



Education Forum

Innovation Revolution:
The new age of insurance

TODAY'S FORMAT

PART 1 Education Forum

- Warren Hutcheon – Introduction and presentation
- Warren Burns keynote
- Professor Allan Manning keynote

PART 2 – Product Launch & CEP Presentation

- Business Resilience Toolkit Launch
- SME Product Launch
- Community Education Program Presentation
- Q&A

PART 1. EDUCATION FORUM

1. Digital Disruption across Ansvar's Core Sectors

Warren Hutcheon - CEO, Ansvar Insurance

2. The Emergence of Disruptive Technologies

Warren Burns, Innovation Specialist – Chairman of SCS Leading Edge Forum,
Managing Director BurnsRed

3. The Changing Nature of the Insurance Industry

Professor Allan Manning - Managing Director, LMI Group, International President of the
International Institute of Claims Preparers



Warren Hutcheon

Digital disruption across
our core sectors

August 2016

Digital disruption – short fuse, big bang?

“One-third of the Australian economy faces imminent and substantial disruption by digital technologies and business models – what we call a ‘short fuse, big bang’ scenario.

This presents significant threats, as well as opportunities, for both business and government”

Giam Swiegers, CEO, Deloitte Australia

Digital Disruption across our core sectors

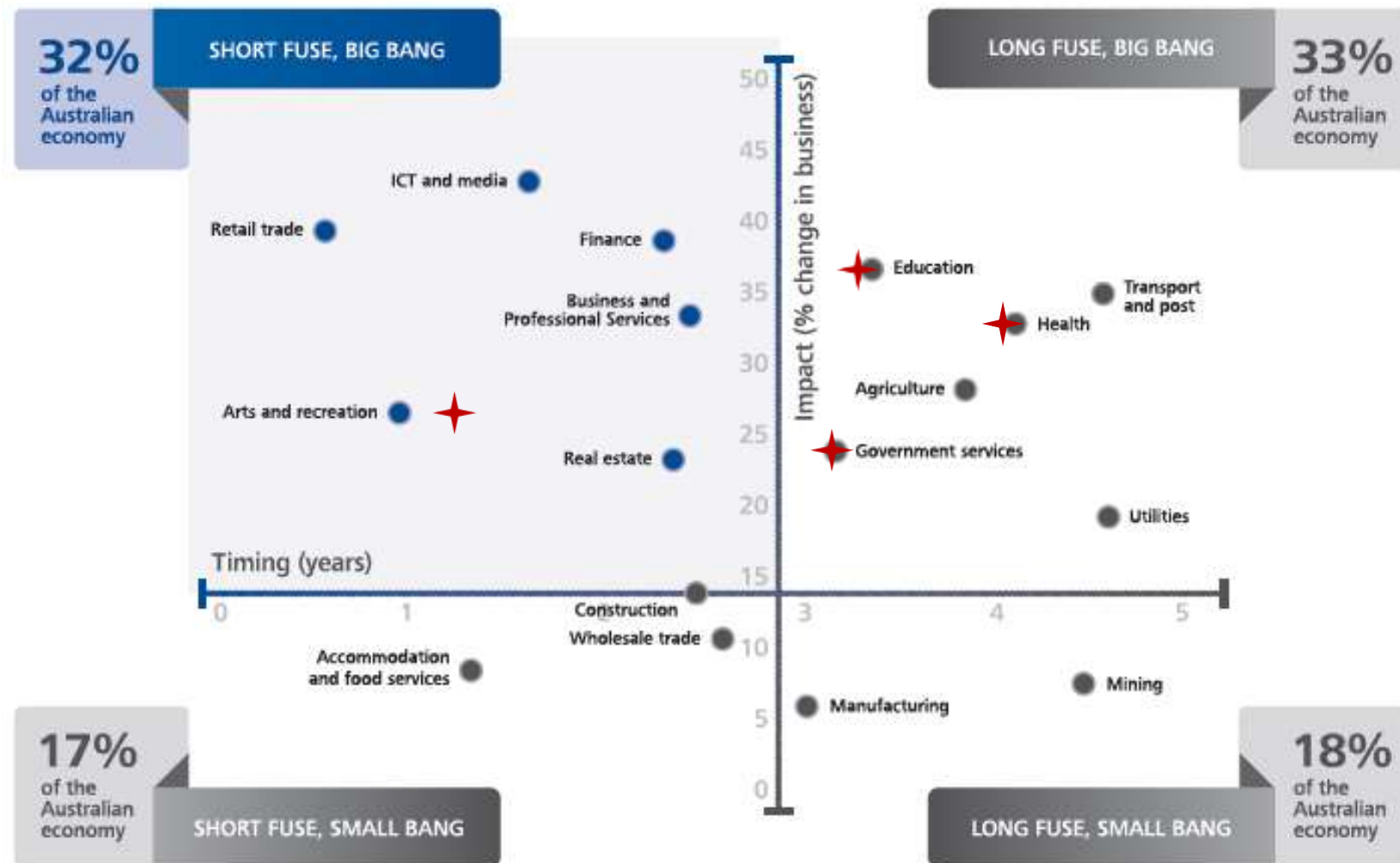


Figure 1: Deloitte's digital disruption map

Digital Disruption across our core sectors

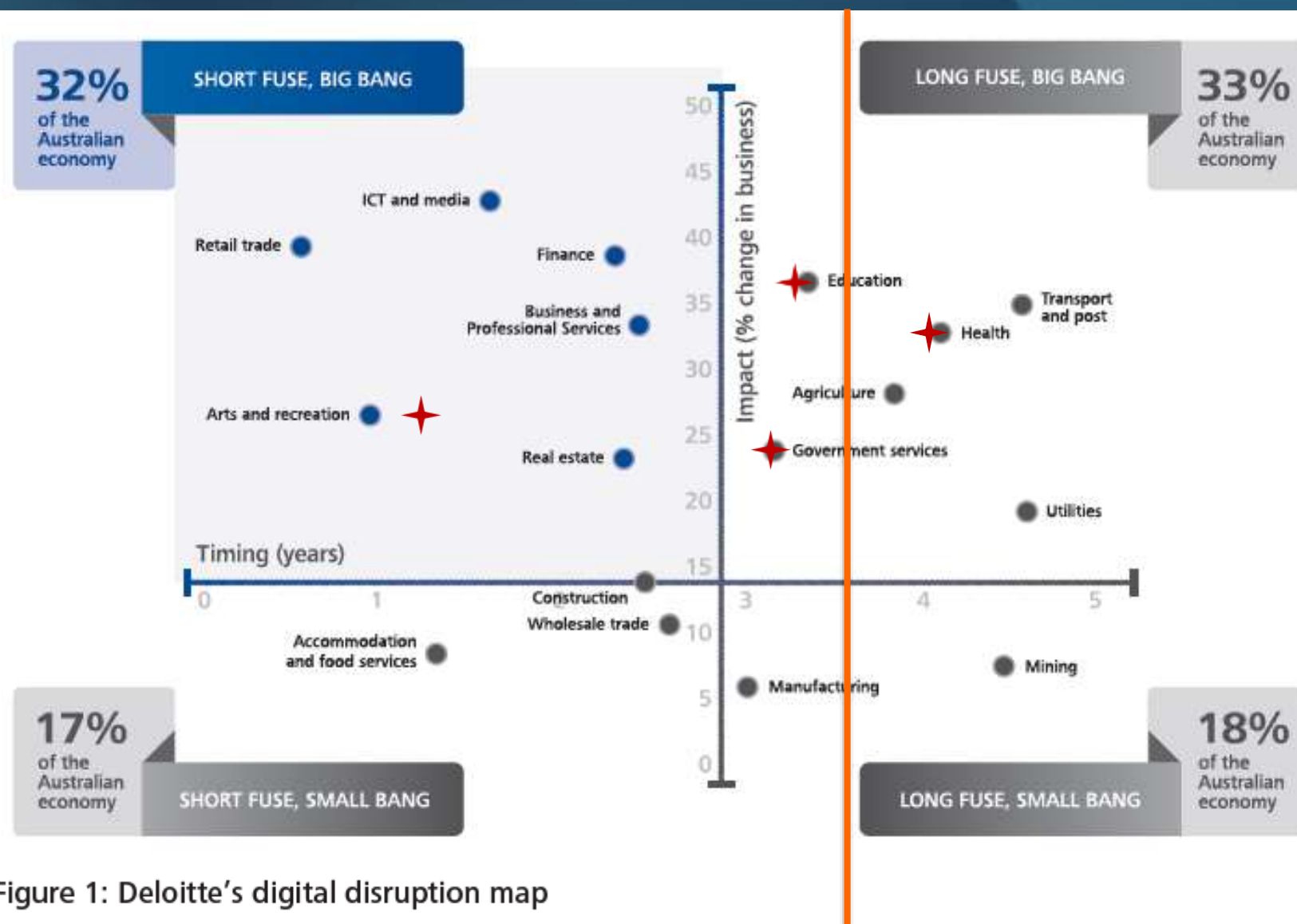


Figure 1: Deloitte's digital disruption map

Digital disruption is coming

“The ‘digital disruption’ led by the rise of the connected and engaged consumer is rapidly coming health, aged and community care’s way, and organisations need to get on board.”

*David Bartlett keynote address at the
Make HASTE (Health and Age Services Technology Ecosystem) Expo 2014*

Disruption driven by consumer led service models



National
disabilityinsurance
Scheme



mychild.gov.au



Australian Government

Department of Education and Training

Nanny Pilot Programme



ansvar
insurance

New Child Care Standards



Australian Children's
Education & Care
Quality Authority



Disruption driven by National Quality Standards – Community Health Services



Aged Care Roadmap

“In April 2015 the Australian Government tasked the Aged Care Sector Committee with developing a roadmap that sets out future reform directions for aged care.

Increased consumer choice will be a major change into the future.

The ability for consumers to choose who provides care and support will create a more competitive and innovative market.”

Extract from report by David Tune, Chair, Aged Care Sector Committee, March 2016

Aged Care – Technology developments

“At RSL Care we have been exploring the use of technology for a number of years. We know the next big wave of consumers, the Baby Boomers, will be **comfortable** and **adaptive** to technology. We have already established a number of systems including digital roster and client information for our **home** care clients, and eHealth and telehealth in our **residential** care. We have been involved in a trial ... that involves **robot technology** to connect residents living with dementia and family who live a long way away. Furthermore, the greatest role for any organisation will be the introduction and development of a **single client record**.

The greatest testament to a provider of scale will be partnering to deliver a **truly integrated and single point enterprise system**.”

Luke Greive, COO, RSL Care – Support Centre “iCareHealth Predictions 2014”

* ***Subsequently RSL Care was awarded the 2015 Good Design® Award recognising their industry leading “Bravo – Go Get Tomorrow” business model design***

Next wave of digital innovation

The next generation of smart health technology promises enormous change. Consider the disruptive potential of:

- ❑ **Artificial Intelligence:** Much of medicine involves heuristic, rules-based problem solving based on systems and test results. This is fertile ground for AI.
- ❑ **Sensors:** The next generation of sensor technology – cheaper, smaller, more efficient – will unbundle sensors from phones, embedding them in tattoos and adhesive bandages.
- ❑ **Real-world analytics:** Combining the gold mine of sensor data – largely untapped by today’s analytics initiatives – with patients’ health records will be a game changer.
- ❑ **The sharing economy:** Sharing economy platforms could have tremendous applicability in health care (and other care) systems, which are rife with excess capacity.

Broker adaptation to emerging client needs

Clients will be looking for **bespoke** risk management support that **directly** addresses their risk exposure. They will expect to be able to source this support via their Broker.

The types of **digital risk management solutions** your clients may need:

- ❑ **Incident management and reporting** functionality that allows clients/carers direct access (apps) to report or track progress,
- ❑ **Quality information on service providers,**
- ❑ **Compliance programs** (addressing National Standards) quality audit tracking and competency module scheduling for staff, access to assessment resources
- ❑ **Medication management** for disability/aged and childcare. Medication error continues to be the most common error reported across residential aged and child care settings.

Broker adaptation to emerging client needs

- ❑ Brokers will require a trilateral arrangement with specialist insurers that are able to connect their clients with risk solutions the clients want and need
- ❑ The expectation of value-add and broader enterprise risk management support as part of their risk transfer purchasing will become key to decision making on purchase

Brokers must adapt to a tsunami of change in our core sectors

“If the rate of change on the outside exceeds the rate of change on the inside, the end is near.”

