

 GALLAGHER BASSETT

**EVERY
CHOICE
LEADS
SOMEWHERE**

**CHOOSE GALLAGHER
BASSETT IN NSW**



ABOUT GB

We provide a full range of services to support Australian Organisations

Gallagher Bassett (GB) is a Claims Services Provider, founded more than 64 years ago in the United States and established in Brisbane, Australia in 1997. We provide services in all Australian states and territories, operating from offices across Australia, employing over 2,000 claims specialists.

GB has been an Agent within the Victorian Scheme since 2002, the South Australian Scheme since 2012 and we were appointed as a Claims Service Provider to nominal insurer scheme in NSW in 2022.

Our experience means GB is well equipped to manage the complexities and challenges facing businesses across the workers' compensation landscape.

Every year we support more than 180,000 Australian organisations, by helping more than 14,000 people return to work safely and sustainably.

Drawing on our scale, experience, customer service focus and proven systems and processes, we work with clients to mitigate risk and proactively manage claims for portfolios of all sizes, across all classes.



PREVENTION SERVICES

Education & Literacy
Awareness
Self Management
WHS



EARLY INTERVENTION

Incident Management
Early Support Recovery & RTW
Claim Prevention



CLAIMS MANAGEMENT

Claim administration support
Recovery & RTW management



EXIT MANAGEMENT

Support Return to
Communication

HEALTH & WELLBEING PROGRAMS

MYPULSE

TRIAGE

Early Intervention Specialists,
Risk Screening, Data & Insights

PERSONAL INJURY CLAIMS

Specialist Support Services

WHS SYSTEM REVIEWS & AUDITS

REFERRAL TREATMENT

GB & External Networks

GENERAL INSURANCE CLAIMS

WORKSAFE PLAN ASSESSMENTS

EDUCATION & SUPPORT

1:1 & Employer Training
Framework

GB ASSIST CLAIMS ADMINISTRATION

WHS PROGRAMS

EI SERVICES/PROGRAMS

Biopsychosocial Risk Matrix,
High Risk Role Profiling

GB OUTSOURCED RETURN TO WORK COORDINATION

PRE-EMPLOYMENT ASSESSMENTS

EMPLOYER INJURY MANAGEMENT

FUNCTIONAL ASSESSMENTS

PERSONAL INJURY CLAIMS: Workers' Compensation, Self Insurance

GENERAL INSURANCE CLAIMS: Motor, Property, Liability, Catastrophe, Cyber, Accident and Health, Professional Indemnity, Travel



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 8,000+ specialists around the world, operating across 104 sites.

Unique among Australian Claims Services Providers, GB offers partners a truly multidisciplinary approach to claims management. While some Claims Services Providers 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
- NSW Workers' Compensation Nominal Insurer
- Northern Territory Government
- Comcare

General Insurance

- Comcover

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

Support Model

Our support model ensures that our experienced claims staff are available to handle complex matters that arise. With their expertise, we can effectively navigate challenges and achieve the best possible outcome.

Customer Service

Our team prioritises proactive communication and collaboration to keep clients informed, address concerns promptly, and provide transparent updates. This fosters trust and confidence in our ability to effectively manage your workers' compensation claims.

Workforce planning

Our workforce planning capabilities ensure that we are looking forward, to ensure the right number of resources are onboard at the right time.

Staff Engagement and Capability

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

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.

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

We 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 highly skilled team for consistency in engagement, risk assessment and application of legislative levers for liability decision making

