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GLOBAL LOSS PREVENTION



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It is an unfortunate truism that businesses often learn and develop most after a significant loss has been incurred.

At Global Loss Prevention, we understand why losses happen. It is our goal to share our collective knowledge with our clients so we can work together to create practical business solutions that uncover exposures and reduce risk.

At Chartis, we help keep our clients safe and reduce their likelihood of experiencing a claim with a range of loss control services and diagnostic tools.

Business risks are increasingly diverse and complex. International markets, workplace and regulatory frameworks, together with emerging technologies and the development of new working partnerships combine to present new uncertainties. The speed of business activity can make these risks increasingly transient; and control of the exposure elusive. Global Loss Prevention has the resources and the experience to help you identify and manage these risks.

If you are a US company who no longer manufactures in Cleveland but in Shanghai, or if you are an Indian company investing in Germany for the first time, how do you ensure that you are complying with local regulations? Are working conditions what they should be? How has your product liability exposure changed? Are your plants adequately protected? Are you and your customers exposed to business interruptions within an expanding supply chain?

Our clients are global. So are we.

Global Loss Prevention has a staff of over 500 consultants and is part of a global insurance network operating in 160 different countries and jurisdictions. That means we can deploy our knowledge worldwide, virtually anywhere our clients have plants or facilities, drawing on local experience of regulations, working conditions and threats. Whether it's business interruption at a key supplier, product recall, injury to your workforce or environmental performance that keeps you awake at night, our consultants are there to help.

Taking an Enterprise Risk Management (ERM) approach we work with you to improve operational risk controls within your own company boundaries, such as health and safety compliance and business interruption.

However, we are also aware that in today's business environment many of the significant risks sit outside of your immediate operating boundaries; for instance, those associated with an outsourced supply chain or increasing third party liabilities. Our goal is to help you keep your business running and to help reduce the financial impacts associated with such risks.



Working in a way that complements your existing Enterprise Risk Management framework Global Loss Prevention offers:

- The ability to address operational risks across the whole business to develop solutions that work with the boundaries of each clients' risk tolerance.
- Structured programs that provide consistent assessment and executive feedback, addressing each part of the business as well as supply chain and distribution networks.
- Multi-disciplinary teams to identify cross-enterprise risks and facilitate development of integrated responses to risks.
- Access to our unique risk management software to help improve knowledge transfer across businesses by providing customized risk solutions.

Business-wide applications

To help reduce adverse incidents and subsequent losses within your business we create teams with experience in your sector and draw upon the following core disciplines:

Liability Management

- Life safety issues
- Environmental risk
- General and product liability assessments
- Shipping and cargo
- Management systems
- Corporate assurance auditing

