



thomascarroll
GROUP PLC

PASSION

IS WHAT DRIVES US



THIS IS YOUR STAGE TO

THRIVE



IT'S YOUR TIME TO

SHINE



A message from our CEO Rhys Thomas

It's safe to say, we have come a long way since my father Evan Thomas and Terry Carroll founded the company in 1972. We have grown from a small provincial broker, to a large group of companies providing a range of insurance, risk and wealth management services across multiple regional offices.

From the first day of trading, Thomas Carroll has been built on strong moral values, always putting our clients first and treating colleagues as family.

Over the decades the business has become larger and stronger and without any doubt our people are our greatest asset and the secret to our success.

Every person here has the chance to progress and is given a stage to thrive. We want you to be part of a succession plan which maintains our independent future for the next generation.

You have an opportunity to play an active part in the Thomas Carroll

**WELCOME
CROESO**

story - or even write your own chapter. We work hard and play hard but always strive for this to be a personally rewarding place to work.

Take this opportunity to be the best you can be and enjoy a long and fruitful (there's plenty of fruit about) future at Thomas Carroll.

Welcome to the family.



MANAGING RISK



PROTECTING WEALTH



ENGAGING PEOPLE



Core Purpose

**This is our core purpose and it defines who we are, what we do and why we do it.
We apply this mission to both our internal and external relationships at Thomas Carroll.**

Managing risk

By providing a comprehensive range of personal insurance, commercial insurance and health & safety, we help businesses and their owners identify and manage risk. We ensure peace of mind that Thomas Carroll will be with them throughout the journey.

Protecting wealth

Group-wide, our services help businesses, business owners and private individuals plan for the future, ensuring their wealth provides a platform for growth and that their people are protected too.

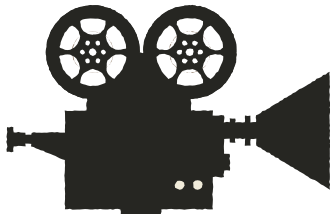
Engaging people

People are fundamental to the DNA of Thomas Carroll and are a crucial component to our success as a business. We are committed to investing time in our clients and establishing long-lasting relationships.

An illustration of a white hand holding a black clapperboard with white diagonal stripes on the top bar. The clapperboard is positioned diagonally across the frame. The background is a solid pink color. The text 'WHAT WE DO' is written in a white, hand-drawn, chalk-like font on the black part of the clapperboard. Below this, there is a paragraph of text in a smaller, pink, sans-serif font.

WHAT WE DO

Thomas Carroll is a leading insurance, risk and wealth management firm in Wales, Hereford and London. We offer a range of business and personal services to a variety of clients, ensuring peace of mind every step of the way.



EST. 1972

**BUSINESS
INSURANCE**

**PERSONAL
INSURANCE**

**HEALTH^{AND}
SAFETY**

**EMPLOYMENT
LAW**

**WEALTH
MANAGEMENT**

**EMPLOYEE
BENEFITS**

IN EXCESS OF
£10m
TURNOVER

IN EXCESS OF
£1m
PROFIT



and that's the bottom line!

**We employ over
140 people**

40%

OF OUR PEOPLE HAVE WORKED
HERE FOR OVER **10 YEARS**

80%

OF OUR PEOPLE HAVE A
PROFESSIONAL
QUALIFICATION

5 SUBSIDIARIES

THOMAS CARROLL BROKERS (TCB)

THOMAS CARROLL INDEPENDENT
FINANCIAL ADVISERS (TCIFA)

THOMAS CARROLL
PRIVATE CLIENTS (TCPC)

THOMAS CARROLL
MANAGEMENT SERVICES (TCMS)

THOMAS CARROLL
BROKERS SWANSEA (TCBSA)

12,000 CLIENTS

HAVERFORDWEST • SWANSEA • CAERPHILLY • NEWPORT • HEREFORD • LONDON

Our Values

Our brand values derive from the way we do business and how we relate to our colleagues and clients, all day every day.



A voice you can trust

We have built a reputation as a trusted partner and our breadth of experience ensures peace of mind for regulators, clients and colleagues.

A passion for business

We enjoy what we do and are always going the extra mile for our clients, to provide the best service possible, now and in the future.



A partner for life

We nurture strong relationships that last. We build loyalty and friendships with colleagues, clients and partners. We are in it for the long run.

An eye on the future

We continually adapt, embracing new technology and trends so that we can remain industry leaders.

