



**CARDINUS**  
riskmanagement



# BROKER RISK MANAGEMENT SOLUTIONS

COMPREHENSIVE GLOBAL RISK SOLUTIONS TO SUPPORT YOU IN  
WINNING AND RETAINING BUSINESS.



In partnership with

**THBUK Risk Solutions**



# BROKER RISK MANAGEMENT SOLUTIONS

THB UK Risk Solutions and sister company, Cardinus Risk Management, have teamed up to deliver a wide range of solutions to support you in winning and retaining business.

Our expertise extends from offices through to manufacturing, and with a diverse client base, including SMEs, global corporate giants, insurance companies and trade bodies, we're well placed to provide the support you need.

As part of the world's largest dedicated wholesale broker placing over \$17bn GWP worldwide, THB recognises the importance of risk management to ensuring the best pricing of an insurance programme.

Cardinus operates globally with clients and partners in over 30 countries, including some of the world's largest organisations, to help them understand, control and reduce the cost of risk to the business.

Our core business activities have been, and remain, in the field of insurance and property on-site risk management, ergonomics, occupational road risk and security. In each of these cases Cardinus provides end-to-end services incorporating on-site surveys and assessment with software, face-to-face training, physical intervention, and other services, blending legal and regulatory duty of care with a focus on cost reduction.

This blend of on-site and on-line solutions, coupled with our capability to work across global accounts and a breadth of disciplines is one of Cardinus' key advantages.

By combining THB and Cardinus expertise, buying power and market knowledge we can offer a stand out solution under one roof.

## Cardinus at a glance:

- Established 1995
- 3500 global blue-chip clients
- 3 million users of our software
- 10000 surveys per annum
- 4000 rebuild valuations for insurance
- ISO 9001/14001/18001/27001
- Regulated by Royal Institution of Chartered Surveyors (RICS)
- IIRSM approved
- BAFE "GOLD" UKAS accredited for Fire Risk Assessments

## Cardinus Solutions Insurance Surveys

We can provide a comprehensive range of insurance risk surveys from our team of specialist and multi-disciplined surveyors across UK and Europe.

Cardinus' on-site expertise is combined with our market-leading risk management platform, INDIGO, specifically developed for the insurance market for the instruction and tracking of insurance risk surveys, including interactive assisted policyholder participation in risk improvements.

Our ability to combine insurance risk surveys, reinstatement cost assessments, fire and health and safety risk assessments all from a single site visit plus supporting software sets us apart from the competition and will save your clients time and money.

Cardinus' range of insurance risk surveys includes:

- Commercial Combined/Package
- Property Owners
- Liability
- Contractors All Risks
- 6.5.1
- Fleet risk reviews
- Marine
- High net worth
- Post loss

## Building Reinstatement Cost Assessments

Make sure your clients have regular and professional building insurance valuations to ensure that they (and you) are covered should the worst happen. As a RICS regulated company conducting over 4000 Reinstatement Cost Assessments each year, you and your clients can be confident in our expertise.

What are the implications of underinsurance?

- Claims payment does not cover the full property repair/rebuild cost
- Funds may not be available to complete the rebuild
- Increased borrowing may be required
- Negative impact on balance sheet
- Complex negotiations with insurers
- Discontented leaseholders and tenants
- Extended rebuild times
- Exposure to potential legal action for inadequate levels of cover from lenders and leaseholders
- Damage to reputation and brand

How can our reinstatement cost assessments benefit you and your clients?

- Ensures the property is 100% protected
- Allows insurers to 'waive' average
- Straightforward claims negotiations

## Fire Risk Services

Many customers know little about how fire threatens their people and their business or what their legal obligations are. Many are unaware that they have a duty to employ 'competent persons'.

Cardinus has been successfully assessed and granted the highest standard 'Gold' certification in accordance with BAFE SP205, a UKAS accredited scheme for Life Safety Fire Risk Assessments.

Our on-site fire risk assessment expertise is supplemented by fire safety and fire marshals e-learning and consultancy, for both residential and commercial building managers and owners.

## Health and Safety Audits and Assessments

Often companies continuously improve areas they already manage well, missing risks that may leave them vulnerable. Our expert health and safety audits can help identify and mitigate those risks.