Former GE CEO, Jack Welch



Warren Burns

The Emergence of Disruptive Technologies

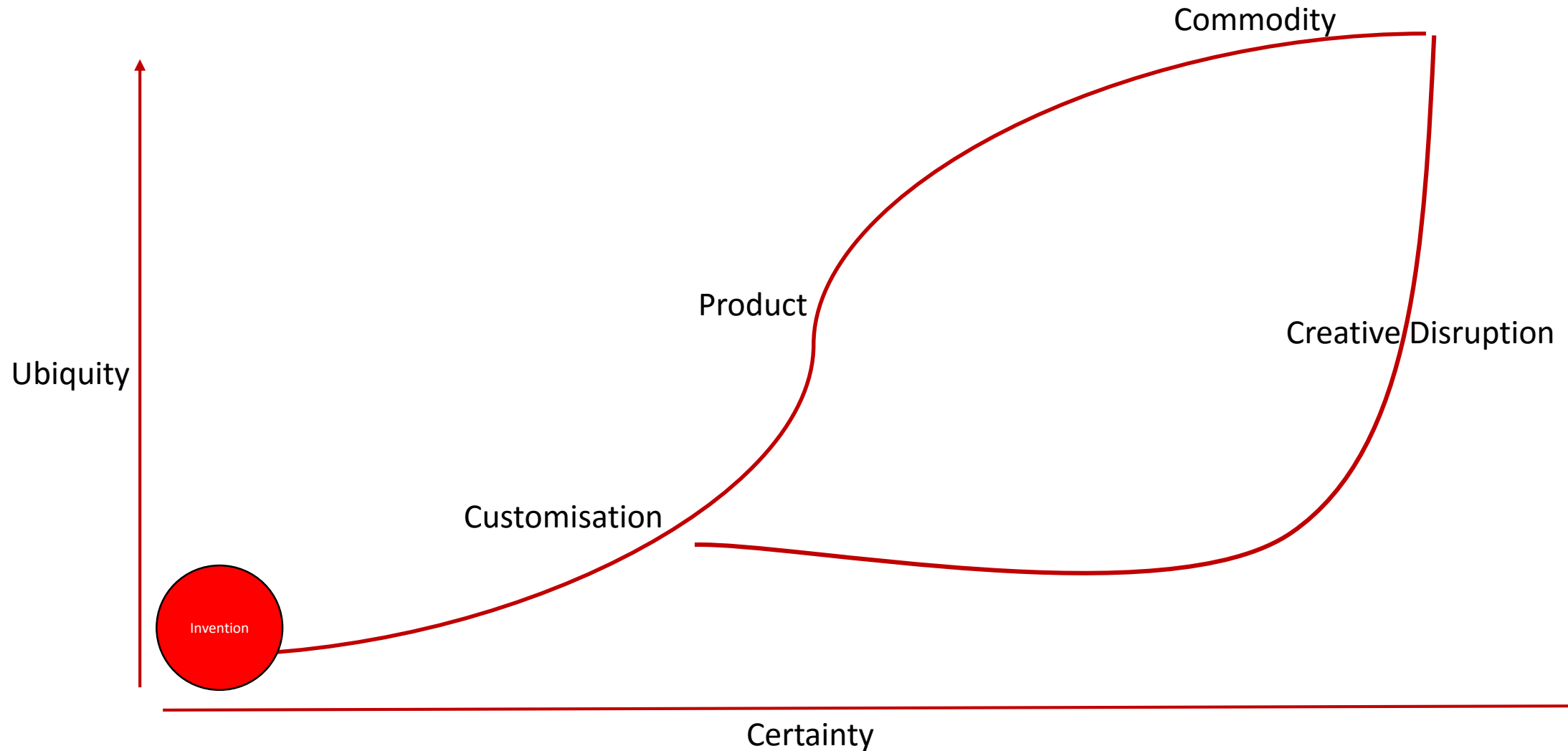
**Level of success x Duration
of Success = Inertia²**

What does this have to do with a dead German Economist?