A stage to thrive

We are all about giving our clients the best advice and helping our employees achieve career aspirations, providing a platform for growth and longevity.

DIRECTORS
DIRECTORS
DIRECTORS
DIRECTORS
DIRECTORS
DIRECTORS

Meet the cast...

Meet our directors, who between them, head up our 5 subsidiaries
and 6 regional offices. They are a friendly bunch and passionate
about providing a platform for growth.



CHAIRMAN
JOHN MOORE MBE



CHIEF EXECUTIVE OFFICER
RHYS THOMAS

THOMAS CARROLL BROKERS



MANAGING DIRECTOR
GARETH COTTY



DIRECTOR
SIMON BRADWICK

THOMAS CARROLL INDEPENDENT FINANCIAL ADVISERS



MANAGING DIRECTOR
MARK EEDY



DIRECTOR
LOUISE EEDY



DIRECTOR
STEPHEN FRANCIS

THOMAS CARROLL PRIVATE CLIENTS



MANAGING DIRECTOR
ALISON DAVIES



DIRECTOR
BARRIE MCCARTHY



DIRECTOR
CLAIRE HUMPHRIES

THOMAS CARROLL MANAGEMENT SERVICES



MANAGING DIRECTOR
KEVIN PRICE



DIRECTOR
RICHARD PASK



NON-EXECUTIVE DIRECTOR
ROGER DAVIES

THOMAS CARROLL BROKERS SWANSEA



DIRECTOR
MARK SULLIVAN



DIRECTOR
JEFF PARTRIDGE



DIRECTOR
CHARLOTTE GWENTER

THOMAS CARROLL GROUP



DIRECTOR
JULIE WATERS



GROUP DEVELOPMENT DIRECTOR
BRYNMOR WILLIAMS



GROUP DEVELOPMENT DIRECTOR
ROB JONES MBE



NON-EXECUTIVE DIRECTOR
NIGEL DAVIES



NON-EXECUTIVE DIRECTOR
GARETH WILLIAMS

Show-stopping Employee Benefits

Happy and healthy people are
vital to the success of our business
– we couldn't do it without you!

We take pride in the
comprehensive benefits package
we offer, to make sure you and
your family are taken care of.

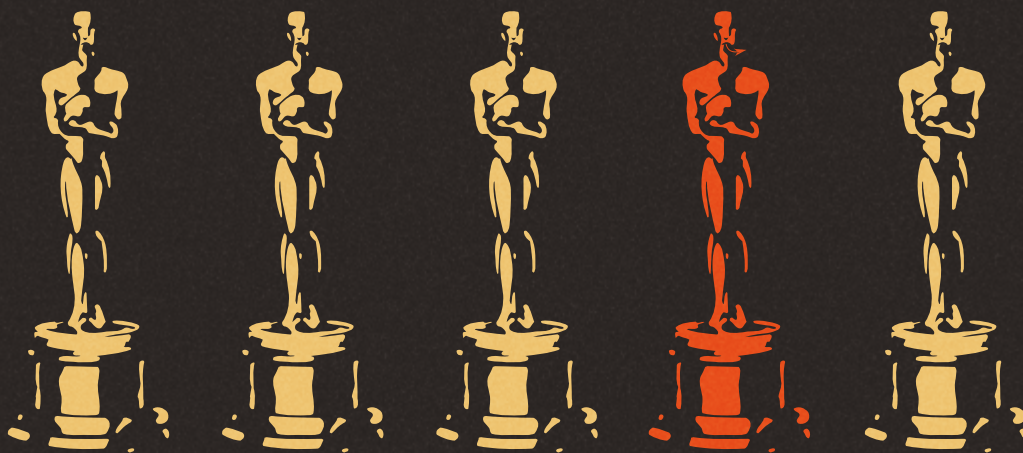
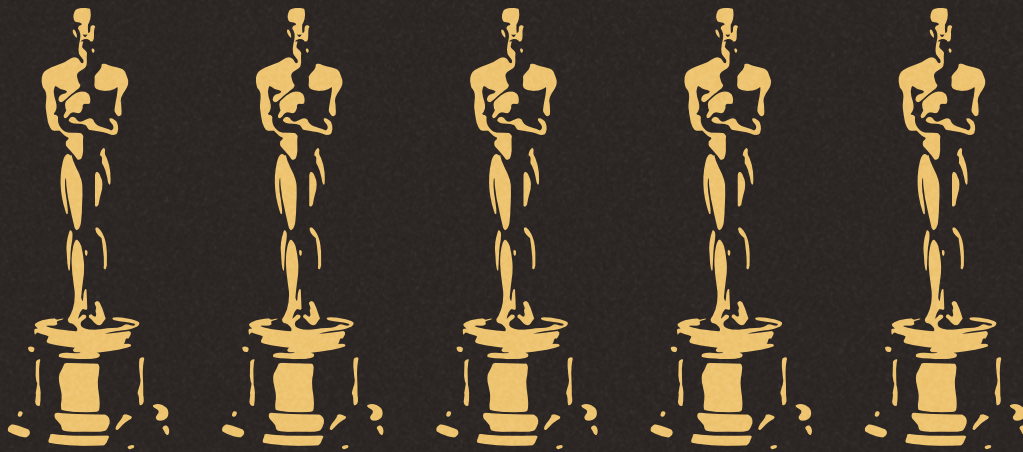


