# Clear Group accelerates southern expansion with C.R. Toogood acquisition



The Clear Group, a London-based insurance intermediary, has taken another significant step in expanding its footprint in the South of England with the acquisition of C.R. Toogood & Co. Ltd., a well-established commercial insurance broker based in East Horsley, Surrey. Financial details of the deal remain undisclosed. This acquisition highlights Clear's ongoing strategic investments in the UK retail insurance sector and enhances its local expertise and service capabilities in the region.

C.R. Toogood is a respected third-generation family business led by Peter Toogood, supported by an experienced senior management team. The firm offers a broad range of services, including commercial insurance, employee benefits, life insurance, and mortgage broking. In 2024, C.R. Toogood reported gross written premiums (GWP) of £14.5 million (approximately US$19.5 million) and boasts a dedicated team of 19 professionals. Clear will also acquire the trade and assets of two affiliated firms, Crisp Specialist Risk and Lanning Toogood Ltd., with Marcus Crisp and John Lanning joining the Clear Group as part of the transaction.

Mike Edgeley, CEO of Clear Group, stated that this acquisition aligns with the company's strategy of investing in high-quality businesses that share strong cultural values, particularly those that prioritise care for clients and employees. Edgeley expressed enthusiasm about supporting the next growth phase under Peter Toogood’s leadership. Peter Toogood echoed this sentiment, recognising the acquisition as a pivotal milestone for his family business. He emphasised Clear’s commitment to maintaining their local presence and investing in their team, ensuring clients continue to receive personalised service.

This deal follows several recent acquisitions by Clear designed to build a robust regional presence, particularly in the South of England. Notably, Clear acquired A-One Insurance Group in late 2024, one of the largest independent brokers in the region, with over 150 staff and more than £50 million in premiums. This acquisition formed Clear’s new South West Region, expanding its reach significantly. Earlier, Clear also acquired Vision Insurance Services Ltd., based in Bagshot, Surrey, which added £10 million GWP and 17 employees to Clear's portfolio, further solidifying its southeast presence.

In addition, Clear has strengthened its wholesale market capabilities with the acquisition of Lilley Plummer Risks Limited, a Lloyd’s wholesale broker, adding approximately £150 million of GWP and enhancing Clear's specialist offerings in marine and property insurance. Other regional acquisitions include smaller, well-established brokers like R T Waters Limited in Leatherhead and the insurance book of P W White & Partners Limited in Amersham, contributing to Clear’s broader strategy of sustainable growth through complementary businesses.

Clear’s CEO, Mike Edgeley, has consistently emphasised the importance of cultural alignment and client-centric values in these expansions, which seem to be paying off in the group’s ability to attract respected firms with long-standing local reputations. The rapid accumulation of diverse regional brokers reflects Clear's ambition to be a dominant independent insurance intermediary across the UK, building strength both in retail broking and specialist wholesale markets.

In sum, the acquisition of C.R. Toogood & Co. Ltd. is the latest illustration of Clear Group’s aggressive yet considered growth strategy, investing in deep-rooted, high-quality firms to extend its geographical reach, expertise, and service offering in the competitive UK insurance sector. With a strong, experienced leadership team and a shared ethos focused on client and employee care, Clear appears well-positioned for continued expansion.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.insurancejournal.com/news/international/2025/06/19/828486.htm), [[2]](https://www.insurancejournal.com/news/international/2025/06/19/828486.htm)
* Paragraph 2 – [[1]](https://www.insurancejournal.com/news/international/2025/06/19/828486.htm), [[2]](https://www.insurancejournal.com/news/international/2025/06/19/828486.htm)
* Paragraph 3 – [[1]](https://www.insurancejournal.com/news/international/2025/06/19/828486.htm), [[3]](https://www.insurancejournal.com/news/international/2024/10/31/799339.htm), [[4]](https://www.insurancejournal.com/news/international/2024/10/25/798627.htm), [[5]](https://www.insurancejournal.com/news/international/2024/10/29/799338.htm), [[6]](https://www.insurancejournal.com/news/international/2024/08/23/798626.htm), [[7]](https://www.insurancejournal.com/news/international/2023/12/04/798625.htm)
* Paragraph 4 – [[1]](https://www.insurancejournal.com/news/international/2025/06/19/828486.htm), [[3]](https://www.insurancejournal.com/news/international/2024/10/31/799339.htm), [[4]](https://www.insurancejournal.com/news/international/2024/10/25/798627.htm), [[5]](https://www.insurancejournal.com/news/international/2024/10/29/799338.htm), [[6]](https://www.insurancejournal.com/news/international/2024/08/23/798626.htm), [[7]](https://www.insurancejournal.com/news/international/2023/12/04/798625.htm)

