

Business since 1919 | TLDallas | Head Office

100

Covered.

Celebrating our centenary.



TLDallas
INSURANCE SINCE 1919

100
years

Happy birthday to us!

We're incredibly proud and excited to be celebrating our centenary year here at TL Dallas.

We've got plenty up our sleeves to mark the occasion in style – starting with a centenary edition of Covered. This edition will celebrate our 100-year history, in addition to providing some insight into what the future looks like, both for our business, and for the industry as a whole.

To mark the occasion, the team is planning 12 months of fundraising activities – and we've set the bar high with the aim of raising £100,000 for our Charitable Trust during the course of our centenary by taking part in a variety of activities to reach our target.

A lot can change in 100 years, and the invention of the computer, television, mobile telephone and internet are testament to that. As a result, there have been some incredible changes in the way insurance is sold and policies are underwritten.

That said, it's reassuring to know our values and ethos remain the same now as when my great-grandfather first established TL Dallas in 1919. Since joining the firm, I've focused intensely on how we look after our people – they are our

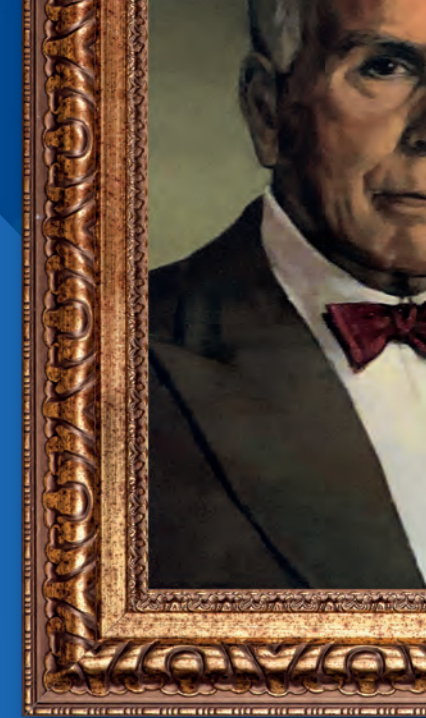
greatest asset and must feel satisfied, happy, and appreciated.

Similarly, it's important that as we grow, we continue to offer the same level of service to our clients – wherever they are in the world. As such, we're constantly looking at ways to innovate across the organisation. In doing so, we expect to build a great operational foundation which supports steady, profitable growth – while retaining our independence and integrity.

Of course, none of this would have been possible without our long-standing, dedicated team of knowledgeable and experienced staff, who pride themselves on providing the very best advice and service to our customers. All that's left for me to say is a huge 'thank you' to every one of our clients and colleagues who have supported and remained loyal to us throughout the past 100 years – here's to the next century!

Polly Staveley

Managing Director





Launching our Centenary.

We are excited to be embarking on our centenary year in 2019, marking 100 years since Thomas Lessels Dallas OBE, an enterprising Scotsman, established the TL Dallas business in Bradford.

To celebrate this landmark occasion, we are pleased to announce that we are partnering with four charities that are close to the hearts of our staff: British Heart Foundation, Candlelighters, Mind in Bradford and Alzheimer Scotland. Additional support will also be provided for causes local to our branches, including Sedbergh Youth & Community Centre in Bradford.

The charity initiative, which is backed by our employees across the UK, will see the team take on a series of challenges including skydiving, abseiling and concerts in order to reach the target. Additional centenary celebration milestones will be held throughout the year.

Polly Staveley, Managing Director at TL Dallas, said:

“This year marks an important anniversary for TL Dallas. Being able to celebrate 100 years since the business first opened its doors in 1919 is such an achievement.”

The partners came together to mark the launch at Valley Parade, home of Bradford City. The stadium was chosen to kick-off the campaign given our long-standing sponsorship of the football club.

“
It’s fantastic that we can celebrate 100 years by helping others, which is why we are so passionate about our charity campaign.
”

Supporting Mind in Bradford.



Suzy Poole, PR & Communications Officer
at Mind in Bradford:

We are delighted to have been chosen by TL Dallas which has such a long history in Bradford. The money raised will be spent on our services across the district to support people experiencing mental or emotional distress. It will make a difference to many lives. Thank you!

