



Your trusted compliance partner

Aligning compliance with your business objectives



You didn't start a business because of your love of compliance

We did

UKGI is the leading compliance consultancy for the UK's general insurance industry. Established for over 20 years, and following our merger with our number one competitor, RWA, we see the world of compliance through a more pragmatic lens with access to a greater breadth of products and services.

'Safer, smarter, faster' defines how we help our clients achieve their business objectives. We understand that compliance should be used as an enabler, not a blocker to your business. Our team of over 35 compliance and education specialists help clients overcome the difficulties that regulation can bring.

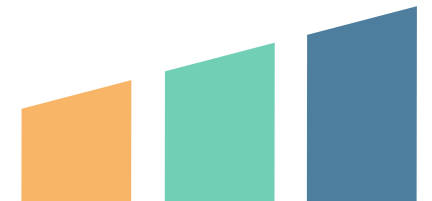
Compliance may not be your strong point, but it is ours. We will work with you towards a common purpose of building a resilient future for the insurance sector.

Your success is our priority, and because we work directly for you, we will always protect your best interests above anyone else's.

Please do take the time to read this brochure to learn more about us. We look forward to working with you in our community.



Nikki Bennett
Managing Director, UKGI





Supporting
your business,
strengthening
your future

About UKGI: Good for you, good for your customers

UKGI is a market leading compliance solutions provider for the UK's insurance industry. It also provides more complex FCA regulated activity consultancy solutions in areas that are a non-standard fit, which has seen the business grow into areas such as funeral planning, claims management, healthcare insurance and consumer credit.

The consultancy services we provide support our clients to raise conduct risk and professional standards at all experience levels. Our services are accessible, inclusive and shaped to deliver excellent results for our clients. This has an often unseen benefit on ultimately protecting the financial services consumer from harm.

At UKGI, we lighten the burden of FCA regulation for our clients; reducing the likelihood of customers receiving inadequate protection or products, safeguarding customer outcomes, and protecting the reputation of our clients, whilst upholding the integrity of the markets in which they operate.

As a trusted compliance partner, UKGI specialises in delivering engaging consultancy and training services across a broad range of sectors affected by FCA regulation in the UK.

Compliance with FCA regulation adds value in the following ways:

- ✓ Instils confidence in the UK insurance and subsidiary markets
- ✓ Helps regulated firms meet their compliance obligations, allowing them to continue trading
- ✓ Helps reduce consumer harm
- ✓ Helps reduce risk exposure
- ✓ Helps reduce claims repudiation
- ✓ Supports business growth
- ✓ Builds confidence in the whole insurance distribution chain, including insurance consumers
- ✓ Increases staff retention, productivity and career progression
- ✓ Raises professional standards

What makes UKGI different is our breadth of knowledge, skills and expertise across a wide range of sectors.

We employ specialist teams of consultants that work closely together to help our clients solve and overcome their compliance challenges.



Our Services

- Healthchecks
- Consultancy Advice
- Auditing
- File Reviews & Call Monitoring
- Training & Online Learning
- FCA Visits
- Consumer Duty
- AR Oversight & Reporting
- Due Diligence
- Virtual Compliance Officer
- Financial Promotions
- Compliance Templates
- Compliance Seminars
- Compliance Manual
- Technical Compliance Helpline
- RMAR Returns
- Applications & Regulatory Returns
- Board Support & Advice
- CASS Mapping
- Consumer Journey
- Operational Resilience
- Thematic Reviews
- Delegated Authority Audits
- Product Governance & Fair Value
- Horizon Scanning
- HR & Employment Law

A community that delivers a better experience

Delivering value means putting our clients and our people right at the heart of what we do. Teams win, so it's important that we deliver a service that shows how much trusted relationships matter.



With UKGI's knowledge and guidance, we feel confident that we will continue to keep abreast of compliance and regulatory developments, and we look forward to working together for many years to come.

– Lansdowne Woodward

The guidance and support we've received from you over the past 10-years has been exceptional. Furthermore, the dedication offered to us by our own much valued consultant is unquestionably a tribute to your business and the standards of service, and support that you represent.

– Everslet Insurance Services

We feel very supported and you are brilliant at explaining complex regulatory changes in plain English. You have helped us through some complex subjects and we find our review sessions very informative.

– Stanhope Cooper



We began working with Emma in June 2023 and had three complex applications to the FCA to complete. Emma has worked tirelessly, professionally and patiently to guide us through to successfully completing all those applications as well as keeping us up to date with all day-to-day compliance issues. We cannot recommend highly enough.

– Ault Insurance Brokers

You have become a very valuable member of the team at Turners Insurance, bringing great expertise and help to us. FCA regulation is a very complex issue and you help us navigate through it with great professionalism.

