

GB selected to manage NZ ACC claims



New Zealand's Accident Compensation Corporation (ACC) has selected Gallagher Bassett NZ as one of four third-party administrators to which it will outsource management of some of its long-term claims.

About 600 long-term claims, of a pool of almost 12,000, will be allocated to the companies to manage. The clients have been with ACC for more than a year, but exclude those classified as seriously injured.

Each company will receive 150 claims to manage.

The ACC provides comprehensive, no-fault personal injury cover for all New Zealand residents and visitors.

John Jury, GB NZ General Manager, said GB was selected after a closed tender process, during which it was able to demonstrate it met ACC criteria on case management processes, IT systems and the like.

"We're very pleased to be a participant in the scheme. While GB is not large in New Zealand, the company globally has a wealth of experience on which we obviously draw to service New Zealand clients."

"This is a wonderful opportunity for GB to demonstrate its skills," he said.

GBNZ already has experience managing ACC claims, on behalf of various organisations in the Accredited Employer Programme; known as the ACC Partnership Programme. The program allows large organisations to fund and manage their own ACC claims. It covers about 15% of the New Zealand workforce.

GB NZ recently employed two additional team members. Each has about 15 years' experience in case management and tertiary-level qualifications.

John said GB also planned to further develop its case management business and was working with several potential Partnership Programme participants.

Denise Cosgrove, ACC General Manager, Claims Management, said the TPA agreements would give ACC "access to more resources to manage claims and let us benchmark ACC's performance against other organisations and see if more effective rehabilitation outcomes can be achieved.

Like ACC, these firms have the goal of returning clients to their pre-injury lives as far as practicable, as soon as possible. The fact is, the longer people stay on claim with ACC the harder it gets for them to get back to their normal lives, including work."

John said the change in government in 2008 brought New Zealand's Accident Compensation scheme under review. A Stocktake Committee is currently reviewing the scheme and has forwarded an interim report to the NZ Government. A full report is expected in June-July.

"It is possible the scheme could be totally unwound or more competition introduced. Any change could present opportunities for GB."

Ms Cosgrove said the ACC had been concerned about the growth in long-term claims for some time. "We have been considering partnering with external claims managers for more than a year now, as it is one way to help more people, as quickly as possible," she said.

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GB streamlines policies, procedures



Gallagher Bassett has embarked on an ambitious project to streamline corporate policies and operational procedures.

The project began about 18 months ago when the company developed terms of reference for a national corporate policy and procedures group, headed by National Risk Manager, Andrea Kanserski, and an operational procedures group, headed by Phil Bawden, National Product Support Manager.

The corporate group develops charters and policies; the organisational group procedures.

The corporate group, which meets monthly to assess progress and report to Managing Director Jon Winsbury, developed a framework and standard templates. The company has set December as the deadline by which it will have reviewed all policies and procedures. They will then be reviewed annually and redrafted at least every three years.

Andrea said the project aimed to avoid duplication and 'reinventing the wheel' for new clients. "We want all clients to get consistent product delivery, regardless of which state they're in," she said.

There are four stages through which each policy or procedure must be reviewed and signed off – legal, culture, quality and IT and security. Jon Winsbury is then responsible for the final sign off and authorisation of all policy documents.

"We're looking for unity and streamlined procedures, particularly across our two big engines, workers' compensation in NSW and Victoria," Phil said.

The project will ensure all documentation is legally compliant, culturally appropriate, ISO 27001 (information security management system standard) compliant, and meets GB's stringent quality standards.

GB is also standardising its risk control language, as all procedures are mapped and incorporate key risk controls which are then uploaded into GB's electronic risk register control repository, the Management Enterprise Risk Vehicle, known as MERV. That will make Phil's audit work easier when testing products and means greater reliability for clients.

GB is currently sourcing a document management system software product to automate management of its 1,000-plus documents.

Every document has a "sponsor", a senior executive responsible for overseeing it. For example, the CFO oversees finance policies.

GB has devoted one full time staff member to administer the policy and procedure review project.

