

TL Risk Solutions



A Different Perspective

Contents

Who We Are	1
A Different Perspective	3
Corporate	5
Credit	7
Healthcare	9
Private Clients	11
Professions	13
Our People	15



Who We Are

Originally established as the insurance broking business of the Towry Law Group, TL Risk Solutions has over 40 years experience of providing risk consultancy and customised insurance solutions to both corporate businesses and private individuals.

Now as part of the AIM Listed Broker Network, we are able to provide a wide range of insurance and risk consultancy services. We ensure our clients benefit from the highest quality of service, and due to our significant market influence, extremely competitive pricing structures.

We pride ourselves on the quality and professionalism of our consultants, who manage our extensive portfolio of clients through our five nationwide operating divisions: Corporate; Credit; Healthcare; Private Clients; and Professions.



A Different Perspective

“We are a forward thinking professional risk and insurance consultancy, delivering creative and successful solutions to corporate and private clients, through the energy and expertise of our people.”

At TL Risk Solutions we understand that your needs are as individual as you are - that's why our professional and experienced advisors ensure you receive practical advice and solutions, tailored to your specific needs.

We offer an extensive range of insurance solutions and risk consultancy for both corporate businesses and private individuals.



Corporate

Managing and prioritising risks can be a challenging and daunting task, and many of the available insurance solutions are often too broad to fully encompass all your business needs.

At TL Risk Solutions, we believe that every business has its own unique risk profile and work in partnership with our clients to identify and prioritise their own specific risks. We have developed a large and diverse portfolio of corporate clients, providing each with one principal point of contact and a dedicated team of consultants, to ensure we build strong relationships and provide unrivalled support and advice.

Our experience spans across a variety of key industry sectors, including construction, engineering, IT, manufacturing and retail - to name just a few. We have also developed a number of affinity schemes, including specialist insurance services for dental practitioners, martial arts instructors, agricultural suppliers, and asbestos contractors. Furthermore, we have access to global insurers and an overseas broker network, which allows us to insure your international risks.



Credit

Managing cash flow and getting credit from your suppliers can be essential, but giving credit to your customers can be risky.

At TL Risk Solutions, we help our clients to manage and offset credit risks, thereby maximising cash flow. We also provide insurance to support funding and working capital. Our support is across five main areas: credit insurance, political risks, risk management, surety bonding, and covers to support corporate finance transactions.

Our philosophy is to help you to do business, and we work to ensure that we can provide a broad range of insolvency and payment risk-based products to support this aim. Our consultants have an in-depth knowledge of this specialist UK insurance market, and bring a wealth of experience in risk management advice. We offer policy design and advice, an experienced claims support service and negotiation on individual covers, including advice on the credit risk assessment of your customers. For larger businesses, we can help to manage self-funded insurance schemes, and provide claims and loss management services.



Healthcare

The benefits of comprehensive healthcare advice have never been more apparent, so ensuring you fully consider your options and choose the most appropriate cover for you and your business is vital.

At TL Risk Solutions, we take a holistic approach to the health and insurance needs of our clients, and work in partnership with them to help create tailored healthcare strategies. We understand the importance of comprehensive healthcare cover and offer a broad range of healthcare plans for both personal and corporate clients.

If you are considering funding for private medical treatment or concerned about the cost of your dental care, our independent specialist advisors will guide you through the available policies and identify a plan that offers the desired level of personal healthcare cover at a competitive price.

We also offer a diverse range of corporate healthcare plans to ensure your business and its employees are sufficiently covered, should they be affected by illness. Our plans include corporate private medical insurance, trusts, flexible benefits, employee assistance schemes, group income protection, and sickness absence management.



Private Clients

Your personal insurance needs are as individual as you are, but with so many policies available to choose from, ensuring you receive the most appropriate cover can be difficult.

At TL Risk Solutions, our advisors are dedicated to providing honest and practical insurance advice and solutions that are tailored to your specific needs. We have access to a wide panel of insurers, all of which are audited, to ensure they can demonstrate the high standard of service you would expect from TL Risk Solutions.

We provide insurance cover for a broad range of property and personal assets: high value homes; high value and classic motors; home and contents; overseas property; second homes; residential let property; beach huts and chalets; travel and personal accident; yachts and boats. Should you need to make a claim, we guarantee that you receive the assistance and support necessary to ensure that it is handled quickly and fairly, through our in-house claims team.



Professions

All regulated professional bodies require their members to take out Professional Indemnity Insurance cover, meaning it is essential to ensure you have the right cover to meet your compliance requirements.

At TL Risk Solutions, we assess your cover by evaluating a number of key factors, including changes in the business structure, mergers and acquisitions and the adequacy of the indemnity limit. We believe in getting to know our clients, and work in close contact with them to fully understand and appreciate their specific business needs, whilst continually negotiating broad coverage at competitive premiums.

We primarily focus on Professional Indemnity, Directors & Officers and other associated products, though we also have a unit dedicated to financial institutions, such as Hedge Funds, Venture Capital Companies, Building Societies, and Stock Brokers. Furthermore, our experience allows us to advise on technology risk, IT and telecoms, cyber risk, and intellectual property exposures.



Our People

At TL Risk Solutions, we believe in the professional and comprehensive advice that we provide - though this would not be possible without the dedication of our consultants, who constantly strive to deliver tailored service and advice to meet your individual requirements.

Our experienced team of consultants have an unrivalled understanding of risk assessment and insurance solutions, and we ensure they meet only the highest standards of professionalism through continual training and development.

For further information on our services, please contact us:

T: 0845 671 8007

E: enquiries@tlrisksolutions.com

www.tlrisksolutions.com

TL Risk Solutions Limited

Registered Office: Mowbray House, Mowbray Square, Harrogate, North Yorkshire HG1 5AU.

Registered in England and Wales No. 838046

Authorised and regulated by the Financial Services Authority. TL Risk Solutions is a Member of Broker Network



www.tlrisksolutions.com

CORPORATE CREDIT HEALTHCARE PRIVATE CLIENTS PROFESSIONS

v1 03/07 07073