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Risk Control

Higher Education

State of the Nation
Report 2023

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Contents

1 State of the Nation Report 2023

Welcome to the State of the Nation Report 2023 produced by RMP Risk Control. This document forms the basis of the third iteration of the report. The first was published in May 2021.

The 2021 report recognised that the Higher Education Sector had experienced a fundamental cultural shift in recent years with students viewing themselves as consumers. This shift had brought an increased level of scrutiny to the door of higher education institutions; requiring them to demonstrate ‘value for money’ for the quality of education being received by the students against the tuition fees payable. For the higher education sector; the challenge has been, and continues to be, to strike the right balance between the provision of high quality and affordable education whilst maintaining financial stability and encouraging investment and growth.

The 2022 report noted that many if not all of these pressures remain or have increased. In some aspects, such as operating costs and inflationary pressures, the task facing higher education institutions to manage these pressures may be even higher than it was previously.

In the twelve months since the last report, it appears that pressures and risks the sector face have had no rest bite. Sector funding cuts, vastly increased operating costs, energy cost increase and pressures on competition for students are just a sample of the challenges institutions have been managing in an increasingly competitive marketplace in order to attract both domestic and international students through their doors.

The sector is continuing to evolve and is working hard to keep pace with the challenges that these continuing pressures present.

2 The Current Outlook

At the time of writing, global news headlines were being dominated by the tragic events unfolding in the Middle East along with the continuing conflict in Ukraine. The tragic human suffering and loss of life is appalling. Each day brings more tragic news, however, the consequences of these will extend beyond the military and civilian casualties.

At the time of writing, the escalation of the tragic situation in Israel and in Gaza has occurred, with news reports of unthinkable violence. The Middle East conflict between Israel and Hamas began on 7th October 2023, when Hamas launched an unprecedented multi-faceted and sustained assault on Israel. This conflict is sure to develop in intensity creating a huge humanitarian crisis that will have lasting repercussions. The length of this situation and any global impacts still remain unknown. However, it is a possibility that the current conflict may spread engulfing the region with far reaching ramifications with tensions globally raising as a result.

The conflict in Ukraine began more than a year ago and is likely to continue maintaining far reaching economic consequences. It is clear that the situation has created a humanitarian crisis with many millions of people being forced to flee their homes for safety resulting in communities across the world, Europe and the UK supporting Ukrainian families.

Last year's State of the Nation report considered the legacy of COVID-19 highlighting the findings of the Global Risk Report 2022, "Social cohesion erosion", "livelihood crises" and "mental health deterioration" being the most deteriorated risks over the course of the pandemic. As the world continues to emerge from the pandemic, these risks have continued and developed as according to the World Economic Forum, Global Risks Perception Survey 2022-23[1], the top three short term risks are Cost-of-living crisis, Natural disasters and Extreme weather events and Geo-economic confrontation.

Within the UK, The Office for National Statistics[2] reported that the Consumer Prices Index (CPI) rose by 6.7% in the 12 months to August 2023, down from 6.8% in July. This shows a significant reduction from the highest CPI of 11.1% in October 2022. With the continued high levels CPI, this inevitably will place additional pressure on UK society and the higher education sector.

In real terms, inflation reduces the purchasing power of money as more is required to purchase the same items. Very high price inflation such as that witnessed within the UK for 2022 and early 2023 can be a serious concern for organisations as it makes planning and investment decisions harder, and at a macro level, it may be associated with recessionary tendencies in an economy, leading to cutbacks in consumer spending. Industrial unrest may increase if wages are not seen to keep pace with price increases as seen in the higher education sector recently.

The effects of high inflation on the higher education sector can be substantial and so it is essential that risk management practitioners within the sector help their organisations identify how these impacts may adversely affect themselves as well as their students. Will the prevailing economic conditions increase demand for student hardship grants, and if so, how will the sector fund this increased demand? Is there potential for the development of new and bespoke fee arrangements to ensure that students do not miss out on the education that they desire?

