





## **OUR SERVICES**







### **BBB - Bank Surveys**

At Group Risk Solutions (GRS), we perform detailed assessments of financial institutions to ensure compliance with the rigorous standards required for Bankers Blanket Bond (BBB) insurance. Our evaluations encompass critical areas such as IT systems, physical security, compliance frameworks, operational risk, auditing, HR practices, international transfer protocols, and vault and branch inspections. By identifying vulnerabilities and recommending improvements, we help mitigate risks and safeguard insured parties against potential losses.

## Cash In Transit (CVIT) Surveys

Comprehensive Cash-in-Transit (CIT) surveys are essential for evaluating the suitability of vehicles, operational methods, and security protocols to ensure adherence to international standards. These assessments cover the entire process of transporting valuables, from origin to destination, verifying the integrity of operations and the professionalism of management. With extensive expertise in this field, Group Risk Solutions (GRS) provides these services to support insurers by validating the competency of CIT companies and reducing risk exposure for insured parties.

### **Cash Centers**

With experience spanning over 120 cash centers worldwide, Group Risk Solutions (GRS) offers unparalleled expertise in evaluating and enhancing cash center operations. Our comprehensive assessments include inspections of vault areas, security systems, CCTV, employee access controls, internal procedures, auditing systems, IT infrastructure, and overall operational integrity. By identifying vulnerabilities and providing actionable recommendations, we help insurers and operators mitigate risks and ensure the highest standards of security and efficiency.



## **OUR SERVICES**







### **Gold & Diamond Mines**

Ensuring the integrity of precious materials from extraction to shipment is critical for mitigating risks in gold and silver mining operations. Comprehensive assessments focus on evaluating security protocols, operational processes, and system controls throughout the entire value chain. Leveraging extensive global experience, Group Risk Solutions (GRS) provides underwriters with detailed insights to identify vulnerabilities, enhance protections, and ensure confidence in the safety and security of mining operations.

## **Risk Management Surveys**

Effective risk management is essential for government and municipal institutions handling critical operations such as document storage, pension payments, and logistics. Our surveys assess vulnerabilities in operational processes, security systems, and compliance frameworks to ensure robust risk mitigation. With experience in evaluating governmental facilities and logistics companies, Group Risk Solutions (GRS) provides tailored recommendations to enhance resilience, safeguard assets, and minimize potential losses in these high-stakes environments.

### **Premises Vulnerability**

Protecting high-value locations such as jewellers, art galleries, ATM machines, and other centers with significant assets requires a thorough understanding of potential vulnerabilities. Our surveys examine premises and systems to identify risks, evaluate security measures, and provide actionable recommendations to mitigate threats. With extensive experience in assessing high-value facilities and ATM sites globally, Group Risk Solutions (GRS) delivers tailored solutions to strengthen defences and ensure the safety of assets and operations.



# ABOUT GROUP RISK SOLUTIONS

Group Risk Solutions (GRS) is a leading provider of specialist risk assessment and consultancy services, dedicated to helping clients mitigate risks and safeguard their most valuable assets. With decades of expertise across a variety of high-risk industries, we offer tailored solutions to financial institutions, cash handling operations, mining enterprises, and other high-value sectors worldwide.

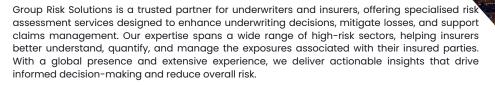
Our director, Kevin Orme MSc, brings unparalleled expertise to the helm of GRS. With over 30 years of experience as a Scotland Yard detective and 14 years specializing in risk assessment, Kevin has a proven track record of delivering precise and actionable insights to mitigate operational vulnerabilities. His extensive background includes conducting comprehensive surveys for banks, financial institutions, cash centers, ATM systems, cash-in-transit operations, and gold and silver mines

At GRS, we pride ourselves on delivering concise, actionable reports with clear recommendations designed to mitigate risks and enhance operational resilience. Our services include both onsite surveys and desk-based evaluations, ensuring a flexible approach tailored to meet the unique needs of our clients.

Our mission is to provide meticulous risk management solutions, empowering our clients with the knowledge and strategies needed to enhance security, ensure compliance, and minimize potential losses. Our commitment to professionalism, integrity, and excellence sets us apart as a trusted partner in risk management.



# **AIMS**



### Supporting Underwriters and Insurers

Underwriters face significant challenges in assessing risks across diverse industries, particularly in high-value and high-risk operations. Losses often arise from internal and external incidents, including employee dishonesty, fraud, theft, and security breaches. Additionally, external threats such as robbery and poor physical security measures further increase risk exposure.

At Group Risk Solutions, we bridge the gap by providing in-depth, evidence-based risk evaluations that offer insurers a clearer picture of their clients' operational vulnerabilities. By identifying areas of weakness and recommending targeted improvements, we help underwriters and insurers:

- Reduce claims frequency and severity
- Enhance the accuracy of risk assessments
- · Improve portfolio profitability
- Strengthen relationships with insured parties by adding value through proactive risk management

#### The Value We Bring

By leveraging Group Risk Solutions, insurers and underwriters gain a deeper understanding of their insured parties' risk profiles. Our insights help:

- Reduce exposure to significant claims by preemptively identifying and addressing vulnerabilities.
- Support better risk pricing with accurate and detailed risk data.
- Strengthen claims defensibility through documented risk assessments and loss prevention recommendations.
- Enhance insured parties' operational resilience, thereby lowering their overall risk and fostering long-term policyholder relationships.

### **Our Expertise**

With a proven track record in risk management, Group Risk Solutions has extensive experience working across financial, commercial, and governmental sectors. Our team of experts combines global insights with local knowledge, ensuring that every risk assessment is comprehensive, precise, and actionable.



# GET IN TOUCH

At Group Risk Solutions (GRS), we are committed to providing exceptional support and expertise for all your risk management needs. Whether you have questions about our services or would like to discuss your specific requirements, our team is here to help. Reach out to us today to learn how we can assist in mitigating risks and protecting your assets.

### **CONTACT US:**



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