Comprehensive global risk solutions to support you in winning and retaining business.



Benefits of using the experts:

- Identify all areas that need improvement
- Vast knowledge and expertise in a wide range of areas
- Assistance supporting organisational safety changes
- Help you work towards ISO accreditation

## Health and Safety Helpline

Cardinus offers expert helplines for brokers and their clients with access to specialists in all aspects of health and safety.

## Fleet Risk Audits

This on-site fleet management audit is a comprehensive review of your current risk management standards and gives guidance on where action is needed to improve overall risk levels and meet legal requirements.

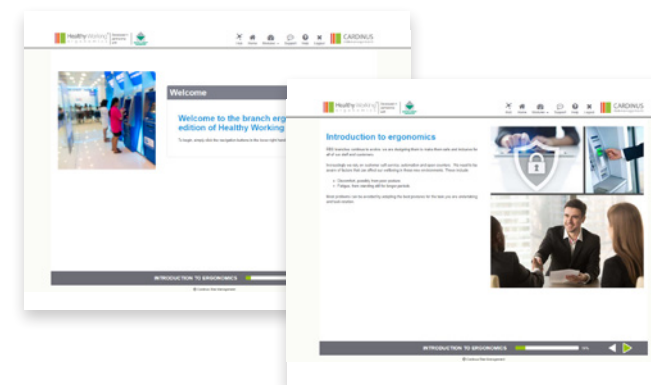
The benefits of an on-site fleet management audit:

- Understand organisational risk levels
- Use findings to reduce costs and incidents
- Manage and plan strategies for mitigating risk
- Learn to build organisational knowledge on fleet risk
- In-vehicle awareness
- 'Grey fleet' business insurance and MOT checking
- Post-accident interviews

## Online Risk Assessments and E-Learning

Our suite of e-learning and risk assessment courses includes:

- DSE Healthy Working
- DSE assessor
- Homeworkers
- Manual and materials handling
- H&S induction
- H&S essentials
- Bribery act
- Security awareness
- Safe driving
- Safe travel
- Lone working
- Mental health
- Environmental essentials



In 2019 we will also add COSHH, Noise, Food Hygiene and slips, trips and falls to the portfolio.

## Competent Person Service

Every business with 5 or more employees needs a named competent person to manage health and safety. We can be your clients named competent person or fill a knowledge gap in your existing team across a range of safety requirements.

Here's how it can benefit your clients:

- Comply with safety legislation and stay on top of safety law and best practice in your industry
- Free up valuable time and save on training and development
- Reduce safety risk in the organisation
- Support when needed
- Win tenders by having the appropriate safety management structure in place

## Fleet Risk Solutions

Cardinus is a major fleet risk provider with a track record of helping clients manage work-related road safety and reduce the number and costs of accidents. We cover every aspect of fleet risk management including:

- Defensive driver training
- Online e-learning and risk assessment
- Train the trainer
- Classroom training
- Telematics and camera partners
- Licence checking

## Security and Asset Protection

Cardinus security and asset protection solutions already work in 22 countries and have helped small, medium and large businesses manage all aspects of security risk – protecting assets and people.

The services include:

- Security Risk Exposure Analysis and Audits
  - Understand the extent of your risk exposure and how it can be minimised
- Corporate Risk Policies and Procedures
  - Ensure organisational safety procedures and policies are fit for purpose
- Risk Avoidance, Global Travel and Environment Training
  - Minimise exposure to risk for employees while travelling for work
- Strategies for Lone Workers
  - Protect this potentially vulnerable group
- Advice, Information and Support
  - Ensuring travellers are armed with country risk intelligence
- Develop Risk Reduction Strategies
  - Prevent incidences before they occur
- On-Going Reviews and Development
  - Ensure employee safety policy adapts to change
- Conflict Management Training
  - Ensure staff have key knowledge and tools
- Conflict Management Training
  - Ensure staff have key knowledge and tools
- Behaviour Profiling Training
- Lone Working Training
- Hostile Environment Training

## THB Broker Discounts

As a THB Broker you can take advantage of a THB discount on all the services on offer.

## Contact

To find out how THB and Cardinus can help you and your clients please talk to your Business Development Manager.

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## Customers:



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