



Our Expertise 

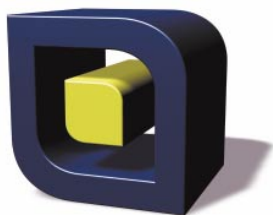
## Risk management audit

What is the  
true cost  
of risk?

The Health & Safety Executive estimates that for every £1 recovered from an insurance company, there is a further £10 of uninsured costs.

Fires cost the UK economy in the region of £7 billion each year - much of this is not covered by insurance.

**The protection of a good insurance policy is important and, in many cases, is a legal requirement.**



Experience you can trust.  
Knowledge you can rely on.

 **COUNTRYMUTUAL**  
INSURANCE BROKERS

## Risk management audit

Our Expertise 

Your insurance will not protect you against many of the associated costs:

- Lost clients
- Reduced market share
- Reduced turnover
- Fines
- Bad publicity
- Damaged reputation
- Low staff morale
- Cost of extra protections following a loss
- Claims administration costs
- Sick pay
- Policy excesses or deductibles
- Increased insurance premiums.

*“Actively managing risk can lead to reduced uncertainty and insurance premium stability.”*

### SO HOW GOOD ARE YOU AT MANAGING RISK?

The CMIB Risk Audit aims to find out.

We will carry out a formal review of your exposure to and management of a wide range of risks.

This starts with a desk-based audit of key areas, including risks relating to your premises (such as fire and security), business interruption, liabilities, health & safety, vehicles, employment & credit management. This is followed by a survey of your premises.

Following the audit, you will be provided with a confidential risk management action plan. This can be used as a template to enable you to prioritise and take control of your business risks.

The audit will give you a measure of the areas of risk to which you are most exposed, and where you need to improve. Following the audit, we can work with you to help you implement this plan and protect your business against unforeseen interruption.

In addition, the fact that you are pro-actively managing risk will make you much more attractive to insurers.

**For further information please contact our nearest office.**



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