A large proportion of the current inflationary pressures being placed on the UK economy is likely to be driven by the increasing energy prices. University estates, and the power they consume, are likely to be experiencing some rather challenging cost increases unless they have bought their power well ahead of time. However, hedging strategies can only offer so much protection from inflation. For example, those universities planning capital projects may experience significant increases in building costs due to the substantial increased costs of raw materials, particularly those that were once sourced from Russia or Ukraine.

In addition to cost saving strategies, universities may well be exploring means of increasing income, however, opportunities in this area may be limited as the current fixed fees for home students within England would prevent any increases. It seems that one viable consideration will be to raise tuition fees for international students, however, the success of this strategy may well depend on the economic conditions being experienced within the sender countries. Rising costs are likely to be challenging in terms of both the consumer and provider of higher education.

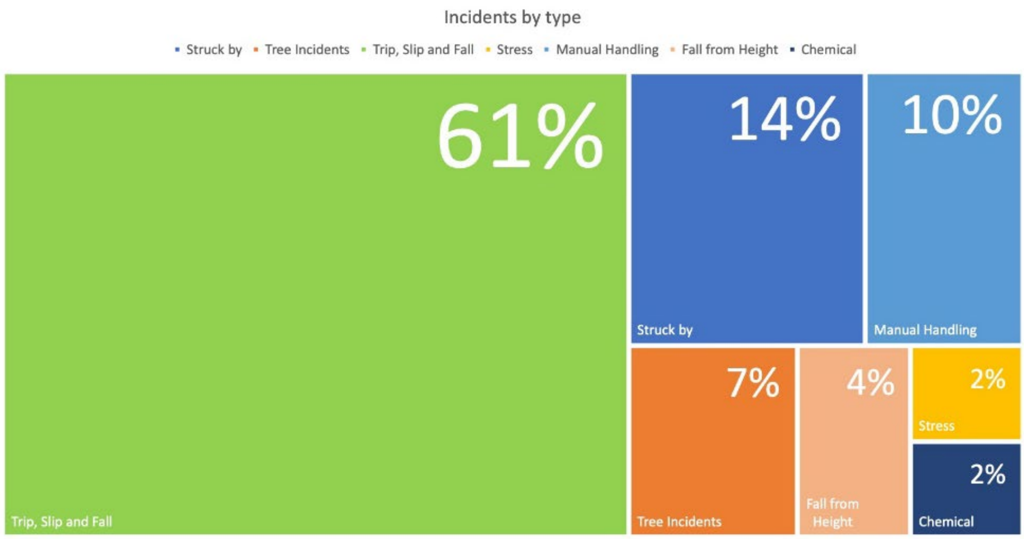
3 The Claims Landscape

The claims landscape for higher education institutions has a number of key themes to consider:

— **Claims Volume**

Claims trends now show a stable trajectory with high volume, however low value claims remaining a common source of claims with “slip and trip” type indents leading the recovery. Large losses have thankfully been avoided but the complexity and risk of the activities undertaken always means the potential remains and needs to be funded for.

Below shows the proportion of incidents by types from the Higher Education RMP claims information.



Source: RMP Claims data, 12 months to October 2023.

Claims data shows that trips, slips and falls make up the vast majority of claims received.

— **Mental Health**

As has been evidence in the press mental health is a growing risk in the sector and there continues to be steady levels of potential claims made although not many have been successful. That does not diminish the very delicate and sad situations that arise, and the very careful handling such claims require.

— **Data Protection**

Not just in the higher education space but we continue to see more claims for breaches of DPA/GDPR, usually as a result of phishing attacks. We explore some of these risks later in this report.

— **Insurance Market**

The good news however is that it feels like the volatility of the last few years in the insurance market is beginning to show some stability and the above points to one side, the future for rates stability looks more positive.

— **Computer Related Claims**

Computer related claims remains a significant areas, these claims fall into two main categories, first being damage, usually through water leaks and the second theft.

4 The Business Risk Landscape

On an annual basis, Allianz, an international financial services provider, publish their 'Risk Barometer' report. In order to develop the report, they acquire by means of a survey the views of thousands of respondents from a high number of countries and territories around the world. Respondents include customers, risk consultants, underwriters, senior managers, claims experts, brokers, as well as trade organisations.

The Allianz Risk Barometer 2023[3], the eleventh edition of the report, presents the most important business risks for the year based upon the insights gained from the surveys conducted during October and November of the previous year.