Benefits

- **Hospital Cash Plan** includes dental and optical benefits, consultant fees and a range of operations, private scans, diagnosis appointments and tests, sports massages, therapies and treatments. This plan automatically provides some cover for dependent children and can include partners subject to additional premiums.
- **Death in Service** cover will pay four times your salary.
- **Income Protection Benefit** provides full salary for 6 months and then 75% of gross salary.
- **Pension** 5% contribution from Thomas Carroll and 3% from employee.
- **Employee Benefit Trust** offers every employee a share in Thomas Carroll.
- **Training and development programme** offers you a personal programme, which is designed to give you a comprehensive view of the business and market and to ensure you develop and maintain your expertise.
- **Rewards for passing exams** £250 for Certificate, £1,000 for Diploma and £2,000 for Advanced Diploma or Chartered status.
- **Annual leave** is a minimum of 25 days holiday and 28 days holiday after 3 years.
- **Long service bonus awards** includes 2 extra days annual leave after 10 years of service, 5 days extra annual leave after 15 years and 20 days extra annual leave after 20 years service.
- **Employee Assistance Programme** offers a 24/7 counselling support helpline to employees including face to face counselling.
- **Personal Accident** 2 x annual salary paid in the event of death or permanent total disablement.
- **Professional membership fees** paid as well as exam entry.
- **Study leave** will give you a minimum of 4 days per subject.
- **Study tutors and materials** are paid for.
- **Employee discounts** with selected discounts extended to family members.

Treats

- Free fruit
- Weekend trips away and treats
- Social events
- Your Birthday off
- 1 charity volunteering day per annum
- Cycle-to-work scheme
- 2 additional holiday days if you get married
- Indian head massage
- Subsidised lunches
- Annual luxury holiday prize draw – a week in Madeira



Award Winning Atmosphere

Our list of industry awards showcases the achievements of our dedicated teams and talented people.

British Insurance Awards

Insurance Broker of the Year 2018

Broker of the Decade 2014

Royal Mint Supplier Awards

Business Supplier of the Year 2017

Overall Supplier of the Year 2017

Caerphilly Business Forum Awards

Large Business of the Year 2017

Chartered Institute Insurance Awards

Promoting the Profession 2016

Best Companies to Work For

Sunday Times Top 100 Best Small

Companies to Work For 2005-2015

Sesame Bankhall Group

Corporate Adviser of the Year 2014

Firm of the Year 2014



An Eye on the Future

The future at Thomas Carroll is bright. We have the opportunity to grow and create new and fulfilling opportunities for everyone in the group.

The ambition is to grow to £20 million turnover by 2027 and most importantly reinvest profits back into the business and our people.

What do we do with profits?

- Distribute dividends to all Employee Benefit Trust shareholders (that is pretty much all people after around 18 months employment).
- Invest in personal training, learning and development.
- Keep up with technology advancements.
- Salary review in line with performance.
- Spruce up our offices and work areas to remain fresh and modern.
- Look for new people and teams who can make a difference.

Looking ahead

Annually we review our direction and strategy to ensure we remain ahead of the competition. More importantly, we review client care and ensure we exceed expectations.

This is a dynamic and exciting place to work where every voice is heard to help shape the future direction of Thomas Carroll.



Our Offices

1. Caerphilly
2. Swansea
3. Haverfordwest
4. Hereford
5. London
6. Newport

Platform for Growth

We work hard to create a working environment in which you can flourish and thrive. Being Chartered and competent in all parts of the business is unique and ensures we provide the best possible advice to our clients.

