

## GB successful in agency tender process



**Gallagher Bassett has been successfully reappointed as a WorkSafe Victoria Agent and has had its market share increased.**

Gallagher Bassett Services Workers Compensation Vic Pty Ltd will be joined on the new panel by Allianz Australia Workers' Compensation (Vic) Ltd; Cambridge Integrated Services Victoria Pty Ltd, trading as Xchanging; CGU Workers Compensation (Vic) Ltd; and QBE Workers Compensation (Vic) Ltd.

Employers and injured workers with former Agent GIO will move to GB, taking GB's market share from 12% to 18%. The new panel will manage WorkSafe premiums and claims from July 1.

John McNamara, General Manager – Victoria, said the tender was “a fantastic outcome” for GB and a credit to everyone in the Victorian workers' compensation team.

“The Gallagher Way states: We take pride in who we are and what we do. This is something we should be absolutely proud of,” he told team members.

John said GB would work closely with GIO to make the transition as smooth and efficient as possible. “We want to ensure no injured employees or their employers are disadvantaged during the transition. Continuity of service and minimal disruption for employers and workers is our prime consideration.”

In GB's Melbourne office, the workers' compensation team is working hard to ramp up for the increased claims the additional market share will inevitably generate. New team members are being recruited and more floor space dedicated to the team.

“Workspaces are being reorganised so we're ready to accommodate the additional workload that comes with an expanded market share,” John said.

He said the workers' compensation team was very dedicated and thanked their efforts in getting prepared for the July 1 start immediately after the decision was announced by WorkSafe.

WorkSafe's appointment of the new panel followed a comprehensive expression of interest and tender process that began in July 2010.

More than 204,000 employers contribute to Victoria's workplace injury insurance system.

## Christchurch earthquake claims continue to rise



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## GB high-performance teams acknowledged

**Gallagher Bassett's Australian operations received two significant awards at the inaugural Power of Gallagher conference in Las Vegas, USA.**

The conference is a new concept that rewards top performers from around the globe for excellence and their contribution to the group.

Australia-New Zealand Managing Director Jon Winsbury said the New Zealand Earthquake Commission team in Brisbane won the *Power of Gallagher* award and Victoria won an award for *Best International Claims Operation*.

"The Power of Gallagher award is the most prestigious award global CEO Scott Hudson can present. It highlights an example of what other teams within the company should strive to achieve and emulate," Jon said.

"It's a well-deserved reward for the team helping rebuild Christchurch, a city tragically damaged by nature's fury. The team's commitment to be up and running quickly from a standing start is inspirational."



Damien Gilhooley, General Manager - Queensland (left); Scott R Hudson, CEO Gallagher Bassett Services, Inc.

At the time of the February conference, the 142-member team had received 220,000 claims, paid out more than \$800 million, and closed more than 40,000 claim files.

The award was accepted by Queensland General Manager Damien Gilhooley.

The Victorian award, accepted by Victoria General Manager John McNamara, recognised that our GB team was first class within Victoria and world class within our company.

"We are very proud that Victoria has been recognised at the highest level within GB as an outstanding team leading the way in claims management," Jon said.

John and Damien received standing ovations from the 1,200 conference delegates as they accepted the awards.

The three-day Power of Gallagher event saw top-performing individuals and team representatives from around the world join together to celebrate and reward success and set the organisation's future. Fifteen Australians attended.

"It was a vehicle for us to interact and seek ways to leverage off our combined client bases - a gigantic cross selling and planning exercise," Jon said.



John McNamara, General Manager - Victoria (left); Scott R Hudson, CEO Gallagher Bassett Services, Inc.

## GB harmonises new WHS legislation across branches

**A nationwide decision to implement uniform occupational health and safety legislation has benefits for employers with workers in more than one state or territory.**

The Model Work Health and Safety Act replaces separate state, territory and federal jurisdictions' laws on January 1, 2012.

GB's new NSW OHS Manager Roseanne Nahma, who was promoted to that role in March, said the Act also facilitates clearer communication across GB's branches.

