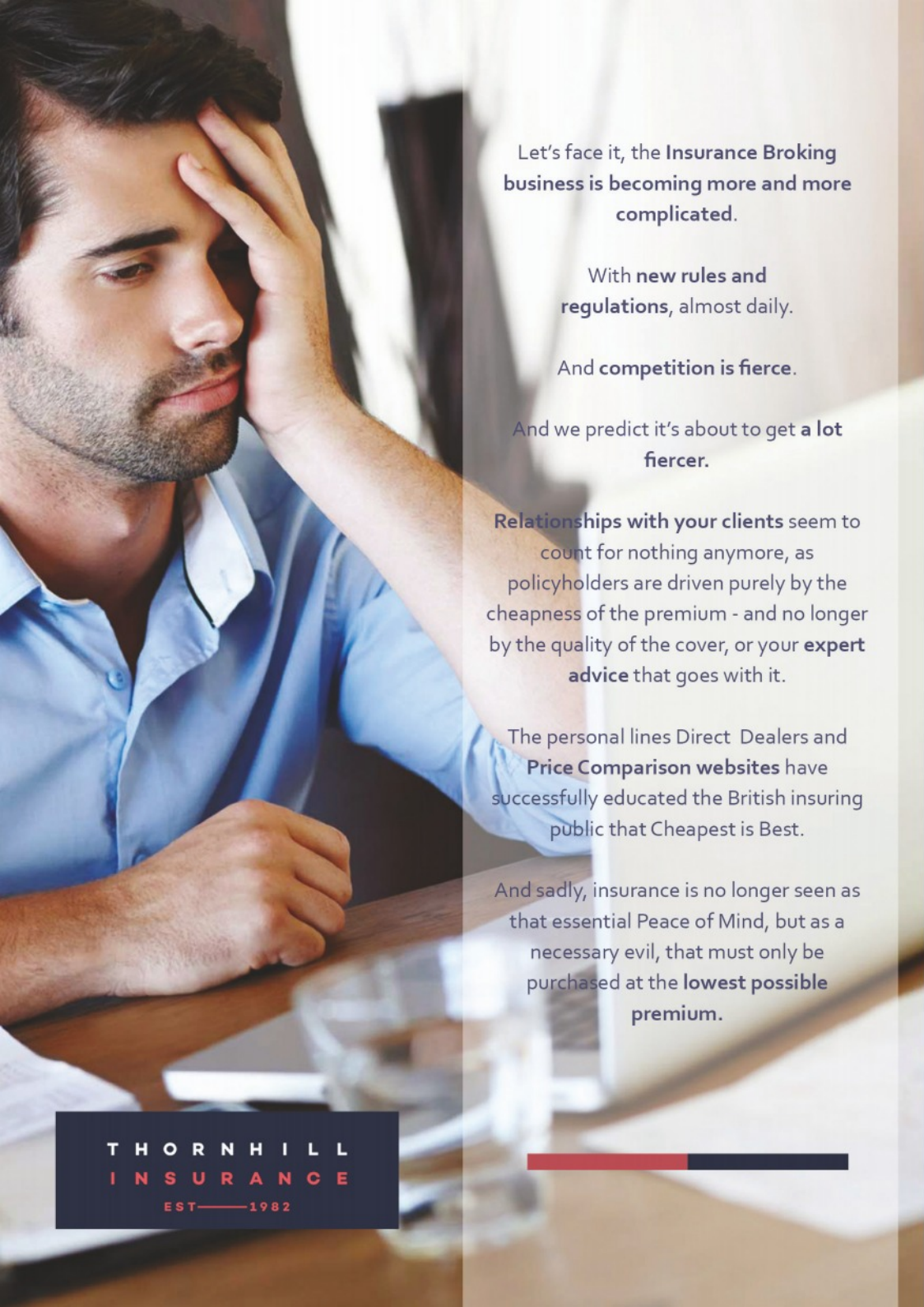




**WOULDN'T YOU
RATHER BE HERE.....?**



Let's face it, the **Insurance Broking business is becoming more and more complicated.**

With **new rules and regulations**, almost daily.

