

An aerial photograph of the Melbourne skyline at sunset. The sun is low on the horizon, casting a warm golden glow over the city. Several tall skyscrapers are prominent, including the Eureka Tower and the Rialto Tower. The Yarra River flows through the foreground, with a bridge crossing it. A boat is visible on the water. The sky is filled with soft, colorful clouds.

# Capability Statement Workers' Compensation Victoria

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Thankyou for the opportunity to provide this capability statement for Gallagher Bassett's Victorian Workers' Compensation program.

We are very open to accommodating the needs of your team and our model remains fluid to work in partnership with your ways of working.

Our capability statement contains the following information which I hope will assist you:

**ABOUT GB**

A brief overview of Gallagher Bassett and the services we offer

**A VALUES BASED ORGANISATION**

A summary of GB's values to give you an understanding of the way we do business

**CLAIMS MANAGEMENT SERVICES**

Details of our claims management experience and expertise

**WORKERS' COMPENSATION**

Details of our experience across a range of jurisdictions

**STRATEGIC CLAIMS OPERATING MODEL**

An overview of our claims management model and the key features of GB's approach

**SPECIALIST SUPPORT FOR YOUR TEAM**

Details of how we provide specialist support at optimal points in a claim to achieve quality outcomes

**OUR VALUE PROPOSITION**

How GB will add value to your organisation

**CLIENT TESTIMONIALS**

Feedback from some of our current clients

I would really appreciate the opportunity to follow up with you with a call to discuss this capability statement and provide any additional information you may need. Please let me know if there is a suitable time for a call.

Many thanks



Joshua Witt  
National Business Development Manager

We deliver the **outcomes** that matter most

# ABOUT GB

*We provide a full range of services to support Australian Organisations*

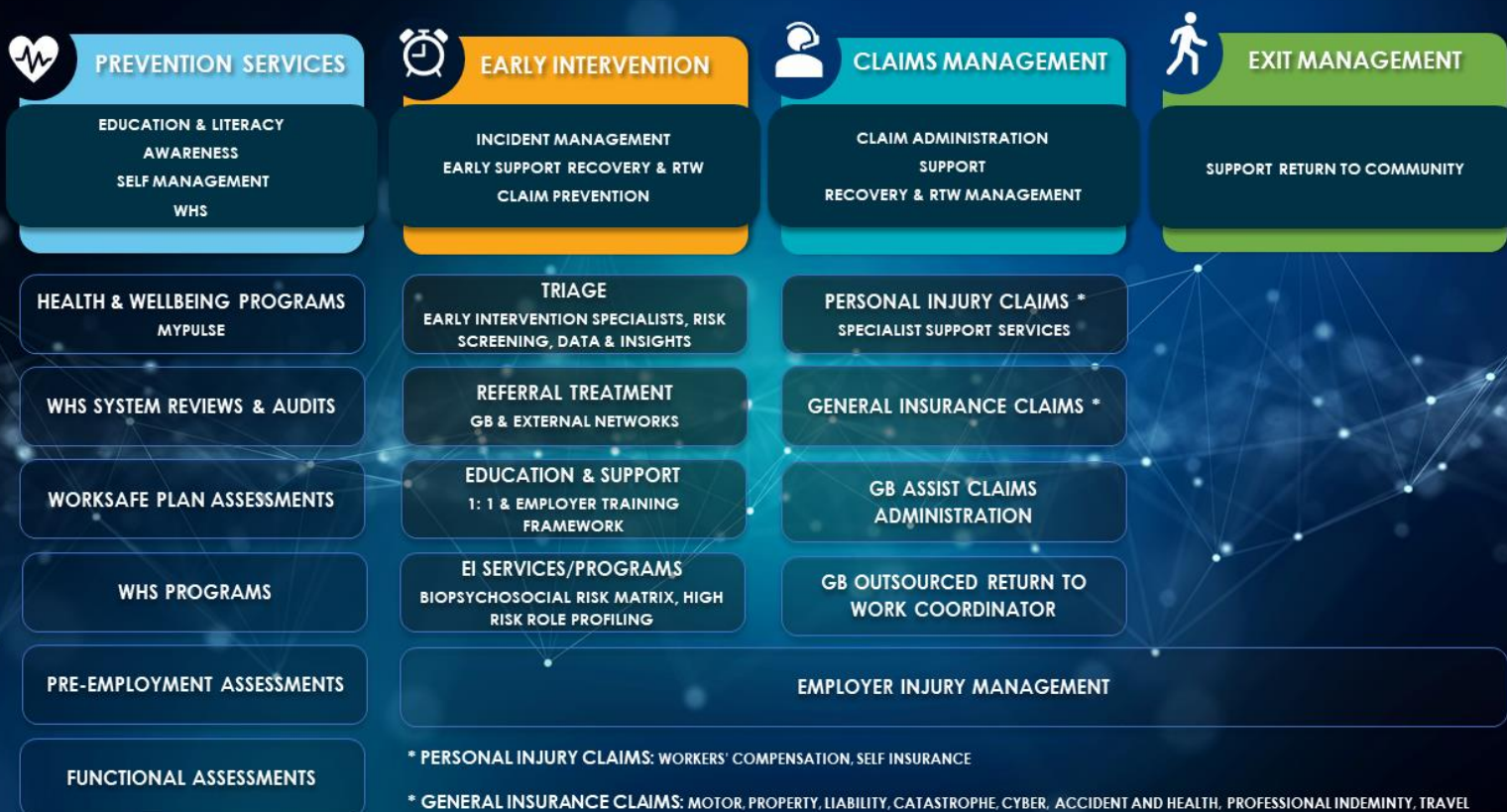
Gallagher Bassett (GB) is the largest multi-line Third Party Claims Administrator (TPA) in Australia. GB was founded more than 60 years ago in the United States and established in Brisbane, Australia in 1997. We provide services in all Australian states and territories, operating from seven offices across Australia, employing over 1,000 claims specialists. We also provide specialist claims services in New Zealand.