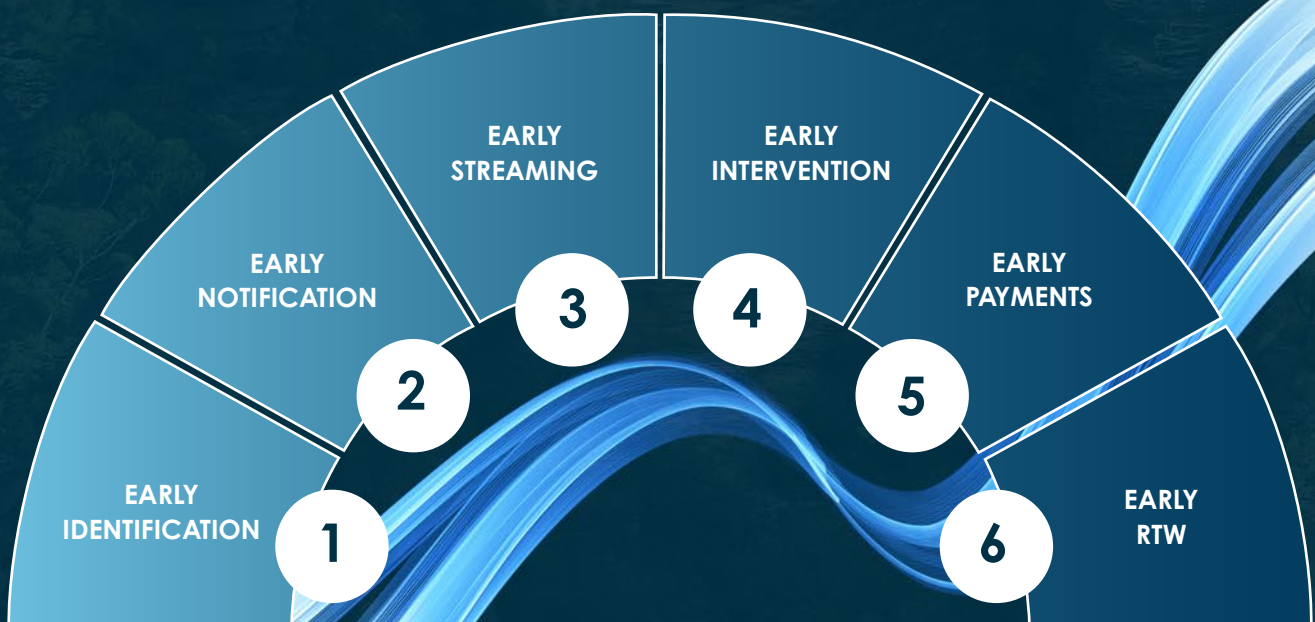


Skilled staff who are able to primarily focus on case and RTW management with technical and administrative resources and teams supporting them



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 NSW

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

GB were appointed as a Claims Service Provider to NSW Workers' Compensation Nominal Insurer scheme in NSW in 2022. We know the key to successful claims management is maintaining a high-quality level of customer experience. Your claims team will be led by a Team Manager who will focus on delivering outcomes by aligning claim complexity to the right case manager capability, in order to drive positive claims outcomes.

GB's structure ensures targeted and specialised support is provided on claims across a variety of segments. Administrative functions are centralised, enabling claims staff to focus on injury management and early and sustainable return to work.

Our Technical and Mental Health and Wellbeing Hubs include roles such as Return to Work Specialists, Eligibility Specialists, Injury Management Specialists, Mental Health Consultants and Dispute Resolution Officers.

