

GB reappointed as Victoria Police WorkCover Agent



GB and Victoria Police Staff attending the Melbourne launch of the Victoria Police WorkCover contract

Gallagher Bassett has been reappointed as the WorkCover Agent for Victoria Police.

GB originally tendered for the account five years ago, winning a three-year contract, which had two one-year extensions. When that expired, GB, along with Victoria's other five agents, were invited to re-tender.

Victoria Police has about 14,300 employees, of whom 11,600 are police officers, protective service officers, reservists and recruits and 2,700 are administrative or support staff.

John McNamara, General Manager – Victoria, said GB had a dedicated claims team for the account and had proactively managed claims and focused on customer service delivery for all Victoria Police stakeholders over the past five years. GB had clearly demonstrated its large portfolio expertise on a state-wide basis. Other benefits Victoria Police experienced included:

- a 40% reduction in WorkCover premiums, and
- a substantial reduction in claim durations.

John said reappointing GB ensured no transition risk or business interruption to Victoria Police.

“We can continue to build on the strong, proven partnership we have accomplished thus far. GB values the partnership we have formed with Victoria Police and looks forward to it continuing for many years to come.”

Victoria Police has made substantial in-roads into its health and safety performance over the past two years, having implemented a Health, Safety and Wellbeing Strategy. GB is partnering with Victoria Police in contributing to improved safety performance.

In evaluation tenders, Victoria Police considered:

- the professional competence, qualifications, experience and expertise of the agent's personnel and the relevance of expertise and experience to the services being sought;
- the agent's ability to deliver the required services;
- the appropriateness of existing quality assurance and assessment programs;
- work experience and profiles of the agent's personnel;
- compliance with specifications and requirements and the clarity with which the agent evidenced an understanding of the requirements and output and deliverables; and
- the agent's demonstrated capability and capacity to undertake and manage the work proposed and the clarity with which the agent detailed the approach and methodology by which it intended to meet the requirements.

GB tendered for both Victoria Police's core WorkCover services, as identified by WorkSafe, and value-added services.

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Appeal lodged for fishing trip injuries

A labour hire company has lodged an appeal against a Northern Territory Supreme Court decision that found a former diesel fitter was entitled to workers' compensation for injuries he sustained on a fishing trip between work shifts.

Justice Stephen Southwood said Peter Clarke was injured while "engaged in an undertaking encouraged by his employer". Mr Clarke worked for labour hire company Waylexson Pty Ltd at Energy Resources of Aust Ltd's (ERA) Ranger uranium mine near Jabiru, in the Northern Territory.

On July 25, 2005, Mr Clarke had finished a day shift and was to work a night shift 24 hours later. Justice Southwood said it was common for workers to stay awake as long as possible when changing from day to night shift to allow their bodies to adjust.

Fishing was a common means of staying awake and Justice Southwood said senior ERA management "were aware workers engaged in fishing", although there was "no specific policy" about fishing during a shift change.

Mr Clarke went fishing with two colleagues and sustained a dislocated left hip and injuries to his left knee when the car he was in hit a tree.

Justice Southwood said "fishing excursions were a reasonable and foreseeable incident of the instruction to stay awake".

Waylexson's lawyer confirmed an appeal had been lodged against Justice Southwood's decision.



Comcover contract meant 'all hands on deck'



When Gallagher Bassett won the contract to provide services to the Australian Government's self-insurance fund, Comcover, much of the project planning had already been done.

Jody Boatwright, Transition Manager for the Comcover implementation, said planning began before any announcement on the successful tenderer was made. Once the decision was announced, it was then "all hands on deck, going at 100 miles an hour".

The total services package provided by a Gallagher consortium, led by Gallagher Bassett Services Pty Ltd, includes claims management; risk management advice; account management and marketing; event and training management; and insurance and reinsurance advice. GB's previous work on managing the HIH claims compensation scheme held it in good stead to quickly implement the Comcover contract.

With only 10 weeks from the contract announcement to the service being operational, it was a short transition and involved implementing a complex IT solution. "Everyone was under pressure," Jody said.

However, GB was fortunate that its Melbourne-based claims unit was winding down the HIH project, so was able to step quickly into the Comcover project.

"We've got people who are well experienced with the nuances of dealing with government," Jody said.

