

GB aligns core values with parent

Gallagher Bassett has just implemented a new vision, values and purpose statement across the company.

The document is known as "The Gallagher Way". The senior executive team contributed many hours over several months to create a set of cultural statements that align with GB's corporate parent, but are still uniquely Australian.



Feedback was sought from several of GB's national clients on ways to improve service delivery and communication and, most importantly, build long-term business relationships.

In September, GB initiated a project committee to launch and embed the new statement.

Breakfast launches were held offsite for all staff in Melbourne, Sydney and Brisbane. Staff heard about GB's progress since 1997, when GB

purchased the Wyatt Group, and the vision for the future.

Jon Winsbury, Managing Director, said the aim was "to enhance the GB culture and create an environment where GB people can achieve their goals and the goals of the business as the company moves into the next phase of development and growth".

"The GB team believes the new vision, purpose and core values articulate who we are as a business."

The commitment to customers is to:

- Understand their business goals,
- Provide quality, innovative solutions,
- Build long-term business relationships, and
- Be a trusted business partner.

"This process defines the manner in which we go about our business at GB. The team is very enthusiastic and excited about bringing the changes forward," Jon said.

The six core values to which GB ascribes are:

- We believe our people are our strength
- We trust our people
- We lead by example



Jon Winsbury, Managing Director presenting at the Brisbane launch

- We are accountable and accept responsibility
- We take pride in who we are and what we do
- We deliver for our customers.



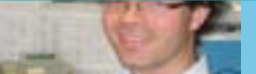

Season's Greetings

The Gallagher Bassett team wishes all its valued clients and business partners an enjoyable festive season and a happy new year. Stay safe and enjoy time with family and friends.

We look forward to working with you again in 2008 and anticipate another exciting, challenging and prosperous year ahead.

Jon Winsbury
Managing Director
Gallagher Bassett



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OH&S training for employers - growth opportunity for IMA GB in SA

An increase in visits to South Australian workplaces by SafeWork SA inspectors has prompted IMA Gallagher Bassett Services (IMA GB) to implement a new initiative of onsite risk assessment training for clients.

Client Services Manager Amanda Jones said the most cost-effective form of training was onsite, using client workplaces to provide practical exercises for participants. "Up to 15 participants can be included in a competency-based, two-day course for as low as \$150 per participant, including course materials, assessments and laminated certificates."

Amanda said client feedback had been overwhelmingly positive. "At one course more than 80% of evaluation responses from the 14 participants were "very satisfied" on relevance, usefulness, materials provided and professionalism of the presentation. The remaining respondents were "satisfied"."

"It was an exceptional outcome, given that it was a two-day course, with participants from a wide range of occupations, from machine operators to engineers to managers. It is a credit to our consultants that our experience with a wide variety of employers and industries gives us the ability to pitch our training at all levels, from operators to managers and retail to nursing homes and manufacturing sites."

One company has now engaged IMA GB to conduct a half-day OH&S training course for the management team and a full-day course for supervisors and team leaders.

The risk assessment training course starts with OH&S legal requirements, hazard management and consultation processes to provide context for participants. It then goes into the detail of identifying hazards, risk assessments, devising control measures, managing documentation and actions arising.

The course then focuses on major hazards at the client site, including plant, manual handling, the general workplace, hazardous substances and traffic.



For each subject, some practical theory about the hazard is presented, followed by a "hands-on" risk assessment exercise for participants, followed by feedback and discussion. Competency based assessments are provided for each person attending the course.

After they complete the course, participants will be able to:

- Describe the key benefits of good OH&S management,
- Describe the key requirements of OH&S legislation,
- Describe the OH&S processes of consultation and hazard management,
- Identify hazards using a range of methods,
- Outline the process of risk assessment,
- Use risk assessment tables,
- Identify appropriate control measures using the hierarchy of control,

- Understand the importance of reviewing and evaluating current control measures,
- Conduct risk assessments on plant, general workplace, manual handling, hazardous substances and other hazards, and
- Record the results of their risk assessment using company forms.



For more information on IMA GB's risk assessment courses, phone Amanda Jones on (08) 8357 2655.

Intensive seminars join 2008 training program



Left to right - Priscilla Herbstreit, Fiona Geoghegan, Naveen Andrade, Bobbie Patel, Adam Ryan, Stacey Williams and Kate McCredie.

