

GB grabs a **swag of awards**



Stacey Williams and Kim Bentley with their awards.

GB team members have won four of eight awards run by WorkSafe Victoria for its Agents.

Kim Bentley, Case Manager – LTM, was a joint winner of the award for Excellence in Customer Service.

Kim's submission related to a decorated police officer, a holder of the Order of Australia, who had been on workers' compensation for 15 years. During that time, he had made several complaints on the level of service received from previous Agents. Kim's perseverance and problem solving skills saw the situation resolved.

Learning & Development Manager, Stacey Williams, won the award for Improving Client Performance. Training that Stacey has undertaken with GB's clients led to

her nomination, in particular, training and development initiatives she implemented with Victoria Police over several months. The greatest training impact has been the extensive work Stacey has done with Injury Management Consultants at Victoria Police.

Terry Solier, Triage Team Manager, and Sharni Rothacker, Injury Management Specialist, were winners of the Excellence in Innovation award. They made an exceptional contribution towards investigating, developing, implementing, monitoring and evaluating a Fear Avoidance Beliefs Questionnaire. The questionnaire is a tool used to evaluate claims once they are received by GB.

Sharni introduced a risk streaming and prioritisation model, and was responsible

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for the related research and overall management of the project, while Terry ensured the implementation was a success.

Injury Management Adviser, Renee O'Donnell, was judged Claims Management Professional of the Year. Throughout 2006, she demonstrated dedication to improving the quality and outcome of claims management at GB.

Renee works closely with employers in the daily management of complex claims and is currently assisting some key clients with development ideas for application to WorkSafe's \$10 million Return to Work Fund, set up by the Victorian Government for Return To Work initiatives by stakeholders.

Last year, the first time WorkSafe ran the awards program, GB team members received two awards. This year the team focused on fewer, higher quality submissions and entered 10 nominations, of which six were finalists and four were winners. The awards attracted a total of 67 submissions from all Agents.

Stacey said the awards night was "a fantastic outcome", with GB winning 50% of the awards.

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Online Ban

Good safety makes good business



WorkSafe Victoria is hosting information sessions, Managing Safety and your Workplace Injury Insurance, at 14 locations across Victoria in June-July.

Victorian employers can discover more about the link between workplace safety, well-managed return to work for injured workers and how much workplace injury insurance premium they pay.

Last year, more than 5,800 people, from business owners to employees, attended information sessions to learn about the latest in workplace safety and the workplace injury insurance system.

This year's sessions include an update on WorkSafe's new compliance framework, the new Return to Work Inspectorate, return to work coordinator

training, making an offer of suitable employment to an injured worker, and workplace injury insurance premiums.

“Good safety makes good business in every sense,” said WorkSafe Executive Director John Merritt. “It is the foundation stone from which a business becomes stronger.”

WorkSafe's Director of Premium, Brian Cook, said it was encouraging to see the growing recognition of the link between workplace safety and premiums. While safety was an important moral and legal obligation, it could also save businesses money.

“All employers, whether individually or collectively as an industry, can influence their premium rates by improving workplace safety and better managing return to work for injured workers,” he said.

GB highly recommends that our employer clients attend these sessions, as they are immensely beneficial in improving workplace safety and consequently reducing insurance premium costs.

For information on the sessions, go to www.worksafe.vic.gov.au or phone the WorkSafe Advisory Service on **1800-136-089** from 8.30am to 5pm, Monday to Friday.



Clubs' role in hazard identification highlighted



By Peter Diskin
Liability Claims
Brisbane

The importance of hazard identification and post-incident processes has been highlighted for two Brisbane RSL clubs.

GB has been the claims manager for the licensed clubs for about five years. The majority of claims relate to personal injury compensation pursued by patrons who have been injured while attending a club or during 'club-organised' activities.

GB has now presented an interactive information session to club staff at both venues, on the importance of identifying and nullifying various common hazards that exist in a club's usual trading environment, before incidents occur. Combined, about 75 staff members, including senior management, duty managers and bar staff, have participated in the presentations.

Feedback from both venues shows staff benefited immensely from the interactive session on protecting the club's position following an incident, while treating the patron fairly. Of particular interest to the attendees, was the topic on the procedure to follow when dealing with an injured patron following an incident, such as a fall. The GB team touched on incidences where staff members may prejudice the club's liability position through use of incorrect dialogue with an injured patron.

