





Making the most of your RISCAuthority Membership



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Reducing insurable risk through research, advice and best practice


RISCAuthority funding & benefits

21 member companies representing approx 90% of the Commercial insurance market. Annual funding based on UK Gross Written Fire Premiums with minimum buy in of around £12,000. Largest contributors pay ten times that. Total annual fund collected ~£1M

- helps insurers to **mitigate** and **anticipate** risks
- Respond to **emerging issues**
- Increased **technical knowledge**
- **Collaboration** and efficient **pooling of resources**
- **commonality** for government lobbying
- **Competitive advantage**



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Member Companies 2016



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Keys to Accessing Benefits



Go to www.riscauthority.co.uk

- Enter your username (always email address) and password combination

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Registration

REGISTER

If you are an employee of a member company, please use the form below in order to access member only areas of the site.

Site * SELECT

First Name *

Surname *

Member Company *


Company Email Address *

SUBMIT >

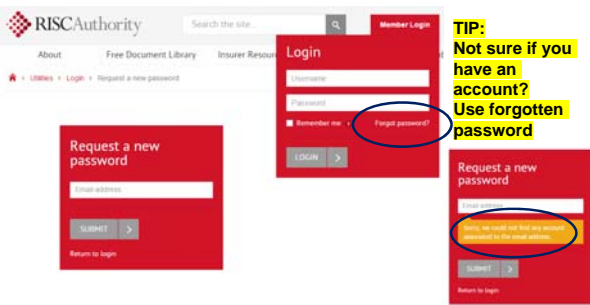
Key Points

- Process not automated (unauthorised requests)
- Access can take 1 hour
- Password can be changed to your own preference
- RISCAuthority do not store member passwords
- **ONLY THOSE WITH AN ACCOUNT CAN ACCESS BENEFITS/RECEIVE COMMUNICATIONS**

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Forgotten Password



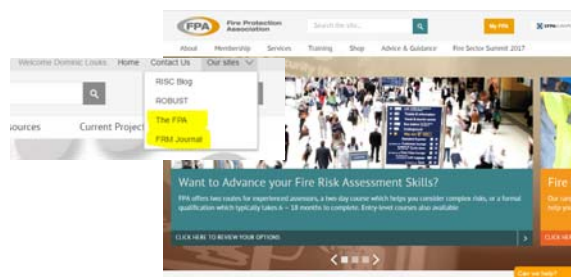
TIP: Not sure if you have an account? Use forgotten password

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Single sign-on

Use your RISC Authority credentials to access FPA resources

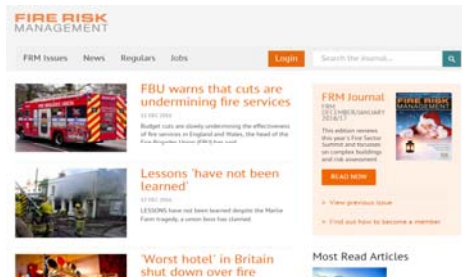


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Single sign-on access

Or FRM Journal online ...



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Blog Site



- articles/viewpoints authored by RISC Authority experts
- Large loss statistical reviews
- Ability to post comments
- TAG cloud
- Option to download as PDFs

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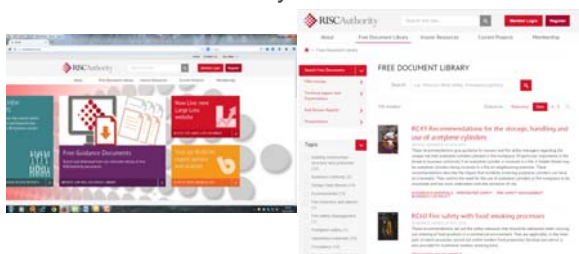
ROBUST



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Free Document Library



- Free Document Library includes:
 - Risk Control, Building, Security and Business Continuity guides
 - Open access with direct URLs, linking & multiple sharing options
 - Printed versions sent to RISC Authority member companies

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Business Sector Risk Review Reports

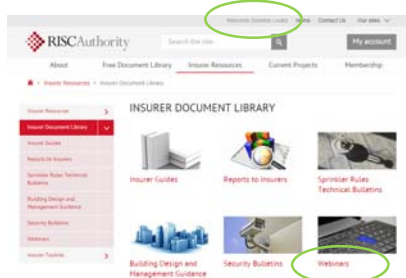
- Most downloaded resource – over 4k in 2016
- 72 business sectors
- Fire & Financial Statistics on front
- Bespoke Risk Control advice on back
- update in 2017 featuring new business sectors



