



## WELCOME CHARLOTTE!

It is with great pleasure that we welcome Charlotte Hanson to the team at Munro Greenhalgh. From Edenfield, Charlotte is working through the Training 2000 Customer Service Apprenticeship, after achieving a first degree in History from the University of Lincoln. Charlotte commented,

“I have been made to feel so welcome by everyone here - despite being told to say I supported Lincoln City (I don't, I am a Liverpool fan!). It has been easy to make friends and I am looking forward to learning the insurance ropes!”

Charlotte joins Tracey and Olivia in the Personal Lines department.



## CONGRATULATIONS DEVIOUS DIXIE!

Kathryn Foulkes' 60th birthday celebrations were hi-jacked by our very own Account Executive's announcement of their marriage!

The couple had secretly tied the knot earlier on April 11th at Bury Registry Office and surprised everyone gathered at Ramsbottom Cricket Club for Kathryn's birthday.

We wish Richard and Kathryn all the best in their future married bliss.



# COVER STORIES

ISSUE OCTOBER 2025

## YES - YOU MIGHT HAVE HEARD - THIS IS OUR 100TH YEAR IN BUSINESS!

We would like to take this opportunity to thank all our staff, customers, suppliers, friends and family over the years for their support, business and great company.

We owe it to these people for our long-term success, but also - we like to think - our continued presence in the Greater Manchester (and beyond) business community is down to our approach to insurance: we care about our customers.

'People buy from people' is a traditional mantra, and one that goes against the modern AI / technological / internet driven era - but we fully believe that our people are our greatest asset and will continue on our path of customer service focus for as long as you let us!

Anyway - to the events - we are in the middle of several fund-raising activities - here are some images from recent events

such as: The Darts Night, Prosecco Cricket, Charity Walk which have raised nearly £5,000 so far for Bury Hospice. Other dates booked are:

HUKD Golf day - 14/11/25 and the all-important Centenary Ball on 8th May 2026.

Let us know if you can get involved in any of these.

## HAPPY RETIREMENT CHRISTINE!

After 37 incredible years of service, we bid a heartfelt farewell to Christine Bailey as she embarks on a well-deserved retirement. It's a bittersweet moment for all of us all at Munro-Greenhalgh Ltd - whilst we are sincerely excited for the new adventures that await her, we'll deeply miss her warmth and the infectious laugh she brought to our team every single day. Christine commented,

“Yes, I have mixed emotions too - really looking forward to my retirement, but also sad to leave this lot! Munro Greenhalgh has been a great place to work, and I have had many, many good times. I would like to take this opportunity to thank my colleagues and our wonderful customers!”



## TESTIMONIALS



"His down to earth approach makes navigating business insurance a breeze."



"A very happy first time customer of Munro Greenhalgh!"



"Great Company to deal with, professional and helpful throughout, couldn't ask for a better service."



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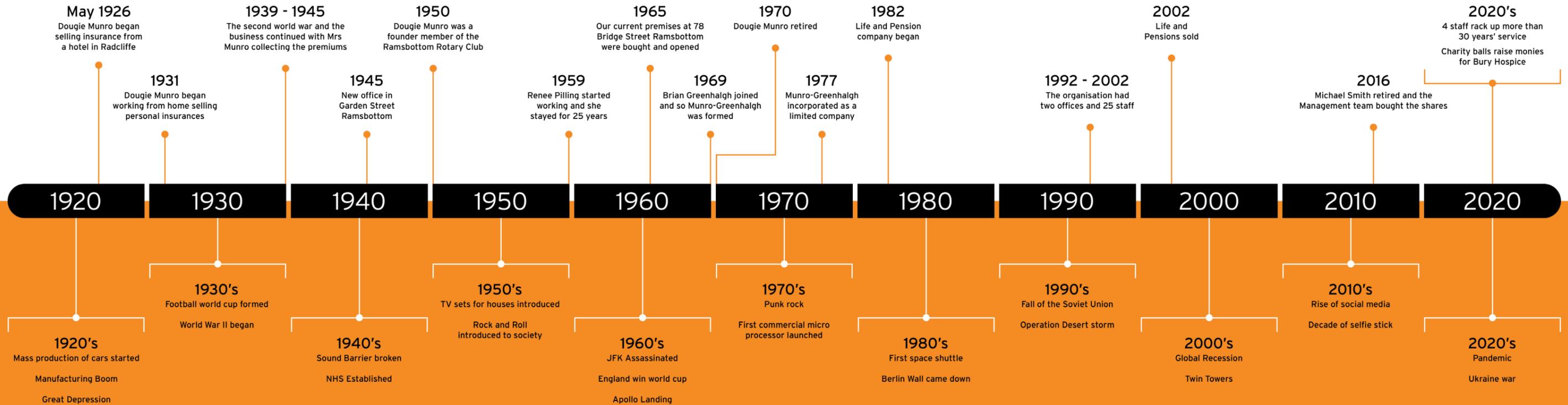
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# 100 YEARS DEDICATED TO CUSTOMER SERVICE

1926  
 2026



## 100 YEARS - HOW THE WORLD HAS CHANGED INSURANCE

Insurance and events in History – especially over the last 100 years – are intrinsically entwined. Acts of nature, financial crashes, war, disaster and global pandemic have all shaped policy and risk assessment. New insurance cover has been invented as a direct result of unforeseen events and Munro Greenhalgh has been right there on the front line advising and protecting businesses and individuals through all the ups and downs.

Above is a timeline of the major events that triggered changes in how we have insured during the last century. And here are a few explained a little further:

### Industrial Revolution

saw a massive increase in factory fires (some accidental!) and machinery accidents alongside global cargo freight – this saw existing premiums increasing and new insurances – employer liability / machinery breakdown cover / goods in transit, etc – all being created.

### World War

brought large scale property and infrastructure damage – leading to government intervention with exclusion clauses and war risk pools.

### 9/11 Terrorist attacks in 2001

lead to massively increased urban landmark cover, high cost terrorism supplements and US government establishing the Urban landmark cover & high-cost terrorism premiums.

### Grenfell Tower Fire 2017

lead to both premiums for high-rise clad residential buildings increasing by 400% and much stricter terms of safety inspection and remediation conditions.

### Covid 19 2020

mass business closure, event cancellation, etc lead to massive increase in premiums, exclusions added to terms and many, many disputes over business interruption.

So, it is incredibly difficult to predict these kind of events, but the insurance industry has always reacted swiftly and (mostly) fairly in changing its own legislature to cope.

Whether it is the first space satellite insurance in 1965, pet insurance policy in 1982 or cyber insurance being introduced in 1997 – we have got you covered!

Simply call us on 01706 824023, so we can explore your needs and equip you with the resilience you need.

