



Risk Management Proposition



Property



Face to Face Surveys

We have an experienced in-house team of 50 Business Resilience Managers. Within the team, we have two industry qualified sprinkler engineers and two qualified Managers with business continuity qualifications.



Electrical Inspections

Guardian Electrical Compliance Ltd offer electrical inspection and testing for legal compliance, protecting employees and property. The unique managed electrical compliance service eradicates the everyday pressures of electrical compliance for duty holders along with the associated complexities of document control.



Asset Valuations

Building

Duff & Phelps provides advice on rebuilding costs including the estimated time to reinstate a property. The 'pick and mix' nature of this service provides a solution for all types of risks including complex, large portfolios. We offer a desktop review when a building is straightforward and a full site valuation when it's not.

Plant and Machinery

Duff & Phelps provides reinstatement values from single items of plant to full contents valuations and asset registration. They will let you know about plant availability and give you an estimated replacement time to support areas such as business interruption indemnity periods.



Business Interruption Calculator

Business Interruption Gross Profit

Our Business Interruption Calculator is a web-based tool that creates a quick and accurate report of a business' exposure to interruption based on the insured's own financial accounts. It is quick and easy to use and can be completed by the broker, policyholder or policyholder's accountant.



Fire & Security Service

AXA has partnered up with **First Response Group** to provide an industry leading solution to fire and security services. This includes a full suite of unoccupied building protection, cutting edge technology as well as permanent fire and security alarm options for occupied premises.



Escape of water

LeakSafe Solutions provides a comprehensive leak prevention and detection system applicable to many businesses and property types. It is the only known system to be tested independently and approved by the Building Research Establishment (BRE).



Business Continuity Planning

ROBUST is a software program that helps create and manage an effective Business Continuity plan for businesses, providing essential on-the-spot advice immediately following an incident. ROBUST is an industry initiative involving the top ten property insurers to deliver a single solution across the market.



Kitchen Fire Protection

Kitchen suppression

Ansul is the global leader in kitchen fire suppression. AXA has negotiated an exclusive price structure and proposition. The systems are installed by an elite selection of Ansul approved contractors and can be installed in as little as ten days.

Kitchen Extract Ducting Cleaning

Swiftclean provides specialist cleaning and maintenance of extraction ducting in food premises. Their directly employed staff have a proven track record spanning over 30 years. The service includes a free initial site inspection and report within five days of request. Added value services also include legionella inspection and testing, fire damper checks and servicing.



Risk Intelligence Guides

Risk intelligence guides have been created by our Business Resilience Managers to provide a series of concise, trade specific guides which highlight the controls and prevention measures for specific trades.



Case Studies

Case studies – rradar have assembled a collection of case studies from their highly experienced advisory and legal teams, highlighting how they have helped clients when they found themselves in need of our support. The case studies cover a wide range of industry sectors.



rradar

rradar is a law company with a difference. They help organisations to run their operations with minimal legal risk and maximum confidence, in full knowledge but without fear, of the laws surrounding them. Through a simple packaged service, they explain the rules and regulations in a business' specific situation, make the management of them understandable and easy and thereby help organisations to spot, manage and minimise potential legal issues, before they ever become a problem.



Endcustomer.co.uk

Endcustomer is an innovative data collection tool designed to help Insurance Brokers quickly profile existing and potential customers. Brokers can quickly access key customer information like key financial trends, director information, HSE cases check, company sanctions check and location risk assessment.



Casualty



Face to Face Support

- Surveys – AXA has an experienced in-house team of circa 50 business resilience managers. All the team have Health & Safety qualifications and can provide guidance on the most complex of risks. 12 members of the team are Chartered Health & Safety specialists.
- Bespoke surveys for large/problem cases.
- Casualty hotspot and incident analysis/surveys.
- Large case management/consultation process.
- Risk Management/Control Audits.
- Civil Liability Defensibility reviews.
- Workplace Transport reviews.



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AXA PPP healthcare

Occupational health – Combining clinical and business expertise, our forward-thinking approach to occupational health will help you ensure the health and wellbeing of your workforce.

Employee Assistance Programme – The programme supports your employees with early intervention, guiding on the little things through to life changing events – keeping them in the best mental shape and protecting your productivity.