Property Risk Management

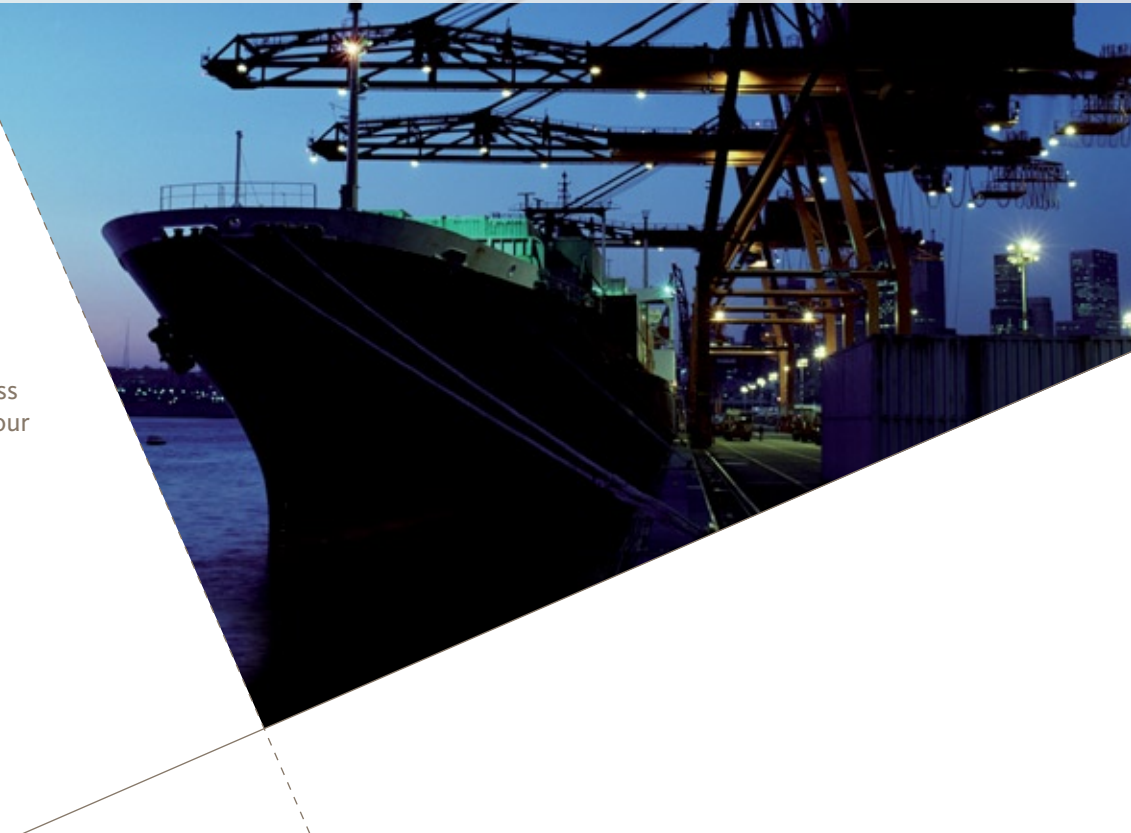
- Property risk assessments (fire and explosion, safety and security, natural hazards)
- Business interruption and contingency planning
- Boiler and Machinery breakdown
- Project Planning
- Performance benchmarking

Transport Risk Management

- Motor fleet risk assessments and training
- Marine operations and strategies
- Aviation and airside risk management

Crisis Management

- Product recall
- Supply chain risk assessments
- Kidnap and ransom response



Liability Management

Today, more than ever, businesses face increased financial losses and damage to reputation following an adverse event. Liability exposures are everywhere – from incidents experienced by customers and visitors to your office, facility or worksite; to the ever-present threat of fire or security breaches. In fact, whenever your business interacts with third parties or the surrounding environment either directly or indirectly there is potential for liability claims. Effective loss control programs can reduce these risks by reviewing current safety practices, advising of additional or upgraded safety measures, and working with risk managers to implement changes and measure their impact.

At Global Loss Prevention, we have experts throughout the world who are experts in assessing and managing liabilities across a broad range of industry sectors. We also have a wide array of

training and educational materials to keep you and your staff informed of the most current methodologies used to reduce risk and create a safer environment for all stakeholders associated with your business.

Product Liability – Reviews of product protection strategies from raw material and component sourcing to product design and distribution.

Third Party Liability Audits – Identification of potential impacts on third parties and the adequacy of systems in place to manage these risks and reduce the likelihood of litigation and reputational damage.

Site Security – Review of the physical security of your premises as well as how to effectively manage and monitor visitors, contract workers, and deliveries.

Emergency Action Planning – Development of programs specific to your needs that reduce risk from threats such as fire, chemical spills, health emergencies, natural disasters and terrorism.

High Risk Liability – Some businesses and operations pose fundamentally higher risks than others. Global Loss Prevention has a dedicated staff of specialists to work with customers in these areas to provide the most current risk analysis and recommendations targeted specifically to address non-traditional concerns.

Benchmarking – Use of our benchmarking software and audit protocols to establish relative performance of sites within a business portfolio or comparative performance with industry norms.

At Global Loss Prevention, the quality of our service is reflected in the results we achieve – measurable results that impact your bottom line.

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Product Protection

Product safety standards, consumer expectations, import/export restrictions and requirements place demands on producers to meet rising standards and to reduce associated liability. How do you respond if you have just moved manufacturing from Munich to Jakarta, or you are exporting from Mumbai to California for the first time?

We have all witnessed the flurry of worldwide attention focused on dangerous or defective products running the gamut from pet food and children's toys, to pharmaceuticals and automobile tires. Considering the millions of products on the market, the number affected may not seem overly worrisome. However, if it was YOUR product – or perhaps simply a component your company provided for a finished product - the numbers could be devastating.