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## Bibliography

1. <https://www.insurancejournal.com/news/international/2025/06/19/828486.htm> - Please view link - unable to able to access data
2. <https://www.insurancejournal.com/news/international/2025/06/19/828486.htm> - The Clear Group, a London-based insurance intermediary, has acquired C.R. Toogood & Co. Ltd., a commercial insurance broker based in East Horsley, Surrey, UK. The financial details of the deal were not disclosed. This acquisition underscores Clear's continued investment in the UK retail sector, strengthening its presence in the South of England. C.R. Toogood is a third-generation family business, currently led by Peter Toogood, offering services including commercial insurance, employee benefits, life insurance, and mortgage broking. With gross written premiums of £14.5 million in 2024 and a team of 19 professionals, C.R. Toogood brings significant depth and local expertise to Clear. As part of the transaction, Clear will also acquire the trade and assets of Crisp Specialist Risk and Lanning Toogood Ltd., two closely affiliated businesses to C.R. Toogood. Marcus Crisp and John Lanning will join the Clear Group. Mike Edgeley, CEO of Clear Group, commented, "This acquisition reinforces our strategy of investing in high-quality businesses with specialist offerings and strong cultural alignment. We’ve known the Toogood team for over 15 years and share a common ethos, one that prioritises looking after both clients and employees. We are excited to support the next phase of growth under Peter Toogood’s leadership." Peter Toogood, Managing Director of C.R. Toogood, stated, "Joining Clear marks a significant milestone for our business. We’re proud of the legacy we’ve built over three generations, and I’m confident that Clear is the right partner to take us forward. Their commitment to maintaining our local presence and investing in our people ensures our clients will continue to receive the personal, professional service they value."
3. <https://www.insurancejournal.com/news/international/2024/10/31/799339.htm> - The Clear Group, a London-based independent insurance broker, has acquired A-One Insurance Group, a major commercial insurance broker in the south of England. The financial details of the transaction were not disclosed. This acquisition is the company’s largest of a retail broker to date and reinforces its commitment to building a strong regional broking presence as part of its long-term growth strategy. A-One, established in 1993, has grown into one of the largest independent brokers in the south of England, with offices in seven locations and employing more than 150 staff. A-One is a top-75 insurance broker in the UK, controlling premiums in excess of £50 million. The business provides a range of commercial insurance solutions to small-and-medium-sized enterprises (SMEs) through to large corporate clients, with strong specialisms in a number of sectors including property, high net worth, employee benefits, and personal lines. Managing director of A-One, Ian Penfold, and his leadership team will form a new South West Region for Clear, increasing its regional coverage. A-One will also bring across its network of nine-appointed representatives and their teams. Mike Edgeley, CEO of Clear Group, commented, "We have known and have admired the A-One team for many years so are delighted that they are now joining us on our exciting growth journey. Building a strong regional broking presence remains a key part of our long-term strategy and this latest acquisition reinforces that commitment."
4. <https://www.insurancejournal.com/news/international/2024/10/25/798627.htm> - The Clear Group, a London-based independent insurance broker, has acquired Vision Insurance Services Ltd., based in Bagshot, Surrey, UK. The financial details of the transaction were not disclosed. This latest acquisition strengthens Clear’s presence in the south east of England as it continues to invest in regional brokers of all sizes. Established in 2010, Vision Insurance Services Ltd. is a highly reputable broker serving clients across the south east of England. The business controls £10 million GWP and provides insurance solutions for a diverse portfolio of clients ranging from sole traders and SMEs through to large corporates. Vision has also completed a number of broker acquisitions since its