

Protecting and supporting your community



Protecting vulnerable people in the changing risk and governance landscape

Today's Agenda

Ansvar Broker Education Forum 2018	
Welcome	Matt Abslom, State Manager
Introduction	Warren Hutcheon, Chief Executive Officer
Keynote 1: Risk Management	Anthony Black, Senior Risk Consultant
Morning Tea	
Keynote 2: Governance	Adriaan den Dulk, Senior Risk Consultant
Keynote 3: Ansvar Risk Products Suite	Anthony Black, Senior Risk Consultant
Panel Discussion	Ian Ireland (Panel Chair and General Manager, Client Solutions), Warren Hutcheon, Anthony Black and Adriaan den Dulk
Ansvar Products Launch	Matt Abslom, State Manager
Forum Close	Matt Abslom, State Manager
Networking Lunch	

Protecting and supporting your community



Who We Are

Warren Hutcheon,
Chief Executive Officer

Who We Are



Ansvar is a specialist risk and insurance provider to the Australian Care, Community, Education, Faith and Property Owners sectors.

Ansvar is a wholly-owned subsidiary of UK based Ecclesiastical Insurance Group (EIG).

The principal shareholder of EIG is AllChurches Trust – one of the UK's largest charities.

Community Giving

CONTRIBUTING OVER \$10 MILLION IN THE PAST 20 YEARS

Ansvar has a long history of Community Giving, providing support to community groups through:

- Strategic Partnerships
- Sponsorships
- Donations
- Staff Volunteer Days
- **Community Education Program Grants**



Our Vision

“To be the most trusted and ethical specialist insurer within our core sectors”

We insure

LEADING SPECIALIST PROVIDER TO FIVE CORE SECTORS

Community



Care



Faith



Education



Property Owners



Ansvar Risk





Enterprise Risk Management

Consultancy & Workshops
Online Risk Packages
Risk Partnerships



Risk Quality Surveys

Site Inspections
Sums Insured Calculations
Drone



Tools and Resources

Checklists
Fact Sheets



Morning Tea Break

Community Education Program Grant Recipients

- Some of our previous grant recipients
- Contributed over \$10 million, since 1994, to education and life skills programs reaching thousands of young people across Australia





Protecting vulnerable people in the changing risk and governance landscape

Keynote Session 2
Adriaan den Dulk,
Senior Risk Consultant



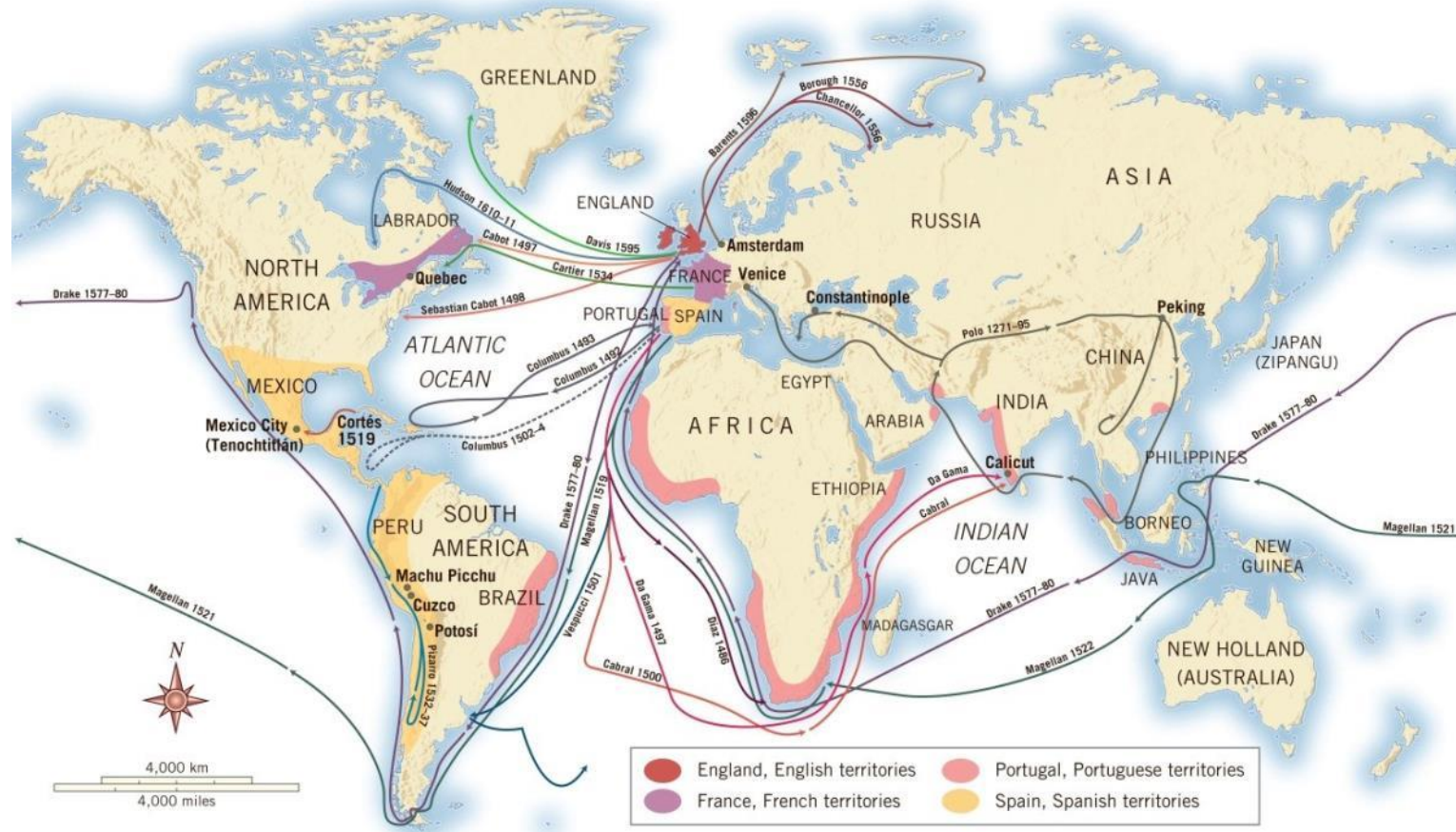
Governance



Development of Governance – Four Revolutions

1. Discovery of the America's & East
2. French Revolution
3. Industrial & Energy
4. Information Technology

The 1st Revolution



The discovery of America and a passage to the Indies by the Cape of Good Hope are the two most important events recorded in the history of mankind

Prof J Sachs – LSE 14th February 2017

The 2nd Revolution

The French Revolution: 1789 - 1799

End of feudalism or in France the ancien régime, (“old order”), the political and social system of France prior to the French Revolution.

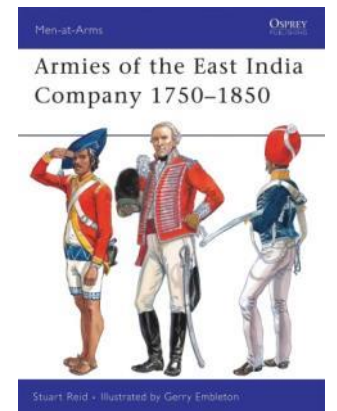
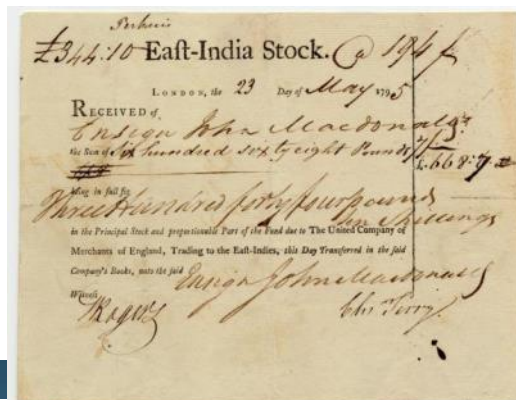
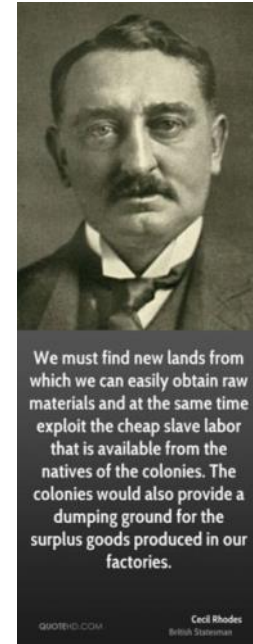
Under the regime, **everyone was a subject of the king of France** as well as a member of an estate and province.

All rights and status flowed from the social institutions, divided into **three orders: clergy, nobility, and others** (the Third Estate).

There was no national citizenship.