Although the varied jurisdictions have similar approaches to regulating workplaces, there are differences in application and detail. Roseanne said the model legislation combined the best of the regimes.

### The consistency meant GB's OHS managers could share advice, based on the same laws.

Businesses operating across state/territory borders would no longer have to adapt procedures to suit the various jurisdictions.

Roseanne said NSW-based businesses were fortunate, because the existing law was close to the model law. "The changes are unlikely to cost businesses anything, provided good OHS systems already exist."

To create a smooth transition, Roseanne has created client presentations and will launch training for GB staff. She will release a major training package for clients and staff by mid-July.

"Some clients are confused about how the new law will impact on them. We'll meet them to discuss how their policies might be affected." Roseanne has already conducted mini-audits of some clients' operations.

The model laws broaden definitions of employees and employers. Employees, now termed workers, include independent contractors, labour hire staff, apprentices, trainees, out-workers and volunteers.

Employer, defined as "a person conducting a business or undertaking" (PCBU), will include corporations, associations, partnerships, sole traders and some volunteer organisations.

Roseanne said PCBUs need to appoint safety officers, who must exercise due diligence to ensure employers comply with their obligations.

Reasonably practicable is a common term in the model legislation, which means PCBUs need to eliminate "reasonably feasible" OHS risks. "Once assessed, they have to develop controls to manage risks and monitor them," she said.

PCBUs must consult workers to establish OHS representatives and committees. "They need to prove all workers took part in discussions," Roseanne said.

Union officials who wish to enter workplaces will need entry permits and need to give at least 24 hours' notice.

Roseanne said her role aimed to empower clients by giving them the training required to establish OHS systems.

GB will lead by example. "I want to give GB employees training to continue building a pro-OHS culture. Often OHS professionals are happy to instruct others but do not always follow procedures themselves."

Before her promotion, Roseanne worked her way up the GB ladder for two years as a Case Manager, then a Senior Case Manager. "I always told my team leader I was interested in managing OHS and the opportunity arose sooner than expected."



## GB helps broker holiday in NZ



Craig Windeyer and John Pante

**With more than 1,500 delegates at the recent Steadfast insurance broker cluster group conference, Craig Windeyer is one lucky guy.**

Craig, an account manager with WRI Insurance Brokers, in Parramatta, NSW, was the person whose business card was randomly chosen from hundreds of cards left at Gallagher Bassett's conference exhibition booth.

He won a \$500 travel voucher and plans to put the funds towards a trip to New Zealand next September.

John Pante, GB Sales and Client Relationship Manager in NSW, said the GB booth was very well attended through the four days of the annual conference at the Melbourne Convention Centre.

"It was important to meet our valued brokers and hear how we can improve our business."

He said the conference's record attendance was a great opportunity to be face to face with brokers and there was plenty of positive feedback, particularly on GB's involvement in general insurance claims management.

"I'm looking forward to helping to grow our market share in NSW, achieve greater brand recognition and build new business," John said.

# Christchurch earthquake claims continue to rise



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## Claims from New Zealand's earthquake-stricken Canterbury region had reached 341,309 by 9 May and continue to rise following more aftershocks.

As claims manager for New Zealand's Earthquake Commission (EQC), GB is working closely with EQC staff and claimants to manage the constantly increasing volume of claims.

GB's Queensland General Manager Damien Gilhooley said GB teams were "primarily focused on processing claim payments, and supporting EQC's field office staff, to enable residents to return to some semblance of normality as soon as possible.

"As the largest single claim event in the southern hemisphere's history, the rapid ramp up of claims teams has been a challenge for GB, although our experience in managing these types of events enabled us to deploy productive operational teams very quickly."

Damien said GB's dedicated customer service team was fielding emotive calls daily from Christchurch residents and all team members were passionate about assisting EQC, Christchurch and New Zealand.

"We are not just processing claims, in conjunction with EQC, we are returning residents to their homes, compensating them for damaged or lost contents, and returning them

to their routines. We are proud to be assisting and giving back to the community."

