

# 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?

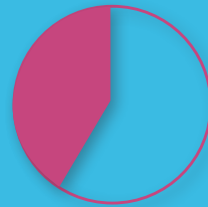


Method for Risk Management  
Avoid / Accept / Reduce / Transfer



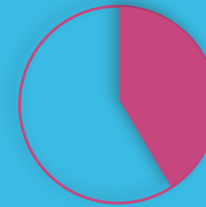
Design Mitigation Strategies  
Controls / Insurance

## Risk & Insurance



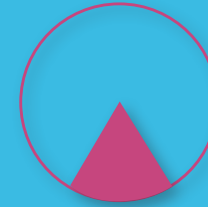
Mitigated

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 BROKERS & EMPLOYEE BENEFITS

**whistl**

**MOSS GROUP**



# 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



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