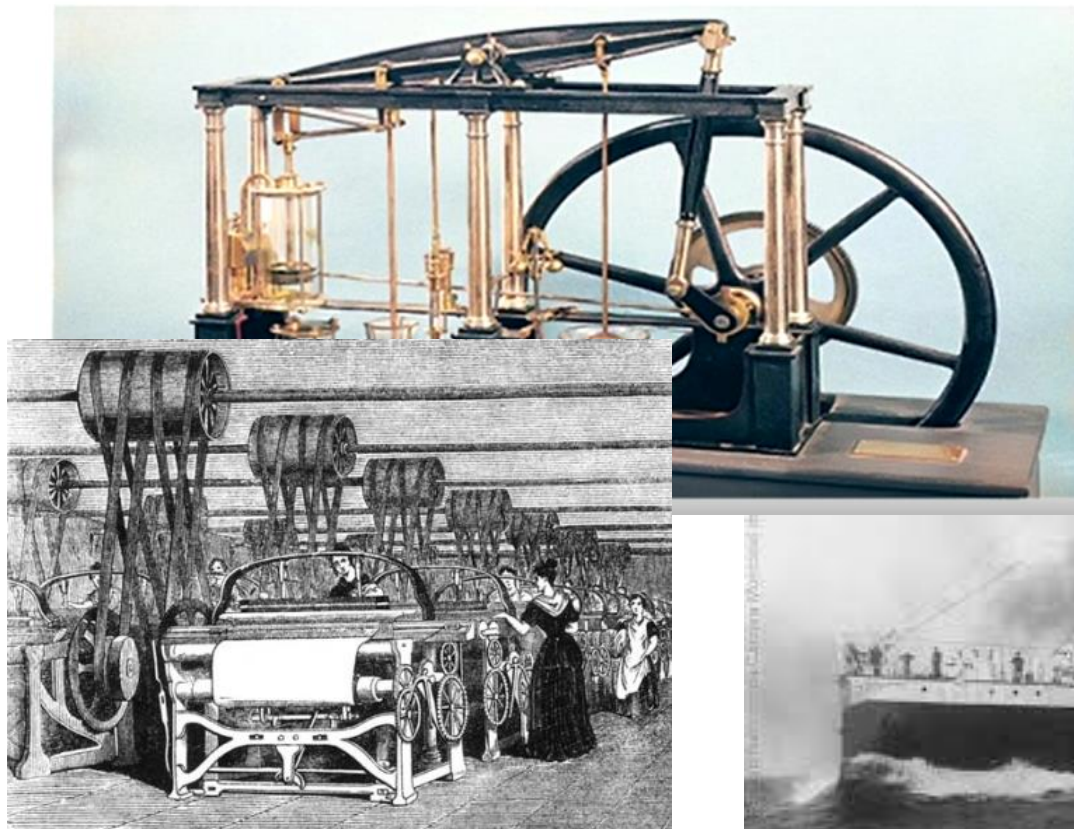
The 2nd Revolution



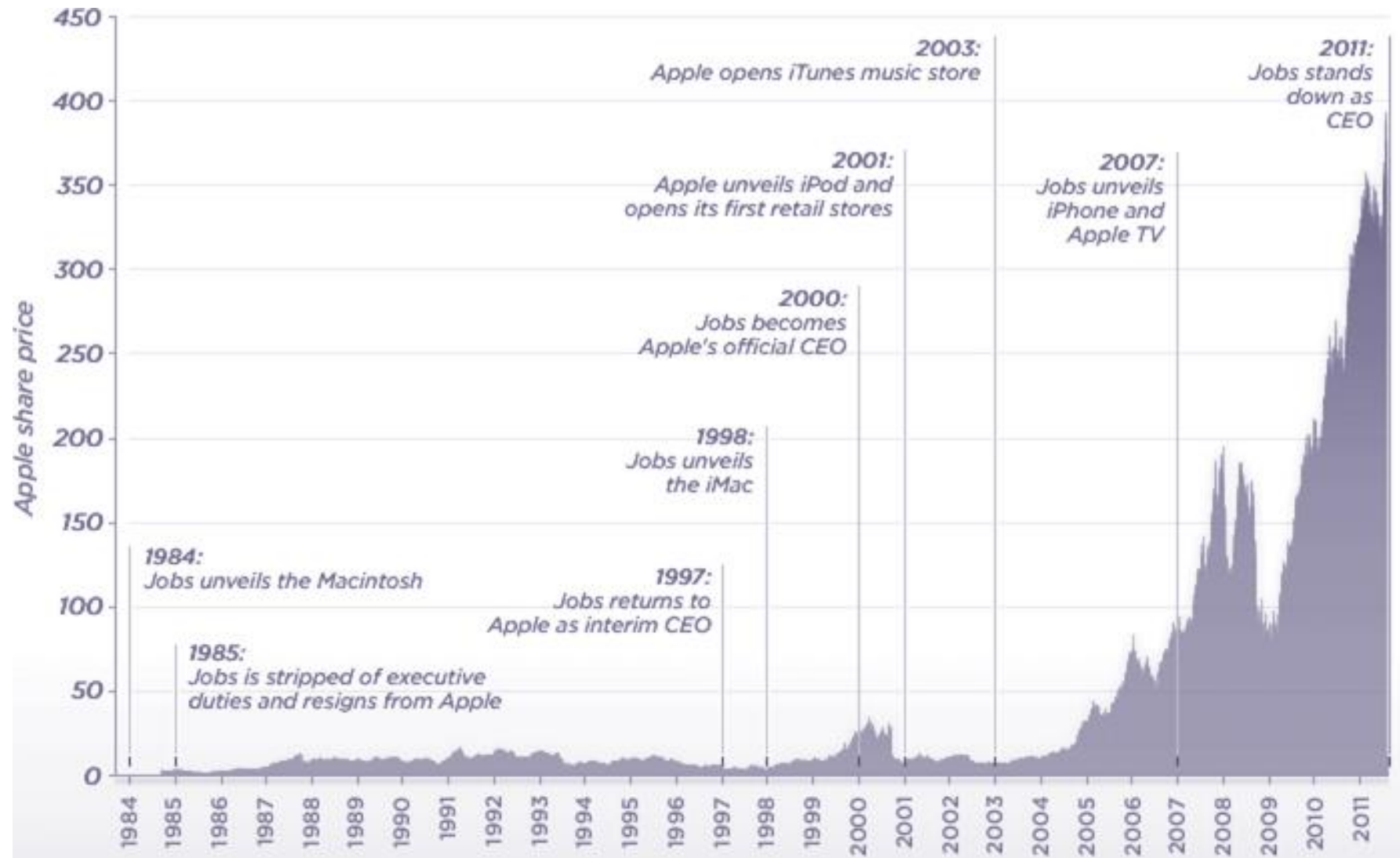
The 3rd Revolution

The Industrial & Energy Revolutions: 18th to 20th Centuries

James Watt's Engine:
Most Significant Invention of Modern History



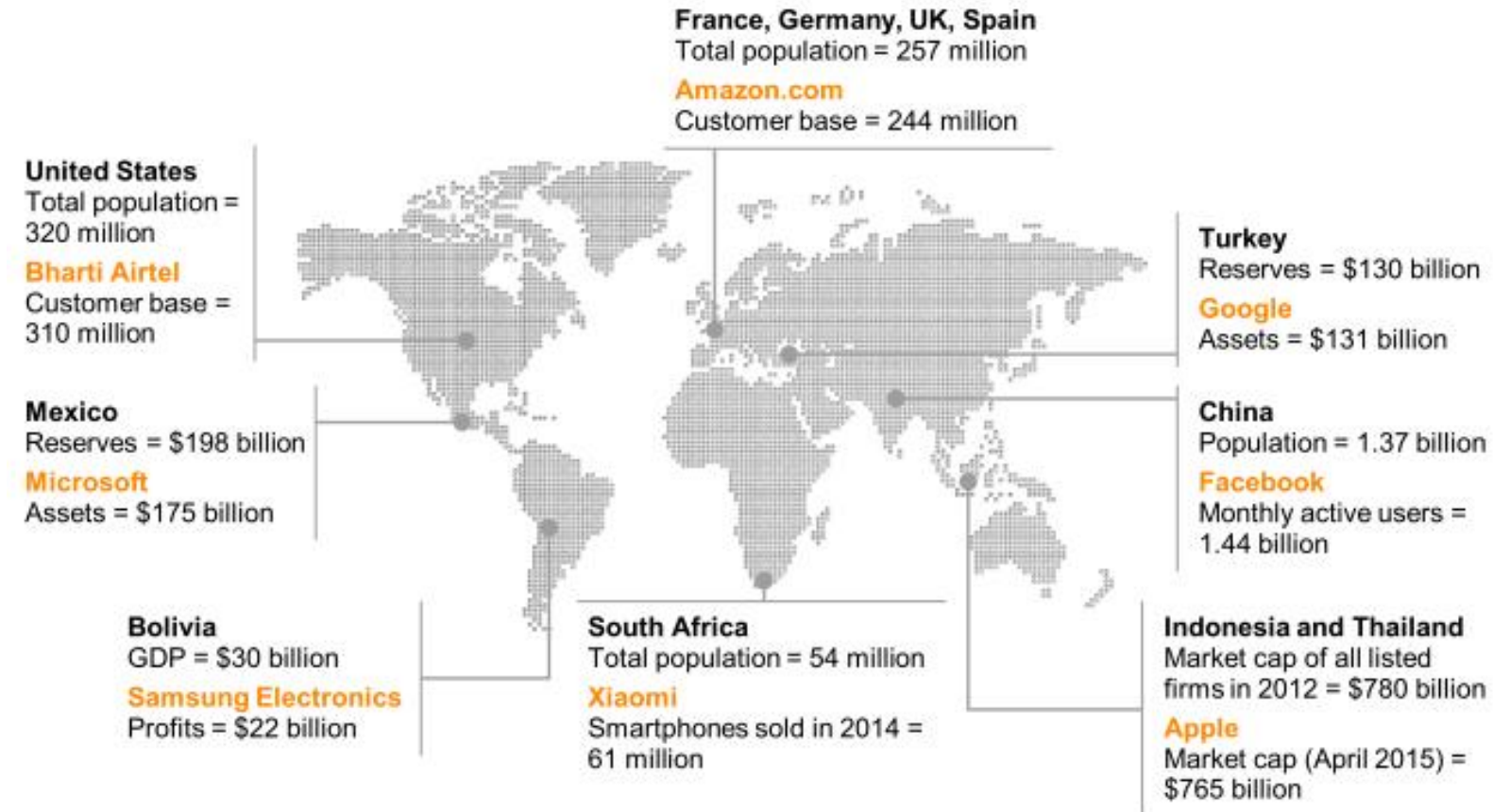
The 4th Revolution



The 4th Revolution

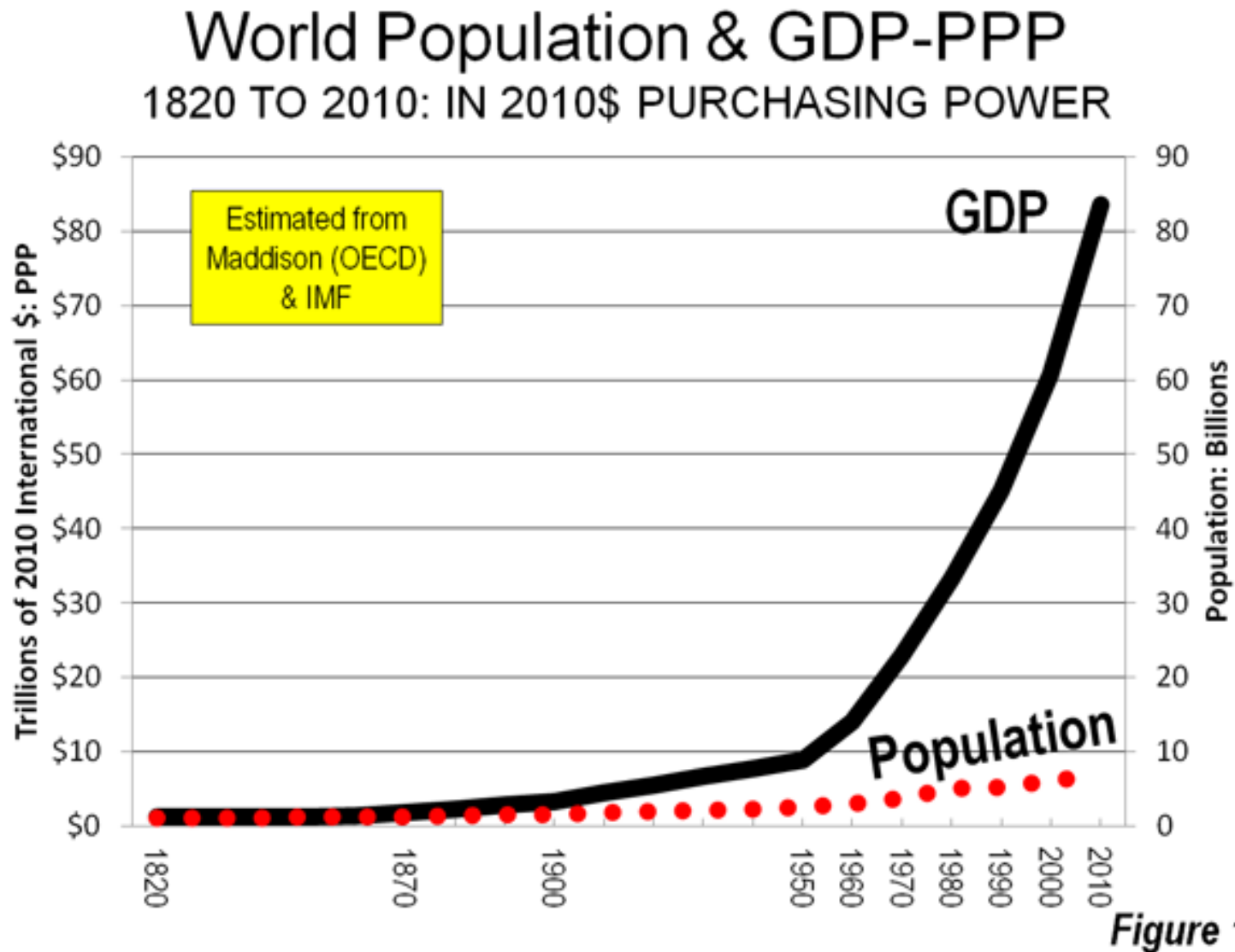
The largest tech firms rival the size of nations