The first earthquake occurred early on Saturday, 4 September, last year, when a 7.1 magnitude tremor caused significant damage to Christchurch and the surrounding area.

Aftershocks continued, including a 5.0 magnitude shake on 19 October; 4.9 on 14 November; 4.9 on 26 December; 5.1 on 20 January; and 4.6 on 4 February.

On 22 February, Christchurch was more severely damaged when a 6.3 magnitude quake (technically an aftershock from 4 September) struck the region. There were no deaths from the earlier quake and aftershocks, but 172 people died in the 22 February quake.

By 9 May, EQC had received 184,844 claims for the 4 September quake; 3,176 for the 19 October event; 2,139 for 14 November; 18,193 for 26 December; 2,829 for 20 January; 419 for 4 February; and 129,709 for 22 February.

GB has increased claims staff to 180 to assist EQC to respond to the events. A team of 30, predominantly handling contents claims, has been established in GB's Sydney office.

Claim teams have been segregated into regional units to streamline processing priorities, managing a

combination of contents, building and land remediation claims. As Christchurch approaches winter, a major focus is to ensure residents' heating is operational.

**In a statement, EQC CEO Ian Simpson said the commission was treating all aftershocks as new events for insurance and reinsurance purposes.**

He said almost 10,000 full assessments on properties with damage sustained in the 22 February earthquake were completed, with 185 teams in the field doing about 350 full inspections a day. He said about 8,000 other urgent repair projects had been completed since the end of February.

Claim numbers continue to rise, as residents had until 23 May to file claims from the 22 February earthquake, 18 July for the 16 April aftershock, and 1 August for the 30 April tremor. As GB Advantage went to press, about 1,000 new claims continued to be received every week. At 5 May, GB, on EQC's behalf, had paid \$NZ847.11 million, consisting of \$NZ748.55 million for 93,721 building claims, \$NZ95.89 million for 55,072 contents claims and \$NZ 2.66 million for 46 land claims.

## GB funds Swedish Stringo to reduce Victoria Police manual handling injuries



Gallagher Bassett has helped Victoria Police solve a dilemma that confronts police forces globally – moving damaged vehicles around holding yards.

As part of its ongoing commitment to support Victoria Police (VP) to reduce workplace risk, GB Victoria contributed towards VP's purchase of an innovative piece of equipment, a Stringo 550 vehicle mover.

The Stringo is being used to move vehicles around holding yards at VP's Forensic Services Department (FSD).

The battery-operated machine, made in Sweden, has been produced and sold across Europe since 2000. It is specifically designed to reduce the risk of occupational injuries. The Stringo is positioned in front of a vehicle's front or rear tyres and lifts them onto its platform. Once the vehicle is fastened, a single employee can easily manoeuvre the vehicle around.

GB Victoria OHS Adviser Chris Appleby said GB contributed through VP's Innovation Fund, which funds proposed innovations to reduce potential injuries and illness.

The Stringo is shared by two FSD units, the vehicle examination unit, which examines suspect vehicles to

determine their original identity; and the crime scene examination unit, which scrutinises vehicles involved in crimes and some car accidents.

Tow trucks deliver vehicles to the yards and VP employees shift them to various locations. Chris said the Stringo could move a wide range of vehicles in very confined spaces. "It can do 360 degree turns and move vehicles everywhere."

VP OHS Consultant Nalin Ranasinghe said the units originally used jacks or forklifts to transport vehicles, which frequently could not be driven. "Sometimes six people would be needed to move a vehicle over mounds at the yards," he said.

While no specific OHS incidents had occurred, there was great potential for injuries. "[Workers] could have lost control of the vehicles at any time."

FSD has been using the vehicle remover for three months. Employees have been fully trained and usage policies and procedures written. "I don't think we're at the stage yet where it's being used to its full potential," Mr Ranasinghe said.

He was unaware of other Australian police services using Stringos but said many were interested in its benefits. "Tow truck drivers think it's great.

