



Workplace Risk

Helping you protect your people



Gallagher

Insurance | Risk Management | Consulting



Gallagher Workplace Risk Management Specialists

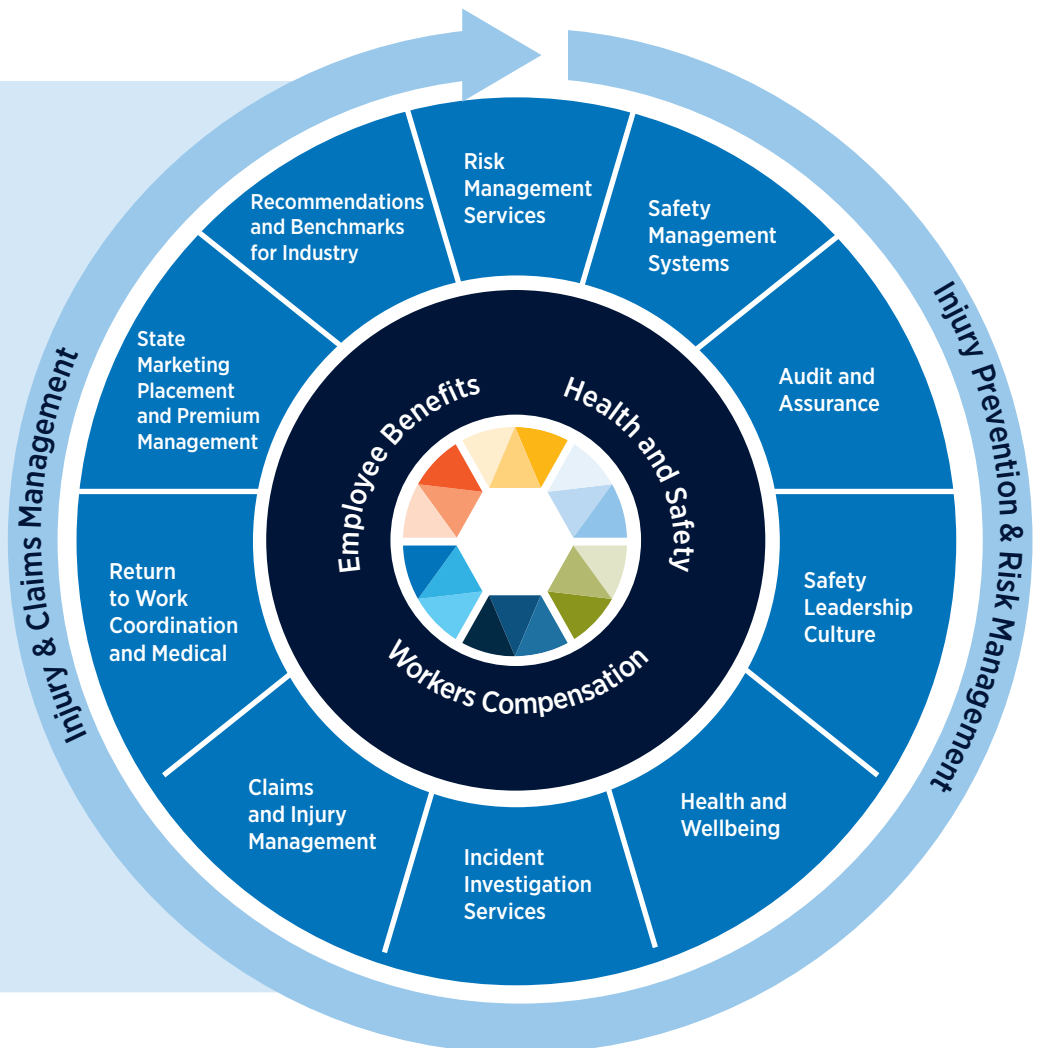
Gallagher provides workplace risk advisory services to clients through our dedicated team of specialist consultants. We can assist clients in work health and safety, workers compensation and employee benefits via our locally focused but nationally resourced team of experts.

How our clients tap our expertise

Gallagher Workplace Risk are focused on partnering with organisations to ultimately create a workplace environment that is focused on its people as its single most important asset. This is why we create strategies and programs that either:

1. Protect or prevent workplace injury (**'Injury Prevention & Risk Management'**); or
2. Mitigate and manage the early intervention of workplace injuries when they do occur (**'Injury & Claims Management'**)

Our holistic approach to Workplace Risk and range of services are illustrated below.



Workplace Risk Services

Safety First

The Workplace Risk team has a wealth of knowledge and experience in safety across multiple industries. This in-depth understanding enables Gallagher to provide holistic, end to end workplace risk management solutions to businesses of any size or complexity, anywhere in Australia.

