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Introduction

When choosing a partner to support your risk management initiatives it is important to understand the breadth and depth of expertise, the quality of service and support, and the range of solutions that are on offer.

At Cardinus we believe our approach offers best of breed in all these critical areas. If you are looking for advice and support in road risk management, ergonomics, health and safety, property risk or environment protection, we can help you. If you need a single day's consultancy or a multi-year, multi-product solution we will be there for you, supporting your initiatives and delivering you a world-class service.

Our clients range from multi-national household names, through local and central government, to responsible small and medium-sized businesses. Size does not matter, *quality* does, and while all our solutions are scalable, our high standards are consistent throughout.

This brochure can only provide an overview of our unique proposition and we urge you to get in touch so we can demonstrate how we can help you reduce costs, improve margins, ensure compliance and save lives.



About Cardinus Risk Management

Businesses need to be responsible for their actions and have a duty of care towards their employees, the public and the environment. Companies need vigilance against risks to their business and have strategies to deal with those risks. Ever more rigorous legislation requires organisations to be proactive; to anticipate problems and demonstrate their responsibility and duty of care by minimising or removing them. Cardinus Risk Management (a part of the THB group) helps all businesses to meet these challenges.

Cardinus Risk Management was established in 1994. 1.6 million people around the world use its products.

Cardinus has created an exciting range of assessment and training programmes that reduce the risk of accidents and injuries. We help to protect your employees, the public and the environment. Cardinus products and services help companies achieve the compliance required by latest legislation.

The integrated range of Cardinus products has been developed over many years by the most experienced and respected consultants in their fields. Assessment is flexible, modular and effective. Cardinus solutions help to protect you and save you money.

Cardinus has thousands of satisfied customers worldwide. Some clients are UK-based, many operate Europe-wide; other clients are US-based and some are truly global organisations, operating in many territories worldwide and benefiting from the international expertise that Cardinus offers. Cardinus partners with many leading global brands.

At Cardinus we are successful because of our:

- Willingness to work with each customer to design a bespoke solution that meets the individual needs of that customer.
- Desire to create a culture of safety self-awareness, with employees empowered to identify and manage their own risk.

- Understanding of how customers require solutions that are adaptable, scalable and sustainable for them.
- Grasp of cultural, legislative and insurance requirements in the global workplace.
- Commitment to research and validation within our industry.
- Passion for delivering outstanding customer service. Cardinus promotes a 'customer for life' policy.

Cardinus Risk Management,

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E-learning

E-learning is the most efficient, cost-effective way to begin developing a powerful risk management programme. Whether you require training for compliance or to encourage behaviour change, Cardinus Risk Management has a range of e-learning products that have the potential to reach a large number of people and advance their learning quickly and easily. It's just as effective with small teams, too, and part of its enormous appeal is its scalability.

E-learning almost always takes place at the employee's own workstation and therefore offers great savings in time and money. Our programmes are convenient and consistent – each e-learning experience provides measurable changes in behaviour, it provides evidence of competency in its chosen area and the ability to identify participants who may need additional help and support.

All Cardinus e-learning packages are carefully researched to provide effective, pragmatic solutions. Every course is fully customisable; resulting in training that exactly matches and complements your own safety policies, reinforcing them. The courses are accessible using a standard web browser and no special software or plug-ins are required.

Powering our e-learning courses is PACE, a data and process management system unique to Cardinus. With PACE, managers control the entire learning and follow-up process, from sending invitation emails to tracking control measures and monitoring progress.

Cardinus e-learning software can be installed directly on your servers and delivered across your intranet. Alternatively, it can be delivered across the internet from our secure, reliable servers in London and Chicago. Here is a selection of our most popular e-learning courses and we are introducing new ones all the time. Many of these have been devised as a result of our experiences with clients and their needs and suggestions.

- Effective Risk Assessment. Introduce your employees to the concept of risk assessment with this exciting course.
- Fire Safety Plus. Fire safety training is compulsory and this is effective training in an easy-to-use format.
- Health and Safety Essentials. Your employees will learn all about correct safety discipline.
- Health and Safety Induction. Specifically covers office risk perfect when used with Safety for Line Managers.
- Safety for Line Managers. An induction course for anyone with supervisory responsibilities perfect when used alongside Health and Safety Induction.
- Safety for Homeworkers. This comprehensive e-learning and assessment course covers a variety of risk factors, helping you meet your obligations for homeworkers.
- Managing Stress at Work. Helps your managers identify the causes of stress and follow processes to meet the HSE's management standards.
- Stress Indicator. Allows you to assess in line with the HSE management standards – perfect alongside Safety for Line Managers.

