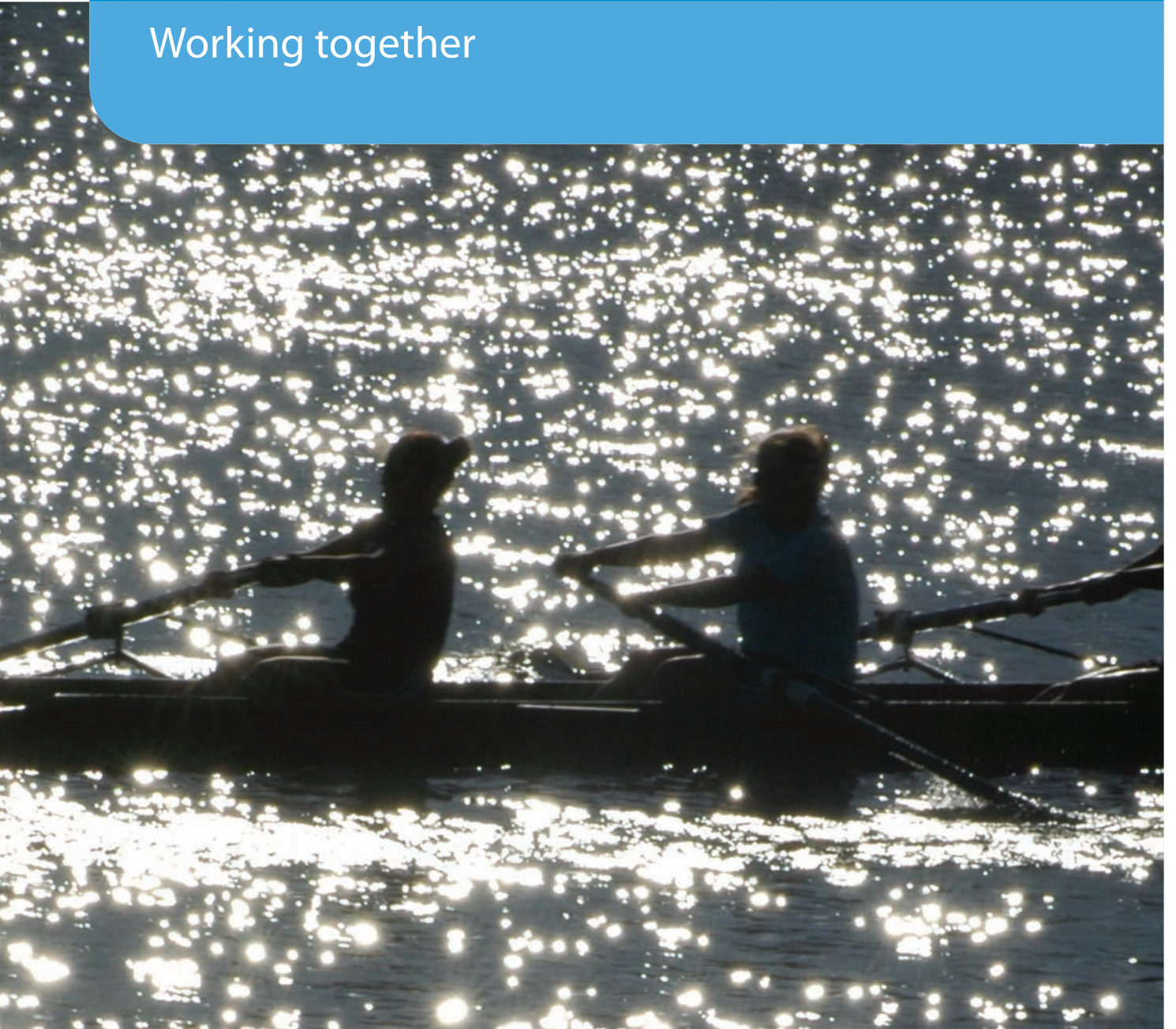
