



Intelligent insurance advice, risk management guidance and claims management expertise for UK businesses.

INSURANCE. SOLVED.

**WE ARE SPECIALISTS IN
ARRANGING BESPOKE INSURANCE
COVER FOR A DIVERSE RANGE OF
INDUSTRY SEGMENTS.**

**OUR EXPERT TEAM PROVIDE
INTELLIGENT RISK MANAGEMENT
ADVICE AND OFFER CLAIMS
MANAGEMENT EXPERTISE FOR
UK BUSINESSES.**



CONTENTS

About Us	02
Industry Specialisms	05
Intelligent Risk Management	06
Claims Management	07
The Specialist Risk Claims App	08
Accreditations	09
Case Study	10
Testimonials	11
Groups & Associations	12



**SPECIALIST RISK INSURANCE SOLUTIONS
ARE EXPERTS IN ARRANGING INTELLIGENT
INSURANCE SOLUTIONS AND PROVIDING
SPECIALIST RISK MANAGEMENT ADVICE FOR
COMMERCIAL AND CORPORATE BUSINESSES.**

At Specialist Risk, what we do is unique; how we operate, how we support our clients and how we invest in our people sets us apart from our peers. We therefore understand that our clients have diverse requirements, and each client requires an equally unique insurance solution to protect them against the risks they face.

Our expert team will work closely with you to understand the nuances of your business. They then use their specialist knowledge and well-established relationships in the insurance market to craft a tailored solution to protect your business.

THE SRIS DNA



Expertise

Our team combine many years of experience and they have outstanding knowledge of the unique characteristics for a range of niche industry segments.



Insurer Relationships

Our outstanding relationships in the insurance market allow us to secure strategic partnerships with leading insurers and negotiate competitive terms.



Tailored Service

We appreciate that every client is different and has unique requirements. Therefore, we will work with you to ensure our service is tailored to your preferences.



Claims Management

We value our knowledgeable in-house claims team and empower them to work quickly and thoroughly with insurers to settle your claims as quickly as possible.



Technologically Enabled

As the world becomes increasingly digitally enabled, we are investing in market-leading technology to allow our people to deliver an efficient service.



Risk Management

Protecting your business involves more than just purchasing insurance. Risk management advice is vital to help reduce the risks your business faces.

WHY WORK WITH US?

- Our 'people first' culture means we invest heavily in the training and development of our staff, ensuring they are highly capable and knowledgeable to deal with any insurance or risk management queries.
- Due to the reputation we have as Specialist Risk Group, we have fantastic relationships across the insurance market, including Lloyd's of London. These relationships allow us to develop and provide market-leading insurance programmes on competitive terms.
- Our award-winning in-house claims team are on hand to support you 24/7 during the event of a claim.
- We tailor our service to each business that we work with, allowing us to craft robust insurance solutions that are bespoke to your business.
- We are Chartered Insurance Brokers, meaning we adhere to a strict ethical code set by the Chartered Insurance Institute and publicly pledge to put our clients' interests first.
- We ranked Gold in the 'Investor in Customers' (IIC) assessment, demonstrating our commitment to providing our clients with the best service and solutions.
- We are investing in market-leading technology to empower our people to deliver an efficient service to our clients.

“ WORKING WITH SPECIALIST RISK INSURANCE SOLUTIONS HAS BEEN LIKE A BREATH OF FRESH AIR – GIVING ALL OF OUR POLICIES A GENUINE HEALTH CHECK AND BRINGING THEM TO THE RIGHT LEVEL OF COVER, CREATING ONE RENEWAL DATE, OFFERING COMPETITIVE RATES BUT MOST OF ALL, THE TEAM ARE A PLEASURE TO WORK WITH AND ALWAYS QUICK TO COME BACK TO ANY QUERIES.

BEING IMMENSELY BUSY LIKE MYSELF, IT’S WONDERFUL TO HAVE AN INSURANCE BROKER THAT YOU CAN TRUST TO GIVE THE COMPANY EXACTLY WHAT IT NEEDS AND TO TAKE AWAY THE WORRY THAT SOMETHING MIGHT HAVE BEEN MISSED AND RUNNING THE RISK OF BEING UNDERINSURED.”