– Turners Insurance



Think of us as your
critical friend

The human side of compliance

Our consultants are passionate about compliance and committed to you and your success



Compliance is ever evolving with new things to learn. I love to impart knowledge and help brokers to understand the intricacies of the rules and how they affect them.
– [Sarah Corbett, Compliance Consultant](#)



I've a passion for helping firms ensure they meet their regulatory obligations and using compliance as a business enabler. Working in a consultancy provides the opportunity to provide that advice, based on many years' experience.
– [Anthony McCloskey, Technical Helpline Consultant](#)



I get excited about providing support so that companies can be both profitable and compliant, helping them do the right thing for their customers.
– [Caroline Curran, Technical Consultant](#)



Regulation and understanding the FCA's intentions and requirements can be daunting. Brokers and Insurers are professionals and experts in what they do, and equally I am an expert in what I do. I really enjoy getting into the detail, navigating a path and delivering for both brokers and insurers.
– [Chris Martin, Compliance Consultant](#)



Agile

Flexible

Diverse

Not sure where to start?

A Compliance Healthcheck will help inform your decision making

As an insurance intermediary, ensuring compliance with FCA regulations is your number one priority. While regulations are evolving at speed, they shouldn't hinder your ability to achieve your business aspirations and objectives. Instead, compliance should serve as an enabler, allowing your business to prosper while protecting your customers from harm.

Updated with the latest regulations for 2025, the UKGI Compliance Healthcheck offers a comprehensive gap analysis that identifies the compliance risks that could threaten your firm.

Our independent assessment will provide you with a clear report on your firm's compliance status, with easy-to-understand guidance on the steps you should take to keep you on track.

Regularly updated with the latest FCA regulations by UKGI's compliance specialists, our healthcheck provides:



A structured Board report with measurable actions tailored to your firm.



Clear guidance and recommendations to streamline compliance efforts.



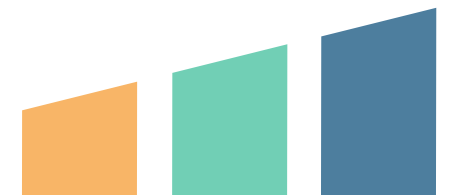
The right focus on achieving your objectives safer, smarter and faster.




Plan and prioritise your compliance efforts effectively in the areas that need it most.



Demonstrate a positive compliance culture, which both reassures the Regulator and builds consumer trust.





Helping you protect your
most valuable asset -
your people



Your learning and development partner



In a competitive market, your business must leverage every advantage to thrive. One of the most critical yet often overlooked aspects is the effective management of talent through comprehensive training and robust HR practices.

Investing in employee training ensures that your team is equipped with the latest skills and knowledge, fostering innovation and efficiency. Well-trained employees are more confident, productive, and capable of delivering exceptional results, directly contributing to the success of your business.

A variety of solutions to suit your needs

UKGI Learning Solutions, incorporating Development Zone and Searchlight Insurance Training, helps train thousands of insurance intermediaries every year, supporting their skills development and regulatory CPD.

Book your demo today
and access the
Development Zone
free for 14 days.



Unlock the full potential of your business with our Compliance Enabler Service

Managing the rate of change in FCA regulation can be challenging. Understanding what the regulator expects from you is a full-time job and getting it wrong can leave you unintentionally exposed to risks.

UKGI deliver bespoke consultancy services tailored to the unique needs of your business - providing you with peace of mind and helping you mitigate your risk.

The must-have compliance solution

Our Compliance Enabler Service includes the UKGI Compliance Manual, an easy to use online resource for busy firms, like you. Designed and kept up-to-date by a dedicated team of specialists, the manual makes understanding regulation and building your compliance framework easier.

It's a must-have solution for business owners and compliance teams who want to focus their efforts on delivering their objectives, knowing that their compliance framework, documents and templates are up to date with the latest rules and guidance.

Included with the compliance manual is our weekly horizon scanning and regulatory technical update service as well as 4-hours' access to our technical compliance telephone helpline each year. Our webinars also provide with you access to the latest regulatory updates and learning.