GB has been an Agent within the Victorian Scheme since 2002. We are trusted with the largest market share in Victoria and we manage the Scheme's most complex cohort of claims through our partnership with The Victorian Department of Education and Training, Victoria Police and Fire Rescue Victoria.

Every year we support more than 52,000 Australian organisations, by helping more than 14,000 people return to work safely and sustainably.

Founded on the principles of transparency and accountability, we've upheld our commitment to ethical business through decades of growth, change and expansion. For nearly a century, we've proudly built a reputation of trust and integrity with our clients and colleagues.

We believe in the sentiment that 'Ethics drives better outcomes' and that 'Quality Decisions come from Ethical Decisions'. Not only is this the mantra of our people, it's The Gallagher Way.





We **protect** what matters most

# A VALUES BASED ORGANISATION

*We adhere to the highest standards of moral and ethical behaviour*

## 'THE GALLAGHER WAY'

### OUR VISION

To be the premier provider of risk and claims management services throughout the world, with demonstrably superior outcomes

### OUR PURPOSE

We **GUIDE** those suffering a loss to the best outcomes for their health and financial wellbeing

We **GUARD** our clients' assets as the trusted stewards of their claims and risk management programs

We **GO BEYOND** expectations in the continuous pursuit of a better way

We do it all with care and compassion for each person whose life we touch

### OUR VALUES

We believe our **people** are our strength

We **trust** our people

We **lead** by example

We are **accountable** and accept responsibility

We take **pride** in who we are and what we do

We deliver for **our customers**

## CORPORATE SOCIAL RESPONSIBILITY

At GB, we strive to conduct our business in a manner that creates sustainable, long term value by pursuing strategies that promote:

- **Environmental Sustainability** – by implementing work practices, policies and initiatives that protect our environment and reduce our footprint
- **Social Responsibility** – by celebrating diversity, inclusion and gender equality in our workforce, promoting health and wellbeing, and supporting the communities in which we work
- **Economic Sustainability** – by actively supporting small to medium, indigenous and disability enterprises and promoting local participation

## SUPPORTING OUR COMMUNITY | GENTLE BEAR

GB's Gentle Bear is our symbol for caring, compassion and charity. He recently celebrated his 15th birthday with over 10,000 bears being distributed worldwide to comfort children dealing with traumatic experiences.

Gentle Bear started in South Australia, with bears given to police officers to hand out to children involved in serious traffic accidents or domestic violence. Gentle Bear serves as an emotional aid that distracts the child from the immediate, distressing situation but also providing reassurance.