"From proposal to implementation, the Cardinus team is top notch! Courses are well received by our employees and the Cardinus support team is there when you need them with a rapid resolution to any issue."

David Asplund, JUNIPER NETWORKS

- Manual Handling for the Office. Similar to Manual Handling Plus with adaptations to ensure it is appropriate for use within an office environment.
- Manual Handling Plus. Helps you train all employees in proper handling techniques. Self-assessment tools help you identify employees exposed to risk.
- Safe Driving Plus. Provides e-learning and assessment services for your company drivers (including casual drivers).
- Diversity and Inclusion. Helps awareness and understanding of laws and acceptable behaviour relating to diversity and discrimination in the workplace.
- Security Awareness. Helps your employees understand the importance of data protection in your business. This is a great course for any size of business.
- Workstation Safety Plus UK. Comprehensive e-learning and self-assessment product for compliance with the Display Screen Equipment regulations.
- Workstation Safety Plus US. Software solution proven to reduce injuries and workers' compensation claims.

Cardinus e-learning courses are designed with flexible modules that can be switched on and off according to your requirements. Innovative features encourage participation, create interest and secure a healthy return on investment. Contact Cardinus today to see how we can help your safety programme add value to your business.

www.cardinus.com

"The Cardinus ability to link environmental risk management consultancy with health and safety expertise is a rare capability to offer at a time when the environment is really starting to influence the world of business." Trevor Harraway, ENDILIGENCE ENVIRONMENTAL

Environmental

Environmental issues affect all businesses. Demands for a cleaner world and tightening environmental legislation mean companies have to be more responsible for identifying, measuring and managing their environmental risks and liabilities.

As a result, environmental compliance and reputational risk is attracting more attention in corporate boardrooms around the world as organisations realise the value that can be gained by running an environmentally responsible business.

Cardinus Environmental works closely with clients to improve their environmental performance. We can help you to gain market advantage without cost to the environment. This can be achieved through companywide environmental training programmes, implementing environmental management systems and carrying out strategic environmental assessments.

Our e-learning modules and bespoke training courses introduce your employees to current environmental issues at work and show them how they can play their part in helping your organisation achieve and maintain its environmental objectives.

Cardinus Environmental e-learning modules include a self-assessment and training record facility. This is a valuable tool enabling you to easily provide evidence of competence and employee training for compliance and other purposes. In addition, where an organisation has specific environmental training needs, we are able to provide bespoke training courses to address particular environmental issues within your business.

Failing to comply with environmental legislation could see your company face unexpected material liabilities and legal costs that could cripple your business. Monitoring your performance against in-house targets and industry standards of best practice can enhance the overall value and reputation of your business.

At Cardinus Environmental we provide a full range of rapid environmental due diligence and transaction support services for companies involved in merger and acquisition deals, property transfers and day-to-day operations.

Environmental risk management is a structured way in which businesses can improve the way they operate in order to minimise or eliminate impacts they might have on the environment and the wellbeing of their employees.

Cardinus Environmental will help you to identify where your operations are having an impact on natural resources and personnel. Then we provide the practical steps necessary to eliminate the risk of environmental damage.

If you have existing pollution issues then we can provide rapid clean up solutions to address the problems and prevent them from occurring again.

Should an environmental incident occur, Cardinus Environmental will offer advice on damage mitigation and remediation methods. We can also manage the incident on your behalf and liaise with the regulatory authorities such as the Environment Agency, or local authorities and other parties, such as insurance loss adjusters, solicitors and third parties.

Ergonomics

Cardinus Risk Management draws on more than 12 years of experience in ergonomic assessment and compliance. During this time our experts have advised and helped thousands of clients around the world to deal effectively with soft tissue injuries, often associated with the use of display screen equipment (DSE).

Changes to working patterns and practices mean that it's not only manual workers who are susceptible to injury and work-related upper limb disorders. Office workers are vulnerable too and employers have a duty of care towards all staff.