The top ten business risks featured within the latest report are highlighted below:

1. **Cyber incidents** (e.g. cyber-crime, IT failure, data breaches etc.)
2. **Business interruption** (incl. supply chain disruption)
3. **Macroeconomic developments** (e.g. monetary policies, austerity programs, inflation etc.)
4. **Energy crisis** (e.g. supply shortage/outage, price fluctuations)
5. **Changes in legislation and regulation** (e.g. trade wars, sanctions etc.)
6. **Natural catastrophes** (e.g. storm, flood, earthquake, wildfire, extreme weather events)
7. **Climate change** (e.g. physical, operational, financial risks as a result of global warming)
8. **Shortage of skilled workforce**
9. **Fire, explosion**
10. **Political risks and violence** (e.g. political instability, war, terrorism, civil commotion, riots, looting)

It is cyber risk which maintains the greatest level of concern among the many respondents to the Allianz survey, and within the higher education sector these concerns are certainly being shared. Risks from cyber incidents are increasing as of October 2023 KonBriefing[4] collate statistics on Cyber-attacks on colleges and universities across the globe showing a significant increase in attacks in twelve months in comparison to the previous period.

'Cyber risk' can be defined as 'financial loss, disruption to business processes or damage to organisational reputation related to failure of information technology systems'. Events such as cyber-crime (ransomware attacks etc.), IT systems failure and data breaches can be hugely consequential to organisations. It is worthwhile noting that all types and sizes of organisations are at risk, not just the large financial services firms or high profile brands.

The Times Higher Education[5] put forward some control measures that universities can implement in order to reduce some aspects of cyber risk. These include:

— Vulnerability management and patching procedures.

— Segmenting and isolating all critical service infrastructure.

— Implementing segregated central logging and monitoring of critical systems.

— Ensuring backups are segmented, secured and tested regularly.

— Controlling system access.

— Mandatory cyber-security awareness training for all.

The National Cyber Security Centre (NCSC) urges all organisations, including those who are already infected with malware, to follow their guidance on 'Mitigating malware and ransomware[6].

Whilst cyber risk quite rightly attracts significant attention due to the potential consequences associated with such events, it is important that organisations do not allow the subject to completely dominate risk management considerations to the expense of other topics as this may allow unanticipated risk exposures to remain unaddressed. After analysis of some examples of brand and financially damaging risk trends Deloitte[7] propose five broad categories in which university risks may be considered:

- Enrolment reaches its peak
- The value of degree undergoes further questioning
- The business model faces a full-scale transformation
- Talent management becomes a strategy
- The magnitude of risks demands a new response paradigm

- **Enrolment Supply Risks**

  In the absence of healthy levels of student enrolment, tuition-dependent institutions cannot sustain their financial health and fund operations.
- **Business Model Risks**

  Business model risks challenge an institution's ability to generate adequate revenue.
- **Operating Model Risks**

  Caused by inadequate processes, people, and systems, these risks can affect an institution's ability to function efficiently and effectively.
- **Reputation Risks**

  Negative headlines may result in higher education institutions losing alumni, business relationships, brand favourability etc.
- **Compliance Risk**

  Higher education leadership and governance bodies are expected to remain compliant with all relevant legislative requirements.

As highlighted by the Allianz Risk Barometer Report, organisations potential risk portfolio can be quite substantial and be spread over a wide range of areas. This fact alone tends to underpin the necessity of organisations to think as broadly as they can about their risk exposures, utilising external sources of information where available to inform upon discussions.

For internally generated risks, going to the source may seem a reasonable and achievable proposition, however, for externally generated information, this may be a much more challenging and arduous prospect. In these circumstances, it may beneficial and appropriate to rely on information gathered by other credible and authoritative sources such as that offered by Allianz, Lloyds of London and others. Of course, it can be argued that the information presented within the Allianz Risk Barometer is subjective and not qualitative in nature, thus reducing its potential reliability. However, reports such as these can be beneficial if the subjects presented are used as a stimulus for discussion and investigation.