Phil and Andrea said there was senior-executive level commitment to the project because everyone in the organisation could see the value it would add to GB's product and service delivery.

WorkHealth program to check Victorian workers

WorkSafe Victoria has developed an initiative called WorkHealth, which aims to provide free health checks to Victoria's 2.6 million workers.

The checks are conducted conveniently and confidentially in workplaces. Each check takes around 15 minutes and participants get immediate feedback and advice based on their results.

GB has employed a WorkHealth Project Coordinator, Julie Ireland, to assist clients to participate in the WorkHealth program.

Julie has a background in training and can answer clients' WorkHealth questions.

Supporting the program will help deliver:

- improved productivity
- improved staff morale
- reduced absenteeism
- reduced presenteeism (remaining at work when unwell)
- reduced staff turnover
- fewer workplace injuries
- improved corporate image, and
- improved work relations.

WorkHealth is designed to improve workers' health and wellbeing and reduce the risk of chronic preventable illnesses, such as type 2 diabetes and heart disease. It aims to create a healthier, safer, more productive workforce.

For more information, go to www.workhealth.vic.gov.au, where employers can complete a questionnaire to determine their eligibility, or phone Julie Ireland on (03) 9297 9118.

Melbourne office shifts around the corner

Gallagher Bassett's Melbourne office is on the move – but only five buildings from the current premises.

Fiona Geoghegan, Business Planning Manager and Project Manager for the move, said the new office's key advantage was that all 200 employees would share the same floor. In the current premises, teams are spread across six floors, which means downtime through using lifts and stairs to access different areas.

The new office is at level 2, 333 Collins St. Fiona said the fitout was currently in progress with tradespeople on site.

The handover was scheduled for July 9, with the move happening on July 12.

GB began looking in earnest for a new site last August.

Fiona is anticipating better employee interaction once the move occurs. While the general insurance and workers' compensation areas are still separate, with security access to each, all the GB team will share a common tea room.

There are also major advantages for GB clients. The fitout includes a large training area, so GB will be able to host onsite training for employers. Productivity will improve as downtime is reduced and communication will be easier.

The new space is almost 3,000sq m and stretches across a city block from Collins St to Flinders Lane. Other tenants in the building are predominantly legal and accounting firms.

Updated privacy regime at GB



Gallagher Bassett has implemented a major campaign to improve policy, procedures and staff awareness about privacy.

Phil Bawden, National Manager Product Support and National Privacy Officer, said the implementation coincided with National Privacy Awareness Week in May. The week is an annual promotion by the Asia Pacific Privacy Authorities forum that began in 2007.

It sees varied programs and initiatives hosted by public and private sector organisations across the Asia-Pacific region to promote awareness of privacy rights and responsibilities.

Phil said GB had refined its practices to establish “exactly who we are talking to on the phone, to ensure they are entitled to receive requested information”.

GB also rolled out a plan to see employers' consultants commit to the same privacy policies as the employers. “This will protect employers from potential breaches by their consultants,” Phil said.

He said a more consistent privacy policy across GB branches nationwide ensured clients' privacy was protected and reduced potential for breaches.

Online call monitoring has been refined to ensure staff and clients are aware calls may be monitored and to ensure privacy questions are always asked before data is released.

GB also reinvigorated its induction program to ensure questions were always asked appropriately and that employees understood why they needed to ask certain questions.

To ensure current staff receive the same training, GB is arranging for an e-learning module on privacy to be available via the GB intranet. “All staff will complete it at least once a year and sign off to ensure they understand the privacy message,” Phil said.

The decision to upgrade privacy policy and procedures came about through a staff initiative. Phil said employees had requested more information to ensure they had a better understanding of GB's privacy commitment, so Managing Director Jon Winsbury had asked Phil to implement the national campaign to ensure more consistent methodology and improved controls.

Updated privacy regime at GB



Gallagher Bassett and waste management company JJ Richards & Sons Pty Ltd share the same goal – getting injured workers back to work as quickly as possible.