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Sign in to access Insurer Resources



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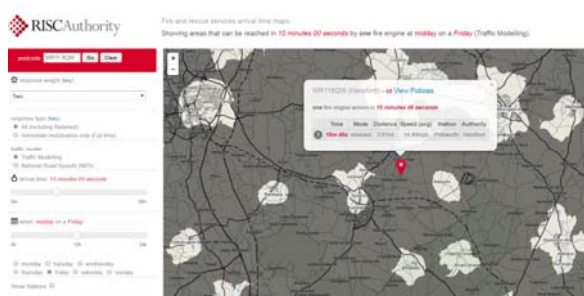
Insurer Toolkits



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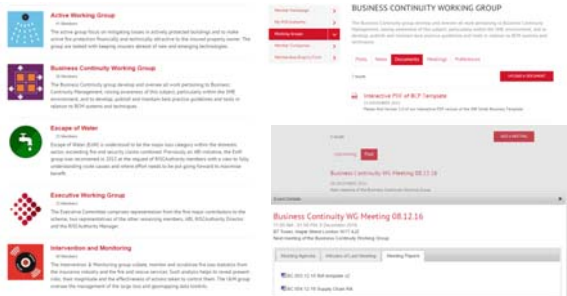
FRS Response Mapping Tool



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Working Group Pages



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Member Companies 'main contacts' (1 of 2)

- **Ageas** – Simon Gale
- **AIG** – Tom Webb
- **Allianz** – Stuart Daws
- **Aspen** – Adrian Jackson
- **Aviva** – Allister Smith
- **AXA** – Douglas Barnett / Rob Dakin
- **Chubb Insurance** – Graham Jukes
- **CNA Hardy** – Philip Smith
- **Covea** – Mike Clothier
- **Ecclesiastical** – David Parkinson

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Member Companies 'main contacts' (2 of 2)

- **HDI Gerling** – Neil Moore
- **Liberty Mutual** – Stuart Kenyon
- **MS Amlin** – Andy Jones
- **NFU Mutual** – Nathan Brew
- **NIG** – Duncan Calder
- **QBE** – Sean Bell
- **RSA** – Joanne Hills/Adrian Butler
- **Tokio Marine** – Peter Whalley
- **Travelers** – Richard Harrison
- **Zurich** – Carl Coulter

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Data Publications and Application

Dr Jim Glockling



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RISCAuthority Data Publications & BPP Portal


AMBITION

- To make good Loss Prevention and Risk Control advice **readily available** in the most palatable form possible, from the **most sources possible**, to **UK business** (your future customers will already be risk-aware and will have adopted many of the tools, best-practices, and risk control measures you would normally be introducing them to)

TARGET

- Company Directors, their finance managers, risk managers, and their agents

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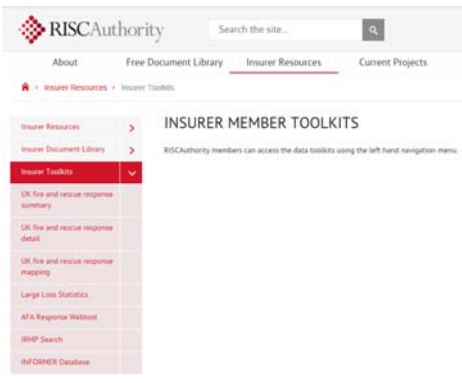
Toolkits for supporting




- Large-loss Database
- Business Sector Risk Review Reports
- INFORMER Database
- FRS Response
- FRS AFA Policy D/B
- RISCAuthority Library / Software / Toolkits
- Other good resources

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RISCAuthority INFORMER database

Welcome to RISCAuthority's INFORMER database designed to support risk control and insurance underwriting. This tool will be developed rapidly by the Intervention & Monitoring Working Group to introduce new datasets and improved UK coverage. Please provide feedback and suggestions to info@riscauthority.co.uk.

