



**Risk Mitigators**  
Strategists

# RISC

How to reduce your insurance premiums,  
meet **RISK, INSURANCE, SURVEY & COMPLIANCE** obligations.

## What can RISC software do for me?

- Reduce insurance premiums
- Provide an easy to use online business tool to identify, treat and manage risk
- Demonstrate compliance in the event of a claim
- Access best practice procedures and online templates
  - Support packages are available
- Setup costs includes your individual profile

*If you want to pay less insurance,  
reduce business risk, then you  
need RISC!*





## CLIENT BENEFITS

**Improve risk mitigation • Minimise potential for policy breaches • Increased stability and predictability of insurance programs • Reward risk mitigation strategies • Decrease insurance dependency**  
**Reduce premiums and excesses • Encourage best practice • Support packages available • Easy to use**  
**In the cloud • Documents and pictures can be uploaded • Print reports at any time**

Beginning in the early 1980's, damage to commercial and industrial property increased significantly owing to the use of many inferior construction materials and modern business manufacturing practices.

Factors such as combustible external cladding, asbestos roofing and insulation, internal insulated panels, inadequate fire protection and poor management controls created the perfect storm and with this, potential for catastrophic insurance losses.

By 2020, insurers and reinsurers, who had already suffered from extreme losses emanating from these risks, began to react. Already weakened by losses from droughts, flood, hail, and earthquakes and battling record low investment return on capital, insurers hiked insurance rates significantly. Many of those insurers were forced to offer insurance at

significantly increased premiums rates and harsher terms and conditions which required businesses to actively comply with many risk requirements and improvements. This meant businesses had to establish the ability to understand risk treatment and how to demonstrate compliance.

The critical factor now for all who wish to purchase insurance is that a means of establishing and maintaining continual risk improvement and compliance is essential.

Those who can no longer afford or obtain insurance, are faced with only three options.

- a. Absorb all risk and trade on regardless.
- b. Close business
- c. Proactively identify, treat and manage risk with tools such as RISC.

***RISC is an essential tool which will not only help identify, treat and manage many of these risks, where integrated correctly, it will help meet your insurance policy objectives. RISC is an online tool which aims to guide business towards best practice.***

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