

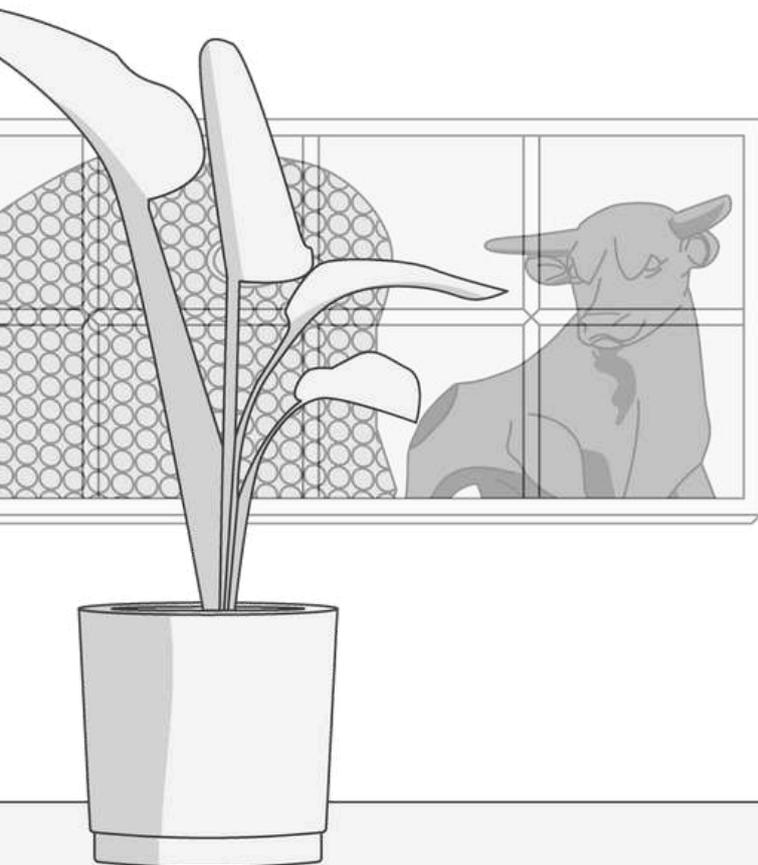
JERROMS

Part of the **SUMER** Group



Guide for Insurance Brokers: Preparing for a Successful Business Sale

A practical resource from Jerroms Corporate
Finance

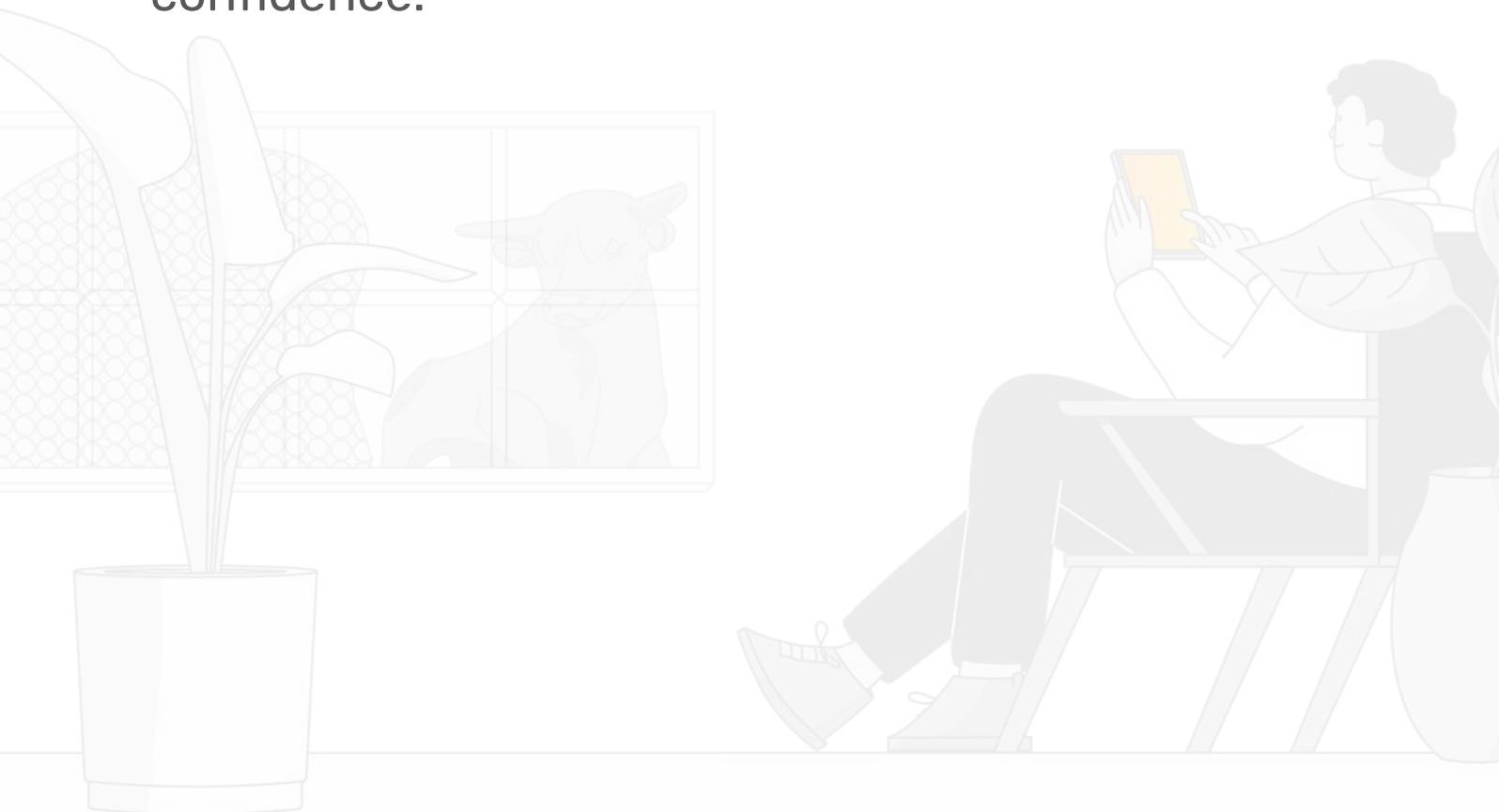


Trusted Corporate Finance Advisers

Selling an insurance brokerage is a major milestone and one that requires careful planning, sector-specific insight, and the right advisory support.

This guide outlines the key steps, considerations, and value drivers that brokerage owners should understand before beginning the sale process.

With deep experience in the insurance broking sector, Jerroms Corporate Finance helps business owners navigate the journey with clarity and confidence.



