

AJG.com/au

Insurance Broking and Risk Solutions

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



Gallagher

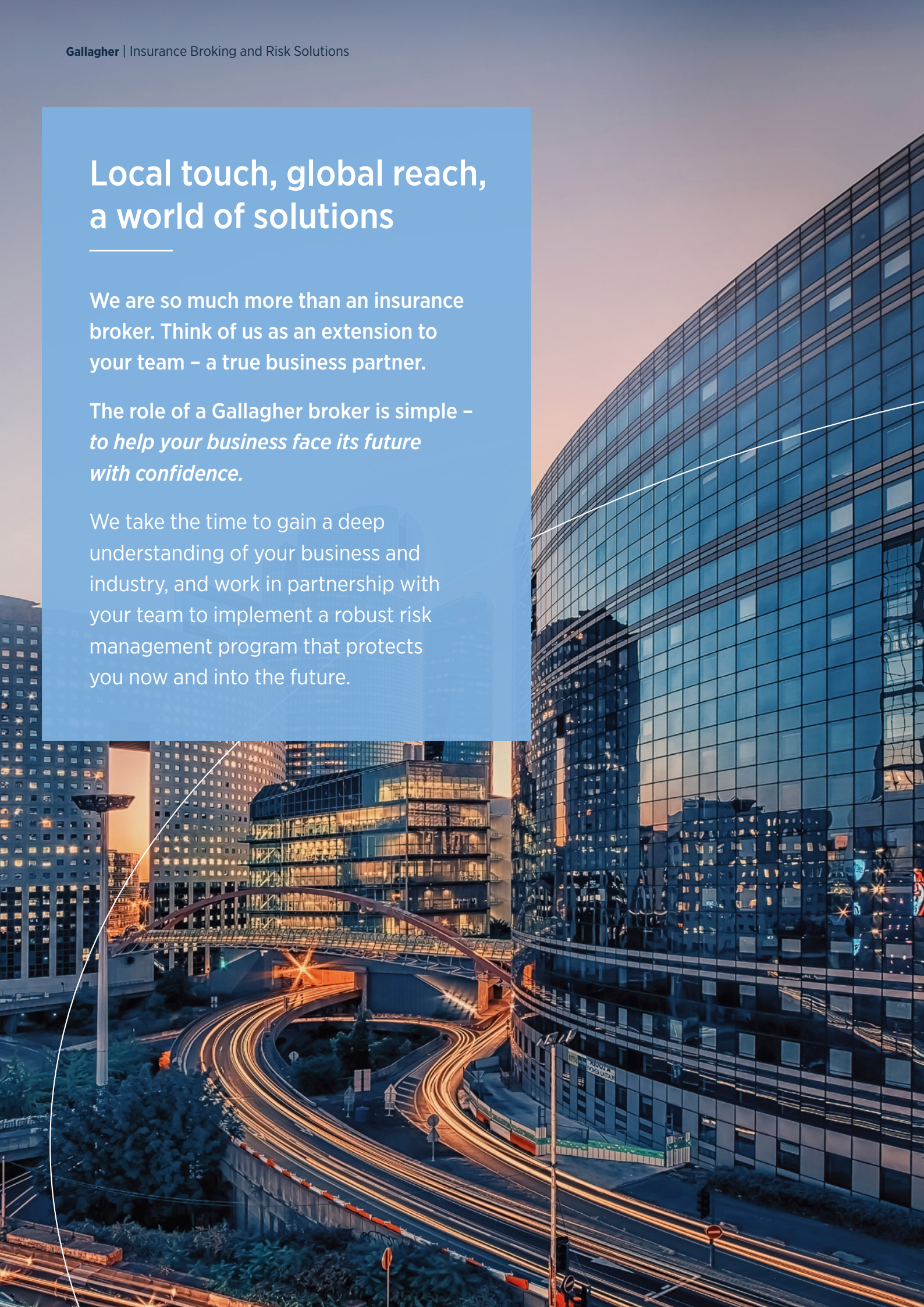
Insurance | Risk Management | Consulting

Local touch, global reach, a world of solutions

We are so much more than an insurance broker. Think of us as an extension to 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

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.

The Gallagher Service Framework

Risk Review

Assists in understanding and prioritising your core insurable risks. Helps to identify any new or emerging risks.