Debbie Waterman

Director of Central Services, Opl0

OUR INDUSTRY SPECIALISMS

WE HAVE EXTENSIVE EXPERIENCE IN ARRANGING TAILORED INSURANCE PROGRAMMES FOR BUSINESSES OPERATING IN THE FOLLOWING INDUSTRIES, ALTHOUGH OUR EXPERTISE IS NOT LIMITED TO THESE AREAS.



Asbestos Removal and Surveying

Including asbestos removal contractors, asbestos surveyors, and asbestos consultants.



Builders Merchants and Suppliers

All types of builders merchants and suppliers.



Building and Engineering Services

Including heating contractors, ventilation contractors, air-conditioning engineers, and electrical contractors.



Co-operatives

Including retail, producer, agricultural, housing, worker, consumer, and social Co-Operatives.



Commercial Divers

Including inland inshore (air) diving and offshore (saturation) diving.



Construction and Demolition

Including civil engineers and groundworkers, reinforced concrete frame contractors, builders, and plant hirers.



Education

Including academies, independent schools, universities, colleges, special education needs and nurseries.



Food and Drink

Including bakery and confectionary, dairy, prepared food, soft drinks and bottled water and importers/exporters.



Haulage Contractors

Including heavy goods vehicles, tippers, grabbers and fleets.



Manufacturing

Including window and door, furniture, refrigeration units, textiles, leather and apparel, wood, paper and printing and electrical equipment.



Marine Trades

Including surveyors, contractors, boatyards, marinas, engineers, ship repairers and shipyards.



Motor Trade

Including body shops, car dealerships, delivery agents, motorcycle traders, recovery agents and vehicle repairers.



Nightlife, Leisure and Entertainment

Including bars, nightclubs, pubs, hotels, gentleman's/members only clubs and restaurants.



Private Ambulance

Including full blue light cover, rapid response, emergency 999, bariatric transfer, organ transfer and low and/or high dependency transfers.



Private Clients

Cover for high-net-worth individuals, including homes and estates, worldwide contents, high value cars and pleasure craft.



Professions

Including technology companies, debt management, life sciences, credit brokers, insurance MGAs, asset-based lenders, project management consultants and currency traders.



Property Owners

Including commercial property, domestic/residential property, students and DSS lets and holiday homes.



Rail

Including rail installation contractors, renewals and civils contractors, and green and red zone electrical contractors.



Retail

Including department stores, online retailers, nationwide retailers, discount stores, high-street retailers and convenience stores.



Roofers and Scaffolders

Including hot and cold roofers, wet and dry roofers, specialist roofing contractors and scaffolding contractors.



Waste

Including recycling, reuse, skip hire, MRF waste/recycling/plant/machinery, tippers and grabbers and waste management companies.

INTELLIGENT RISK MANAGEMENT ADVICE FOR YOUR BUSINESS

Protecting your business involves more than just purchasing insurance. Risk management enhances operational effectiveness, improves resilience, creates employee engagement, and delivers improved business performance.

The risks that businesses face today are ever evolving. Of course, traditional threats still need to be managed and controlled, but emerging risks such as cyber, increased litigation, employment law, IT and telecoms dependency and many more also need to be managed, and that can be challenging for many businesses to consider and understand.

When you work with Specialist Risk, we do not just sell you an insurance solution and leave you to it. We will become your trusted insurance advisor on all aspects of risk that your business faces, helping you mitigate and reduce these risks to keep claims to a minimum. We have partnerships with trusted third parties and can provide you with specialist products and advice to enhance your insurance programme.



Specialist Risk have partnered with BCARM to provide a risk management solution as an additional service to our customers. BCARM delivers business continuity management, health and safety management, environmental, eLearning, and legal and employment support. BCARM offers a unique combination of cloud-based risk management systems, onsite technical expertise and continual client engagement.

As well as having access to the above modules, BCARM also contains a full client administration and reporting

system, enabling you to manage and allocate the systems across your workforce and suitably manage risk across the business. It's a solution provided by real people who engage with you and your business to provide risk management that delivers clarity, accountability, compliance and protection in a manner that enhances the day-to-day running of your business.