In accordance with our Workplace Risk vision, Gallagher sets out to ensure our clients are informed, capable, confident and supported in the protection of their people, property and work environment. Our service offerings reflect this vision with professional services, technology solutions and training programs outlined below:



Audit and Assurance

- A gap analysis to ascertain areas of legal no compliance
- AS/NZS 4801 and ISO 45001 audits
- Self-insurance audit



Occupational Hygiene

- Asbestos management
- Particulate assessments
- Hazardous chemical assessments



Risk Profiling and Risk Management Programs

- Officer due diligence
- Developing client and industry specific risk management programs
- Risk profiling
- Job safety analysis and safe work programs
- Risk management workshops and training



Insolvency, Merger and Acquisition

- WHS review and compliance
- Plant hazard assessments
- Fire safety reviews



Strategic Support Programs

- Strategic support services
- Operational support services



Technology

- Gallagher Risk 360
- Gallagher Talentsafe 360
- Custom IT solutions
- E-learning packages



Safety Management Systems

- Developing WHS management systems tailored to your organisation
- Developing WHS policy, procedures and tools for implementation
- Specific systems such as chain of responsibility and contractor management



Property Risk

- Site inspections
- Traffic management plans
- Site safety management plans
- Essential safety measures



Business Continuity and Disaster Management

- Risk profiling
- Business continuity planning
- Disaster and recovery testing and assessment



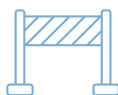
Accident and Investigation Services

- Hazard, near-miss and incident management and investigation
- Assisting and advising on regulator inquiry and investigations
- Incident performance analysis and KPI planning



Environmental Management

- Environmental management system review
- Environmental system development and implementation
- Environmental site assessments and reviews
- Occupational hygiene - ISO 14001 audit



Safety Culture

- Safety culture 360
- Safety promotion
- Safety review and change
- Behavioural safety
- Safety leadership



Health and Wellbeing

- WorkWell 360
- Corporate programs
- Mental wellness
- Physical wellness



Workers compensation

Our workers compensation services are bespoke to the specific needs of our clients and the level of support they require across the following areas:



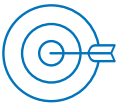
National Premium Management

- Classification reviews
- Coordination of the renewal process nationally
- Structured premium forecasting



Return to Work Coordination

- National outsourced return to work coordination
- Relief RTW coordination during periods of leave or absenteeism.



Risk State Marketing Placement

- Negotiate premium rates and premium arrangements in WA, ACT, NT and TAS
- Robust premium solutions that reward proactive safety and RTW plans and claims cost reduction
- Tracking of those programs to maximise premium reduction
- Successful partnership with all major insurers



Alternate Premium Arrangements

- Self-insurance financial feasibility analysis
- Loss prevention recovery model feasibility analysis and project management (NSW)
- Retro paid loss feasibility analysis and project management (SA)



Claims and Injury Management

- Best practice strategic claims management advocacy
- Targeted programs to improve injury durations and costs



Worker's compensation Audits

- Worker's compensation "health checks"
- Worker's compensation diagnostic assessment



Training / Education

- Demystifying premium calculation nationally
- Best practice claim and injury management
- Understanding worker's compensation legislation from a national perspective



Insurer Management

- Managing insurer relations to achieve best outcomes for our clients



Executive Reviews

- High level performance of the business relative to industry standards and benchmarks
- Opportunities for improvements

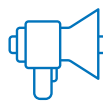
Employee Benefits

We give employers the choice and flexibility to consolidate existing policies and enterprise bargaining agreements (EBAs) into a single solution that provides significant employee benefit advantages, through a range of both general and life insurance covers.



Review of Existing Employee Cover

- Accidental death and disability
- Worker's compensation top-up journey cover
- Personal accident and illness
- Income protection and life insurance.



Recommendations and Benchmarks



Integrated Worker's compensation / Employee Benefit Solutions

Why Gallagher?

Gallagher fully integrated insurance broking and workplace risk consulting services solutions achieve a range of value-added outcomes across multiple aspects of risk, governance and corporate compliance for our clients.

We are experts at identifying risk mitigation strategies and have a strong track record of developing insurance solutions for businesses of all sizes and various areas of operations. Our extensive experience in multiple industries and understanding of regulatory requirements in all Australian jurisdictions means that our advice is tailored to our clients' requirements, and our national network of resources enables us to deliver localised service.