In the UK, the Display Screen Equipment Regulations 1992 stipulate that all employees are properly trained and assessed to ensure potential hazards are identified and suitable control measures implemented to minimise the risk. In the US, pressure from workers' compensation programmes aims to achieve similar results.

To help businesses around the world protect their workers and comply with legislation, Cardinus employs the best ergonomics experts and consultants. Together we have developed a leading range of products and services that have been proven to reduce discomfort, increase productivity and save money.

At the core of our portfolio is Workstation Safety Plus, an award-winning software programme designed to help businesses of every size comply with the DSE regulations. By utilising award-winning e-learning, Workstation Safety Plus is able to provide evidence of measurable behaviour change among your employees, including your homeworkers and new and expectant mothers. After training, a self-assessment helps your safety team identify those employees who need further intervention.

The results are significant. By incorporating self-help features, Workstation Safety Plus encourages employees to take ownership of their own issues, thereby reducing costs and lessening the burden on your safety team.

In fact, 90 per cent of users have told Cardinus that they are more likely to adjust their workstation after completing Workstation Safety Plus if they are feeling discomfort.

Workstation Safety Plus is supported by PACE, our powerful management module. PACE will help prioritise employees based on their risk profile, support on-site interventions and produce any level of management information that may be required.

With PACE sitting behind many of the Cardinus systems, we become a true 'one stop shop' for risk assessment and management. PACE handles the data from assessments, communications to and from workers and provides all the evidence needed to demonstrate diligence and compliance on behalf of the employer.

In addition to software, Cardinus provides comprehensive intervention services. By combining telephonic intervention with on-site intervention we can demonstrate considerable cost savings by prioritising risk and resources. "Workstation Safety Plus has helped us reduce injuries by 50% and see a reduction in injury costs of 75%." Nathan Williams, PARSONS CORPORATION

These services may be combined. If you are looking for a fully managed DSE programme, Cardinus can help. We will help you develop policies and strategies with measurable service levels to ensure you get great value for money while reaping the benefits our programme can offer.

If you would rather provide in-house expertise, Cardinus has developed courses and training programmes for your staff. DSE assessor training is specifically aimed at aspiring DSE assessors who will have responsibility for reducing the risks associated with display screen equipment.

Another Cardinus programme addresses the legal and practical issues relating to implementing best practice in the control of musculoskeletal hazards in the workplace.

These are just examples. At Cardinus we create tailored programmes for all of our clients, from SMEs to companies managing the DSE risk of more than 100,000 employees. Our clients include many of the world's leading businesses and many central government departments. Our unrivalled expertise means that if you are looking for one company that can manage your ergonomic assessments, help you achieve DSE compliance, reduce workers' injuries, reduce costs and improve productivity, you have just found it in Cardinus.

"Workstation Safety Plus has helped achieve 100% training and self-assessment compliance." *Mark Dabell*, HOMES & COMMUNITIES AGENCY

Cardinus distinctions

At Cardinus, we have 100 per cent commitment to delivering service that exceeds our customers' expectations. In this brochure you have read about our products and solutions. As good as we believe these products are, the success of our business also depends on our people, the support we provide, and our infrastructure.

Workflow and information management – our ProActive Control Engine (PACE)

Unique to Cardinus is PACE. It provides clients with a secure database and powerful workflow and task management tools to ensure all risk management activity is managed in the most efficient manner.

PACE underpins all our online solutions and is often the deciding factor in why our clients buy our products.

The software manages survey, assessment, audit and valuation data using secure online reporting. PACE will hold your risk data in a structured format and is fully supported by our helpdesk, workflow and management information tools.

Reporting can be structured to provide everything from executive level summaries through to the granular detail required by managers. Multi-level users are provided with secure password access and can review detailed data, according to access level, such as scored risk ratings.

The system delivers PDF report documents,

email alerts and is supported by a back-office task management and workflow system.

The main benefit of this approach is that all relevant information is held in one place providing full reporting history for health and safety duty of care and ensuring risk mitigation actions are tracked.

PACE provides all the evidence needed to demonstrate diligence and compliance on behalf of the employer.

IT infrastructure and data security

In our business, data security is a given. Cardinus has many central and local government clients and provides solutions to more than half of the FTSE 100 companies.

Our clients demand the highest data security standards possible, and that's what we provide.