BCARM can be deployed across your business and workforce to create transparency, accountability and risk control.

“MILES SMITH INSURANCE SOLUTIONS, NOW SPECIALIST RISK INSURANCE SOLUTIONS, HAVE PROVIDED FULL RISK MANAGEMENT AND HEALTH AND SAFETY SUPPORT, AND THROUGH THE IMPLEMENTATION OF THE BCARM (BUSINESS CONTINUITY AND RISK MANAGEMENT) SYSTEM, HAVE TRANSFORMED HOW WE OPERATE IN THESE AREAS. IT HAS ALSO GREATLY ASSISTED OUR AUDIT PROCESS AND CLAIMS DEFENSIBILITY FOR THIRD-PARTY CLAIMS”

Group Finance Director
Belfield Group

CLAIMS MANAGEMENT

It can be extremely complex to manage insurance claims, therefore it is vital to work with an insurance broker who values their claims team. At Specialist Risk, we empower our people to work quickly and thoroughly to settle your claims efficiently, meaning you can carry on with the day to day management of your business without a worry.

We take an all-encompassing approach; our claims team will work with your Account Executive to propose a proactive claims review process to identify trends and put in place appropriate processes to mitigate any claims trends our clients are experiencing. We understand that every business has different requirements and faces

different challenges. Our claims service can therefore be tailored specifically to your business's requirements.

Exceptional customer service, complemented by relentless attention to detail is paramount to us, ensuring our clients receive the best support in the market.

30 YEARS

LONGEST STANDING CLIENT RELATIONSHIP

6,624

CLAIMS HANDLED IN 2018-2019

100+

YEARS OF COMBINED EXPERIENCE

£5.5M

LARGEST CLAIM SETTLED

THE SPECIALIST RISK CLAIMS APP

As the world becomes increasingly digital, we as a business are working hard to become equally digitally enabled to help our people deliver an outstanding service to our clients using market-leading technology.

↓ 90%

Time cut between the accident occurring and it being recorded

Reporting your motor, liability or property claims has never been easier! Using our claims app allows you and your employees to report claims quickly and comprehensively, and significantly improves the quality of the information we receive. This in turn allows us to receive your claim quicker and therefore enables us to settle it more efficiently.

Our claims app streamlines the claim reporting and settling process, with users seeing the time between the accident occurring and it being recorded cut by over 90%.



“BYWATERS STARTED USING THE APP DURING THE PANDEMIC OUTBREAK, THE BENEFITS WERE IMMEDIATELY OBVIOUS HOW USER FRIENDLY AND EFFECTIVE THE SYSTEM IS.

WE HAVE USED THE PLATFORM ON SEVERAL OCCASIONS NOW, COMMUNICATING INCIDENTS IN MUCH FASTER TIME FRAMES ALLOWING US TO CAPTURE CLAIMS AND CONTROL OUR COSTS MORE EFFECTIVELY.

WE HAVE NOW CHANGED OUR INTERNAL PROCESSES IN LINE WITH REPORTING INCIDENTS VIA THE SPECIALIST RISK APP.

10/10 FROM BYWATERS.”

Luke Taylor, Associate Director
Logistics, Bywaters



CHARTERED INSURANCE BROKERS

YEAR ON YEAR WE ARE DELIGHTED TO BE AWARDED THE PRESTIGIOUS TITLE OF 'CHARTERED INSURANCE BROKERS' BY THE CHARTERED INSURANCE INSTITUTE (CII).

As a Chartered Insurance Brokers, we make a public pledge to put our clients' interests at the forefront of all that we do. We undertake a yearly audit which demonstrates our commitment to:

- Ethical behaviour tailored to your needs
- Competent and knowledgeable advice
- The highest level of technical and professional qualifications
- High quality support and advice



INVESTOR IN CUSTOMERS

WE ARE EXTREMELY PROUD TO RANK GOLD IN THE INVESTOR IN CUSTOMERS (IIC) ASSESSMENT. THIS ASSESSMENT IS BUILT AROUND FOUR PRINCIPLES:

- 1 Understand customer needs
- 2 Meet customer needs
- 3 Delight customers
- 4 Create loyalty

We ranked gold in each of these areas by the IIC, our clients and our staff, resulting in one of the highest Gold standard scores of all time.

