



## Fire Risk Management Review Housing

**Our aim is to reduce our insureds' total cost of risk and our risk control services are a vital tool in achieving this aim.**

Although the insurance arrangements in place will provide valuable relief from some of the financial consequences of loss or damage to an asset, we recognise that financial solutions can never fully compensate for the disruption, distress, pain and suffering, impact on service delivery targets and loss of reputation that can result from a major loss event. The most effective approach is to identify the risks and to implement effective risk control strategies.

In the delivery of our risk control services we place great emphasis on the use of available intelligence, including claims experience, sector trends and risk profiling, to help develop a tailored approach to individual authorities

### Housing Fire Risk Management Review

**The conduct of the review will include the following steps:**

- A review of the housing loss experience (to include incidents both above and below the deductible) in order to identify the underlying trends and those issues that require a more in-depth exploration with the housing management teams and officers on the ground.
- An on-site review of risk management practices and procedures and implementation of such within the housing function. This will focus on the key areas of concern identified above and will include the leadership and risk control culture
- Preparation of a report summarising the findings of the on the ground review, to include an action plan of risk improvement recommendations.
- Presentation of the review report and suggested action plan to the housing management team.
- Follow-up visit six months after the initial review to discuss and report on progress with implementation of proposed improvements.



**The purpose of this review is to assist you develop and implement a robust risk management approach to the control of your physical assets.**

**Reports will be available to underwriters but there is no intention to apply conditions, warranties or required risk improvements as a result of this review.**

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