We deliver a complete service offering: we are consultative, analytical, creative, supportive and well connected. Protecting your business from any insurable event is our primary and consistent focus, and we undertake to continuously review and update our clients' expanding needs as they evolve, and to support them through the claims process as required.

We're an ethical business, and proud of it

Gallagher has been recognised as one of the World's Most Ethical Companies by the Ethisphere Institute, a global arbiter of ethical business practice, for seven years in a row, the only insurance broker in the world to achieve this distinction.

This recognition underscores our unwavering commitment to ethical business practices and is validation that our enduring core values and corporate culture are true differentiators and provide a competitive advantage in the marketplace.

Choose Gallagher for...



Thinking differently, open to new ways of doing things



Connecting global capability with local knowledge to unlock new opportunities



Open and transparent ways of doing business and working together



Listening first, then offering proactive advice and solutions



Partnership, teamwork and collaboration drive our shared success



A commitment to understand your business and earn your trust

Who we are

Gallagher is one of Australia's – and the world's – largest insurance broking and risk management companies. We're the broker of choice for more than 120,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

With 25+ regional and metropolitan branches across Australia, we understand local business communities because we're part of them ourselves.

Globally, the Gallagher network of 650+ offices in over 30 countries enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many smaller brokers.

In Australia



25+
Metro and regional locations



900+
Professionals



120,000+
Clients

Global reach

Asia | Australia | Canada
Caribbean | New Zealand
South America | UK | USA



650+
offices



30+
countries



150 network
partner
countries

Globally

Fortune 500 company
#462 in 2017

NYSE listed

1987

100+

insurance and risk
management solutions

Forbes magazine
World's Best Employers
#344 - 2018



An ethical business leader
for a **7th** consecutive year

Global but Local...Meet Some of Our Clients



Our Ethos

Vision

That our clients are informed, capable, confident and supported in protecting their people and successfully embracing and managing workplace risk.

Mission

To partner with our clients to:

- Achieve optimum worker's compensation outcomes
- Build safe and healthy workplaces
- Convert employee benefits insurance into financial advantages

Values

Integrity

- Doing the right thing, always
- Treating clients fairly
- Being honest and open

Professionalism

- Being well presented in self and service
- Technical excellence
- Honouring commitments

Teamwork

- Cooperation and collaboration
- Supporting and encouraging colleagues
- Being positive and constructive

Resilience

- Determined effort in client service
- Continuous learning
- Momentum and energy

Innovation

- Solutions driven
- Contemporary thinking
- Future focused

People focused

- Build positive and enduring relationships
- Treat people fairly and justly
- Being courteous and respectful



Meet the leaders of the Gallagher Workplace Risk Team

Gallagher provides workplace risk advisory services to our clients through dedicated work health and safety, workers compensation and employee benefits via specialist consultants from our locally focused and nationally resourced Gallagher Workplace Risk Practice.



Damien Stinson
Practice Leader,
Safety Eastern Region
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A senior manager who regularly presents on risk management topics at conferences, seminars and workshops, Damien Stinson has also contributed to state government committees and the Queensland Work Health and Safety Board. He has more than 16 years' experience in providing risk strategies for businesses, managing employee and operational risks, corporate governance and compliance across a range of industries.



Stephen Lewis
Practice Leader,
Safety Western Region
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A former registered nurse, Stephen Lewis has more than 20 years experience working in health and safety and worker's compensation roles, and is a specialist in occupational safety and health, worker's compensation, injury management and public safety and liability. As a senior workplace risk consultant he assists clients with identification, assessment and control of their strategic business risks with the aim of reducing insurance costs and maximising safety outcomes.



Vivienne Toll
National Head of Workplace Risk | Australia
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With a background of more than 18 years in personal injury and occupational health and safety as a consultant, senior business development manager and senior manager with scheme agencies and brokerages, Vivienne Toll is a committed client advocate. The scope of her experience covers national and multi-state jurisdictions, and she is passionate about the role of risk management in reducing workplace incidents and delivering optimum premium performance for her clients.



Geoff Sawers
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Worker's compensation Eastern Region
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Having coordinated the service delivery of underwriting, premium and claims management on a portfolio of national clients, Geoff Sawers applies a holistic approach to managing the needs of various key stakeholders across differing jurisdictions. A worker's compensation specialist of 15 years, he has a strong technical background combined with an applied customer service approach.



Kevin Reed
Practice Leader,
Worker's compensation Western Region
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A highly experienced and respected worker's compensation insurance specialist with more than 40 years' industry experience, Kevin Reed plays a key role in leading insurer negotiations and providing specialist technical advice and support for brokers' portfolio placements, liaison and relationships, as well as overseeing delivery of Gallagher claims and consulting services.



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