The same holds true for products that fall victim to malicious product tampering or accidental contamination. The cost of a recall can be crippling to a business when factoring in the initial recall, related business interruption, business rehabilitation and consulting and legal fees. Consumer trust in your product is invaluable and regaining that trust following a negative product safety event is often the greatest hurdle a business can face.

At Global Loss Prevention we acknowledge that product protection requires a life-cycle approach. By leveraging the advice of our experts or accessing training and system support from our "Product Protection" client website you can construct protection strategies consisting of:

- Design for safety reviews
- Quality control
- Supply chain integrity
- Product recall plans and traceability
- Protection against malicious tampering
- Product liability audits and reviews
- Compliance to international product standards
- Labeling (failure to warn) requirements
- Risk Benchmarking

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Employee Safety

The safety and well being of employees is paramount to the ongoing success of any business. Costs resulting from employee injuries are a critical issue for all businesses and determining ways to reduce injury and mitigate risk is often a complicated and time consuming process. A simple slip, trip or fall experienced by an employee can result in significant costs for medical care and days, weeks or even months in lost productivity.

Through innovative programs managed by technical experts in a wide array of disciplines we strive to prevent accidents from happening by creating safer working environments no matter where in the world your operations are located. Our services are designed to help you achieve your loss prevention goals, while fitting the culture of your company.

Corporate Audits and Benchmarking

– High level reviews to provide board level assurance on performance and areas for comparative improvement.

Legal and Corporate Compliance

– Assessment of the extent of compliance with international and corporate standards for worldwide locations.

Claims Defensibility Audits – A review of a company's ability to defend claims in the event of an accident.

Ergonomics – Effectively matching the requirements of the task and the equipment used with the physical ability of the employee.

Industrial Hygiene / Occupational Health

– Assessment and control of chemical, physical or biological hazards in the workplace.

Training – A full range of courses and workshops to suit executives and employees.

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Fleet-Road Safety

It's a fact of business: when motor vehicles are involved in your operations accidents are likely to happen. No one can predict when the next incident will occur or how severe the results might be for your driver, passengers, and others involved in the incident; or to the surrounding roadway or property. What is known is that the application of modern safety management principles to road safety can significantly reduce accident rates, injuries and property damage, in some cases by more than 50% while also reducing maintenance costs, lost time and fuel consumption.

Global Loss Prevention has selected the best technologies, road-safety experts and training companies to work with our specialists to provide optimum solutions for road safety management.

This includes:

- Fleet risk assessments and management programs to determine the extent to which businesses are addressing fleet risks and identification of actions and solutions to help reduce motor vehicle risk.
- Access to Chartist's web-based fleet management system that comprises safety programs, policies, international regulatory requirements and training materials.
- Unique, country specific, web-based fleet risk assessment that enables businesses to benchmark their performance against established best practices.
- Web-based driver risk profiling tool that allows businesses to identify higher risk drivers. This tool can be used to identify and design training requirements according to needs in a cost effective manner.
- Access to in-vehicle technologies to improve driver behavior and monitor driver performance.
- Training programs to improve driver hazard perception and defensive driving skills. Best Practice training in areas such as accident investigation, driver selection, leadership and supervision, and maintenance.
- Web-based driver training modules available in almost 40 languages which contain country specific content, allowing fleet managers to implement a consistent and relevant global approach to driver training.

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[Liability Management](#)
[Product Protection](#)
[Employee Safety](#)
[Fleet-Road Safety](#)
[Marine Loss Control Engineering](#)
[Managing risks in the United States](#)
[Global Energy Engineering and Loss Prevention Services](#)
[Property](#)
[Business Continuity](#)
[Project Planning](#)
[Global Loss Prevention RiskTool System®](#)

Marine Loss Control Engineering

Chartis, through its Global Marine and Energy division, offers comprehensive marine loss control engineering (MLCE) services tailored for specific clientele ranging from manufacturers, marine terminals, shipyards and logistics operators to large project-cargo (Infrastructure) operations and mega-yacht owners. Our global footprint provides an excellent fit for multinationals seeking tailored coverage and services that can be location specific or part of a worldwide master policy program.

The MLCE mission is to measure, identify and list customer requirements and provide efficient integrated solutions towards diminishing risk.