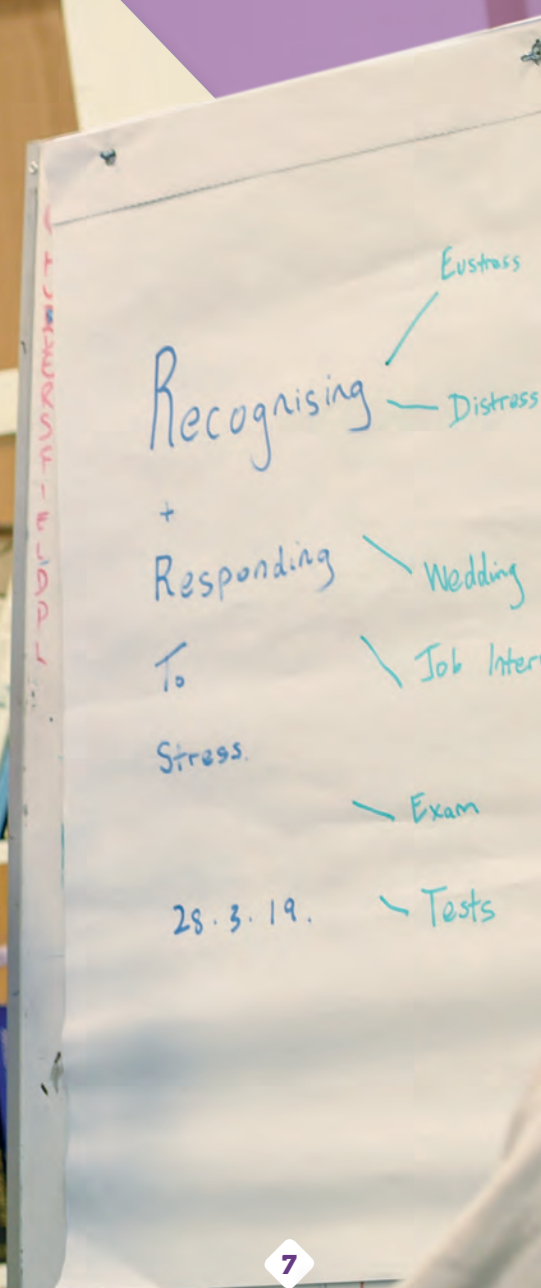
Mind in Bradford is a local branch of Mind, the mental health charity. Its mission is to support anyone experiencing emotional or mental health problems across Bradford, Airedale, Wharfedale and Craven.

For more than 20 years, it has run Guide-Line, a confidential telephone helpline staffed by people who live and work in the district. It is also home to the award-winning Sanctuary, a safe space area for those in distress which can be an alternative to hospital admission. All are welcome to attend its free wellbeing groups which are often led by

practitioners who have personal experience of mental health problems. This means that people can start their road to recovery at Mind in Bradford in an understanding and non-judgmental environment.

Although affiliated to national Mind, Mind in Bradford receives no funding from them instead relying on its own resources and fundraising to provide local services.

Find out more at: mindinbradford.org.uk





Candlelighters

Together we can fight children's cancer.



Amy Harrison, Senior Corporate Partnerships Executive at Candlelighters:



We are so grateful to have been supported by TL Dallas for several years and are so excited to be involved in its centenary celebrations! Its support continues to make a massive difference to families across Yorkshire who are affected by childhood cancer.



Candlelighters support children and their families affected by childhood cancer across Yorkshire. Support can be practical, emotional or financial and it lasts for a lifetime.

Find out more at: candlelighters.org.uk

Whether it is providing holidays for families to spend quality time together, ensuring that families have a safe and comfortable home-from-home to stay in, or providing family members with wellbeing therapies, talking therapies or group support at our support centre, Candlelighters are there for every member of the family throughout their journey.

A vibrant hub serving the local community.



Arnold Butterfield,
Sedbergh Youth & Community Centre:

We are very grateful for TL Dallas' ongoing support. We are a small Bradford-based charity serving the local community with a range of services and donations: support from brilliant businesses like TL Dallas helps enormously.

Local to our head office in Bradford, The Sedbergh Youth & Community Centre is a vibrant hub serving the local community with activities, resources, and support suitable for all ages and backgrounds for free or low-cost admissions.

