

Product Lines

Commercial

- Public and Private D&O
- Side A / DIC Drop Down
- Independent Directors Liability
- Prospectus Liability (POS)
- Partnership Liability
- Fiduciary / Pension Trustee Liability
- Fidelity Insurance
- Punitive Damages Wrap

Financial Institutions

- Public and Private D&O
- Bankers' Blanket Bond and other Crime policies
- Financial Institutions Professional Liability
- Unauthorised Trading
- Employment Practices Liability
- Safe Deposit Box
- Kidnap and Ransom Insurance
- Banks (all classes)
- Investment Funds
- Investment Advisers
- Mortgage Banks & Brokers
- Security Broker Dealers
- Treasury Departments
- Insurance Companies
- Pension and Trusts

Employment Practices Liability

All industry classes considered including:

- Financial Institutions
- Real Estate
- Professional Employer Organisations (PEO's) and Staffing Agencies
- Franchises
- Auto Dealerships
- Law Firms
- Hotels
- Restaurants
- Accountants

Evolving Products

- Reputational Risk
- Intellectual Property Infringement

Sexual Misconduct Liability

Target classes:

- Religious institutions/organisations including churches, parishes and archdioceses
- Educational institutions
- Healthcare organisations
- Social services
- Leisure services including camps, recreation centres and outdoor activity companies

Professional Liability

- Lawyers
- Insurance Agents and Brokers
- Architects and Engineers
- Accountants
- Real Estate Brokers
- Public Entities
- Environmental
- Miscellaneous
- Lawyers Management Liability

Cyber Liability

- Technology E&O
- Privacy & Confidentiality Breach Liability
- Security Breach Liability
- Breach Notice Response Services
- Online Media Liability
- First Party Coverages
- Data Loss
- Cyber Extortion
- Pre-Claim Loss Coverage

Transactional Liability

- Warranty & Indemnity Insurance
- Tax Insurance
- Environmental Insurance
- Contingent Liability
- Existing Issue Insurance

International Policies

- Local Jurisdiction Policies
- A-Side DIC/DIL
- Tax Compliance
- Foreign A-Side Drop Down

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RKH
Insurance
Brokers

Executive & Professional Liability



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Brokers

EXECPRO
SOLUTIONS

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 and private individuals, throughout the world.

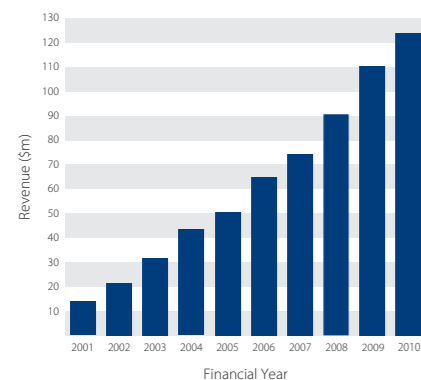
- Independent
- 100% privately owned by senior employees
- Offices in the UK and in Bermuda
- Total revenue for 2009/10 circa US\$123m
- Premium throughput for 2009/10 circa US\$1.75bn
- A decade of year on year growth

Recent Achievements

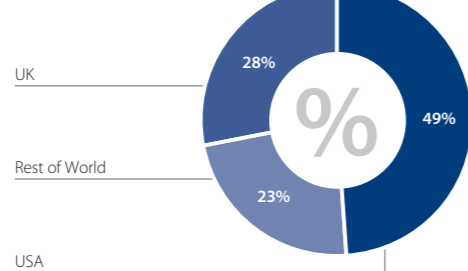
- Winner - Best Insurance Broking Company (Reactions London Market Awards 2010)
- Winner - Broker of the Year (Reactions London Market Awards 2009)
- Winner - National Broker of the Year (Insurance Times Gold Awards 2009)
- Sixth largest producer of income into Lloyd's



Group Revenue Growth (year ending June 2010)

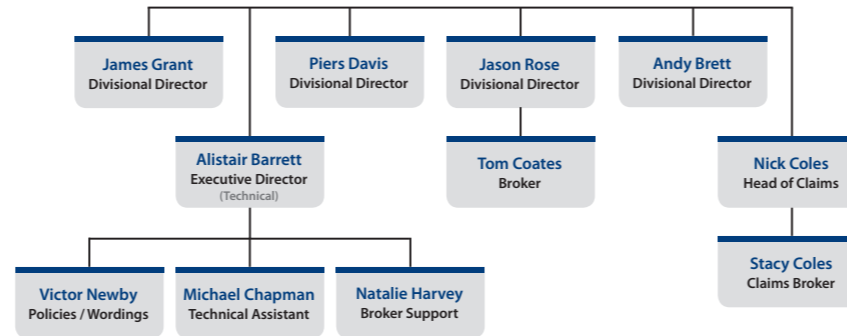


Group Revenue by Territory (year ending June 2010)



The Executive & Professional Liability Division

The ExecPro Team



Our focus is to provide dedicated service combined with innovative products, facilities, bespoke wordings and a geographical spread in capacity from the London, Bermuda and European marketplace.

Our team has the resources and market leverage to provide exemplary services to our producers that far exceed that of our peers, creating a formidable knowledge based, client-focused team.

Our core values are to respond promptly to your needs, providing the experienced, personalised attention you require. We seek to achieve the highest levels of customer satisfaction, establishing lasting relationships with our customers and underwriters.

ExecPro Differentials

- All broking functions are carried out by the ExecPro Team with each broker having no less than 10 years broking experience
- All negotiations and correspondence are directly relayed to you by your market-facing broker
- Draft wording to be issued at point of binding
- Formal wording issued within 25 days
- One integrated unit providing bespoke insurance solutions for our global clients
- Service and timely documentation are paramount
- In the lines in which we operate, we are typically the leading independent and a top 5 producer to our major underwriters
- We can react quickly and efficiently to the changing global environment
- We understand the needs of our clients and will structure and create products to their every requirement

Core Team Biographies

Jason Rose

Jason has over 25 years experience in the London insurance market, specialising in all forms of Management Liability. He was Managing Director of the Professional & Financial Risks Division at Besso Ltd, which he joined in 1998 and prior to that he spent almost 10 years at Willis where he was an Executive Director of the Professional Risks Division.



Andy Brett

After graduating from university, Andy began his insurance career in 1995 joining Besso Ltd and specialising in D&O, FI and related classes. In 2001 he was promoted to Divisional Director with responsibility for the day-to-day running of the D&O and FI team. During this time he was the lead broker on the largest Financial Institution risk in the London market.



Piers Davis

Has 20 years experience working within the Executive Liability suite of products, responsible for the day to day broking and placement of Management and Financial Liability accounts into the Lloyd's, Bermuda and European markets. Before joining R K Harrison, Piers was a Director of Paragon, SVP at Marsh (and J&H), in London, New York and San Francisco focusing on the production and placement of Directors & Officers Liability.



James Grant

James Grant started in the Insurance Industry in 1994, subsequently specialising in broking US Professional Liability business into the London Market with a strong focus on the placement of Lawyers' Professional Liability. He has been instrumental in the development of key market products, not only specifically tailored towards law firms, but also other financial lines. He joined RKH from Grosvenor Brokers where he was a senior producing broker and prior to that he was a SVP with Paragon Insurance Brokers.



Tom Coates

Tom began his insurance career in 2000 at HSBC Insurance Brokers specialising in US and Emerging Markets Management & Professional Lines business. He joined Besso Ltd in 2006 where he was an integral part of the Professional and Financial Risks Division focusing predominantly on North American Management Liability.

