

# Commercial Insurance Solutions

R K Harrison Insurance Services

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# Welcome to R K Harrison

R K Harrison is one of the leading independent commercial insurance providers in the UK. We combine the traditional aspects of a local brokerage, personal service and timely response, with the resources of a national operation.

We have access to most major insurance markets. Our broking skills achieve results and due to our commitment to personal service, clients choose to stay with us year after year. Our approach to commercial insurance broking includes an unparalleled range of services for the mid to large corporate customers.

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## Benefits of working with R K Harrison

### ■ Buying Power

As a group, we are currently listed as the sixth largest producer of income into Lloyd's and are one of the Top 25 UK insurance brokers listed by the Insurance Times. This gives us significant buying power, meaning we are often able to negotiate policies and premiums that other providers may find difficult to match.

### ■ Quality of Service

We are committed to providing clients with the highest standards of professional service. You will have a dedicated team in place to guide and advise you from the initial meetings and throughout the life of your insurance and risk management programme.

We have an extranet facility that gives you secure online access to all of your insurance documents and claims information, allowing you quick and easy access to your documentation when you need it.

### ■ Comprehensive Cover

With our wide access to insurance markets we are able to source some of the most comprehensive policies available and, in addition, in many instances we are able to offer products that are exclusive to R K Harrison. Our services span the commercial portfolio needs of most businesses including specialist covers such as Environmental Liability or Professional Indemnity - we have the experts to build and find the solution that is right for you.

### ■ Risk Management Services

An effective and comprehensive Risk Management Programme can help to reduce the likelihood and severity of risks to your business and, as a result, the level of premium you pay. We can help to identify any potential gaps in your programme and provide preferential access to a range of leading risk management services to ensure that wherever possible you can eliminate or reduce risks that could disrupt your business.

### ■ Claims

We will provide you with a personal claims manager who will be your single point of contact whenever you have to make a claim. You will know that one person will be responsible for managing your claim from reporting through to payment. You will also receive access to RKH Response, our specialist recovery and restoration service.

“... instantly impressed with their approach.”

“I was instantly impressed with their approach. Their team was able to identify areas where we had inadequate or no cover and produce a package that was ideally suited to us.”

Martin Killbery - Finance Director, Greenbank Group

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# Our Approach

We take a fresh approach with every client and make every effort to understand your industry, business and requirements so that we can provide you with a solution that is tailored specifically to your requirements.

From our initial meetings through to the delivery of the programme, we work on your behalf giving you guidance and advice.

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## Transparency

From the outset, we take a transparent approach with you. We agree the terms of reference and specific objectives of your review with you at the beginning, meaning that your expectations are clear and documented. Only if you appoint us will any fees be charged, meaning that our consultation is an opportunity for us to demonstrate how we can help, without obligation.

## Consultation

During our initial meetings with you, we will conduct a detailed assessment which enables us to review all insurance related areas of your business including your risk management programme. Within this consultation we look to highlight any opportunities for risk improvement or specialist covers you may need to consider.

## Alternative Risk Transfer

Through our Financial Risks division, we can guide you in a variety of Alternative Risk Transfers such as captives, cell captives and managed deductible programmes that can offer numerous benefits including attractive tax advantages.

## Broking

Our experienced and skilled broking team present this information in a comprehensive submission that enables insurers to understand the quality standards of our clients' operations. The reputation we have developed with our key insurers for thorough and comprehensive risk submissions helps enable us to negotiate and secure excellent terms for our clients.

## Commitment to Reducing Risk

For those businesses that can demonstrate a commitment to reducing risk and have a thorough risk management programme in place, we are able to use this information to negotiate premium reductions or risk management cost contributions.

## Reporting Back

You will then be presented with a comprehensive report setting out our findings, recommendations and premium terms to enable you to make an informed decision.

“**... resulted in premium savings and enhanced levels of protection.**”

“R K Harrison undertook a full and thorough review of our insurance programme and risk strategy, which resulted in premium savings and enhanced levels of protection. Our business is multifaceted, with the retail division supported by our own substantial manufacturing, warehousing and distribution capabilities.

In addition to insurance services we greatly appreciate the comprehensive assistance R K Harrison provides in the development of our Business Continuity Plan across all aspects of our business.”