Sydney based Jody doesn't need to be hands-on with the Melbourne

team, but admits she spends a lot of time on the phone. She has made several trips to Canberra, where GB had to quickly establish an office and meet client representatives.

GB is providing tried and tested systems applications for claims management, risk management, customer relationship management and management information reporting. The unique element is that the systems are provided via a dedicated, web-based portal. Comcover fund members can log into the secure portal and view instant information across facets of the various service components.

"It's complex, and the implementation was made a bit more difficult because of government security requirements, but everything's close to being bedded down," Jody said.

All staff dealing with Comcover claims and data required a security clearance, issued by the Department of Finance & Deregulation.

GB is currently reviewing Comcover's open claims, which it received from the previous provider. Its primary claims focus is to review every claim within the first four months of the contract. "This ensures every claim has a strategy in place to drive the best outcome for the client," Jody said.

Charter changes set new standard



Gallagher Bassett has introduced a new customer feedback model to ensure it captures customer complaints, compliments and suggestions for improvements.

The model includes several ways for clients to provide feedback and a revised Customer Service Charter.

GB's Organisational Development Manager, Stacey Williams, said the charter had been produced through a process of revision and client consultation that started last October.

The charter outlined GB's commitments to customers in six key areas: accessibility, accountability, transparency, customer focus and privacy and confidentiality.

Other changes included new designated time frames within which GB undertook to respond to clients, including acknowledging all written inquiries within five business days and returning phone calls within one business day.

"We have always had deadlines, however our revised service commitments are more in line with customer expectations," Stacey said.

GB had dedicated feedback coordinators in each branch who would track customer feedback and follow up to ensure issues had been resolved.

GB's National Risk Manager, Andrea Kanserski, said the network of coordinators formed part of an information system that ultimately ensured senior management was kept informed of customer feedback.

Tracking feedback through the Customer Service Charter formed part of GB's wider risk management strategy.

"Feedback will be collected and compiled into a report on a monthly basis and discussed at senior management meetings," Andrea said.

"It will go to the most senior people in the company, including our risk management committee, because it sits within our overall risk strategy, the focus of which is to identify, manage and monitor areas of risk exposure.

"Analysing customer feedback will enable us to identify internal process or procedure weaknesses that can then be addressed and strengthened."

Andrea said GB viewed customer complaints as a resource to use to improve services. "We want a consistent, company-wide process and an internal culture among staff to report feedback. Even if a complaint has already been resolved, we want the information for analysis because, if we do get something wrong, we take responsibility and want to work with our customers to resolve it.

"Alternatively, if we are getting it right, we can continue to build on those strengths"

— positive feedback from customers is a great morale boost to our teams.

"We value customer feedback, it is important to us. We see it as an opportunity to continually improve our service delivery and product," Andrea said.

GB expands GI claims operation in NSW

Growth in general insurance claims management has prompted GB to expand its NSW claims team by employing several highly experienced, qualified staff.

They are Craig Moorley, Marissa Carey-Brenton and Doug Kalajdzic.

Craig is GB's Senior Motor Claims Consultant, having previously undertaken senior motor claims positions. He heads the motor team and is responsible for managing higher end and more complex motor claims in the various portfolios managed by GB in NSW.

Marissa has joined as a Senior Liability Claims Consultant and has particular expertise in managing professional indemnity and D&O claims. She previously had general liability roles within the Sydney insurance market.

Doug bolsters the GB property damage team as a Senior Claims Consultant, having held senior claims roles in the construction and engineering departments at Vero, HSB Engineering Insurance and Zurich, in Sydney. Doug has a Bachelor of Mechanical Engineering and is a former Claims Department Manager at Sarajevo Insurance, managing a team of consultants and responsible for major reinsurance losses.

Liability Consultant Stephanie Lee has returned from maternity leave and is a valuable resource in the general liability team. A qualified lawyer with a background in litigation, Stephanie will continue to assist in managing GB's public liability and professional indemnity claim portfolios.

Change the driver for job satisfaction



Jody Boatwright, Manager, Project Management Office

Jody Boatwright, GB's Manager, Project Management Office, thrives on change.

She's a long-serving GB employee, having joined the team in 1998, but says there is nothing dull or staid about her work. She enjoys working with different people throughout the company and with external clients when new projects are in the establishment and ramp-up stage. "I enjoy learning how other people do business," she says.