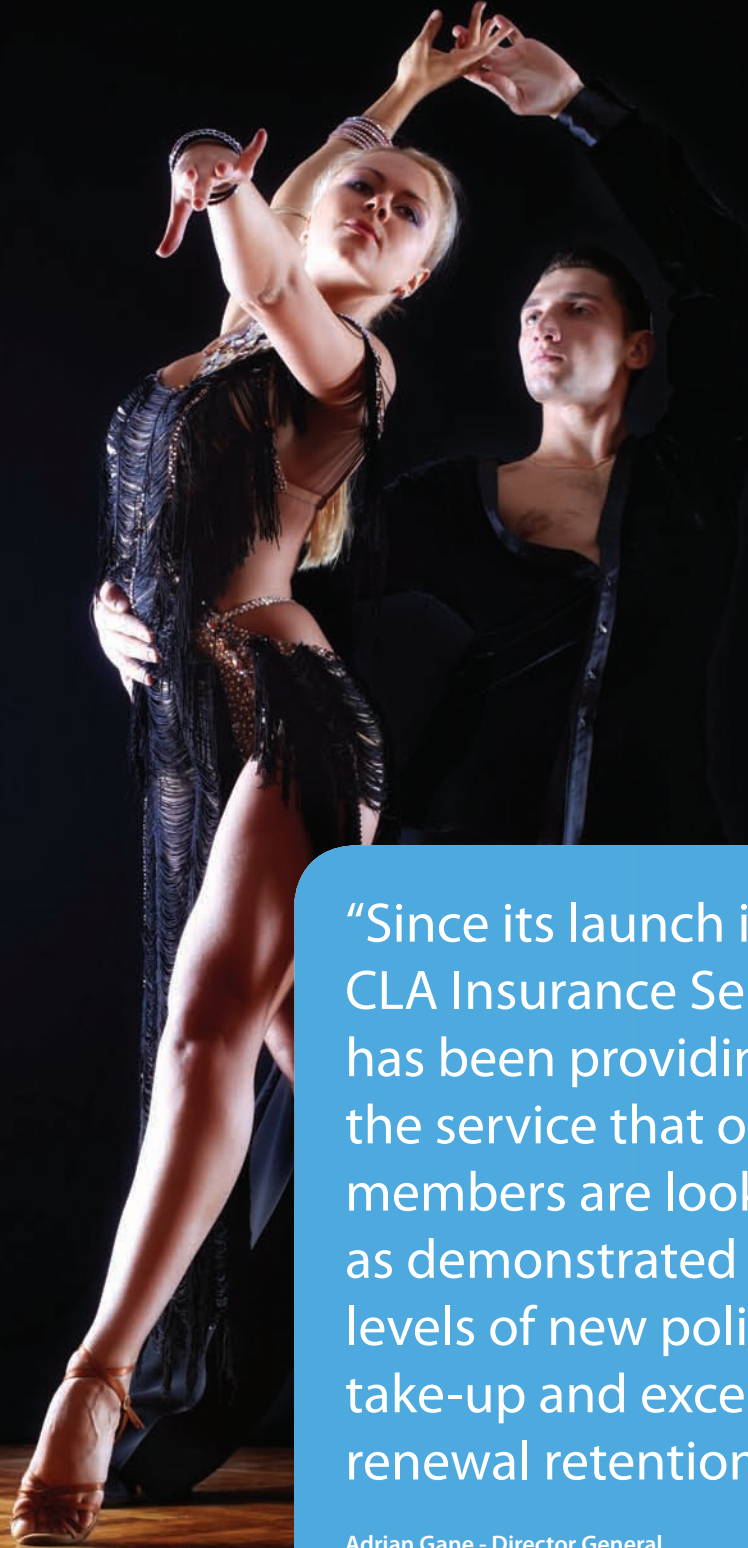