This includes our extensive disaster recovery plans and regular penetration testing to ensure we cover all contingencies.

We continue to invest heavily in hardware and

software to ensure that we provide innovative and robust solutions to our clients around the world.

People and service

We believe in employing the best people, rewarding them well and providing personal development programmes to help them stay at the top of their game. We live and breathe customer service. To ensure we are accountable, we conduct an annual customer satisfaction survey and announce the results at our annual conference and over the internet.

Our aim is always to be in the upper decile of world leading companies and we are proud to have earned recognised Customer Satisfaction Index (CSI) scores in excess of 80 for the last two years. This is ahead of the UK and US indices and puts us in the world-class category.

Global capability

Whilst the UK market is still our heartland we have secured clients in Europe, US and the Middle East. We

now offer online solutions in 14 languages. Indeed, our ability to meet the needs of global organisations has been instrumental in our winning of major blue chip accounts.

Technical advisory board

To ensure we deliver products that meet legal and best practice standards, we have established a technical advisory board that includes our own leading health and safety team as well as 'non-executive' specialists in the areas of fire risk, ergonomics, environmental and corporate social responsibility.

In addition, where appropriate, we subject our solutions to external review by health and safety laboratories and other independent specialist consultants.

Occupational road risk

Because driving is an everyday experience for so many people, it tends not to be viewed as particularly hazardous. Yet driving is probably the most dangerous task you will ever ask your employees to do.

Responsible employers choose Cardinus to help manage their work-related road risk, to help to protect their staff, to reduce costs and to help achieve compliance.

Cardinus also provides fleet risk management services to other fleet suppliers and our partners in the legal and insurance industries. They take advantage of our 'white-label' arrangement, where partners offer our services to their customers as part of their own branded service packages. This is a ringing endorsement of the quality of Cardinus products.

Driving at work is covered by road traffic law as well as many other health and safety regulations. The subject is huge and that's why Cardinus has assembled an unrivalled team of experts in this area to help you tackle the many vital issues.

Consistent with all the areas in which Cardinus operates, fleet safety programmes are designed and created with clients' specific needs in mind. Cardinus might be a 'one stop shop' for risk management, but it's certainly not a 'one size fits all' solution that is delivered.

An initial audit can help measure your compliance against the many laws and regulations covering fleet. This enables Cardinus to work with you to specify your own bespoke risk management policies and programme.

E-learning and self-assessment is the most cost-effective and convenient way of determining which of your drivers need further intervention.

Further training can then be provided in a targeted and efficient way.

Safe Driving Plus gives your drivers 30-40 minutes of engaging e-learning. This will help them understand the added risks of driving on company business. Your drivers will be given personal action plans to manage their risks and provided with guidance and advice to reduce the likelihood of an accident.

In addition to being an effective self-assessment and training tool, Safe Driving Plus uses the unique Cardinus data management system PACE. PACE handles the data from assessments, communications to and from drivers and provides all the evidence needed to demonstrate diligence and compliance on behalf of the employer.

Cardinus uses government approved fleet driver trainers strategically placed all over the UK to deliver effective practical on-road driver training that produces measurable results in terms of reduced accidents, reduced injuries, reduced wear and tear, reduced fuel consumption and much more.

Cardinus offers a rigorous driving licence checking service, checking the validity and status of UK drivers as well as many overseas drivers too.

We check to ensure that drivers who use their own vehicles for business driving, commonly known as 'grey fleet' drivers, have the appropriate business insurance cover and that the vehicle they use has the appropriate MOT certificate.

For large and medium goods vehicle and minibus drivers who, under an EU Directive, need to gain their Certificate of Professional Competence, Cardinus runs a series of Driver CPC training sessions at convenient locations around the country that will enable your drivers to complete the mandated 35 hours of refresher training every five years. This is usually broken down into seven hours of training in one day per year.

Cardinus can quickly step in and undertake a Post Accident Interview should one of your drivers have an incident. This will establish major factors contributing towards the incident with an objective to prevent a repetition in the future through an established learning process for both your company and the driver.

We take great pride in the fact that our fleet risk management and driver training solutions are as comprehensive as they are simple to use. If you do not have the capacity to manage the programme yourselves, then Cardinus will manage the whole process on your behalf.