CASE STUDY

BACKGROUND

Sewage Contractor
Water Utilities - £50M turnover



THE CHALLENGE

The client faced a potential loss of income if one or more of their vehicles were out of action as they were wholly dependent on them for their income. The client's tankers were also hand built to order, with a lengthy build time. The challenge therefore was to persuade insurers to provide Gross Profit (GP) cover including vehicles under their Business Interruption Policy, which is usually excluded as standard.

THE SOLUTION

Initially, the client rented a yard with portacabins with Increased Cost of Working (ICOW) cover for losses at their premises. We asked the insurers' assessor to meet us at the premises to survey the yard and calculated a GP amount in the event of a catastrophe where the whole yard was damaged or destroyed, including all of the vehicles. In addition to this we added £500,000 worth of cover for any vehicles damaged whilst on the road or being driven, which equated to roughly two tankers. Later when the client bought their own premises with eight acres of land, we provided full GP cover, including cover for vehicles and maintained the 'whilst being driven' clause on the policy.

THE OUTCOME

We provided the client with absolute peace of mind that their GP would be protected in the event of a catastrophe at the premises or if a tanker was written off whilst in transit. Brokers who do not have exposure to large fleet clients, would not know it is possible to cover this. Indeed, when we took this client on there was no cover for this in place, leaving them exposed to extensive losses.

WHAT OUR CLIENTS SAY

"WE HAVE WORKED WITH SPECIALIST RISK INSURANCE SOLUTIONS SINCE THEIR INCEPTION AS SQUARE MILE BROKING. OUR INSURANCE REQUIREMENTS ARE COMPLEX, AND THE MARKET LIMITED, BUT THEY HAVE ALWAYS PROVIDED US WITH COMPREHENSIVE COVER AT AFFORDABLE PREMIUMS. WE LEFT OUR PREVIOUS BROKERS OF 17 YEARS AFTER SAVING 25% ON OUR PREVIOUS LIKE FOR LIKE RENEWAL PREMIUMS."

Kevin Riley
Eurotech Monitoring Services Ltd

"MILES SMITH INSURANCE SOLUTIONS, NOW SPECIALIST RISK INSURANCE SOLUTIONS HAVE BEEN OUR BROKERS FOR OVER 10 YEARS, WE VALUE THE EXPERIENCE AND ADVICE THEY BRING ON ALL INSURANCE RELATED MATTERS. THEIR SERVICE HAS ALWAYS BEEN FIRST RATE AND CERTAINLY HAVE OUR RECOMMENDATION."

Hugh Doherty
Finance Director, Mint Group

"SQUARE MILE, WHO ARE NOW KNOWN AS SPECIALIST RISK, HAS PROVIDED VALUABLE SUPPORT TO ROLF C HAGEN (UK) LIMITED FOR MANY YEARS. BEST PRACTICE DICTATES THAT WE GO TO THE MARKET PERIODICALLY, BUT WE HAVE ALWAYS FOUND THAT IT IS NOT POSSIBLE TO BEAT THE TEAM ON THE COMBINATION OF PRICE, SERVICE, SUPPORT, AND INDUSTRY KNOWLEDGE. I RECOMMEND SPECIALIST RISK UNRESERVEDLY TO ANY SME - THEY MAKE IT EASY TO STAY UP TO DATE AND MAKE THE RIGHT DECISIONS WITH NO FUSS."

Phil Parkinson
Rolf C Hagen (UK) Limited

WE ARE INNOVATIVE IN CREATING SPECIALIST INSURANCE SOLUTIONS FOR GROUPS, TRADE ASSOCIATIONS, AND MEMBERSHIP BODIES TO OFFER THEIR MEMBERS ACROSS THE UK.

We are proud to work with and be recommended by:





GET IN TOUCH

Please contact our expert team to discuss your insurance and risk management requirements:

020 7977 4800
srisenquiries@specialistrisk.com

srinsurancesolutions.co.uk

**DIFFICULT.
DONE WELL.**

One America Square
17 Crosswall
London EC3N 2LB

srinsurancesolutions.co.uk