# Trade Associations & Affinity Groups

Working together



# Perfect Partnership



“Since its launch in 2002, CLA Insurance Services has been providing just the service that our members are looking for as demonstrated by high levels of new policy take-up and excellent renewal retention.”

**Adrian Gane - Director General**

Country, Land and Business Association (CLA)

## Introduction

With businesses continually scrutinising their expenditure to ensure they achieve value for money, Trade Associations and Affinity Groups are under pressure to maintain their position as a proactive and relevant cornerstone of their industry. As part of that, they must ensure the benefit package members receive is appropriate, provides tangible benefits and is superior to that available on the open market.

R K Harrison Insurance Services (RKHIS) has a wealth of experience in developing insurance programmes for a range of Trade Associations and Affinity Groups, enabling you to provide added value to your membership.

RKHIS works with you to tailor an offering of appropriate products and services specific to your industry.

Our dedication and commitment to providing bespoke and innovative schemes have not only won praise from our partners, but also from the insurance industry itself.

In 2008 we won awards at two of the most prestigious ceremonies within the insurance calendar, with one judging panel stating that our insurance service had 'set a new benchmark for others to follow'.

**RKHIS can help you add value to your membership package, enhance your member retention and recruitment as well as benefit you from revenue sharing opportunities.**

**“R K Harrison has negotiated an exclusive, highly flexible and competitive policy with a household name insurer for FSDF members.”**

**Chris Sturman - Chief Executive** - (Food Storage and Distribution Federation (FSDF))

### Some of our current partnerships



# Tailor made for your members

## Our Approach

All Trade Associations and Affinity Groups are different; the types of members you have, the industry or area you represent and the benefits you offer. RKHIS undertakes a thorough appraisal of your business, your industry and your members' requirements so we can tailor an insurance service that meets their needs.

We use this approach whether you are reviewing your existing programme or, if it is the first time you are considering this kind of benefit, we'll work with you to provide the best solution.

Our approach encompasses the following areas:

### ANALYSIS

We go to great lengths to properly understand the aspirations and requirements of our partners. This is paramount to the success of any new member insurance programme.

### RESEARCH

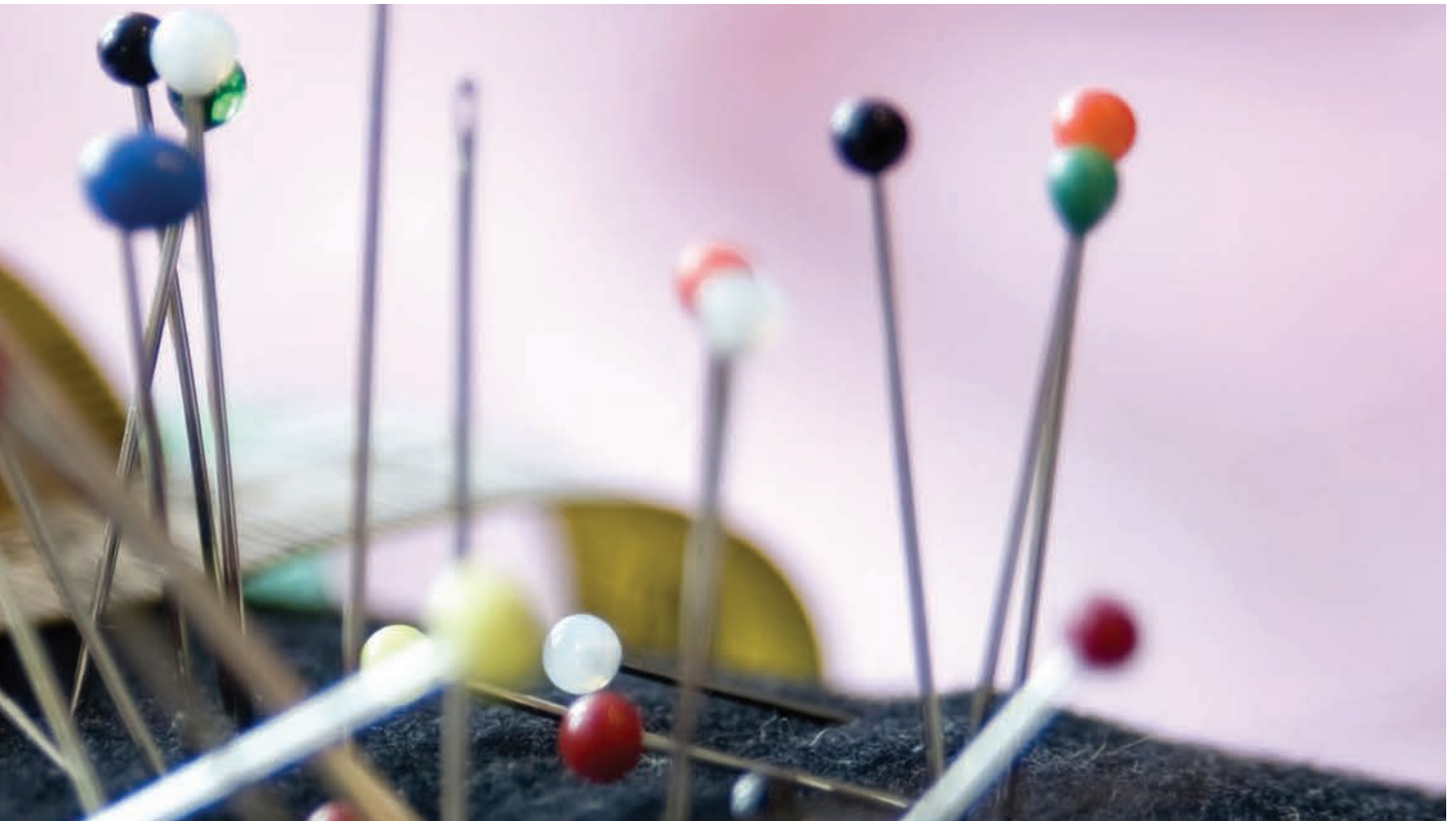
We undertake research to understand members' requirements in relation to purchasing insurance and risk management services and identify specific issues and opportunities for inclusion in the end product. Our approach combines both qualitative and quantitative methods such as member surveys and meetings. We also take time to talk to you and your employees who engage with members to gain anecdotal feedback which may influence the final insurance package.