And **competition is fierce.**

And we predict it's about to get a **lot fiercer.**

Relationships with your clients seem to count for nothing anymore, as policyholders are driven purely by the cheapness of the premium - and no longer by the quality of the cover, or your **expert advice** that goes with it.

The personal lines **Direct Dealers** and **Price Comparison websites** have successfully educated the British insuring public that **Cheapest is Best.**

And sadly, insurance is no longer seen as that essential **Peace of Mind**, but as a necessary evil, that must only be purchased at the **lowest possible premium.**

T H O R N H I L L
I N S U R A N C E
EST — 1982

We have all experienced that from our clients, haven't we?

When did you last see a TV advertisement for a **Price Comparison site** that said "This policy is a little more expensive, -but look at the quality of cover " ?

You never have – and you never will.

Because unfortunately, with the majority of clients, **It's all about the price – and they know that.**

And we have all seen the devastation that has been caused to the once **great British High Street**, by all of us, let's be honest, through Buying On-Line.

So it is only a matter of time before these **Internet Giants** muscle in with their own price comparison sites for **General Business Insurance** – and when they do, our hitherto once loyal SME clientele will leave us in droves, just like they did with their car and household insurances all those years ago – and not many came back.

They have so far left the **General Business Insurance sector** alone – but that can't continue indefinitely - these people won't leave this huge untapped opportunity to sleep forever.

And with Billions to spend in development, we all know what will happen once they start....

So how can the **General Insurance Broker and Agent** continue to earn a living?

By Consolidation, which brings Size. Size brings **Economy of Scale and Purchasing Power.**

And Purchasing Power brings about **Lower Premiums** – which, combined with the **highest possible quality of service** from one of the country's oldest family run Insurance Brokerages, will help to retain your client's business for the long term.



You have probably already thought about retiring, or perhaps off-loading a part of your business so you can take things a little easier, or so you can concentrate on developing those parts of the business that you enjoy the most.

But you don't know where to start, how to go about things, or who to contact to set things in motion.

Selling your Insurance Brokerage or Agency to one of the Consolidators or a local competitor can be a hugely complicated and extremely frustrating procedure, and can take as long as 12 months just to get to the Exchange of Contracts stage.

It will usually entail...

1) 5 Years Audited Accounts

2) A detailed business Plan to prove your business has sustainability

3) Third Party In-Office Due Diligence Checks over a several week period

4) Expensive and Complex Legal Contracts

5) Letters of Intent

6) A Requirement to Work for the Purchaser for at least a Year, sometimes Two

7) Complicated Tax Mitigation and Capital Gains Planning

8) The requirement to transfer Client's Manual Files in to an Electronic Format



With a Personal Lines book of business, the commission multiple currently being paid by the Consolidators is only around one times, and with a Package SME book of business it is usually up to two times commission income .

These multiples are paid half up front on the Exchange of Contracts, and the balance after the first 12 months, dependant upon Renewal Retention.

In other words, if, for some strange reason, none of your former clients renew their policies with the new Brokers, you could end up with only the up-front half of your usual annual commission – and with nothing more to come – EVER !

Not a potentially very good return for a lifetimes work ,
- as we are sure you will agree.

But there is another way.....

Our unique **Half Commission for Life** deal is exactly what it says it is.

We take over your book of business and pay you **half of the commission we make from it – for life!**

For as long as your client stays with us, you will receive **half the commission we receive for transacting their insurance business**, which will far exceed any of the commission multiplies offered in a deal to sell your business to a Consolidator or competitor.

Consider this – if your client stays with us for 10 years, that will **equat to a 5 times multiple of the commission income.**

We have agencies with many **“A” Rated insurers**, and are **Lloyds Cover Holders**, so your clients can be assured of a good home with ourselves, which will **safeguard your reputation for many years to come.**

We have been around for 37 years, - longer than the £1 coin (the first one !) and **we already have Management in place that will take us through to the year 2040** and beyond, so we plan on being around for a good time yet !