The centre is open to everyone and operates mostly on a drop-in basis, which means

members of the community don't have to book in advance. They can simply turn up and benefit from the activities and services on offer.

Find out more at:
sedberghcommunitycentre.co.uk





Working to beat heartbreak forever.



Sue Green, Fundraising Manager at British Heart Foundation:



It's fantastic to be chosen as one of the beneficiary charities of TL Dallas as they celebrate their Centenary year. The money donated through this fabulous partnership will help towards supporting the British Heart Foundation's research into heart and circulatory diseases, and the 7 million people living today with conditions, such as strokes, dementia, diabetes and heart disease.



One in four of us in the UK die from heart and circulatory diseases. That's why the British Heart Foundation funds world-leading research into their causes, prevention, treatment, and cure.

With the public's support, our funding will drive the new discoveries to end that heartbreak.

Find out more at: bhf.org.uk

Advances from our research have saved and improved millions of lives, but heart diseases, strokes, vascular dementia and risk factors such as diabetes still cause heartbreak on every street.

Help us reach our target of **£100,000.**

We're planning 12 months of fund-raising activities across the group to celebrate our centenary. We've set the bar high too, with a fundraising target of £100,000.

Fundraising efforts from across the group.

Staff from the TL Dallas Group across the UK have been coming up with great ideas to raise money towards our incredible target for the year.

We've already hosted a number of food-themed events from pink feasts for Candlelighters, to sponsored homemade Indian takeaways at our Bradford office.

Some members of the team have taken on fantastic fitness challenges for charity including an incredible 100-km marathon by Bruce from our Claims Team.

Members of our Personal Lines team have been making fundraising beautiful by opening their own nail salon and painting the nails of willing ladies and gents, all in aid of a wonderful cause.

We've also all been taking part in 'Dress Down Fridays', donating on a weekly basis towards the target.

Dallas Goes Skydiving.

The brave team from TL Dallas take to the skies.

If you're going to tick something off your bucket list, why not do it for charity? Without a doubt, one of the bravest fundraising efforts saw eight of our very own daredevils take a leap of faith for charity.

Brave team members Matt Smith, Philippa Davis, Rebecca Stockdill, Kristina Karmann, Aimee Siddaway, Miles Smith, Paula Fletcher and Kaleigh Thomas took to the skies above the East Yorkshire Coast.

The exceptional eight TL Dallas employees bravely volunteered to jump out of a plane from 14,000 feet with the aim of raising £5,000 towards the target. TL Dallas have covered all costs to ensure every penny donated goes towards our target.





Abseiling down Ripon Cathedral.

Polly & James Staveley, May 2019.

Managing Director, Polly Staveley also took to the skies, this time to abseil down the South West tower of Ripon Cathedral to take in the incredible views over the historic North Yorkshire city.

Ripon Cathedral has a 1350-year history, with the original church on the site dating back to 681AD. Construction on the existing cathedral commenced in 1069, just 3 years after the Battle of Hastings.

Smashing the £1,000 fundraising target, Polly and the team raised a massive £1,735 for charity!

TL Dallas Shetland Raise £7,260!

TL Dallas Shetland has raised £7,260 for charitable causes as part of the company's initiative to mark 100 years of the company.

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Funds raised will be split between Alzheimer Scotland, the Shetland MRI Scanner Appeal and Mind Your Head, each receiving donations of £2,420.

Ruth Newbold and her team in the Lerwick office have been at the forefront of the fundraising effort, coming up with different ideas. Most recently, they organised a gospel concert with great success.