The general outcome was that staff felt better equipped to handle incidents and their immediate ramifications. GB is now liaising with both clients to streamline and amend internal procedures to adequately ensure all vital details of incidents are recorded in an accurate, timely fashion. GB has encouraged staff or duty managers to contact us direct with any peculiar requests from injured patrons, so we can advise on the most appropriate action.

Presentations such as these, and having GB personnel available to club staff, strengthens the relationships between GB and its clients.

Staff members received information on the following areas:

- What would commonly constitute a hazard in a club environment?
- What are some ways hazards can be identified and nullified?
- What commonly occurs after an incident at a club?
- What should be done, from the club's point of view, immediately after an incident?
- What should and should not be said to a patron immediately after an incident?
- What details about an incident should be noted? Where should they be recorded and by whom?
- Should staff members write witness statements? If so, what information should be contained in a statement?
- What is the process that patrons commonly go through in pursuing a compensation claim following an incident?
- How GB manages the claims process.





Risk management through technology

As a world leader in risk management services, GB knows that maintaining an edge requires the ability to adapt as the world around you changes.

That's why GB's RISX-FACS® system is being continually evolved and adapted to meet clients' changing needs.

GB's on line service option, risxfacs.com, collects and stores claim data accurately and gives clients immediate access to every detail on a real time, 24 hour a day basis. Using standard web-browser software, clients can access their claims information anytime from any PC in the world.

In 2005, risxfacs.com site averaged 65,000 visitor sessions and more than 19 million site hits per month. This is a very powerful and robust system.

Since the inception of risxfacs.com in April 2000, GB has invested heavily and worked diligently to expand and enhance the system. GB has listened to clients

and incorporated their suggestions on better refining functionality of the system.

The end result is a new realm of applications and solutions to help clients manage and master risk in a challenging world and an economic environment where there's a greater connection between online and the bottom-line than ever before.

RISX-FACS® is currently operated by more than 2,850 clients and 12,000 users around the world, across a broad range of legislative jurisdictions and for many varying claims management applications.

RISX-FACS® brings the diverse elements of intelligent risk identification and loss management together in a comprehensive system that seamlessly and easily manages the claims process.

The key benefit of RISX-FACS® is its ability to provide the information and control required to increase efficiency, reduce loss and save money.

GB clients can analyse their loss history and use the information to identify incidences and help create programs to reduce risk exposures and control loss. The end result is more efficient and effective risk management, lower costs and greater profitability.

RISX-FACS® has many unique reporting options that enable clients to target frequent areas of incidence and focus risk management efforts where they will have the most effect. Reports can highlight areas experiencing higher claims frequencies.

Clients can identify sources of loss, analyse and assess their potential impact, and monitor the effectiveness of risk management programs.



Fighting spirit joins GB Sydney

Michael P'ng has had three amateur fights in his life, and he won two of them.

He took the wins as an amateur kick boxer in Sydney and is now bringing his fighting spirit to GB.

Michael, a qualified instructor in Thai kick boxing (Muay Thai), joined GB this year as Team Manager – General Insurance, based in Sydney. He is the key contact for corporate clients, delivering on claims, based on service level agreements.

Born in Kuala Lumpur, Michael came to Australia in 1987 and is currently completing a Bachelor of Economics degree, majoring in business law, at Macquarie University. He is a Certified Insurance Professional and manages a team of six.

With a wealth of practical experience behind him, Michael has managed claims for large global international players, like Shell and InterContinental Hotels. In his previous role, having claims operational responsibility for the Asia Pacific region, Michael

managed catastrophic claims, like oil spills to large fuel contamination claims.

He was involved with administration of the HIH liquidation in the public liability division on behalf of the liquidators and has experience in identifying inefficiencies and implementing solutions to improve claims programs.

When not training or working, Michael can be found with 15 or 20 friends riding motorcycles.

He said: "I sold my car after living and commuting in Sydney and bought a motorcycle, I should have done it sooner. Not only is it less stressful getting to work, but on weekends I can get away and just enjoy the ride."