Enter Postcode


Select Occupancy (Optional)

* Selecting an occupancy will append the FPA Business Sector Risk Review Report to your PDF

Please select fields to include in your customised report

1. Postcode Centres	9. Heritage
2. Infrastructure	10. Earthquake
3. Crime	11. Banking
4. Traffic accidents	12. Built Environment
5. Flood	13. Insurance
6. Environmental & Conservation Protection	14. Fire Service Intervention, resource and policy
7. Mining, Landfill & COMAH sites	15. UK Census Data
8. Power Grid	16. DATASET STATISTICAL ANALYSIS (8 pages)
	17. Include Map


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INFORMER Database

Understanding GEOGRAPHICAL risks

- Demographic
- UK Crime
- Flood Zones
- Water Source Protection Zones
- Landfill sites
- Mining and extraction activity
- National Grid Infrastructure (Electricity & Gas)
- COMAH site proximity
- Listed Buildings
- Earthquake proximity
- Schools
- Social Housing
- Government buildings
- Football stadia
- Weather data
- F&RS Response
- Water provision
- AFA response
- Large losses
- Conservation areas
- Deprivation measures



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Large-loss Database / Business Sector Risk Review Reports

Matching BUSINESS loss experience to risk control provisions

- Each on x1 A4 sheet
- 100 business Sectors
- Fire & Financial Statistics on front
- Bespoke Risk Control advice on back (now embedded into B&PPP Portal)
- Available from RISCAuthority website



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F&RS Response Tool



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AFA RESPONSE WEBTOOL

This AFA webtool aims to assist the users appreciate the wide variation in policies regarding the response of UK fire and rescue services to the alarm signals that have arisen as a result of local amendments to the CPCA protocol.

The web tool is limited to the response of public authority fire and rescue services and does not address issues relating to airport, Defence Fire Services or commercial works or other forms of private fire brigade. The data available is of informational character only and where more detail is required, the fire authority should be consulted directly.

Select a Fire & Rescue Service to view its AFA response

Useful definitions
 CPCA – Civil Fire Officers Association
 IRMP – Integrated Risk Management Planning
 FASG – Fire Alarm Monitoring Organisation
 PDA – Pre determined attendance of a number and type of appliances to a fire call
 Date of last review: February 2016

MONDAY TO FRIDAY														
C SR			CHR			WCSG			RSD			RSDO		
Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	
1	2	2	2	2	2	2	2	2	2	2	2	2	2	
WEEK-END														
C SR			CHR			WCSG			RSD			RSDO		
Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	
1	2	2	2	2	2	2	2	2	2	2	2	2	2	

1 Immediate response. No call challenge/filtering.
 2 No call challenge/filtering, vehicle sent to investigate.
 3 Call challenge/filtering. Occupant asked to investigate alarm if occupant cannot search PDA will automatically apply.
 No attendance for unattended AFA.

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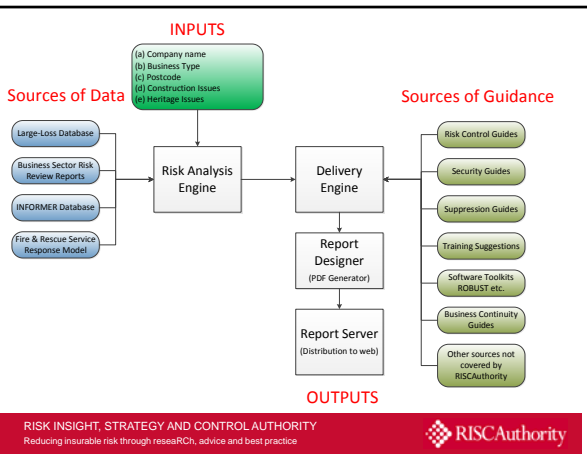


Library's for mitigating loss

- Risk Control Guides
- Security Guides
- Suppression Guides
- Training Guidance
- Software and Toolkits
- Business Continuity Guides
- Other Reputable Sources i.e.
 - Government
 - Environment Agency
 - HSE
 - CFPA



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Business & Property Protection Portal

Automatic assignment of appropriate RISK CONTROL advice to the identified 'Business Type', 'Geographical', 'Construction' and 'Heritage' issues identified

- Mandated Universal Risks (Life Safety / Legal)
- 'Business Type' Risks Known / Loss Control Challenges
- Geographic Risks
- Common / Universal Business Risks
- Over-riders for i.e. Construction, Void Buildings, Suppression, Heritage, Tall Buildings, EDP Rooms



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The report is ordered as follows:

