



Insurance | Risk Management | Consulting

WINTER RISK MATTERS



Welcome to the latest edition of **Risk Matters**—your quarterly update from Gallagher's Risk Management Team.

This exciting edition contains interesting and timely articles concerning critical topics such as business continuity management, underinsurance, the risk of fire and flood, and why training, especially IOSH training, is so important—check them out below!

Plus, we provide a selection of handpicked external news features and articles that might be of interest to you and your organisation's risk management strategy.

Business continuity management: Will you survive or thrive in the next crisis?

Read this article to understand why business continuity management is vital for protecting businesses against different types of risk and crisis—maybe even the next pandemic.

[Read here...](#)

Fire risk in winter—Is your fire safety plan up to date?

The risk of fire in the workplace is ever-present, and with the winter months upon us, this risk only grows greater. In this article, we offer some considerations that may help protect your business and people from the risk of fire.

[Read here...](#)

The rising risk of flooding in the UK

Check out this article to understand why the threat of flooding is rising, and how this could affect your organisation's ability to gain flood insurance in the future.

[Read here...](#)

Inflation and underinsurance —What every business should know

Underinsurance has become a significant concern for insurers over the last 18 months, and with the rising threat of inflation and economic unrest on the horizon, it's essential you understand what this could mean for your business—check out this article to find out more.

[Read here...](#)



Why is training so important?

Health and safety should be at the forefront of your risk management strategy, if it isn't, it should be. Read this article to understand the importance and benefits of training in this area, and discover our range of upcoming IOSH health and safety courses.

[Read here...](#)

Further news and insights

- Displaying the health and safety law poster – [Read here.](#)
- Understanding the new rules for causing serious injury by careless driving – [Read here.](#)
- Now's the time to get gas checks says the regulator – [Read here.](#)
- Company fined after worker falls from a fork-lift truck while cleaning windows – [Read here.](#)

As always, you can visit the Gallagher [News and Insights](#) page for more updates and articles.

To find out more about our Risk Management services, click below.

RISK MANAGEMENT PRACTICE

Connect With Us

T: 0800 138 7538

E: riskmanagementsolutions@ajg.com

The sole purpose of this content is to provide guidance on the issues covered. This content is not intended to give legal advice, and, accordingly, it should not be relied upon. It should not be regarded as a comprehensive statement of the law and/or market practice in this area. We make no claims as to the completeness or accuracy of the information contained herein or in the links which were live at the date of publication. You should not act upon (or should refrain from acting upon) information in this publication without first seeking specific legal and/or specialist advice. Arthur J. Gallagher Insurance Brokers Limited accepts no liability for any inaccuracy, omission or mistake in this publication, nor will we be responsible for any loss which may be suffered as a result of any person relying on the information contained herein.

▶ [AJG.com/uk](https://www.ajg.com/uk) | [gallagher-uk](https://www.linkedin.com/company/gallagher-uk) | [@GallagherUK](https://twitter.com/GallagherUK)

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT.
Registered in Scotland. Company Number: SC108909. FPI720-2022 Exp. 02.12.2023.

© 2022 Arthur J. Gallagher & Co. | ARTUK-4856



Insurance | Risk Management | Consulting