GB has been managing JJ Richards' workers' compensation claims and rehabilitation programs nationally for more than two years now. JJ Richards' National Training & Safety Adviser Allan Andersen said claim costs had reduced because GB was able to "fast track" processes to ensure workers' speedy return to work. "That's a big benefit," he said.

JJ Richards is an Australian owned and operated family business with more than 75 years' experience in the waste management industry. The company has grown to be Australia's largest privately owned waste management company and has a philosophy of safety, reliability and excellence in customer service.

The company employs more than 1,500 people; has a fleet of more than 1,200 vehicles; collects waste from more than 1.5 million households a week; and performs solid, hazardous and liquid waste services for about 70,000 commercial customers.

Mr Andersen said the GB relationship developed from GB being JJ Richards' Agent in the Victorian Workers' Compensation Scheme, but had since expanded nationally. GB now act as a full outsource provider, handling the interactions between the employer and all stakeholders in the workers' compensation process.

"Once a workplace injury is reported, we notify GB and they assist with liaising between the relevant authority, the worker, doctors and other medical service providers, with the aim of getting the injured person back to work as soon as possible," he said.

Communication was an important element; for example, follow up phone calls if treatment was not being provided in an optimum time frame.

Before GB's appointment, JJ Richards handled matters in-house, but Mr Andersen said using specialists with the required expertise meant the process was more efficient. "Especially for the interaction with doctors; [GB] knows the jargon and can communicate with them."

Mr Andersen said GB focused on Return To Work, but also assessed trends to assist JJ Richards with risk management. The majority of injuries are sprains and strains from manual handling. "While these injuries may arise from minor incidents, there's the potential for extended time off work because of their nature," he said.

Interested in finding out whether National Workers' Compensation Claims Oversight could be of benefit to you? Contact nicole.glover@gbtpa.com.au

GB helps

Wayne's road to recovery

Life's tough for JJ Richards & Sons truck driver Wayne Zammit, who works at the Chipping Norton depot, south of Sydney.

He's currently off work, having been diagnosed with a hernia which required an emergency operation.

Mr Zammit, 34, felt pain as he was pushing a garbage bin, but had no idea how serious his injury was until he saw a doctor a week later, who viewed an ultrasound of the injury and advised him surgery was required immediately.

That's when GB, as JJ Richards' national workers' compensation claims and rehabilitation program manager, got involved.

To allow Mr Zammit to be treated quickly, GB team members needed to rush through a claim approval from the insurer. Mr Zammit credits GB's Brisbane team, comprising Jodie Hind, Nadine Tumataroa and Sam Podosky, with ensuring he was on the operating table quickly.

"They were really good; they went overboard for me," he said. Team members kept in constant touch by phone, ensuring he knew of their progress with the claim. Since the surgery, which kept him in hospital for several days, they've maintained regular contact.

Mr Zammit is keen to get back on the job, but can't until he gets the go ahead from the surgeon who performed the life-saving operation. He is still unable to sit comfortably and has trouble sleeping.

But he's confident that, with the GB team on his side, he'll be back in the truck and on the road as soon as he's healthy enough.

High Court rejects ‘loss of chance’



The High Court has affirmed that the common law should not be changed to allow an award for damages for loss of a chance of a better medical outcome where an act or omission has deprived an injured party of the possibility, but not the probability, of the better outcome.

Justice Dyson Heydon also dismissed the appeal, but did not consider the loss of chance issue. Justice Crennan said altering the common law by allowing the appeal would have been “radical, and not incremental”.

Ms Tabet, who now has irreversible brain damage, was aged six in 1991 when Dr Gett saw her at Sydney’s Royal Alexandra Hospital for Children. She had suffered from chickenpox, but other symptoms were headaches, nausea and vomiting.

A day later she suffered a seizure and a brain tumour was diagnosed. The trial judge found Dr Gett negligent for failing to order a CT scan earlier, which the judge said represented a 40% loss of a chance of a better outcome.

The NSW Appeal Court set aside the trial judge’s finding, but found that, had Ms Tabet’s argument been legitimate, her loss of chance of avoiding brain damage was only 15%.