inception, which have supported its growth and added to its client proposition. Vision’s founders, David and Claire MacKinnon, along with their team of 17 employees, are joining the Clear Group and will play a pivotal role in continuing to drive Clear’s growth across the region. Mike Edgeley, CEO of Clear Group, commented, "We have been talking to David and Claire for some time, and it was clear from the outset that they had ambitious growth plans for their business through organic growth and acquisitions. We were both certain their business would be a great fit with ours at some point in the future. We are thrilled they have decided the timing is right for them to join forces with Clear."
5. <https://www.insurancejournal.com/news/international/2024/10/29/799338.htm> - The Clear Group, a London-based independent insurance broker, has acquired Lilley Plummer Risks Limited, a Lloyd’s wholesale broker specialising in marine and property. This is Clear's largest acquisition in terms of gross written premiums (GWP) and significantly bolsters its wholesale proposition, adding approximately £150 million of GWP to the Group. The acquisition enhances Clear's presence in the Lloyd’s market and complements its specialist capabilities. Lilley Plummer provides UK and international brokers with access to Lloyd’s and the London market. The business has experienced rapid growth since its inception in 2019, evolving from its heritage as a leading marine specialist to a multi-class international wholesaler. Lilley Plummer’s expansion into new lines and territories underlines the quality and capability of its team of thirty-eight staff, under the leadership and vision of CEO Stuart Lilley and Managing Director Dan Plummer. Mike Edgeley, Group CEO of the Clear Group, commented, "This deal is transformational for us because it reinforces our long-term strategy, set out some time ago, to broaden our specialist capabilities, strengthen our wholesale business and bolster our Lloyd’s presence. We knew straight away that this was no ordinary broker, that their skillset perfectly complemented our strategy and so I am absolutely delighted to be welcoming Stuart, Dan and all the Lilley Plummer team to Clear."
6. <https://www.insurancejournal.com/news/international/2024/08/23/798626.htm> - The Clear Group, a London-based independent insurance broker, has acquired R T Waters Limited, a long-established insurance brokerage based in Leatherhead. This acquisition adds to Clear's presence in the South East as it continues to build a long-term, sustainable business. Established in 1960, R T Waters Limited is a highly reputable broker with strengths in commercial, motor, and liability risks. The team of seven staff, led by Managing Director Trevor Hayter, bring a wealth of long-term client relationships and expertise, adding depth to Clear's capabilities in the region. The acquisition is evident of Clear's continued ability to offer support and investment to smaller UK brokers. Mike Edgeley, Group CEO of the Clear Group, commented, "The R T Waters team are well known to us and we are delighted this long-established business, led by an excellent management team, has joined Clear at this exciting time. Both our businesses are culturally aligned; sharing the same values of doing the right thing for our staff and clients."
7. <https://www.insurancejournal.com/news/international/2023/12/04/798625.htm> - The Clear Group, a London-based independent insurance broker, has acquired the entire general insurance book of regional broker P W White & Partners Limited. The deal does not include P W White & Partners' financial services business. Based in Amersham, P W White & Partners Limited has over 50 years’ experience providing solutions across various types of insurance, including combined liability, property owners, and professional indemnity risks. Mike Edgeley, Group CEO of the Clear Group, commented, "We are delighted that the general insurance team from P W White & Partners are joining the Group. They will work closely with our business in Amersham, formerly Luker Rowe, which has just recently moved into fantastic new offices. The team join our Amersham business at a really exciting time and will help deliver on the next stage of its growth plans. This is a great example of both businesses combining to benefit from each other’s expertise and skills and increasing our presence in the area."