2014 or latest data

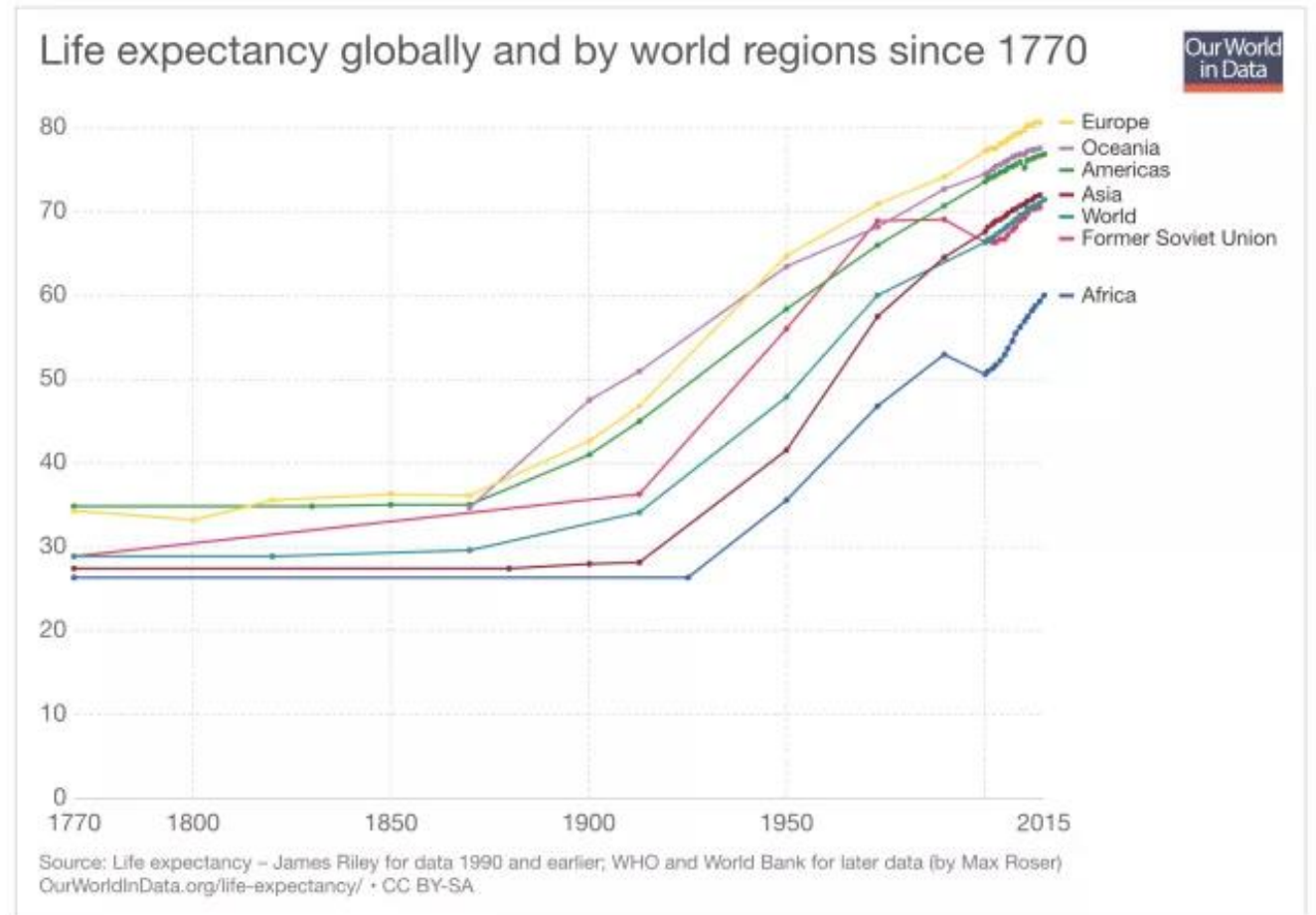
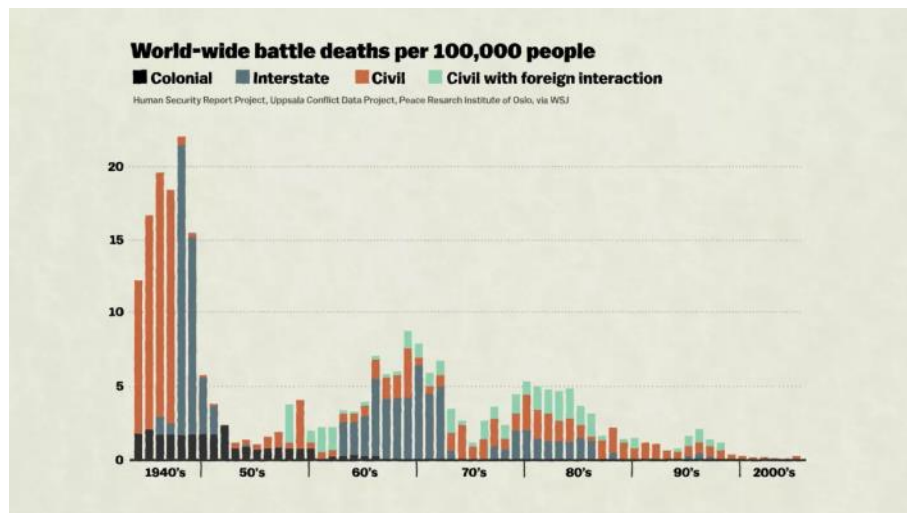
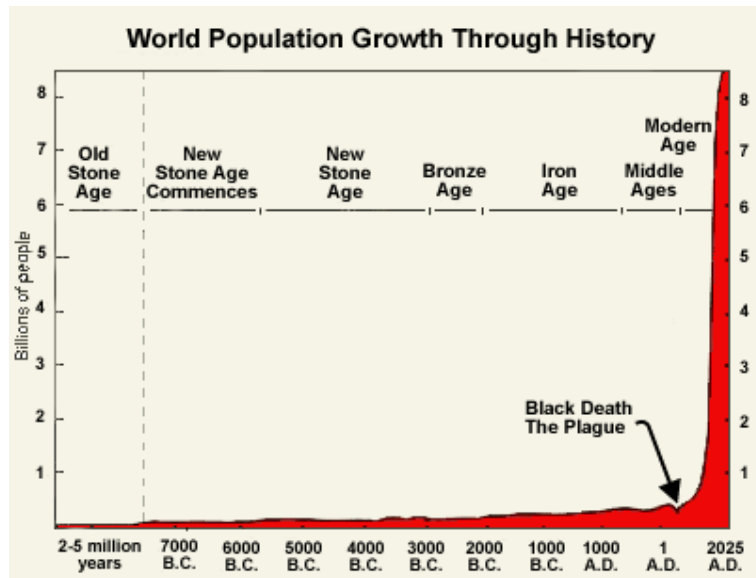


SOURCE: Forbes; Fortune 500; World Bank; company websites, annual reports, and press releases; McKinsey Corporate Performance Analysis Tool; McKinsey Global Institute analysis

Results of the Revolutions



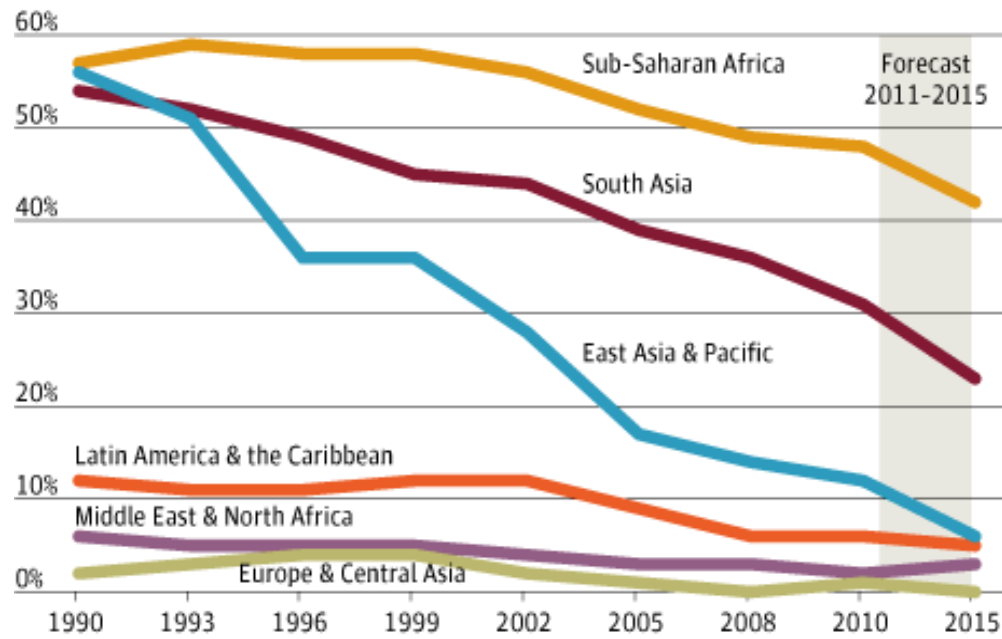
Human Governance – Population



Human Governance – UN Development Goals

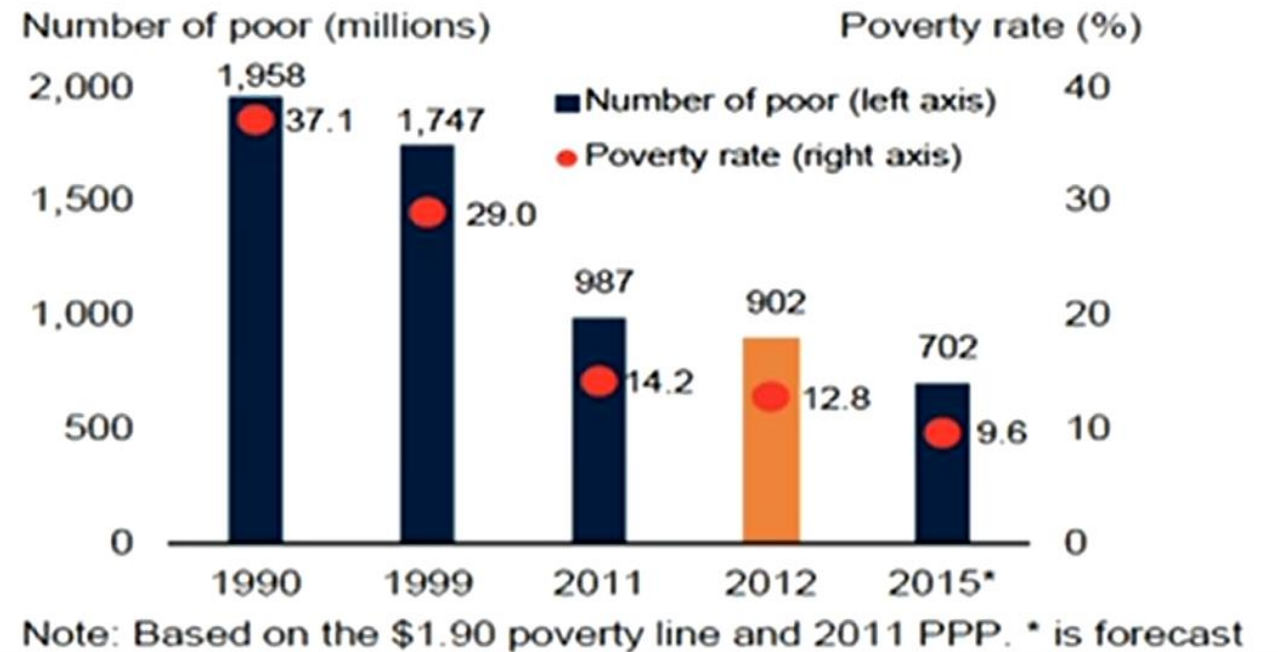
Poverty rates

Population living on \$1.25 per day



SOURCE: WORLD BANK, POVCALNET

Projections show that the global poverty rate may have fallen to single digits in 2015. Yet, the number of poor remains high.