In a commentary on the case, law firm Blake Dawson said to have recognised loss of chance as an actionable damage in Tabet would have “radically departed

from established principle and increased the complexity and cost of litigation, with significant implications for the liability of doctors and the health system”.

In a separate commentary, Norton Rose said the concept of awarding damages for loss of a chance which was less than probable was “quite simply contrary to principles of the common law of negligence in general and the law of causation in particular”.

Justice Kiefel, with whom Justices Hayne, Bell and Crennan agreed in separate judgements, suggested a chance equated to a mere possibility and, consequently, Ms Tabet could only succeed if the standard of proof was lower than the balance of probabilities standard which the law required and which already allowed for “some uncertainty in proof of causation”.

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 2010.

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, click on Solutions/Workers' Compensation/Statutory Schemes/Training – the training calendar is on the right-hand side of the screen.

Victoria:

Role of a Return to Work Coordinator

28 and 29 July - Melbourne City
10 and 17 August - Melbourne City

Basic Claims Management

19 August - Melbourne City

Advanced Claims Management

27 July and 14 September
- Melbourne City

Overview of Premium

12 August – Melbourne

Vehicle and Safe Systems of Work

3 August - Melbourne City

New South Wales:

Role of a Return to Work Coordinator

21 and 22 July - North Sydney

Basic Claims Management

24 August - North Sydney

Ergonomics in the Workplace

7 September - North Sydney

Queensland:

Vic Claims Management & Return to Work

9 September – Brisbane

NSW Claims Management & Return to Work

8 September - Brisbane

Basic Claims Management

3 September - Brisbane

Celebrity tradesman joins construction safety campaign



WorkSafe Victoria has enlisted the help of TV tradesman Scott Cam for a new campaign aimed at reducing the high number of injuries on domestic construction sites.

The campaign goes back to basic, urging 'tradies' to 'Stop. Step back. And think' about safety while on the job.

Scott, who co-hosts a popular television show, Domestic Blitz, and has been named as the new host of the 2010 series of The Block, started his working life as a carpenter and remains passionate about the industry.

"This is a partnership I am really proud to be involved with," Scott said. "As a business owner and a tradie, I know how important it is that we work together to keep each other safe."

"Simple things like keeping a clean site and not improvising with tools and equipment can have a big impact on safety."

Scott said safety standards had improved since he was an apprentice, but there were still "too many tradies being injured at work. If I can play even a small role in lowering the

number of injuries, I'll be happy". Scott will feature in a video encouraging safe practices on construction sites.

WorkSafe Acting Executive Director Stan Krpan said while inroads had been made at improving construction safety in the past 10 years, injury rates were still rising.

There were fewer fatalities, mainly due to safety improvements in commercial construction. "However, injury rates, particularly in domestic construction, remain high," Mr Krpan said.

Musculoskeletal injuries accounted for the largest proportion of injuries. "These sorts of injuries can be caused by simple things, like tripping over rubbish left on site by other tradies or lifting something that shouldn't be lifted. They are sometimes the result of years of wear and tear, when the body just can't take it anymore," Mr Krpan said.

"While WorkSafe can constantly reinforce their seriousness, many people don't appreciate the consequences of an injury until it occurs to them – but by then it is too late. They can be off their feet for weeks, which not only affects work, but also their family, sporting and social life."

Get on your bike



From Left to Right: Deb Macksey, Managing Director Aurenda and Co-founder Red Sky Ride; Paul Easter, GB General Manager SA/ WA/NT; Kim Gilbert, Co-founder Red Sky Ride.



by Paul Easter
General Manager
SA/WA/NT

Gallagher Bassett is helping business executives use pedal power to raise funds for cancer patients.

GB has become an enthusiastic sponsor for the annual Red Sky Ride, since its WA business partner Aurenda's Managing Director and owner, Deb Macksey, is a co-founder of the ride.

The not-for-profit fundraising event tests riders' endurance and commitment and increases community awareness of the SolarisCare Foundation - Cancer Support Centres.