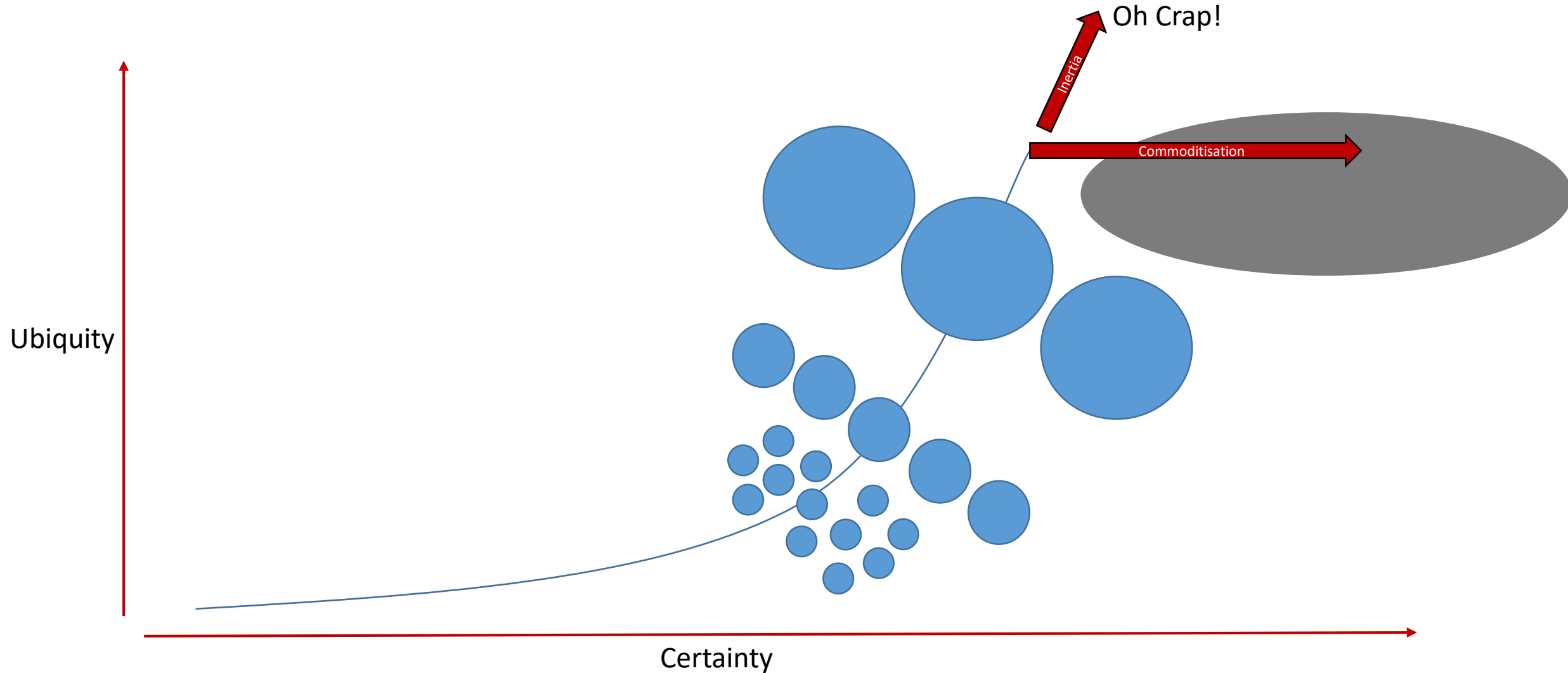
Joseph Schumpeter 1883 - 1950



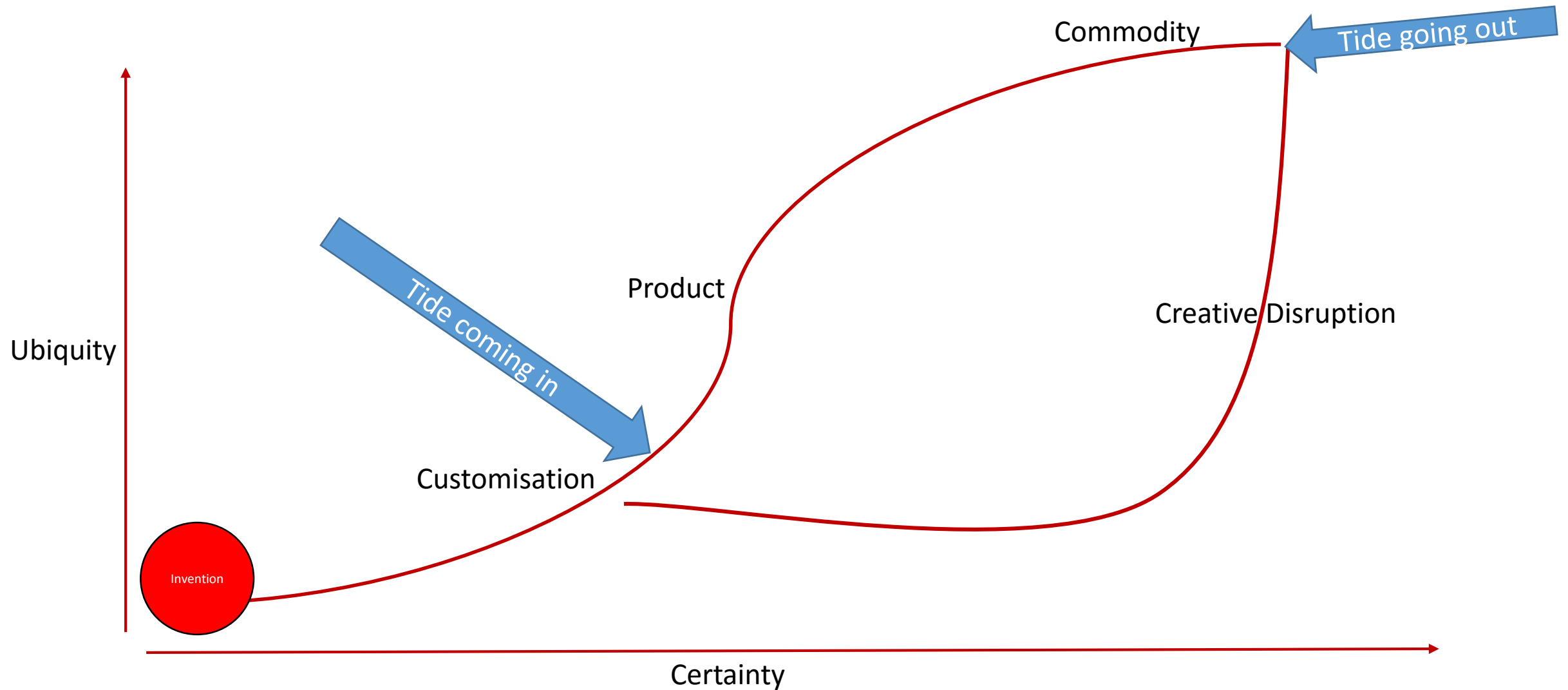
Schumpeter's Gale Theory of Creative Disruption



Schumpeter's Gale Theory of Creative Disruption



Innovation Effort is Misplaced

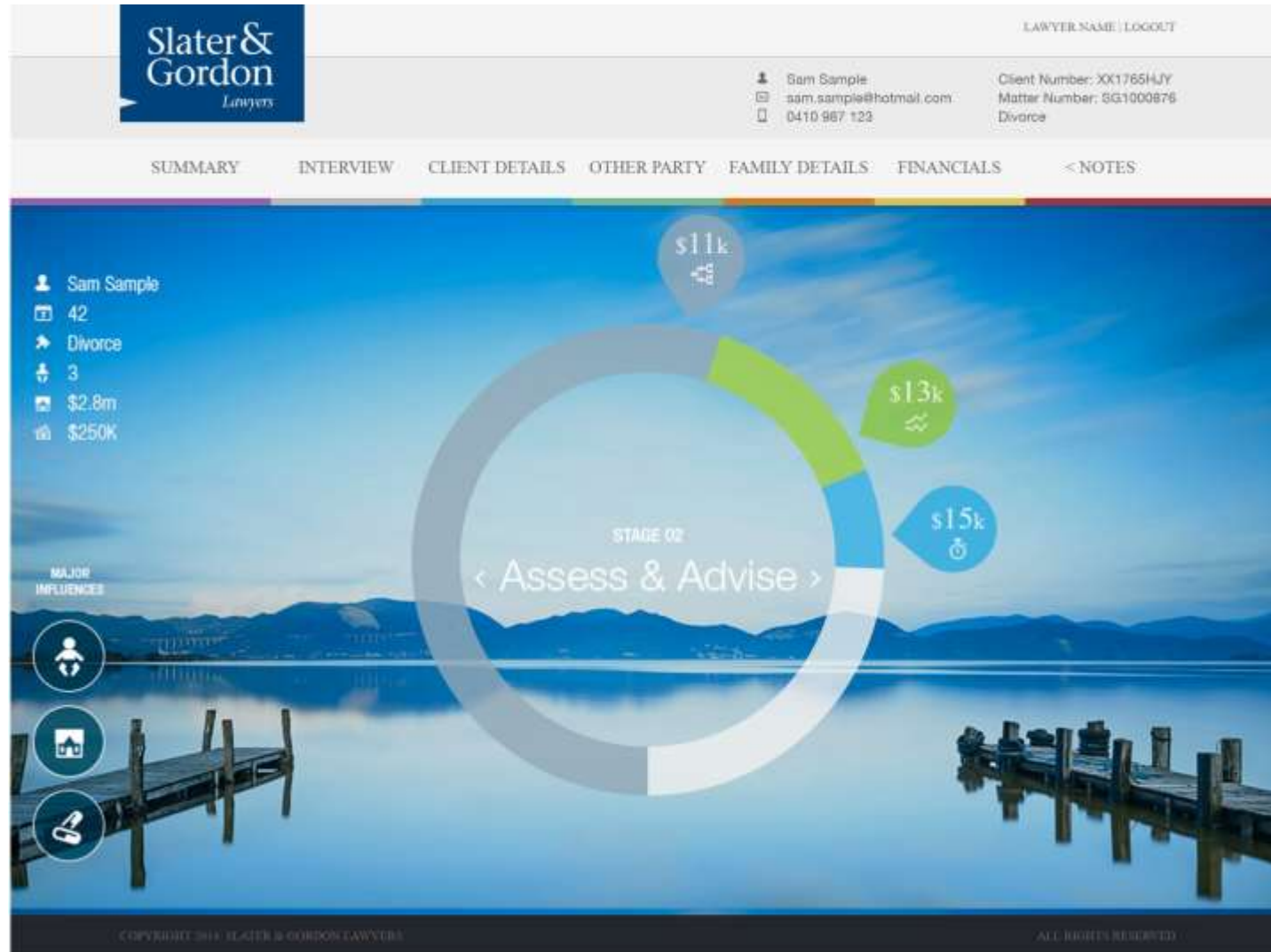


**Obfuscation of complexity is
no longer a business model**

Digital is driving simplification



Example – Divorce Algorithm



Example – Financial Advice Tools



Example - Clover.com.au



- Age
- Gender
- Risk Tolerance
- Volatility Tolerance
- Profession
- Post Code
- Marital Status
- Ethnicity
- Goal Type
- Goal Duration



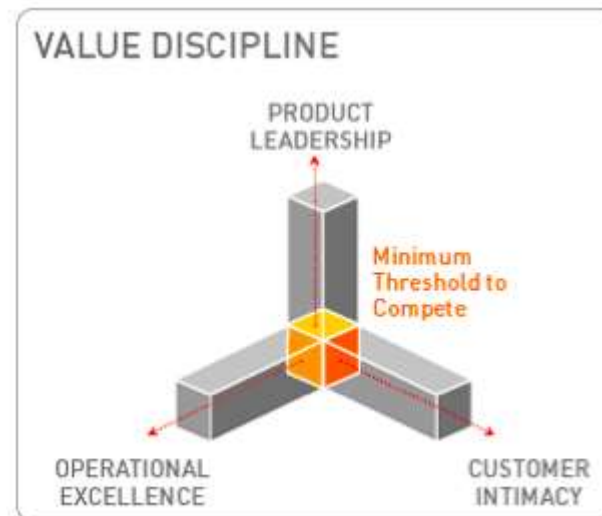
Value Discipline Modelling – Pick any one

INSURERS

Product Leaders	
Functionality	Fellowship
Complex	Focused
Value Sharing	Small Scale

AGGREGATORS

Operational Excellence	
Value Led	Supplier
Cheap	Siloed
Cost Based	Portal



BROKERS

Customer Intimacy	
Design Led	Social
Simple	Fragmented
Direct	Massive Scale



BURNSRED

Warren@BurnsRED.com.au



Professor Allan Manning

The changing nature of
General Insurance

The changing nature of General Insurance

Presented by

Prof. Allan Manning of the LMI Group



AGENDA



- The changing nature of general insurance
- The emergence of disruptive technologies
- What has not changed
- How to stay relevant



Turn
Knowledge
Into Action!



