Berwicks

Risk, Resilience and Crisis Advisory for Insurers and Brokers

The response decides the loss

Two insured businesses. Same industry, same size, comparable exposures. Little to separate them on paper.

Both suffer a serious fire. One is running again inside a fortnight and the claim closes as a moderate loss. The other is three months from restart, its largest customer has gone elsewhere, the regulator is still on site and the business interruption element runs well past the property damage.

The fire did not decide that. The response did.

Response capability is built long before the event. It rests on whether the plans have been tested, whether the people who would respond have done it before and whether the connections between functions hold under pressure. Preparation decides what is possible on the day. The response decides what actually happens.

That capability can be built, strengthened, called on when an incident is live and assessed before you write the risk. It is specialist work. We have spent more than twenty-five years doing it, from nuclear licensed sites and petrochemical plants through to healthcare, hospitality and commercial real estate.

Why losses escalate

We see the same pattern almost every time.

A serious incident rarely gets worse because of the original event alone. It gets worse because pressure exposes the weaknesses between different parts of the organisation.

Operations, legal, finance, communications and leadership each perform well on their own. The connections between them are what fail. An operational decision creates a communications problem. Legal advice creates a stakeholder consequence. A commitment made to a customer becomes an operational promise nobody can keep. A leadership decision lands somewhere nobody expected it to.

These are not failures of individual functions. They are failures of coordination and they stay invisible until pressure exposes them. A plan on paper cannot show you which connections will hold. Finding those connections and telling you where they will break is our work.

How we help

Risk engineering already covers the plant. Safety cases, physical security, engineering systems and machinery are assessed by people who do that well. We do not duplicate that work.

We look at the coordination between functions and whether the organisation can hold itself together under pressure. That is where the losses are either amplified or minimised.

We support insurers and brokers in four ways:

1. **Response capability assessment**
   The quantitative side of underwriting is strong. Loss history, exposure, values and modelling are all measurable. Whether the people inside an organisation can actually manage an incident is far harder to assess.

   We look at people, process, capability and culture. We map the dependencies the response relies on and we test them against realistic scenarios. What comes back is an assessment of how the organisation would perform under pressure, where it is weakest and how confident we are in it.

   The insurer commissions this, never the insured. Independence from the organisation being assessed is what makes the finding worth having.

2. **Risk reduction**
   Where an insurer is uncomfortable with a risk it already holds, we can be commissioned to reduce it directly. We build the organisation's ability to manage an incident before one arrives, through capability development, exercising and dependency testing.

   Many insurers already fund risk engineering and loss prevention on large accounts. This applies the same logic to the response and recovery.

3. **Delivery partner**
   You have resilience capability. We add to it, whether that means more people or a different specialism.

   We deliver organisational resilience on your behalf, under your brand and to your standard. Strategy, crisis and emergency planning, business continuity, exercising and responder training.

4. **Live incident support**
   We help an insured contain an incident as it happens. The insurer or the broker brings us in and we can be pre-approved so the call can be made without delay. The cost can be treated as a claims expense, in the way many cyber policies already operate. Response quality shapes the size of the claim and containing the impact contains the loss.

   Supporting a global petrochemical client through a major disruption, we helped reduce recovery time from around 270 days to 14, avoiding commercial impact of up to $114m.[1]

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[1] *$114m figure is a conservative, client based estimate derived from their own operating data and the expected recovery duration. It is not an audited saving; actual outcomes are affected by operational, market, supply-chain and commercial variables.*

"Berwicks remain our provider of choice for crisis and emergency response. They bring deep practical knowledge based on hard-won experience from a range of different sectors. We have benefited significantly from their honesty and dedication."

Chief of Staff, Proman AG

Why Berwicks

This is all we do. Risk, resilience and crisis response is our whole business, not one line among many.

We are practitioners. Our people have led the room when it mattered. We also work alongside academics defining this field, on the research shaping how resilience is understood and tested.

Our clients have retained us for over twenty-five years; in these industries that does not happen because we are comfortable to work with. It happens because we tell them what we actually found and they would rather hear it from us than discover it during an event.

We do not underwrite, broker or price risk. We hold no interest in the placement or the claim. When we tell you what we found, we have no relationship to protect.

"I was impressed and completely satisfied with the professionalism of Berwicks personnel and would recommend Berwicks for any similar crisis or incident response project involving the development of an organisation's capability to respond to crises, incidents and emergencies."

Security & Resilience Director, Sellafield Ltd

Case study: Petrochemical

$4m Cut from the plant's annual insurance premium	**Same site - new price** The hazards did not move; the response did	**One response** Across functions that had planned separately	**One standard** Across shifts that had operated differently

At a global manufacturer's plant, we reviewed the risk across process, infrastructure, security, logistics and the emergency/crisis arrangements. We then built the capability to match, training and exercising the leadership, plant teams and shift managers across every shift to one standard.

The insurer audited the site and repriced the account. The hazards had not changed. The plant was better able to manage an incident and the insurer could see it.

The client reports a $4m reduction in the annual premium.

Where we add most value

Our support matters most where the quality of the response materially affects the size of the claim:

- Business interruption and major incidents
- Cyber incidents
- COMAH and high-hazard industrial sites
- Supply chain and critical infrastructure disruption
- Safety and environmental events
- Regulatory investigations
- Product and service failures

"We have at times received constructive challenge and critique of our emergency arrangements from Berwicks. We believe that this is one of the key benefits of our relationship and is a reflection of the unique value they offer and their progressive thinking."

Group Leader, UK Atomic Weapons Establishment

Working with insurers and brokers

We can be commissioned by the insurer or the broker before a loss to strengthen response capability or at the point of loss to contain an incident as it happens.

Where additional specialist capability is required we draw on trusted partners providing due diligence, counterparty assessment, asset tracing, operational intelligence and security expertise. That gives you a broader capability without holding the resource in-house.

We engage at very short notice and are used to joining live situations where the decisions cannot wait. Much of our work is done quietly. Some of it requires government clearance; all of it requires discretion and our clients rely on us for both.

You underwrite the risk. We tell you whether the organisation behind it can actually respond.

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