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ISSUE ITEMS

So it's here 2012. The year we have all been waiting foror not?

Weather...Britain's favourite subject?

Well done....more to come, hopefully?

Customers prefer to deal with a professional

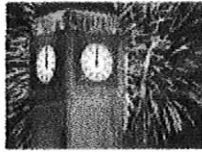
And finally.....

Happy new year to everyone at IFM

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So it's here 2012. The year we have all been waiting foror not?



Well as we enter 2012 my mind goes back to 7 years ago and that announcement that we or at least London would host the Olympic Games, the greatest show on earth. Something I think greeted with a mixture of excitement and joy as well as

some trepidation given our record for overspending and under performing on these occasions.

We still do the pomp and ceremony thing well as anyone as witnessed regularly for the Monarchy so whilst we do not have the Birds Nest of Beijing or the Pantheon of Athens I reckon we will put on a pretty good Games. Full of course, of self deprecation and a little good humour. It will be very much a British games, quaint, not quite a 100% smooth but endearing and charming all the same and one to last in the memory.

If you have seen the east end of London and Stratford in particular recently it is an awesome transformation. I travelled that way last summer to Kent and the infrastructure changes are staggering. Whatever the politics of the whole event there will be a legacy that's for sure.

Looking back those 7 years the world looked a very different place. Banks were full of cash, Osama and Sadam were nicely hidden away, Gaddafi was making pals with west, local authorities and the government spent money for fun. The financial crisis was just a horrible dream not even considered by most people, even the so called clever ones who are paid to foresee these things. The mid-noughties, a fond memory now and a time we might not see again for a generation.

Weather...Britain's favourite subject?



As the winter approached we all went on alert fearing another bone chilling cold snap and lots of the white stuff. Stocking up on rock salt and snow shovels. Thankfully, so far as we creep timidly towards February we

appear to have dodged the bullet this time, fingers crossed.

Last winter and in fact the one before, were in truth, exceptional. Going right back to when meteorological records began in the 1600's we very rarely have three bad winters on the trot. Oddly enough the human mind only remembers the bad ones which always skews our view of the present and the future.

In insurance terms we have had two very busy claims years. Frozen pipes, followed by the resultant escape of water caused chaos. Cars, Vans and Lorries being stranded in 6 foot drifts of snow or skidding on ice rinks into other road users, buildings and even people. It has been an eventful couple of winters so we have everything crossed that the three in row theory holds and we might just escape with Spring on the horizon.

You might just think on though as we are bound to get some frosty mornings in the coming weeks. Recently there has been a spate of vehicles being stolen from the roadside and even from people's drives and garages.

One morning recently South Yorkshire police reported nearly 50 on one day. So why the explosion of thefts you might wonder? Well it appears these generous owners went out and started their vehicles and left them running whilst they cleaned the frosty windows and nipped back in the house for something! You might think they were unlucky, the numbers involved suggest otherwise. The opportunist thief loves those frosty mornings and there are plenty of these undesirables around regrettably.

The shocking truth is most of the owners are now repenting at leisure for their moment of madness. Insurers will rarely pay for their vehicles if they were stolen, with the engine running or the keys in them. This kind of behaviour breaches conditions or warranties in most policies.

So be warned, don't be one of them next time Jack Frost shows up or you fill up at the petrol pumps, again!

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Well done....more to come, hopefully?



One of the senior members of our Commercial Team Kirsty White, recently passed her Chartered Insurance Institute exams.

She also received an additional prize for her high marks from the local Institute at the annual dinner held at Baldwin's Omega in November.

It's not easy working full time and studying whilst being a wife and Mum. Well done and congratulations to Kirsty from everyone here at IFM.

Her success has appeared to inspire the troops and it looks like a host of staff from every department and at all levels of the business are planning enrolling for Institute exams in 2012.

Let's hope we have more good news to reveal very soon. As part of our ongoing commitment to professional standards this kind of enthusiasm and determination to succeed is rather heart warming.

Good luck to everyone. PS. that's not Kirsty in the photo just in case you wondered.

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Customers prefer to deal with a professional



Research carried out on behalf of Zurich Insurance shows SME and Commercial customers still prefer the reassurance and professionalism of dealing with a broker.

The research shows there is a big difference in peoples buying habits between insuring your holiday or car and insuring your livelihood. It seems people still appreciate the difference. It appears the broker channel is set to remain strong and will remain the nation's favourite choice for buying insurance in the future.

Within broking, e-trading is playing a more and more significant role. Underwriting relationships and access to decision makers still rate highly, but the speed and convenience of e-trading is helping brokers compete across the board on cover and value for money.

Electronic extranets are now used in equal measure to traditional one-to-one trading, with 32% now using traditional trading and 31% using extranets and specialist common trading platforms (CTP). We have recently expanded our options when our software providers went live on the CTP and it further strengthens the choice and options of a whole range of Commercial and SME products we can offer our clients.

Allied to our unique Brokerbilty Group offerings via the BIG platform we can now offer an even more choice to all our SME and Commercial policyholders. Technology clearly has an increasing role to play in our market, but it is equally clear that the relationship between broker and underwriter remains vitally important, as does the relationship between broker and client.

It can only be a good thing for client and broker alike if it retains a focus on quality and value over pure price. The technology challenge we face is to bring all these elements of efficiency, relationship and quality together. Remember your broker won't be on the aggregator site instead pick up the phone and let us do the work for you.

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And finally.....



Arrangements are underway for the Annual IFM Charity Dogs night at Owlerton Stadium later in the summer.

Many of our clients and their employees have joined us for the event in the past and everyone seems to have had a good time as many come back year after year.

If you fancy bringing along a party then call your usual contact and ask for details. You never know we might have them haring around delivering some tickets... sorry couldn't resist that one.

It is a great night for meeting and greeting and putting faces to names that you deal with over the phone. It might even introduce you to some potential business partners or customers so get along and join us. Numbers are limited but its first come first served so don't delay.

We will catch up again in a few months but if you need some independent, professional advice on any aspect of insurance give us a call we are here to help.

We hope 2012 is a better year for everyone, keep smiling, the crocuses and daffodils will soon be popping up and its only 179 days to the Olympic games.

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