

Managing Uncertainty

Protect your business.
Rest Easy.



Reducing Uncertainty

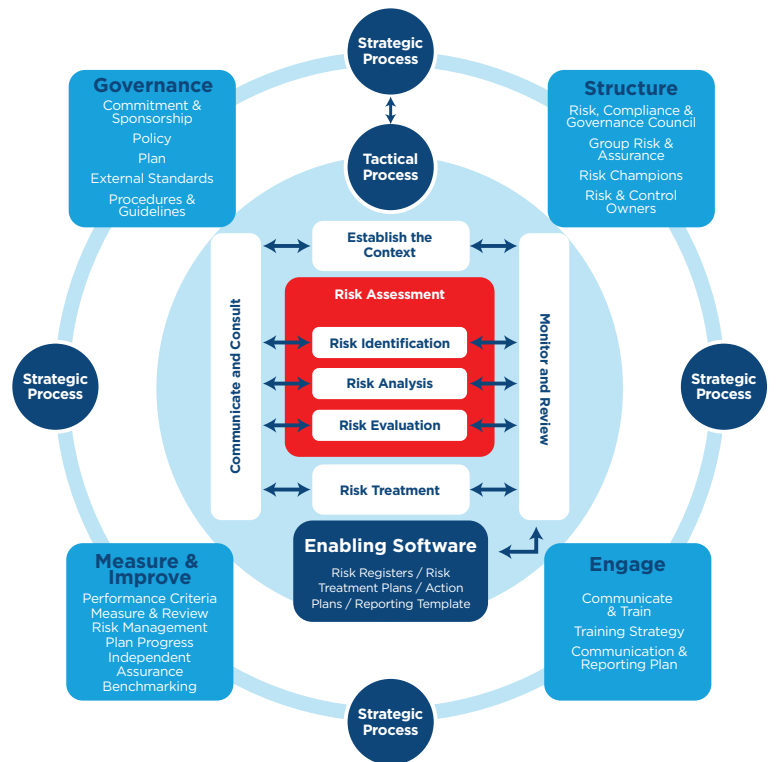
If you don't know what will prevent you from achieving your objectives, your chances of reaching them are reduced significantly.

When organisations find it difficult to achieve their goals they often do so because they do not recognise the very issues that are staring them in the face; or if they do, many do not to respond appropriately. A sound risk management program ensures risks to your organisation's sustainability are identified and addressed proactively so you can plan for your future with greater confidence.

Understanding risks and making well considered decisions on how you will manage those risks substantially reduces uncertainty for your organisation. A system for identifying, assessing, treating and reporting risk provides greater assurance to you, as a business owner that your investment is being managed diligently.

A definitive risk management framework will provide your management team with the tools needed to implement an effective risk management system. This will provide strong assurances as to the effectiveness of your risk management processes, governance, administration and programs.

The Risk Management Process

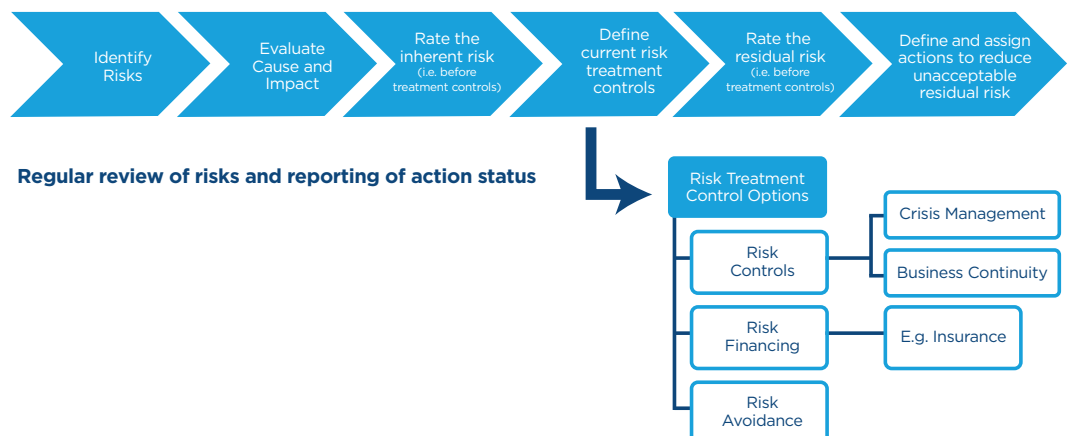


Our Risk Services

Whitbread's specialist risk consultant will work in partnership with you to develop, optimise and implement a sustainable risk management strategy. Our risk specialist will;

- Guide you through the development of new risk management programs;
- Review existing risk management strategies and programs to ensure compliance with good practice and regulatory requirements;
- Facilitate risk assessments of specific issues and projects;
- Provide training for your people;
- Test your crisis and business continuity plans;
- Ensure your annual insurance spend is optimised to accurately reflect the risk profile of your organisation.

Whitbread Risk Assessment and Risk Treatment Process



Enterprise Risk Management

An Enterprise Risk Management (ERM) program will enable your organisation to understand and manage the key risks which may impact your strategic plans and the daily operation of your business.

Our ERM services include:

- Risk Assessments – a risk assessment is aimed at identifying the strategic and operational risks of an organisation, including the strategies, controls and processes currently in place to manage risks. Subsequently, we will look at the actions necessary to improve the current level of risk management so that your risks fall within an acceptable level of tolerance.
- Enterprise Risk Management Program Review – this review will encompass the current governance, reporting and administrative process supporting the ERM program.
- Risk and Insurance Alignment Review – this will ensure that your insurance premium spend is focused on reducing the specific key risks of your organisation as reflected in your risk register.

Crisis Management

We will work alongside you in a crisis. Whitbread's risk specialist will help you to develop in-house capabilities to identify, escalate and manage incidents and events that impact your ability to carry out normal business activities or which reduces the value of your organisation.

Our crisis management services include:

- Development or review of crisis management plans and supporting processes;
- Training for crisis management teams;
- Conducting crisis simulation exercises on a desk-top or full scale basis.

Business Continuity Management

A Business Continuity Management plan will ensure your organisation is equipped with the tools necessary to carry on business activities as near to normal as possible following an event that impacts your ability to manufacture products or deliver services to your clients. Whitbread's risk specialist will work with you to formulate a Business Continuity Management process that aligns with the core objectives of your organisation.

Risk Assessments for Specific Issues & Projects

Whitbread will assess specific issues facing your organisation as a whole, or for major projects you may be undertaking. This will enable you to understand the cause of risks, and the effectiveness of strategies, controls or processes that you currently have in place to mitigate the risks.

Based on our assessment, we will make a set of specific recommendations for actions you can implement to ensure your risk management plan is robust and successfully mitigates any risks that may disrupt your core business objectives.

Workplace Health & Safety

We will work closely with you to ensure that your workplace health and safety program meets governance and legal requirements in terms of its structure, focus and compliance with legislation.

Our Risk Specialist

Colin Knox

Colin Knox is a risk and insurance management advisor specialising in the design and delivery of embedded programs for the management of strategic and operational risks, and for optimising risk financing strategies, including insurance coverage.

With over 30 years' experience and professional qualifications in both risk management and insurance, Colin has held senior risk and insurance management roles in some of Australia's largest manufacturing, mining and insurance broking companies, working in Australia, Europe, Canada, South America, Asia and the United States of America.



If you would like more information on how Whitbread can assist you in managing your risks, and secure a more certain future for your organisation, please contact your Whitbread Account Manager or speak to our risk specialist Colin Knox.

Contact Us

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