The concert featured artistes including Sheila Henderson and Freda Leask; Jim Budge and Friends; David, Jamie, Janis, and Jenna; the North Ness Boys; and Senior Young Musician of the Year, Elizabeth Halcrow. There was also

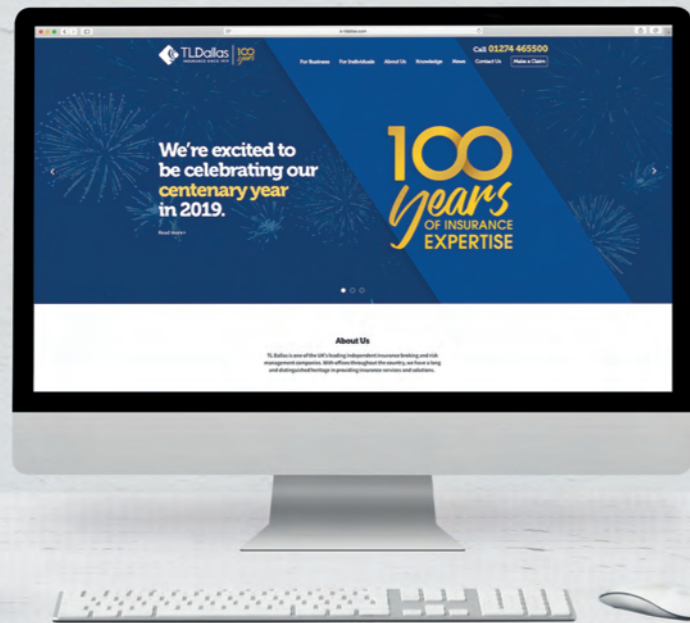
a raffle and the event raised £2,213. Ruth Newbold also developed an attractive Shetland landscape calendar for 2019, with the help of local photographers Angela and John Lowrie Irvine.

The sale of the calendars brought the total raised to £3,630 and when matched by TL Dallas through the charitable trust initiative, it gave a grand total of £7,260 to be split between the three chosen charities.

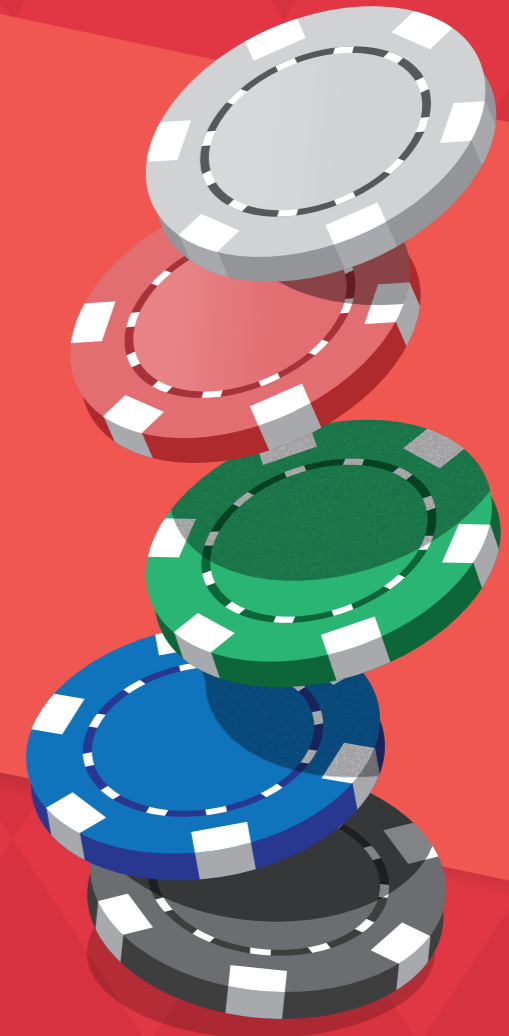
We will be taking part in fundraising activities throughout 2019 across the group to celebrate our centenary. Head to www.tldallas.com to see all upcoming events.

Find out about our latest activities and events.

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Celebrate with us at our roaring **1920's ball!**

Join in with our centenary celebrations!

The culmination of our centenary celebrations will be a 1920's themed Centenary Charity Ball at Rudding Park Hotel & Spa, Harrogate, to help the TL Dallas Charitable Trust reach its target.

We are delighted to invite our clients and business associates to the roaring 20's themed evening including fireworks, charity auction, dance band and much more!

If you are unable to join us at the Ball, then why not help us reach our target by sponsoring the event? Sponsorship starts at £500 and your company name will be mentioned at the event. You can also place

an advert in the Charity Auction brochure. Alternatively, can you provide an interesting or unique auction item to be sold on the night and help raise funds?

