

**Financial lines
risk management
service offerings.**

Made possible
 **QBE**



QBE, helping you manage your risks.

Businesses in the financial and professional services sectors are constantly exposed to a wide range of liability risks. Understanding and managing those risks is crucial to your business, your reputation and your bottom line.

At QBE, our expert team provides risk management support to businesses with a high level of exposure to Professional Indemnity, Cyber, Crime, and Management Liability risks.

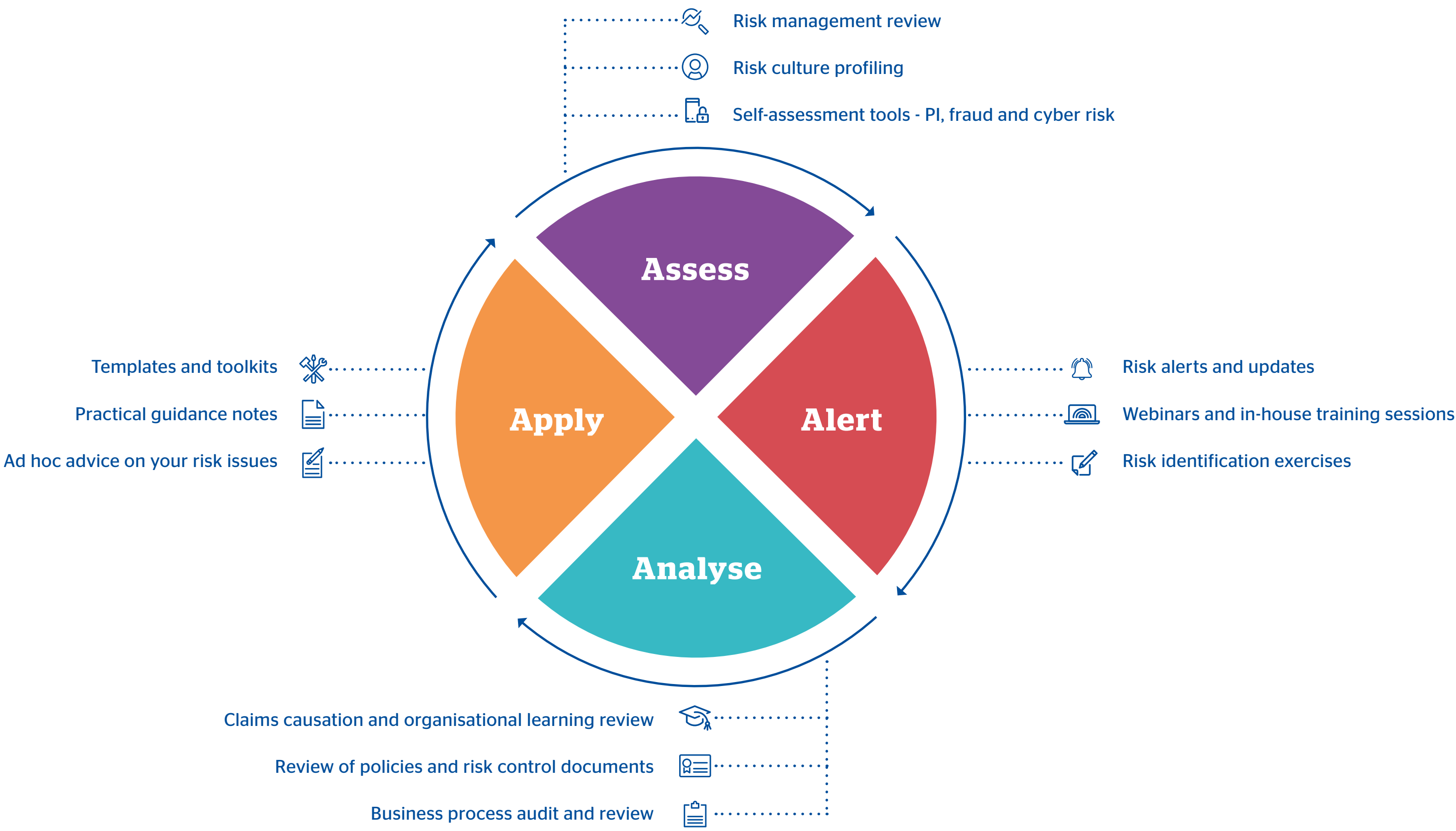
We can help you to reduce the frequency and severity of claims, as well as helping you to embed a risk-aware culture in your organisation. Working with us, you will gain a deeper understanding of how and where risks arise, how effective your management controls and governance structures are, how to reduce operational risks by implementing

best practices, and how your organisation can learn effectively from the lessons presented when things don't go to plan.

Our approach is always built around the specifics of your business: your aims, ambitions and the detail of your operations. We listen and learn, and then we give you access to the tools, resources and expertise you need to improve your risk profile. Chances are that if you're worried about it, others will be too, and that's our trigger to develop guidance that everyone can benefit from.

Overview of services.

We offer a range of services, addressing the full life-cycle of risk management.



Risk assessment and evaluation.

We can help you understand and evaluate the risk profile of your business including the type of work you undertake and your current processes and procedures. Our services include:

Risk management reviews and business process audits

A high level but wide-reaching assessment across the entirety of your management systems can identify gaps that may have been overlooked, or just provide reassurance that best practice is embedded consistently throughout your business.

Self-assessment questionnaires

A range of operational risk assessments is **available online via QRisk** or facilitated by one of our consultants. These provide a straightforward way of identifying gaps in your risk management defences. Developed over numerous years, they provide a comprehensive framework to benchmark your own operations against recognised best practice.

Guidance and risk alerts

We keep you informed with regular bulletins regarding emerging risks and our latest best-practice guidance. As a QBE client, you have access to:

- > Risk Alerts and e-bulletins
- > QRisk Knowledge Centre
- > Webinars, seminars and in-house training

You can also **sign-up** to receive bulletins relevant to your practice area.



Risk analysis and advisory services.

We provide bespoke in-depth risk analysis and advisory services to aid the effective management of risk in your business, such as:

Risk culture profiling

The overall risk culture of a business has a significant impact on the real-world effectiveness of all other risk controls. QBE's experience and insight has been put to good use in developing a framework against which you can evaluate less-easily defined elements of risk culture within your business. Results and actions will demonstrate to stakeholders your commitment to driving the risk agenda proactively.

Visit our [risk culture page](#) for more information.

Risk identification and risk register exercises

Identifying and measuring risks accurately is vital to ensure that you allocate resource appropriately having the most beneficial impact. Our workshop sessions facilitate this process and help you design and populate a risk register that is relevant to your needs.

Claims causation reviews

Where frequency and/or severity of claims is an issue, we carry out thorough investigations to identify all contributory factors and make practical recommendations for change. Independence and anonymised reporting help tease out issues that might not surface through in-house reviews.

Risk consultancy

If you are experiencing a high volume or a number of high value claims, a root and branch review of all management controls can provide a comprehensive review of your systems, procedures, and your approach to management of risk across offices, departments and the business as a whole.

QBE customers can also benefit from services offered by our **Specialist Service Providers**.

Applying and embedding.

We deliver resources focused on the effective reduction of key risks; resources available include:

Template policies and procedures

To meet your risk and regulatory objectives, we have built a library of over 70 template documents covering eight management priority areas. You can view [the index of the available templates here](#) or via the [QRisk Knowledge Centre](#).



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