Compliance Enabler Service

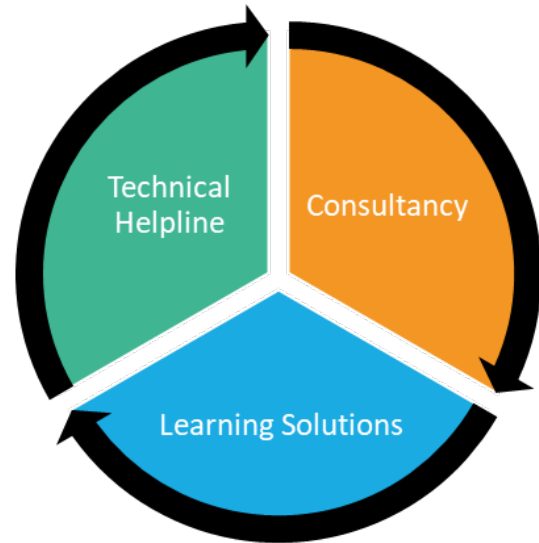
- ✓ **Online Compliance Manual**
- ✓ **Templates and Downloads**
- ✓ **Weekly Regulatory Technical Updates**
- ✓ **Horizon Scanning**
- ✓ **Weekly UKGI Insight Newsletter**
- ✓ **4 x Hours Technical Helpline Time Per Year**
- ✓ **2 x Webinar Places**

Total Cost: £200 + VAT per month
25% saving against standard rate



A modern approach to compliance support

With over 20 years' experience in compliance consultancy, we deliver a truly blended consultancy approach where our capabilities focus on technical knowledge, consultative skills, and education across all levels. We have teams dedicated to supporting the whole client journey:



The **technical team** provides a helpline, horizon scanning, and a desk-based compliance support service to help our clients with their ad-hoc and compliance monitoring needs.

The **consultancy team** will provide onsite or remote ongoing compliance consultancy services that are typically delivered as a retainer service with a clear scheme of work completed through the year. Time can also be banked for when you need it most. The single service team provides more in-depth project work to help firms achieve their organisational objectives in line with their regulatory obligations.

Stay on top of your CPD requirements with **UKGI Learning Solutions**. Choose from 500+ online courses and manage team development through our Development Zone e-Learning platform. Live learning sessions delivered by Searchlight Insurance Training are available online or in person at various competency levels to suit your firm's needs.



Tell us where
you want to go,
and we will help
you get there



Safer, Smarter, Faster

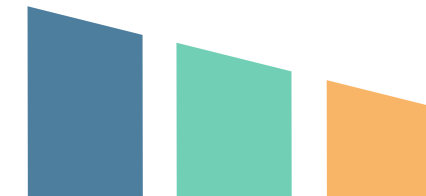
The pressures of running a business can be intense, and it's important that you have the freedom and autonomy to focus on what you do best, leading your business forward. Wearing many hats puts a drain on your own capacity, and no one expects you to do it all. Whilst it can be complex, compliance should help you achieve your goals, not slow you down.

The role of a consultant should not be to instil fear, or to help you tick boxes. UKGI's value comes from our expertise and ability to work with business leaders and compliance managers to provide independent challenge and to help develop creative ways to achieve your objectives in a compliant manner.

UKGI has a proven track record of delivering results, building trust filled relationships, identifying what is on the regulatory horizon, and attracting some of the best compliance consultants and service delivery teams. We do this for your benefit



UKGI will support your leadership planning and decision making, working with Directors, SMFs and compliance teams to help you use compliance as an enabler, wherever you are on your progressive journey. With the right frameworks, oversight, advice and independent challenge, our teams will help you get from A to B in a way that will match your risk appetite and direction of travel. Think of us as an extension of your team.





Support for contemporary challenges

Embedding Consumer Duty

This is one of the major changes affecting our industry in recent years. The Consumer Duty is made up of an overarching Principle and new rules that firms must follow. This adds significant exposure to all individual Senior Management Functions.

UKGI has the experience and tools to help you embed the necessary frameworks and to develop positive workplace cultures that add value to your employee management and customer relationships.

Vulnerable Customers and the Consumer Journey

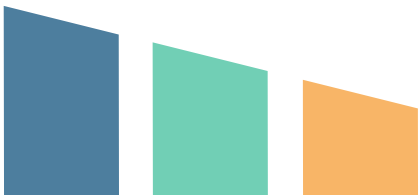
In our experience, a firm's ability to demonstrate its understanding of consumer needs; the skills and capability of its staff; product service design; communication; customer service; and how it evidences supporting the fair treatment of customers in vulnerable circumstances, is more challenging than the narrow lens of where the regulator started out in simply identifying a vulnerable customer. As the concept has evolved over time, so has UKGI's support to firms, helping them manage the risk and to help protect those individuals most susceptible to harm, ensuring they are receiving good outcomes.

Effective Governance

You need effective leadership to drive your business forward. UKGI works with Boards and senior managers to provide necessary independent challenge. We will ensure that you are collecting and reporting on the right management information, asking the right questions, and making the necessary changes to reduce the risks to your business and your customers.

