MUNRO GREENHALGH

CENTENARY EDITION

COVER STORIES

ISSUE OCTOBER 2026

WELCOME

This is a special edition of Cover Stories. It celebrates our 100th year in business, 10th year as Directors and 1st place as Small Broker of the Year. Over the last 12 months we have raised over £10,000 for Bury Hospice. We have also found space to recognise some of our oldest customers. Any questions regarding the content - please contact the editor at *kieran@kc-marketing.co.uk*

Enjoy....





What a year! in numbers...

100TH YEAR
IN BUSINESS SINCE ESTABLISHING IN 1926

10TH YEAR
IN CHARGE AS x4 DIRECTORS

1ST SMALL BROKER
OF THE YEAR





IT'S BEEN EMOTIONAL

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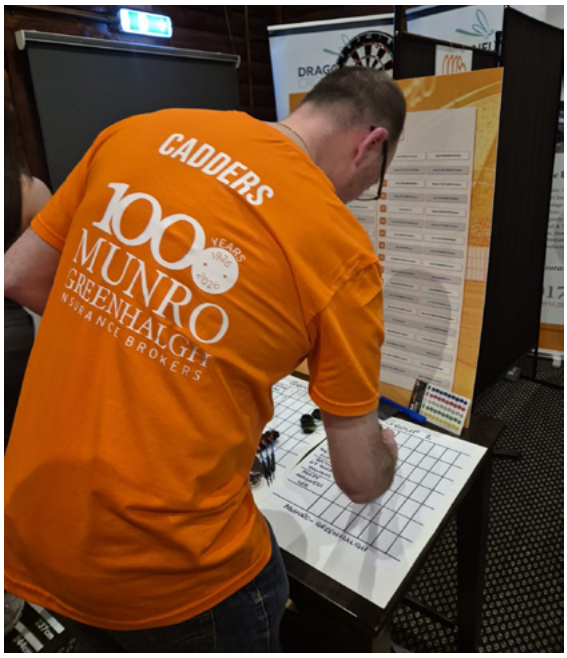
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We make it our business to understand your business

BIBA Member

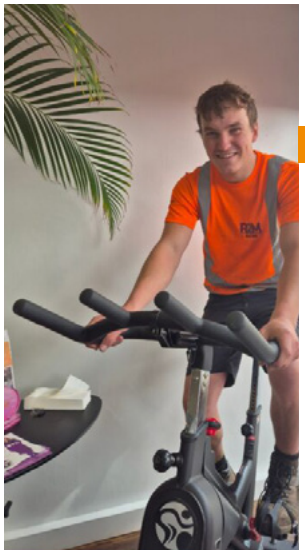
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WHAT A YEAR!!


CADDERS
1000
MUNRO
GREENHALGH
INSURANCE BROKERS


BOOK A SCREEN
HUKD






BURY HOSPICE
On behalf of everyone at Bury Hospice we'd like to thank you for your support
HUKD


RANCE BROKERS
CYCLETHON
in aid of
BURY HOSPICE

WHAT WILL INSURANCE LOOK LIKE IN 2126

The changes that have occurred from 1926 to 2026 have been monumental - but the speed of change has definitely increased in the last quarter of a century. So, what can we predict the next 100 years to bring us in the insurance world?
The easy one first…technology and AI. Constant reviewing of data will lead to predictive insurance, automated real time underwriting, and no more annual policies. Risk profiles will be updated second by second providing a continuously changing policy. This will also lead to potential self-executing claims with instant verification of losses and immediate resolution without human adjusters or legals. But before this, automated repair drones will predict and fix vulnerabilities before they happen - this will be called holistic operation resilience management.

As digitalisation sweeps the board, there will also be a relatable increase in cybercrime, and the importance of cyber insurance will surely (literally) go through the roof.

Customer expectations will evolve as AI offers more and more bespoke policies through constant data harvesting. Ironically, people will demand more individual insurance cover from automated, digitalised brokers.

And, lastly, there will be an ever-changing regulatory landscape to attempt to keep up with AI and provide governance.

Here are some predicted trends for the future:

Smart automation: Robots and artificial intelligence will manage most routine labour in the home and the work place.
We will be asking how many and what type of robots are employed – at home or in the workplace?

Synthetic telepathy: Brain-computer links may allow direct thought and data transmission between people.
OK - but will be still get a cuppa at client meetings?