Disclaimer & Copyright

- What we are going to discuss today covers a wide area of the law and insurance practice and many of the subjects touched on are the subject of volumes of texts in their own right.
- The seminar should not be considered legal advice and should not be relied upon to make any business or insurance decision.
- Views shared are mine, and not necessarily of our host today and sponsor Ansvar or LMI Group.
- Session slides and handout © LMI 2016



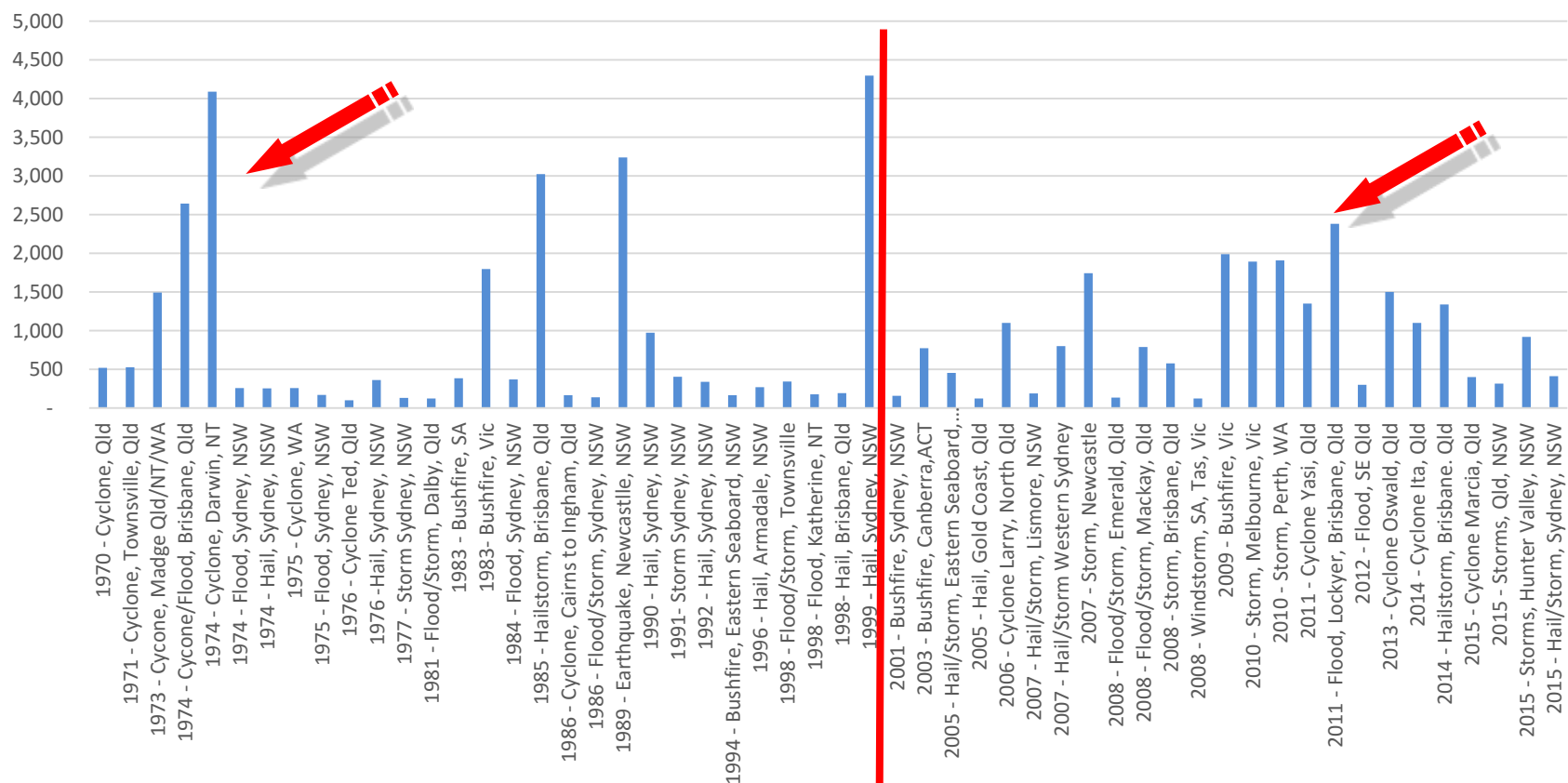
THE CHANGING NATURE OF GENERAL INSURANCE



Change from Community to Risk Rating / Climate Change / Big Data



Major Australian Catastrophes > \$100M Original Cost Adjusted to June 2015 \$M



Understanding the risk of flood

- 467 river basins in Australia subject to flooding where insured property is at risk.
- Not just Brisbane
- North West Western Australia, Victoria, New South Wales.
- In Queensland a land mass the size of Germany and France combined was under water.
- At the same time, 8 of the 9 provinces of South Africa were under water, Sri Lanka and southern India had floods and 500 plus people drowned in Brazil.