We deliver the **services** that matter most

# CLAIMS MANAGEMENT SERVICES

*Managing claims is what we do and we do it with singular focus and passion*

GB offers clients the 'best of the best' in resources, innovation and capability, drawing from our global, national and local experience, providing self insurance, return to work and injury management services.

Globally, GB has been providing claims management services for more than 50 years. We employ more than 6,000 specialists around the world, operating across 104 sites.

Unique among Australian TPAs, GB offers partners a truly multidisciplinary approach to claims management. While some TPAs specialise in workers' compensation, general insurance, life or accident and health, GB offers expertise across all classes of insurance, enabling us to provide a genuine one-stop-shop service for our clients across all classes of claims.

We provide claims management services to the following government clients:

## WORKERS' COMPENSATION & SELF INSURANCE

- WorkSafe Victoria
- ReturnToWork South Australia
- icare NSW Nominal Insurer
- Northern Territory Government
- Comcare

## GENERAL INSURANCE

- Comcover
- icare NSW

## HEALTH & WELLBEING

- Tasmanian Department of Police, Fire & Emergency Management

Through our services to the Federal Comcover Scheme, GB is the only non-government organisation ever to have been trusted with delegation for direct access to public monies through the Reserve Bank of Australia.

Continued successful audit results required to meet the strict Commonwealth standards in this area are testimony to our comprehensive risk, security and compliance systems.

*"Our objective is to act as a trusted business partner; valuing, protecting and enhancing our clients' reputations through tailored claims solutions which combine innovative technological solutions with a true focus on customer service."*

## WHAT MAKES GB DIFFERENT

**Strong Corporate Governance** - we have worked extensively with regulators to ensure we are fully compliant in all aspects of our claims management

**An Ethical Company** - We are 1 of only 135 Ethisphere World's Most Ethical Companies @; an ethical approach is the cornerstone of who we are, and how we approach relationships with our partners

**Core Business** - Unlike insurance companies, the management of claims is our entire business; it is our sole purpose; it is in our DNA

**Staff Engagement** - Our recruitment, training and development programs are all geared towards those individuals that want to make a career in claims management



We have the **experience** to deliver that matters most

# WORKERS' COMPENSATION

*We recognise that a one-size-fits-all approach does not always achieve the best outcomes*

Worldwide 70% of claims managed by GB are workers' compensation claims. Our track record in this sensitive and highly complex area is extensive and includes major contracts with WorkSafe Victoria, ReturnToWorkSA and the Northern Territory Government.

We provide a national workers' compensation claims solution through our decade long partnership with GIO.

GB provides tailored solutions focused on early identification, intervention and return to work.

We understand and engage with your business to understand economic, cultural and business drivers and to implement effective outcome focused strategies.

Our workers' compensation experts help clients assess risk, manage claims, get employees back to work, and ensure the outcome is fair and equitable for all concerned.

We also work with clients to reduce premiums and minimise risk through detailed reporting and training.

## KEY FEATURES OF OUR APPROACH



Eligibility services provided by a centralised team who are highly skilled and consistent in engagement, risk assessment and the application of legislative levers for liability decision making



Skilled staff who are able to primarily focus on case and RTW management with technical and administrative resources and teams supporting them



Specialised roles and teams focussed on claim duration and appropriate management strategies, as well as high risk factors such as Mental health claims

