



The Spectrum Building, Glasgow



In business today, risk is the only certainty



Welcome to IRC Europe

Who we are

Founded in 1993, International Risk Consultants (Europe) Limited (IRC) is now one of the largest independent credit and political risk insurance brokers in the UK. Our skilled specialist advisers are based in four UK locations - Glasgow, London, Leeds and Birmingham. In 2007 we became part of the R K Harrison Holdings group of companies.

Our people

Our 45 strong UK team has over 800 years' experience in the highly specialised area in which we operate. Our people place an overwhelming emphasis on personal service, loyalty and the highest ethical standards. Traditional values yes, but we're not afraid of the new. We've invested in the newest technology in order to deliver a highly efficient service designed to keep you regularly informed and totally up-to-date. IRC is an outstanding resource on which your business can draw to ensure you grow and prosper in the increasingly competitive global marketplace.

Focused on you

Because IRC is independent and our commission structures are transparent, we are not obliged to offer the products of any particular financial institution. Rather, we seek out solutions that are specific to your business based on a thorough understanding of the best options available. It starts with getting to know you so that, together, we can create a credit insurance strategy that perfectly matches your unique needs.

About R K Harrison

R K Harrison is a fully independent, leading insurance and reinsurance broker specialising in bespoke insurance solutions for businesses, brokers, associations and private individuals, both in the UK and internationally.

R K Harrison was founded in 1882 as a Lloyd's Names Agency and traded as a respected UK retail broker. In 1999 the company completed a successful management buy-out and in the same year established the first of a growing number of wholesale divisions.

Today, the company has an enviable reputation as a leading international force within insurance and reinsurance broking.



Alan J Wallace – Joint MD



Tracey L Anderson – Joint MD

Why our clients come to us

Specialist advice always on hand

At IRC we don't pretend to know how to run your business, but we do pride ourselves on our ability to provide the advice you need to minimise your exposure to risk. We have in-depth experience of providing essential cover for a broad range of industry sectors, from electronics and engineering to finance and oil. Our clients include banks, investors, exporters, traders, contractors, commodity dealers and manufacturers. You can be confident our experts have the knowledge and skills to find the best possible solutions for your individual needs, however complex.

Our philosophy

The IRC approach is simple: we always put our clients first. Our people work in close-knit teams and are committed to creating good working relationships with you based on trust and open communication. From the outset, you'll have a dedicated point of contact available to answer your queries, keep you up-to-date with any changes in your policy and advise on any external factors that could influence its performance. We regularly review your policies and, naturally, make handling the paperwork easier for you. Our people are also available to meet in person any time you wish.

IRC's local knowledge is matched by a thorough understanding of international markets and you can benefit from the strong relationships we have with the underwriting market.

A broad range of key products

Credit insurance

Credit and political risk insurance comes in many forms and over the years IRC has sought out a range of the most appropriate insurance products to meet the precise demands of our clients in every sector throughout the world. Examples of the type of cover we source are outlined below. It's important to remember however that these products will be selected either individually or in combination to make up a bespoke insurance portfolio matched to your individual requirements.

Multi-buyer

This is traditionally our most commonly requested product, with the advantages of greater or lesser risk sharing and the opportunity to have a genuinely tailor-made solution.

Domestic/export/political risk

Whether you require a policy for domestic or export trade we can help. When retail solutions are not available and you still require cover for actions by foreign governments, IRC has the solution.

Trade finance

Credit and political risk insurance can provide the credit enhancement and security your lenders may require. This means finance over the short to medium term will be more readily accessible.

Surety bonds

Bonds are issued by insurance companies for a variety of contractual situations including advance payment, performance or retention. Their advantage is they do not impact on either suppliers' or contractors' overdraft facilities. Bonds are widely used in construction and civil engineering projects to guarantee contractual terms are fulfilled. They can also be used to defer import duty and are common in the travel industry to protect customers who pay for holidays in advance. IRC has extensive experience of finding the right market or combination of markets in which to place bonds.

Special risks

Special risks solutions cover those trade-related transactions that fall outside the traditional whole turnover or excess of loss multi-buyer policies.

Single risk insurance

Single risk insurance provides cover for a single buyer and is often the preferred option when the buyer desires extended terms of payment or if the current insurer cannot provide cover. Single risk insurance also covers political risk. This is best described as a risk relating to the decisions and actions of a foreign government or state, or political events that can impact on the activities of exporters, importers and financing institutions.

To learn more about how IRC's services have benefited our clients, please take a moment to review some of our case studies by visiting www.irc-group.eu.com/casestudies



Services that support you

At IRC we don't just provide the essential cover you need, we also offer a range of support services designed to ensure your credit and political risk insurance is an important, ever-evolving business tool for your company. Our principal goal is to deliver products that are right for your business now and keep pace with your needs as they change in the future.

Consultation

Whatever your requirements, we like to sit down face-to-face and work with you to arrive at the best solution for your individual circumstances.

Training

Whether you are new to credit insurance or require training for new staff from time to time, IRC can help. We customise our training to suit your internal systems and procedures and provide the essential support you need to manage your policies internally.

Mediation

IRC can act on your behalf with insurers and help navigate a successful solution for difficult issues such as contentious claims, inadequate credit limits or renewal negotiations.

Compliance

IRC brings to the table a full understanding of policy terms and conditions, as well as the implications of non-compliance for your company. We will keep in touch with you on a personal basis to help ensure you are fully updated on everything you need to know to maintain compliance with your policies. We regularly monitor our clients' compliance status and provide back-up to ensure you are on top of any issues that arise.

Soft auditing

IRC helps Head Offices to be satisfied that subsidiaries are compliant with Group credit insurance policies and that company security is assured. If you currently have any doubts about your company's state of compliance, get in touch and we will be glad to assist.



IRC people

From left to right:

Nigel Heap

Regional Director, London

Kevin Finch

Senior Broker, London

Chris Manley

Senior Broker, Leeds

Val Boyce

Customer Service Team Leader, Glasgow

Maggie Brotherson

Associate Broker, Birmingham

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Client Support Adviser, Glasgow

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