

Retirement
Investments
Insurance
Health

Aviva Risk Management Solutions

An overview of
our expertise







Welcome to Aviva Risk Management Solutions

Risk is a factor in every business. The form it takes varies from sector to sector and business to business, but it's a constant that demands consideration if you want to protect your business from uncertainty.

Risk management entails understanding, analysing and minimising the threats that have the potential to severely impact a business. More than just a matter of getting the right insurance, risk management addresses your exposures in terms of protecting your assets, business continuity, health and safety and fleet management systems.

By identifying potential risks, assessing the likelihood of their occurrence, and taking appropriate actions to address them, you can prevent such situations from ever materialising.

Aviva Risk Management Solutions – or ARMS for short – helps you to look at risks that arise in your place of work and put into action sensible measures to control them. Whether your business is large or small, effective risk management today means fewer surprises and unexpected consequences in the future.

// With our team of experts we work in partnership with our customers and brokers, creating bespoke risk management solutions, helping you to understand and manage your risks both today and in the future as your business evolves. //

Chris Andrews, Head of Aviva Risk Management Solutions



Safe in our ARMS

Aviva Risk Management Solutions works closely with organisations of all sizes to implement best practice loss prevention, bringing 144 years of managing business risk experience.

Highly experienced in the fields of property protection, business interruption, engineering, construction, motor and liability, our team of over 100 risk consultants believe that insurance and risk management should go hand in hand. Effective risk management is fundamental to any organisation to avoid and mitigate loss and damage. That's why we're committed to providing expert advice to help our customers create a safer and more robust business.

A bespoke approach to loss prevention

Dedicated account managers are on hand to oversee implementation of your risk management programme. Working closely with you, we'll build a tailored solution that complements your business culture and risk appetite, enhancing the value of the processes and systems that are already in place.

We understand the needs of our customers are constantly evolving. We're committed to adapting our risk management solutions to respond to these changing needs.

// I firmly believe that the knowledge provided from ARMS and the collaborative approach is refreshing with the benefit of reducing claims. //

Diane Mackie, MD – Edinburgh Risk Management Group







A safer workplace is within reach

We provide a range of risk management products and services to help identify and manage risk across health and safety, protection of your business, fleet management and driver safety.

We can offer pre-quote surveys, managing the risks to businesses from the very start of our relationship. All our products can be tailored to reflect and add value to any measures already in place, and you can benefit from a non-prescriptive, solution-orientated approach.

Our support extends all the way through to helping get a business back on its feet should an incident occur, wherever it happens, as we can provide services through our global network of field risk consultants.

Loss prevention solutions

Our risk consultants are able to provide solutions and information to help in managing your specific exposures.

This includes access to our Knowledge Store which houses over 200 useful factsheets, templates and loss prevention standards. Each covers a different safety, motor, property or business continuity topic.

As an Aviva customer, you'll also get discounted prices on products and services from a range of specialist companies that can assist you with solutions pertinent to your business. All our preferred suppliers are well-established with a pedigree in the risk management sector and can provide everything from electrical inspections and asset valuations to security solutions and driver training.

We also offer a health and safety elearning solution through our partner network.

You can access the Knowledge Store and details of our preferred suppliers at aviva.co.uk/risksolutions



Statutory inspections

Working with approved inspection partners, Aviva Risk Management Solutions delivers a statutory inspection service whether you're insured with Aviva or not.

Most plant and machinery requires regular inspection to ensure that it complies with current legislation but, given the breadth of equipment this covers, it can be a bit of a minefield to navigate. ARMS provides customers with the guidance to ensure they're able to comply with legislation as appropriate.

Our standard services include thorough examination of:

- local exhaust ventilation equipment (under COSHH 2002)
- lifting equipment (under LOLER 1998)
- pressure systems and written schemes of examination (under PSSR 2000).

We can also arrange specialist inspection services where needed that cover areas such as:

- electrical wiring and portable appliance testing (under Electricity at Work Regulations)
- thermographic inspections
- legionella management
- asbestos identification and management
- non destructive testing (NDT)
emergency lighting testing
- DSEAR (2002) assessments
- PUWER assessments
- Portable Appliance Testing (PAT).

Plus we can provide a further 180 specialist inspection services across all sectors.

You can find out more about inspections at broker.aviva.co.uk/engineering-inspections

A successful business ARMS itself against the unexpected

Businesses suffering a significant loss are often so badly impaired that they never recover. By helping them protect themselves from avoidable risk, we can give them a better chance of staying in business in the long term.

The hidden cost of incidents and health and safety breaches in the workplace are high and include:

- management costs
- investigation costs
- lost production, markets and/or goodwill
- additional overtime
- fines
- adverse publicity/brand damage
- staff absence
- other uninsured costs.

We know from experience that companies who pay attention to managing risks increase their chances of success in their market. With the right risk management advice, business continuity planning, property protection and health and safety advice you can help avoid incidents occurring and minimise their impact when they do.

Dedicated to dealing with risk

With ARMS you will have the benefit of a dedicated, specialist risk consultant who will assess all elements of risk management in your organisation. This allows you to put in place agreed actions and goals to better manage the risks you face – a valuable advantage for your business that will help reduce future risks and better protect both your people and your assets.

Talk to our advisers to find out more about our Aviva Risk Management Solutions. Email us at riskadvice@aviva.com or call **0345 366 6666**.*

*Calls may be recorded and/or monitored for our **joint protection**.

