

# Aspen & BCARM

## Intelligence-based risk management & underwriting



ASPEN provides policy holders with access to BCARM — to help manage risk better by combining cloud-based risk management systems, flexible risk consultancy and client engagement. This helps manage the risks that cannot be transferred and provides defensibility for those that can.

### PROTECTION FROM BUSINESS RISK

Our tailored approach to Insurance and Risk management puts our clients first.

- **Insurance** helps remove uncertainty from some risks by transferring financial risk to a third party.
- **Risk management** helps reduce the likelihood of risk manifesting or reduces the consequences and impact if they ever did. These consequences may be transferable (as insurance) or not, in which case these are the business' retained risk.

#### More than just compliance and regulation

Compliance ensures that after the event, the likelihood of prosecution is minimised, but it doesn't in itself prevent incidents from occurring. This is achieved by pro-active risk management. Aspen policy holders have access to BCarm, which provides 3 key deliverables that are critical in any risk management process.

#### Transparency

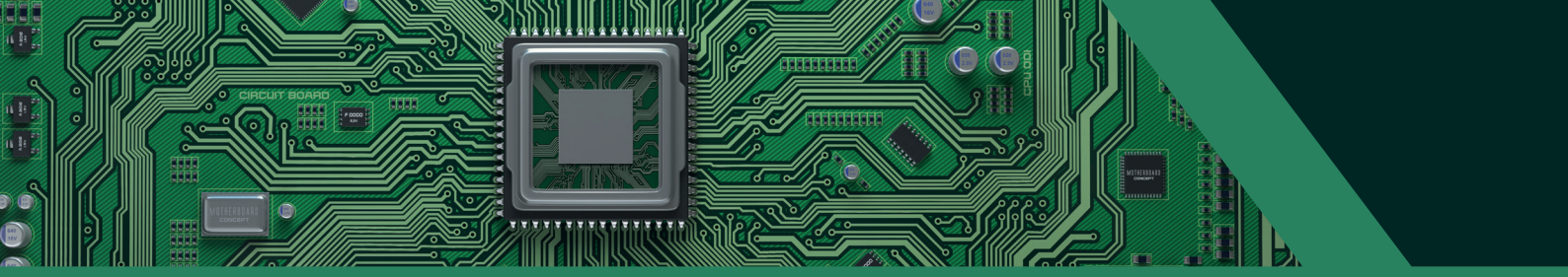
Instant visibility of all on-going health and safety activity including performance scoring is critical to proactive management and the assignment of accountability. BCarm supports the development of a data-led safety management system allowing performance objectives to be set and KPIs reported on.

#### Accountability

Responsibility for Safety in the workplace exists at every level of an organisation and is a critical component in a safety culture. BCarm allows safety activity and responsibilities to be assigned and reported on throughout the business.

#### Defensibility

Robust safety reporting, whether monitoring, risk assessments, audit, safety sampling, signed "received and understood" training records are essential in handling those claims that aren't genuine accidents. These are all integral workflow components available through BCarm.



## THE BCARM MANAGEMENT SYSTEM

Bcarm's flexible and intuitive cloud-based management system provides workflow, task management and real-time management reporting to proactively manage health and safety. It can drive the activity that builds a safer culture.

### Key features

The Health and Safety Management system supports OHS18001 and provides the following key elements of a H&S organisation:

- Management and Monitoring
- Accident Reporting
- Managing PPE and Plant
- Health & Safety E-learning
- Safe Systems of Work
- Multi-location Management
- Policies & Documentation
- Risk Assessments & Checklists
- Training Management
- Reporting
- Management Control

### Key benefits

**Flexibility** 75% configured out-of-the-box, the system can be quickly deployed with Risk Assessment templates and Checklist builders, with inbuilt guidance and advice on control measures and H&S arrangements.