Digital currency: Physical cash will likely vanish, replaced entirely by digital or crypto-based ledgers.
That's not a problem since our bank doesn't let us take cash now!!

Diet shifts: Lab-grown and plant-based foods will largely replace traditional livestock meat for environmental reasons.
Fair enough but please sort out the texture and taste!

Extended lifespans: Medical breakthroughs could push average human life expectancies much higher.
Saga Insurance may have to change acceptance from 50 years+ to 100 years+

Climate adaptation: Coastal regions will have change with heavy reliance on massive seawalls or floating architecture to cope with rising oceans.
Is this why Norwich Union rebranded to Aviva? With global warming Norwich will be underwater!

Clean power: Fusion energy, solar grids, and advanced wind systems will supply nearly all global electricity.

Space presence: Permanent human settlements on the Moon and Mars will be active, with routine space tourism.

However bewildering all that was (sorry!), you can rely upon two things:
Munro Greenhalgh will only adopt AI if it helps our customers.
Munro Greenhalgh will be here to see it all happen!

MEET THE DIRECTORS

In this, our 100th anniversary, and to mark our 10th year since becoming x4 Directors here at Munro Greenhalgh, we thought we would introduce ourselves properly.....



David Jon Smith

Age 42, married with a son and daughter, Dave is in his 20th year here at Munro Greenhalgh. Whilst wanting to pursue a career in computer programming, Dave was persuaded by his dad Michael (then Managing Director) to enter the family business.

Dave comments, "I am actually very proud to be a part of the next generation here. The relationships we have with our customers is key and longevity goes through the whole business with staff racking up decades of service alongside customers who, in some cases, have been with us all their working lives. It's not rocket science - we just support our customers and in doing so take the pressure off them and their businesses."

In his spare time Dave enjoys family holidays and has a season ticket at Old Trafford. His children also play football most Saturdays and Sundays at Ramsbottom.



Nicholas James Brown

Nick is just turning 57, is married and has a daughter and two stepsons. As of 01/09/2026 he has worked in insurance for 40 years (36 at Munro Greenhalgh) starting as a YTS at B&C Catterall in 1986. Drinking in the Bull's Head at 20 he met Brian Shaw (then MD at Munro Greenhalgh) and was invited to 'come and have a chat' - and he's still here!

Nick says, "I was never cut out for University - I wanted to work, wanted to have that pay packet in my pocket and remember it was £27.30 when I started. Munro Greenhalgh, when you think about it, is a part of history here in Ramsbottom - only public houses have been here longer! I do not regret my father's advice when he dissuaded me from working at his sausage factory, saying, "there's no future in it". Well, there is definitely a future in insurance - it might be artificially intelligent, but I'm sure we can embrace technology as long as it continues to benefit our customers."



Stephen Cadman

58 years young, Stephen has a wife and two grown up children. He has now been at Munro Greenhalgh 33 years and has racked up 40 years in insurance. Offered a degree course in Town Planning (Surveyor) at Nottingham University he instead started work at Alexander Stenhouse (now Aon) in 1986; although he has always (secretly) wanted to be a windsurfing instructor! After working in Manchester he found his way to Ramsbottom and started with Munro Greenhalgh in 1993

Stephen adds, "We have set our stall out here at Munro Greenhalgh to be trustworthy on a person-to-person level. I like to think we have achieved this through being dependable and consistent and also by having an unswerving moral compass. The 100-year achievement is fantastic and something that we should rightly be very proud of."

Stephen enjoys quality family time on holiday (with anything dangerous thrown in like skiing or motorbiking) and the odd round of golf.



Ian Hayes

63, married with two daughters and a son (and 8 grandchildren), Ian has now been here for 38 years. At 17 and one day he joined Swinton Insurance on 6th January 1980 with a black eye and five stitches from a football trial for Bury FC (OK yes Ian, you scored twice). Ian's best moment in sport was winning a 6-a-side for Munro Greenhalgh at Aston Villa, and he continues to enjoy sport, coaching cricket to juniors.

Ian comments, "I try not to look back too much - get dizzy! But can honestly say that I am massively proud of what we are continuing to achieve here after 100 years at Munro Greenhalgh. Elsewhere in this newsletter we have testimonials from customers and that is what it is all about for me. Busy businesspeople need the peace of mind that they are properly insured and that is what we do: our experience in and understanding of commercial insurance is second to none."