Our services are distinguished by:

Proactive loss prevention

MLCE strives to avoid losses by reviewing potential exposures and presenting tailored recommendations to help reduce them. We provide clients with an outline of potential problems and their solutions based upon our loss control capabilities, local knowledge, and global strengths.

Reactive loss control

MLCE strives to prevent future losses by reviewing client loss frequency and severity trends and implementing practical, feasible recommendations in accordance with the needs and requirements of each insured.

Effective Communication

MLCE strives to ensure open lines of communication, to act as a “knowledge center” and exchange essential information that will assist the client, underwriter and MLCE team in carrying out loss prevention initiatives during the policy period.

Centers of Excellence

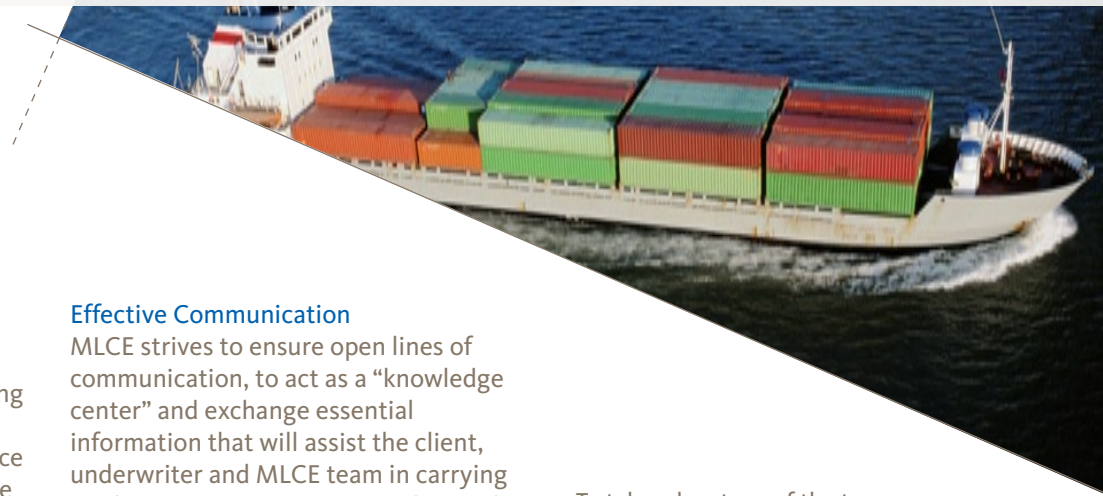
The Marine Loss Control Engineering Team consists of a global network of strategically placed, full time, loss control managers, made up of seasoned professionals with 25 years of experience in the industry on average, most with sea-going experience and licensed as Master Mariners. The team also has wide ranging complementary expertise as former cargo surveyors, port captains and claims specialists as well as specialized skills and experience in areas such as cargo crime prevention, logistics, and packaging.

To take advantage of the teams complementary skills and expertise and to maximize our effectiveness in delivering the full range of loss control services to our clients on a local level, the team has developed “Centers of Excellence” (COE) for various cargo, hull and machinery, marine liabilities and recreational marine related disciplines. Each COE includes a committee of MLCE managers with the necessary expertise to ensure that our services remain on the cutting edge in the related field and all local loss control operations remain fully supported on a global level.

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Managing risks in the United States

The liability exposures companies face in the U.S. may be different than those faced in your domestic or other worldwide markets. U.S. liability law has a number of aspects that can increase liability potential:

Punitive damages can be awarded in U.S. liability cases, sometimes up to many multiples of compensatory damages.

Juries most often decide upon liability actions in the U.S. Awards by juries are often significantly higher than would be expected had the award been decided by a judge.

Getting to court can be easier in the U.S. due to contingency fee arrangements, class action possibilities and the fact that the U.S. does not operate a “loser pays” system.

Strict liability in the U.S. attaches to more activities than is the case in many other countries.

Global Loss Prevention has approximately 250 dedicated Liability Consultants in North America experienced in product, public, environmental, auto and employee liabilities.

Together with our claims professionals and legal partners we understand the exposures that companies face and the root causes that may trigger incidents and claims. We can work with you to help reduce your exposures.