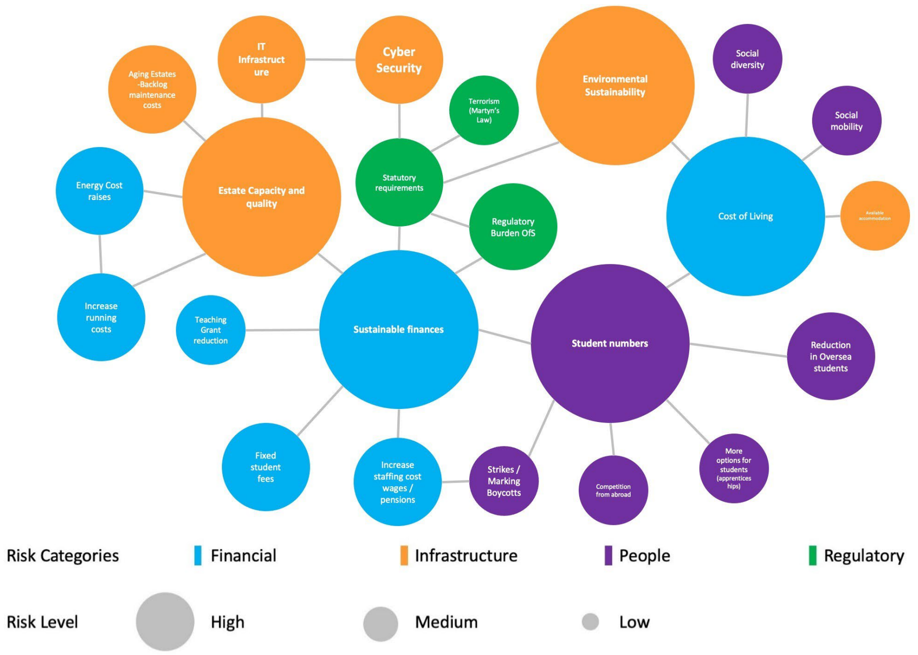
Further research presented by Price Waterhouse Coopers in Higher Education Sector Risk Profile 2023[8] report, this report benchmarks higher education institutions and identifies key risk ‘themes’ faced and how they are dealt with. The risk registers from 35 Higher Education Institutions were reviewed to establish similarities in nature and grouped by theme.

The table below shows the last three years results showing the themes that the higher education sector is worried about.

Themes extracted from higher education institutions risk registers – 3 years			
	2020/21	**2021/22**	**2022/23**
1	Cyber security and information governance	Financial sustainability	Cyber security
2	COVID-19	Cyber security	Sustainability, environment and climate change
3	Student experience	Student experience	Financial sustainability
4	Mental wellbeing	Research	Infrastructure: university estates and capacity
5	Student recruitment	Infrastructure	IT Infrastructure

Source: PwC Higher Education Sector Risk Profile 2023

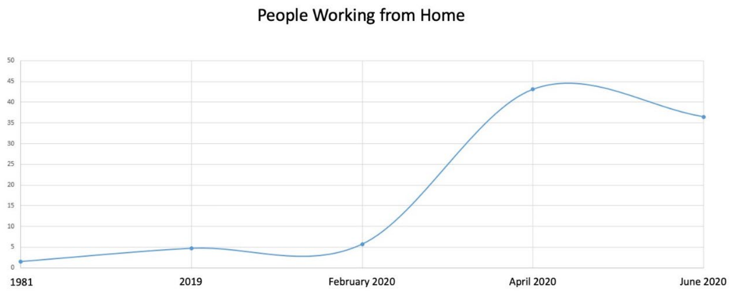
The trends and themes faced by the higher education sector is not isolated to individual institutions but is being faced by the sector as a whole. Institutions that work collaboratively across the sector using such information could benefit from best practice and reduce the risks faced. Below shows a risk web that groups risks into categories and shows links between them, allowing institutions to take a holistic view of risks being faced which can be utilised to prioritise and ensure linked risks are not missed when any strategic or management intervention is developed.



The above risk web brings together risk themes identified in the Allianz Risk Barometer 2023 and the PwC Higher Education Risk Profile 2023 and places a risk level against each. The risk levels shown are for illustrative purposes only as individual institutions risks may vary.