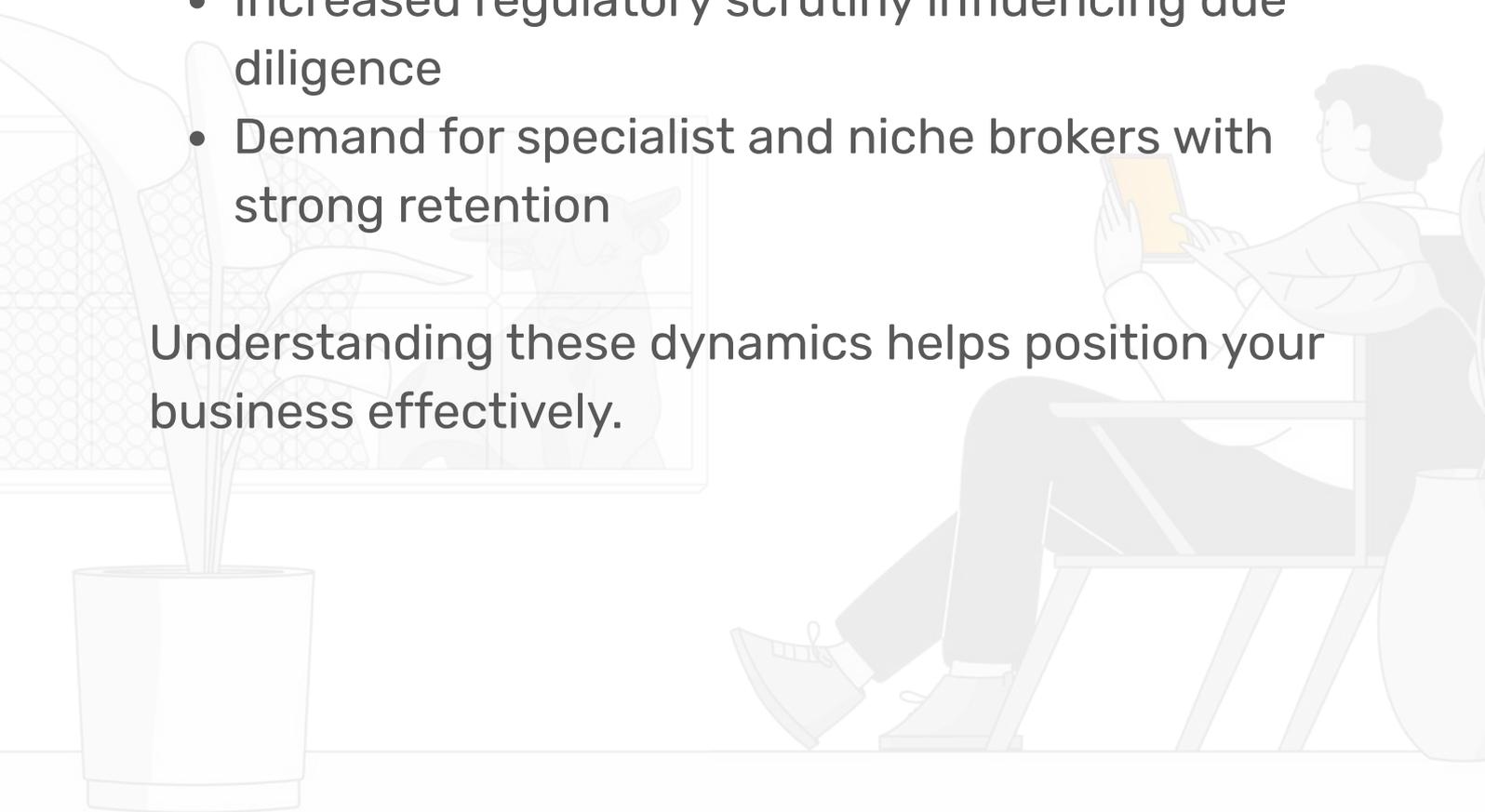
Understanding the Insurance Broker M&A Landscape

The insurance broking market continues to attract strong buyer interest, driven by consolidation, private equity investment, and strategic expansion. For sellers, this creates opportunities but also competition.

Key trends include:

- Active consolidators seeking scale and regional presence
- Private equity-backed groups driving valuations
- Increased regulatory scrutiny influencing due diligence
- Demand for specialist and niche brokers with strong retention

Understanding these dynamics helps position your business effectively.

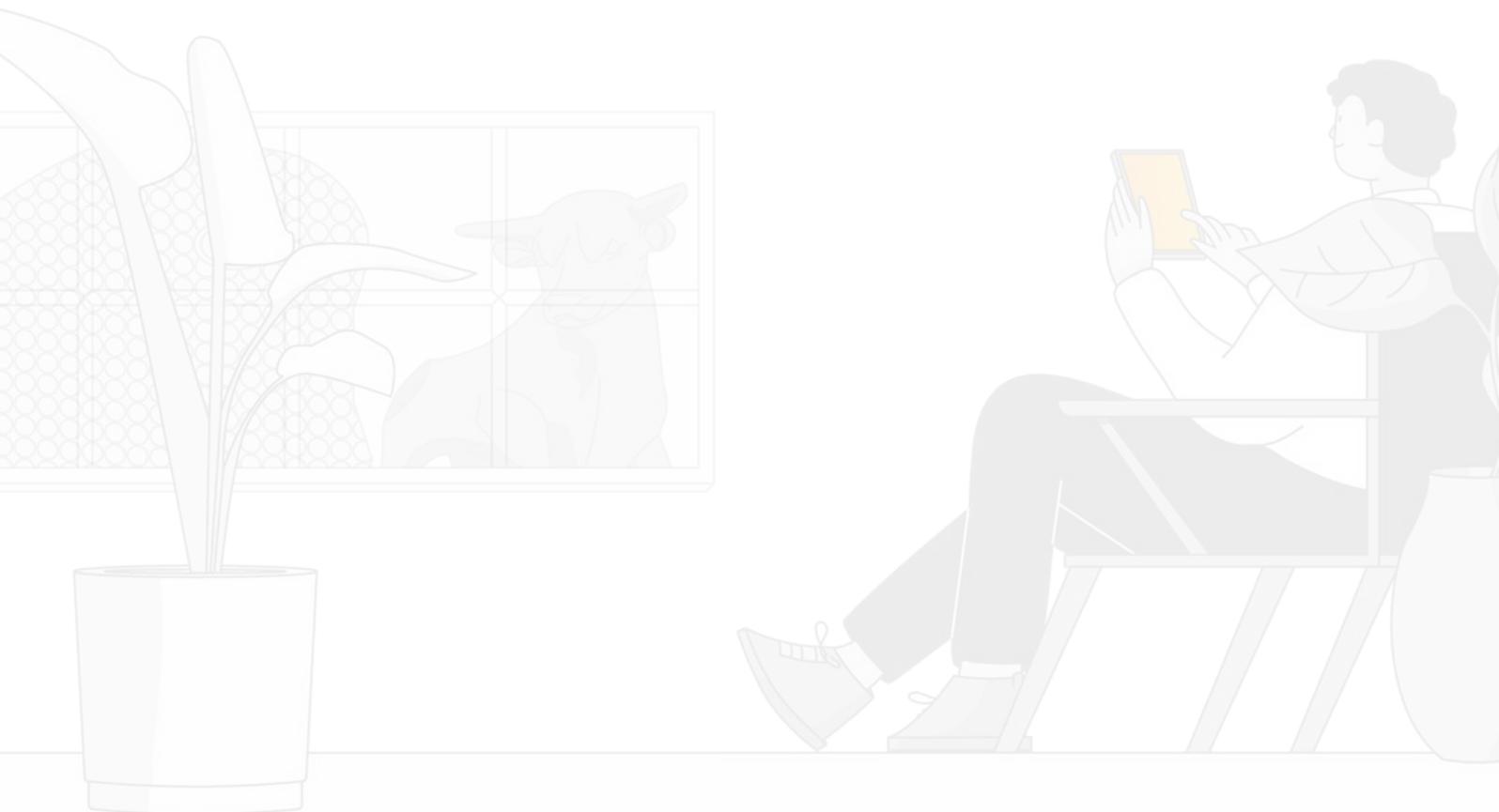


What Drives Value in an Insurance Brokerage?