On his two wins-one loss fight record, Michael admits he is tempted to give it another try and win a final bout.

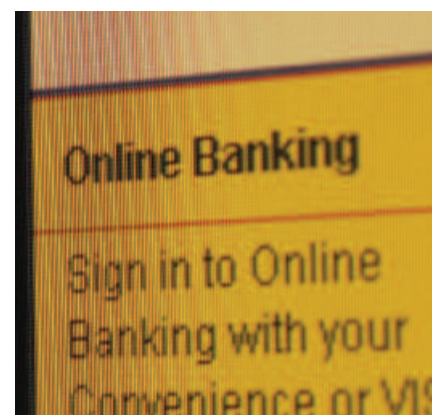
Electronic banking available for Victorian employers

From July 1, 2007, Victorian employers will have the option of being reimbursed for workplace injury compensation payments directly into their bank account.

Victorian WorkCover Authority (VWA) Executive Director Len Boehm said the move would give employers quicker access to their payments, greater efficiency and fewer administrative headaches.

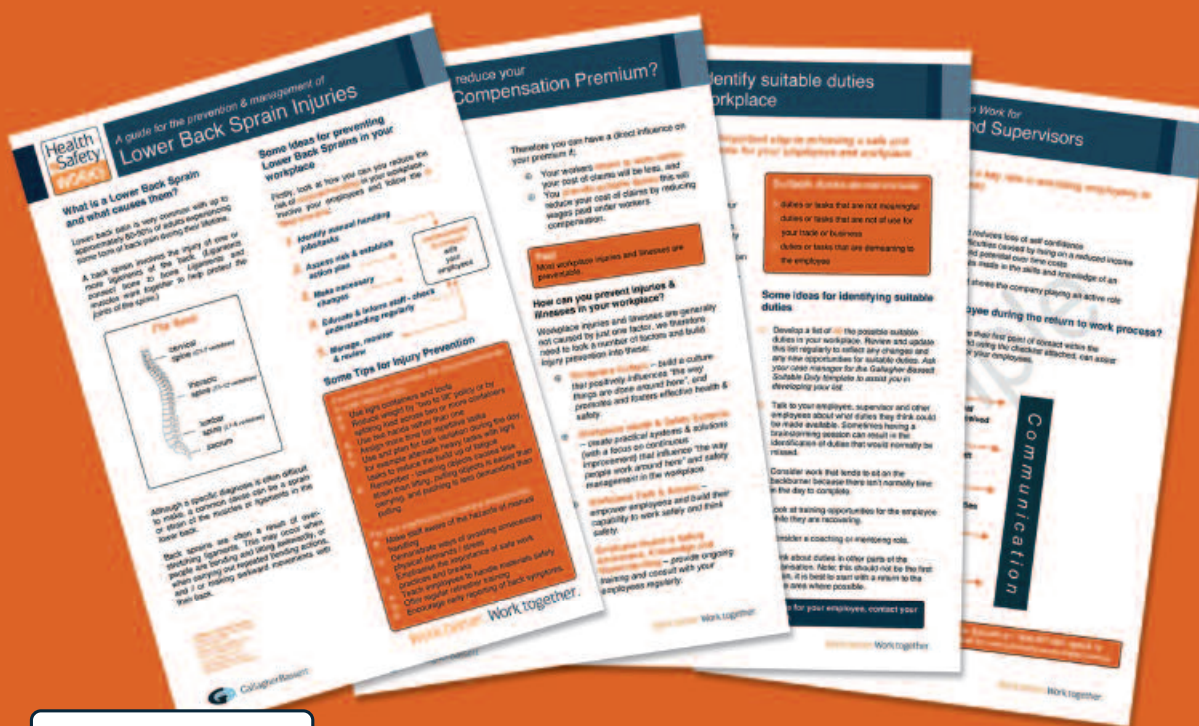
"This is another step in the VWA's efforts to improve the level of service it offers. Providing the direct payment option for employers will give them greater flexibility and choice in using a payment method that best suits their business needs."

VWA reimbursement payments are currently made by cheque and that option would still be available.



To register for direct payments, ask your WorkCover Agent, Gallagher Bassett for a Direct Payment Application Form – Employers.

