

AJG.com/au

# Insurance Broking and Risk Solutions

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We're here to help  
businesses grow,  
communities thrive,  
and people prosper.



**Gallagher**

Insurance | Risk Management | Consulting



# Local touch, global reach, a world of solutions

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We are so much more than an insurance broker. Think of us as an extension of your team — a true business partner.

The role of a Gallagher broker is simple — *to help your business face its future with confidence.*

We take the time to gain a deep understanding of your business and industry, and work in partnership with your team to implement a robust risk management program that protects you now and into the future.





# A team that is by your side

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Our approach is to build a deep understanding of your business, and leverage our knowledge and leading market position to structure flexible and robust insurance solutions which not only meet your needs today, but also accommodate your future growth.

Gallagher provides a wide range of dedicated industry-specific expertise with deep knowledge of a sector's risks and solutions. This means we understand complex risks from many perspectives and can offer a range of services to help our clients make more strategic decisions about risk mitigation and transfer.

Our team of brokers draws on highly developed sector experts, risk analysts, insurance placement, and claims management to give you the confidence of protection.

## What our clients say:

*The Gallagher team ensures insurance is one area of business where we do not have to worry and can rely 100% on the professionals to get the job done.*

Clayton Forbes, Director, Finance  
Victorian Freight Specialists

*As our business risks continue to grow, the Gallagher team is there with us to offer their strong customer care and client advocacy in all areas of our business.*

Tony Davey, CEO  
The Davey Group



# Complete protection you can trust

## We structure, place, and maintain your insurance program to meet your needs.

Whether you're looking for comprehensive protection for your organisation or to take care of your people — your most valuable asset — we're ready to help.

A core team will work with you through all stages, including placement, claims, and the ongoing management of your business. We are committed to proactive engagement; we partner with you to innovate, design, and service an insurance program that aligns directly with your changing needs.

## Service framework

### Risk review

Risk reviews assist in understanding and prioritising your core insurable risks, and help identify any new or emerging risks.

### Gap analysis

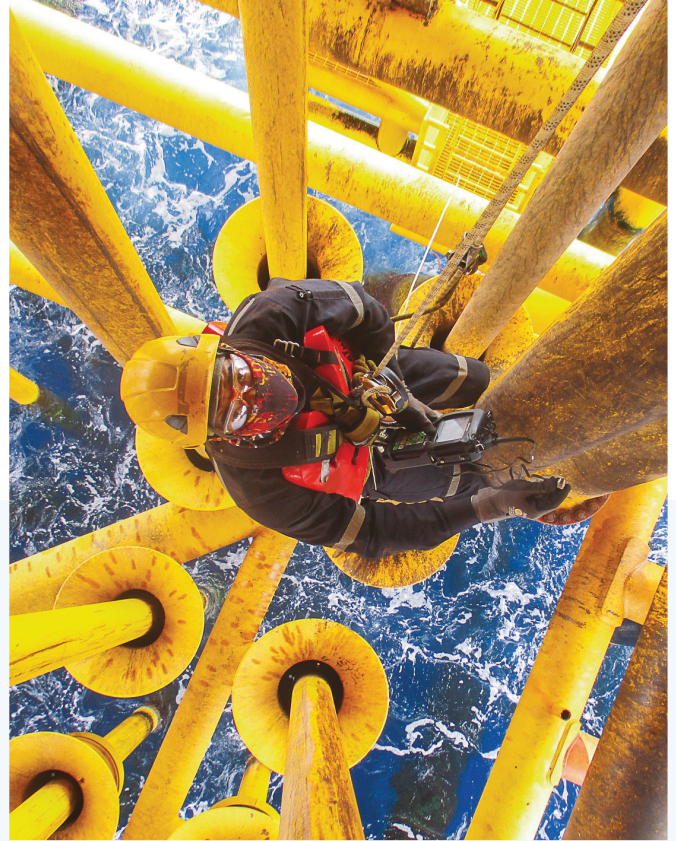
A gap analysis stress-tests the insurance program, identifying any areas of cover or new policies that need to be refined, added, or deleted. It ensures that all risks are identified and, where appropriate, an insurance solution is offered.

### Claims review and retention analysis

These help challenge the view on risk appetite, investigate alternative options where necessary, and provide you with a dedicated point in time to review procedures and respond to the insurance program and market conditions.

### Program Strategy

We review and consider short- and long-term insurance program strategies and cost-effective measures. A program strategy allows you to ask 'does our program look right given our present and emerging risks?'



### Market engagement strategy

We help you develop an engagement strategy to best achieve the preferred insurance program in the current insurance market conditions. Who, where, and when to engage? This part of the process is important in delivering a positive outcome from a cost and coverage perspective.

### Administration/stewardship

We provide a service team that works in partnership with you and is always available to assist where required. Our stewardship will ensure that your service delivery processes are regularly challenged and improved where required.





# Adapting with you through change and disruption

## Insurance market cycle changes have significant implications for risk management and renewal strategies.

Our insurance expertise involves understanding and adapting to risk market influences to secure optimal outcomes for business risks of all shapes and industries.

Gallagher helps you navigate the insurance market, whether it's hard or soft, and acts as your advocate to present the best story of your risk. Our job is to represent your interests by distinguishing insurers across financial strength, coverage breadth, and service quality. We keep you informed so you can make the best buying decision for your business.