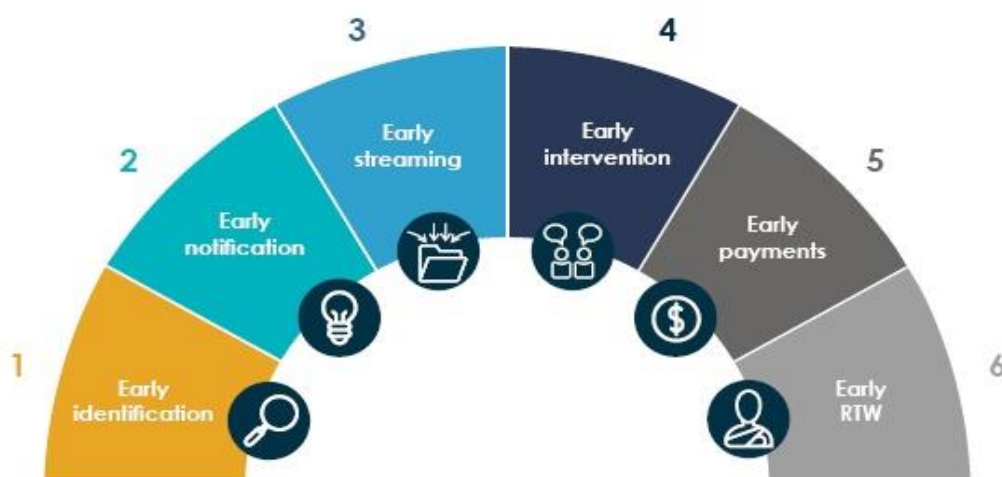


Engagement with Mobile RTW Specialists where personalised service is required to achieve outcomes on targeted claims or support regional challenges in recovery and RTW management



Mental injury management as a growing risk in the workplace with a Mental Health Hub containing highly skilled specialists to support claim reviews, management and employers with workplace initiatives

GB's claims management approach is based on best practice and refined by experience. We pride ourselves on our approach to proactive investigation and management of claims. Our "Early Everything" methodology provides the basis of our following workers' compensation claims model and comprises six steps.



# STRATEGIC CLAIMS OPERATING MODEL

*The best care for your employees when they are injured and the best commercial outcomes for your organisation*

Managing claims is our core business and we bring a global perspective to workers' compensation. We know the key to successful claims management is maintaining a high quality level of customer experience, ensuring the human factor of personal injury service is paramount, complemented with technology that drives consistency and process efficiencies.

We also understand the importance of aligning capability with complexity, being operationally flexible and tailoring services to the specific needs of the individual injured worker and employer.

Our claims management model is designed to support self-management for simpler claims, together with bespoke well-being strategies and intensive support for more complex primary and secondary psychological claims.

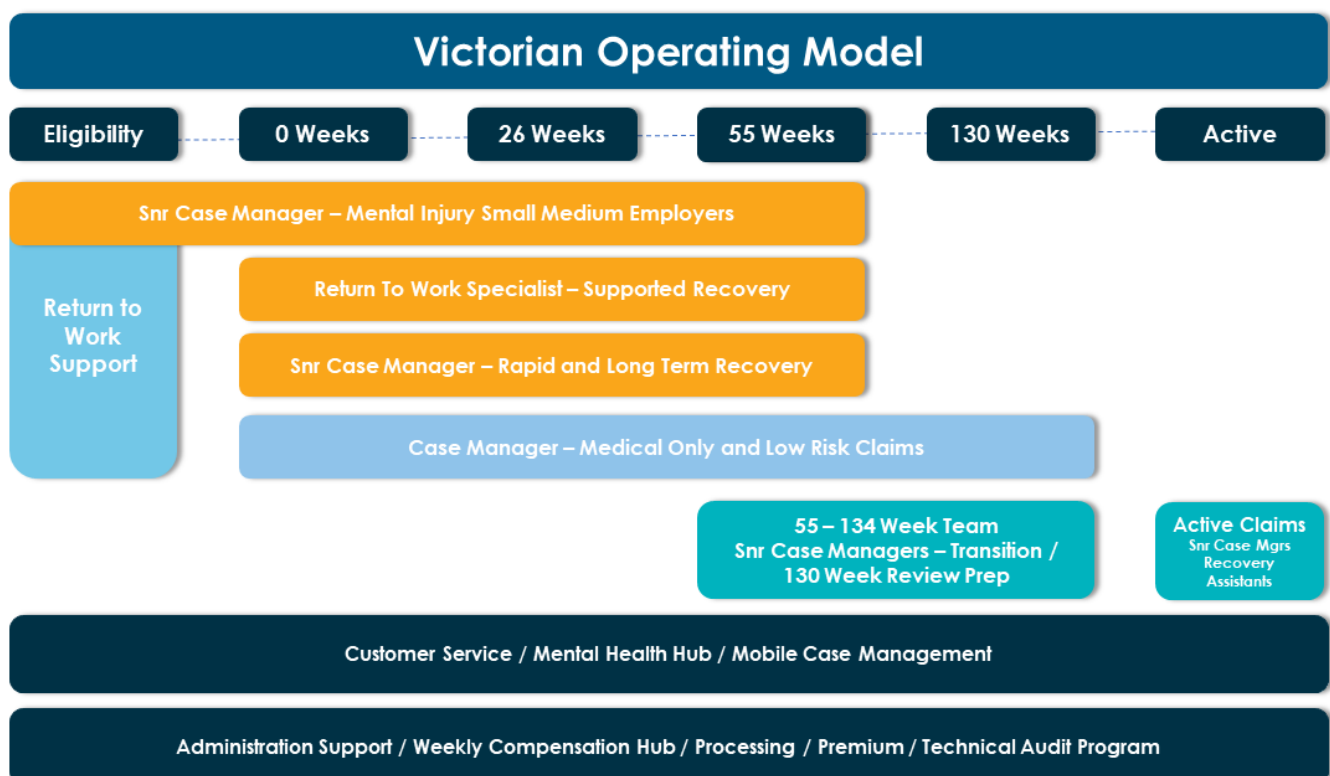
We have significantly increased our internal clinical and specialist psychological capability to directly support, guide and simplify services for workers, employers and their treating service providers.

