



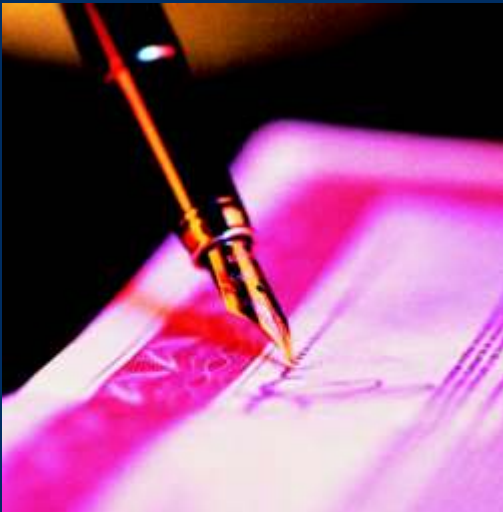
Company Profile



In the modern commercial world all profit making organisations are subject to daily exposure to loss and fraud, through incidents of both internal and external dishonest and/or fortuitous activities. To minimise exposure to such risks, strong and effective risk management practices should be introduced.

Within the financial sector, and also government institutions, research and experience indicates that inadequate or weak internal control procedures are the underlying factor in the majority of losses. In effect, entities operating outside an environment of strong risk management will be continually exposed to potential financial losses.

Universal Risk Solutions (URS), has acquired a vast experience, both locally and internationally, in the field of risk management and has identified, during various risk management projects, the areas of exposure that tend to exist in virtually all financial, commercial and government organizations. Risks include, amongst others, employee infidelity, client's fraud, theft, fraud and corruption of sensitive data, and diversion of funds. These internal dangers are in addition to the risks of robbery and theft directly attributable to poor standards of physical security or weak cash management procedures.



Similar risks are present in non-profit organizations, such as public institutions that are responsible for the provision of services or utilities or the protection of vast public assets. These types of organizations or institutions manage and distribute sizeable government budgets, and may also be responsible for the collection and management of funds generated from taxes or utility services. Such institutions should also be subject to strong risk management programs, however, in our experience, this is not usually the case. Likewise, public institutions are invariably responsible for the allocation and management of high value contracts, and the incidents of corrupt practices in this area are not uncommon. Again **URS** has identified this area of risk and offers risk management services to reduce exposure to such problems.

Who we are



Universal Risk Solutions is a company with offices located in Europe, North America and South America. The company was established in May of 1999 by Mr Kerry Gillard, a former New Scotland Yard detective and an experienced risk manager and loss investigator. **URS** has risk surveyors based in each of our various offices in order to provide a wide geographical capacity and a rapid response time.

From each office, **URS** is able to offer a diverse range of consulting, investigative and risk management services to various markets, which include the following sectors:

- Financial Institutions and affiliated entities.
- Stock Exchanges, Stockbrokers and affiliated entities.
- Central Depositors.
- Clearing houses.
- Industrial and Commercial organisations.
- Government institutions.
- Transport and Cargo entities.
- Jewellers; both retail and wholesale.



Services



Risk Management Surveys Financial Institutions

Our risk management surveys of financial institutions include comprehensive studies and analysis of all relevant departments including, Systems, Treasury, Operations, Internal Audit, Credit, Compliance and Security. Our in depth study of financial entities also includes a full analysis of loss records.



Risk Management Surveys Commercial Industry Government & Municipal Institutions

Risk management surveys for these types of entities concentrate on financial operations and the movement of funds. Particular emphasis is also made on the protection of company assets, incorporating a thorough review of stock control procedures and physical security standards of premises, warehouses and production plants, with a view to reducing exposure to internal or external thefts.

With our experience we are also able to offer a full examination of controls and procedures within departments responsible for acquisitions and contracts. This aspect is fully examined and assessed with a view to providing the client with a structured plan to reduce exposure to internal or external corruption problems.



Cash in Transit Surveys (CIT)

URS has completed surveys of cash in transit operations on a worldwide basis. From this experience, we are able to offer a comprehensive risk management service within this specific industry. Our CIT surveys incorporate a full review of operational procedures, premises and vault security, together with an analysis of armoured vehicle protections and guarding standards, plus a full review of claims experience.





Claims Adjusting Services

The **URS** claims adjusting services are structured to provide the client with a more comprehensive product than the traditional claims service that is often restricted to the quantifying of the value of the claim. With our vast investigative experience, **URS** will in addition to quantifying the claim, also study and analyse each incident and then include relevant risk management advice within the final report. This additional advice and information assists the affected entity in reducing future exposure to similar loss problems.



System Security Services

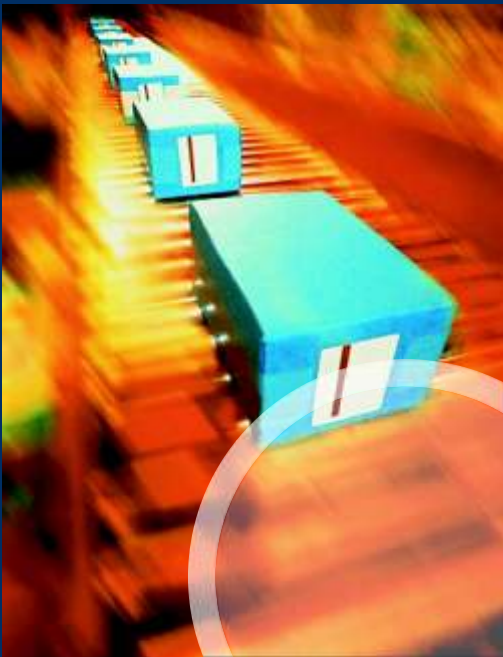
● Ethical Hacking Test

In order to establish possible points of access that a hacker could use to perpetrate a fraud of any nature, **URS** will analyse the existing vulnerabilities in the technological platform of the organization. This process will detect the risks of IT security from the Internet and from the internal network, and/or associated third party networks.



● Data Forensic Analysis

This work involves the collection, preservation, analysis and presentation of digital evidence through strict processes, which will assist in establishing responsibilities in cases of claims or frauds involving technological tools. The evidence collected can be used within internal administrative disciplinary processes, in the adjustment of a claim, or in legal processes.



● Security Awareness Training

IT security is not only a technical discipline, therefore we offer services relating to Security Awareness Training, which are focused on reducing risks directly arising from IT users, namely, the employees that manage the day to day information and have access to privileged information. Through seminars that are focused on publicity campaigns and other strategies, we create awareness among employees of the value of information and the security measures that must be taken to protect this information.

● Assurance

URS will configure, in a secure manner, the servers, network and applications in order to mitigate the security risks of the IT information within the organization.

● IT Risk Analysis

We analyse the processes and procedures related to the corporate administration of IT security, in order to detect weaknesses that could result in loss of image, assets or services. This analysis is followed by an IT investment strategic plan that is adapted to the real need of the business.

● Reports and Analysis

At the conclusion of a survey or an investigation **URS** will provide a full report, that includes a full review of the client's internal control procedures and security assessments of relevant areas. Recommendations relevant to the weaknesses identified during the survey are detailed in the reports, to provide the clients with a basis from which a control improvement program can be developed. **URS**, if requested, also offers a follow up consultancy service to assist clients in the completion of improvement programs.

