# RISKNAVIGATOR

# Risk management software

An interactive platform that produces client and industry specific risk profiles and benchmarking in a matter of minutes
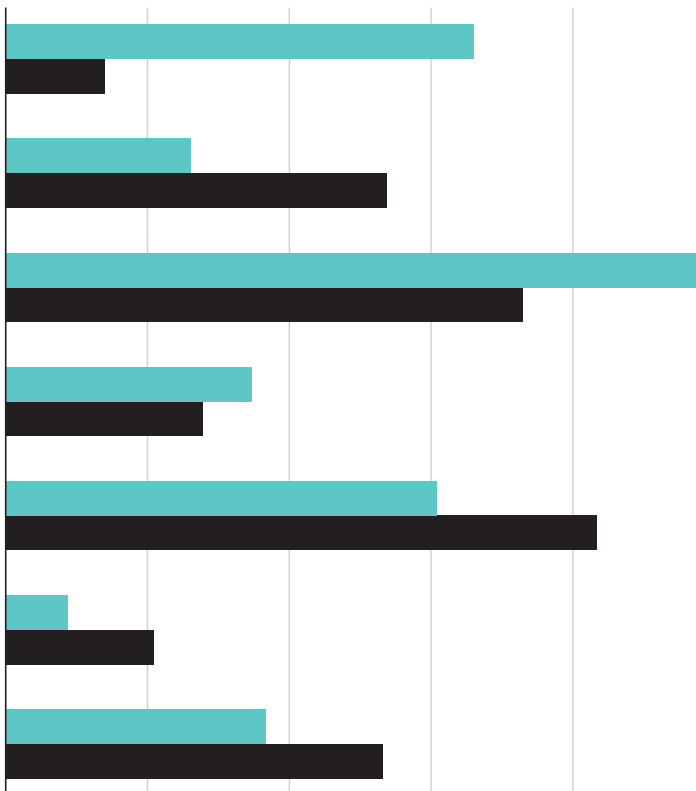
**Client**   **Industry**

## BENEFITS OF RISK PROFILING

**1** Benchmark client risk against their own industry

**2** Identify, rank and prioritise risks along with their treatments

**3** Generate clear risk control activity and status reports

**4** Create sales opportunities by better matching client needs

**5** Improve governance and compliance outcomes

**6** Provide a point of difference from competitors

**7** Builds trusted advisor relationships with clients

**600** industries

**60** risk areas each with risk benchmarks

**160,000+** of risk exposures, control measures and insurance cover checks specific to each risk area and industry

## DeepRisk

Client specific Risk Profiles and detailed industry benchmarking.

Fully customisable, with client risk ratings, industry benchmarks and detailed reports/risk registers.

## QuickRisk

For streamlined client engagement.

Focused on reviewing client risk controls and industry benchmarks.

# RISKNAVIGATOR
## Risk management software

1. Risk Assessment – guides you through industry specific risk exposures and controls which can be customised.

4. Risk Profile – personalised action reports and risk registers are ideal for sharing with stakeholders/underwriters.

2. Benchmarking – each risk area is individually rated and benchmarked against global industry data including AM Best's observations from monitoring 16000 insurance companies.

3. Insurance Matching – Underinsurance and overinsurance is reduced, with decisions made on actual risk profile and risk control information, instead of just insurance product options.

**1. Risk Assessment / 2. Benchmarking / 3. Insurance matching / 4. Risk Profile**

# Example Risk Areas

## Hazard
1. Property
2. Business interruption
3. Workers' compensation
4. Motor
5. Public liability
6. Product liability
7. Directors liability
8. Professional indemnity
9. Cyber liability
10. Crime
11. Marine cargo
12. Machinery/Boiler breakdown

## Business
1. Financial
2. Political and economic
3. Operations and management
4. Assets and engineering
5. Human resources
6. Commercial and legal
7. Ethics and reputation
8. Supply chain and procurement
9. Information and technology
10. Health, safety and environment
11. Social and community impact
12. Customers and marketing

## Compliance
1. Relevant Regulations
2. Support and resources
3. Consistency with standards
4. Positive risk culture
5. Annual review
6. Effective processes
7. Responsibility for managing
8. Business plan integration
9. Insurance review
10. Stakeholder consultation
11. Insurance and indemnities register
12. Claims management

## Work, Health and Safety
1. Work, Health and Safety Regulatory Compliance
2. Management Commitment
3. Work, Health and Safety Risk Management
4. Training and Induction
5. Property, Plant and Equipment Safety
6. Injury and Illness Prevention
7. Incident Reporting and Management
8. Injury, Return to Work and Rehabilitation Management
9. Workers' Compensation Claims Management
10. Workers' Compensation Premium Management
11. Multiple Jurisdiction Management
12. Contractor, Subcontractor and Outsourcing Management

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