### PRODUCT REVIEW

We endeavour to understand which insurance products members currently purchase and what new and innovative services could be offered under an exclusive insurance programme. We also look to tailor our products to your particular industry and provide products that are 'best of breed' within the market. Once the service is launched, we continually evaluate our offering to make sure that it is current and relevant to your members.

### COMPETITOR ANALYSIS

We conduct research and analysis of other providers involved within the industry to ensure your offering stands out from the crowd.



## REGULATORY ENVIRONMENT

We help you to understand the regulatory requirements of the Financial Services Authority (FSA) and the implications this may have for your association or group.

## UNDERSTANDING THE POTENTIAL

We demonstrate the potential benefits for the association or group and its members, and create a Business Plan with that organisation, incorporating transparent targets and regular performance reviews. As part of the process we continually review our products and look for other products and services which could be incorporated into the offering. We also conduct customer satisfaction surveys to ensure we are offering products that clients need and providing consistently high levels of customer service.

## INSURER PARTNERS

RKHIS has strong relationships and buying power with a number of leading insurer partners.

**“R K Harrison’s EEF scheme is one of the best such initiatives we’ve come across for a long time”**

**David Staines - Development Manager**  
Travelers Insurance Company Ltd

## Additional Services

Because all associations and groups are different, RKHIS is not just able to provide insurance solutions, we can also provide and offer you access to a range of additional services including;

- **Health and Safety & HR** – we have a range of options depending upon your requirements; from simple helplines and online resources to comprehensive consultancy programmes. We can provide you with indemnity and insurance solutions to help protect your members against Health and Safety prosecution and employment tribunal costs and awards.
- **Marketing** – we can collaborate with you on segmentation, promotion, data analysis, market research and development.
- **Disaster Recovery Planning** – we can provide a cost-effective, easy-to-use system where your members can develop plans specific to their business needs
- **Trade Credit Insurance** – through the R K Harrison Group, you will have access to one of the UK's largest independent specialist credit insurance brokers. Your members can receive guidance in areas such as pre-market assessments, comprehensive consultations and claims mediation along with a broad range of products including surety bonds and special risk solutions.
- **Financial Alliance** – in partnership with Begbies Traynor Group PLC, we can offer professional, independent and objective advice enabling you to protect the financial health and wealth of your business. We can advise you in areas such as finance, mergers and acquisitions, credit insurance, credit control, risk and tax issues.

### POTENTIAL BENEFITS

- **Adding value to your member benefits package** – helping you to recruit new and retain existing members
- **Additional revenue stream** – you have the potential to earn income from the scheme
- **Marketing support** – potential annual marketing commitment to support the development of the programme
- **Additional benefits** – assistance in developing additional exclusive member benefits e.g. Health & Safety, Risk Management Services

“We truly believe that this is a service that will be of real benefit to members and in our current financial climate, be able to give them flexible, comprehensive products whilst keeping the price competitive. It encapsulates all of the values of the BPIF.”

Michael Johnson - Chief Executive - British Printing Industries Federation (BPIF)

## About R K Harrison

R K Harrison Insurance Services is part of the R K Harrison Group, a leading, independently owned insurance and reinsurance broker. With offices in the UK and Bermuda we specialise in providing insurance solutions for businesses, associations and private individuals both in the UK and internationally.