GB leads by example with OH&S program



Health + Safety WORKS

Health & Safety Works is a new program and product line developed by Gallagher Bassett in Sydney to reduce workplace injuries and improve injury management.

The program includes a suite of 40 self-help tools, which are practical guides covering the injury prevention and injury management spectrum.

GB's Sydney office has implemented the program internally and road tested it successfully with several clients. The program is now available to GB workers' compensation clients in NSW and will be rolled out nationally by the end of 2007.

At GB, 170 staff and managers in the Sydney office have had their workstations certified and have been skilled on safe working postures and

procedures. Recertification occurs annually and staff members are reviewed every six months.

Steve McClen, NSW Sales & Marketing Manager, said GB had been "living and breathing the program internally" and case managers and account managers would now talk to clients about using Health & Safety Works in their own workplaces.

Paul Easter, General Manager – NSW, said GB had experienced a dramatic reduction in workplace injuries since it implemented the program. "People now understand their work environment; how to fix things that are not right and where to go for help."

Paul said there had been no workstation incidents, for example repetitive strain or back injuries, since all staff had been certified. "We're predominately a sedentary industry, with manual handling and repetitive injuries our most common injuries."

He said GB, as a workers' compensation organisation should "lead by example".

GB's OH&S team took almost a year to develop the Health & Safety Works program. The tools will be available to clients on a needs-based service delivery.

The tools are designed to assist employers to manage their own health and safety needs and identify gaps in their OH&S systems. Examples of tools include injury prevention and injury management guides for seven common injuries, key components in health & safety, templates for return to work and suitable duty planning, a glossary of injury management and medical terms, and guides on how to identify hazards in the workplace.

Feedback from NSW WorkCover has been positive, Steve said. "It's an outstanding program; ahead of the market. It's available to our clients as a value-add service, something they can implement themselves. If clients need more intensive consultation, we can arrange that for them."

GB plans to nominate the internal program for a NSW Safe Work Award.

Single call starts the claims management process



There is nothing routine about Bill Dwyer's job when he gets a call from one of GB's key claims management clients.

The job can be relatively minor, or a mammoth task. Either way, he knows there'll be disgruntled customers and it's GB's responsibility to get them back to normal as quickly as possible.

It starts with a call to Bill's mobile phone, which can happen at any time of the night or day. The client, a major corporate entity, has had an incident and customers are affected.

Bill, GB's Team Leader, General Liability, sets the claims management process in action immediately.

If it occurs during the day, the team gets to the area immediately to start doorknocking and doing letterbox drops to contact affected customers. If the incident occurs at night, the team is there at first light.

It's a formidable challenge when it's "hilly, hot or raining". Once customers are informed, those with damaged property must file claim forms. GB contacts suppliers and contractors and,

with input from the client, determines whether the damaged property is economical to repair or must be replaced.

The challenges are innumerable. "If a stove is old and irreparable, it's often difficult to find a modern stove that will fit the space in the home," Bill says.

Customers are prioritised. People with young families and the elderly are likely to get their new or repaired fridge first. GB will source hire fridges, if necessary.

Appliances are prioritised, too. Bill says the fridge is 'life essential', particularly in summer. Although some claimants are adamant they cannot live without their TV.

Inevitably, many incidents seem to occur during holidays, like Easter, Christmas and New Year. Ten or 12 homes can be affected or more than 700 – incidents are unpredictable, although the average number of affected residences is 20 to 30.

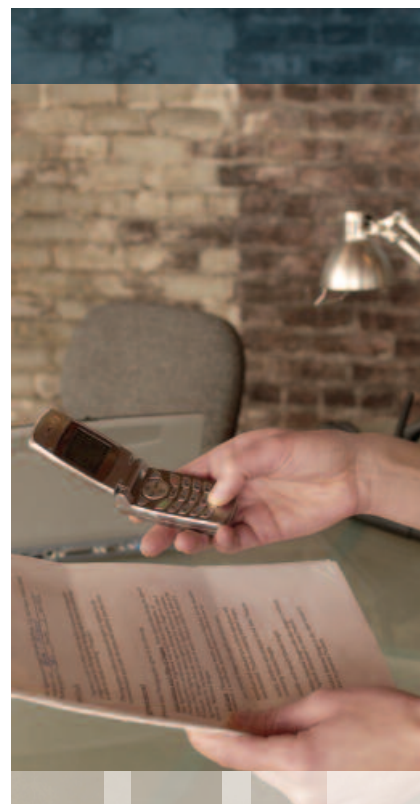
Bill had a call one New Year's Eve, as he and his family were preparing to celebrate the evening at a restaurant. Bill finally arrived for dinner about 10pm, but he accepts that as part of the job.