Gap Analysis

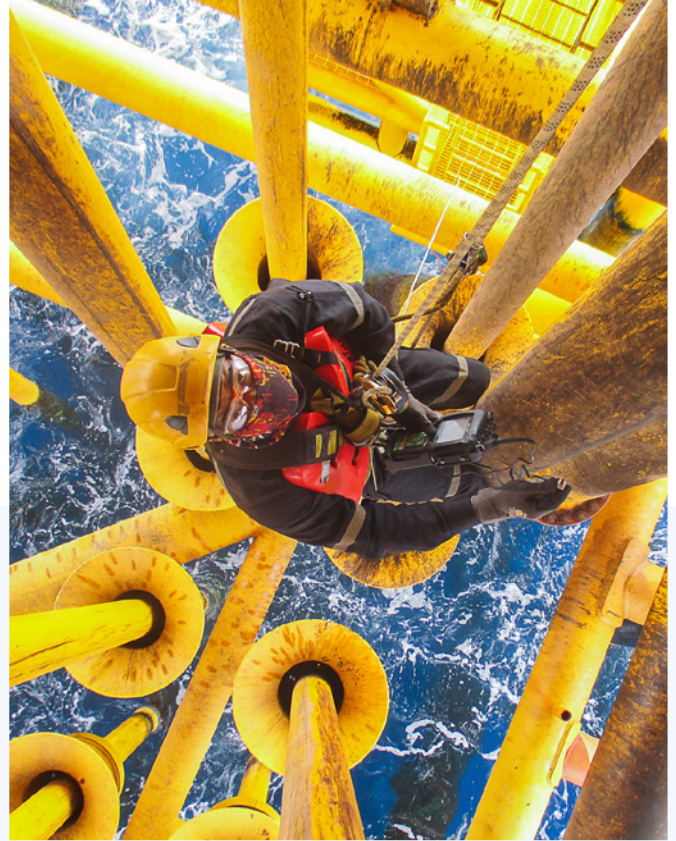
Stress tests the insurance program, identifying any areas of cover or new policies that need to be refined, added or deleted. Ensures all risks are identified and where appropriate an insurance solution is offered.

Claims Review and Retention Analysis

Helps challenge the view on risk appetite and investigates alternative options where necessary. Provides 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. 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.

Admin / Stewardship

Providing 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.

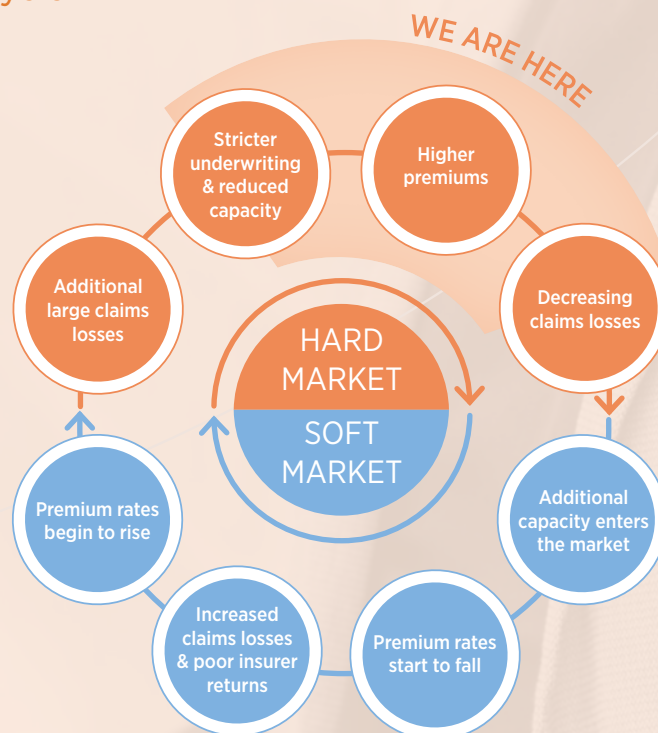
Gallagher helps you navigate the insurance market, whether it's hard or soft, and acts as your advocate to present the best "story" of your risk. Our job is to represent your interests by distinguishing insurers across financial strength, coverage breadth and service quality. We keep you informed so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

Starting your journey with us

Helping you make insurance decisions to build a more resilient business.

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

Gallagher recommends undertaking an insurance review, it's completely confidential. It begins with asking you the questions that count, and in doing so we gain a deep understanding of your business. After which, we'll be able to guide you on 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 you're responding to new or emerging exposures
- Review insurer's 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://www.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 over 40,000 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 over 1,100 professionals across Australia, we understand local business communities because we are part of them ourselves.

40,000+

Insurance risk specialists

100+

insurance and risk
management solutions

Offices **850+** Countries **60+**

130 countries served



Listed 1987

**FORTUNE
500**
2019

Fortune 500
company #422
in 2022

Global Reach

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

\$2.2B+

Australia GWP

125,000+ Clients

30+ Metro and regional locations

1,100+ Professionals



Awards & Recognition

The greatest reward for doing the right thing is simply the knowledge that you did it. Still, it's gratifying to be recognised as a leader in both business and the ethics of business. The following are some examples of how we've been recognised for doing first-class business in a first-class way.



Gallagher has been named one of the World's Most Ethical Companies® – a 13-time honoree.



Insurance Business
Top Insurance
Employer 2022



Insurance Business
Top Insurance
Employer 2021



Best Places to
Work For LGBTQ+
Equality 2022



Gold Mental Health
First Aid Skilled
Workplace 2021

Connect with Us

Northern Territory

Alice Springs 08 8953 1977
Darwin 08 8942 5000

Western Australia

Perth 08 6250 8300

Victoria

Ballarat 03 5336 6900
Melbourne 03 9412 1555
Wangaratta 03 5722 1998
Warragul 03 5624 1000
Horsham 03 5336 6900
Shepparton 03 5832 8800
Torquay 1300 434 447

South Australia

Adelaide 08 8172 8000
Port Lincoln 08 8682 1088

Tasmania

Hobart 03 6235 1222
Launceston 03 6337 1333

Queensland

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

New South Wales & ACT

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



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Helping businesses face their future with confidence

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