

# RKH Group

## Overview

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Our objective is to build the UK's leading privately-owned independent broking business.

**Paul Bridgwater, CEO**

**R K Harrison Group Limited is an employee-owned, independent insurance and reinsurance broker, specialising in providing bespoke solutions to businesses, insurance brokers, trade associations and private individuals.**

In each of four broking subsidiaries, clients receive the attention of class-leading specialists. Whether executing the largest transactions for multinational corporations or designing bespoke products and services for private clients, RKH has the experience and expertise to produce the best results.

Employee ownership allows RKH to attract, retain and motivate the most talented people; to prioritise sustainable growth over short term profit, and; to remain committed to the business for the long-term.

Free from outside control, RKH can focus its resources on delivering consistently better results for all its stakeholders.



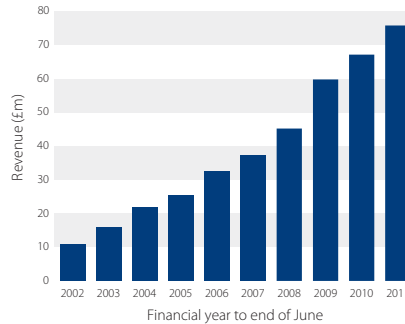
**RKH**  
Group

# Structured to get results

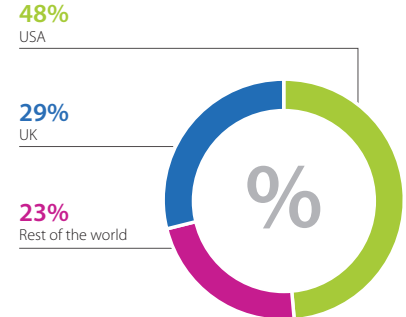
## Key facts (year to end of June 2011)

- Founded in 1882
- Independent and privately owned
- Sixth largest producer of income to Lloyd's
- Premium handled for 2010/11 circa £1.1bn
- Claims paid in 2010/11 exceeded £525m
- Total revenue for 2010/11 circa £77m
- 4 broking companies, operating from 8 locations in the UK and internationally
- More than 500 staff across the Group

## Revenue growth



## Revenue by territory



## Group companies

### R K Harrison Insurance Brokers Limited

RKHIB encompasses strategic and broking expertise across a broad range of specialist disciplines. RKHIB operates from our London, Bermuda and Miami bases and boasts a dedicated Claims team.

- Accident & Health
- Casualty
- Claims
- Construction
- Energy
- Exec. & Professional Liability
- Healthcare
- Marine
- Programme Business
- Property
- Transportation
- Treaty Reinsurance

### R K Harrison Insurance Services Limited

Combining the traditional aspects of a local brokerage, personal service and timely response with the resources of a national operation, RKHIS provides specific products and services to niche groups of UK Private and Commercial clients.

- Commercial
- Contingency
- Farms & Estates
- Fine Art
- Healthcare
- High Performance Motor
- Private Clients
- Professional Risks
- Trade Associations

### R K Harrison Financial Risks Limited

R K Harrison Financial Risks provide financial institutions and corporations with insurance and reinsurance solutions throughout the world.

- Political Risks & Structured Credit
- Specialty Reinsurance
- Trade Credit & Bonds

### Bowood Insurance Brokers Limited

Bowood operates as the RKH Group's specialist delegated authority provider to third party intermediaries and Managing General Agents, handling a worldwide delegated authority portfolio including catastrophe and non-catastrophe classes, commercial and personal lines.

### R K Harrison Group Limited

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## Recent achievements

**Highly Commended - Personal Lines**  
 (Insurance Times Awards 2011)

**Rated No 1 - Top Performing Broker**  
 (Insurance Times Top 50 Brokers 2010)

**Winner - Best Broking Company**  
 (Reactions London Market Awards 2010)

**Winner - Best Broking Team for Marine**  
 (Reactions London Market Awards 2010)

**Winner - National Broker of the Year**  
 (Insurance Times Gold Awards 2009)

**Winner - Broker of the Year**  
 (Reactions London Market Awards 2009)

**Insurance Times** | awards 2011  
 HIGHLY  
 COMMENDED

**Reactions** LONDON  
 MARKET  
 AWARDS  
 2009 & 2010  
 Best Insurance  
 Broker

**Gold**  
 Insurancetimes  
 WINNER

**RKH**  
 Group