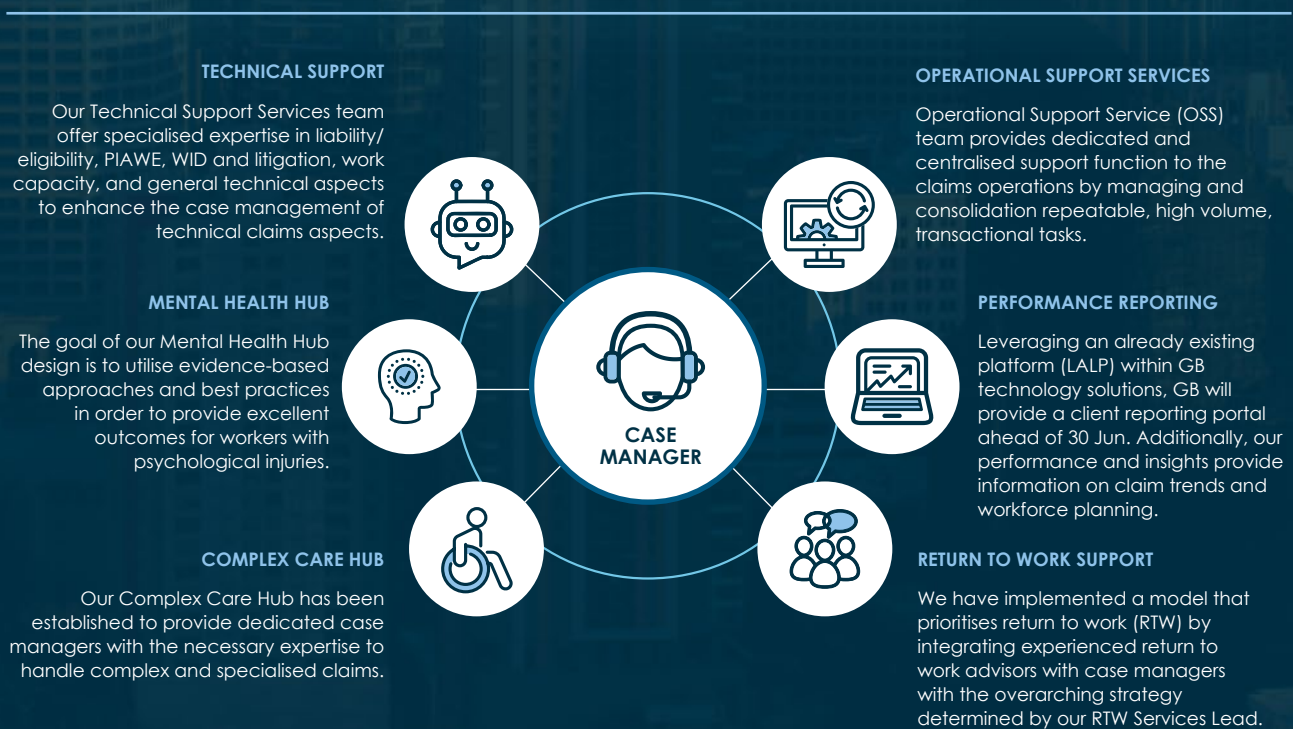
Customer service is the bedrock of GB's approach to claims management and we're committed to adherence to response timeframes for all enquiries (which are monitored and reported to you by your Client Manager).

Our claims team are a cohort of highly motivated people with a genuine drive for claims excellence, procedural fairness, efficiency and high level customer service.

GB's 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
- ▶▶▶ Lower average case loads for our case managers
- ▶▶▶ Specialised support for mental injury claims
- ▶▶▶ Specialised Long-Term Management teams



Our Care Managers have access to a wide range of resources, enabling our experts to make a significant impact on all claims, rather than just a select few.



ENHANCED CLAIMS SOLUTIONS

Real-time SMS Communication

A fully integrated, two-way SMS communication capability that enables real-time engagement with injured workers and employers across the claim's lifecycle. Delivered via the Genesys platform, this solution provides timely, action-oriented messaging at key claim moments.

How it works

Messages are triggered at critical points — such as claim lodgement, appointment reminders, document requests, and return-to-work milestones. Workers and employers can respond instantly, allowing case managers to resolve queries, confirm actions, and provide support without delays or reliance on phone or email communication.

Benefits

- Reduces missed appointments and delays in treatment
- Improves return-to-work engagement through timely prompts and reminders
- Decreases inbound call volumes and administrative burden
- Enhances customer experience through simple, accessible communication
- Provides measurable insights on engagement and responsiveness

Fraud Analytics & Scheme Protection

An advanced analytics capability that uses AI and data modelling to proactively identify potential fraud, non-compliance, and claims leakage across the portfolio.

How it works

The model analyses historical and real-time claims data to detect patterns, anomalies, and known fraud indicators. High-risk claims are flagged for targeted review by a dedicated specialist team, combining data-driven insights with expert investigation.

