Creating a great place to work for Australia

Cutting through risk to help your business deliver longer term, sustainable growth.

Workplace Risk | Insurance solutions
Risk is as much about perspective as it is about protection.

Through deep experience in workplace health & safety and workers compensation, we see beyond what's straight ahead to ensure we look after your future success.

In a global economy shaped by significant disruption and change, we are constantly looking for new perspectives and insights that help us to navigate workplace risk and workers’ compensation to help our clients focus their attention on what drives long term growth and success.

Ask us about Workers Compensation, Return to Work strategies and Workplace Risk planning - we have a comprehensive solution available for your business. If this is of interest, we would be delighted to discuss further.
WHAT WE SEE SHAPING WORKPLACE RISK IN 2016-17

Social change and ageing workforce

As one of the world’s leading developed economies, Australia is presented with the challenge of an ageing workforce population and the expectation that retirement at 65 is no longer a given. By 2050, 23% of Australia’s population will be aged 65 years and over, and urgent focus is now required to provide an effective strategy to better equip our businesses to work with, rather than against, this trend.

For many, the 21st century workplace requires further evolution to accommodate a more diverse workforce or face the risk of losing a group of highly skilled people who can drive growth by providing a valuable perspective built on both historic and future trends. We see regulations and workplace processes changing in the next 3-5 years to better support this requirement.

Leadership culture

With the introduction of the WHS harmonisation laws there has been a shift in focus from physical workplace hazards towards systems of work and the role of decision-makers in ensuring a healthy and safe workplace. This shift moves the focus away from the actions of individual shop floor workers to those at the senior management and board levels who determine how the organisation conducts its business.

Officer due diligence obligations relate to functions that officers have control over that affect decisions and behaviour towards work health and safety. These duties are therefore driven by the leadership styles present within the organisation which in turn can significantly influence the workplace culture.

In understanding the connection between leadership and workplace culture, we are seeing a growing demand for the provision of safety leadership programs that address an organisation’s achievement of its values, beliefs and goals. Not only does this assist with an organisation’s Officers demonstrating due diligence, but safety performance improvements are widely reported from an improved safety culture.

Regulatory and compliance changes

Regulatory reform continues to shape the agenda for Australia’s business community. Workplace Health & Safety has been increasingly in the spotlight over the past 12 to 18 months and, after an initial period of adjustment following the introduction of the WHS harmonisation laws, we have seen a growing number of prosecutions against officers for their failure to exercise due diligence.

21st Century workplace

Fair Work legislation is giving employees greater flexibility to explore alternative working arrangements in the desire for increased work/life balance and improved productivity and effectiveness. Like all changes, there are upsides and downsides that are challenging organisations of all shapes and sizes to think differently.

With an increasing demand to provide ‘work from home’ options, employers are required to adjust and adapt their workers compensation platform, to provide appropriate safeguards to incorporate specific risks that would not generally form part of a traditional workplace risk profile. This often requires specialist knowledge and expertise that may be outside of the reach of many businesses.

Technological disruption and emerging innovation

With the rapid rise of big data, technology and communication systems, the digital age has brought with it a wave of disruption that Australia’s business community continues to grapple with.

The emergence of predictive analytics is helping many of Australia’s major employers to better understand the DNA of their workforce and how to shape more effective employee retention and return to work strategies.

Technology is also transforming the physical structure and cultural dynamic of the workplace, where digital innovation is automating traditionally manual tasks and enabling a workforce to work with more agility and flexibility.

We are seeing many large organisations taking a fresh view on flexible working patterns and investing time and resources into exploring new opportunities to create improved innovation and go to market strategies. As many businesses move to the Cloud, new types of risk are emerging daily - from managing data privacy through to effective prevention measures and controls for cyber attacks - are top of mind in workplace conversations.

If you are seeing other trends and developments shaping your business, we would love to hear more.

From our regular conversations with clients we are gaining rich insights into the things that are creating growth as well as the those that present challenges. Our role is to help you find a way forward and navigate the bumps along the road.
“Workplace risk complexity is increasing as we move towards the agile and mobile office of the future. Technology, innovation and changing lifestyle expectations brings a new dimension to the conversation. We are well placed to respond to these changes and advise clients on their next best decision.”

Vivienne Toll, Head of Workplace Risk

Risky business

In the drive to keep costs down, and in industries where the perception of risk varies from the reality, we see many businesses taking unnecessary shortcuts and accepting potentially dangerous behaviour on the basis there are no accidents.

Working with our team we can identify these gaps and bring them into a more comprehensive risk strategy. That’s where we make the changes and you see the difference.

You are in safe hands with our Workplace Risk team.
At Arthur J. Gallagher we are helping businesses to provide an effective risk management strategy to help them survive an insurable event. In our daily conversations with clients, we are finding that many of Australia’s businesses - from small local business through to larger multi-national enterprises - are inadequately covered for the disruptions that could place their future in plans in jeopardy.

