

## Arium Models Database

### Business functions

- Plant ownership (obtaining and retaining)
- Fuel supply (delivered on time without loss or liability)
- Transmitting power
- Sales operations – liability
- Creative service – liability
- Shipping- overall
- Shipping – fuel
- Shipping – equipment
- ECommerce
- Selling / providing goods via eCommerce
- Buying / receiving goods via eCommerce

### Political risks

- Confiscatory taxation
- Repatriating profits
- Corruption
- Confidence in safe food
- Political risk to immobile assets
- Loss of profits
- Loss of payments / incoming revenue
- Repatriating profits
- Corruption
- Loan portfolio
- Procurement - loss and liability
- Money laundering - loss and liability

### Specific businesses

#### Power plant

- Power plant operation
- Power plant development
- Power plant construction
- Power plant exit

### Construction

- Construction liability - delay liquidated damages and E&O
- Construction design - liability and delay
- Plant construction
- Construction design - losses and liability
- Land rights
- Site conditions

### Others

- Care home - employer & public liability
- Limited funding model for Lloyds broker
- Hospital maternity care – liability
- Selection of lawyers
- Manufacturing operations - loss & liability
- Leasing - residual value

### Staff

- Kidnap
- Staff safety
- Staff liability
- Contract staff – liability
- Staff honesty
- Employer's liability - all legal risks
- Employer's liability - insurable risks

### Business continuity

- Continuity of plant operations
- Business continuity

## Projects

- Project equipment
- Acquisition of equipment
- Land rights
- Tender
- Site conditions
- Project development - no increased cost from delays

## Insurance

- Care home - employer & public liability
- Professional indemnity insurance - rating model for computer consultants
- Insurance - validity & efficacy of cover
- Project construction - liability rating
- Insurance portfolio
- Hospital maternity care - liability
- D&O liability
- Construction liability - delay liquidated damages and E&O

## Internet risk

- Internet model
- Email
- Web presence
- Having your own web site
- ECommerce
- Selling / providing goods via eCommerce
- Buying / receiving goods via eCommerce
- Infringement of intellectual property
- Reputation damage
- Email access
- Internet payment

## Intellectual property

- Infringement of intellectual property
- Loss / damage to brand

## Business risk

- Reputation damage
- Successful business model
- Loss / damage to brand
- Adverse publicity - effect on shareholder value
- Security incidents - loss and liability
- Natural / social perils to buildings
- Data protection act (overview)
- Data protection transfer provisions
- Money laundering - loss and liability