



OPERATIONAL RESILIENCE

*Strength in Stability: Helping firms prevent
intolerable harm through operational resilience*



For insurers and intermediaries that are classified as enhanced scope under SMCR, operational resilience is a regulatory requirement under the FCA, PRA and Lloyd's frameworks, applying not only to your internal operations but also to the third parties that you rely on.

Even where a firm is not directly in scope for the operational resilience rules they may be considered as best practice.

GreenKite supports firms in assessing, strengthening, and evidencing their operational resilience - across internal processes and systems, delegated authority arrangements, and outsourced service providers. Whether you require a full framework review, mapping/validation of important business services, reviewing impact tolerances or assurance over your claims and other outsourced arrangements, we provide targeted, actionable support to ensure that you meet regulatory expectations.

Our collaborative approach helps you meet regulatory expectations, protect customers, and reduce the risk of intolerable harm from service disruption and the reputational damage that this can bring.

WHY GREENKITE FOR OPERATIONAL RESILIENCE?

- **Accountability-focused:** Our assurance helps you evidence that your important business services are correctly identified, tolerances are properly set, and any outsourced arrangements are being tested and actively managed
- **Third-party due diligence:** Where you work with intermediaries, TPA's or other service providers, we test whether due diligence is meaningful and applied throughout the chain
- **End-to-end support:** We help you meet FCA, PRA and Lloyd's expectations through governance frameworks, scenario testing, and policy development
- **Evidence for regulators and boards:** Our work results in reports, testing plans, and decision logs you can rely on
- **Practical delivery:** We focus on actionable recommendations, not templated theory
- **Deep market experience:** Our team have expert level experience across all distribution models

OUR SERVICES

Our work focuses on testing whether your existing operational resilience framework is sufficiently robust, whether your important business services have been properly identified, tolerances set on a justifiable basis, and whether any outsourced arrangements are effectively overseen in line with regulatory expectations.

When you delegate important business services, we help you determine whether those appointed to oversee them are meeting your standards and whether that oversight is effective.

Governance and Oversight

Reviewing your governance structures and SM&CR accountabilities to assess whether roles, escalation routes, and board-level ownership are clear and functioning.

Important Business Services

Testing whether your IBS have been correctly identified, documented, and aligned to customer outcomes, with a focus on ensuring that disruption does not result in intolerable harm.

Impact Tolerances and Intolerable Harm

Reviewing how tolerances were set, whether they are justified, and whether the associated harms, are clearly understood and evidenced.

Scenario Testing

Reviewing existing scenario tests or helping design new ones that reflect realistic business disruption and customer impact.

Service Provider Reviews

Assessing the operational resilience of your third-party service providers, whether directly appointed or through your delegated partners.

Delegated Authority Oversight

Reviewing whether your brokers or MGAs have the capability and have taken real steps to oversee TPAs or service delivery chains.

Dependency Mapping

Reviewing whether you have mapped the full operational chain and whether your due diligence and oversight extends beyond the first layer.

Board Reporting and Documentation

Providing draft reports, decisions logs, and testing summaries to support internal assurance and board sign-off.

We also support firms with EU operations or exposure who are within the scope of DORA and we offer bespoke services to MGA's, Brokers and TPA's who have delegated claims authority, and need to ensure operational resilience on behalf of their insurer partners.



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WHY CHOOSE GREENKITE?

We are of the market, for the market – our multidisciplinary team of insurance experts offer the benefit of their extensive experience in all aspects of delegated authority, compliance and assurance.

Access deep and broad technical expertise, directed by informed strategic advice and delivered with current market best practice in mind. In addition to an extensive library of templates and reports, we can provide a tailored blend of seasoned expertise through an engagement model designed for your specific needs.

Our commitment to truly collaborative consultancy and dedication to excellent client service provides clients with a long term, trusted partner on whom they can rely, to help grow their business and avoid potential pitfalls.

OUR APPROACH

Accountability matters - we believe in the importance of having a single, senior, dedicated point of contact for every client who is responsible for the overall success of the engagement. Throughout each client relationship, we continually review and reassess resources to ensure we are deploying the appropriate multidisciplinary team that will deliver real value for every client.

Unlike competitors, we do not flood projects with junior technicians, overseen by managers who are often one step removed. We work closely with each client to understand their unique requirements, then strategically apply appropriate technical expertise in the appropriate areas.

This approach delivers actionable, cost-effective solutions to our clients and material improvements to their bottom line.

WE ARE GREENKITE

GreenKite is an award-winning, B Corp-certified, independent professional services consultancy, operating in the UK insurance market. We deliver practical, sustainable solutions that efficiently support internal change while ensuring future resilience and regulatory compliance.

Our flexible solutions are built around three core pillars and underpinned by our team's extensive market expertise and commitment to meaningful collaboration to ensure the best possible client outcome.



HOW CAN WE COLLABORATE?

Talk to us about how we can address your challenges.

E: info@greenkiteassociates.com

T: +44 203 576 1868

W: www.greenkiteassociates.com

