

# **BRITANNIC ASSURANCE - MOOR GREEN MEMORIES**

**by Reg Monk**

The 21<sup>st</sup> July 1969 was a Monday and half the world watched Neil Armstrong plant his feet on the Moon at 3.56am on the night of 20/21 July. I was tucked up in bed though, because on that Monday morning I was starting my new job at Britannic Assurance at Moor Green and wanted to be alert.

Although I'd trained to be a teacher I decided that it wasn't the job for me and I cast around for a career in Birmingham. At that time the Birmingham Evening Mail listed jobs vacant alphabetically and every Thursday Britannic would advertise for Bright Young Men and Bright Young Women so I applied.

Assistant to the works manager of a sprinkler system manufacturer in West Bromwich was another job that was offered to me but working alternate Saturdays seemed less attractive than Monday to Friday work at Britannic and in those days the insurance job came with fringe benefits such as a non-contributory pension, cheap car and house purchase loans at 4% with the bonus that they weren't taxed as a benefit in kind then. Definitely the Good Old Days.

Britannic had been started in Birmingham in 1866 as the British Workmens' and General Insurance, changing its name in the early 1900s at about the time that its Chief Office was built at Broad Street Corner in Birmingham and there it remained until the mid 1960s.

The cornerstone of the company was Industrial Branch Life Assurance where policies were taken out for small sums assured and the premiums were collected weekly to coincide with weekly payment of wages. The business was profitable and over the years it expanded so that at its peak it owned over 300 High Street District Offices around the country.

As well as the Industrial Branch life business, the company also provided small traders insurance, home and car insurance although these were offered more to keep the life insurance connections from straying to other insurers rather than acting as key areas of business.

So, when the decision was made as to which department I would go to, my Elementary Surveying "O" level was deemed to be useful in the Fire & Accident Claims Department.

The hours were 9.00am to 5.00pm with a one hour break for lunch which allowed just enough time to get to the shops in Kings Heath on foot if necessary. However, as lunch was free most staff stayed on site.

Work was very different in those pre-computer days and we would dictate letters on to desktop dictation machines and then take the files and the recorded dictation across the corridor to a small dedicated typing pool. If a letter had to be re-done it had to be completely re-typed, so any sally into the pool with a correction tended to be greeted with scowls, so one tried to anticipate and spell out all ambiguous words. Because all of this took time, there were many urgent letters that had to be sent with the aid of Tippex and hand-written corrections. What about the urgent photocopy that had to be attached to a letter? Well, there was only one photocopier in the building and copying was put in a wallet and sent over to Printing & Stationery once a day and it didn't come back until the next day !

Like many large companies of that era, Britannic decided to provide sports facilities for its staff and in 1920 bought Moor Green House and its surrounding grounds which were transformed into sports pitches. Over the years a bowling green, putting green and tennis courts were added.

In later years this purchase was to prove fortuitous because the Broad Street Corner offices were being outgrown and in the 1960s the area was to be re-developed. The Broad Street Corner offices overlooked the Hall of Memory and were roughly where Alpha Tower currently stands.

Whilst new 1960s office blocks tended to be characterised so often by rectangular concrete and glass office constructions of little architectural merit, the architects for Britannic created a sweeping crescent-shaped building, clad in creamy marble and green granite, which combined a certain elegance with functionality.

The higher echelons of management were always keen on sport so it was no surprise that when plans were drawn up and building work started on the new Chief Office at Moor Green, that the sporting facilities were retained.

Readers may recall the Coventry City player, Dave Busst, who sustained a shocking leg fracture in 1996 which put paid to his mainstream footballing career. Prior to that he had worked at Britannic and his father, John Busst (pronounced *Bew st* not *bust*) was Staff Manager at Britannic and he took a keen interest in the Britannic teams' sporting performance; so much so, that it was said, half jokingly and half seriously, that if a school leaver applied for a job and had played in the school First XI they were almost certain to get the job.

Christmas Eve in the early days was a work day but drink and snacks were brought in and not much work was done after lunch. However the General Manager of the time always seemed to enjoy the day as he toured the office, department by department, wishing everyone a Merry Christmas. I often wondered if he sampled the hospitality in the other departments because he was always jovial by the time he reached ours and his deputy would have to prise him away from young and pretty female staff saying, "Come along, we've got other departments to visit."

However, faced with having to send drunken girls home in taxis, shenanigans in the basement and general lack of productivity, management decided that Christmas Eve afternoon would become part of the regular Christmas holiday entitlement.

For many years the company put on a Summer Party where there would be a fabulous buffet and dancing to both a band and a disco.

For some people work can be a chore but the majority of the ex employees I know view their Britannic days with nostalgia and great affection with some saying they were the best days of their working life.

Sadly, it wasn't to continue. The size of the staff had outgrown the Moor Green building, and although it had been designed so that an extra floor could be added at the top, the decision was made to move to a new site at Wythall where a new Chief Office was constructed. The Moor Green building was sold off for residential development but the cricket pitch has been retained and is still used.

Ironically the decision to build a new Chief Office building was taken just as the financial climate was changing. Britannic had always concentrated on selling lower value policies

where the premiums were collected regularly by the insurance agents but the increased time needed to compliantly document the appropriateness of the sale combined with the cost of collection, soon made it impossible to profitably sell these low value policies. Attempts to sell more endowment insurances via building society link-ups came to naught.

Anyone viewing the current LV adverts for car insurance might not recognise that they were previously known as Liverpool Victoria Assurance, a firm which had sold similar policies to Britannic but had since switched their main thrust to home and car insurance. Unfortunately, during the time I worked there (1969-2001) Britannic had steadily run down the different classes of its non-life business, so wasn't well placed to change direction like Liverpool Victoria. Subsequently, Britannic was taken over and after changing hands a few times it is now a subsidiary of Phoenix, who now occupy its Wythall building, and Britannic is what the financial press often call a "zombie life fund," i.e. no longer taking on new business but steadily running off the policies that are still in force. Needless to say, the returns for the policyholders have become dismal.

All in all, a sad end to a once great company.