

PROVIDING THE LATEST **RISK MANAGEMENT** THINKING, RELEVANT TO YOU

Welcome to the launch of our first newsletter, **Risk Horizon**, which provides informative information surrounding risk management, one of our core divisions in the group.

Within this email we feel it will be useful to introduce our Spencer Hayes Risk Management division.

MANAGEMENT FOCUS

We would like to introduce you to **Stephen W Lowe** who is the Director of Risk Management Services for the Spencer Hayes Group. He shapes and oversees the delivery of our Risk Management consultancy services.



STEPHEN W LOWE M.Sc., CFIRM, FCII
Director of Risk Management Services
Certified Risk Professional
Chartered Insurance Practitioner

More information on Stephen's experience, qualifications and the services he provides can be provided upon request.

RISK MANAGEMENT INTRODUCTION

PREVENTION IS BETTER THAN A CURE

Across the Spencer Hayes Group we see Corporate Risk Management as an integral part of you achieving your business objectives, and reducing potential future costs; especially as not all risks can be insured, and disaster scenarios are possible.

Our suite of risk management consultancy offerings can be delivered as standalone solutions or as part of an integrated mix of services. We offer flexible tailor made solutions designed to address the risk challenges and opportunities faced by you through your own unique set of circumstances.

Risk management standards and best practice are the foundations of the corporate risk solutions we provide as are the principles around quality management and continuous improvement.

Using a range of risk management tools and techniques we can identify, analyse, evaluate and treat all those risks which are important for your organisation to manage (insured or not) and we can develop programmes to increase the chances of survival if disaster does strike.

STEPHEN W LOWE M.Sc., CFIRM, FCII

Certified Risk Professional, Chartered Insurance Practitioner

Director of Risk Management Services

Stephen is the Director of Risk Management Services for the Spencer Hayes Group. He shapes and oversees the delivery of our Risk Management consultancy services.

He is supported by a network of qualified and experienced experts across a range of risk related disciplines providing access to up to date knowledge, and the ability to co-ordinate appropriate responses to clients' risk related challenges and opportunities.

In a career spanning over thirty years Stephen has worked for national and international insurers; global insurance brokers and risk management consultants - in various technical and managerial roles.

Stephen qualified in 1994 as Associate of the Chartered Insurance Institute (ACII) – the insurance related professional qualification awarded to expert market practitioners. Two years later he also qualified as Associate of the Institute of Risk Management (AIRM) - an internationally recognised post graduate level qualification in Corporate Risk Management. Stephen became a Fellow of the Chartered Insurance Institute (FCII) in 1999-a universally regarded premier qualification for those working in the insurance profession. With a string of enterprise wide risk management research projects he completed a M.Sc. in 2004, and was elected a Fellow of the Institute of Risk Management (FIRM) in 2010.

As a Certified Fellow of the Institute of Risk Management (CFIRM) Stephen is also a "Certified Risk Professional"; And as a "Chartered" Insurance Practitioner he is seen as a professional adhering to the highest standards of learning and ethical behaviour.

Stephen has been involved in a number of industry wide initiatives around Risk Management standards and best practice; and is also the author of several risk management publications.

Through appropriate qualifications and experience Stephen is a Fellow of two of the leading professional bodies within his areas of expertise, a Certified Risk Professional and Chartered Insurance Practitioner.