Corporate Governance – Limited Liability Structure

The limited liability act was passed in 1855 in the UK

- Unlimited liability constrained growth
- Deterred wealthy persons from investing
- Unlimited liability seen as illusory in some instances
- Shareholders did not have the means to pay the losses
- New wealthy middle class wanted limitation on claims
- Political leaders wanted more businesses to stimulate job creation

Corporate Governance – Concept of “Agency”

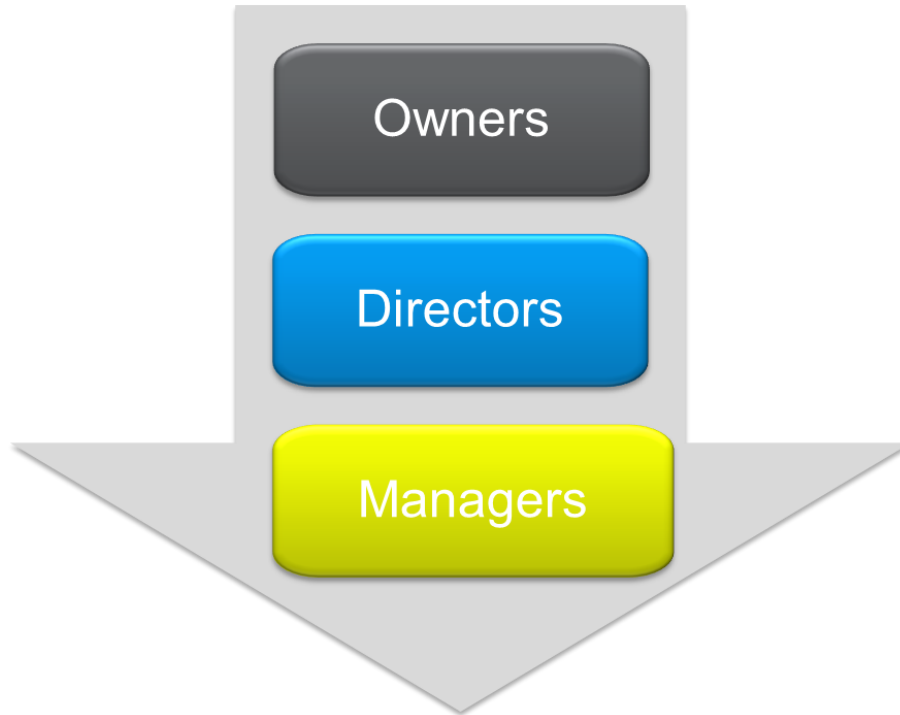
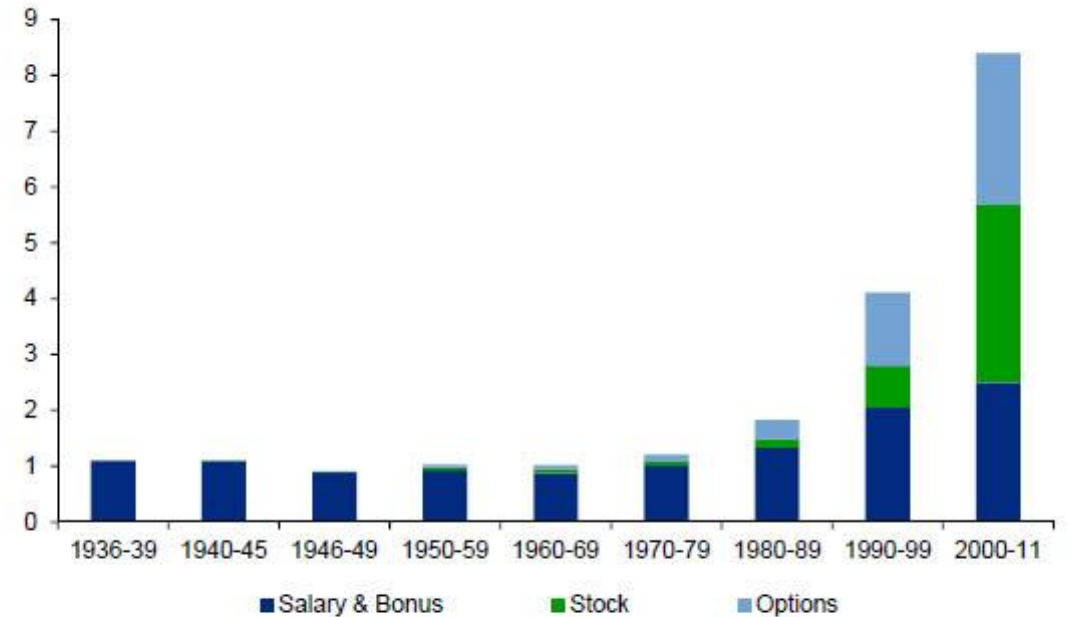


Exhibit 4: Median CEO Pay (\$M, Constant 2011 \$)

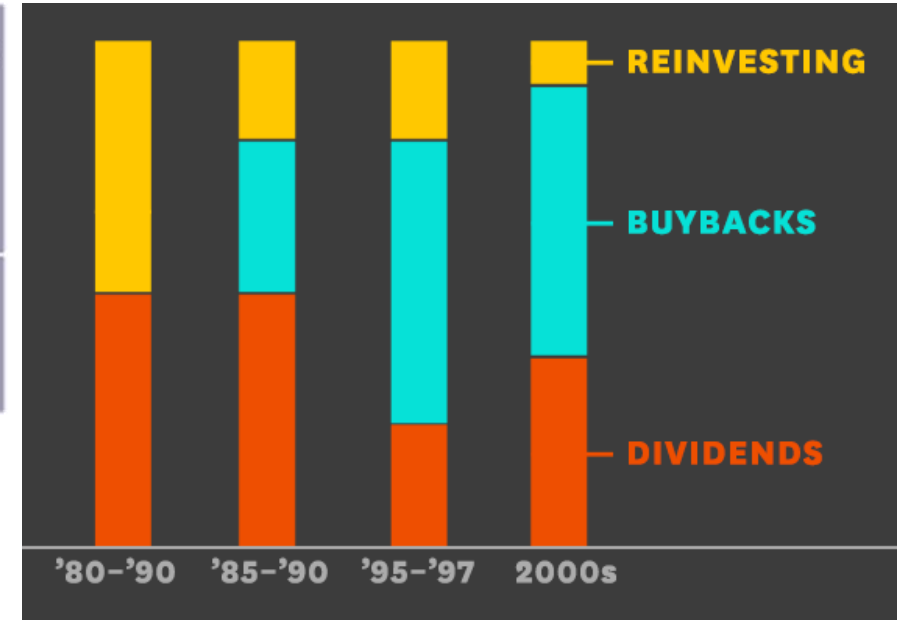


As of September 2014
Source: Frydman and Jenter, Murphy

Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure Michael C. Jensen, and William H. Meckling: Journal of Financial Economics, October, 1976, V. 3, No. 4, pp. 305-360.

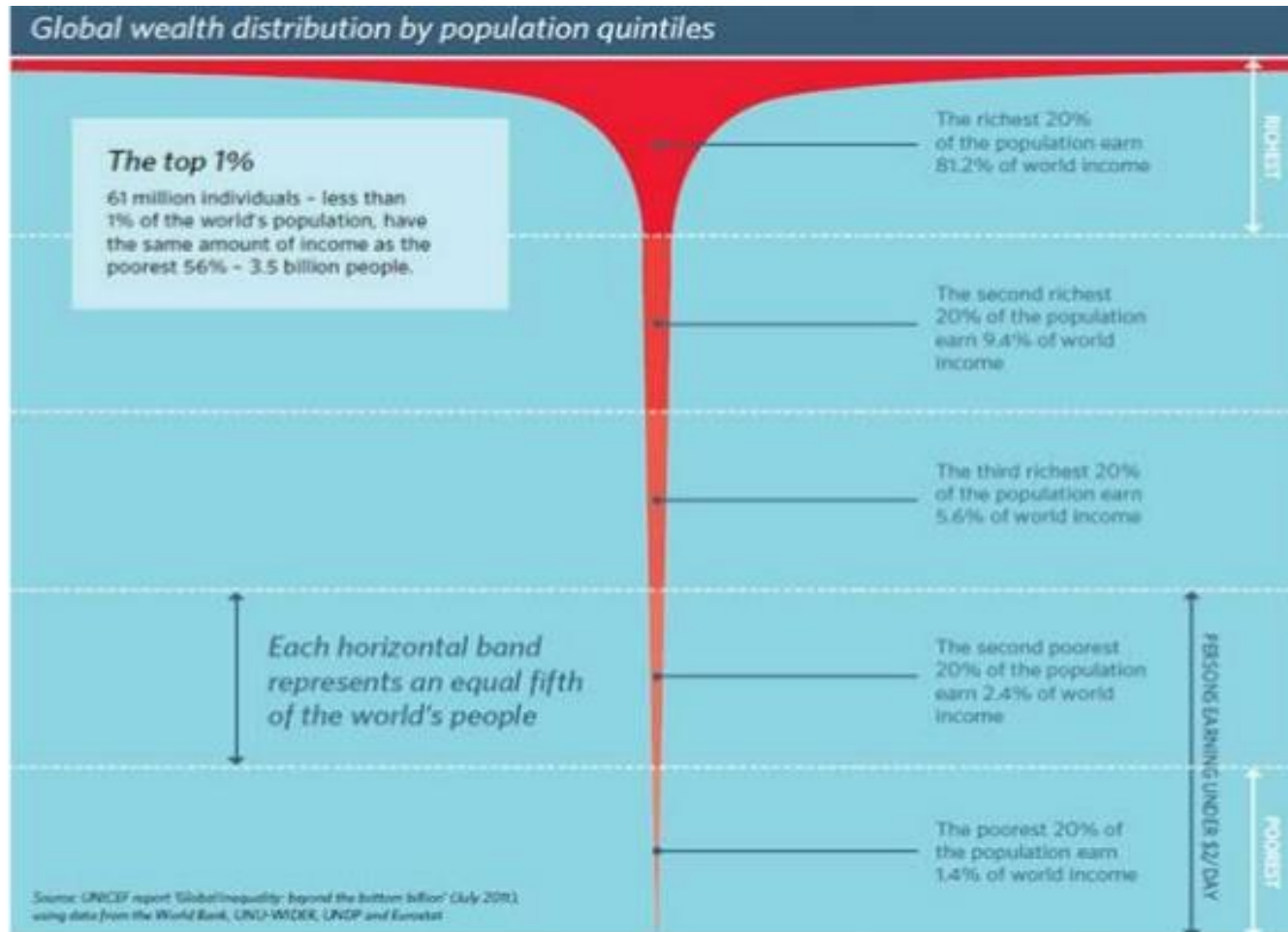
Corporate Governance – Limited Liability Structure

#1 EXXON MOBIL	#2 MICROSOFT	#3 IBM	#4 CISCO SYSTEMS	#5 PROCTER & GAMBLE
NET INCOME \$347B	NET INCOME \$148B	NET INCOME \$117B	NET INCOME \$64B	NET INCOME \$93B
REPURCHASES \$207B	REPURCHASES \$114B	REPURCHASES \$107B	REPURCHASES \$75B	REPURCHASES \$66B
DIVIDENDS \$80B	DIVIDENDS \$71B	DIVIDENDS \$23B	DIVIDENDS \$2B	DIVIDENDS \$42B
TOTAL \$287B 83% of NI	TOTAL \$185B 125% of NI	TOTAL \$130B 111% of NI	TOTAL \$77B 121% of NI	TOTAL \$108B 116% of NI
CEO PAY \$289M	CEO PAY \$12M	CEO PAY \$247M	CEO PAY \$297M	CEO PAY \$90M
% STOCK BASED 73% \$211M	% STOCK BASED 0% \$0*	% STOCK BASED 64% \$158M	% STOCK BASED 92% \$273M	% STOCK BASED 16% \$14M