They have to move cars around their yards so it might be something they would be interested in."

From an OHS perspective, the Stringo is money well spent. Chris said VP employees were "wapt". "They told me it's the best item they have ever purchased."



GB has been VP's workers' compensation Agent since 2004 and was reappointed in 2009 (GB Advantage #57). VP has about 14,300 employees, of whom 11,600 are police and protective services officers, reservists and recruits, and 2,700 are administrative and support staff.

## GB offers Claims Management and OHS training sessions

**Gallagher Bassett continues to assist clients to manage their workers' compensation and occupational health and safety needs in 2011.**

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 of courses and details on how to register, please access the training calendar on the website or call a GB office for a hard copy.

For web access, go to [www.gallagherbassett.com.au](http://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:

#### **Accident/Incident Investigation**

18 August - Melbourne City

#### **Basic Claims Management**

3 August - Melbourne City

#### **Role of a Return to Work Coordinator**

6 and 7 July - Melbourne City

10 and 17 August - Melbourne City

20 and 21 September - Box Hill

#### **Manual Handling**

22 September - Melbourne City

#### **Advanced Claims Management**

26 July - Melbourne City

13 September - Melbourne City

#### **Queensland Claims Management & RTW Coordinator Training**

8 September - Melbourne

### New South Wales:

#### **Queensland Claims Management & RTW Coordinator Training**

15 September - North Sydney

#### **Role of a RTW Coordinator**

21 and 22 July - North Sydney

#### **Basic Claims Management**

24 August - North Sydney

### Queensland:

#### **Basic Claims Management**

22 September - Brisbane

## NSW puts customer service in the spotlight



### Gallagher Bassett's NSW branch has relaunched its customer service charter.

NSW Team Manager Charlie Galayini said some clients, and even some GB employees, were unaware the charter existed, so the relaunch focused on increasing awareness to customers and staff.

The charter outlines GB's commitment to providing high-quality customer service in all interactions with customers in a timely manner and without discrimination.

GB Managing Director Jon Winsbury said: "Customer service is the bedrock of our approach to claims management. We measure our success by our clients' success. We're aiming for faster claim resolutions, more efficient claims administration and an improved customer experience."

GB promises service commitments in five key areas:

1. accessibility
2. accountability
3. transparency
4. customer focus
5. privacy

"Customer feedback showed clients had inconsistent expectations of what GB's customer service promises were," Charlie said.

The relaunch has seen the appointment of 13 customer service champions - one in each NSW branch team. The champions are responsible for communicating customer service expectations to team members.

The champions formed a committee to discuss ways to relaunch the charter. "We also looked at longer-term strategies to strengthen our customer service commitment," Charlie said.

The charter was officially relaunched in April with training for all GB team members. "All the champions gave presentations explaining what the customer service charter is and strategies for increasing its awareness across the organisation."

All new staff will be trained on the charter during their induction. "From the start, employees need to be aware of the charter and what our clients' expectations are," Charlie said.

Monthly employee awards to reward staff for good customer service have been changed to encourage co-workers to nominate each other. "Previously, we would just tell everyone who the top three performing employees were. Now we'll send a monthly email announcing all nominees."

Posters will be hung around the offices to remind team members of GB's commitment and the branch will introduce annual refresher courses.

Charlie said the relaunch aimed to remind employees the charter also applied to internal relationships.

Clients have been given fliers to educate them about GB's promises. "It is important for our client relationship team and team managers to work with all team members to ensure our customer service commitment is embedded into our culture by living it and breathing it every day," Charlie said.

## Heart disease reduces plumber's payout



**A pre-existing heart condition has left a roofing plumber with a reduced damages payment for a work-related injury, despite the Queensland Supreme Court in Brisbane finding his employer breached its duty of care.**

The court awarded Peter John Symons, now 49, a total of \$326,744 to compensate for a serious back injury he sustained while working on a building site near Ipswich in November 2008.

