

Property Site Surveys and Risk Management

CHUBB®

Risk Engineering



Chubb is a leading provider of Risk Engineering services with risk engineering consultants based in many of the Chubb offices around the world.

Chubb has wide-ranging depth and breadth of expertise from experience gained through thousands of incidents involving almost every class of property, construction, energy, liability, and casualty lines insurance coverage. This risk management expertise extends to all types of medium and large organisations, including primary production, manufacturing, warehousing and real estate.

Leveraging our local and global expertise, Chubb helps organisations reduce the likelihood of loss or injury through customised loss control and risk management programmes.

The Chubb Risk Engineering philosophy

Consultative

We make recommendations, not requirements, and we help you to find a solution that works for you.

Pragmatic

Our recommendations consider the cost-benefit perspective of our insured clients.

Constructive

We like to work with our insured clients on helping them improve their organisations.

Collaborative

We like to develop an ongoing relationship with our insured clients.

Why does Chubb undertake Risk Engineering surveys?

- To better understand our insured clients and what the key drivers are for their organisation
- To assist our insured clients identify potential loss exposures
- To provide our clients with advice on how to prevent or mitigate loss from those exposures

Why manage risk?

- Identify hazards through risk assessment
- Prevention of loss should always be a priority
- Financial losses may be recovered but many losses are uninsurable such as market share, reputation and client confidence
- Avoidance is better than relying on insurance or contracts
- Good risk management practices will help lower the cost of insurance over the long term

How does Chubb contribute to the risk management process?

- Reviewing loss prevention systems and practices related to the insurance cover
- Evaluating loss scenarios
- Discussing collaboratively any proposed risk mitigation improvements
- Providing formal risk management reports



Property site surveys - the typical process

- Entry meeting & site inspection
- Discuss the organisation and its key drivers
- Building design and construction methods
- Plant and equipment
- Security
- Fire safety
- Risk management protocols
- Natural perils exposures such as flood & earthquake
- Contractor & third party risk management
- Loss history and lessons learnt
- Close out meeting, reports and feedback

Testimonials

“I want to say a very big thank you to you personally, and although we continue to strive for higher standards and improvements, it is comforting to know we have yourself as a support to achieving our objectives.”

National Facilities Manager for one of New Zealand's largest retail chains

“In fifteen minutes you just covered what has taken me the last six-months to figure out!”

Logistics Manager for a third party warehousing and logistics company

“Thank you... we have been beating our heads against the wall for months now [trying to find a solution], and this puts a stop to it.”

Utilities Superintendent for one of New Zealand's largest industrial sites

“The risk improvements contained in the loss control report have been considered favourably and [we] were very impressed [with your] knowledge”

Packaging manufacturing company

“This is fantastic - I can see why you guys speak so highly of the [Chubb Risk Engineering] Service.”

Risk and Insurance Advisor for a New Zealand broker

Risk Engineers in New Zealand



Graham Ramsey
NZ Risk Engineering Manager

Before joining Chubb as a Risk Engineer in mid-2010, Graham worked in the fire protection industry for over ten years specialising in the installation and maintenance of fixed fire suppression systems and Hand Operated Fire Fighting Equipment (HOFFE). He also worked as a consultant in the fields of fire protection and security.

Graham recently represented the Insurance Council of New Zealand as a voting member of the limited technical revision of the New Zealand Fire Sprinkler Standard NZS 4541:2013. In addition, he worked on the Targeted Review of Qualifications for the fire industry qualifications as member of the Governance, HOFFE and, Inspection and Testing groups.

Graham holds a Masters of Business Administration and a Bachelor of Business Studies (Finance) from Massey University, and a Diploma in Engineering (Mechanical) from Auckland University of Technology.



Lusi Huang
Risk Engineer

Lusi is a building control and compliance specialist with vast experience as a Rebuild Case Manager overseeing commercial rebuild projects following the Canterbury earthquakes. She has worked closely with the Canterbury Earthquake Recovery Authority (CERA), Christchurch Central Development Unit (CCDU) and Stronger Christchurch Infrastructure Rebuild Team (SCRIT). Lusi has specialist knowledge in fire engineering design, seismic structural design, structural fire design, dairy and meat processing industries.

Lusi holds a Master of Engineering Studies in Fire Engineering, from Canterbury University; as well as a Bachelor of Building Science and a Graduate Diploma in Building Management from Victoria University of Wellington.

About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurer. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

More information can be found at www.chubb.com/nz.

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