Buyers typically focus on several core value drivers:

- Quality of earnings and recurring revenue
- Client retention rates and book stability
- Regulatory compliance and governance
- Team structure and key personnel
- Growth potential and cross-sell opportunities

Strengthening these areas early can significantly enhance sale value.



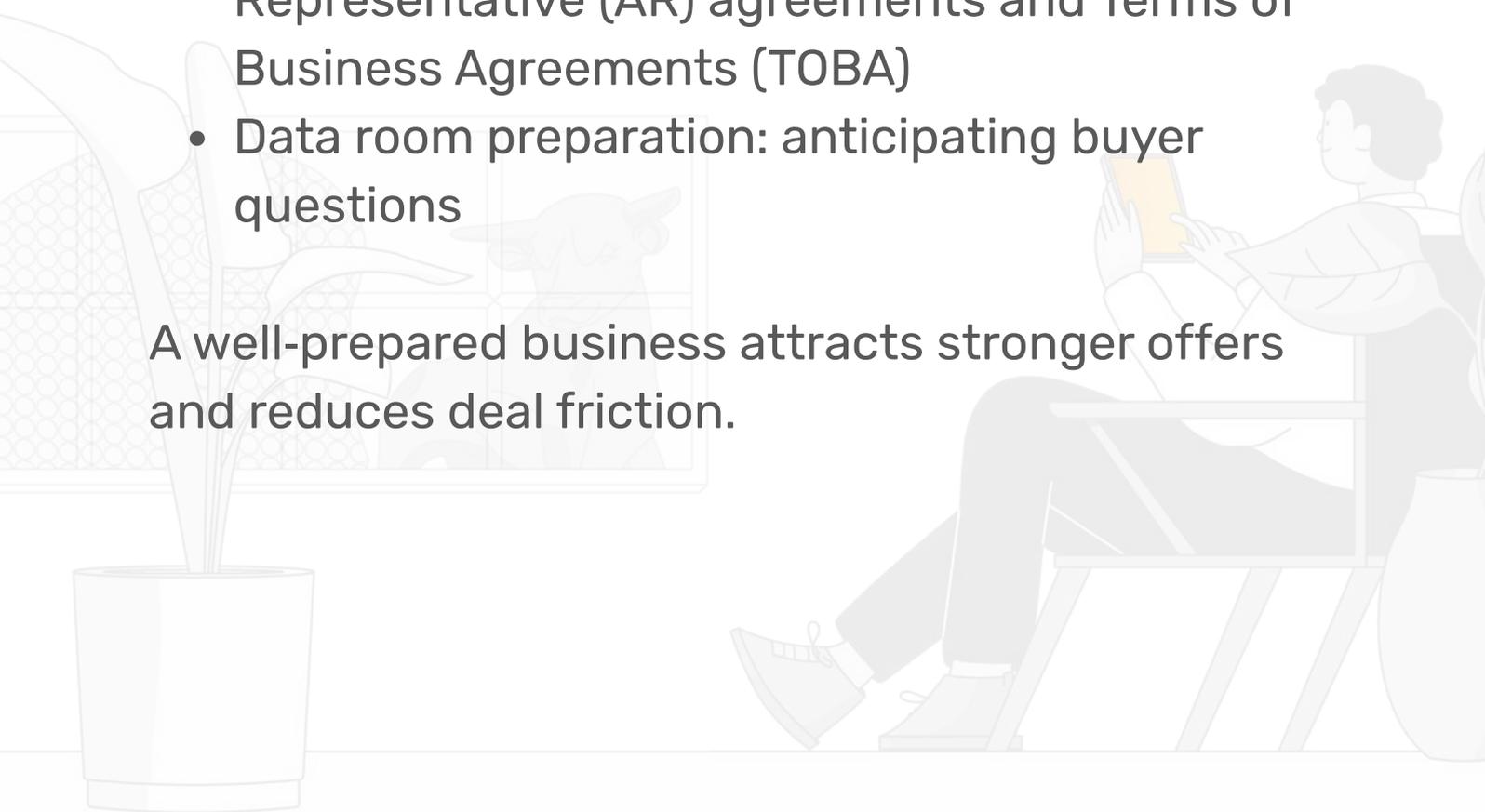
Preparing Your Business for Sale

Preparation is essential to achieving a smooth, high-value exit.

This includes:

- Financial housekeeping: clean, accurate, well-presented financials
- Regulatory readiness: ensuring FCA compliance is watertight
- Operational clarity: documented processes and client journeys
- Contract reviews: including Appointed Representative (AR) agreements and Terms of Business Agreements (TOBA)
- Data room preparation: anticipating buyer questions

A well-prepared business attracts stronger offers and reduces deal friction.