5 Reputational Risk Cyber Security

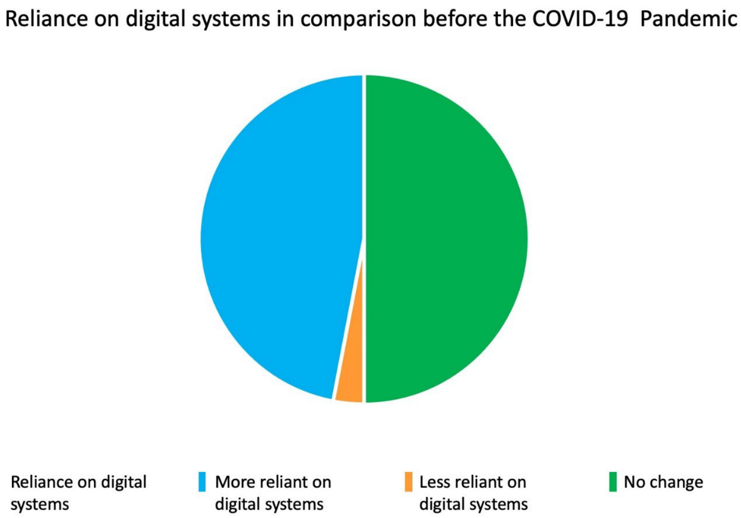
The COVID pandemic changed how technology was utilised across the globe. Video calls from home become common place, sharing information and effective collaborative working was exploited throughout the pandemic. The changes in the way work is carried out remain and have become the new ‘normal’.



Source: https://thehomeofficelife.com/blog/work-from-home-statistics

The graph above shows the percentage of people working from home when measures were introduced to combat the effects of the pandemic[9]. With lockdown measures now eased across the globe, employers and employees are now trying to strike a balance of returning to the workplace and a more flexible approach to work, this is leading to a ‘hybrid working’ models being introduced within institutions. In the UK 58% of workers prefer to work in a hybrid model[10].

Utilising the hybrid working models bring huge benefits to organisations and employees. However, organisations are now more reliant on digital systems than they were pre-pandemic[11].



Source: Aviva Risk Insights Report 2022

Hybrid working makes security measures more complex as numbers of target increase, making it more difficult for organisations to ensure cyber security measures are effective. It is essential that organisations strengthen their defensive measures, improved education to users and ensure active monitoring of digital systems.

Price Waterhouse Coopers LLP's annual Higher education sector risk profile 2023, highlights that risks from cyber-crime and attacks has been on the risk registers of institutions for the past 5 years. In 2018/19 Cyber security was fifth on the risk registers, over the past 5 years this has steadily climbed up in the concerns of institutions where in 2022/23 it is the highest perceived risk.

Recently, a UK university suffered a cyber-attack where a number of digital systems were compromised and staff data stolen[12]. The attack affected staff laptops, shut off around half of the university's digital systems, and affected student submissions. The initiators of this attack are a known ransomware group seemingly trying to extort the university concerned. The group is demanding 20 bitcoins (£450,000) for the data's return.

Such attacks present huge risks to institutions, both financial and reputational damage could occur. Timing of attacks could have significant impact. For example, if an attack occurred during the clearing process this could be catastrophic to university recruitment which in turn would reduce income from the student intake.

The table below shows the number of cyber-attacks on Higher Education Institutions worldwide[13].

Cyber-Attacks on Universities Worldwide Oct 2021 – Oct 23					
	UK	**Europe**	**US**	**Rest of the World**	**Total**
2022-23	4	46	106	17	173
2021-22	4	32	20	11	67

Source: Cyberattacks on universities | KonBriefing.com

The information above shows a significant increase (258%) in cyber-attacks (ransomware and data breaches) between 2021-22 and 2022-23. The UK has relatively low numbers of attacks over this period. However, with the rise in total attacks it is likely that these numbers could increase.

Universities generally communicate very openly when they have been hit by a cyber-attack, partly because a large number of students are usually affected. Therefore, the number of unreported cases is likely to be low, at least for large cyber-attacks.