Source: William Lazonick — *Profits Without Prosperity* — Harvard Business Review September 2014

Corporate Governance – Limited Liability Structure



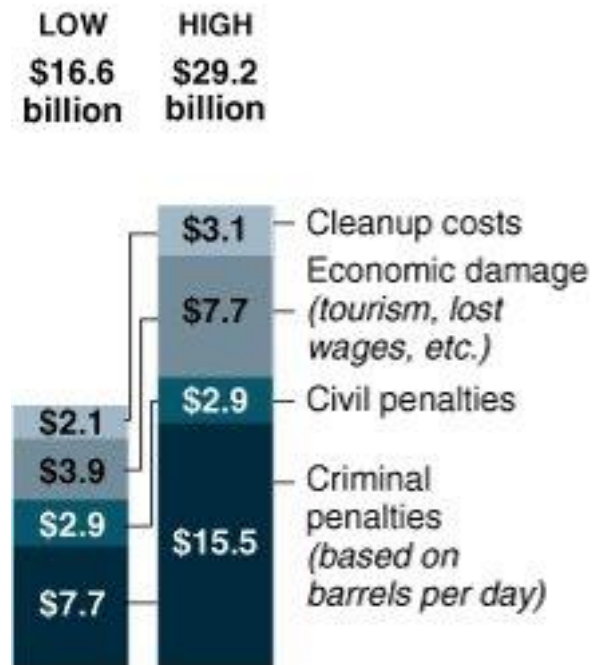
- 1950's – Biggest employer in USA was GM with (2016) wage of \$30 per hour.
- 2010's – Biggest employer in USA is Walmart with (2016) wage of \$6.50 per hour

“The richest 300 people have more money than the poorest 3 billion people combined” (UNICEF)

Corporate Governance – The Human Cost

Estimating BP's Exposure ...

One moderate projection, based on the well being capped after 90 days, shows BP's costs could approach \$30 billion.



Sources: Clear View Energy Partners (liabilities); BP (assets)

... And How It Might Pay Claims

With \$240 billion in revenue last year, BP appears to have the cash flow to cover potential costs in the next few years.



THE NEW YORK TIMES

Forecast extent of oil slick



Corporate Governance – The Human Cost

ABC NEWS
Just In Politics World **Business** Sport Science Health Arts Analysis

Print Email Facebook Twitter More

Dreamworld cut back maintenance months before fatal accident, inquest told

By **Elle Sibson**
Updated about 8 hours ago




PHOTO: The ride was shut down and never reopened after the deaths of four people on October 25, 2016. (ABC News: Ashleigh Stevenson)

Outbacks in repairs and maintenance at Dreamworld were ordered seven months prior to four people being killed on a popular water ride at the Gold Coast theme park, an inquest has heard.

Kate Goodchild, Luke Dorsett, Roozi Araghi and Cindy Low were killed when two rafts collided on Dreamworld's Thunder River Rapids ride in October 2016.

The coronial inquiry into the incident has heard a large water pump feeding the ride failed and two rafts collided after one became stuck on the conveyor belt.

In the witness box on Monday, Dreamworld's safety manager at the time, Mark Thompson, was shown minutes from an engineering team management meeting in March 2016 — the same month he was hired.

The document stated the monthly expenditure was \$125,000 over budget on a year-to-date basis.

"Revenue is up but profit is down, outbacks are now being enforced," the document stated.



PHOTO: Mark Thompson told the inquest he was hard pressed managing safety alone. (ABC News: Tom Forrest)

RELATED STORY: 'It has throttled us': Dreamworld victims' family 'devastated' by evidence at inquest

RELATED STORY: Dreamworld ride operator 'highly distressed' giving evidence at inquest

RELATED STORY: Dreamworld operator on 'her first day' when four people died on rapids ride

RELATED STORY: 'Avalanche of negatives': Dreamworld's reputation 'irretrievable' after inquiry

NATIONAL QUEENSLAND DREAMWORLD

Dreamworld cut spending on repairs before four people died on ride

By Ed Jackson
26 June 2018 — 6:57am

f t e A A A

Dreamworld executives stopped spending money on repairs and maintenance in the months before a fatal accident at the Gold Coast theme park.

An inquest into the October 2016 deaths of Sydney mother Cindy Low, Canberra visitor Kate Goodchild, her brother Luke Dorsett and his partner Roozi Araghi was on Monday shown minutes from an executive meeting that revealed the spending cutbacks.



Investigators converged on Dreamworld after four people died on the ride.

Photo: Glenn Hunt

NATIONAL EDITORIAL

Aged-care failings should alarm us all

2 May 2018 — 7:15pm

f t e A A A

A report from the Tax Justice Network — an advocacy group that researches tax minimisation, tax competition and tax havens — adds to concerns Australia's aged-care system is riddled with unethical behaviour and failing many residents of nursing homes. This should alarm not only the victims and their families and friends, but all of us. Medical advances and lifestyle changes are prolonging life; more and more of us will die in an aged-care facility.

While the federal government provides much of the funding, the residences are run by publicly listed companies, private businesses, community organisations and health insurers. That makes sense — public bureaucracies are generally less efficient than private-sector operations. But unless private providers are properly regulated to prevent unfair competition and the financial gouging of clients, people's wellbeing can be sacrificed in the pursuit of excessive profit.



Illustration: Donna Gair

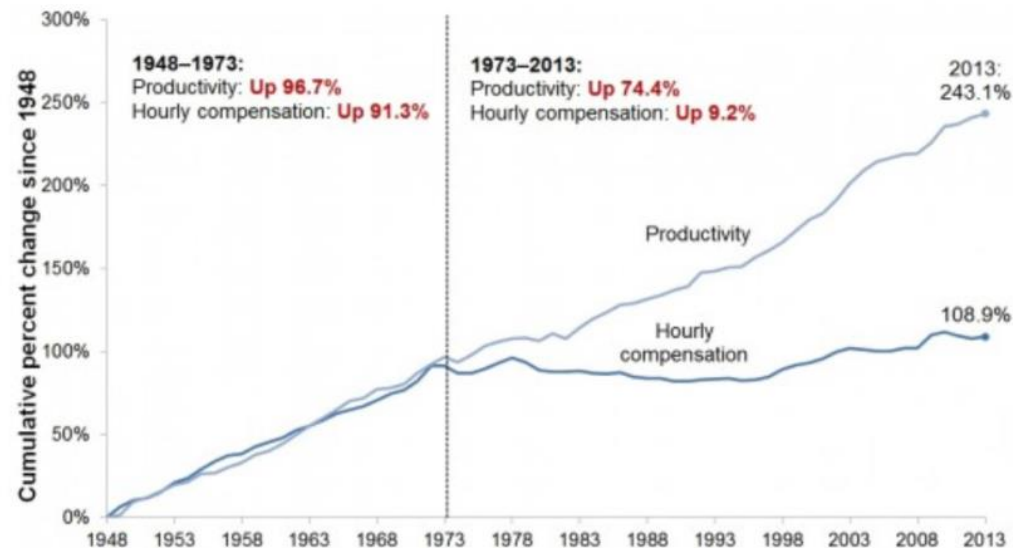
Much evidence, some from investigations by The Age, has revealed many clear cases of abuse including inadequate nutrition and healthcare, substandard facilities, sanitary neglect and undue use of sedation. A fundamental problem is a lack of staff, particularly nurses.

The Tax Justice Network's report, commissioned by the Australian Nursing and Midwifery Federation, focuses on a more nuanced form of poor behaviour. It found big for-profit operators are using "tricks and schemes" — much in the same, infamous way as multinational technology giants — to minimise tax. The aged-care companies include Bupa and Opal Aged Care (which funnel pre-tax revenue to offshore structures), Allity (which has paid zero tax on \$215 million of income) and cash-rich family-owned firms that simply do not release financial reports.

Corporate Governance – The Human Cost

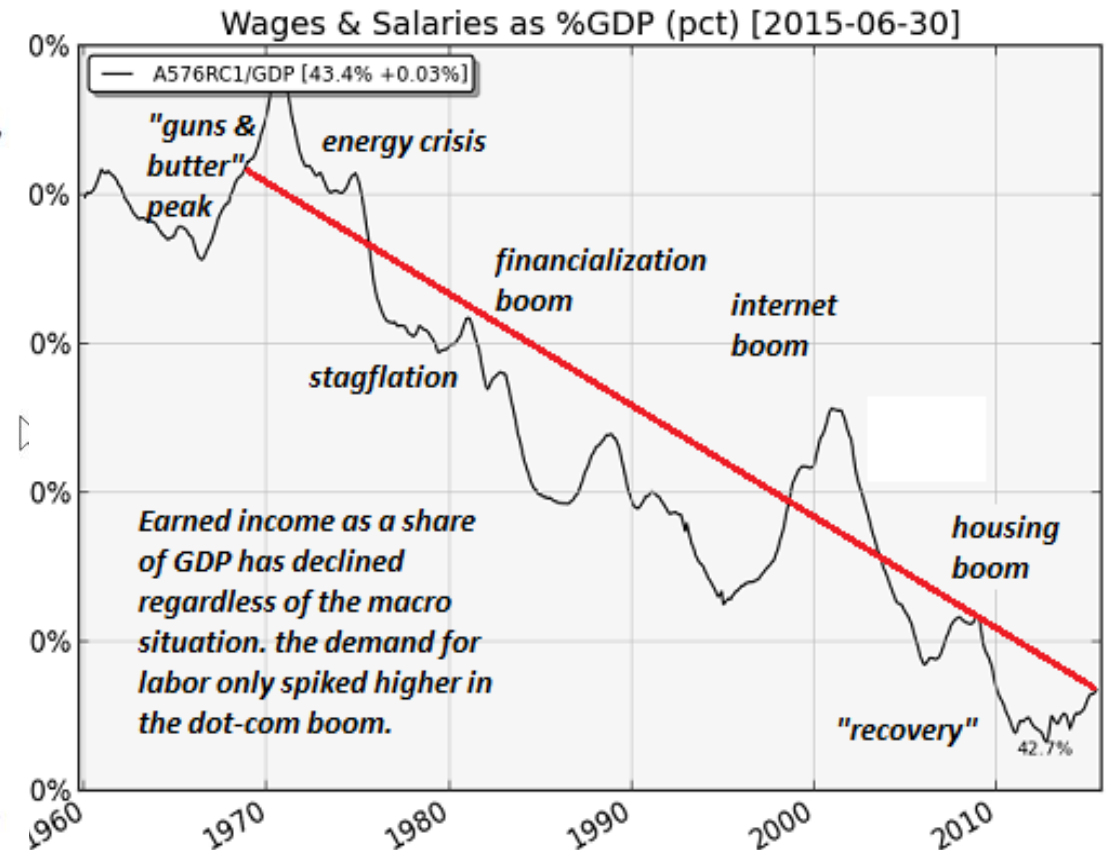
Workers produced much more, but typical workers' pay lagged far behind

Disconnect between productivity and typical worker's compensation, 1948–2013



Note: Data are for compensation (wages and benefits) of production/nonsupervisory workers in the private sector and net productivity of the total economy. "Net productivity" is the growth of output of goods and services less depreciation per hour worked.