When she joined GB, after almost a decade with NRMA Insurance, Jody's role was primarily loss adjusting. She has seen GB transition from a loss adjusting company to a third-party claims administrator and has loved being a part of the change. "It's been a fun ride," she said. Currently, Jody is Transition Manager on the Comcover implementation (see page 2).

Other major projects she has worked on were the Mercury Energy compensation scheme in New Zealand, which began in 1998. It was GB's first crisis management project.

In 1999-2000, she was adjusting claims from Sydney's devastating hailstorms, then moved into another compensation scheme, the low-sulphur diesel project, which involved compensation for contaminated fuel.

Her foray into government projects began with GB's appointment to the HIH Claims Support Scheme,

where she gained vast experience in liaising with external auditors and government entities. November 2005 saw a shift to establishing the NSW workers' compensation claims management agency. She became Project Manager, Business Improvement & Strategy, and Contract Manager for the NSW WorkCover contract in February 2007.

Jody trained as a school teacher, but after graduating decided fairly quickly that was not her preferred profession. The only time she regrets not being a teacher is during school holidays.

Jody began her career in the insurance industry by default, joining NRMA as a claims officer as it was a role that required no experience and offered training.

She says the project that taught her the most was the HIH scheme. She credits her manager on that project with giving her responsibility and the "opportunity to step up and show what I could do".

The government involvement with HIH has been invaluable in establishing the Comcover project. Jody enjoys working at GB, saying it's "very exciting to be part of a company that's growing so rapidly", giving employees the chance to get involved in new projects.

During 2006-07, Jody took maternity leave for the birth of her daughter, Ivy. She appreciated GB's flexibility and support during that time and as she transitioned back into the fulltime workforce. She says a husband who is prepared to shoulder an equal share of the household and parenting responsibilities also helps.

Jody sees her role as getting a project from inception to the stage where it is running smoothly, meeting its KPIs and has correct reporting mechanisms in place. The operational managers can then take over. For Jody, it's on to the next big project.

NSW WorkCover athlete skis for gold

A NSW WorkCover-sponsored athlete, snow skier Shannon Dallas, has achieved gold medals in two prestigious international competitions.

Shannon, 31, won the super combination shootout at the IPC Alpine World Cup in Sestriere, Italy. The event combines a skier's performances in the downhill and slalom runs. A combined time of 2:00.88 saw Shannon streak ahead of other competitors.

He followed that win with another gold at the 2009 IPC Alpine Skiing World Championship in Korea, dominating the field in the men's sit-ski super giant slalom to claim the world title.

After a fall on a building site in June 2000, Shannon, from Terrigal, on the NSW Central Coast, became a paraplegic. As an able-bodied athlete before the fall, he had competed in a range of sports, including surfing, snowboarding, touch football, indoor cricket and soccer.

Shannon first experienced wheelchair skiing in August 2001 when he was scouted on the Australian snowfields by the Paralympic team captain and invited to attend a talent camp.

Shannon is now training in a bid to qualify for the Australian Paralympic squad for the 2010 Winter Paralympic Games in Vancouver, Canada, on March 12-21.

As part of his WorkCover sponsorship, Shannon visits TAFE colleges and businesses to spread the workplace safety message. (See GB Advantage, issue 50.)



NSW seeks businesses for mentor program

WorkCover NSW wants small businesses across the state interested in improving safety and productivity to take part in its annual small business mentor program.

WorkCover NSW CEO Jon Blackwell said the Safe Business is Good Business Mentor Program allowed small businesses to gain industry-specific advice from large employers on how to meet their workplace safety, injury management and workers' compensation obligations.

"Small employers may find it challenging to develop a sustainable safety culture and this free program provides regular contact and support from a larger organisation that understands their core business,"

Mr Blackwell said.

"More than 160 small businesses have taken part in the mentor program since it began in 2006. "Following its success in the construction and manufacturing industries, the 2009 program has been expanded to include the retail, consumer services, community services, transport and agricultural industries.

"The program will assist businesses develop a practical action plan to tackle safety issues and build industry networks," he said.

Applications for the 2009 program are now open for businesses with fewer than 20 employees.

For information, go to www.workcover.nsw.gov.au or email mentorprogram@workcover.nsw.gov.au

Simple steps part of pandemic planning



The major objective of Gallagher Bassett's contingency plan for coping with a potential pandemic is to maintain services to clients, says National Risk Manager Andrea Kanserski.