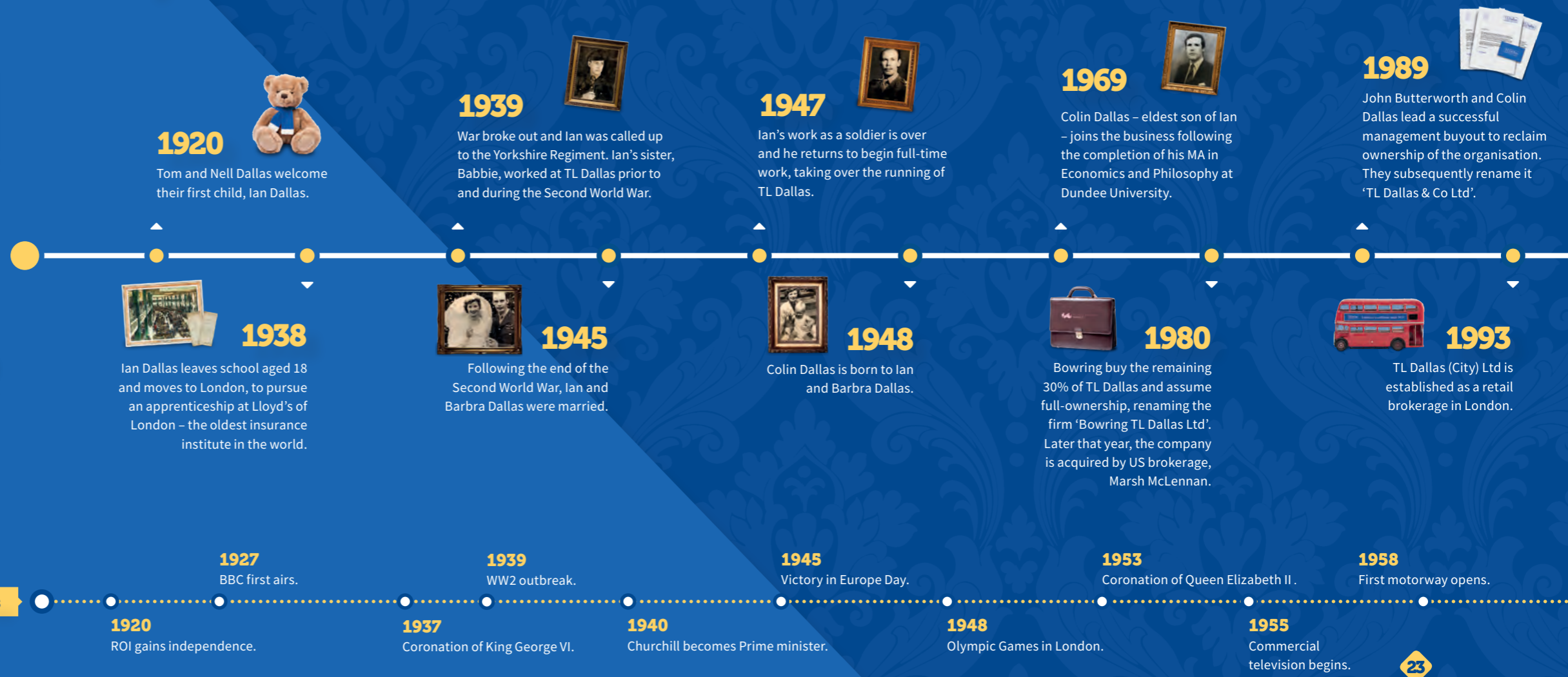
Secure your tickets today by contacting us directly. We look forward to seeing you there!

Please note as this is a busy weekend for Rudding Park, we recommend booking any rooms with the hotel ASAP.

Call us on: 01274 465500

Email us at: events@tldallas.com

Discover 100 years of insurance expertise.



Our journey through the decades.

1994



TL Dallas (IFS) Ltd is formed in Bradford, the team specialised in offering pensions, investments, and wealth management.

1999



The firm acquires two other brokers on Shetland, making TL Dallas the only insurance broker on the island.

2000



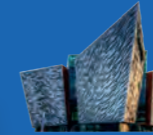
A specialist credit insurance division opens in Falkirk, strengthening the existing credit insurance division in Bradford.

2011



TL Dallas (Scotland) Ltd is formed in Glasgow, offering commercial and private client insurance.