## Insurance market cycle

Prices rise and insurers reduce coverage. Loss events, dipping underwriter profits, and capital retreat signal to the insurance market that prices have risen in order for insurance businesses to remain profitable.

Premium prices and insurer profits start to react to negative pressure. As claims losses rise, the market starts to tighten.



Premiums are higher and cover is more difficult to find. Underwriters may step away from certain markets as they look to rebalance the profitability of their books.

Prices begin to drop, cover becomes more accessible in the absence of major losses or with more capital entering markets, and underwriters are more willing to place business.



# Approaching your claims proactively

## Proactive claims management provides expert support.

The Gallagher claims methodology and strategy are founded on the principle of early intervention and resolution by way of proactive claims management. This expertise and proactive approach minimises investigation time, resulting in early claims resolution and a reduction in overall claims costs.

Making a claim is when the value of insurance is demonstrated. This is based on the correct analysis of your business's risk exposures and the appropriate program of cover, but also, and importantly, the strength of the tripartite relationship between you, your broker, and the insurer.

Our process is designed to provide support at each stage, from planning to advocating for your interests and making subsequent adjustments to your cover if required. We have a well-established claims management framework which is aligned to the Insurance Code of Practice.



## Claims life cycle

### 1 Pre-loss planning

- Design and implement claims protocols.
- Agree to communication and reporting framework.
- Nominate preferred loss adjusters and legal advisors.
- Communicate protocols and guidelines.

### 2 Early support

- Attend site to facilitate loss adjuster interaction.
- Assess incident details and provide preliminary view of policy coverage.
- Develop an appropriate strategy.
- Assign resources to best execute the strategy for the claim, considering its complexity and scope.

### 3 Collaboration and communication

- Proactively execute strategy.
- Keep you informed, seeking input into strategy and decisions.
- Actively monitor and manage service providers (loss adjusters, insurers).
- Drive negotiations.
- Ensure timely settlement.

### 4 Post-loss services

- Identify and communicate any trends.
- Develop strategies to mitigate and avoid future losses.
- Analysis and implementation of learnings.
- Review/improve contractual conditions.



# Start your journey with us

We help you make insurance decisions to build a more resilient business.

Before approaching your next business insurance renewal, reassessing whether your protections remain not just adequate, but optimal, provides key advantages.

Gallagher recommends undertaking an insurance review, which is completely confidential. It begins with asking you the questions that count and, in doing so, we gain a deep understanding of your business. After that, we'll be able to guide you regarding how to navigate the potential risks you face and which insurers to potentially partner with, so you can confidently prepare for whatever the future holds.

#### A review will:

- Assess the quality of your insurance cover
- Identify gaps in your cover
- Address exclusions in your policies
- Alert you to new risks in your operations
- Ensure that you're responding to new or emerging exposures
- Review insurers' terms and assist with securing optimal coverage

*Take the pressure off your next renewal. Talk to us about a no-obligation insurance consultation with an experienced broker.*

➤ [AJG.com/au/review](https://AJG.com/au/review)



#### About us

Founded by Arthur Gallagher in Chicago in 1927, Gallagher has grown to become one of the largest insurance brokerage, risk management, and human capital consultancy companies in the world. With significant reach internationally, the group employs more than 52,000 people, and its global network provides services in more than 130 countries.

Gallagher has a long and successful history of managing complex risk programs for businesses of all sizes and types. Through our network of more than 30 metropolitan and regional branches, and more than 1,100 professionals across Australia, we understand local business communities because we are part of them ourselves.

#### GLOBALLY

**130+**  
Countries served

**52,000+**  
Employees

**\$9.9B**  
Total adjusted brokerage &  
risk management revenue  
Full Year 2023

**960+**  
Globally

#### AUSTRALIA



**125,000+**  
Clients

**30+**  
Metro and regional  
locations

**1,100+**  
Professionals



# A history of integrity

Dedicated to doing what’s right for our clients, colleagues, and communities.

Since 1927, Gallagher has led with integrity, ethics, and purpose — the building blocks of The Gallagher Way. Founded on the principles of transparency and accountability, we’ve upheld our commitment to ethical business through decades

of growth, change, and expansion. For nearly a century, we’ve proudly built a reputation of trust and integrity with our clients and colleagues.

And we’re just getting started.

## Connect with us

### Northern Territory

Alice Springs	08 8953 1977
Darwin	08 8942 5000

### Western Australia

Perth	08 6250 8300
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### Victoria

Ballarat	03 5336 6900
Cobram	03 5872 1111
Horsham	03 5336 6900
Melbourne	03 9412 1555
Shepparton	03 5832 8800
Torquay	1 300 434 447
Wangaratta	03 5722 1998
Warragul	03 5624 1000

### South Australia

Adelaide	08 8172 8000
Port Lincoln	08 8682 1088

### Tasmania

Hobart	03 6235 1222
Launceston	03 6337 1333

### Queensland

Brisbane	07 3002 2200
Cairns	07 4047 8555
Gold Coast	07 3807 2050
Mackay	07 4852 1100
Sunshine Coast	07 5438 3838
Toowoomba	07 4639 7111
Townsville	07 4753 5300

### New South Wales and ACT

Canberra	02 6283 6555
Dubbo	02 6884 9800
Liverpool	02 8838 5799
Newcastle	02 4979 3333
Parramatta	02 8838 5700
Sydney	02 9242 2000
Wagga Wagga	02 6933 6600
Wollongong	02 4226 8700