GB already had devised potential responses to a pandemic that could cause high levels of staff absenteeism. "It forms part of our bigger business-continuity strategy."

Andrea said the response plan emphasised how GB could maintain services to customers during times of varying staffing levels, including ensuring people who could work from home were able to do so.

"We need to make sure people can access our IT network to maintain services to customers. It's all about how we maintain services without the usual number of staff," she said.

"Pandemic planning is about preparedness and all companies need to plan to ensure they maintain services to customers.

Andrea said the chances of GB being affected by a pandemic, such as swine flu, were "reasonably low" but the overall situation was "very fluid".

GB's business continuity plan managed potential threats using a risk

management approach.

"At this time of year, our biggest threat is the cold and flu season and the impact it has on staff absenteeism and the related impact on service delivery," she said.

"In response, we re-communicate and raise policy awareness for dealing with infectious illnesses. Staff take basic steps to prevent a spread of flu or similar infectious conditions at times of peak risk," Andrea said.

"We don't encourage a martyr attitude of 'I must go to work'. That just means sick people infect others. We require staff with an infectious illness like flu, as opposed to a cold, to have a medical clearance before returning to work."

Andrea said GB offered staff annual flu vaccinations and encouraged simple preventive measures, including suggesting staff wash their hands more frequently, a higher level of cleaning in the work environment, daily cleaning of computer keyboards, desks and telephones with alcohol wipes and use of antiseptic hand gel.

Luxury car claim sees insurer cop huge interest bill



A car insurer has been ordered to pay a businessman more than \$93,000 after it rejected a claim for his luxury sedan, stolen almost four years ago.

Anthony John Gardener paid \$50,000 in June 2005 for a 1997 BMW 740iL. It had a range of extra features, normally standard only on the 750iL model, so he believed the car was worth \$70,000. In July 2005 he rang the insurer, which issued a certificate for agreed-value insurance for \$70,000.

The car was stolen in September 2005 and never recovered. In June 2006, after investigating Mr Gardener's claim, the insurer refused payment, saying he had breached disclosure duties by wrongly describing the car as a 750iL and not listing non-standard accessories.

When the claim went to court, NSW District Court Judge Margaret Sidis found Mr Gardener had no motive to provide misleading information about the car.

He said he had told the insurer's representative the car was "a BMW 740iL that was 'spec'ed up' to a 750iL". He believed all the car's features were fitted before it left the factory for delivery to the original purchaser.

The court heard the insurance certificate incorrectly showed the BMW as a 750iL

model but was filed by Mr Gardener's partner, who did office work for him, without him sighting it.

Judge Sidis found the insurer's representative had mistakenly entered the car into the computer system as a 750iL because of a "lack of appreciation of the distinction between these models of BMW vehicles".

She also rejected the insurer's claim it would not have insured the car, had it known it was not a 750iL.

Judge Sidis said Mr Gardener was a qualified motor mechanic who had previously owned 20 to 30 cars and there was no evidence of prior insurance problems, for example, disputed claims or policy cancellations.

"Any perceived advantage in [Mr Gardener] misrepresenting the model of the car would quickly evaporate as soon as a claim was made and the proper description of the vehicle became known to [the insurer]. I do not accept that a person of [Mr Gardener's] experience would attempt to mislead an insurer in such a transparent manner," she said.

Judge Sidis ordered the insurer to pay Mr Gardener a total of \$93,174 -- \$70,000 for the claim plus \$23,174 interest. The insurer also was ordered to pay Mr Gardener's legal costs.

Plants 'improve office environment'

Australian researchers have found indoor plants can contribute to healthier office environments.

Studies conducted at the University of Technology Sydney (UTS) found pot plants can remove toxins from the air.

UTS Adjunct Professor Margaret Burchett said: "A plant in a 200mm pot is as effective as one in a 250mm or 300mm [pot] in removing volatile organic compounds (VOCs). It seems any plant will perform as well as others."

She said VOCs were derived from fossil fuels and emitted by many objects, from plastics in computers and televisions to most paints and carpets. But bacteria in potting mix could "eat up" the compounds. All VOCs were toxic and some were carcinogenic. Air-conditioning did not remove them from the air.

Professor Burchett said VOCs could lead to dry eyes, sore throats, coughs, loss of concentration and, in the long term, respiratory illnesses.

