

RISK MANAGEMENT - *an approach, not a product*

The Process



Define Client Objectives / Strategies



Identify Risks / Events
What keeps you awake at night?



Analyse the Cause & Effect
Why does the risk exist?



Determine Impact / Likelihood
The chance of the risk impact happening?



Method for Risk Management
Avoid / Accept / Reduce / Transfer



Design Mitigation Strategies
Controls / Insurance

Risk & Insurance



Mitigated

Risk Assessment / Fire Safety / Training / Accident Investigation / PPE



Retained

Loss of business / Customers / Management Time



Transferred

Insurance

Examples of Success

Claims Defensibility

- Improved clients' legal compliance
- Enhanced accident investigation skills
- Reduced the number of spurious claims
- Lower insurance cost

Motor Fleet Toolbox Talks

- Encouraged driver interaction
- Improved workplace culture
- Increased level of engagement and understanding
- Use of fleet technological solutions
- Added the value of trend analysis

Health & Safety Audits

- Identification of compliance issues leading to a reduction in exposure
- Lowered costs, prosecutions and claims
- Improved risk culture

VERLINGUE

INSURANCE & BENEFITS BROKERS



Business Risk Management



How Can Business Risk Management add Value to Your Business?

- Increased awareness of risks facing your business
- Understanding of how they affect your business goals
- Effective tools to reduce or transfer this risk
- Improved efficiency and costs

How We Can Assist Your Business?



H&S Consulting & Property

- Auditing
- Surveying Services
- Trend Analysis
- Legislative Guidance
- Risk Improvement
- Co-ordination



Fleet Safety

- Auditing
- Training
- Insurance Liaison
- Trend Analysis
- Legislative Guidance
- Technological Guidance



Other 3rd Party Services

- Business Impact Assessments
- Disaster Desktop Exercise
- Cyber Attack Response
- Fire Risk Assessments
- Business Impact Analysis
- Reputational Damage/ Crisis Containment
- Engineering Inspection Services



Chartered