Eliminating claims in the U.S. may be an elusive goal for any company, but with our unrivalled U.S. claims experience we can help you reduce the likelihood of claims and improve your ability to defend spurious claims. Our U.S. claims prevention and defensibility evaluation includes:

- Product labeling and instructions
- Warranty arrangements
- Design risk assessments
- Third party exposures from your operations
- Exposure to emerging litigation trends

These evaluations could be used to assess existing operations or as part of a due diligence exercise as you acquire or grow into new business areas or launch new products and services in the U.S.

Examples of U.S. Claims

Weed Trimmer Causes Laceration.

A Kentucky man was seriously injured while using a weed trimmer. During use, the trimmer’s head shattered, with some pieces hitting the operator in the leg, causing a deep gash that damaged muscles, tendons, and nerves. The injured party never regained “normal use” of his foot and needed a wheelchair to cover long distances. A jury found the manufacturer of the trimmer liable and awarded compensatory and punitive damages totaling \$5.8 million.¹

Death of Firefighter Caused by Faulty Air-Tank.

A firefighter died when he went into a burning building to rescue another firefighter who was missing. His family charged that he died because a faulty exhalation valve on his tank became stuck. A jury found the air-tank manufacturer 100 percent at fault and awarded the family \$12 million in compensatory damages and \$15 million in punitive damages.²

Man Shot During Robbery in Hotel.

At a hotel in Indiana, a desk clerk and a hotel guest were robbed at gunpoint by three men. The guest wrestled with one of the robbers, who shot him in the face. The gunshot blinded him and affected his sense of taste and smell. The victim claimed the owners of the hotel were at fault because they had inadequate security. The jury found the company that operated the hotel 50 percent at fault and ordered them to pay \$2 million.³

1. Tommy P. Cook, Jr. v. Sufix, U.S.A., Inc. 2002 WL 33945802 (Trial Order) (Ky.Cir.Ct. May 24, 2002) (NO. 99-CI-02921)

2. Angela Martin, Jordan Martin, Denzel Martin and Kayla Martin and Joyce Martin v. Survivair Respirators Inc. and Bacou-Dalloz S.A. 2007 WL 3144698 (Mo.Cir.)

3. John Bruce v. Choice Group Inc., a/k/a Days Inn, United Hospitality Inc., Fort Wayne Innkeepers Inc., Chimanlal V. Patel, Days Inns of America Inc., GE Capital Small Business Firm and Heller First Capital Corp.; Days Inns Worldwide Inc. v. Ocean Hospitality. 2007 WL 3348025 (Ind.Super.)

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Global Energy Engineering and Loss Prevention Services

Chartis is a leading underwriter of onshore property risks for energy and related businesses, including:

- Oil and Petrochemicals
- Chemicals and Pharmaceuticals
- Power Generation and Utilities
- Mining
- Construction all risk and Erection all risk

Process Industries:

- Pulp and paper mills & downstream activities
- Steel, aluminum and primary metal mills; Metal working / forging operations
- Cement
- Electronics & semi-conductors manufacture (U.S. and Canada)

Global Marine and Energy has one of the industry's largest and most experienced teams focused on assessing construction, property and boiler and machinery related exposures. Our highly skilled engineering force are specialized in specific disciplines such as chemical, petroleum, electrical, mechanical, civil and fire protection loss control engineering services. Our loss control consultants and engineers are skilled in identifying hazards unique to energy and energy-related operations. We perform comprehensive risk evaluations and recommend solutions that combine cutting edge thinking and common sense practicality to mitigate exposures.

Situated locally around the world, our engineers also speak the local language and are well versed in local, national and international codes and standards. They perform comprehensive risk evaluations and recommend solutions that combine cutting-edge thinking and common-sense practicality to mitigate exposures.