"In an office of 12sq m to 15sq m, if you install some indoor plants, VOCs will reduce to negligible amounts, zero or below 100 parts per billion."

She said just one pot plant could remove VOCs from the air within 24 hours.

The National Health & Medical Research Council's recommended maximum VOC level is 500 parts per billion.

GB partners with National Disability Services



Left to right - Catherine Doherty, OH&S Project Officer, NDS; Andrea Moffat, Client Relationship Manager, GB; Kerry Presser, State Manager, NDS; Shayne Milsom, Sales and Marketing Manager Vic, GB; Eric Windholtz, General Manager, Strategic Programs and Support Division, WorkSafe.

National Disability Services (NDS) promotes the development of quality services and life opportunities for Australians with disabilities.

NDS is the national industry association for disability services, representing more than 650 not-for-profit organisations. Collectively, members operate several thousand services for Australians with all types of disability. NDS members range in size from small support groups to large multi-service organisations, and are in every state and territory across Australia.

Gallagher Bassett has been the workers' compensation agent for the Victorian Council of Social Services for several years and has recently forged a relationship with NDS Victoria.

GB's relationship with NDS included sponsoring the launch of NDS' OHS champions project, DisabilitySAFE. The half-day event in Melbourne featured presentations by Arthur Rogers, Director, Disability Services, Victorian Department of Human Services, and Eric Windholtz, General Manager, Strategic Programs & Support Division, at WorkSafe.

A workshop, facilitated by Debra Burlington, from Enhance Solutions,

assisted participants to explore current and emerging OHS issues for the disability sector. GB's financial support for the event enabled NDS to attract more than 60 members.

GB also participated in a trade show at NDS' Workforce & OHS conference in Hobart.

Shayne Milsom, GB's Sales & Marketing Manager - Victoria, said the disability services sector could experience relatively high claims because of the nature of the work and GB wanted to do all it could to assist NDS members to reduce premiums by reducing claim numbers and the duration of claims that occurred

“Our sponsorship is part of GB's commitment to a social conscience; these are not-for-profit organisations that need all the help they can get,” he said.

OHS training assists clients

Gallagher Bassett is committed to assisting clients to manage their workers' compensation and occupational health and safety needs.

To ensure clients are well informed on those topics, GB offers a comprehensive range of training sessions.

The following is a sample of forthcoming courses in Melbourne, Sydney and Brisbane. For a full list and details on how to register, please access the calendar on the website or call a GB office for a hard copy. For web access, go to www.gallagherbassett.com.au, click on Solutions/Workers' Compensation/Statutory Schemes/Training – the training calendar is on the right-hand side of the screen.

Victoria:

Role of the Return to Work Co-ordinator – two-day course (WorkSafe Victoria approved)

July 2 and 9
August 26 and 27
September 9 and 10

Return to Work Responsibilities for Line Managers

July 15

Basic Claims Management

August 6

Practical Communication Techniques to Reduce High Cost Claims

September 3

Manual Handling

September 23

New South Wales:

Advanced Claims Management

July 28

Role of a Return to Work Co-ordinator – two day course (WorkCover NSW accredited)

September 21 and 22

Queensland Claims Management and Return to Work Co-ordinator Training

September 23

Queensland:

Queensland Basic Claims Management

August 26

New scheme benefits clients, staff



A new approach to staff development being trialled by Gallagher Bassett in Victoria will deliver better service levels to workers' compensation clients, says Business Planning Manager Fiona Geoghegan.

She said the GB Career Directions program was launched in late April for the company's 42 workers' compensation case managers in Victoria.

GB identified a need to enhance the skills of case managers as a way to improve customer service and address retention issues among workers' compensation personnel.

Case managers require a range of technical, analytical and communication skills and can progress through salary levels or bands depending on their competencies. GB Career Directions provided a structured pathway for advancement.

"The whole approach is based on the fact that our training program is constantly running on a cyclical basis," she said.

"Each week certain modules are running and staff can plug in to whatever training they require."

Fiona said case managers usually have varied employment backgrounds and experienced staff were sometimes hard to find.

"By having a comprehensive technical training program we can recruit staff who don't have a background in workers' compensation."

Fiona said GB Career Directions has had a positive response and, following a review of the Victorian pilot, GB will look to broaden its application across all business units.

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PrintPost Approval: PP431003/10072



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