Decision support tools and risk reporting assist our staff in delivering timely and effective intervention strategies.

GB proudly supports global industry research initiatives, partnering in a targeted way to ensure we are at the forefront of best practice and knowledge sharing within the Australian Personal Injury Sector.

GB's optimised claims management approach supports our staff to achieve success. Our approach features:

- Claims risk profiling to support claims allocation and management
- Focus on eligibility and early RTW
- Reduced claim portfolios
- Specialised support for mental injury claims
- Specialised Long-Term Management teams





We provide a **specialist approach** when it matters most

# SPECIALIST SUPPORT FOR YOUR TEAM

*We engage specialist resources at the optimal stage of each claim for quality outcomes*



## MENTAL HEALTH HUB

Unique to GB, the Mental Health Hub consists of a team of Mental Health Consultants with diverse clinical backgrounds including psychology, psychological health nursing, social work, occupational rehabilitation counselling and specialise in certain areas such as sleep.

The Hub also consists a dedicated team of case managers with mental health experience, who manage primary mental injury claims, with specialised support.

This Hub provides our claims teams access to expertise and is supported by external clinical and organisational psychologists to ensure they are kept up to date with the latest clinical strategies.

The benefits our centralised Mental Health Hub provide to you and your injured workers include:

- **Direct Claim Support** through Collaborative Conversations – with injured workers, treating health practitioners and key stakeholders, to influence strategy on the claim, progress treatment, return to work and recovery
- **Early Intervention supporting** early return to work, in many cases, before the claim liability decision has been made
- **Critical Incident Management** through proactive identification of the immediate risk but also risk prevention and mitigation for the future by determining root causes, and suggesting future mitigation strategies.



## MOBILE CASE MANAGER TEAM

GB's Mobile Case Manager (MCM) Team is a team of Mobile RTW specialists all have over 5 years' experience managing workers' compensation claims. Our MCM Team is unique – they are on the road and do not have claims portfolios.

The MCM team deliver tailored face-to-face support, including:

- on the spot treatment approvals
- return to work planning
- identifying suitable duties
- facilitating discussions after worker/employer relationship breakdowns
- support at medical reviews and communication with medical practitioners.



## EARLY INTERVENTION SPECIALISTS

The role of the Early Intervention Specialist (EIS) is to focus on the return to work (RTW) aspect of high risk pending claims. The EIS provide assistance with the aim of facilitating an early, safe and sustainable return to work for injured workers.

An EIS can help to engage Treating Health Practitioners to establish functional capacity and work with injured workers to establish support needs and identify biopsychosocial barriers.

Based on need, the EIS will also engage an MHC or Mobile resources to support early return to work.