2016



TL Dallas (NI) Ltd is established in Belfast as a full-service, independent insurance broker.

1997



A new branch office opens in Shetland.

1999



Polly Staveley – great-granddaughter of the founder – joins as a trainee credit insurance broker.

2011



Mackenzie Dallas – great-grandson of the founder – joins the business.

2015



The Edinburgh branch of TL Dallas (Scotland) Ltd opens. Specialisms include High Net Worth Individuals and bespoke, commercial insurance.

2017



Polly Staveley takes over as the Group managing director and John Butterworth becomes executive chairman.

1966

England win the World Cup.

1969

Concord takes its maiden flight.

1973

Britain joins the EU.

1979

Margaret Thatcher becomes the first female Prime Minister.

1984

World Wide Web invented.

1992

Channel tunnel opens.

2002

Queen Elizabeth II Golden Jubilee.

2012

Olympic Games in London.

2017

Brexit vote.

To the next 100 years!

100
years
OF INSURANCE
EXPERTISE

TL Dallas celebrates 100 years of trading, by setting a fundraising goal of £100,000.

Looking forward.

Our history is strong; it's our job to make our future even stronger.

Modern culture has seen a substantial change in people's attitudes towards their careers. Pressure to personally progress means that a 'job for life' seems like more of a dead end than a jackpot. The insurance sector in particular continues to see a lot of merger and acquisition activity which, along with insurers' struggles for profitability causing frequent high-level strategy changes, results in a lot of job hopping in the insurance sector.

T L Dallas philosophy is – and always has been – to create a family culture that fosters loyalty. The relationships our people build with our clients are the core of our business. However, that relies on our people loving working here enough to stay long term. As we grow, especially geographically, our most important challenge is to ensure that this culture and our 'above and beyond' client service philosophy remains strong and consistent throughout the group. The only way we can battle modern 'job-hopping' culture is to provide the happiest, most supportive, and rewarding environment we can for our staff.

Technology has also changed the industry significantly during the last twenty years, and

promises to do so even more in the future. Artificial Intelligence increasingly lends itself to 'human-less' servicing, directly competing with our 'human' model across various fields of insurance.

The reality is, smaller independent businesses can be disadvantaged by instant online policies, or those sold by brokers en-masse. It is easy to buy something that doesn't provide suitable cover, and it isn't obvious until they need to claim.

Whilst many brokers conclude that this end of the market earns too little to warrant the 'gold standard' of professional service and advice, our model relies on building life-long relationships with our clients. This means we can afford to give everybody the best service, as many businesses will grow over the years and appreciate their insurance partner that supported them from the start. A satisfied small client is just as valuable as a satisfied big client if they are recommending us in their own networks: our favourite pipeline for growth.

Mackenzie Dallas



Mackenzie Dallas
Group Director

Our strategy is to offer a 'hybrid' best-of-both-worlds solution. By investing in the technology we allow clients to benefit from the efficiency and pricing of instant competitive algorithm underwriting, whilst still dealing with experienced and dedicated professional 'humans' at every stage. We see this rare ability to support fledgling businesses right from the start as an opportunity with long-term rewards, meaning that this is something we hope to focus more on in the future.

The current environment of dizzyingly advancing technological progress is also affecting the industry in terms of the cover that it is expected to provide. 'Cyber' is the hottest general topic in insurance, but the immaturity in the data, inconsistency in the product cover and pricing, and complexity and novelty of the exposures makes it very difficult for brokers to give their clients quality advice. We see this as an opportunity to excel where our competitors struggle. The trend of broker specialisation usually places brokers like us at a disadvantage as our growth-through-recommendation model requires us to master all fields of insurance. Cyber insurance is different: it is a very real risk for everybody, regardless of industry sector, and so it is an ideal specialisation for us.

Whilst we anticipate these developments there is also the very real threat of what we can't see coming. Just as the taxi industry did not anticipate Uber, or the hotel industry did not anticipate AirBnB, the insurance industry is notorious for its lack of ability to adapt quickly, and is certainly vulnerable to similar substantial disruption.

With my own background as a developer, I am a shameless tech-lover and futurist at heart – so this is also a challenge that I relish.



Centenary Edition

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