

If you've never undergone a risk assessment, you might be wondering how it works. Knowing your business exposures can help you mitigate risks and potential losses. Our experts work with hundreds of companies every year to help identify risks and develop strategies to limit them, so businesses can improve their bottom lines. This starts with a risk assessment, where we review your day-to-day operations to determine potential exposures and where you might not be compliant with codes or industry standards.

# HERE'S WHAT YOU CAN EXPECT THROUGHOUT THE PROCESS:

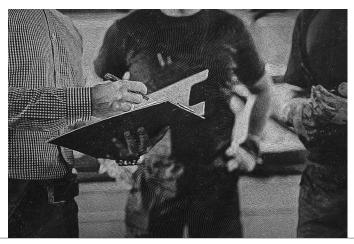
### **Assessment request**

The process typically begins with a request from our underwriting team for an assessment of risk and potential coverage exposures. Or, it may start with you or your broker reaching out directly to us for assistance.

# **Preparation**

A Risk Services Consultant will contact you to schedule the onsite risk assessment, explain the process and provide a checklist of documents we need available for review and/or copies of during our visit. Your broker will be advised of the appointment and given the opportunity to attend.

**TIP:** Gathering all documents outlined on the pre-assessment checklist before we arrive will save you time and speed up your on-site assessment.



#### **On-site assessment**

Our consultant will spend 2-3 hours on site during the initial visit, assessing your facilities and property, and examining the records listed on the pre-assessment checklist. Before leaving, we will review any observations and recommendations with you, and also share specific Risk Insights to provide them with a technical perspective on potential exposures.

## Reporting

Within two weeks, we'll provide you, your broker and our underwriting team with a written summary of our observations and any recommendations. Where available, we'll also provide benchmarking to industry best practices. If you have particular issues you want to address, we can work with you to create a customized action plan and provide ongoing support.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at **www.northbridgeinsurance.ca**.