



Casualty Risk Practice – Overview

Minimising the potential for accidents, ill-health and other adverse events to reduce the total cost of risk is key to containing insurance spend.

Our Casualty Practice provides a range of solutions across the public and private sectors in relation to the management of:

- occupational health and safety and other liability risks
- motor fleet (or work-related road risk).

Working with you to help manage liability risks

Our liability specialists can work with you and your broker (if you have one) to:

- Identify and map liability risks – in order to detect key vulnerabilities and determine strategies for mitigation.
- Verify your approach – to a particular hazard (e.g. slips and trips) or discipline. Here we can audit and review to ensure that best-practice standards are being applied.
- Risk control support that impacts loss trends – based on adverse trends arising out of claims analysis, specialist assistance can be targeted to impact losses.
- Risk control support that supplements key initiatives – based upon your plans, our technical expertise can be used in relation to specific tasks, perhaps supplementing expertise or sharing risk insight.

Risk solutions – occupational health and safety

Our broad range of services includes:

- Strategic and compliance auditing – to assess occupational health and safety management systems against chosen performance standards.
- Specific hazard management review – to assess the effectiveness of implemented strategies/ preventative controls for specific hazards (e.g. slips and trips, working at height etc.).
- Risk assessment – to measure the effectiveness of implemented risk assessment methods and provide guidance on strategy development.
- Accident management – includes support for claims defensibility reviews/ workshops and accident investigation training.
- Occupational health – to assess the effectiveness of implemented strategies, identifying potential occupational disease exposures and specific hazards (e.g. noise, vibration).
- Bespoke training – including the review and development of training materials, as well as the provision of a wide range of training courses for directors, managers, supervisors and others. Examples include:
 - Risk management in housing, outdoor/indoor leisure.
 - Risk assessment.
 - Managing Substances Hazardous to Health.
 - Managing contractors and partnerships.
 - Working at height.
 - Events management.
 - Accredited training – the provision of Institution of Occupational Safety and Health (IOSH) accredited training courses.

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Risk solutions – occupational health and safety

Other diverse liability services include a range of support for those in the public sector including:

- Highways and housing – the review of current policies, procedures, inspection regimes and maintenance programmes.
- Corporate safety inspection regimes – the review of corporate and departmental procedures to determine if inspections are being carried effectively.
- Water and open spaces – covering coastal areas, harbours, rivers, lakes, parks, recreational areas and car parks.

Risk solutions – motor fleet

Our broad range of motor fleet services includes:

- Strategic and compliance Auditing – to assess work-related road risk management systems against chosen performance standards.
- Zurich Driver Solutions (on-line) – including:
 - competency checks – to assess check the comprehension of policies and procedures by individual drivers.
 - licence checks – to verify check drivers' licence details are correct and valid.
 - risk assessment – providing comprehensive analysis of driver, journey and vehicle, and individual competencies.
- collision tracking – to understand root causes of collisions, including on-line data management/integration.
- Risk management interventions – including other online interventions and workshops.
- In-vehicle coaching – designed to address an individual driver's needs.
- Zurich Fleet Intelligence – a full telematics solution using real-time driver information to assist with management decisions for improving fleet risk.

Specialists in liability risk

We employ risk consultants who have in-depth knowledge, experience and expertise to understand and assess your specific risks. All our risk consultants are specialists in their discipline, many of whom have extensive industrial, public sector and consulting experience. They undergo an extensive and ongoing training program that is highly regarded in the industry.

With their up-to-date technical knowledge, our risk consultants can develop the most effective risk management solutions and keep you informed of relevant regulatory developments as well as new and emerging risks.

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Understanding your needs – case study

The completion of documented health and safety risk assessments presented significant challenges for a customer due to the very particular nature of their activities. They were looking to improve their systems to make them more efficient, maintain compliance and to reduce bureaucracy.

We were able to share our unique insight with the customer to help them simplify their risk assessment process to meet their objectives.

We reviewed their policy, processes and associated procedures in practice, then provided recommendations for improvement, developing and providing training for key staff.

As a result of this work, the customer identified that they spent less time completing them, whilst achieving regulatory acceptance and buy-in from staff and unions.

Why Zurich?

- We can provide risk management guidance and support that covers the whole spectrum of risk – from general liability to business interruption, from safety and security through to information management – we provide tailored solutions to meet our customers needs.
- All our strategic and operational risk professionals are specialists in their discipline with in-depth knowledge and expertise in their chosen fields.
- We work within a quality assurance framework assessed and certified to meet the requirements of ISO9001; 2008.
- Our risk professionals are experienced in engaging and delivering solutions effectively at all levels of an organisation.
- We help our customers to identify threats to their organisational success, whilst offering opportunities to make innovations and performance improvements.
- We can provide a wide range of risk solutions to our customers from industry recognised training courses, through to support in building bespoke learning and development initiatives.

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A public limited company incorporated in Ireland. Registration No. 13460.

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UK Branch registered in England and Wales Registration No. BR7985.

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