The goal of Cardinus is to provide you with solutions that add value to your business by protecting your company from 'a failure of duty of care' as well as providing a continued return on investment.

"Cardinus Risk Management has provided my company with a first class driver training service." Dave Washbourne, BALFOUR BEATTY UTILITY SOLUTIONS

"Everyone has commented on how well the training was carried out, how friendly and helpful the trainers were and how we have all benefited from some high quality professional tuition."

Kevin Inns, barchester healthcare LTD

"This completely new way to manage your property risk has been a great success." Sharon Matthews, FREEHOLD MANAGERS PLC

"With risk management an essential part of property ownership, Cardinus delivers a seamless service of both online reporting and professional surveys."

Robbie Steinhouse, gray's inn estates Ltd

Property risk surveys and audits

Property owners, managing agents, insurers and others with responsibility in this area need a modern solution to help with their risk management and legislative responsibilities; one that reduces costs, saves time and improves profitability.

To meet this need Cardinus has created a range of surveying services and redeveloped its PACE technology, to risk score property related issues. PACE delivers comprehensive surveys and assessments with secure online reporting, database management and client-driven back office workflow management.

PACE can be purchased as a stand-alone 'software only' package, or as part of a 'software and services' package where we give you access to our professional surveyors who can conduct the surveys for you.

If you choose 'software only' you get stand-alone subscription-based access to PACE. PACE will hold your survey, assessment, audit and valuation data in a structured format and is fully supported by our helpdesk, workflow and management information tools.

Our 'software and services' package, PACE PLUS, provides you with support from our expert on-site risk consultants and surveyors and access to mapping tools to help you manage risk. PACE is provided free of charge for up to three years if our surveying services are used.

This is a completely new way to manage your property risk, and is available for all kinds of property stakeholders including small and large property owners, facility managers, insurers, housing associations, property departments in central and local government, surveyors, risk management consultants, mortgage lenders and solicitors. Reporting can be structured to provide everything from executive level summaries through to the granular detail required by property managers. Multi-level users are provided with secure password access and can review detailed data, according to access level, such as scored risk ratings with analysis, reports on portfolio risk factors and aggregation of purchased services and products.

Specific programmes are created for clients from our wide range of services. All our clients' needs are different and all our services are tailored to suit them individually. Property risk is no exception; no two buildings are the same. The system delivers PDF report documents, email alerts and is supported by a back-office task management and workflow system. The main benefits of this approach is that all relevant information, by property, is held in one place, providing full reporting history for health and safety duty of care and ensuring risk mitigation actions are tracked.

The UK–wide surveying teams you will have access to are experts in property audits, fire risk assessments, asbestos assessment, energy assessment, valuations for insurance (including listed and historic property) and many others. The mapping data we provide gives information on subsidence, flood, windstorm, crime and terrorism.

By using Cardinus Property to risk manage your property portfolio you can expect much greater visibility and control over your assets, together with new levels of consistency and more effective working practices. With PACE, everything is in one place and instantly accessible. Cardinus can reduce the cost of your property risk and liability. In turn, this can improve your buying power, your potential to increase profit and your ability to generate new revenue streams.

Risk engineering

Cardinus Risk Engineering evaluates and manages risk in all types of engineering activities and environments. Our experience includes heavy engineering and high-technology industries, manufacturing and construction.

We assist you by providing risk management and engineering support, through on-site or remote evaluation, using industry-experienced and professionally qualified staff. We help you to better understand the risks of the industrial processes you are involved in.

Cardinus Risk Engineering is an experienced engineering risk consultancy with an enviable reputation for meeting clients' needs.

Our independent approach can help production facilities to achieve significant improvements in risk quality and performance, helping to further reduce any potential for loss. Cardinus staff, who have gained their vast experience of engineering and management in industry, can assist you in improving vital protection and prevention standards.

Improvement suggestions can take account of any financial and engineering constraints your sites may be subject to. In fact, any improvement proposals we make to location management are prioritised and can also be subject to financial evaluation, if required.

Our experts can conduct a valuation of assets for financial or insurance purposes. These can range from desk-based evaluations to full asset valuation studies, which can provide true replacement costs, as well as accurate values at risk.

Cardinus Risk Engineering provides a comprehensive range of services, including industry information, standards, philosophies, procedures and research. We are able to provide support for 'value for money' engineering audits and due diligence

reviews. Cardinus engineering support during asset purchase, however large, can benefit clients due to our experts' in-depth knowledge of international industry.