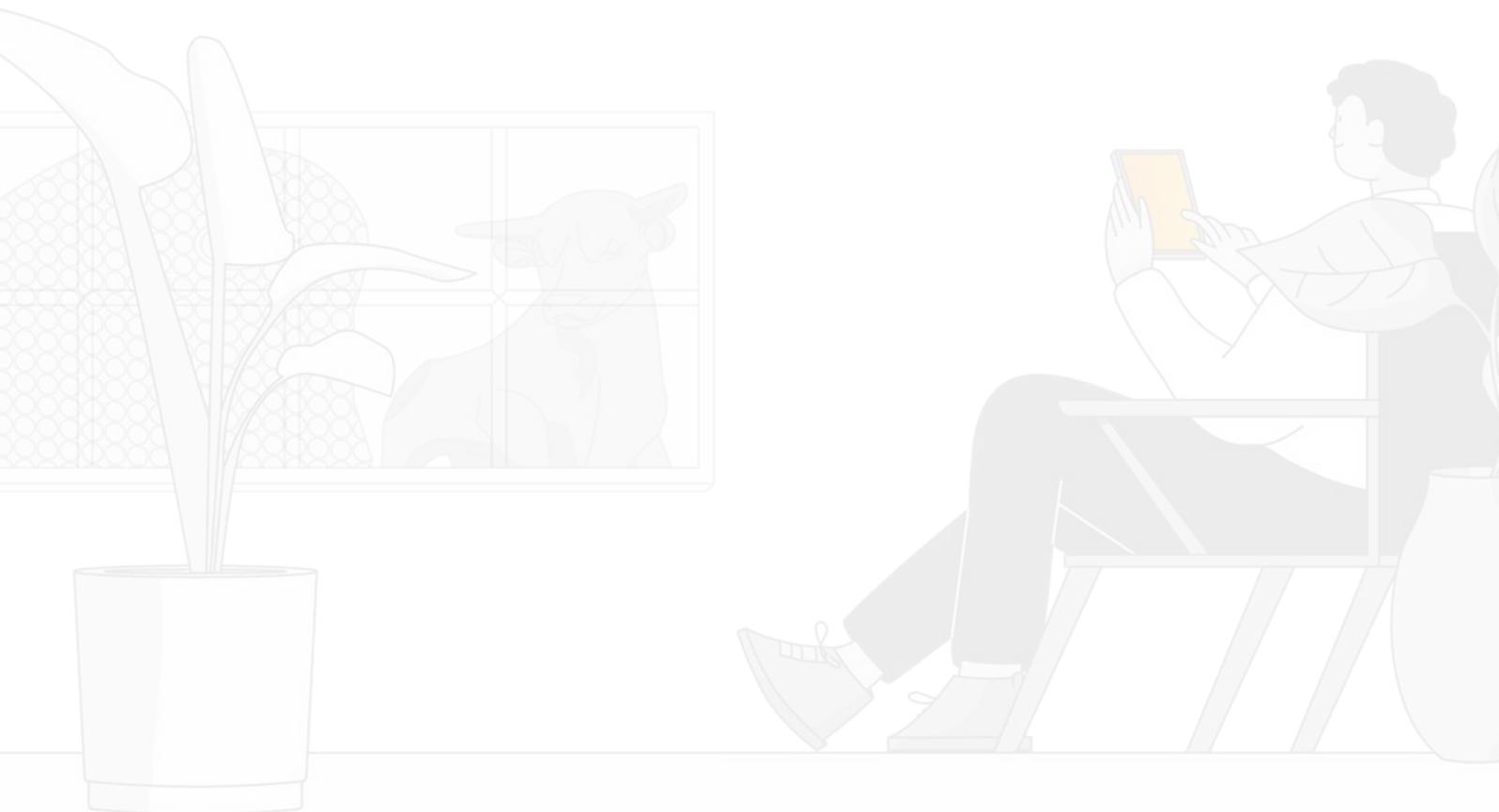
Choosing the Right Buyer

Not all buyers are equal.

Jerroms helps identify and assess:

- Consolidators
- Private equity-backed platforms
- Strategic trade buyers
- Regional or specialist acquirers

We screen for cultural fit, financial strength, deal structure, and long-term alignment not just headline price.



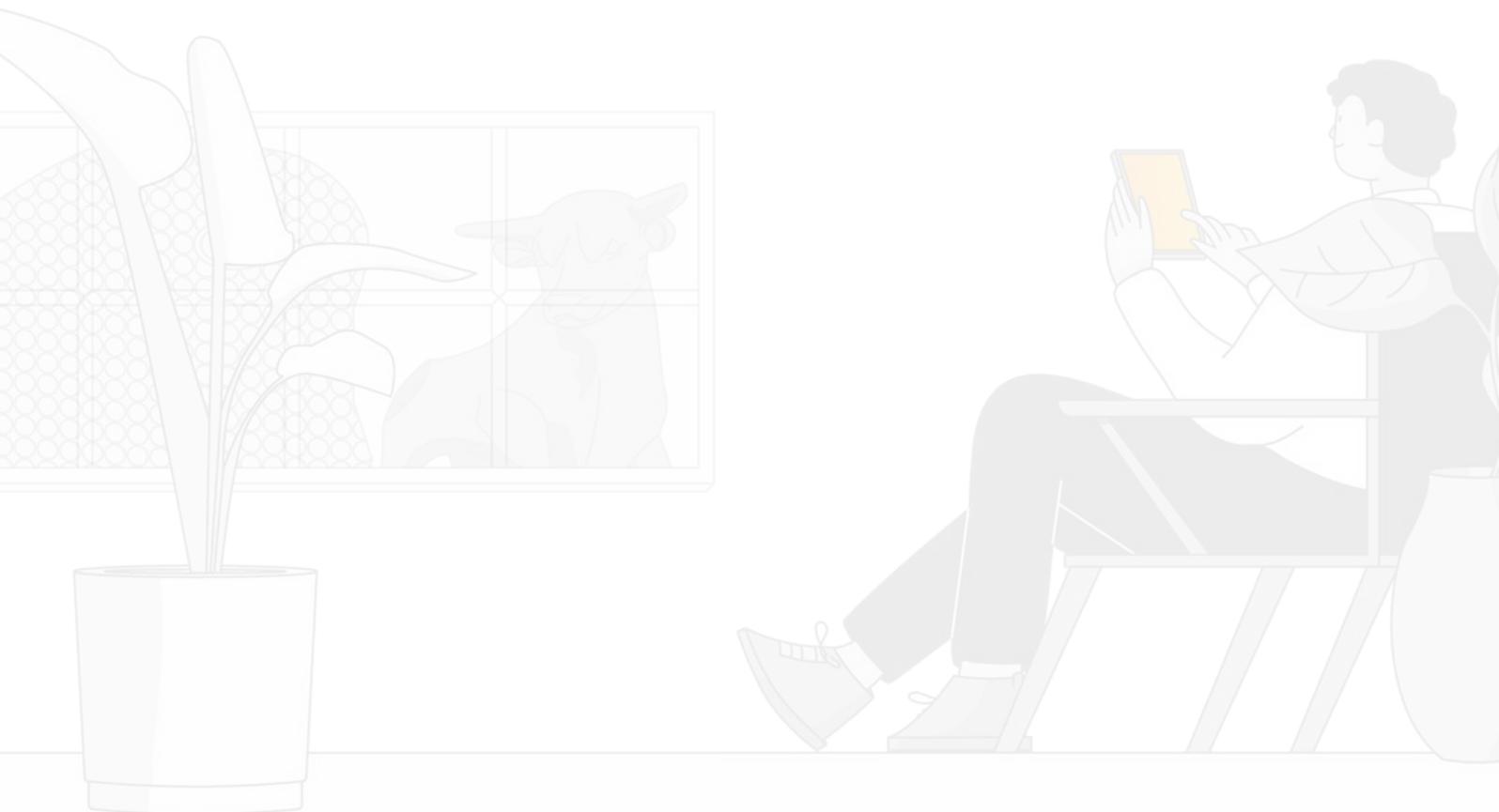
Navigating Due Diligence

Due diligence for insurance brokers is detailed and often intensive.

Expect focus on:

- Regulatory compliance
- Client files and documentation
- Commission structures
- AR networks and oversight
- Claims handling processes

Jerroms manages the process end-to-end, reducing disruption and protecting confidentiality.