In addition to our core Property and Boiler and Machinery products, the following additional services can be provided:

- Internet report platform
- Jurisdictional Inspections (U.S. and Canada only)
- Authorized Inspection Services
- Fire Protection Plan Reviews
- Fire Protection Drawings – electronic and hard copy
- Fire Protection – Impairment Program
- Thermography Services & Transformer Oil and Gas Analysis – TOGA (U.S. and Canada only)
- Material Selection and design review
- Corrosion Control, Metallurgical Assessments and Failure Analysis Services

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[Liability Management](#)
[Product Protection](#)
[Employee Safety](#)
[Fleet-Road Safety](#)
[Marine Loss Control Engineering](#)
[Managing risks in the United States](#)
[Global Energy Engineering and Loss Prevention Services](#)
[Property](#)
[Business Continuity](#)
[Project Planning](#)
[Global Loss Prevention RiskTool System®](#)

Property

Fire, explosion and other perils such as water damage, burglary, windstorm, earthquake and collapse can cause serious property damage. These events pose a threat to structures, equipment, business continuity, and, most importantly, the lives of employees and the general public. Property site inspections by insurers are routinely conducted as part of insurance programs. At Chartis we believe in going beyond basic site surveys to ensure that we add value for our clients. Whether you are a multi-national corporation with a captive retention or a small family run business, Global Loss Prevention can assist you in reducing your exposures before they interrupt your business.

We recognize that different sectors require different loss prevention strategies. For this reason we have industry sector teams and occupancy specialists who understand the risks and controls that are relevant to specific industrial or commercial sectors.

For example, we know that in the oil and gas industries approximately 40% of losses can be attributed to pipe failure and therefore our risk assessments provide a focus on maintenance and inspection programs. Similarly, in the commercial sector we know that the most common property damage losses are caused by hot work and electrical faults/failure. Whether your operation is a power plant, batch chemical producer or a hotel our engineers and sector specialists can provide expert service.

Our services include:

Commercial Property Risk Assessments

– A comprehensive review of your property and the associated risks. Global Loss Prevention engineers will not only assess the fire protection and emergency response but also the management programs in place to reduce the risk.

The impact of a major loss will be analyzed with plant management and resulting business interruption impact will be assessed. Our engineers can conduct HPR surveys across the world.

Energy Property Risk Assessments –

We provide a full spectrum of Loss Prevention and Control services for energy and highly engineered risks worldwide. We know that different sectors require different loss prevention strategies. Our engineers average nearly 25 years of direct experience in disciplines such as chemical, petroleum, electrical, mechanical, civil and fire protection engineering. Our loss control consultants and engineers are skilled in identifying hazards unique to energy and energy-related operations.

Sprinkler Design/Approval –

Our engineers can review and approve sprinkler design drawings and calculations to verify that sprinkler systems are designed and installed in accordance with either international or local standards.

Project Planning –

We can oversee any project to verify that building designs not only meet local building regulations, but also use materials accepted by the general insurance market. We can also verify that fire and security protection is commensurate with the proposed risk.

Best Practice Assessment – Global Loss Prevention has risk evaluation tools to rate each of your operations against industry best practice standards. We will also be able to demonstrate those areas that can improve your rating.

Risk Improvement Trending – Our account engineers can trend Risk Improvements to see if there are issues that need to be addressed at group level. Seminars can be arranged to address these issues.

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Business Continuity

Business Interruption claims exceed Property Damage claims by a ratio of 4 or 5 to 1. Figures show that 80% of businesses that suffer a major incident will never fully recover their pre-loss trading position and a proportion of these will cease operating entirely. Our loss control consultants are fully aware of the risks that clients encounter and can review these exposures in detail and provide solutions designed to help eliminate or reduce them. Some of the key areas to address are:

Single Sourced Materials. Clients sometimes obtain products from a single supplier. This can be by choice, when other suppliers are available. But, for others, there may be no alternative supplier. What happens if the supplier has a major fire that destroys their business?

Critical Equipment. Plant and equipment are critical components to any business, particularly if there is only one production line or there are bottleneck areas within the operation. How easily can key infrastructure be replaced? Is it subject to planned and preventive maintenance to limit downtime? Are critical spares held or can they be obtained on short notice?

Interdependency. Clients can rely on other facilities to either supply products or purchase “finished” goods. What happens if either of these facilities suffers a major loss? How will this affect the clients’ business?

Key Customers. Customers are critical to every business. However, customers will often make alternative arrangements (as part of their Business Continuity Plan) in the event that their regular supplier cannot deliver a particular product. On many occasions this business will then be lost forever.

Our loss control consultants can assist you in developing your business continuity plan.

Key areas that will need to be addressed are:

Business Impact Analysis. The initial stage of any plan is to undertake a Business Impact Analysis. All possible exposures (including Natural Disasters) should be considered and then addressed according to their likelihood of occurrence and severity of impact upon operations.