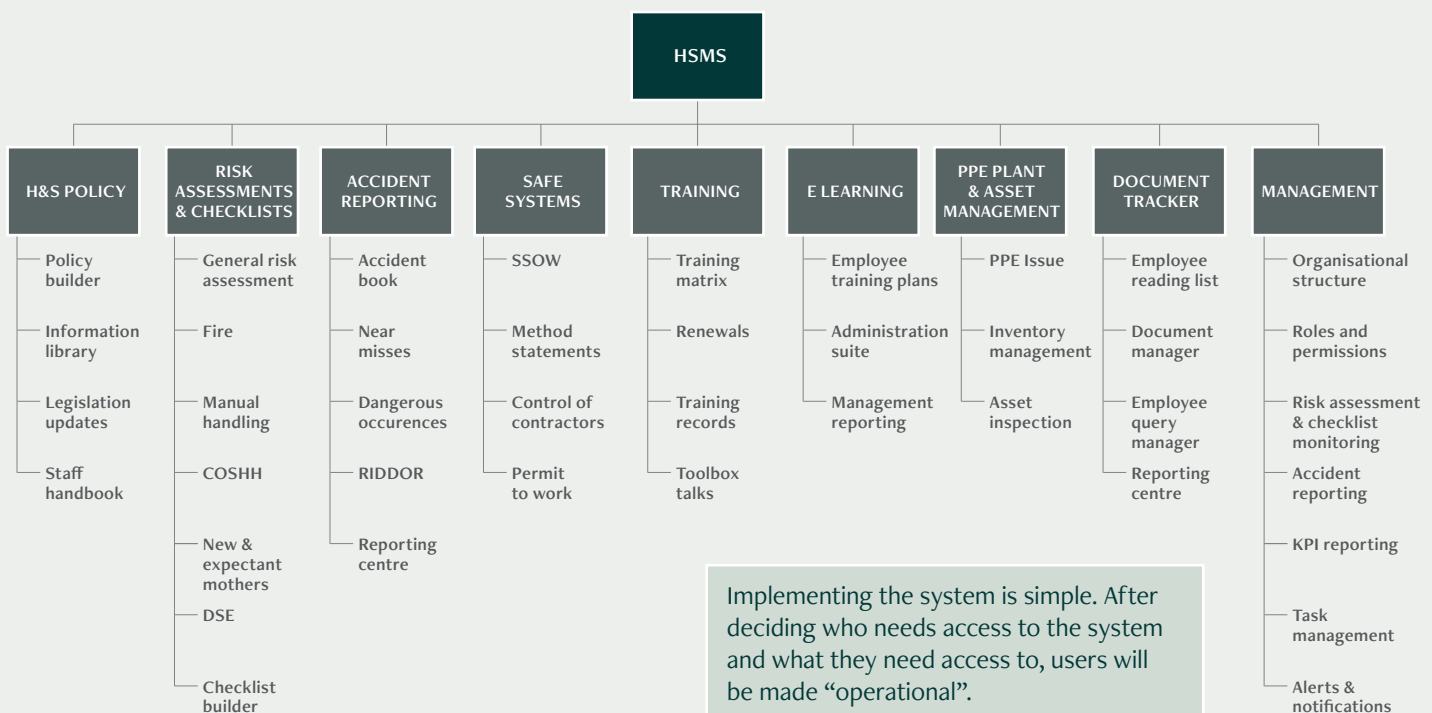
**Business Structure** can be reflected in the system to allow different individuals and locations to access the system for their areas of responsibility, with security around the data and information that is available to them.

**Accountability** can be created by allocating the different elements of H&S arrangements across the organisation and tracking their performance.

**Proactivity** is created by the monitoring and task management functions, ensuring that H&S arrangements are being maintained and reviewed and shortfalls quickly identified.

**Management Information** is readily available through the reporting suite, enabling areas with performance issues to be addressed and performance data to be reported on, based on areas of responsibility.

**Support** is on hand whether it's using the system, implementation or guidance with developing the H&S Management System, with instant access to the Help Desk Team and Consultants.



## BCARM ONSITE RISK CONSULTANCY

BCarm can support existing risk management teams with specialist knowledge, provide additional resources to expedite projects or help them develop in-house expertise.

Aspen and BCarm believe that to harness the benefits of risk management, it must be owned within the business, so all consultancy support is focussed on helping clients manage their risk rather than managing it for them.

This flexible approach allows clients to engage with the BCarm team as and when they need, on a project or ad-hoc basis, without multi-year contracts or lengthy cancellation clauses.

### Consultancy Support might include:

- Audit & gap analysis
- Implementation planning
- Risk assessment (including fire and DSEAR)
- Development of control measures
- Management system implementation
- Training
- Health and safety committee attendance
- Remote support for health and safety team
- Site inspection programmes
- Management review
- MI analysis

## ENGAGEMENT SUPPORT

Unlimited remote support is available from BCarm's Engagement Team who are experienced in helping clients and their risk management teams configure, implement and engage with BCarm.

We understand that any management system is only as good as the people who use it, and that is the focus of the engagement team. They will help plan the implementation with as much focus on the people issues as the technical.

BCarm delivers both at the desk support, system training and implementation launches using webinar and video-conferencing tools. They will work collaboratively to build a tailored implementation plan.

### Implementation Plan

The following items will be considered in order to deliver an effective implementation plan:

- Management reporting requirements
- How to reflect your business structure?
- What roles need to be catered for (i.e. First Aiders)?
- Internal barriers that may need to be considered
- Support required for Management, Users and Employees to maximise engagement
- User induction training
- What is required in support of Consultancy work undertaken?
- Launch documentation and communication
- Training Structure
- Review calls/meetings that need to be put in place to drive engagement
- Support to migrate existing 'system' Wider training needs (i.e. IOSH)



## ASPEN'S PHILOSOPHY

Aspen understand the benefits that a strong safety culture and management system deliver to our Clients and to us as underwriters.

As well as improving claims defensibility, which effect future insurance costs, it has much wider impact on the costs of business risk which can include:

- Reduced likelihood of fines, prosecutions and HSE interventions
- Minimises Lost Opportunity Cost dealing with incidents and the fallout
- Supports the development of Employee Engagement
- Contributes to wider operational performance and productivity
- Prevents a claims culture developing in the business.

**All of which contribute to business performance and profitability**



**Aspen's philosophy is to work collaboratively to minimise incidents that might occur through the management of risk, some of the costs of which have been transferred to us but most will be borne by the Insured. And where incidents do turn into claims, enable us to best defend these where necessary.**

**Our team have vast knowledge and experience across a range of business sectors, trades and professions. We really 'get under the skin' of our clients' business so we can fully understand the insurance and risk management requirements. By providing the right resources, businesses are able to control and manage risk day-to-day, whilst creating transparency around health and safety performance.**

Nick Mortimer, Head of UK Property & Casualty,  
Aspen Insurance

### For more information

To learn more, please visit:  
[aspen-bcarm.co.uk](http://aspen-bcarm.co.uk)