With premiums in excess of £750 million placed annually on behalf of clients, we have the expertise and strength to deliver quality products and competitive pricing.

Although a dynamic, forward thinking organisation, we pride ourselves on our traditional approach to personal service. We employ highly skilled, motivated people. Our staff retention is one of our strengths and it allows us to offer continuity so we are truly able to understand our clients and their needs.




National Broker of the Year  
Insurance Times Awards 2009:  
Winner



Broking Initiative of the Year  
British Insurance Awards 2009:  
Winner

# Looking after your members



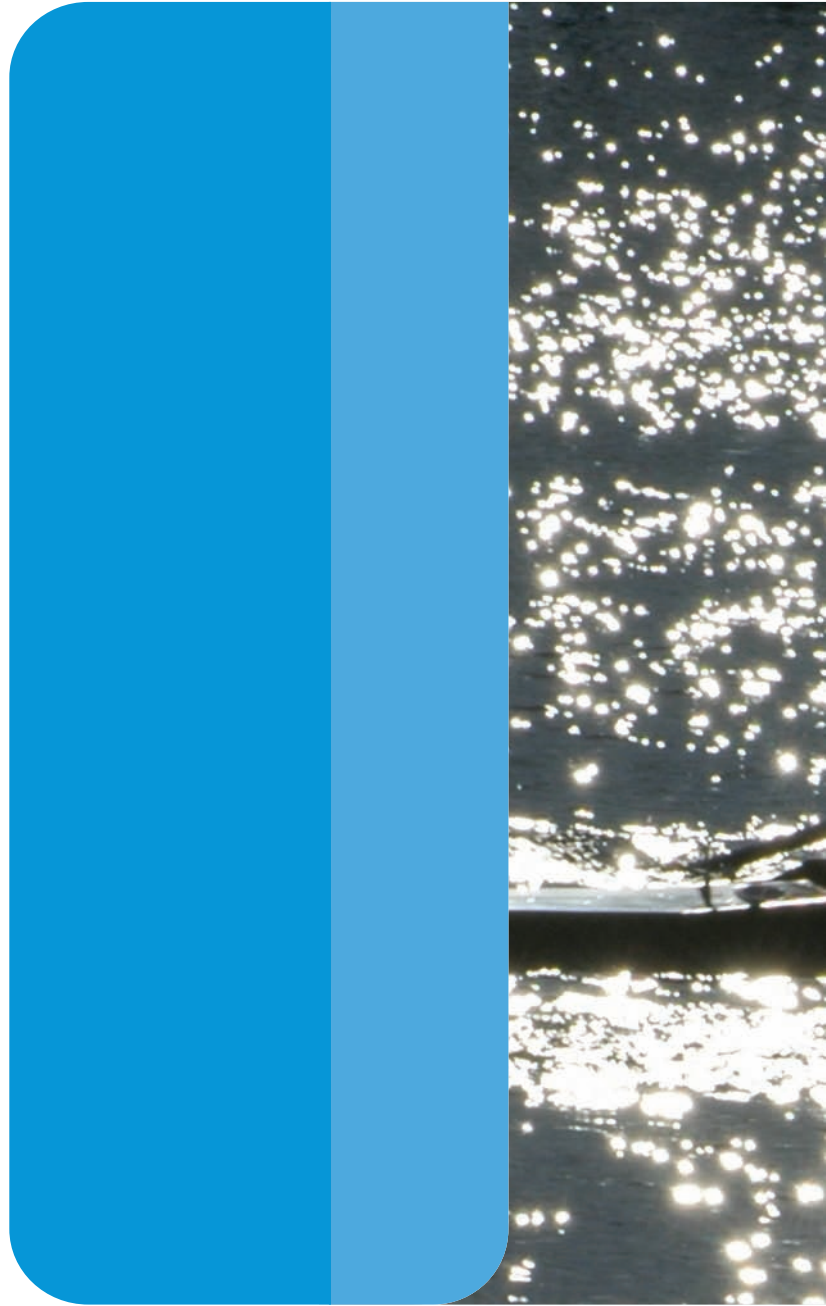
“EEF has been really impressed with the commitment and passion shown by R K Harrison. They have been able to provide our members with exceptional products that provide them with the cover they need whilst saving them money from their premiums.”

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

## Contact Us

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*An R K Harrison Group company*

**RKH**  
Insurance  
Services