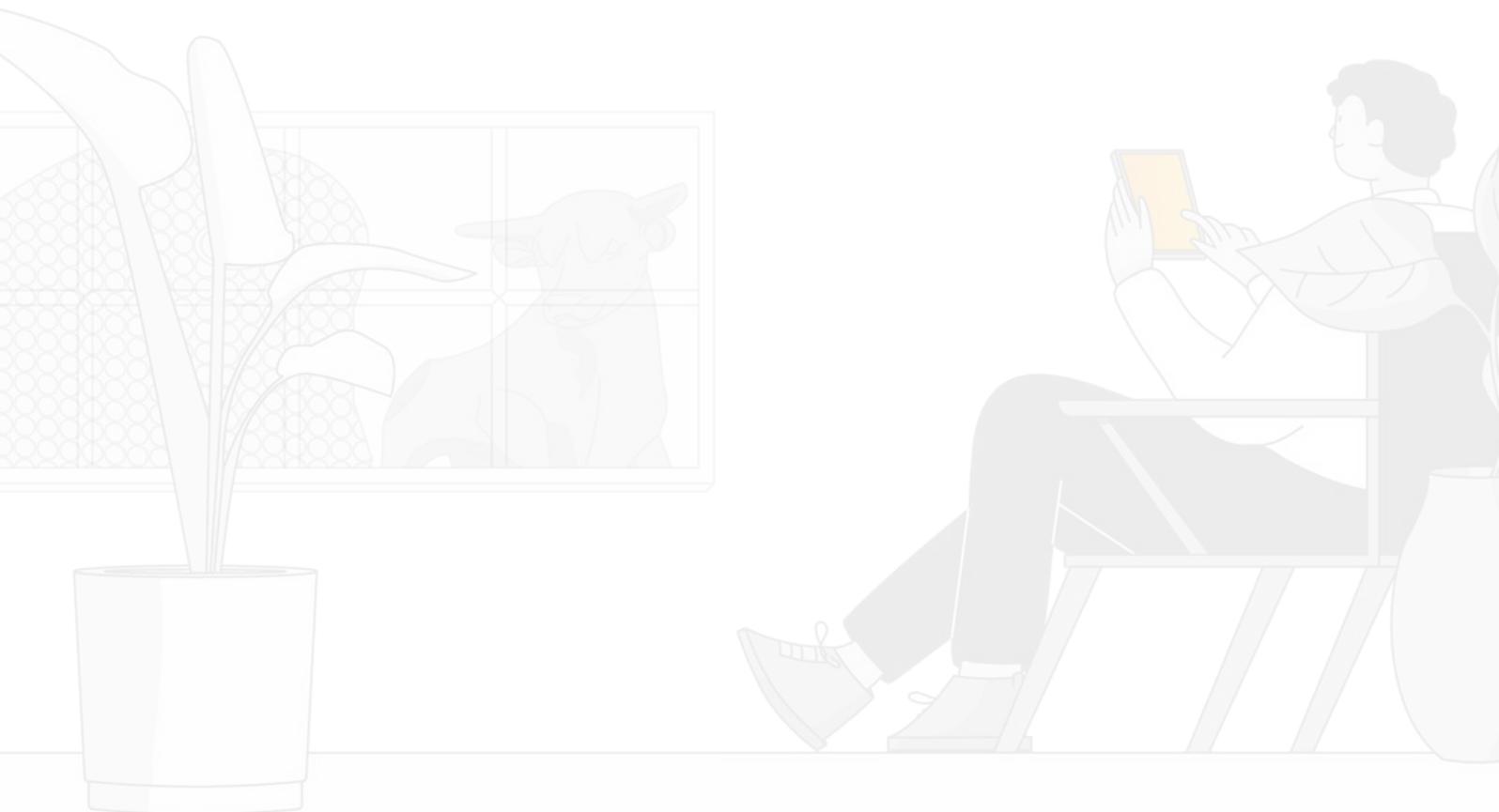
Structuring the Deal

Deal structure can be as important as price.

Key considerations include:

- Upfront vs deferred payments
- Earn-outs linked to retention or growth
- Lock-ins and handover periods
- Tax-efficient structuring
- Warranties and indemnities

Our team ensures you understand every element and negotiate from a position of strength

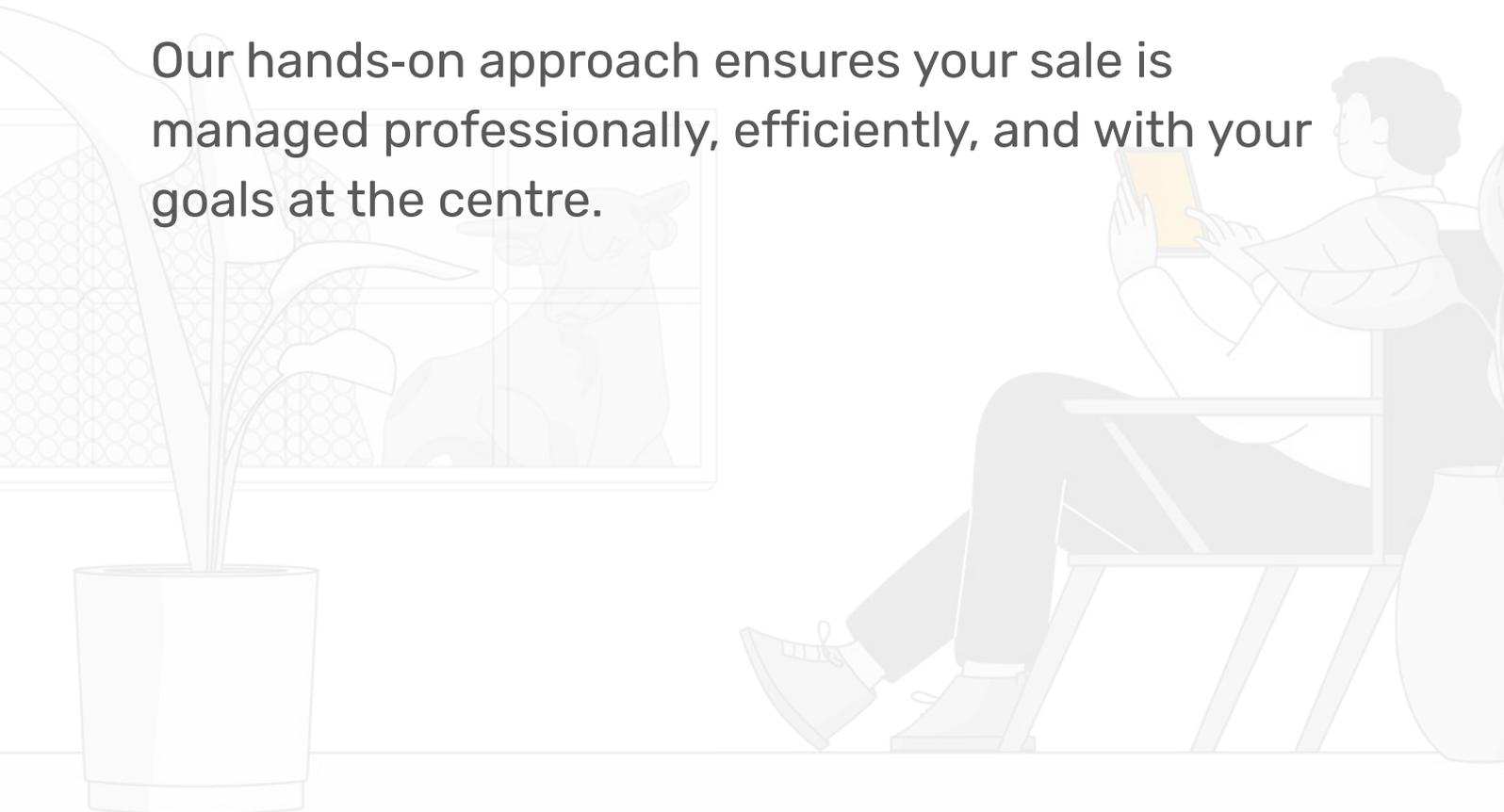


Why Insurance Brokers Choose Jerroms Corporate Finance

Jerroms brings:

- Deep sector expertise in the insurance broking market
- Accurate valuation and value-enhancement strategies
- Targeted buyer identification
- Full deal management from preparation to completion
- Tax-efficient planning through specialist advisers
- Expert negotiation to secure the best terms

Our hands-on approach ensures your sale is managed professionally, efficiently, and with your goals at the centre.