Source: EPI analysis of Bureau of Labor Statistics and Bureau of Economic Analysis data



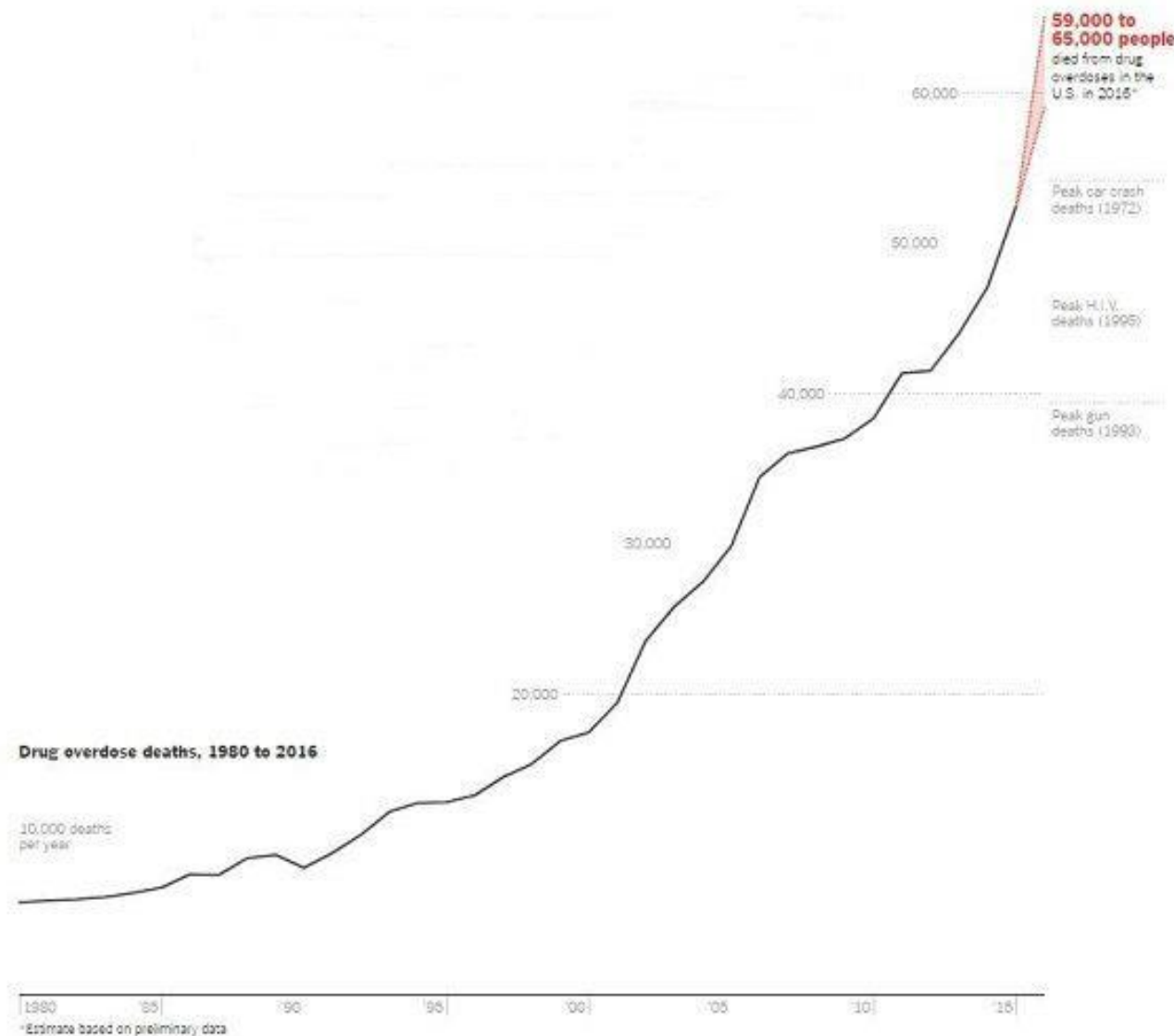
update Aug 6, 2015

<http://www.mdbriefing.com>

Corporate Governance – The Human Cost

- Globalisation driving restructuring of the economy creating “winners” and “losers”
 - **Winners:** highly skilled in demand globally
 - **Losers:** victims of structural change, include young without skills, substance and abuse problems and older technologically illiterate.
- Angry young males, unemployable, living for the moment with no prospects for the future

Corporate Governance – The Human Cost



Josh Katz
New York Times
Mon, 05 Jun 2017 16:09 UTC

Corporate Governance – The Human Cost

By 2030, the World Health Organization has predicted that the single leading cause of disability, globally, will be depression.

Susan David, author of Emotional Agility and psychologist at Harvard Medical School - Building Emotional Agility – HBR – 22 September, 2016

Corporate Governance – The Human Cost

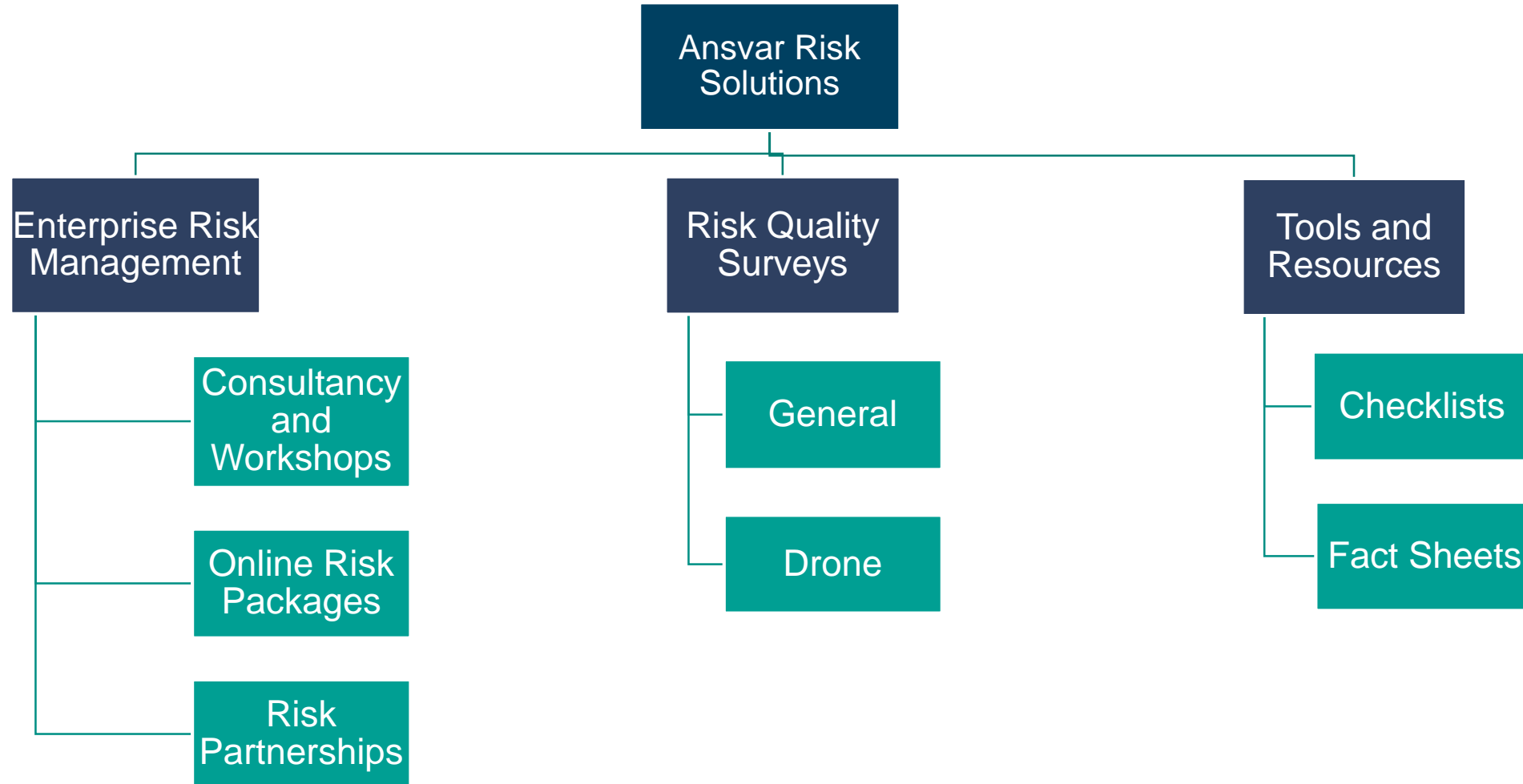
- 1 in 5 adults in Australia experience symptoms of a mental disorder each year
- 14.4% display anxiety
- 4.1% display a major depressive episode
- AU\$15billion annual cost
- 350 million working days lost each year in Australia as a result of untreated depression



Ansvar Risk Products Suite

Keynote Session 3
Anthony Black,
Senior Risk Consultant

Ansvar Risk Solutions – overview





Consultancy and Workshops

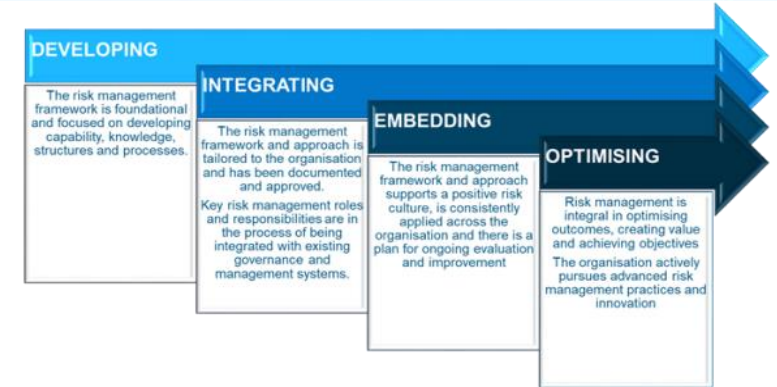
- Consultancy, Advice and Training
- Risk Maturity Assessments
- Risk Improvement Planning
- Strategic Risk Identification Programs
- Board and Executive Workshops
- Business Resilience Planning



Strategic Risk Identification Program



Risk Maturity Assessment – Understanding and strengthening your risk management framework



Risk Framework Improvement Plan





Online Risk
Packages



INCIDENT



LEARN



AUDIT



Risk Partnerships



National
coordinated
background
checking



Employment
relations advice



Training and tools
for Church
leaders and
members



Checklists, Fact Sheets, Toolkits

Fact Sheets & Guidance Docs

- First Aid Guidance Document
- Fire Extinguisher: Fact Sheet
- Fire Season Preparedness: Fact Sheet
- Hierarchy of Controls
- Knowing Risk-Metal Theft: Fact Sheet
- Material Safety Data Sheets (MSDS) Guidance Document
- Portable Fire Extinguisher Guide
- Sample Working with Children Interview Questions
- Strategic Risk Identification Program

Checklists

- Annual Hazard Review
- Arson & Accidental Fire Checklist
- Contents Inventory
- Hazardous Substances Inventory
- Housekeeping Checklist
- Hot Work Permit: Checklist
- Incident/Hazard Report Form
- Induction Checklist for New Employees/Voluntary Workers
- Slips, Trips and Falls Checklist

Risk Management Forms

- Contractors Log
- Hazard Identification List
- Health & Safety Policy
- Health & Safety Rules
- Liability Release Form (Youth Activities)
- Property Hire Agreement
- Sample Working with Children Application Form
- Volunteer Child/ Youth Leaders Application & Registration
- Volunteer Drivers Application & Registration
- Volunteer Workers Application & Registration

Security Toolkit

- Aggressive People
- Arson and Fire Damage
- Cash Handling
- CCTV
- Credit Card Fraud
- Description Form
- Electronic Crime
- Graffiti
- Personal Safety
- Phone Threats: Checklist
- Phone Threats: Bomb and Other
- Security of Premises
- Slips, Trips and Falls
- Storm Advice
- Suspicious Incident Report

Protecting the Vulnerable

- Ansvar's Approach to Abuse Cover: The Sensible Choice
- Risk Management Guide: Preventing Abuse
- Risk Management Guide: Preventing Abuse - Client Protection Policy Checklist
- Sexual Abuse Cover: Occurrence VS Claims Made
- Sexual Abuse of the Vulnerable: Fact Sheet



General

Drone



Risk Quality Surveys

Fast and accurate site inspections, data collection and sums insured calculations for informed risk management and insurance decision making.