What’s more, we are also finding that the right mix and spread of insurance cover is also lacking. The good news is that you have the right team behind you to create a tailored solution that works in the way you and your business works - now and into the future.

As the modern workplace becomes more demanding, part of our work involves embedding the right leadership culture, helping the business to take accountability for the environment it provides for its workforce. Using our strategic framework we map out the way your business is currently working versus where it needs to be, to achieve regulatory compliance. Working in collaboration with our Workplace Risk team, you will be in safe hands.

With a national Workplace Risk practice across Australia, supported by a network covering almost 30 locations in Australia’s business centres and regional districts, we are your local broker - on your doorstep and in the places where you do business.

For an informal conversation, call us today on 02 9242 2084 and ask how we can help you to create a workplace of the future. We’d be delighted to help.
Creating Innovative Strategies

Every business is different, so we think differently too.

The Workplace Risk team specialises in two core areas:

1. Workers’ Compensation (including state-based, self-insurance and Comcare)
2. Workplace safety

To provide a truly integrated end-to-end experience we focus on the provision of short term priorities and then work towards long-term strategic outcomes using a tailored approach delivered by a team that aligns with the way your business works.

Bringing it all together

01 Establish current position
We undertake initial research and investigation to understand your current operating environment and risk appetite.

02 Short-term priorities
Delivering short-term and targeted workplace risk value-add benefits, where available.

03 Long-term objectives
Partnering with your organisation to deliver strategic workplace risk benefits that provide performance improvement and cost savings over a sustained period.

>$60bn

lost through workplace injury and incidents in 2015. The equivalent of
Working with your team to develop an effective injury prevention program is one of the best strategies for improving injury management outcomes". Quite simply, the less an organisation injures its workers, the less it is required to invest into claims and injury management. Prevention is always more effective than a Cure.

With a focus on developing tomorrow's safety leaders, we can assist with the achievement of your injury prevention objectives.

Creating safer workplaces by developing more effective leaders

01 Culture Survey
A tailored, online culture and climate survey with findings delivered to your Executive team in conjunction with the delivery of an Annual Audit Program.

02 Gap Analysis and Audit Program
Analysis program including site attendance report, stakeholder liaison, property inspection and a strategic roadmap to assist with analysis and decision making.

03 Leadership Planning
Strategic workshop to raise leadership awareness of workplace safety and development of the right mix of skills and awareness to take the business forward.

04 Behavioural Safety
Structured safety Program development which addresses manager and supervisor leadership and organisational culture.

Australian GDP
Protecting your organisation from legal liability, lowering your insurance premiums, protecting your corporate reputation and reducing the likelihood of workplace incidents are just some examples of where an effective risk management strategy is central to your future success.

We are committed to positioning you to survive any insurable on non-insurable event (through risk mitigation), achieved through our fully integrated insurance broking and workplace risk consulting services solution that provides a range of value-added outcomes across multiple aspects of risk, governance and corporate compliance.

...while you focus on leading the business.
You’re a part of an exciting growth story

The AJG Workplace Risk Advantage

1. **National service offering and international capability**
   Benefit from working with a local team who are nationally resourced and internationally represented, providing access to competitive premiums from the international market.

2. **Expertise**
   Business Risk, WHS and Environment qualified consultants with minimum of five years’ industry experience.

3. **Proactive service**
   Response and plan within 24 hours of enquiry.

4. **Holistic and simplified offering**
   Through our Workplace Risk Practice, you have the benefit of managing all of your insurable and non-insurable risk requirements covered in one place.

In the drive to create a workplace of the future we are seeing the risk profile of many of our clients change and adapt at a faster pace than ever before. Digital innovation is moving businesses beyond the traditional workplace model and transforming it to meet the needs of a new generation and agile workforce.

That said, some things remain the same.

The way we work with clients to understand their business beyond the meeting room conversation, and the approach we take to creating a best fit risk strategy to support your business now, and into the future.

Our team is well placed to have this discussion and we welcome the opportunity to meet with you and your team to solution to help you shape your future success.

Call us today on 1300 080 230 or visit our website at ajg.com.au/workplacerisk for more information about our range of risk management products and solutions.

Supported by a local team with international presence and capability

You’re a part of an exciting growth story

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Meet your Workplace Risk team

Hello
Great to meet you...

Bringing more than 15 years’ experience within the Personal Injury and Occupational Health & Safety fields, Vivienne is extremely passionate about the role a robust Risk Management program plays within any business delivering tailored risk solutions that reduce workplace injury and improved premium performance.

A strong client advocate, Vivienne has built a well regarded market reputation for delivering the best outcomes in complex risk cases.