David Cook, ACA - Chief Financial Officer, Laura Ashley Limited

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# Risk Management Services

The cover we provide you with will help protect your business and return it back to working order as soon as possible after a claim, but prevention is always better than cure. An effective risk management programme enables you to operate a safer business environment as well as contributing to its security and stability. Therefore, we have established a number of services that could help improve your risk management programme and, by demonstrating a commitment to reducing and preventing risk, may help you to reduce your claims as well as your premiums.

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## Risk Analysis

Before preventing and reducing risks, you first need to identify what those risks are and prioritise them, in terms of significance and likelihood of occurrence. This is a complimentary and secure web based product and is available to all commercial clients. Risk Analysis assists you in understanding and controlling your areas of risk across fifteen disciplines which include:

- Premises
- Human resources
- Health & safety
- Environmental exposure
- IT security
- Fraud
- Financial protection

You will be scored on each section and provided with action points and advice on improvements, so that you can prioritise activity to help improve management of the identified risks. Where additional advice and support is required, we can help.

## Health & Safety

We have access to a range of health & safety services including drafting of policies, audits, management systems, risk assessments, training and on-site support.

## Fleet Management

Using a specialist partner we can assist you with uninsured losses, driver training, accident management and analysis of trends.

## Environmental

We can provide you with a range of environmental services including policies, management systems, energy audits, non-domestic energy certificates, CRC (Carbon Reduction Commitment) support along with on-site support.

## Employment & HR

We can provide you with preferential rates on a range of services for documentation, employee handbooks, terms & conditions tribunals, on-site and web-based support.

## Valuations

Many companies under-insure their buildings and plant leading to potentially significant problems should a claim need to be made. We can arrange for professional valuations to be carried out at preferential terms.

## Asbestos

The use and removal of Asbestos can bring about numerous difficulties. We can provide you with surveys and management to help you avoid any pitfalls.

## Electrical

We can help you with a range of electrical services including inspections, testing and PAT testing.

## Business Performance Database

We can provide you with access to Red Flag Alert. Red Flag Alert is a business database containing over 6 million records on every business in the UK, from sole traders through to limited and quoted companies. Red Flag Alert is wholly owned by Begbies Traynor Group plc and has been developed utilising Begbies expertise and knowledge of the behaviour of previously insolvent businesses and their directors. It covers all aspects of business activity enabling you to monitor the performance of competitors, suppliers and customers. R K Harrison clients benefit from beneficial terms.

## Business Continuity Planning

Business continuity planning is a fundamental part of risk management. Companies need a strategy to handle an incident that may occur and interrupt normal operations. Many customers now ask for proof that you have an effective Business Continuity Plan (BCP) in order to protect your supplies to them.

Our BCP solution offers you a secure, flexible, cost effective system that will help demonstrate your commitment to all of your stakeholders. With a BCP in place, insurers may offer premium discounts and a possible extension of the business interruption indemnity period.

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# Our Claims Service

All claims are different. Key to any insurance provider's service is ensuring that any claims you make are dealt with quickly and efficiently, helping to minimise the impact on your business.

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Our claims service starts before an incident occurs. Upon appointment, we can arrange for one of our claims team to discuss your claims service requirements. We will discuss how certain claims situations or particular requirements should be dealt with in the event of a loss. You will be able to access claims guidance information and emergency out-of-hours contact details for property and liability claims online and, should you wish, we will also look to confirm the details of your loss-adjustor so the claims process can be started as soon as possible. We will also agree the management information reporting requirements so that you are kept fully abreast of claims incidents and trends within your business.

We believe all claims should be dealt with as quickly and efficiently as possible by professionals who have an understanding of your situation. You will have the security of knowing that we employ a dedicated team whom you will have direct contact with and who will be there to advise and support you if required. Where you have a BCP, which is shared with us, we will ensure it is central to the claims management process for serious incidents allowing your key stakeholders to act immediately in accordance with the plan.

## RKH Response

In the event of an incident, you will be able to take advantage of RKH Response.

RKH Response provides priority attendance following a fire or flood, to ensure appropriate assistance for decontamination, drying and cleaning works.

## RKH Response will:

- help prevent further damage and recover what is immediately salvageable.
- assess the damage and recommend the most appropriate recovery actions.
- provide a restoration service to premises and equipment assisting the business to become operational in the shortest possible time.

RKH Response is a collaboration with leading disaster management company, BELFOR, to create a comprehensive emergency response service.

“**... advisers who are firmly on our side.**”

We had a significant property claim following a fire and we have no doubt that R K Harrison's intervention ensured that full settlement was achieved within three months. We look upon them not so much as providers, but advisers who are firmly on our side.”