Key Components. Aspects that need to be addressed within the plan include the management of staff, customers/suppliers, available assistance, computers, alternative premises and services, and press/ television coverage.

Review and Testing. Once a plan has been developed, it is critical that it is regularly reviewed, tested and adjusted to address deficiencies, changes in the scope of the business, or any emerging risks.

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[Liability Management](#)[Product Protection](#)[Employee Safety](#)[Fleet-Road Safety](#)[Marine Loss Control Engineering](#)[Managing risks in the United States](#)[Global Energy Engineering and Loss Prevention Services](#)[Property](#)[Business Continuity](#)[Project Planning](#)[Global Loss Prevention RiskTool System®](#)

Project Planning

Whenever a client is considering altering or extending their existing site or re-locating to a new site, our consultants can assist at each stage of the project – from planning straight through to commissioning of fire protection systems. It is essential that projects comply with local building regulations and that the construction materials used and the level of property protection provided is acceptable to the insurance market.

Construction Materials. In today's market it is critical that construction materials are acceptable to insurers (as well as meeting local building regulations). There are several modern insulation materials that, although look similar, perform very differently under fire conditions. Our loss control consultants can advise which materials are preferred by insurers and explain how each of these materials perform when involved in a fire.

Sprinkler Design/Approval. To ensure that sprinkler systems are designed and installed in accordance with either international (NFPA, LPC etc) or local standards, our loss control consultants can review and approve the design drawings and calculations. Prior to final sign-off, we can witness the commissioning of the system.

Highly Protected Risk (HPR). Our loss control consultants can work closely with those clients who wish to achieve HPR status to help ensure that the required standard is attained. Our consultants can review the exposures and help ensure that clients' assets are protected to the highest standards.



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Global Loss Prevention RiskTool System®

The Global Loss Prevention RiskTool System® is a revolutionary web based risk management software solution for Chartis policyholders to identify, control and track property, health, safety and other risks in the workplace. Used by more than 10,000 Chartis customers, the web-based application supports loss prevention efforts through an easy to use set of online tools enabling companies to effectively manage accidents, provide training, conduct audits and manage a wide array of other risk activities. Companies using the RiskTool System gain business advantage through reduced loss cost and increased administrative efficiency.

Features

The Global Loss Prevention RiskTool System is a secure, web-based solution modeled on the concept of risk management workflow, namely, what does a risk professional want or need to do, and what does a risk professional want to know?

What would you like to do?

File a claim? Manage a safety program? Automatically generate a government regulatory report? The interface arranges these and other common work tasks whether managing risk at one location or across a global enterprise.

The RiskTool System also helps monitor risk management activities such as audits, accident investigations, and early return to work programs. User defined key performance and compliance indicators can be tracked and the data used to provide decision makers the ability to measure operating performance against corporate goals and objectives.

What would you like to know?

RiskTool connects you to thousands of health, safety and property risk topics and compliance-related information sources with the click of a mouse. The System's comprehensive library contains hundreds of industry specific policies, safety programs, procedures and training programs. All are interactively linked to regulatory standards and established, industry specific, best practices.

RiskTool System® Benefits

Comprehensive – a single, all-inclusive risk management solution across the enterprise ensures program and procedural consistency and compliance.

Intelligent – the system's advanced analytics analyses relevant enterprise risk factors and helps to predict potential business process risks before they happen.

Proactive – once the areas of potential risk are identified, the system develops specific recommended procedures based on industry best practices to prevent or reduce potential loss.

Effective – fewer workplace accidents and illnesses results in lower healthcare and litigation expense, increased employee productivity, and a lower experience rating which in turn results in improved profits.

Available 24/7 – information and analysis is available anytime and anywhere to anyone who has access to a web browser.



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Global Loss Prevention (GLP) serves to integrate the worldwide risk engineering and consulting capabilities of Chartis, bringing together resources from Global Loss Prevention, Inc., and Global Marine and Energy into a service package unmatched in the industry. As such, whether you are a local business or a large multi-national our global services are strategically aligned to effectively and seamlessly service your loss prevention needs wherever you need support.

Chartis is the marketing name for the worldwide property casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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