No community is immune



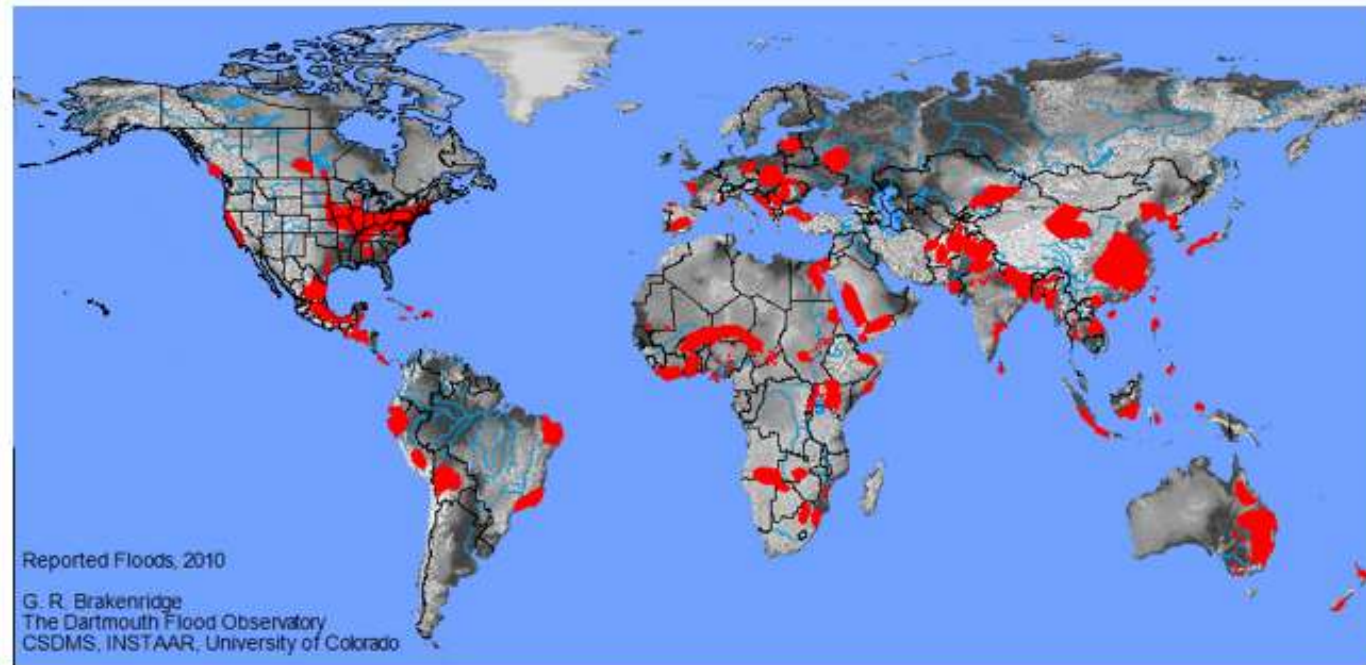
Flood - Today's world





World-wide issue

Reported Floods, 2010



Thailand flooding costs Lloyd's of London \$2.2bn

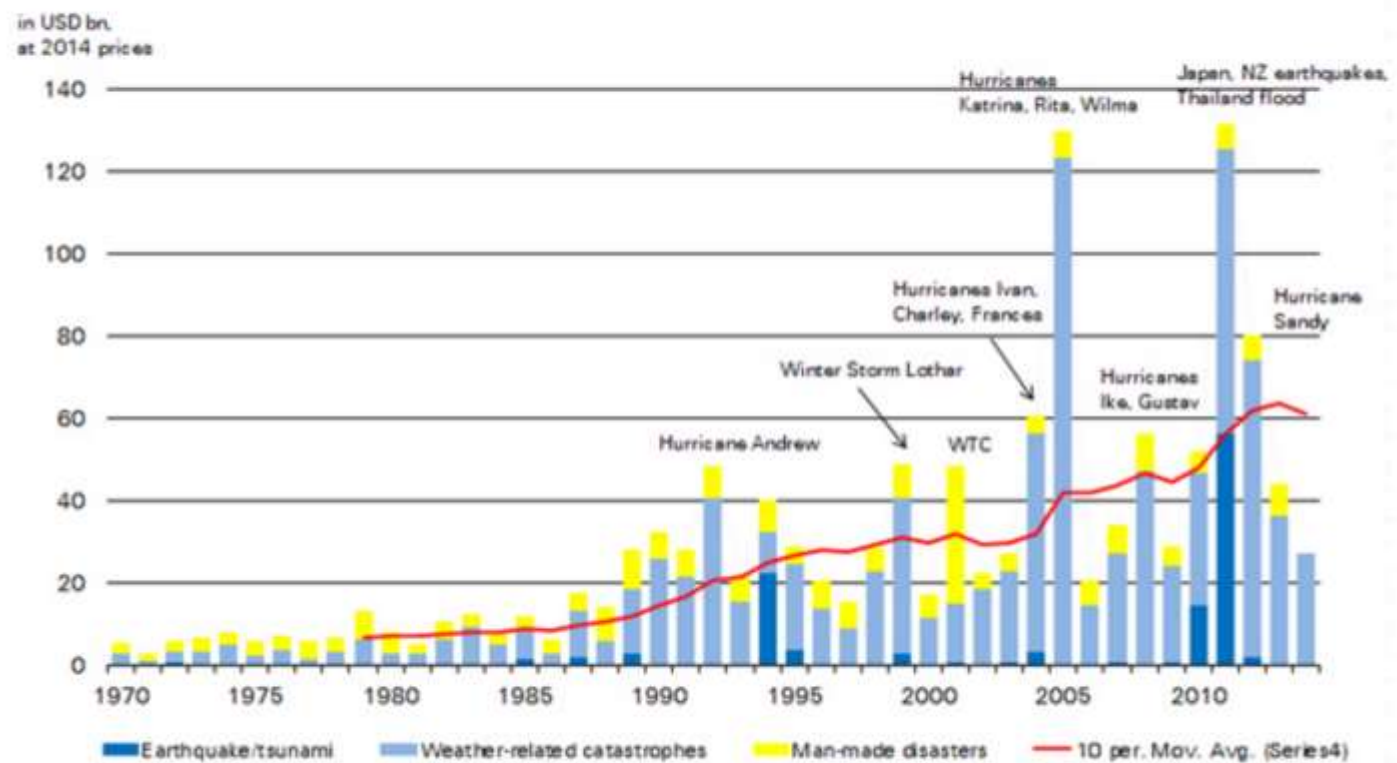
Combined estimates from other insurance groups have already put total cost of Thai natural disaster at \$15bn to \$20bn



📷 Thailand floods: damaged cars at a Honda plant in central Thailand. Lloyd's of London has taken a \$2.2bn hit from the floods. Photograph: Apichart Weerawong/AP



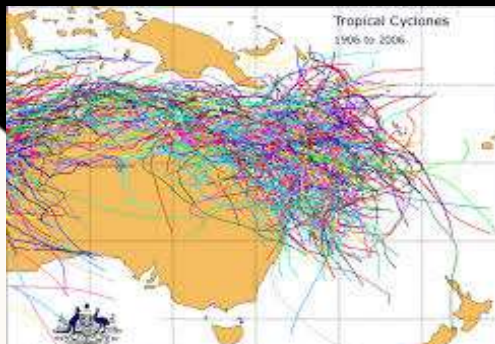
Figure 3: Insured catastrophe losses, 1970–2014



Source: Swiss Re Economic Research & Consulting and Cat Perils.

Kerang, Victoria – during floods





Heavy losses 'decimate' industry

by [Jordan Lynn](#) | 29 Oct 2015



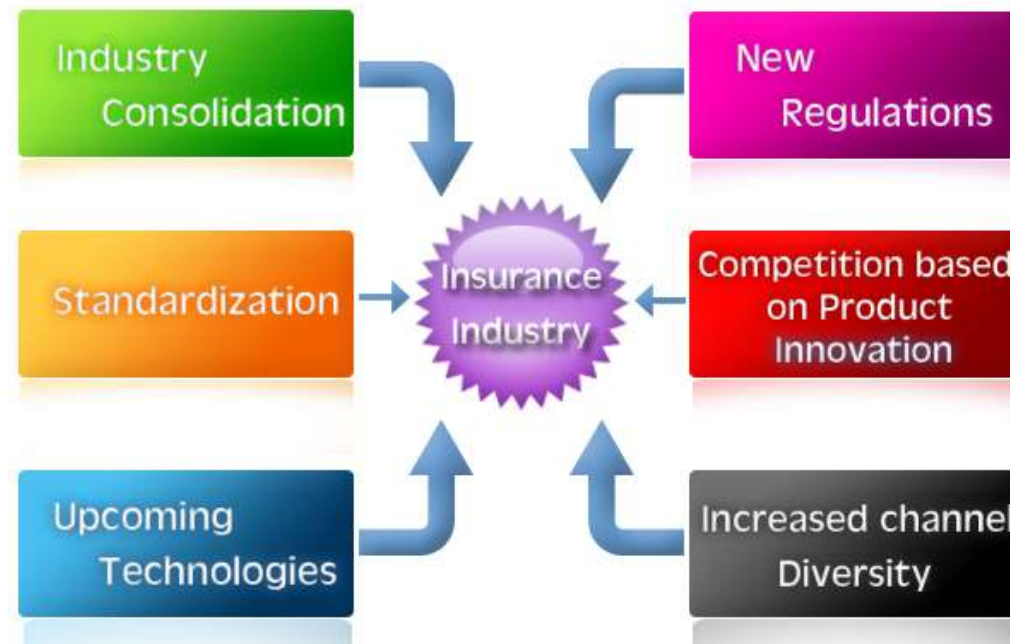
KPMG has released their latest *General Insurance Industry Review* which details the enormous losses the insurance industry has faced over the last 12 months.

