

Stock Throughput Insurance

Scope and Focus Advantages

- Our relationships with underwriters on a combined 'Property-Marine' basis allow us to achieve unparalleled pricing in the London Market
- Better Utilisation of Market Capacity – beneficial for locations with Wind and Earthquake exposure, where capacity is expensive and in short supply, often allowing for non-aggregated limits
- A Unified Seamless Product - designed to eliminate gaps in coverage between transportation and inventory exposures
- In excess of US\$450m any one location of capacity
- Top commission payable to producers - as high as 17.5%
- Considerable Premium Savings – the marine market can provide substantially lower rates than traditional property markets
- Lower Deductibles – the marine market allows for reduced deductibles for CAT and non-CAT risks. Dollar deductibles are used instead of percentage deductibles as used in property markets
- Improved Policy Wordings – using "selling price" as the basis of valuation reduces the need for full business interruption coverage within the property program

Client Examples - Target Industries

- Oil / Petrochemicals / Energy
- Agriculture
- Pharmaceuticals
- Hi Tech / Bio Tech
- Textiles
- Foodstuffs
- Natural Resources (eg. Mining)
- Distribution / Logistics Companies

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An R K Harrison Group company

RKH
Insurance
Brokers

R K Harrison Insurance Brokers Limited (RKHIB) is an appointed representative of R K Harrison Group Limited, which is authorised and regulated by the Financial Services Authority in respect of general insurance business. RKHIB is registered in England No. 6720048. Registered Office: One Whittington Avenue, London EC3V 1LE. Calls may be monitored and recorded for quality assurance purposes. 04/10 ref 3066

Stock Throughput Insurance

Property Division



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Introducing R K Harrison

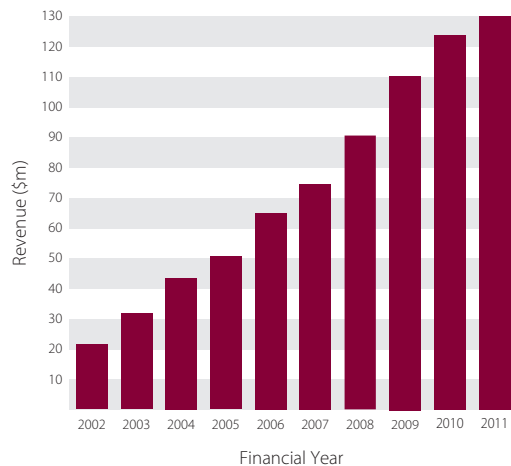
“ Our Group objective is to build the leading independent privately owned broking business in the UK ”

Overview

R K Harrison Insurance Brokers is the Specialty Lines broker of R K Harrison Group, a leading independent insurance and reinsurance broker, specialising in providing bespoke solutions to businesses, brokers, trade associations and private individuals, both in the UK and internationally.

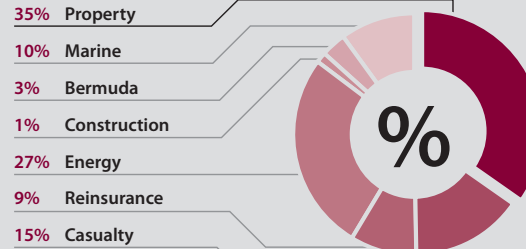
- Independent
- 100% privately owned by senior employees
- Offices in the UK and Bermuda
- Total revenue for 2010/11 circa £77m
- Premium handled for 2010/11 circa £1bn
- A decade of year on year growth

Group Revenue Growth



The Property Division

R K Harrison Insurance Broker's Largest Division



Expertise

- Independent wholesale marketing services for national and multinational clients
- Premium income in excess of US\$850m
- A top 3 producer of income to most markets
- Customised solutions for clients with complex insurance requirements
- Creating insurance products for specialist brokers & niche markets

Credibility

- The largest independent Property broker in the London, European & Bermuda markets
- Team comprises around 60 people based in London & Bermuda with over 20 market facing brokers

The R K Harrison Property Team



Market facing brokers (London)

Bermuda-based brokers

Dedicated technical staff

Dedicated claims team

Stock Throughput Insurance

Our comprehensive Stock Throughput Product commences when the Insured purchases raw materials and continues to cover all transits to distribution centres and manufacturing facilities, whilst in process, including worldwide storage of final products until delivery to the final customer.



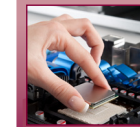
Stock, Inventory & Raw Materials

Coverage for storage at owned or leased overseas manufacturing facilities and warehouses, including whilst in process



In Transit

Ocean Cargo coverage for imports from overseas suppliers or overseas manufacturing facilities



Inventory in Process

Coverage for storage and any additional processes at domestic or foreign manufacturing facilities or storage locations



In Transit

Primary and contingent inland transit coverage to final customer location or distribution centres including all intracompany movements



Domestic Storage

Coverage for final product at distribution centre or storage locations.

While this is an example of a simple linear Supply Chain, our bespoke wordings can offer unique solutions tailored to each Insured's needs, whether they be manufacturers, importers, logistical suppliers, exporters, or retailers.