"Our goal is to keep things moving, keep customers happy and complaints at bay. Most people understand we're working as fast as we can to get their property repaired or replaced."

Bill and his team are currently developing a computer program to better track team members' roles, customers' claims and priorities and the supplier-contractor database.

He is also streamlining the GB call centre system so that, when a big incident occurs and temporary staff are required to help answer queries, they're well equipped to give the correct responses and reassure customers that their claims are progressing.

It's a challenge, but Bill is happy to be in a customer care role. And GB is rewarded for its efforts. Sometimes it's just emails from happy customers, but GB also has been a finalist in the client company's customer care awards for contractors for the past three years.



Clients' claims in safe hands

Using GB's existing risk management framework and the Australian risk management standard as the platform, Phil Bawden, National Manager – Product Support, is confident of rolling out a General Insurance Process Management Standard across GB by the end of June.

When he took on the role at GB, Phil said he wanted to have standardised procedures and practices across all branches, as much as possible, and he is on track to deliver.

There were inconsistencies with products and services but “a standardised product will benefit our clients who want consistency across their business operations nationally”.

Phil said GB's transparent audit and compliance testing meant clients' claims were in safe hands.

New South Wales and Victorian workers' compensation authorities have mandated rules on how GB handles claims. “We have to define those guidelines and convert them into processes and procedures, and we have to test against them to make sure we do what we say we do,” Phil said.

“Having standards across our operations will make claims management much easier and, more importantly, consistent.”

Phil said his recently commissioned Claims Management Business Improvement Forum, with GB representatives from Victoria, New South Wales and Queensland, was working to align standards and processes, in other words, “making it seamless”.

“It is important that the standardisation of procedures is maintained in-line with

“With our plans progressing over the last three months, we know we can roll out a transparent plan and one that offers quality, consistency and improvement.”

the current expansion of our national general insurance portfolios. Our rapid growth in liability and property product lines in all states, particularly NSW has necessitated a greater concentration on audits and compliance testing.”

He said GB's compliance testing of workers' compensation processes in each state was well-established and effectively assisting managers in driving incremental improvement across the businesses.

MELBOURNE

Ground Floor, 50 Queen Street
Melbourne VIC 3000
GPO Box 1660N
Melbourne VIC 3001
Tel: (03) 9297 9000
Fax: (03) 9297 9375

Workers' Compensation

Ground Floor, 50 Queen Street
Melbourne VIC 3000
Locked Bag 3570
GPO Melbourne VIC 3001
Tel: (03) 9297 9000
Fax: (03) 9297 9010
Email: wcv@gbtpa.com.au

Box Hill Branch

Locked Bag 3570
GPO Melbourne VIC 3001
Tel: (03) 9297 9000
Fax: (03) 9297 9010

BRISBANE

Level 3, 121 Wharf Street
Brisbane QLD 4000
GPO Box 14
Brisbane QLD 4001
Tel: (07) 3005 1900
Fax: (07) 3005 1999

ADELAIDE

9 Glen Osmond Road
Eastwood SA 5063
PO Box 344
Glenside SA 5065
Tel: (08) 8357 2655
Fax: (08) 8357 8252
Email:
IMAadmin@gbtpa.com.au

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SYDNEY

Level 6, 201 Miller Street
North Sydney NSW 2060
Locked Bag 912
North Sydney NSW 2059
Tel: (02) 9464 7111
Fax: (02) 9464 7404

Workers' Compensation

Locked Bag 912
North Sydney NSW 2059
Tel: 1800 007 033
Fax: (02) 9464 7400
Email: wcsw@gbtpa.com.au



GallagherBassett

Gallagher Bassett Services Pty Ltd

Email: gbtpa@gbtpa.com.au

www.gallagherbassett.com.au