- Section 1: Legislative controls to meet Regulatory Reform (Fire Safety) Order and Health & Safety at Work Act
- Section 2: Business resilience controls against known risks within the business category
- Section 3: Risk control guidance against risks specified to postcode
- Section 4: Additional requirements
- Section 5: Construction, Heritage, Tall building issues & Suppression

Location risk and business loss factors influencing this report

<input checked="" type="checkbox"/> Access for firefighting	<input type="checkbox"/> Conservation areas
<input checked="" type="checkbox"/> Crime statistics	<input checked="" type="checkbox"/> Fire and rescue service response policy
<input checked="" type="checkbox"/> Flood plain locations	<input type="checkbox"/> Protected underground water supplies
<input type="checkbox"/> Provision of fire fighting water	<input checked="" type="checkbox"/> Use of acetylene

Average cost of significant fire for this business type: £1,048,616.00

Cost apportionment	Material damage	Business interruption	Contents	Resources	Machine and plant	Stock	Other
%	32	41	7	3	6	10	1


Critical Warnings

- The property may be in an **ENVIRONMENTALLY SENSITIVE** area
- There may be a **FLOODING RISK** at this location
- The speed, weight and reliability of **FRS RESPONSE MAY BE INSUFFICIENT** for supporting business continuity objectives at this location
- FRS policy for Automatic Alarm Signals means **ATTENDANCE MAY NOT BE AUTOMATIC** without further actions being taken
- FRS policy for Automatic Alarm Signals means **ATTENDANCE MIGHT BE DELAYED OR AT REDUCED WEIGHT** without further actions being taken






Location risk and business loss factors influencing this report

<input checked="" type="checkbox"/> Access for firefighting	<input checked="" type="checkbox"/> Conservation areas
<input type="checkbox"/> Crime statistics	<input checked="" type="checkbox"/> Fire and rescue service response policy
<input checked="" type="checkbox"/> Flood plain locations	<input type="checkbox"/> Protected underground water supplies
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Average cost of significant fire for this business type: £1,048,616.00

Business and Property Protection Report for:
ACME Printing Limited 

1: Legislative controls

- Introduction to qualitative fire risk assessment  
- Emergency Lighting, General Lighting  
- Creating a Risk Register (QBE)  
- Emergency Response Planning (QBE)  
- Fire Safety and Housekeeping (QBE)  
- Fire Safety Self Inspection Form (QBE)  
- Managing Contractors (QBE)  













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2: Business resilience controls against known risks within the business category
 Industrial Processing & Manufacture Printing

- Ammonia Refrigeration Safety (QBE)  
- Design Principles for Warehouses and Storage Buildings  
- Sprinkler Systems - Quick Facts  
- Fire Protection in Information Technology Facilities  
- Changes to the Regulatory Framework for Chemicals (QBE)  
- Detector activated remotely monitored CCTV (QBE)  
- Hazards of Heated Plastic Tanks (QBE)  
- Hazards of High Intensity Discharge Lighting (QBE)  





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3: Risk control guidance against risks specific to postcode M16 ORA

- Flood Risk Management Guidance for Facility Managers  
- A Guide To Preparing Your Business For Flooding  
- Flood Checklist (QBE)  
- Flood Emergency Response Guidance (QBE)  
- How to create a site specific flood emergency response plan (QBE)  
- Arson Prevention  

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4: Additional recommendations

- Guide to Thermographic Electrical Surveys (QBE)  
- Hot Work Permit (QBE)  
- Managing Fire Detection and Protection System Faults (QBE)  
- Managing site closures and redundancies (QBE)  
- Permit to Work Methods (QBE)  
- Protecting against Water Leaks (QBE)  
- Portable Heater Usage in Commercial Premises  

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5: Construction, Heritage, Tall building issues & Suppression

- Fire Safety and Security of Empty Buildings  
- HSE Fire Safety in Construction  
- Fire Precautions with Temporary and Emergency Electrical Supplies  
- Hot Work  
- Reducing Injuries During Construction (QBE)  
- Metal Theft Control  
- Electronic Security Systems in Empty Buildings  

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Next Steps

- Have a go: RISCAuthority.bppp.riscauthority.co.uk
QBE.bppp.riscauthority.co.uk
- Your own company Portal?
- API for use of INFORMER data and portal within your own systems
- Additional check boxes to limit content and maintain relevance
- Tuning and trigger sensitivity study
- Deduplication module between own and Universal libraries
- Solutions pages

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Thank you for listening!



YOUR QUESTIONS???



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