To manage the risk from cyber-attack Higher Education Institutions need to take adequate steps to manage these risks by implementing adequate cyber security risk management processes. The National Cyber Security Centre (NCSC) provide a framework for institutions to improve their security. This risk management framework has eight steps[14].

— Step 1 – Establish organisational context
— Step 2 – Identify decision makers, governance processes and constraints
— Step 3 – Define your cyber security risk challenge
— Step 4 – Select your approach
— Step 5 – Understand risks and how to manage them
— Step 6 – Communicate and consult
— Step 7 – Implement and assure
— Step 8 – Monitor and review.

Source: National Cyber Security Centre

6 Financial Sustainability

It is clear that the higher education sector is facing continued increase in financial challenges. The operational cost of institutions is increasing meanly because of:

- Rising energy costs
- Inflation on non-pay expense
- Increasing staff costs – supporting staff through cost of living crisis
- Increasing in demand for support services for students
- Increasing pension costs.

Fixed Fees

University funding is under pressure with no increase in tuition fees planned by government. Funding per student, in tuition fees and teaching grants, has been falling over the last decade in England such that by 2025/26 funding per student will be the lowest in over 25 years and worth only £5800 in 2011/12 prices[15].

Other Financial Pressures

In additional to the operating costs identified above, institutions are facing ongoing financial pressures from inflation and rising costs of materials, labour and borrowing. Universities across the UK are implementing strategies for the management of budgets through efficiencies, innovative business models and diversifying income streams. However, a shortfall in funding maybe inevitable causing an impact on student experience.

Student Pressures

Students are fundamental to institutions, because without them Universities would not exist. Student experience is key to recruiting and retaining students. Universities have invested in the whole student lifecycle ensuring the learning experiences, teaching and pastoral support to ensure students are experiencing the best that an institution has to offer.

However, students are facing unprecedented challenges with the cost of living crisis and fuel poverty. Are these distractions having detrimental effects on student experience? How could it not. Students' financial struggles will make it harder for them to connect and engage in their university communities. 45.6% of Students are undertaking paid work[16] as students need to supplement their maintenance loans to support day to day costs of attending university. This also has impacts to student social activities, with some not being able to attend clubs or social events.

Supporting students has always been a key activity for universities. The cost of living crisis has seen more than a quarter of UK universities provide or host a food bank service for students on their campuses[17]. 1 in 10 universities give students food vouchers, while just over half offer discounts on food. Some institutions have established cost of living working groups and some have made payments to support students. Universities are increasing their support for students by boosting emergency financial assistance funds, and providing warm spaces where students can go during cold periods.

Good quality student accommodation is a necessity in supporting students throughout university, proposed changes to the Renters (Reform) Bill could abolish fixed-term tenancies and replace them with rolling tenancies, which means students pay rent weekly or monthly with no fixed end date[18]. The changes will also mean that only two months' notice is required to leave a property. These changes will not allow landlords to guarantee that properties would be available the following academic year. In the instance of a tenant deciding to stay on, this could block others from moving in. In another example, if a student chose to move out early, then a room could be empty for several months until the new academic year started, this would place financial pressure on landlords. These changes may result in landlords considering selling properties, which may reduce the numbers of accommodation available to students. If there are less properties available it would be likely that the remaining properties would attract higher rental costs, increasing pressures on student further.

Such student hardship could likely affect future recruitment compounding pressure on institutions. These situations may not be in an institutions gift to rectify and therefore unfortunately may suffer the consequences. Institutions are facing increased competition for students, with institutions losing out in the aggressive higher education market[19] students are the life blood of institutions, continually reduced numbers will have significant impacts on the unfortunate institutions. With the pressures highlighted above along with reduced student numbers, these institutions financial sustainability maybe in jeopardy.

Research

UK universities across all types of institutions face significant losses in research activities. UK Universities incur a £5 Billion loss in delivery of research which cover less than 70% of costs from government grants and other income sources. This underfunding of research threatens the ability of the UK to remain globally competitive and fulfil government ambitions to be a science superpower[15].

7 Infrastructure – University Estates

As universities move on from the pandemic, institutions may have been reluctant to resume delayed capital projects due to hybrid working and studying models implemented. As these models of work embed this provides a clear image of future utilisation of office and study environments.