We **add value** to your business in ways that matter most

# OUR VALUE PROPOSITION

*We add value for money and demonstrated capability in a way you can trust will be delivered*

## UNRIVALLED EXPERIENCE



With 24 years' experience nationally, and 63 globally, GB knowledge and expertise in managing claims is unparalleled

## CUSTOMER CENTRIC



We put our clients first, protecting your reputation and enhancing your brand

## LOW RISK OPTION



GB is a large, financially secure organisation, with robust corporate governance including business continuity procedures, enterprise risk management and fraud controls

## SPECIALIST MODEL



GB provides a team that is focused on claims service delivery and is highly outcome driven to ensure specialist resources are utilised in a cost effective manner for all stakeholders

## ANALYTIC CAPABILITY




Comprehensive reporting that gives you the information you need in a streamlined way, keeping you informed on key events and emerging issues

## PARTNERSHIP APPROACH



We measure our success by our clients' success, and we pride ourselves on our proactive, cooperative and consultative approach to RTW. We engage with all stakeholders throughout the process, and ensure they are all working in partnership





“ “ As a labour hire company with business expanding across several different industry sectors, we must have an insurance provider who is willing to understand all of our business facets while also balancing the requirement of our recovering employees. Gallagher Bassett has ensured that both businesses work collaboratively in achieving outcomes through the offer of bespoke training, regular claims discussions and service meetings. ” ”

**Workplace Rehabilitation Manager, PeopleIN Group 2023**

“ “ We have found that Gallagher Bassett's claims team have exceed our expectations in terms of service. The front end and tail end Cas Managers are a pleasure to deal with, have good knowledge and are collaborative with our in house injury management team. They are readily accessible and are well supported by an experienced leadership group. ” ”

**Injury Management and Workers' Compensation Manager, Scope, 2022**

“ “ Through our partnership with Gallagher Bassett, they have consistently demonstrated a high level of service and support. We moved to Gallagher Bassett in Victoria after having a few issues with our previous provider's service. We already partnered with Gallagher Bassett in South Australia, and one of the key reasons for picking Gallagher Bassett was a dedicated account manager for our business. Our Account Manager has been extremely responsive, approachable, and knowledgeable, and goes above and beyond to support our business. They are always available to help us with claims support, premium enquiries, and general guidance. ” ”

The claims team are also very responsive, and the team structure means someone is always available to provide claims support and answer questions. The claims team are knowledgeable and have a thorough understanding of the legislation and return to work processes.

**National Health and Safety Manager, Tecside, 2023**

“ “ I have been managing the HSW portfolio at Bendigo Kangan Institute for since Nov 2022. I have gone back to partner with our workers compensation insurer, GB, to be able to provide me with the true picture of our workers compensation experience. ” ”

To say that they have partnered is an understatement, they have almost been an extension of my team from the start of my tenure. We have a few claims that are classified as mental health /psychological claims along with physical injuries, and the team at GB have worked with us to evaluate each claim on its merit. This has included the support to the injured/ill team member with the support of Recovery Support Service, even though some claims were not in early stages of management. GB Worked with us to establish appropriate strategies within each claim to have goals suitable for both team member and the organisation.

The team at GB, from our Account manager, along with the rest of the claims team have been an awesome support to us at BKI. Finally with their help we are educating our teams in managing effectively our workplace injuries and illnesses with early intervention strategies. ” ”

**Head of Health and Safety, Bendigo Kangan Institute, 2023**



#### **About Gallagher Bassett:**

Managing claims is all we do and we do it with singular focus and passion. Drawing on our global network and extensive local resources, Gallagher Bassett provides customized claim and mitigation solutions that improve our clients' outcomes.

Our story is one of innovation, commitment to quality and strategic decision making.

GB introduced the Third Party Claims Administrator (TPA) model to the local insurance industry. As pioneers in this fast growing sector, we continue to set the benchmark for quality, customer service and TPA systems across all insurance sectors.

Globally, we are the largest property/casualty TPA, with operations in the United States, Canada, the United Kingdom, Australia and New Zealand.

With offices in Melbourne, Brisbane, Adelaide, Sydney, Perth, Darwin and New Zealand, and a team of more than 1,200 claims management experts, GB provides a unique suite of claims management and related consulting and technical services.

Being part of a global organisation gives us an advantage in technology, processes, personnel and consulting services. Our highly-regarded myGB client benefits program provides powerful tools and benefits that ensure clients receive a personal, valuable and user-friendly solution.

This combination of global reach and local market expertise enables us to quickly and accurately assess any situation and provide an optimal solution. Our clients can rest assured that their TPA fully understands their needs and is equipped to act whenever, wherever and however required.