Adrian McGlynn - Director & Company Secretary, Weatherbys Group

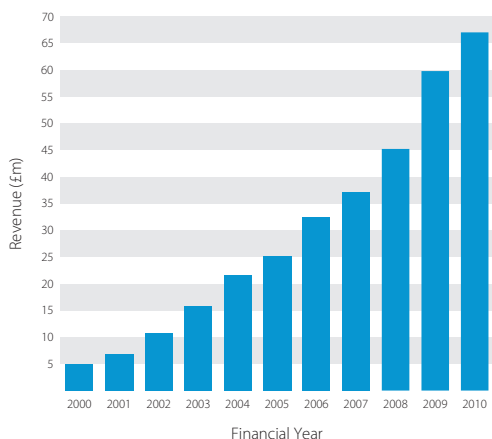
# RKH Group

R K Harrison Group Limited is the regulated and authorised firm, providing a central service platform from which all Group managerial, operational, financial, regulatory and compliance matters and services are provided to our trading companies.

## Key Facts

- Founded in 1882
- Independent and privately owned
- Sixth largest producer of income into Lloyd's
- Premium handled for 2009/10 circa £1bn (USD1.75bn)
- Claims paid in 2009/10 exceeded £400m (USD740m)
- Total revenue for 2009/10 circa £67m (USD123m)
- 4 broking companies, operating from 7 offices across the UK and in Bermuda
- Circa 500 staff across Group

## Group Revenue Growth (financial year to end of June)



“ To build the leading, independent, privately owned broking business ”

Group Objective

## Recent Awards



**Best Insurance Broker of the Year**  
Reactions Awards 2010:  
**Winner**



**National Broker of the Year**  
Insurance Times Awards 2009:  
**Winner**



**Broking Initiative of the year**  
British Insurance Awards 2008:  
**Winner**



**Broking Initiative of the year**  
UK Broker Awards 2008:  
**Winner**

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# Testimonials

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## **Alexander Roberts - Managing Director, Island Steel (UK) Limited**

"My business has been in growth mode for some time. Despite this, the service and attention we were receiving from one of the world's largest insurance brokers was not what we expected or needed. R K Harrison presented themselves as a large but truly independent organisation whose approach aspired to the best of both modern and traditional. In the time since I appointed R K Harrison, I have found their people and approach to be professional and pro-active and they have more than lived up to their original promises."

## **Paul Jackson - Managing Director, Chiltern Cold Storage & Distribution Limited**

"We have used the insurance and risk management services of R K Harrison for many years and they continue to provide a quality service. R K Harrison understands our business and responds to our needs."

## **Adrian McGlynn - Director & Company Secretary, Weatherbys**

"We are a complex group of companies, with a broad diversity of businesses, including a Private Bank. R K Harrison has always approached our insurance needs with professionalism and imagination, ensuring that we are properly covered but not duplicating our cover. We had a significant property claim following a fire and we have no doubt that their intervention ensured that full settlement was achieved within three months. We look upon them not so much as brokers, but advisers who are firmly on our side."

## **Mark Halstead - Operations Director, Bebbies Traynor Group**

"Bebbies Traynor Group has been working with R K Harrison for the past two years on a number of joint initiatives and they also act for us on our own corporate insurance programme. We have seen at first hand their capabilities in working with trade association partners in terms of strong relationship management skills, innovative product design, sustained business development focus and an ability to achieve impressive results. In addition, the range of skills across their Group has opened the door to a number of exciting opportunities that we are currently pursuing together. Our relationship with R K Harrison continues to go from strength to strength and we look forward to working with them for many years to come."

## **Kathy Riley - Director of Commercial Business Development EEF, the manufacturers' organisation**

"EEF has been really impressed with the commitment and passion shown by R K Harrison. They have been able to provide our members with exceptional products that provide them with the cover they need whilst saving them money from their premiums."

## **Timothy Smalley - Managing Director Bedmax**

"I am delighted with the outcome of R K Harrison's work not just because of the reduced premiums and wider coverage we now enjoy but because they were able to respond positively to my request in such a short timescale"

**R K Harrison Insurance Services Limited**

Woodlands, Manton Lane, Bedford MK41 7LW

**T** +44 (0)1234 305 555 **F** +44 (0)1234 408 676 **E** enquiry@rkhis.com

**www.rkhis.com**

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