The foundation's goal is to raise \$1 million over five years. SolarisCare aims to improve quality of life for cancer patients and carers by giving them the support they require to cope with the emotional and physical side effects of cancer diagnosis, treatment and recovery.

Purpose-built drop-in centres provide a safe place to reflect and take time out. Trained volunteers provide information, links to other support groups, a 'listening ear' and complementary therapies. The money will assist in creating new facilities; widen access to services;

extend SolarisCare's education program; return expertise and experience to the wider community, particularly for rural and remote area patients; and support research into the benefits of services that alleviate distress and anxiety and improve quality of life.

Red Sky Ride participants are senior managers, business owners and professionals prepared to make a major commitment to the event. They have extensive networks to assist in raising the SolarisCare Foundation's profile and validating the importance of services provided by the support centres.

Red Sky Riders are supported by a cycling coach, an exercise physiologist and a nutritionist. They commit to:

- paying \$1,500 each as a participation fee to cover direct costs
- making time to meet training and fitness requirements
- participating in fundraising and publicity events
- maintaining and supporting a high standard of behaviour and consistent message delivery
- taking the required time off work and
- achieving all that while maintaining their business and personal commitments.

The ride is about 1,000km long and conducted over eight days. The 2010 event was in March. Supported by 10 volunteers and five support vehicles, the ride travelled from Perth through the towns of Harvey, Dunsborough, Augusta, Bridgetown, Wagin, York and back to Perth.

When asked to assist with Red Sky Ride sponsorship, GB was quick to decide it was a worthwhile event because GB's values reflected those of the ride organisers. It is likely some GB senior executives may soon be pedalling around their cities preparing for the 2011 ride.

Almost every one has been or will be touched by someone who has or is suffering from cancer. Any opportunity to support projects that assist patients, carers or volunteers warrants GB's support.

In 2010, the ride raised almost \$300,000. As a sponsor, GB was presented with an original Red Sky 2010 jersey autographed by the riders. It will be framed and hung in the Brisbane boardroom.

For more information, go to www.redskyride.com.au.

GB Staff Snapshots



Senior
Motor Claims
Consultant General
Insurance Division
Craig Moorley

Craig believes that the experience he has gained whilst working in claims management has allowed him to focus on driving down the total cost of claims to assist his GB clients in improving their claim/loss ratio.

Prior to working in Insurance, Craig held a national role managing the Common Law Department (Self Insured) Naval Support Command Headquarters responsible for all claims against the Royal Australian Navy including motor and public liability claims.

Craig has six years experience in general claims with a focus on domestic motor and property. Prior to joining GB, Craig was employed for three years as a Major Claims Team Leader for Australian Insurance Holdings, responsible for managing the higher end, suspect and more complex claims.



Senior
Liability Claims
Consultant
Stephanie Lee

Stephanie believes that as an experienced claims professional, her principal focus is the proactive management of claims to ensure her clients are able to minimise their claims costs.

Stephanie has in excess of five years experience as a Solicitor in private practice, specialising in Personal Injury, Liability and Commercial Litigation.

She has an in-depth knowledge of insurance law and litigation, having managed complex liability and insurance portfolios for several major Australian insurers.

Her legal experience has enabled her to appraise claims, provide advice and determine appropriate claims strategies in a proactive, client focused and commercially minded manner.



Claims and
Return to Work
Specialist
Jodie Hind

Jodie believes that for return to work to be truly successful it must be sustainable, meaningful and mutual. That is why her focus and speciality is assisting GB's employer clients and injured workers in making the return to work process a mutually successful experience.

Jodie commenced work in the workers' compensation industry in 2003, with WorkCover Qld. She holds a Bachelor of Human Service majoring in Vocational Rehabilitation and a Certificate IV in Training and Assessment.

Prior to leaving WorkCover, Jodie held the role of Senior Customer Advisor and was responsible for managing the portfolios of large Qld employers and their physical, psychological/psychiatric and illness claims across several industries including manufacturing, waste disposal, mining, transport and labour hire.

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