But Justice Margaret McMurdo said the damages calculation included a 15% discount because Mr Symons' ischaemic heart disease, which a cardiologist described in evidence as "an aggressive, progressive form of the disease" would have limited his performance of heavy physical work, regardless of the subsequent back injury. The heart disease would affect his future earning capacity, shorten his working life and reduce his life expectancy.

Mr Symons sued his employer, The Haggarty Group Pty Ltd, claiming it had failed to avoid an obvious risk

by having him and a co-worker move a pile of iron roofing sheets, weighing about 300kg, 30m-40m across the building site with a scissor lift rather than providing a lifting crane.

The men rested the sheets across the scissor lift platform's handrails, but they were not tied down. When the sheets shifted, Mr Symons put his body beneath them to steady them. Later that day he felt back pain and later went to hospital. Mr Symons subsequently had two back operations, but the court was told his back pain persisted.



Haggarty denied it was negligent and alleged Mr Symons did not operate the scissor lift safely and had concealed a pre-existing knee injury. But those allegations were not put to him in cross-examination. Justice McMurdo said

Haggarty's argument that Mr Symons was not told to use the scissor lift for carrying heavy loads was at odds with its pleading it provided safe and appropriate means to carry the corrugated metal sheets, including lifting cranes.

Justice McMurdo said Haggarty appeared to accept the scissor lift should not have been used and that a crane was a practical, safe alternative. She said Haggarty had failed to prove Mr Symons and other staff had been directed not to use the scissor lift for moving heavy loads.

"There was no challenge to [Mr Symons'] evidence in chief that the foreman or leading hand assisted with the loading, passing sheets up to him as he stood on the platform," she said.

Mr Symons claimed there was no contributory negligence because he had performed all relevant actions under the foreman's direct instructions. He argued a reasonable, practicable way of moving the sheeting was to use a crane but there was no crane on the site that day. Had he carried the sheets individually across the site, it would have "taken all day".

Justice McMurdo accepted Mr Symons had a 20% whole body impairment because of his back injury and found against Haggarty.

## Third border hop for GB team member



### Long-serving GB staffer Shaun Meehan has moved states – again.

During his eight-year GB career, Shaun has border hopped twice, from Melbourne to Sydney, then back to Melbourne. He has now shifted to Adelaide in a new role as Operations Manager.

Shaun sees the new job, which began in June, as a great challenge because he is keen to further his skills in an operational role with revenue-stream responsibilities.

Shaun joined GB in October 2003 as an Impairment Benefits Specialist, after five years with the Victorian Transport Accident Commission. In January 2005 he became a Risk Analyst and in December that year moved to Sydney

after GB won market share in the NSW workers' compensation scheme tender.

He was promoted to Corporate Services Manager in January 2007 and remained in Sydney until May 2009, when he and his wife, Katrina, headed south again to ensure they had family support for the birth of their son, Nelson. He's now 21 months old and a second child is due in September.

Back in Melbourne, Shaun was initially a Senior Compliance Officer, then Compliance Manager.

He was heavily involved in embedding 'the Gallagher Way' culture in NSW and that's a key element of his new role. "I've got a strong corporate governance background and, in conjunction with providing support to staff, am focused on

improving procedures and controls for the SA office as we build new business across the western states."

The opportunity for interstate promotions was a benefit of working for GB. "There's a huge focus on training and guidance, which is fantastic." Shaun says GB's leaders "lead by example" and the intense focus on people – GB staffers and customers – sets the company apart from other third party administrators.

Phil Bawden, National Manager – Product Support, said Shaun's promotion recognised his commitment. "He has been a key driver in improved outcomes from an audit perspective and in forging great relationships with senior operational staff and the regulator. He has been pivotal in securing and training GB's quality compliance officers and provides sound advice to operational managers on controls and effectiveness."

Shaun is keenly embracing Adelaide as his new home, but some things won't change. No SA Aussie Rules football team will get his support. The Meehan family has backed the Fitzroy Football Club (now the Brisbane Lions) for generations – even Nelson is a registered "baby Lion".

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