Leadership development

Succession planning is always at the forefront of our mind. Learning and personal development is important to us, it ensures our people are given the right tools and support to reach their full potential.

Help our people to achieve

Through training, development and open communication we work together to help our people achieve their future career ambitions.

TC Academy

We invest in people, recruiting and engaging local talent. Our graduate academy gives the next generation the opportunity to develop and progress at an accelerated pace.





Equal Casting

Creating a healthy and balanced working environment where colleagues thrive is central to our core values.

We believe in developing talent across the group, no matter your background or characteristic.

Our commitment to delivering an equal opportunities code of practice means we treat our people fairly, regardless of;

- **Age**
- **Disability**
- **Gender reassignment**
- **Marriage or civil partnership**
- **Pregnancy and maternity**
- **Race**
- **Religion or belief**
- **Sex**
- **Sexual orientation**



Want to be an expert?

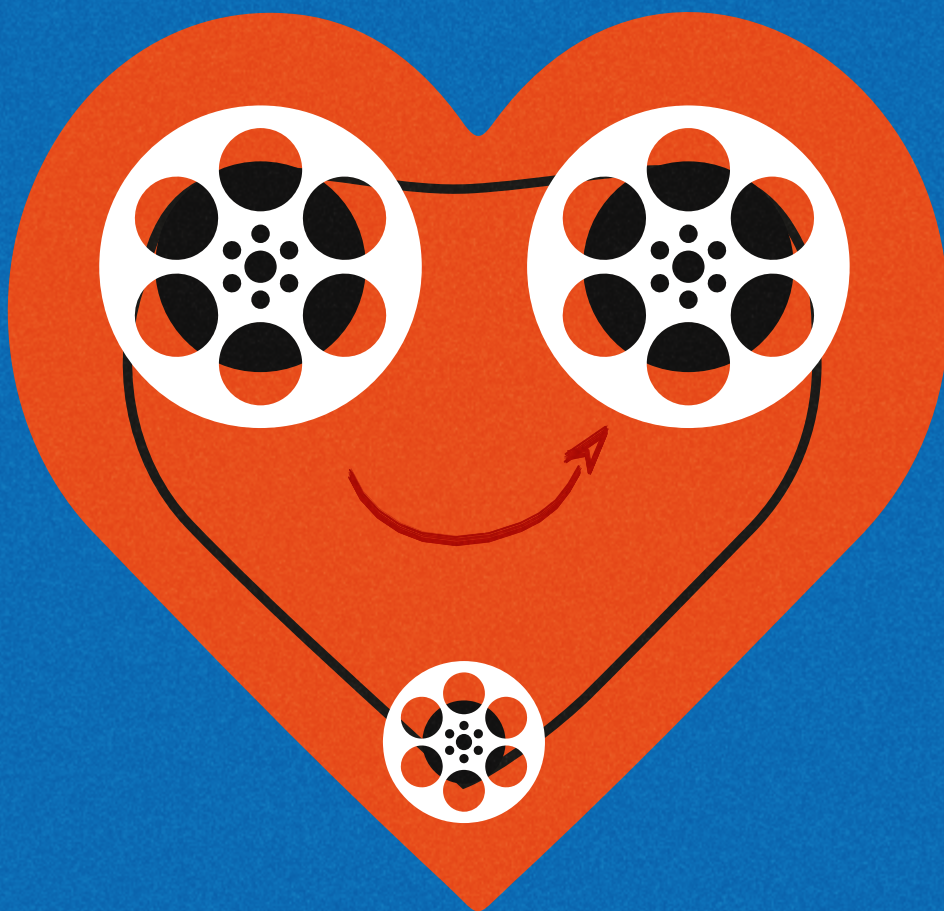
You're in good company...

You can watch our award-winning **#CHOOSECHARTERED** video by visiting www.thomascarroll.co.uk and searching the hashtag.

Filmed at Thomas Carroll, it explains everything you need to know about what being a Chartered company means for our employees and our clients.

Chartered status is only achieved by companies who demonstrate commitment to maintaining the highest standards of technical competence and ethical conduct.