Gallagher Bassett has expanded its 2008 training program to include a half-day intensive seminar on return to work (RTW) for line managers and supervisors. The seminar complements the two-day RTW coordinators' courses that GB runs on behalf of WorkSafe Victoria.

The WorkSafe-approved two-day RTW coordinator program was developed to ensure RTW coordinators and those delegated with responsibility for RTW had the right skills and knowledge to perform their role effectively. The course was designed to provide:

- Knowledge on how to comply with the law, and
- Practical tools and advice on how to implement effective RTW practices.

A WorkSafe spokesperson said RTW coordinators or other delegated persons responsible for managing the whole RTW process would benefit from the two-day course.

Bobbie Patel, GB Learning & Development Manager, said the half-day seminars focused specifically on line managers and supervisors' responsibilities, as they were the people "in touch with injured workers on the floor. Line managers and supervisors are responsible for supporting RTW plans, assisting injured workers once they have returned to work if they encounter any difficulties, and altering the RTW plan, if required, for the worker to remain at work".

The practical, hands-on training seminar is a GB initiative to ensure

"people responsible receive the training they need to ensure effective RTW programs for injured workers".

Bobbie said the new half-day seminar was scheduled to run four times in 2008, but additional courses would be added, if demand required.

The 2008 Training Schedule is now available for our clients to book the above or other workers' compensation related sessions. Visit our website or request a copy from our office by calling (03) 9297 9100.

GB staff graduate with Certificate IV

Two GB staff have graduated from the Certificate IV in Financial Services (Workers' Compensation).

The course, run this year by Swinburne TAFE, moves to Deakin Prime, the commercial arm of Deakin University, in 2008.

The GB graduates are Kate McCredie, now a MDM (multi-disciplinary management) Case Manager, and Naveen Andrade, previously a LTM (long-term management) Case Manager, who has now joined GB's payments team. MDM case managers are responsible for employees requiring compensation for fewer than 52 weeks and LTM case managers manage those requiring 52 weeks or more.

The newly accredited course is a combination of self-paced learning, on-the-job training for which evidence is provided to course assessors, and on-site training at WorkSafe Victoria's premises.

WorkSafe Vic launches employer RTW network

WorkSafe Victoria is helping employers to help themselves by hosting networking events where they can share information and advice on return to work strategies and solutions.

Recognising that the best advice usually comes from those in similar situations, employer network events encourage staff with responsibility for RTW to meet, mingle and learn from others in the same industries or regions.

The RTW employer network events were initiated by WorkSafe to promote best practice in RTW and give RTW coordinators practical support and relevant information.

Networking events usually feature a presentation by a RTW expert on a topic of interest nominated by the group. That is followed by an open forum where employers can ask questions and share experiences and knowledge.

This year, the Manufacturing Network has delved into the ageing workforce and the implications for RTW, interacting with doctors more effectively to increase RTW rates, and preventing and managing RTW disputes to obtain better outcomes.

The Northern Network has covered psychological injuries and their impact on RTW, while the Ballarat Network has discussed local issues and barriers to RTW and strategies to overcome them.

More than 200 RTW coordinators from 91 employers have attended network events.

WorkSafe Victoria has now launched a South Eastern Employer RTW Network.

Like the northern and western networks, it is designed to give RTW coordinators, and others who help injured workers back to work, relevant, practical information on best practice RTW. The first event is in December.

For more information, email rtw_networks@workcover.vic.gov.au.

Masters fulfils thirst for knowledge



GB Injury Management Adviser Shannon McGuire is studying for his fourth tertiary-level qualification, and may not stop there.

Shannon's on a quest for knowledge about personal injury management and is half way through a Master of Business (Personal Injury) degree at Melbourne's Deakin University.

He already has achieved a Bachelor of Arts, majoring in psychology and international relations, a Graduate Diploma in Psychology and a Graduate Certificate in Careers Counselling.

Having identified a dearth of Australian research into personal injury, particularly workplace stress, he's not averse to potentially aiming for a doctorate in the field.

“Policies and procedures are often based on limited information; the ultimate goal is to increase knowledge in the area.”

But that's the future. Currently Shannon is juggling a fulltime job, his studies, a family with two young children, and building a house.

Shannon began his Masters degree in February and aims to complete it by November 2008. He will be among the first graduates of the new course.

