



Risk Consulting

Risk Scanning

Many companies today face major challenges when managing the risks that affect their daily operations, and against the backdrop of recent crisis situations, there is clearly a greater need for digital services. A one-size-fits-all risk analysis approach is no longer adequate to fully address the degree of unpredictability businesses face today. Rather, it is the powerful combination of technical risk engineering expertise and data-driven insights that can help companies better manage and mitigate their exposure.

This is why the team at AXA XL Risk Consulting developed the Risk Scanning platform. This innovative service uses sophisticated risk assessment algorithms built on proven risk engineering skills and has been designed to help risk managers optimize investments and thus safeguard the company's assets.

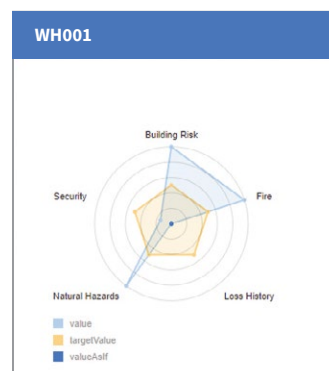
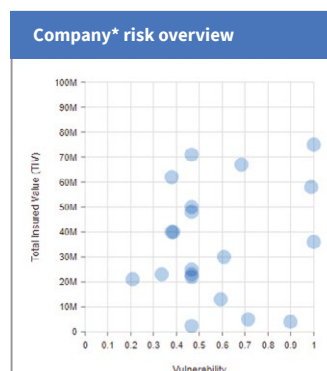
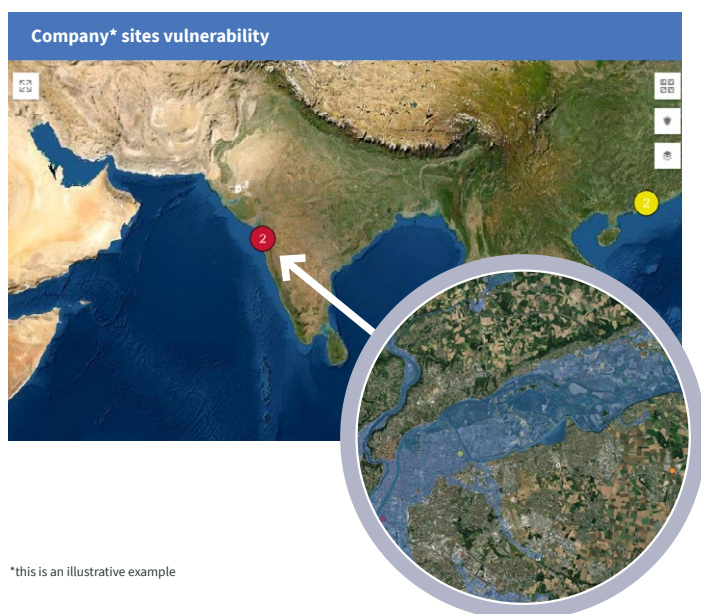
Risk Scanning allows multi-peril risk assessments to be conducted both on-site and remotely on wide portfolios of locations in a cost-efficient way and in a fraction of the time generally required for traditional site analyses. Companies of all sizes – from mid-market businesses to large corporates – can benefit from risk scores, recommendations and decision-making tools to build their loss mitigation strategies.

Get a macro-to-micro view of your exposure

Risk Scanning is a full risk consulting platform that allows large site portfolios to be risk-assessed by analyzing client and/or additional open source risk data in order to:

- identify and prioritize risk engineering resources
- perform multi-peril risk assessments
- create customized risk reports that reflect your specific needs
- obtain a global portfolio picture (macro view) and a site-specific focus (micro view)

The Risk Scanning process comprises different modules that can be customized by our risk consulting teams to provide varying levels of risk assessment according to your situation.



*this is an illustrative example

The Service at a Glance

Step 1: Peril Scoping

- Based on available loss data and the strategic risk management objectives of the company, the client defines the risk modules that need to be assessed: Fire & Explosion, Burglary & Theft, Natural Hazards, Environment, Health & Safety, Cyber, Storage, Motor Fleet.
- The Risk Scanning platform takes the client through a standard checklist to collect the data required for the risk assessment, such as building characteristics, protective measures and procedures already in place, production processes, data security policies, loss history, etc. If necessary, we can provide customized checklists for more precise assessments that include risk grading.

Step 2: Risk analysis

- Once the data has been entered, an algorithm-based risk assessment is generated automatically on the Risk Scanning platform.
- If a more comprehensive analysis is required for locations with high exposure, the primary data is reviewed and processed by our risk consulting experts.
- The results are provided in the form of a report with first suggestions aimed at mitigating the risk, including as-if simulations to show the potential impact of mitigation measures on the risk rating.

Risk knowledge and digital expertise working for you

Risk Scanning combines the efficiency of a digital approach with the expertise of strong team of specialized and experienced consultants:

- Multi-peril capabilities
- Comprehensive risk knowledge in a large range of sectors
- E-learning / training capabilities
- Extensive claims experience within AXA XL
- Algorithms developed by in-house data scientists on the basis of our team's risk knowledge and partnerships with recognized institutions.

Our expert team of 400 risk consultants in 26 countries across the globe work hand in hand with you to help create a global risk mitigation strategy that is customized to the specific needs of your business.

“With more than 150 stores to protect, we needed an efficient assessment and mapping of emergency risks such as flood, earthquake or fire. Thanks to the risk scanning offer, we were able to optimize our protection investments.”

Leading food distributor in Italy



Risk assessment tailored to your needs

By increasing the amount of information available and by using sophisticated data interpretation and risk analytics, companies of all sizes – from mid-market businesses to large corporates – can enjoy a wide range of benefits:

- ✓ **Increased knowledge of the risks impacting your site portfolio** including small or remote sites often omitted in traditional loss prevention programs
- ✓ **Time-efficient and comprehensive risk assessment** using proprietary algorithms across multiple perils and including vulnerability, hazard and exposure, capable of being delivered within a few months
- ✓ **Risk mapping** to help identify and communicate weak spots, define priorities and quantify the impacts
- ✓ **Prioritization of investments** as a complementary component to traditional loss prevention programs
- ✓ **Monitoring** to track the risk evolution of a site and the impact of loss prevention over time while benchmarking sites with similar occupancies
- ✓ **Backing of company-wide engagement** in a global risk reduction strategy based on suggested risk mitigation measures
- ✓ **Multi-language user interface** and deliverables

To learn more, please reach out to your AXA XL Risk Consulting contact.

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