Vivienne has managed large national and single state clients portfolio’s acting in the capacity of Account Director. As a senior Manager she has managed teams of BDM’s and Account Managers across national and multi-state jurisdictions as well as a National Workers Compensation consulting practice within a National brokerage.

Vivienne has acted for many organisations including: HCF, John Swire & Sons, GPT Group, ALDI Stores, United Resource Management, Life without Barriers, ComfortDelGro Cabcharge (Westbus), GEO Group and ATS Logistics, amongst others.

Geoff Sawers
Practice Leader, NSW Workers Compensation

Geoff has a specialist workers compensation background with 14 years’ experience; having held a variety of senior roles within leading insurers and broking houses.

Geoff has a strong technical background and a high customer service focus which gives him a holistic view of the various Workers Compensation schemes and the unique challenges faced by the various parties involved.

More recently Geoff worked as a Client Relationship Manager with CGU Workers Compensation on a portfolio of national clients coordinating the service delivery of underwriting, premium and claims management.

Damien Stinson
Practice Leader, Workplace Health & Safety

Damien has over 15 years’ experience in the provision of risk management strategies for business. In that time he has assisted his clients in managing people risk, operational risk, corporate governance and compliance across a landscape of insurable and non-insurable risks and across a broad range of industries and sectors.

As an expert in workplace health and safety including all aspects of systems development, employee engagement, implementation, evaluation and auditing.

He is an Exemplar Global accredited lead auditor in Occupational Health and Safety Management Systems and has completed numerous safety and risk management audits against State and Commonwealth legislative requirements (including mining, quarrying and rail legislation in VIC/NSW/QLD), AS4801, OHSAS18001, ISO9001 and National Self-Insurance Audit Standards.

Amber Bennett
Senior Consultant WHS

Amber has over 5 years’ experience in workplace health and safety, assisting clients in managing their corporate governance, operational WHS risk and compliance including short term and long term WHS strategies.

Offering a strong working knowledge of the harmonised WHS legislation, Amber is able to combine this with her operational experience to provide expert professional advice and guidance.
Susan has over 25 years' experience in occupational health and safety and workers' compensation from an employer, insurer and consulting perspective. Susan's career includes extensive advisory experience in occupational health & safety and workers' compensation and offers significant experience in developing and implementing management systems to improve occupational health and safety and workers' compensation outcomes. Susan has previously worked in an occupational health and safety capacity for ADI Limited, Minehunter Project and Loy Yang A Power Station. She has strong problem solving skills and has vast experience in building relationships with clients and key stakeholders through credible communication, planning, decision making and project based work.

Leo has over 25 years' experience specialising in Underwriting, Regional Casualty Claims Manager (WA/SA), operating within large Workers' Compensation claim departments, working for Self-Insured clients and, as a specialist consultant advising on People Risk Solutions for an international broker. Leo has a deep technical understanding of the Workers' Compensation and Injury Management Act and the associated requirements for the management of Workers' Compensation and Common Law claims. This has included the implementation of alternate case strategies, where Leo has successfully achieved early finalisation of complex long tail claims through this process.

Christian has more than nine year's experience in Workers' Compensation having previously worked for a national Workers' Comp insurer, and offers a deep understanding of premium drivers and key cost containment principles across both managed fund and underwritten environments. Christian has provided national account management, policy and injury management advice to a diverse range of companies from small enterprises to BRW Top 400 companies.

Meaghan joins the team with extensive insurer experience and a strong background in claims management, with a strong passion for delivering professional injury management advice accompanied by risk mitigation strategies.

Craig is a workers' compensation specialist with more than 29 years' experience working for a number of marketing insurers and broking houses. Through his work with a number of reform committees and industry regulators, Craig has developed a deep understanding of industry and is able to provide expert advice on complex and individual claims. Craig's deep appreciation of claims management and the interaction between claims and premiums enable him to develop solutions that are outcome driven for the purpose of premium minimisation.
Arthur J. Gallagher is a global insurance broking and risk management company headquartered in Itasca, Illinois. In Australia, through a national network of more than 30 locations, we provide tailored products and solutions to clients ranging from small to medium enterprises through to large multi-national corporations, as well as selected affinity partners and trade & industry associations.

In Australia and New Zealand, we’re your local business partner. On your doorstep in the places where you do business, we’ve developed strong ties with the local community and are actively working with small enterprises through to multi-national organisations to support their future success. We make a difference by tailoring products and solutions to fit with the way you, and your business, wants to work.

Why? We believe that no two businesses are the same. Many have unique qualities that may require something different. We’ve earned a reputation for truly understanding our client’s business and finding the best solution that covers you for all insurable risks and providing peace of mind for now and the future.

A little bit about
Arthur J. Gallagher
Your ‘locally grown’ insurance broker

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