Vegetation Stress (NDVI - Normalised Difference Vegetation Index)

Provides:

- Highly efficient and cost effective method of surveying your entire site
- Differentiate where to focus your expenditure on high cost arborist services
- Quantitate assessment of the success of works or remediation activities
- Over time identify trends or patterns



Ansvar Reality Capture Services

Reality Capture is the process of converting all the information we see on site into a complete digital record of our customers' physical/ built environment.

Using a combination of drones, laser technology and photogrammetry (or 3D cameras) allows quick and effortless image capture from all aspects of a building or large area. Our capabilities include:

- 3D Modeling
- Point Cloud
- High Resolution Images
- Annotated photos and documentation
- Inspection and condition monitoring
- Orthomosaic photos
- Vegetation Stress (NDVI - Normalised Difference Vegetation Index)



Reality Capture Video

Click on the image to watch the video

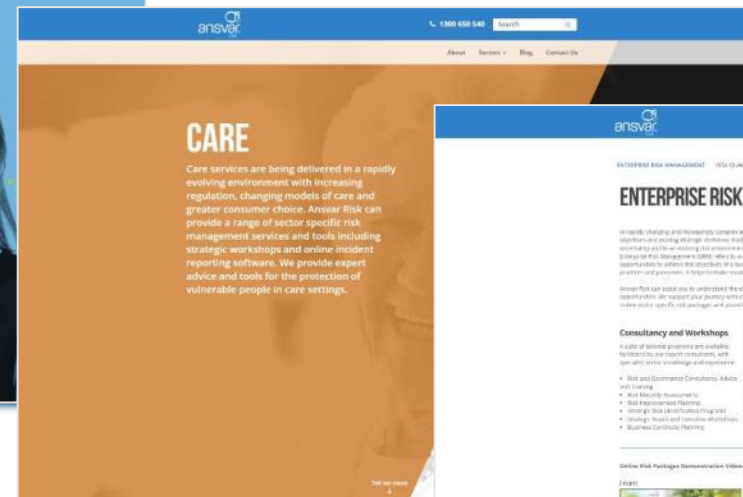
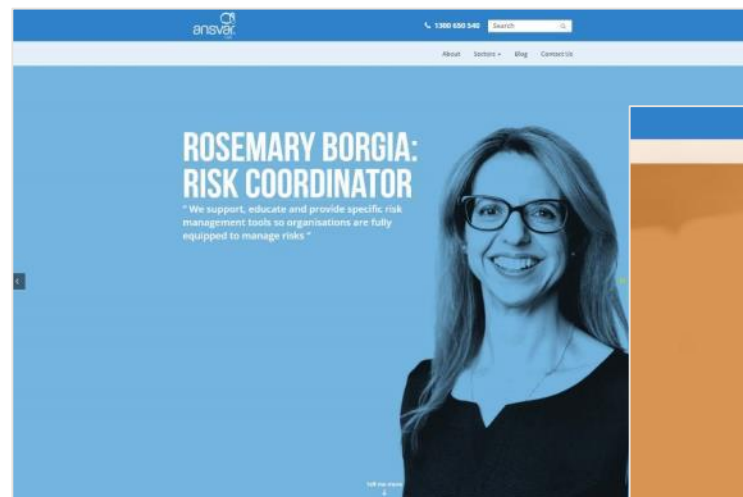


Ansvar Risk – further information



More information available:

- Website
 - ERM info pages
 - Software demo videos
 - Drone footage
- Brochure
 - Importance of risk management
 - Our 3 services
- Client Solutions
 - Arrange a meeting to discuss more





4 Opportunities to improve risk management

1 Strengthen governance of your risk management framework

- Traditional risk management has led to reactive and compliance approaches.
- ERM needs to be led by the most senior people of organisations and take an approach of accountability and promote a robust risk culture.
- Organisations should have a framework that is designed for their context, reviewed at least annually and defines governance, resources and processes for risk management. Frameworks should be consistent with ISO 31000: 2018.
- Appropriate auditing and assurances should be in place to support oversight of the controls environment.

2 Raise risk management to the strategic level

- Refocus the risk approach to a stronger alignment with navigating uncertainty and achieving objectives. Risk registers are often a grab bag of issues, incidents and hazards.
- Make risk identification a formal part of the business / corporate cycle, involving boards and senior leaders.
- Consider the broad range of vulnerabilities and risks –‘in view’ and ‘out of sight’. Many organisations get stuck on only one or two risk sources and don’t have enough focus on new or emerging risks.
- Ensure each risk has a treatment plan, with a risk owner and regular reporting of progress.

4 Opportunities to improve risk management continued

3

Know your insurance

- While many organisations actively transfer some risks through insurance, often the explicit consideration of the linkage between insurance and risk is vague.
- Improved oversight of risk management should include better understanding of insurable risks and optimisation of insurable risk transfer.
- Board and senior leaders should receive regular reports on the performance of its insurance program, together with an assessment of its adequacy, likely changes to the risk profile and implications for the insurance program.
- Claims themes and trends offer a rich source of insight into current and new risks, but reporting this rarely makes it to the leadership table.

4

Use your data and insights to navigate uncertainty

- Not necessarily a problem of lack of information, but inadequate translation of information to insights.
- Common to see risk registers that have not changed for many years, tools and templates that are paper based and non-integrated systems that make quality, internal audit and monitoring complicated.
- People are the richest source of information relating to risk. Prioritise staff involvement in management of risks.
- Provide assessment tools and systems that are tailored and readily available.
- Share reporting on key risks with staff; why they have been identified, how they are being managed and how staff can contribute to mitigating them.
- Integrate incident and hazard systems into the risk management system
- Link risk management to continuous improvement



Panel Discussion

Chaired by Ian Ireland

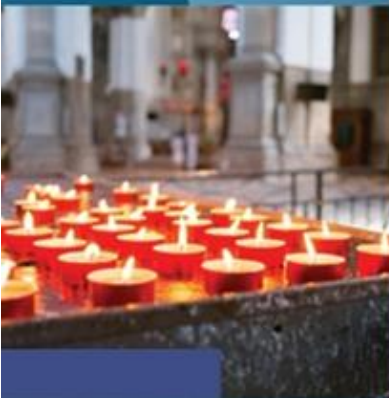
Participants

Warren Hutcheon
Anthony Black
Adriaan den Dulk

CARE



COMMUNITY



EDUCATION



FAITH

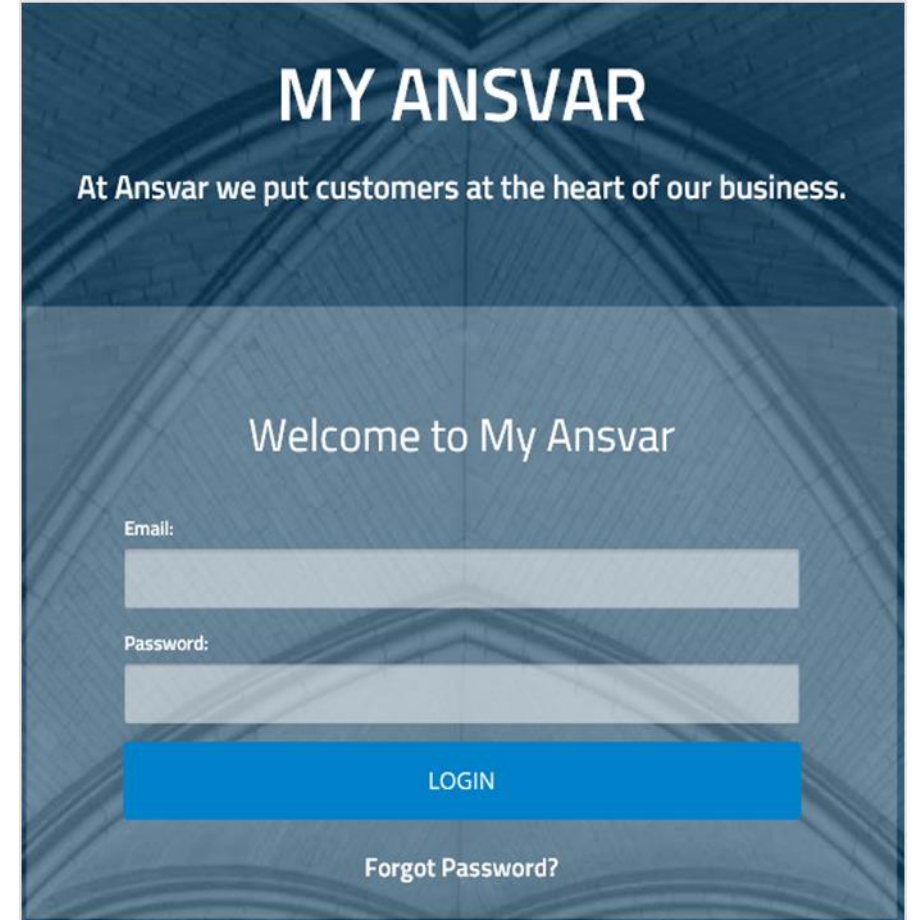


HERITAGE

Ansvar Products Launch and Announcements

My Ansvar

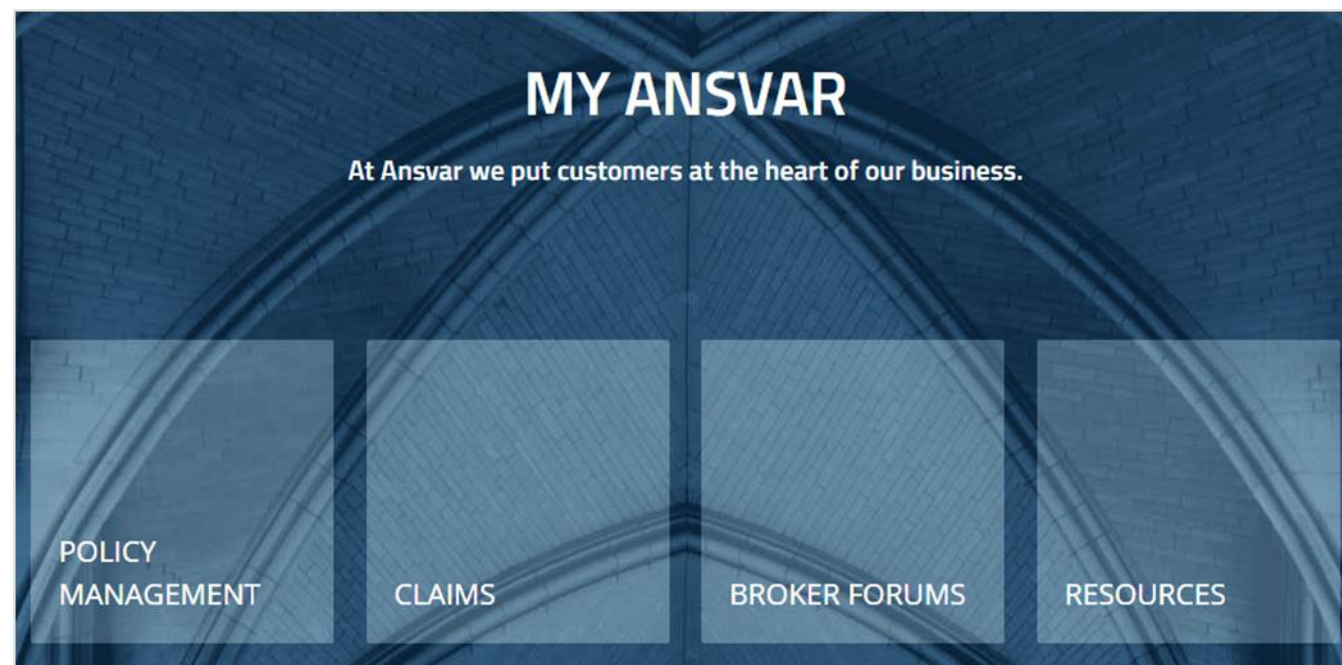
- User friendly portal designed specifically for brokers
- Self-service broker portal that gives you access to:
 - Certificate of Currency
 - Claims Notification
 - Claims Experience Report
 - Search Policy Details
 - State specific contact listings
 - Updates on Ansvar Broker Forums
- My Ansvar is accessible on your smartphone and desktop 24/7
- How do I get access to My Ansvar?
 - Contact your dedicated Ansvar Client Solutions relationship manager for an online request form



The screenshot shows the 'MY ANSVAR' login interface. At the top, the text reads 'MY ANSVAR' in large white letters, followed by the tagline 'At Ansvar we put customers at the heart of our business.' Below this, a semi-transparent grey box contains the text 'Welcome to My Ansvar'. Underneath, there are two input fields: 'Email:' and 'Password:'. A blue 'LOGIN' button is positioned below the password field. At the bottom of the grey box, there is a link that says 'Forgot Password?'. The background of the entire page features a blue geometric pattern.