Our renewal retention rates **often exceed 85%**, so your book of business, professionally administrated by ourselves, will be your Pension – payable either monthly or quarterly, - **to suit you.**

Note. **All commission payments are paid to you Gross**, - and Income Tax Self-Assessment Declarations and Income Tax payments would remain your responsibility.

Regardless of the size of your book of business, from a few thousand pounds, to several million, **we are interested in talking to you.**

And it doesn't matter if your files are **manual or in electronic format** – we are just as happy with either.

We pay all fees and arrange everything from start to finish.

Now may not be the right moment, but at sometime in the future **we guarantee you will not regret contacting us.**

With a deal so simple, but secure for you – it can sometimes take only days to complete – so you might be out on that golf course a great deal faster than you would have thought!

So, who will this appeal to...?

This deal is principally aimed at sole trader or partnership Insurance Brokers, Agents and IFA's, who employ part-time staff that can easily find alternative local employment.

However, where a Book of Business is of sufficient size, we would be interested in offering employment to your existing staff.

The range of business we are seeking is wide.....

- Commercial Combined
- Package SME
- Motor
- Household
- All Personal Lines
- Fleet
- Property Owners
- Professional Indemnity
- Directors & Officers
- Adult Risks
- Annual Travel
- Cargo / Goods in Transit
- Liability
- Contractors All Risks

In fact, just about anything would be considered....

And Sophie Thornhill would be interested in talking to any **Financial Advisors** who are looking to exit their business, either fully or gradually.

Our dedicated staff have a combined Insurance Broking knowledge of over 175 years, so you can be assured that your clients will receive the **Highest Possible Standards of Service.....**



But don't just take our word for it...

★★★★★ **"Glowing Reference!"**

"As far as my attachment to your firm over the last 9 years, I can confidently give my name to a glowing reference to the manner in which you and your company have conducted your business dealings with my old company and myself.

I would not hesitate to recommend your company to any other Broker who might be seeking a settlement such as the one which I had with Brian Thornhill Insurance Brokers.

Once again, thank you for all you have done for all of my ex-clients."

Yours sincerely,

John Knox KCLJ
Formerly of Strathayr Associates

★★★★★ **"My Clients were delighted!"**

"When I took early retirement around 20 years ago, I transferred my book of insurance business to the Thornhills - and I still receive regular commission payments from them to this day.

My clients were delighted, as was I, and I have received many complimentary remarks about their service since I made my decision to take their Half Commission For Life Deal - it has worked very well for me and my former clients.

Thornhill Insurance have a first class reputation for being honourable, professional and easy to deal with, and I would recommend them to anyone, without hesitation."

Yours sincerely,

Paul Child
Formerly GWM Insurance



You've worked hard all your life.....

so make sure you have the financial security of a regular income,
to enjoy what you want to do now....,

....And for many years to come.

T H O R N H I L L I N S U R A N C E



Lucy Thornhill - Brian Thornhill - Jacqui Thornhill - Sophie Thornhill

“When you join with us you’re a part of the family”

Contact Brian Thornhill on **01924 499182** or 24 Hour Mobile **07900 971148** for a no obligation chat - you have no need to give me your name if you would prefer not to do so.

Or email your interest to **brian@thornhillinsurance.co.uk**, and we will make contact at a convenient time to suit you.

If more suitable, evenings or weekends to meet or have a talk are no problem whatsoever.

Needless to say, all enquiries will be treated in the strictest of confidence.

If you do make an approach to us, then decide against proceeding, or consider you need time to think the situation over, we will not contact you again until you contact us further.

Thornhill Insurance is a trading style of Brian Thornhill & Son Insurance Brokers Limited, 704 Huddersfield Road, Ravensthorpe, West Yorkshire, WF13 3HU. Authorised and regulated by the Financial Conduct Authority. We are entered on the FCA Register

No. 684402 at www.fca.org.uk/register. CRN: 08878096 ©