Here for you, every step of the way

“Our priority is to ensure every client receives exceptional support and achieves the strongest possible terms for their business sale. Our specialist experience allows us to quickly identify and address the key issues that matter in this sector. For regulated businesses such as insurance brokerages, detailed, robust due diligence, particularly around regulatory compliance is essential, and we know how to manage that process efficiently and effectively. We are committed to delivering high-quality advice and guiding clients through every stage of their journey, whether they are preparing to sell their privately owned insurance brokerage or looking to acquire another.”

Chasz Coulsting

Director and Head of Corporate Finance

chaszcoulsting@jerroms.co.uk



“Chasz’s support when selling my business was excellent. I was unsure how a corporate finance team could help me when I started the process. But I made the right decision in having Chasz as part of our team. He was easy to communicate with and very professional when liaising with the buyers. He made sure every detail and problem were covered to make sure I got the best deal. The process would not have been as smooth without him helping me.”

Martin Davies

Former Owner
Executive Insurance

Why Jerroms Corporate Finance?

Our Commitment

We understand that **clear, effective communication is vital to a successful working partnership**. We appreciate that business decisions may be time-critical and a fast, efficient response is important to ensure you can manage and progress your business plans effectively.

The key to our success:



Experience

We are a dedicated team with many years combined experience and knowledge of **working with SME businesses across a diverse range of sectors**.



Understanding

Our expertise and knowledge mean we are ideally **placed to fully understand and deliver on your objectives**.



Hands on

We are a **down-to-earth team, who want to get to know you and your business** and ultimately, help you in the best way that we can.



Award-Winning Advisers

Our work has been recognised by multiple respected awarding bodies, reflecting the quality, commitment, and expertise we bring to clients. These accolades highlight our strong track record, the impact of our advice, and the trust placed in us by clients and industry peers alike. They also reinforce our position as a team that consistently delivers **exceptional outcomes across a wide range of transactions**.



Established

We have been **supporting businesses across the West Midlands for more than 50 years**, building a reputation for trusted advice, long-term relationships, and consistent results.

Our continued growth led to us **joining the Sumer Group in 2023**, bringing together the strength of a national organisation with access to specialist expertise across the UK and Northern Ireland.

Working Together Across the Jerroms Group



Jerroms offers a full range of accountancy, tax, business advisory and financial planning services, supporting businesses and individuals throughout their journey.



From compliance and daily financial management to strategic planning, funding and long-term wealth, **the wider Jerroms team provides joined-up, expert support across all areas.**



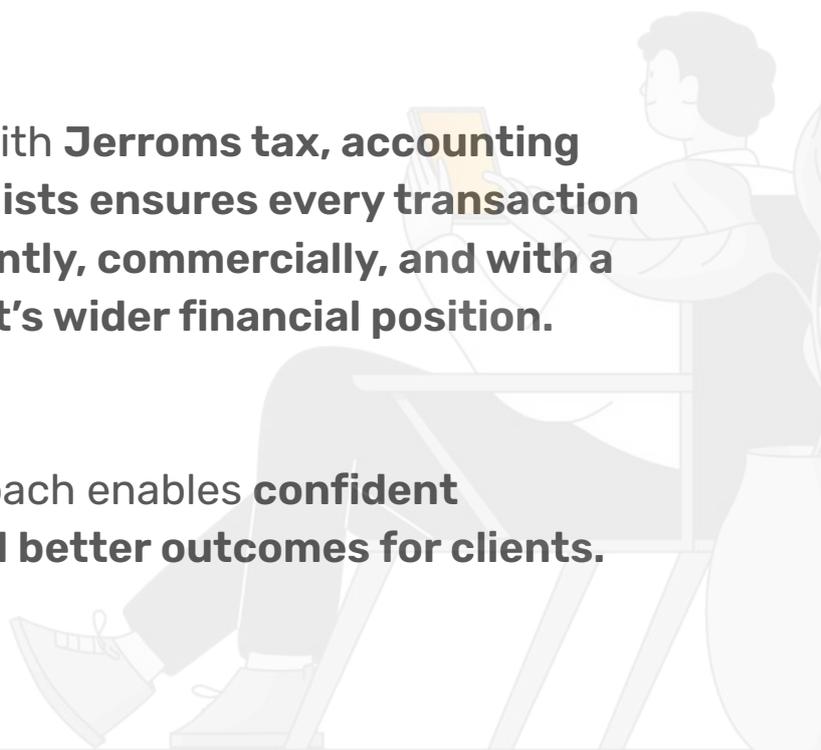
The Corporate Finance team works alongside these services to deliver specialist advice on company sales, acquisitions, fundraising, valuations and transaction support.



Close collaboration with **Jerroms tax, accounting and advisory specialists ensures every transaction is structured efficiently, commercially, and with a full view of the client's wider financial position.**