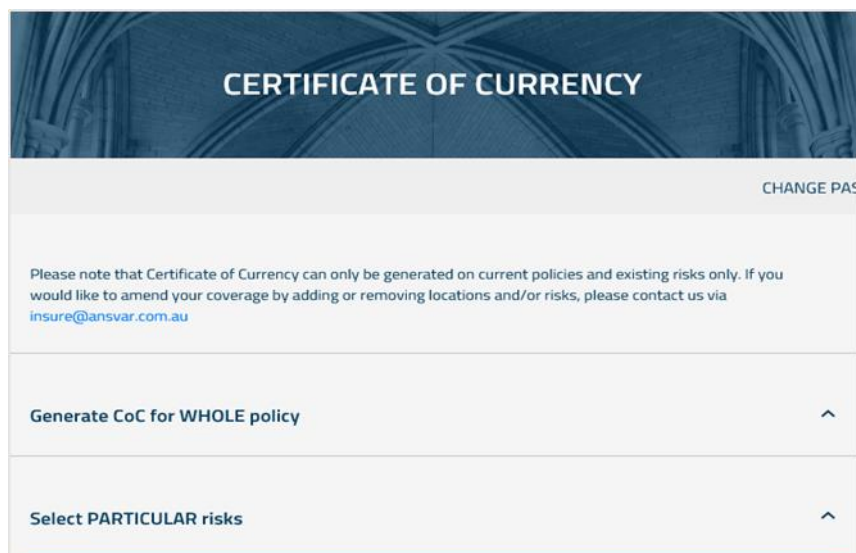
Key Benefits for Brokers

- Real time data exchange between brokers and Ansvar team
- Instant access to information
- Documents and reports sent directly to your email
- Information is secure, stored in line with privacy requirements
- Using the broker portal will significantly reduce your administration time



My Ansvar Features

Policy Management & Certificate of Currency - Policy search for an existing policy & generate Certificate of Currency reports



CERTIFICATE OF CURRENCY

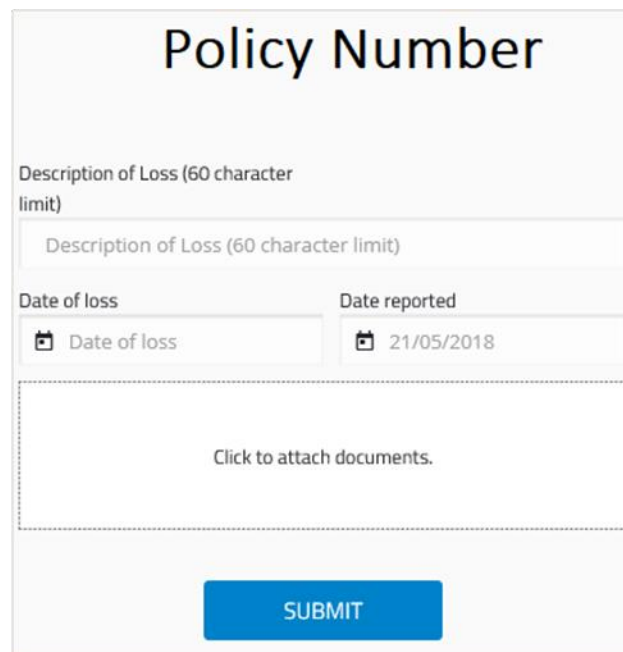
CHANGE PAS

Please note that Certificate of Currency can only be generated on current policies and existing risks only. If you would like to amend your coverage by adding or removing locations and/or risks, please contact us via insure@ansvar.com.au

Generate CoC for WHOLE policy ^

Select PARTICULAR risks ^

Claim Notification –
Lodge a claim & receive a real time claim number



Policy Number

Description of Loss (60 character limit)

Description of Loss (60 character limit)

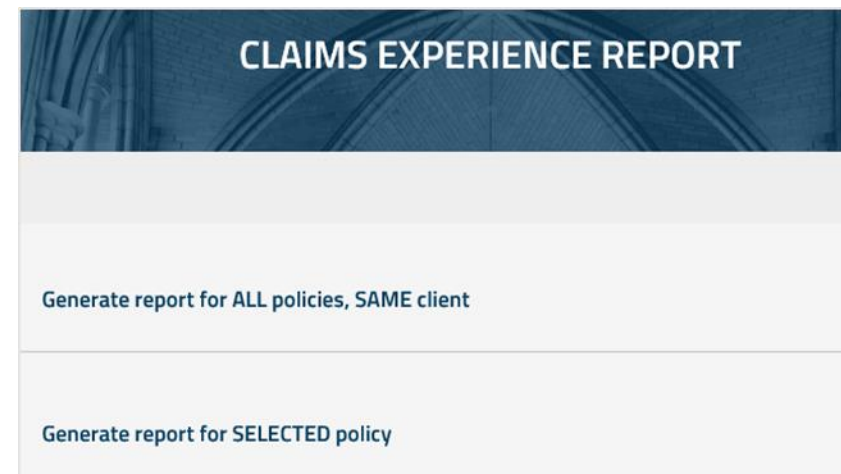
Date of loss Date reported

📅 Date of loss 📅 21/05/2018

Click to attach documents.

SUBMIT

Claims Experience Report -
Presents details such as Date of Incident and Claim Description



CLAIMS EXPERIENCE REPORT

Generate report for ALL policies, SAME client

Generate report for SELECTED policy



ETON
COLLEGE



HARROW
SCHOOL



OXFORD
UNIVERSITY

Education Value Proposition

Overview

- Ansvar a major insurer of private schools in Australia and the UK
- Target market: small – medium sized private schools in regional areas
- Full product range designed for the sector: including ISR, Liability, Financial Lines, Student PA, Fees and Travel
 - Extensions available including Sexual Abuse cover

Risk Solutions – Education Sector

- Enterprise Risk Management:
 - Consultancy and Workshops services :
 - Business Continuity Planning
 - Risk Maturity Assessments
 - Strategic School Board and Executive Workshops
 - Access to our online risk packages:
 - eLearning modules
 - Incident reporting
 - Audit management
- Risk Quality Surveys: General surveying and state-of-the-art drone and technologies
- Tools and Resources: Checklists, fact sheets, toolkits and more



Ansvar Cyber Insurance Protection

Overview

- Comprehensive cover for the liability and expenses arising out of unauthorised access and use of data or software within an organisation's IT infrastructure, including losses to others.
- Ansvar Specialist Cyber Insurance offers –Expert support, Comprehensive cover and Rapid response

Key Features

- Losses to the business – Costs and revenue replacement cover
- Losses to others –including regulatory fines, penalties and litigation costs
- Cyber event response costs – Costs to respond to a cyber event, such as virus extraction, securing/ restoring your data and notification/ PR costs.



Allied Health

Overview

- Practices with up to \$10m in assets and/or turnover.
- Protection for the practice's Liability as well as its Property and Management Liability exposures

Key Features

- Catering for wide range of Allied Health practices
- Streamlined to three sections:
 - Property and Income
 - General Liability
 - Organisation Liability including Management Liability
- Sexual Abuse cover available

Risk Solutions

- Access to the full suite of Ansvar Risk Solutions products









CANTERBURY CATHEDRAL

Ecclesiastical Insurance Group
offers bespoke insurance for
heritage properties – including 10
of the UK's World Heritage sites

Commercial Property Owners

Overview

- For organisations with up to \$20m in assets
- For larger risks stand alone policies are available
- Ansvr core sector property owners plus, for example:
 - Mixed commercial risks (retail, offices, residential)
 - Shopping strips
 - Art galleries
 - Museums
 - Theatres

Key Features

- Specialist Heritage coverage available
- Covers costs incurred for tax audits and legal expenses in defending OHS penalties
- Public relations expenses
- Trauma counselling costs

Risk Solutions

- Property survey and Sum Insured Assessments for agreed risks
- Online asset management software to schedule and track regular planned maintenance and audit reminders



Regional Strategy

Overview

- Initiative to support regional areas

Risk Solutions

- Enterprise Risk Management
 - Online Risk Packages
 - Education seminars with sector risk experts to discuss risk governance and culture within organisations
- Risk Quality Survey: drones and technologies:
 - Capture and record data on all aspects of a building or large surrounding area
 - Immediate identification of current issues or potential risk exposures
 - Greater accuracy, with easy access to perform roof and vegetation inspections
- Tools and Resources: Checklists, fact sheets, toolkits and more



VICTORIA /
TASMANIA

HEADQUARTERS
Level 5,
1 Southbank
Boulevard,
Southbank VIC 3006



NEW SOUTH
WALES / ACT

Level 20,
44 Market Street,
Sydney NSW 2000



SOUTH AUSTRALIA
/ NT

Suite 8.3,
33 King William Street,
Adelaide SA 5000



WESTERN
AUSTRALIA

Level 1,
5 Mill Street,
Perth WA 6000



QUEENSLAND

Suite 14.02,
110 Eagle Street,
Brisbane QLD 4000



Tasmania
Geelong
Bendigo



Canberra



Adelaide
Hills
Port Lincoln



Kalgoorlie
Albany



Toowoomba
Dalby

Scheme Insights

Overview

- Similar to our UK operations, Ansvar is focussing on building our scheme and binders portfolio
- There are 16 schemes in the portfolio reflecting all our sectors including Funeral Directors and Mobility Scooters!
- Characteristic and unique covers provided such as cover for Torah Scrolls, Risk Surveys for all Sports Clubs, Hearses, Umbrella Cover for NFP events, Sexual Abuse cover etc....
- Contact us to discuss potential scheme and binders opportunities



Risk Solutions

- Mandatory risk solutions for all Schemes – Hedging for future viability!
- Full suite of Ansvar Risk Services available, extending from online tools to state of the art drone surveys to ERM workshops
- Competitive pricing for bulk purchasing of risk management products, i.e. online incident reporting tools for multiple insureds within a scheme

Opportunities

- | | | | |
|----------------------|-----------------------------|-----------------------------|-----------------------------------|
| ✓ Portfolio Transfer | ✓ Dedicated contacts | ✓ Underwriting flexibility | ✓ Regulatory & Compliance Support |
| ✓ Claims Authority | ✓ Sales & Marketing support | ✓ Choice of trading options | ✓ Tailored Products |

CARE



COMMUNITY



EDUCATION



FAITH



HERITAGE

Thank you