Appointed Representatives & Principal Firms

UKGI works directly with both Principal firms and Appointed Representatives. Recognising both sides of this relationship brings benefits and challenges. As regulatory scrutiny increases based on evidence of harm, so has the need for specialist support to help manage the respective risks and responsibilities. UKGI can take the heavy lifting for our clients, from onboarding to oversight, to submitting successful applications, to building bespoke AR frameworks. As advocates of the regime, we see this as an exciting opportunity that is in line with the regulator's aspirations for creating competition and access to markets - when it's done really well!





Not just tick-box compliance

Building Resilience

Your business should be underpinned by appropriate systems and controls. A solid compliance framework will protect your business from unexpected risks and give you the tools to manage a compliant business that protects your customers from harm. UKGI has the experience and tools to put your framework in place and to maintain it going forward. This can also include support with training and competence, human resources and employment law.

Risk Management

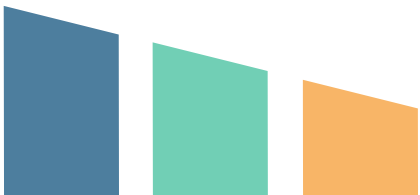
An effective risk management framework will help your business prepare for risks before they happen and manage the impact of any risk crystallising. Informed risk-taking improves customer outcomes, increases your chances of achieving your business objectives, and it makes survival of catastrophic events possible. UKGI brings risk management to life, offering support to Boards in risk identification, assessment, testing and planning.

Mergers & Acquisitions

Whether your strategy is to sell your business or acquire another one, it's important that you understand the potential risks and opportunities ahead. UKGI conducts healthchecks and compliance due diligence audits on a regular basis to help firms identify the gaps, and we have consultants on hand to help with pre and post acquisition remediation and integration.

Talent Management

Attracting and retaining your best people is a necessity in the current insurance market. Developing a positive workplace culture is an important part of the modern insurance firm, linking closely with SM&CR. Whether you need help with diversity, equity, and inclusion initiatives, training, leadership development, or HR support, UKGI has specialists on hand who understand the balance of both FCA regulations and employment law, a link that standard HR consultancies do not always appreciate.



A leadership team invested in the future.

At the heart of UKGI lies a leadership team whose collective expertise spans decades of dedication and success in the industry. The team not only brings a wealth of knowledge and experience to the table but also carries a steadfast commitment to innovation and growth. Their proven track record is a testament to their ability to not just respond to the changing market dynamics but to actively shape them. As we look towards the future, our leadership is poised to continue this legacy, steering our company through the evolving regulatory landscapes with a forward-thinking and sustainable mindset.

Richard McKenzie
CEO - Consultancy



20+ years in compliance, risk management and auditing. Richard joined the newly formed UKGI Group in 2021, having had 10 years' Compliance Director experience at Step Change Debt Charity, and Ryan Direct Group.

Nikki Bennett
Managing Director



Nikki has been with UKGI for 20 years, supporting hundreds of firms through the evolution of regulation since its inception in the UK. She leads the consultancy business and continues to have a hands-on approach to client service delivery and relationship management.

Tom Wood
Head of Commercial



Tom was part of the executive team at RWA for 15 years before its merger with UKGI in 2020. He now works as part of the UKGI leadership team, planning the commercial strategies for UKGI and UKGI Learning Solutions, and supporting our key partner relationships.



Dave Anderson
Head of Technical



Kay Rydings
Head of Service Delivery



Al Haughton
Technical Resources Manager

The true value of UKGI's compliance support

Increased Convenience – The choice to access a broad range of services and advice at a time that works for you. Access to self-service support 24/7 or the reassurance, guidance and a reliable sounding board from either our desk-based technical compliance consultants or with a dedicated consultant subject matter expert for something more complex.

Greater Value – Building a compliance support service that is designed for your needs, means that there is no unused or wasted time from packages that don't quite fit your business model. Our consultancy is designed to help you meet your business objectives, delivering measurable value and outcomes for you.

More Control – Think of UKGI as an extension to your business. We know that compliance can be a challenge, and we are able to deliver a broader range of solutions at a level and pace that works for you. Whether you need a second opinion before making those important decisions, or you need to outsource elements of your compliance function, working with UKGI helps you navigate your direction of travel.

Better Information – Education is at the heart of what we do. We have an agile team that keeps their knowledge and experience up to date. This translates into a better understanding of how contemporary compliance challenges can impact your business. As well as thought leadership, news updates and horizon scanning, we work with UKGI Learning Solutions to deliver learning and development solutions designed to raise the professional standards of your staff. This also reduces the risks to your business.

Expanded Choice – By merging UKGI and RWA, we have brought together the best compliance teams and a unique service proposition that puts the client at the heart of everything we do. This benefits us all.



Contact Us

Let us help you overcome your
compliance challenges

T: 01925 765777

E: info@ukgigroup.com

W: www.ukgicompliance.com