Benefits

- Reduces scheme leakage and unnecessary claim costs
- Enables earlier identification of risk and intervention
- Improves decision-making through data-driven insights
- Strengthens governance, compliance, and scheme integrity
- Supports sustainable premium outcomes for employers

Mobile Case Management

A high-touch, face-to-face case management model designed to support injured workers and employers – particularly within small and micro businesses – through early and proactive engagement.

How it works

Dedicated Mobile Case Managers engage directly with workers and employers from claim lodgement, including onsite visits, personalised recovery planning, and hands-on return-to-work coordination. Administrative and eligibility functions are streamlined to allow a strong focus on recovery outcomes.

Benefits

- Accelerates return-to-work through early intervention
- Improves engagement and outcomes for small and micro employers
- Reduces reliance on external rehabilitation services
- Enhances accuracy and timeliness of payments
- Delivers a more personalised, supportive claims experience

Together, these solutions reflect Gallagher Bassett's commitment to innovation, early intervention, and delivering better outcomes for workers, employers, and the scheme.



DATA, REPORTING & CLIENT INSIGHTS

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



BEN MIDDLETON

Head of Client Insights

Ben brings more than 10 years' experience, having worked in various strategic, people management, data visualisation and insight execution roles within a global multi line-of-business organisation. Ben's experience spans an array of product verticals and industries including Travel Insurance, International Health Insurance, International Medical Assistance, Roadside Assistance, and Home and Lifecare services. Ben has led the direct engagement and insight delivery, working in partnership with large organisations including general Insurance carriers, global motor vehicle manufacturers and large scale health care providers. Ben is passionate about the use of data to provide risk and performance oversight, and leads GB's insight strategy to support our Australian clients.

GB's client have 24/7 access to reporting through our myGBonline Reporting Portal, a self-service reporting tool that allows users to quickly and effectively retrieve up-to-date claims reports. Auto reporting can be setup monthly. The GB Portal features:

- User friendly interface
- Self-service login 24 hours with live data
- Market leading reporting on a variety of topics
- Secure access to your claim data
- Workplaces level reporting
- Ability to create additional user logins
- Receive reports direct to inbox
- Choice of frequency – weekly or monthly

Quarterly Reporting - GB provides quarterly dashboard reports detailing premium sensitive claims, current hot spots generating costs with a premium simulation.

Executive Reporting - GB provides tailored analysis and executive reporting, custom made by your Client Manager, and our Business Analysts, providing expert insight to identify injury trends, areas of success and opportunities for improvement.

Executive Analysis Report – provided bi-annually and customised to maximise clarity and minimise the need for complex analysis and interpretation of data. This graphical report provides senior managers and executive teams with a snapshot of workers' compensation metrics using a range of key indicators.

Monthly Financial Movement Dashboard – This report shows premium sensitive claims cost trends, premium impacting claims, monthly variance, mechanism of injury and workplaces with the highest claim volume, providing in-depth understanding of claims changes.



MEET THE TEAM



DEBBIE VOUNAKIS

Head of Sales and Client Services — Personal Injury



LISA ODGERS

Claims Operations Manager NSW



NATHAN WALTON

Manager, Client Partnerships



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

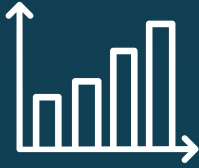


We measure our success by our clients' success, and we pride ourselves on our proactive, cooperative and consultative approach to RTW. We engage with all stakeholders throughout the process, and ensure they are all working in partnership



GB GLOBAL CLAIMS EXPERTS

Globally



Revenue
\$1.6b

64

Years of
Experience



10,000
Employees



108+
Office Locations

Australia



67,500
Businesses
Supported



60,000+
New Claims



\$531M
Value of Claims



2,000+
Employees

10 locations with
over **2000** specialists
Australia-wide

A VALUES BASED ORGANISATION

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



'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 18th birthday with over 15,000 bears being distributed worldwide to comfort children dealing with traumatic experiences.



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gallagherbassett.com.au