Throughout the year, KPMG report that the "tough conditions" faced by Australian insurers have seen insurance profits plummet 23.6% "to just \$3,735 million, compared with the previous 12 month's 5-year high of \$4,982m."



As an industry

- We cannot continue to do the same thing!
- This goes for every part of our industry.



New entrants



Geospatial Technology





Transition by all companies from Community Rating to Individual Risk Rating



		Impact				
		Trivial	Minor	Moderate	Major	Extreme
Probability	Rare	Low	Low	Low	Medium	Medium
	Unlikely	Low	Low	Medium	Medium	Medium
	Moderate	Low	Medium	Medium	Medium	High
	Likely	Medium	Medium	Medium	High	High
	Very likely	Medium	Medium	High	High	High

Not just flood

- Bushfire
- Cyclone
- Storm surge
- Burglary
- Location related but also
- Motor
- Occupation
- Neighbouring exposures
- Much much more



Opportunities for brokers and underwriters

- Conversation with all levels of government – mitigate flood, bushfires and other exposures
- Red line new developments and advise buyers no flood will be available in flood zones
- Conversation with Insured's before they buy or lease property anywhere
- Advice on Risk Management in General and claims



Change in Risks and the Products we deliver to protect our Communities

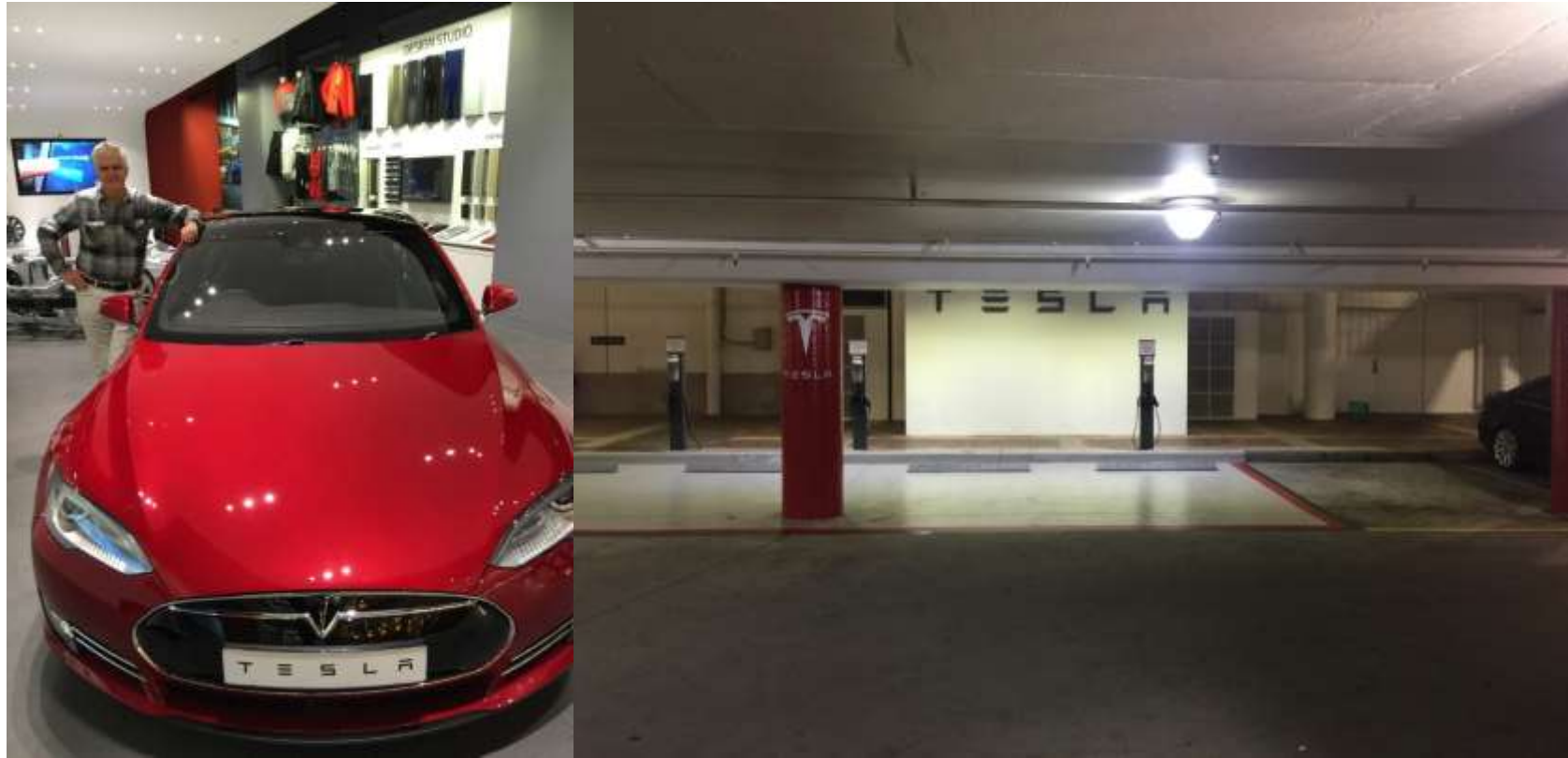
- Cyber is to me the biggest risk facing us as an industry
- If it has not happened to you, it will!
- Terrorism on people's minds
- Increasing Contract Risk another hopefully protect the smaller client
- Supply Chain Risk



w legislation will



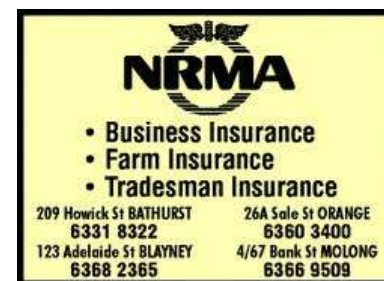
Other uses of technology coming at a rush



The emergence of disruptive technologies



The broker's biggest competitor?



Rewarding experience



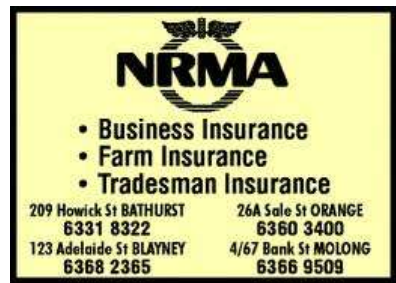
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The broker's biggest competitor?