The Masters is a combination of online learning and residentials. The intensive,

week-long residentials are when most of the learning occurs and provide excellent networking opportunities with peers and senior WorkSafe Victoria executives.

“WorkSafe's CEO and senior executives are very involved; there's a lot of high-level support,” Shannon said.

The Master of Business (Personal Injury) developed in conjunction with the Deakin University, is currently the first and only postgraduate course run by the Personal Injury Education Foundation (PIEF), a non-profit body with members from workers' compensation and motor accident compensation regulators, insurers and claims managers. As Shannon holds an Undergraduate Degree, his course will take two years, compared to students without an Undergraduate Degree, who will take three years.

Masters course participants complete seven core units, covering injury management, scheme policy and design, financial reporting and analysis, claims management strategy, scheme assessment and economics, strategic management, and a work-based project. An eighth unit is an option of change management, strategic customer service or an approved elective.

Shannon's course participation is fully funded by GB, which he says is “fantastic”. “Not just for me, but for other staff whom GB funds to go through other courses.” He says employer-sponsored further education assists with staff retention and career progression. “It's an excellent model.”

Knowledge gained through his studies has already been valuable on the job. For example, the injury management unit reinforced Shannon's current knowledge, but allowed him to read further into the subject. Shannon works on the Victoria Police account and completed his assignment for that topic on stress management – a subject of obvious relevance to police.

“The skills [from the Masters] will also be valuable in career progression. I'd like to move into a leadership role in the future, and the financial skills will

be valuable. I enjoy doing coaching and mentoring with case managers; we learn from each other.”

Despite the challenges of studying and working, Shannon says it's “not as daunting as it looks”. The residentials are “a godsend”, allowing him to get 70% of the work done in an intensive, focused time frame.

His 40-minute daily train trips to and from work also help. “I get five hours' reading done a week on the train. Because the reading is relevant to my work, it's interesting, so it doesn't seem like work.”

A supportive family helps, too. When an assignment's due, Shannon's wife, Emily, takes the children out for the day to give him some “head space”.

SA OHS legislation amended

South Australia has amended its occupational health and safety legislation to increase penalties.

The Occupational Health, Safety & Welfare (Penalties) Amendment Bill 2006 was initiated in the SA Legislative Council and first introduced to the SA Parliament in December last year. It was finally passed by the House of Assembly on November 21, and will come into force after its assent and proclamation.

The Bill is a response to a review of the penalty scheme conducted by the SafeWork SA Advisory Committee. Committee members represent employers, employees and the government.

Key changes include:

- Trebling penalties for companies,
- Creating a new offence of reckless endangerment, and
- New provisions that clarify corporate liability and introduce a system of personal liability for company officers.

As the Bill has not yet been proclaimed, it could be subject to further amendment.



GB develops petroleum industry expertise

Essentials in claims management for the petroleum industry are communication and early collection of the facts.

While they're vital factors for all claims, the petroleum industry's potential risks, for example, a fuel contamination scare, intensify the need to ensure the essentials are paramount.

GB has developed significant expertise over several years in claims management for self-insured petroleum companies.

In the current calendar year, GB's petroleum company general insurance unit has handled more than 3,800 claims. They include more than 1,100 car wash incidents, 390 fuel contamination claims, 300 liability claims and more than 1,800 material damage claims. GB has also pursued a large number of recoveries on behalf of clients where the unit has identified a potential third party who may be liable for damage to clients' property.

Russell Williams, liability claims team manager, said if a contamination occurred, it was important for GB's petrol company clients and consumers to have claims dealt with quickly and efficiently, as livelihoods on both sides could be affected.

"We work closely with the client to obtain as much information as possible about the event itself, how many sites are affected, what type of fuel and what the contaminant is," he said.

"These are just some of the steps we take while concurrently co-ordinating claims from consumers and communicating what information is required from them to assist in any claim being considered. This early intervention and communication strategy helps keep claims costs and numbers down and reduces the risk of poor press exposure," he said.

GB uses its proprietary system, RISX-FACS®, to help clients manage claims and incident data. "It's a useful tool in analysing frequencies, trends and types of claims being reported. The data capture is extensive and allows clients to tailor their reporting to suit their internal requirements," Russell said.

Clients can get statistical data reports on a monthly, half-yearly or yearly basis and can access data and produce their own ad hoc reports online via a secure portal at any time.

