) illustrate a range of future climate scenarios until 2100 – showing increasing summer temperatures, more extreme weather and rising sea levels are all on the horizon and urgent international action is needed.

To help homes and businesses plan for the future, the results set out a range of possible outcomes over the next century based on different rates of greenhouse gas emissions into the atmosphere. The high emission scenario shows:

- Summer temperatures could be up to 5.4C hotter by 2070, while winters could be up to 4.2C warmer
- The chance of a summer as hot as 2018 is around 50% by 2050
- Sea levels in London could rise by up to 1.15 metres by 2100
- Average summer rainfall could decrease by up to 47 per cent by 2070, while there could be up to 35 per cent more precipitation in winter.

Sea levels are projected to rise over the 21st century and beyond under all emission scenarios – meaning we can expect to see an increase in both the frequency and magnitude of extreme water levels around the UK coastline.

The UK already leads the world in tackling climate change – with emissions reduced by more than 40 per cent since 1990. However these projections show a future we could face without further action.

UKCP18 can now be used as a tool to guide decision-making and boost resilience – whether that’s through increasing flood defences, designing new infrastructure or adjusting ways of farming for drier summers.

Speaking today from the Science Museum in London, Environment Secretary Michael Gove said:

This cutting-edge science opens our eyes to the extent of the challenge we face, and shows us a future we want to avoid.

The UK is already a global leader in tackling climate change, cutting emissions by more than 40 per cent since 1990 – but we must go further.

By having this detailed picture of our changing climate, we can ensure we have the right infrastructure to cope with weather extremes, homes and businesses can adapt, and we can make decisions for the future accordingly.

Today’s projections are the first major update of climate projections in nearly 10 years, building on the success of UKCP09 and ensuring the most up-to-date scientific evidence informs decision-making.

With climate change a global challenge, for the first time, UKCP presents international projections, allowing other nations to use this data to gauge future risks for food supply chains, or check rainfall projections for the likelihood of localised flooding.

Defra’s Chief Scientific Adviser Ian Boyd said:

Climate change will affect everybody. UKCP18 is designed to help everybody make better decisions, from those buying a house to people making large investments in infrastructure. It has been produced using state-of-the-art methods.

Met Office Chief Scientist Stephen Belcher said:

The new science in UKCP18 enables us to move from looking at the trends associated with climate change, to describing how seasonal weather patterns will change. For example, heatwaves like the one we experienced in the summer of 2018 could be normal for the UK by

mid-century.

While the UK continues to play a leading role in limiting the causes of global warming and halting temperature rises, some changes to the climate are inevitable. Building on the UK government's long-term plan for adapting to a changing climate, these projections will help businesses, investors, local authorities, industry and individuals plan for a wide range of possible future changes – alongside taking action to reduce the likelihood of the worst-case scenario becoming reality.

Today's announcement also comes as the UK marks the 10th anniversary of its Climate Change Act – the world's first legally binding legislation to tackle climate change. Just last month the government hosted Green GB Week – a week of action highlighting the economic opportunities from tackling climate change, encouraging communities and businesses to do more.

While these projections highlight the need for further urgent action, since 1990 the UK has cut emissions by more than 40 per cent while growing the economy by more than two thirds, the best performance on a per person basis than any other G7 nation.

Claire Perry, Minister for Energy and Clean Growth said:

These projections from leading UK scientists build on last month's report from climate experts, highlighting the stark reality that we must do more to tackle climate change in order to avoid devastating impacts on our health and prosperity.

We are already leading the world in the fight against climate change but we cannot be complacent. As we look towards crucial global climate talks in Poland next week, it is clear that now, more than ever, is the time for collective and ambitious action to tackle this urgent challenge.

While it is not possible to give a precise prediction of how weather and climate will change years into the future, UKCP18 provides a range of outcomes that capture the spread of possible future climates, so we can develop and test robust plans.

The projections will be factored into the UK's flood adaptation planning and the Environment Agency's advice to flood and coastal erosion risk management authorities.

Since 2010 government has invested a record £2.6 billion in flood defences, and we are on track to protect 300,000 more homes from flooding by 2021.

Chair of the Environment Agency, Emma Howard Boyd, said:

The UK18 projections are further evidence that we will see more

extreme weather in the future – we need to prepare and adapt now, climate change impacts are already being felt with the record books being re-written.

It is not too late to act. Working together – governments, business, and communities – we can mitigate the impacts of climate change and adapt to a different future.

The Environment Agency cannot wall up the country, but will be at the forefront – protecting communities, building resilience, and responding to incidents.

UKCP18 has been developed by the Met Office Hadley Centre, in partnership with Defra, BEIS, the Devolved Administrations and the Environment Agency, and has been extensively peer reviewed by an independent science panel.

People and businesses will be able to use UKCP18 to explore the types and magnitude of climate change projected for the future, while government will use the projections to inform its adaptation and mitigation planning and decision-making.

[News story: New Traffic Commissioner appointed for Scotland](#)



A new Traffic Commissioner for Scotland has been appointed by Transport Secretary Chris Grayling.

Claire Gilmore will take up her post following the retirement of [Joan Aitken](#) in February 2019.

Traffic commissioners are responsible for the [licensing and regulation of bus, coach and goods vehicle operators, and registration of local bus services](#) . They can call operators to a public inquiry to examine concerns about vehicle and driver safety. They also deal with professional drivers at conduct hearings. The Traffic Commissioner for Scotland has a number of

additional responsibilities, including for taxi fare scale appeals.

Claire Gilmore is currently the Senior Investigating Officer in the office of the Commissioner for Ethical Standards in Public Life in Scotland. She is a lawyer, with substantial experience in regulatory litigation, and is also a qualified engineer.

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