

Specialist Surveys

Occasionally a specific issue may be of concern to an underwriter. This may arise from either an unusual increase in claims frequency of a particular type or an incident perhaps in a similar industry creating doubt about the controls in place by the insured.



Examples may include:

- Chemicals
- Materials handling
- Vehicles
- Biological hazards
- Machinery
- Radiation
- Off site controls

Any of these issues and many more can be investigated upon request either as part of the general survey or as a stand-alone activity.



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Liability Risk Services Ltd

*Insurance
Product/Service
Information*



*Cost effective outsourcing of
your liability survey needs
with a quality, timely and
competent service*

The Service

The Liability Risk Services approach to carrying out insurance surveys is designed to add value to the insurance transaction to insured, intermediary and underwriter by identifying risk features, good or bad, that may not be immediately apparent. Good practice is highlighted so that recognition may be made as necessary. The survey itself seeks to discover risk exposures that may lead to personal injury or harm, damage to property or generate claims for damages whilst drawing the insured's attention to these. This typically involves a minimum of a half day and up to one day on site.

The report is a permanent record of the findings in a concise format with sufficient detail to adequately describe the risk to underwriters. Recommendations are specified either as a standalone report suitable to be sent direct to the insured or as an integral part of the descriptive report.

Follow up activity can be undertaken as required to either assist the client in implementing the suggested improvements or monitor compliance with underwriting risk improvement requirements.

Site visit

By arrangement with client company (or broker)

Meet with senior site manager, operations managers and other personnel as appropriate eg procurement, sales, engineering, HR.

Discuss business detail, risk management activities

Site tour

Examine documentation

Wrap-up meeting with senior manager(s)

Risk Overview Report

Business Information

Description of operations/processes

Employers Liability

Major/significant risks and controls

Unusual features

Imminent/planned changes

System of risk controls

Specific risk information

Absence management

History of incidents

Public Liability

Public access to site

Work affecting neighbourhood eg noise, emissions, access

Work activities off site

History of incidents

Products Liability

Description/use/destination of products

Life expectancy of products

Producer/importer/designer/assembly/packer/distribution etc

Components/finished article

Source of components

Relevant standards adopted

Ability to track/recall products

History of incidents

Incident management

Ability to defend claims

Photographs if relevant

Risk Improvement Report

Set out logically and in a clear format to allow recipients to understand not only the suggested improvement but also the reason for making the recommendation or requirement. Legal references will be included when relevant.

Bespoke Consultancy Service

If the initial survey reveals serious deficiencies in the client's management of risk, underwriters or brokers may wish to provide additional consultancy services to improve the risk management standards. Liability Risk Services are happy to undertake these activities on behalf of principals branded as an underwriter or broker service.

Examples include:

- Development of Action Plans
- Policy and procedures manuals
- Training
- Risk assessments
- Expert advice
- Accident investigations
- Operator training
- Management training
- Recall procedures
- Occupational hygiene services
- Audits

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