It is certain that these changes will bring increased demands for digital services, innovative teaching methods and flexibility for students and staff alike. Supporting these demands may require significant investment in technologies and the pressure to reduce the estates footprint and running costs. If institutions don't take these opportunities they may find difficulties in completing with others that have. As mentioned investing in these technologies will have a significant cost especially where investment has been neglected in past. The higher education sector have seen a reduction in capital expenditure from £3.5bn to £2.5bn in 2021/22[20] with projects cancelled, delayed or respecified.

Current Infrastructure

At the time of writing universities across the UK are trying to establish if they have reinforced autoclaved aerated concrete (RAAC) within their estate buildings. Nine universities in Scotland have closed or partially closed buildings after RAAC was discovered[21]. RAAC was found in lecture theatres, science labs and student unions, this has been disruptive to these institutions. It is likely more UK institutions will discover that RAAC is present in their buildings which may require mitigating measures to be identified and remedial works undertaken. This will place significant costs pressures on institutions as safety of staff and students is paramount.

In the 1990's several bodies recognised structural deficiencies apparent in RAAC panels but many institutions were caught unawares of these potential risks. The potential disruption and cost are yet to be realised making future budgeting difficult.

Insurers are seeing an increase in water leaks from pipework, could this be a latency issue? In the 1970's the UK had economic problems revolving around a global oil crisis. As a consequence, copper was in very short supply resulting in increases in supply costs. British Standard pipework were difficult to source therefore a supply of thinner wall pipework found its way on to the market. Pipework has a finite lifespan, and if substandard pipework was install at this time there may be issues after 50 years of use. The potential damage water leaks present institutions is significant. Investigating leaks to establish the root cause may be beneficial to identify problematic pipework allowing for replacement before leaks occur[22].

Energy

Institutions will be acutely aware that the cost of energy has increase significantly over the past 12 months. The overall costs of energy rose from £400m to £574m, a staggering increase of 43%. The cost of energy now accounts for 23.9% of total property cost in the sector[23]. Energy prices are likely to remain high as the invasion in Ukraine continues and prices are set in a global market for energy. Cold winters in China, Korea and Japan make a difference to global supply and therefore costs as the UK buys its energy from the same market. In this challenging energy climate some institutions have successfully hedged against the worst while others have seen a doubling or more that they spent on energy. If high costs for energy continue these hedging strategies may only delay the impact of these increases, institutions must account for this to maintain their financial sustainability.

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Further Support

A pleasing feature of recent times has been the development of our virtual bite size training sessions and it's interesting to note that our higher education clients have been locking into a number of different sessions ranging from Enterprise Risk Management through to Legionella and Risk Assessment Sessions. These bite size sessions are available to higher education clients and a new programme of topics is released every quarter.

RMP Risk Control has a proven track record in strengthening organisational risk and safety culture and lowering claims numbers and costs. By working in close partnership with our clients we raise and augment the profile of enterprise risk management across the organisation. Our team of qualified and experienced consultants based throughout the country have extensive experience of working closely with organisations, within the realms of health and safety and risk management to develop and deliver bespoke risk control programmes which are tailored to our clients' needs.

If you would like further information on any of our risk control services or to discuss your risk and safety needs, please don't hesitate to contact Ashley Easen - Director of Risk Consulting or your RMP Account Director.

Contact Details

If you would like to discuss how RMP Risk Control can assist and support you, please contact your Risk Consultant:

Barrie Ellis
Higher Education Risk Consulting Manager

Tel: (+44) 07714 172 454

barrie_ellis@gbtpa.com

www.gallagherbassett.co.uk

On occasion, RMP Risk Control will deliver services via our extended network of approved Associate Consultants. These consultants have successfully passed our stringent vetting processes and their use will be agreed with our clients prior to project initiation.

Michael CD Barnes BA (Hons) FCII
Education Director

Risk Management Partners

020 7204 1800
07825 063152

michael.barnes@rmpartners.co.uk

Risk Management Partners

67 Lombard Street
London EC3V 9LJ
020 7204 1800
contact@rmpartners.co.uk

rmpartners.co.uk

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rmpartners.co.uk

Dedication in action

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