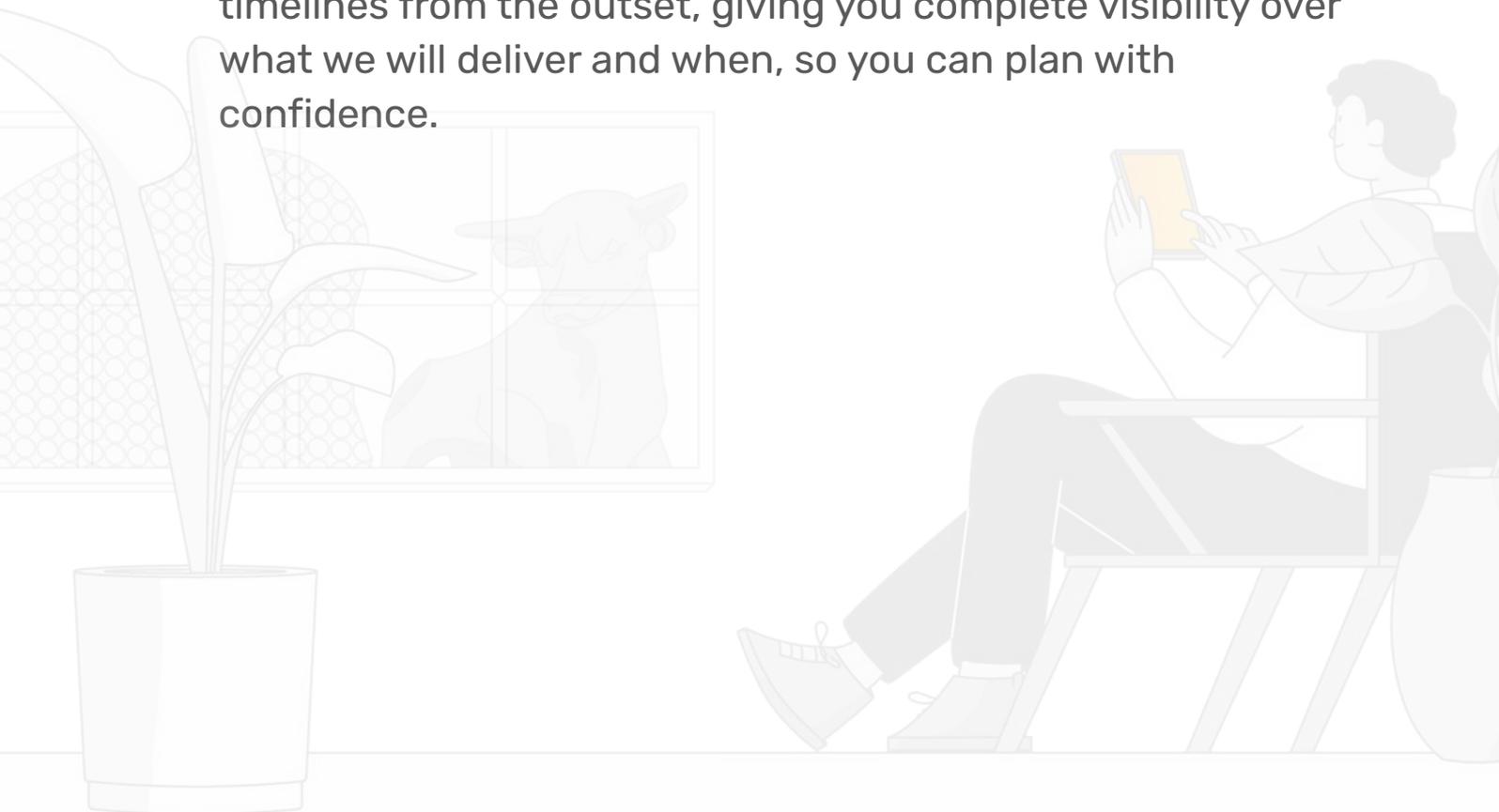
This integrated approach enables **confident decision-making and better outcomes for clients.**



What Clients Can Expect

We pride ourselves on delivering a service that is proactive, transparent, and driven by high professional standards. Clients can expect a consistently high-quality experience built around clarity, communication, and senior-level expertise.

- **Regular updates:** We keep you fully informed at every stage, providing clear progress updates, timely communication, and straightforward explanations so you always understand what is happening with your affairs.
- **Senior involvement:** Your engagement benefits from hands-on director oversight, with all key correspondence, decisions, and strategic recommendations reviewed by senior members of the team to ensure quality and consistency.
- **Clear deliverables:** We set out well-defined outputs and timelines from the outset, giving you complete visibility over what we will deliver and when, so you can plan with confidence.



Meet the Jerroms Corporate Finance Team



Chasz Coulsting

Director and Head of Corporate Finance

Chasz brings extensive experience from Crowe, where he specialised in deal advisory and transaction support services. His expertise spans mergers and acquisitions, transaction support, and a wide range of strategic advisory services, including valuations, forecasting, business planning, and restructuring.

At Jerroms, Chasz plays a key role in developing and expanding the Corporate Finance and Transaction Support offering, helping to shape the team's capabilities and strengthen its presence across the region. His blend of technical insight and commercial understanding ensures clients receive clear, practical, and strategic advice.

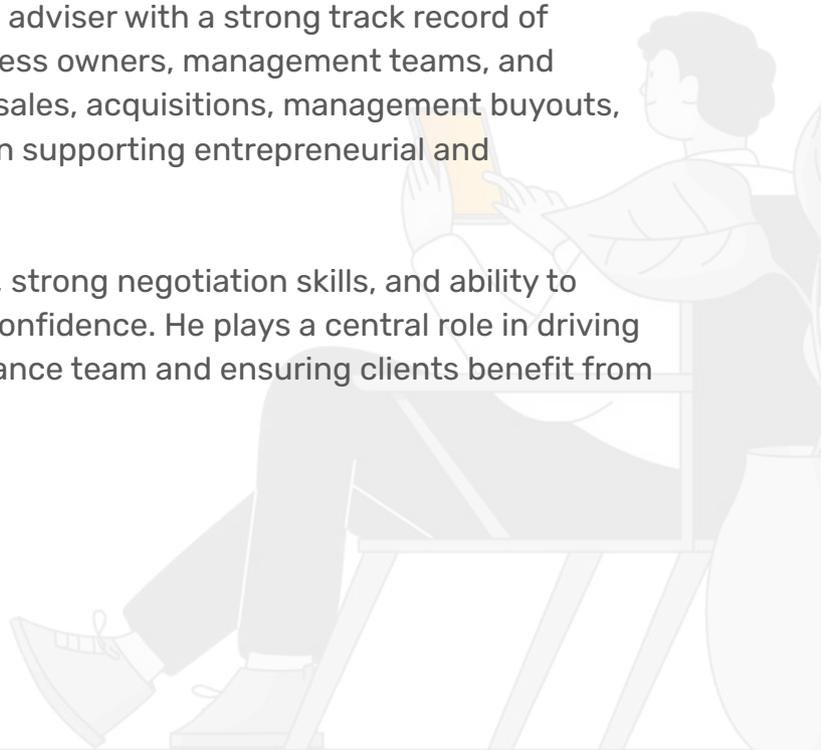


Ross Davis

Senior Associate

Ross is an experienced corporate finance adviser with a strong track record of delivering successful outcomes for business owners, management teams, and investors. His expertise covers company sales, acquisitions, management buyouts, and fundraising, with a particular focus on supporting entrepreneurial and owner-managed businesses.

Ross is known for his hands-on approach, strong negotiation skills, and ability to guide clients through transactions with confidence. He plays a central role in driving the growth of the Jerroms Corporate Finance team and ensuring clients benefit from commercially focused advice.