WE WON! (OF COURSE WE DID!)



At the prestigious British Insurance Awards 2026, held at The Royal Albert Hall, London, we were hailed as winners of the Small Insurance Broker category (sponsored by Intact Insurance).

Hosted by 'chatty man' Alan Carr, the awards are the UK Insurance Industry's biggest celebration of innovation and excellence.

Stephen Cadman, Director here at Munro Greenhalgh, upon receiving the award, commented, "In our 100th year this is just terrific! We have been awarded customer voted accolades previously and they are very important to us, but to be recognised by the Industry, nationally, as the leading small broker is just, well, mind-blowing! This award is a huge testament to our hard working, customer focused staff who are quite simply the best!"

The judges said of Munro Greenhalgh: "They demonstrated, in a consolidating market: independence, long term relationships and exceptional service, giving a powerful competitive advantage." Munro Greenhalgh have, over the years (one hundred to be precise) stuck to their guns: adopting advances in technology when they have helped the customer experience or streamlined processes - but never at the expense of personal customer service.

WHAT A WAY TO KICK OFF THE SEASON!

Munro Greenhalgh are delighted to be sponsoring the home kit for the Ramsbottom Raiders Under 8 football team for the 2026/27 season.

The team played their first game on Saturday 5th September starting the season with a fantastic 7–5 win!

David Smith, Director at Munro Greenhalgh, said, "We are extremely proud to support sport in our local community and, in particular, help give the young players the opportunity to enjoy football, build confidence, learn teamwork and, most importantly, have fun. As dad to one of the players, I know how much the new kit means!"
We are looking forward to following the Raider's progress throughout the season.

Well done, Raiders - what a start!



TESTIMONIALS



JSH Laser, Ramsbottom.

Founded way back in 1840, and now in the hands of the fifth and sixth generation, JSH Laser have built a strong reputation in the fashion, furnishing, wallcovering and coatings industries. Excelling in rotary screen engraving and design separation, they use only the highest quality nickel rotary screens, manufactured in Switzerland.

JSH Laser have been insured through Munro Greenhalgh since the late 1970's. John Forshaw, Managing Director since he took over from (father) John Forshaw in 1973, comments, "With such specialist and highly technical machinery, we must have the peace of mind that, if something does happen, the disruption to our business is minimised. We have continued to insure our business with Munro Greenhalgh for so long because they give us support and advice at the end of the phone (or visit us when required). We have had incidents in the past and the claims process is handled without delay."

Nick Brown, Director at Munro Greenhalgh, added, "John and JSH Laser are a great customer as they understand the need for insuring their buildings and machinery. To be involved with such a specialist and historic business is also very gratifying."

Seaward William Swire.

Not often that companies can celebrate their 100th year in business. Rarer still that you get a testimonial from a business who has been insured by the same broker for over 60 years...

Wood and Metalworking Machinery dealer, Seaward Swire first chatted to Brian Greenhalgh about insuring his business in the 1960's, finding a kindred spirit (they both were stationed in Honk Kong for their National Service).
Seaward explains, "Munro Greenhalgh are more than my business insurance brokers: I class them as my friends. Over the years they have provided a top service insuring my vehicles, HGVs, machinery and tools and this service they have given is spot on. No trouble and no messing."

Ian Hayes commented, "Working with Seaward has always been a treat. To get a testimonial from such a legend in his industry is of great pride to us and we enjoy his business and company in equal amounts".

Picture caption Ian Hayes with Seaward Swire.





D&M Motors (Little Lever) Limited.

D&M Motors have been a customer of Munro Greenhalgh for over 20 years. They excel in MOTs, servicing and repairs.

Lee Wilson, at the company for 20 years and for the last 2 years, Managing Director, commented, "It's basically just peace of mind. Being properly insured we are covered for accidents, but Ian and the team at Munros give us more than that: reliable and, most importantly, being there at the end of the phone to answer any questions. We have experienced first-hand just how effective they are in supporting our business - our recent claim for an incident was sorted within 24 hours!"

Ian Hayes, Director at Munro Greenhalgh also commented, "We have, over the years, built up quite a portfolio of car mechanic and garage customers and this enables us to understand their business needs. D&M Motors are a great company who we work with to ensure their business can thrive, knowing that they are covered for any/all circumstances."

Picture caption Ian Hayes (left) with Lee Wilson.