Claims during 2007 have included a series of claims in a specific geographic location for contamination after unleaded fuel was inadvertently put into diesel storage tanks. With a high claims load, GB provided a centralised response and claims handling team, ensuring customer needs were met and the client's reputation protected.

In another claim, there was a serious egress of water into diesel tanks. GB was able to negotiate a settlement for the client and identify the cause to determine whether there was any potential recovery from an external source.

This year's NSW and Victorian storms and floods sparked claims for many petroleum companies. Another had food spoilage claims after freezers "went on the blink". GB co-ordinated and processed claims for the petroleum company and its franchisees.

"Representing these high-profile businesses in Australia and New Zealand brings with it the responsibility of protecting clients' brands and looking after their various customers," Russell said.

"The recognition that we are an extension of the service provided by our client to their customers is one of our strengths and a point of differentiation in the marketplace."

"We treat our clients' customers as though they are direct clients of GB."

GB's other general insurance units manage liability claims and litigation for the Federal Government's HIH Claims Support Scheme, a major national insurer, a large supermarket chain and other self-insured entities.

Profile : Graeme Munro

Claims Operations Manager



Put Graeme Munro on a TV quiz show and his special topic will be Victorian workers' compensation or the Glasgow Rangers soccer team.

Regardless of which he selects, he's assured of a prize. Graeme has been in workers' compensation since he finished university, where he studied accountancy and marketing. As a government administration worker, he was part of the team that put together the Bill that became the first Workers' Compensation Act in September 1985. That saw the establishment of the Victorian WorkCover Authority, now called WorkSafe Victoria.

After his public service stint, Graeme joined a claims agent and then an insurer and its predecessor companies for 20 years. He joined Gallagher Bassett in July as Claims Practice Manager and has just been promoted to Claims Operations Manager.

Joining Gallagher Bassett has been like a homecoming for Graeme. He has worked previously with both General Manager - Victoria John McNamara and National Manager Product Support Phil Bawden. He appreciates working with a team that "shares the kicks in the backside and the pats on the back".

Despite his depth of knowledge of Victorian workers' compensation and knowing "the tricks of the trade", Graeme says it is a constant challenge to improve performance standards and meet new legislative requirements and benchmarks. "No matter how well you do, there are improvement requirements each year."

Graeme's current challenge is rolling out a "high-performance approach" across GB, focusing on continuance rates, lump-sum measures to manage long-tail claims, and customer service. "We're making a significant investment in this area," he said.

The new role means Graeme has moved into a more hands-on function, taking ownership of implementing changes generated via the results of analysis and research.

Graeme has a great sense of achievement from his job, but is quick to point out he does not work alone.

"I have the ideas, but the team implements them and follows through. It is a fairly young team and they are very responsive to new ideas."

Results are fed back to staff so they can see that they can make a difference to the bottom line.

In his early youth, Graeme lived in Scotland and outside work he is revelling in the fact that there is now an entire pay TV channel devoted to the Scottish premier league, so he can watch the Glasgow Rangers in action. If they are not playing, he will follow the Hawthorn AFL team.

But his greatest passion is the time he spends with his sports-mad sons, Callum, 12, and Liam, 9. Graeme also plays in an over 35s soccer competition, so his Scottish football heritage lives on.

NSW workers' compensation premiums drop

New South Wales Premier Morris Iemma has announced a 5% drop in workers' compensation premiums for NSW employers.

He said the WorkCover scheme had returned a strong performance in the six months to June 2007, with the surplus increasing to \$812 million. "With the scheme's continued strong financial performance, coupled with the lowest injury rates in 20 years, I am able to announce a fifth consecutive reduction in WorkCover premiums," Mr Iemma said.

"The average workers' compensation premium will be reduced by a further 5% for all new or renewed policies after December 31, 2007. This will result in an annual saving of about \$110 million for NSW businesses."

Mr Iemma said five premium rate reductions in two years amounted to a 30% discount, saving NSW businesses \$785 million a year.



Council fails to overturn **liability finding**

A municipal council in Tasmania has failed in a bid to overturn a ruling that its negligence led to a football player sustaining a serious injury.

In the Supreme Court Full Court, Justices Ewan Crawford, Shan Tennant and Peter Evans declined to overturn Chief Justice Peter Underwood's decision that found Latrobe Council liable. The GB Advantage reported on CJ Underwood's decision in issue #43.

