

# GLEMHAM UPDATE DECEMBER 2020



As is usual at this time of year, we will be closing the office at 14.00 on Christmas Eve and re-opening on Monday 4th January: all from home, of course. There will still be a service available between the 28th and 31st December: please either email the usual Glemham contacts or [admin@glemham.com](mailto:admin@glemham.com). For anything urgent, telephone numbers are on [www.glemham.com](http://www.glemham.com) although the switchboard will just go to a recorded message. I am happy to field urgent calls on 07803 082 750.

We have again made a donation to charity rather than send expensive Christmas cards, particularly as they would almost all be landing in empty offices. Our chosen charity is FIND in Ipswich, which deals with the least advantaged in society and we hope they will be able to plug a few more gaps in need with our help.

It goes without saying that 2020 has been the most challenging year most of us have faced, however long we have been in the industry and one cannot help but think that the really hard yards lie ahead as more businesses fail and the knock-on effects of Covid impact on us all.

We have always run Glemham fairly conservatively, trying hard to avoid peaks and troughs in risk selection and pricing and, while we cannot be immune to this, we do hope we can continue to work together to keep all our clients satisfactorily insured with quality UK-based insurers whose claims service is acceptable or better.

We thank you and everyone in your team for the way you have kept business flowing, existing and new, and we hope that, while probably not what we planned, your year-end numbers represent the best possible outcome under the circumstances. We thank everyone for their fortitude in dealing with the challenges of a hardening market and, probably the most gratifying thing, is that we haven't faced a single complaint about service standards falling, inwards or outwards.

Thank you so much for your continued support and I hope we can all enjoy a few quieter days over the Christmas period to reflect on what we have achieved and re-charge the batteries for the year ahead and whatever that throws at us. Here's to 2021...

Best wishes.

John Cross