Slip Safety Services

AXA has partnered up with **Slip Safety Services** to provide bespoke floorcare and maintenance services to improve floor safety and reduce the risk of slip accidents. This includes surveys, consultancy and preventative packages.



rradar

rradargrace

For legal questions 'on the go' or in the office, **rradar's** voice activated legal support app 'rradargrace' can answer an ever-expanding range of legal FAQs at the click of a button.

rradarreport

The rradarreport app enables businesses and their employees to record incidents and accidents in real time, wherever they are working. Real time data collection can make a huge difference to risk recording, management and evidential procedures under claims, potentially minimising claim damage.

rradarlegal

rradar's experienced legal experts offer support and representation in all specialist areas, giving clients the best advice when they need it the most.

- UK wide coverage
- Full legal privilege
- Qualified solicitors and specialist practitioners
- All investigation, prosecutions and defence coverage
- 24/7 crisis service

rradarstation

rradar's team of sector specialists and legal resource website, provides clients with bespoke legal advice via telephone or email and access to online guidance pages, downloadable templates, 'how to' guides, helpful videos and podcasts, covering all major topic areas including but not limited to:

- Human resources and employment
- Health, safety and environment
- Risk management
- Company, business and commercial



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Riskhelp

Riskhelp.co.uk is a self assessment tool designed to assist UK business owners gain a better understanding of their legal responsibilities, common business hazards and also to highlight standard market business insurance policy conditions/ common reasons why claims are not be paid or reduced payments are made by Insurers.

Riskhelp – Home Safely Agricultural version is new for 2018. It is a purpose built tool aimed at providing support and assistance to the wider farming community with lots of innovate tools and online support.



Pristine Condition International

AXA has partnered up with **Pristine Condition International** to provide unique manual handling training services. This includes programmes which are designed to change behaviors, bespoke training as well as compliance monitoring for managers and supervisors.



Forklift truck

AXA has teamed up with **VUE** to give clients access to new equipment which we believe will decrease the number of claims and make operating and being in close proximity to forklift trucks a lot safer.



Face to Face Reviews

We have an experienced in-house team of 50 Business Resilience Managers. Within the team we have 24 Business Risk Managers specifically equipped to provide practical advice and guidance on risk exposure and risk management in commercial motor.



Fleet Safety Academy

An easy to follow seven step Fleet Safety programme designed to help people just like you reduce your claims costs and keep your drivers and vehicles in one piece.

Sign up and get instant access:
fleetsafetyacademy.co.uk/axainsurance



In Vehicle Technology

- We can advise on the best system for your fleet, taking into account the vehicle types, the required outcomes and the overall objectives of the project.
- **VUEmatics** is the all in one connected solution providing vehicle CCTV, live online tracking, driver reports and incident notifications.
- Most companies have cars, vans and trucks that are vital for their business. It's generally the job of a fleet or transport manager to ensure that these vehicles are properly maintained and operated safely. When there is an alleged claim or an actual claim, it is often difficult to provide good independent evidence of liability. CCTV can provide quality HD footage of the incident and what led to it. Together with telematics in a one box solution, the performance of individual drivers and vehicles can be monitored to obtain telematics data and footage to ensure best practice, safety and most efficient use of your fleet to the highest standards.



Driver & Line Management Training

We offer on the road, practical **driver training and coaching** to those drivers who require a more intense input to develop their skills and attitude towards driving. For line **managers** who have responsibility for anyone driving on business, our **training** can prove invaluable.

Risk Technical Guides

Risk Technical Guides have been created by our Business Resilience Managers to provide a series of concise, trade specific guides which highlight the controls and prevention measures for specific trades.



Online Driver Risk Assessment and eTraining

- AXA provides two types of driver risk assessment across the use of all types of vehicle.
 - The first is a **skills-based risk assessment** which focuses on knowledge of the Highway Code, attitude, driving knowledge and legislation. Drivers will undergo a 20 minute online assessment and will be given a low, medium or high risk rating, linked to the appropriate eTraining modules.
 - The second type is a **psychometric assessment** that will highlight a driver's exposure to risk taking, thrill seeking and driving under pressure. The outcomes are provided in a low, medium and high risk exposure, with appropriate eTraining, classroom or on-road coaching.

Motor Risk Routemap Support

The Motor Risk Control Routemap service is designed to assist AXA customers improve their motor fleet risk management approach and reduce fleet claims costs. It helps you to make sense of telematics data and use it in a proactive way to improve driver behaviour in the short, medium and long term.



Brightmile Driver App

Brightmile is an app-based fleet risk management solution which helps clients reduce fleet claims and operational costs.

The app detects driving trips, collects data to assess driver behaviour, and incentivises safe driving.



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