Thomas Carroll Charitable Trust TCCT

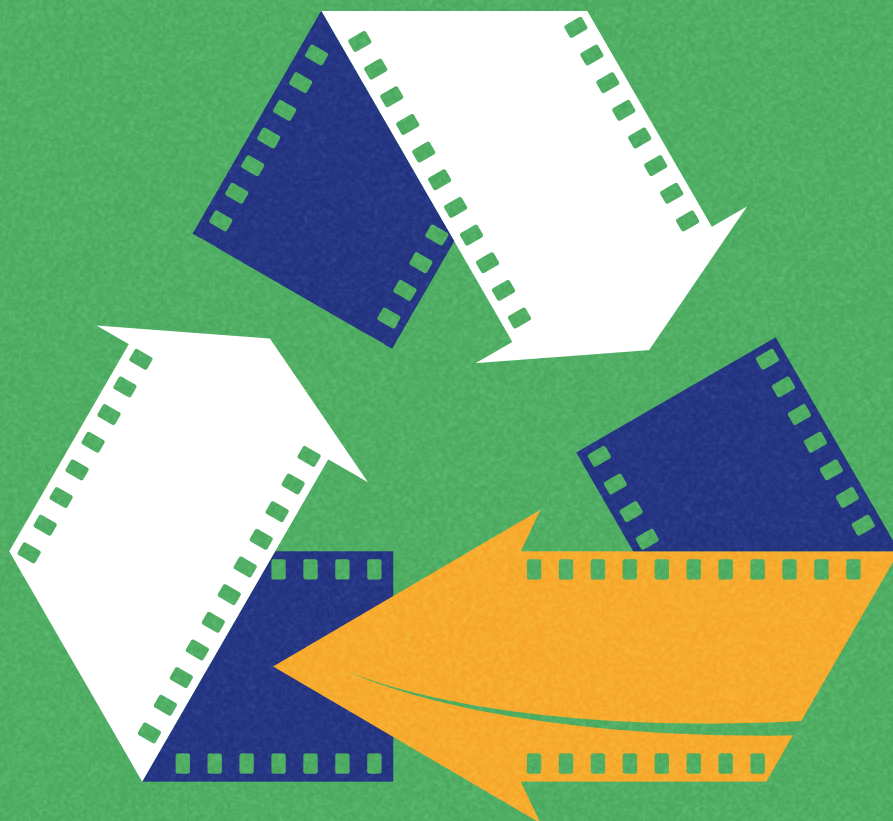
There are plenty of opportunities for you to get involved in charitable activities through our Thomas Carroll Charitable Trust.

In order to best support local community initiatives, Thomas Carroll has launched our charitable trust.

Each of our offices select an annual charity. By encouraging involvement from all employees, additional funds raised during events, sporting challenges, dress-down days and raffles are also added to the pot so you can help make a difference on your doorstep.

To increase awareness and local involvement, support requests are welcomed from clients, business contacts, employees and friends. Our dedicated TCCT committee is on-hand to assess requests for charities, grass root sports teams, local schools, litter-picking and community regeneration projects.

**tcct@thomas-carroll.co.uk
#TCCTrust**



Our commitment to the environment

Thomas Carroll recognise that our day-to-day activities affect the environment around us. Our policy is designed to reduce the impact we have on our planet by considering the resources we consume and the waste we produce. Here's a few examples of how we contribute towards a sustainable future for our environment in our daily work life.



Comply with environmental legislation



Encourage efficient travel including car-sharing for meetings and cycle-to-work schemes



Source sustainable products whenever possible



Strive to continually improve our environmental performance through regular reviews and communication



Promote efficient use of power, resources and materials to reduce waste

What our clients say.



**"I GET A PERSONAL SERVICE
AND FEEL THAT I AM A FRIEND."**



***"Nothing is too much trouble for Thomas Carroll.
My account manager is quite outstanding."***



**"THOMAS CARROLL HAVE TRANSFORMED OUR HEALTH & SAFETY
WITHIN THE BUSINESS AND ALSO REDUCED COSTS."**



What our colleagues say.



"People are at the heart of the Thomas Carroll brand - both employees and clients."



**"WE'RE LOCAL, WE'RE INDEPENDENT
AND OUR SERVICE OFFERING HELPS US
COMPETE WITH THE BEST."**



"OUR STRENGTH IS OUR REPUTATION AND STANDING WITHIN OUR INDUSTRY."

**Professional.
Independent. Friendly.
Helpful. Reliable.
Knowledgeable. Honest.
Experienced. Efficient.
Approachable. Local.**

How people describe us, both internally and externally.

Client and employee survey 2017

www.thomascarroll.co.uk