

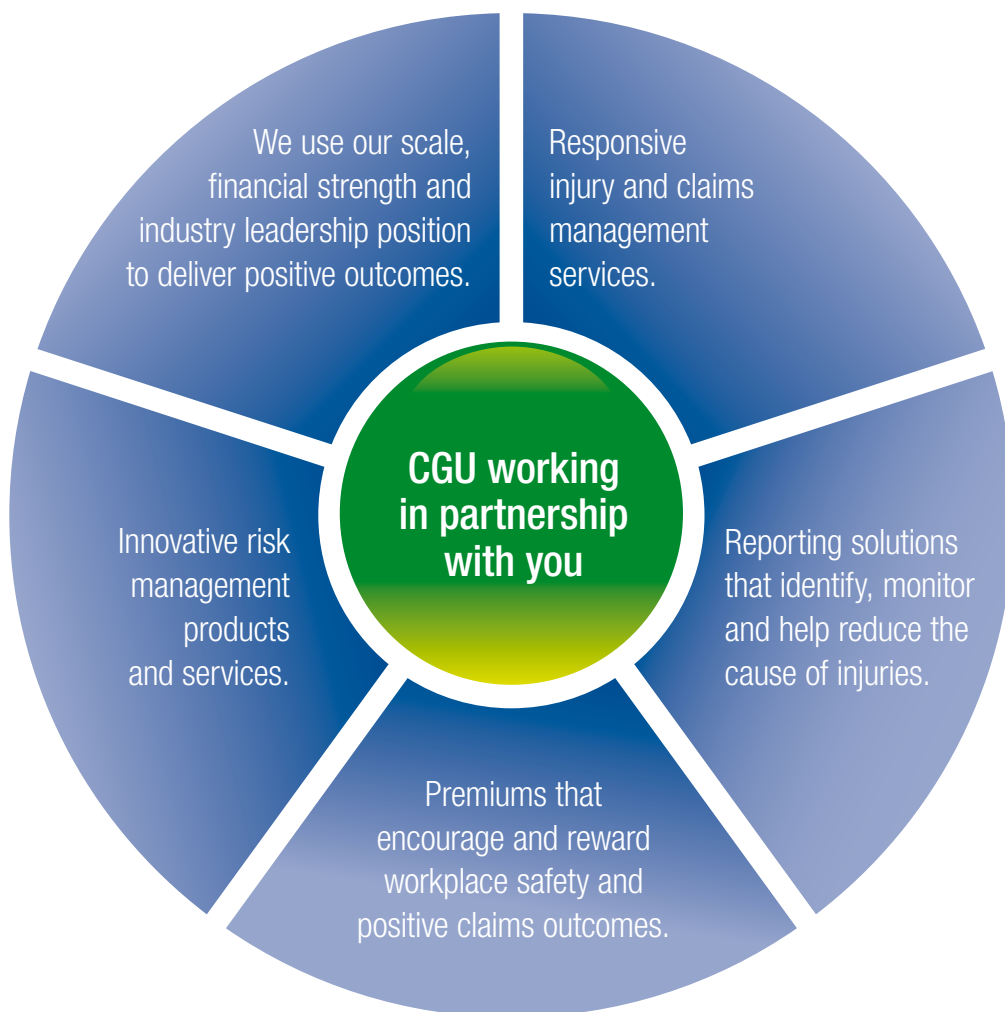
Discover the CGU Advantage

CGU Workers Compensation is part of CGU Insurance, a member company of the Insurance Australia Group (IAG) and one of Australia's leading commercial insurers, insuring over 1 million homes and 500,000 motor vehicles.

CGU is the country's largest regional and rural insurer, and one of Australia's largest and most experienced workers compensation providers. We operate in all states and territories which permit private insurer participation and are also a leading provider of self insurance services.

We believe that partnership is the key to successful management of your workers compensation program. CGU tailors its approach to suit the dynamics of your business and your workers compensation objectives, working with you based on a model we call the CGU Advantage.

This combines the five core elements that we bring to our customer relationships. With partnership at its core, and through the close working relationships real partnership requires, each of these elements – and their combined potential – is enhanced.



CGU working in partnership with you

Scale & Financial Strength

- Strong national footprint - the most extensive metropolitan and regional presence of any insurer
- The scale to support your national operations
- In-depth knowledge and experience of regulatory environments
- An active voice at major industry forums, both state and national
- Financial strength, strong leadership capability and robust management systems

Claims Management

- A single point of contact
- Prompt and proactive intervention strategies to drive early return to work outcomes
- Cost containment initiatives
- Your active involvement in the development of strategies to resolve claims and mitigate trends within your portfolio
- Low case loads and high-staff retention
- A bonus system that rewards staff based on the performance of your portfolio

Online Reporting

- National reporting platform
- Access to online reporting, including claims performance, incident reporting and scorecard reports
- Lead and lag performance reporting to assist with managing claim costs and reducing your premium
- Benchmark reporting to assess your performance against others in your industry
- Ability to report at division or cost centre level

Premium Management

- Assistance in understanding your premium
- Pricing options (risk states)
- Premium forecasting and trend analysis
- Strategies to reduce your premium
- Ability to support your transition to the retro paid loss premium (in states where permitted) model and/or onwards to self insurance

Risk Management

- Workplace training options to fit your business
- A comprehensive range of customisable online training courses
- Tailored investment in risk management and safety solutions
- Access to a partner network whose tools will help you strengthen your systems and performance
- Free access to our 'Risk Radar' online audit tool, designed to educate and equip your staff to better manage workplace risks