Industries that Cardinus has experience of include all types of electricity generation, transmission and distribution; nuclear production; the manufacture of all types of metal from precious to steel; timber, pulp and paper; oil and petrochemical refining and the production of plastics; all types of mining; the storage, transmission and distribution of gas; brewing and distilling; all types of electronics and semi-conductors; production and packing of chemicals and fertilisers; mobile and landline telecommunications; cement manufacture and processing; flour and sugar production and refining.

Cardinus Risk Engineering has worked with water utility organisations on reservoir management and domestic supply. We have managed risk on road and rail transport systems and helped airports, hospitals, hotels and warehouses reduce their engineering risk.

Cardinus will provide you with health and safety advice, safety management for plant, hazard analysis and control, and reviews of your risk improvement. We can investigate incidents for you, providing information, report and fault analysis and expert witnesses.

Talk to us about managing entire projects for you. Our knowledge and experience of engineering is global, so you can be confident that the support you receive draws on expertise gained worldwide in every type of engineering pursuit. "Having in-house risk engineering expertise has given us an edge in the market." Craig Kingaby, THB GLOBAL RISKS

"I would thoroughly recommend the EHS consultancy arm of Cardinus. They delivered a difficult project efficiently and on time." *Greg Newey,* EHS INTERNATIONAL

CARDINUS

Safety consultancy

At Cardinus Risk Management we want to help you to create an innovative health and safety programme and improve shareholder value.

To achieve this, our safety consultancy division calls on its experience in both the strategic and operational requirements of modern business. This applies to all types and sizes of organisation, from the smallest partnership to some of the world's biggest organisations. We work in almost every type of industry, managing every kind of risk imaginable, including the petrochemical, aviation, shipping, financial, manufacturing and high-tech sectors.

All our inspectors, assessors and consultants are highly trained and properly qualified. They are specialists in their field of expertise, ensuring Cardinus Risk Management can operate in specialised environments using our wealth of detailed knowledge to achieve measurable results.

Our expertise is not limited to any one country. Our experts are familiar with the legal and legislative requirements of most countries. In today's globalised workplace this is essential if you are to have the confidence that your safety programme is truly world-class.

Cardinus consultants can be either strategic or operational. You can use them to audit, assess and plan, assisting your in-house team to implement the best risk management strategies. Our experts can work alongside your own staff, providing support and training to help them get the job done. Alternatively, we can take on the role of in-house safety team ourselves, providing you with the full risk management service drawing on all our knowledge and experience.

There is a wide variety of classroom-style training courses to choose from, too.

The list of courses continues to grow as the nature of the industry and needs of our clients change. Current topics include ergonomics, environment, fire safety, induction, health and safety, occupational road risk, property risk and stress management.

A primary focus for Cardinus is safety leadership. We understand how important it is for safety practitioners to get buy-in from senior executives and support from staff. Cardinus believes in moving health and safety up the agenda in the boardroom.

We are very proud of our safety leadership course. The aim of this course is to allow safety practitioners to develop key skills to help them communicate at the highest level in an organisation and drive the safety message home. The safety leadership programmes we offer have been developed with the Royal Mail and are endorsed by the International Institute of Risk and Safety Managers.

At Cardinus we understand that no two clients are the same. At the very least you will choose your own combination of our many 'off the shelf' solutions, but you will also want to consider the enormous range of bespoke services we offer. Whether you need one-to-one safety training or boardroom briefings, Cardinus can help. We can even develop your entire health and safety manual for you. We will do all of this for the smallest company, right through to the largest, all the time focusing on quality in line with expectations. Cardinus delivers measurable benefits like improved safety, fewer incidents and injuries and reduced costs contributing to a healthy return on investment.

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THB Group plc

Cardinus is a member company of THB Group plc.

THB is an independent insurance broker, based principally in the London market, but serving clients and markets throughout the UK and internationally.

Established in 1968, THB Group provides insurance broking, risk management and underwriting services to wholesale and retail clients. The group includes one of the largest and most successful Lloyd's broking operations in the speciality market sector.

By focusing on its chosen specialist areas and attracting the best insurance professionals, THB Group delivers innovative technical insurance solutions and a first-class service.

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