Footballer Shane Leonard Williams injured an ankle after landing on an unexpectedly hard, raised surface on a football ground. The surface was covered with Astroturf, which covered an irrigation tap. CJ Underwood said the council could have filled the pit with soil and grass, as occurred at other football fields, which was safer.

The appeal judges said evidence showed the injury was less likely to have occurred if the soil had been "properly compacted" and covered with grass.

The council argued that its duty of care did not extend to ensuring the safety of all footballers who used the oval in all circumstances. However, the appeal judges agreed with CJ Underwood that the council had breached its duty of care.

Justice Crawford also found it was negligent for failing to take reasonable care to build the pit and its cover to avoid a hard-edge height differential.

The Full Court upheld appeals by Latrobe Football Club and visiting rival club, East Devonport, which had both been found 15% liable at trial.

Justice Crawford said imposing liability on the clubs would demand "too onerous a standard of care", particularly for the East Devonport Football Club. A club, whether at home or away, should not be expected to have someone check that the ground was level before a game, he said.

GB celebrates **quality awareness**



On October 11, 1930, Collingwood won its fourth consecutive premiership. On October 11, 2000, the 100th space shuttle mission was flown and on October 11, 2007, another significant event occurred when Gallagher Bassett celebrated its inaugural Quality Recognition Day.

Quality Recognition Day has been marked by the US parent company since 1990 as part of GB's ongoing quality improvement and awareness program. This year was the first time the Australian offices formally participated.

The 2007 theme was "Quality – the recipe for success" and Australian staff members joined their international colleagues in posting recipes – for food or for life – on a website.

GB Australia submitted nine of 32 quality projects nominated by branch managers to an international quality competition and three were successful, earning great prizes for the staff responsible.

Phil Bawden, GB Quality Improvement Chairperson, said the successful projects were an automated travel claim process via the internet, an automated estimate

sheet that reduced time taken to calculate estimates and improved their accuracy, and an automated wage calculation for partial workers' compensation benefits.

Australia has established a seven-member quality committee that co-ordinates quality initiatives across all offices, assists staff to lodge quality improvement suggestions and considers the cost-benefit of implementing suggestions.

Phil says the committee will be replaced every 18 months, with staff invited to nominate themselves or their colleagues to participate. The aim is that the committee is staff driven, not a management directive. The committee looks at quality, finance, recognition, awareness and work-life balance issues. It is not restricted to a traditional, narrow view of what quality means.

As part of this year's events, staff were asked to describe, in 15 words or fewer, what quality meant to them. For Phil, it means "do it right the first time". Other staff talked about working quicker and smarter to improve turnaround times.

Phil says the quality program is also about embedding the GB philosophy of reliability, trust and ethical values across the company.

GB cyclists ride the bay in a day to net charity funds

Nine GB staff joined more than 15,000 cycling enthusiasts to battle thirst caused by scorching sun and strong, hot winds to participate in the annual Around the Bay in a Day bike ride in Melbourne on October 21.

In its 15th year, the ride has become the largest single-day cycling event in Australia. GB participants were Chairman Peter Searson, Brisbane staff member Denise Harp, Sydney staff members Chris Ferguson, Tristan Moore and Shaun Meehan, and Melbourne staff Rachel Heath, Brad Gray, Mark Daniels and Dan Miles.

The course covered 210km from Melbourne across the West Gate Bridge and down the western side of Port Phillip Bay via Geelong to Queenscliff. A short boat ride across the bay delivered the team to Sorrento, where they faced a hot northerly wind on their return to Melbourne via Beach Rd, on the Mornington Peninsula.



Back left to right - Dan Miles, Denise Harp, Mark Daniels, Brad Gray, Peter Searson, Chris Fergusson
Front left to right - Shaun Meehan, Tristan Moore, Rachel Heath

Peter Searson encouraged the team to obtain sponsorship for the ride and they raised more than \$1,700 for The Smith Family, a GB Workers' Compensation client.

Denise Harp said the event was about team building, gaining fitness, commitment and the challenge of

pushing the GB team beyond their comfort zones to do something most of them had never done before.

"It was an outstanding success for the GB team and very rewarding knowing the sponsorship raised would help support underprivileged children through The Smith Family," she said.

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