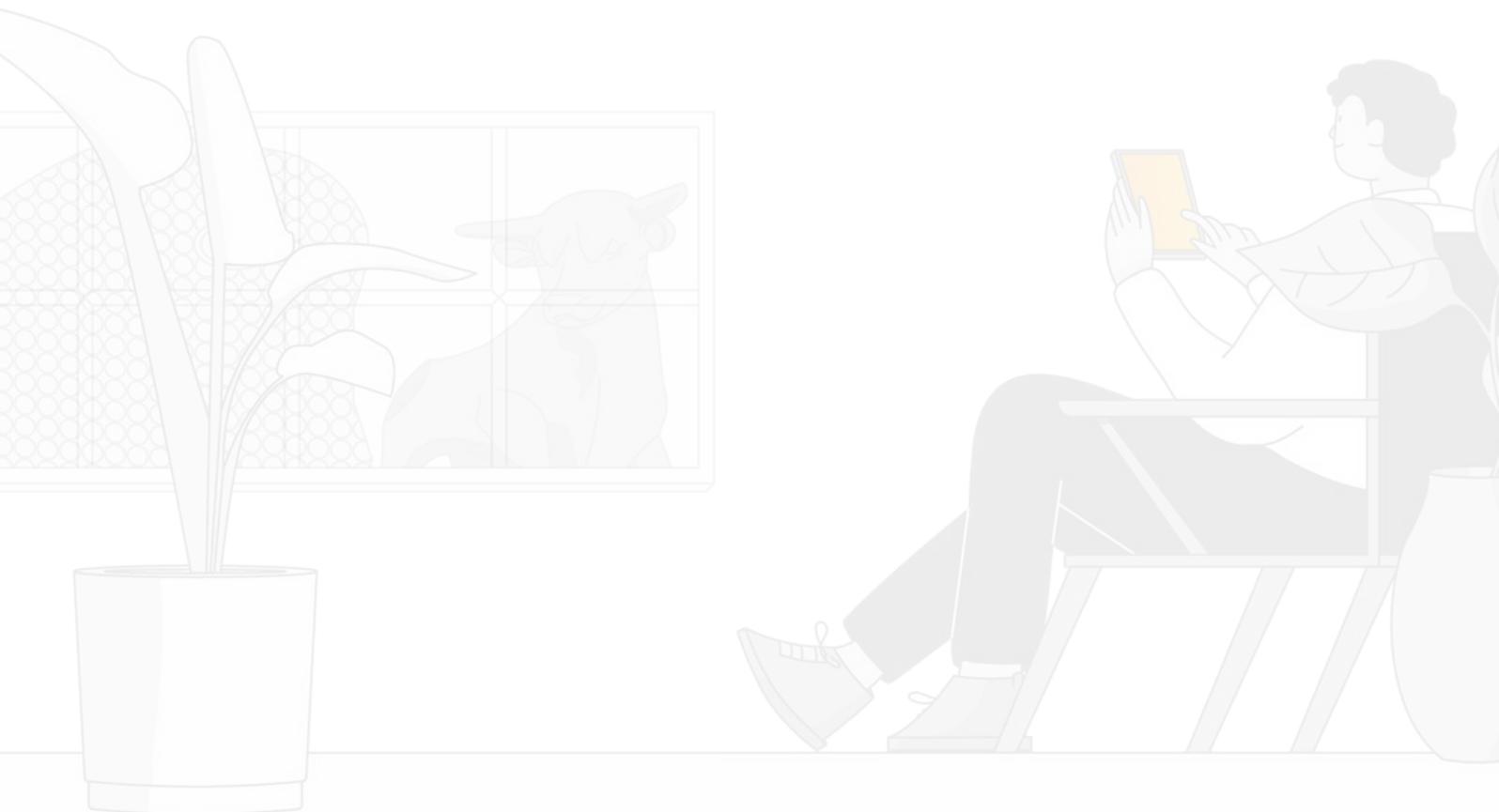
Meet the Jerroms Corporate Finance Team



Kevin Singh
Assistant Manager

Kevin brings deep experience across corporate finance, strategic advisory, and financial analysis, supporting clients through a wide range of transactions and growth events. His work includes valuations, financial modelling, due diligence, and transaction preparation, helping clients make informed, data-driven decisions.

Kevin is valued for his analytical strength, attention to detail, and ability to translate complex financial information into clear, actionable insight. He is an integral part of the team's delivery capability, ensuring every engagement is supported by robust analysis and high-quality execution



Sumer Group



Sumer is the UK and Ireland's leading mid-market accountancy practice delivering professional support to small and medium-sized enterprises (SMEs) across England, Scotland and Northern Ireland. A top 12 UK practice, Sumer is on a mission to champion SME businesses and offer local delivery supported by national expertise.

Since its inception, Sumer has grown rapidly through acquisition and organic growth. It now employs more than 3,000 champions, across more than 60 offices, and generates annual revenues exceeding £265 million.

Find out more at sumer.co.uk.

"SMEs have carried the UK through some of the toughest years in recent memory; from Brexit to rising costs and global uncertainty. They've shown incredible resilience and remain central to the country's stability and future growth. At Sumer, we're proud to support them. Our role is to provide trusted advice, offering the breadth and depth of professional services that SMEs need to prosper, with those services delivered locally in the communities where our clients work and live, helping them navigate challenges, spot opportunities, and grow with confidence."

Sumer's Chief Client Officer, James Taylor

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We offer a confidential, no-obligation discussion for SMEs exploring their options.

Chasz Coulsting

Director and Head of
Corporate Finance

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Ross Davis

Senior Associate

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Kevin Singh

Assistant Manager

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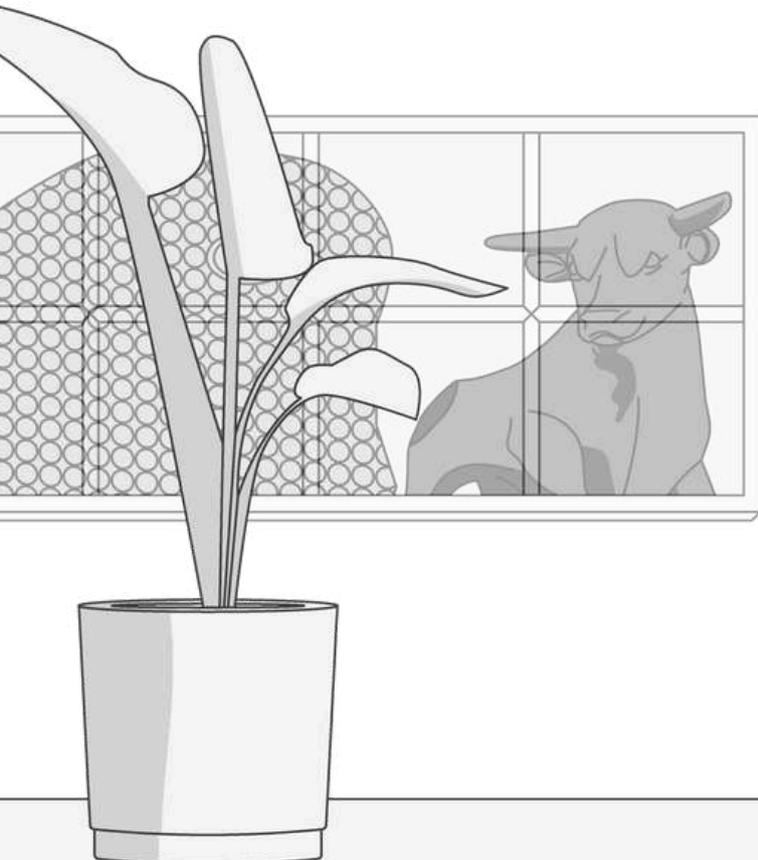
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National scale, local delivery



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