Reward



LMI
Group



Well done for finding right place. 

Health Car Travel About Us Who We Compare More

Start a New Quote

Health Insurance Get a quote >

Feedback

7 Ways we love our customers

Get to know us a bit better
More about us & who we compare

+

Health Insurance

Car Insurance

Travel Insurance

Roadside

Fuel

More

heavily. So is such diversification on the cards at Choos? "We are definitely looking to expand into some new categories very soon and you should see some movement there in the next couple of months."


LMI
Group

Google

cheap insurance

Search

About 489,000,000 results (0.24 seconds)

Web

Images

Maps

Videos

News

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More

Brisbane, QLD

Change location

The web

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More search tools

Ads related to cheap insurance

[Youi Insurance | Youi.com.au](#)
[www.youi.com.au/](#)
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Get Your Quote From RACQ Online Now

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Pay Less or Get \$100 Offer!
Buy Now, You Could Save a Shiplod.

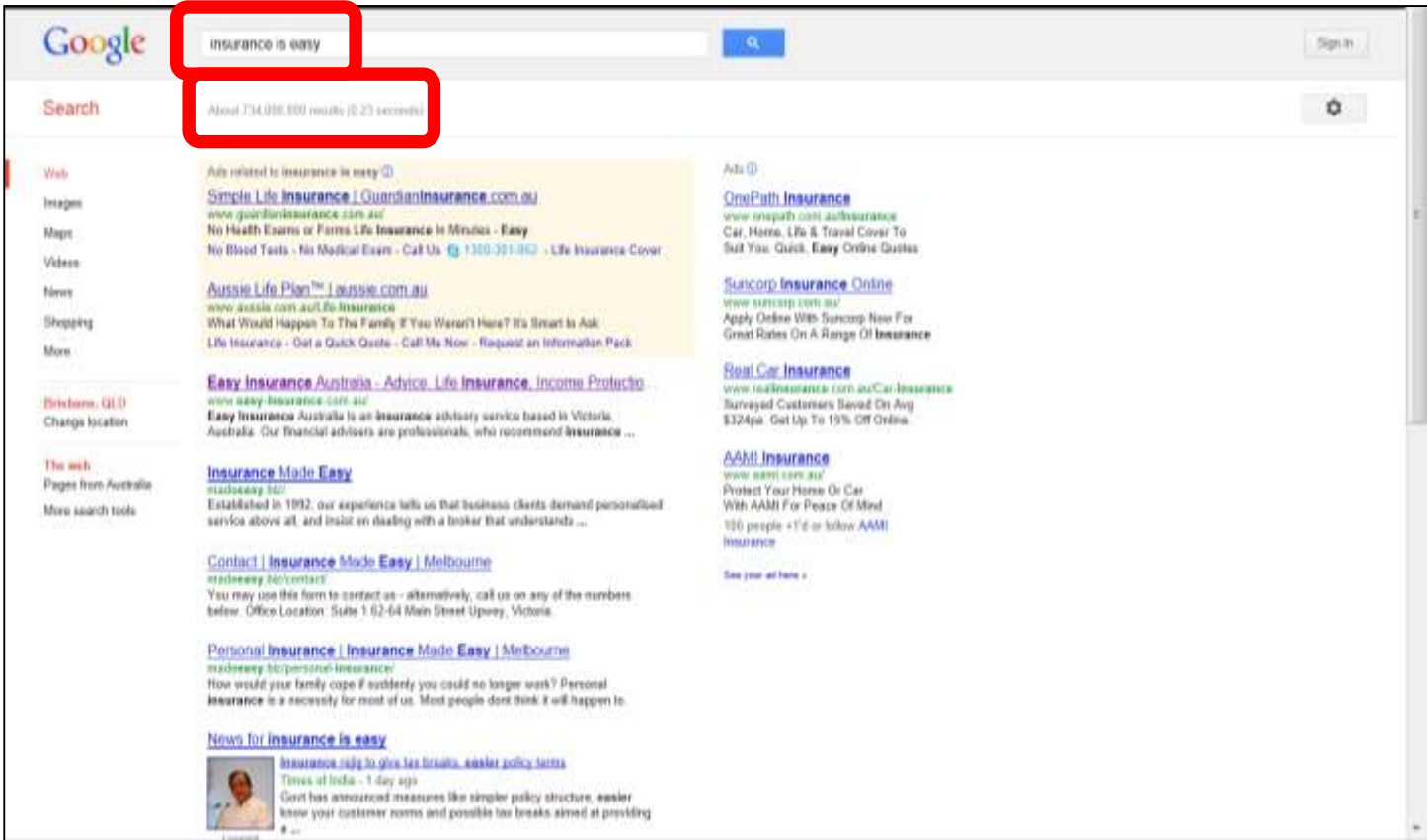
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[www.virginmoney.com.au/Car-Insurance](#)
How You and Virgin **Car Insurance**
Can Be Good Together. Get a Quote

[Compare Health Insurance](#)
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LMI
Group



IMAGINE LMI'S eSERVICES, Apps, eBOOKS, etc Direct



LMI PolicyComparator

hundreds of insurance companies and thousands of policies...



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the stress of business interruption insurance



LMI PolicyCoach

the correct insurance for insured's needs.



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able resource for insurance professionals.



LMI ClaimsComparator

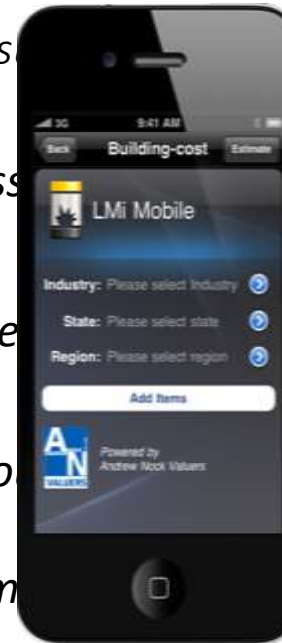
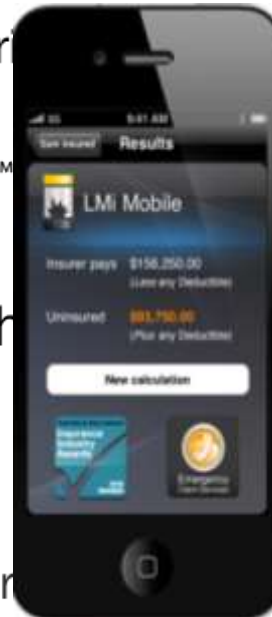
the claimants and insurers by product class



ContinuityCoach.com

A PROUD MEMBER OF THE LMI GROUP

an essential planning tool for survival and success



What has not changed?

A vital role for our Insured's our communities and to the economy



I think our duty is to fill both roles honestly



A business owner's
Insurance Policy
is the most
important Contract
they ever enter into in their
Business



Why? – For the average SME client



- Place in their community – it defines them



**An insurance broker is
as important to an
Insured's business as their
lawyer or accountant**

Everything they tell their
Lawyer or accountant, they
need to **tell** their **broker**



An insurance
policy's value
lies with
Protection not
with the **PRICE**



A
**broker's only
advantages**
lies with
Advice and Service
not with the
PRICE



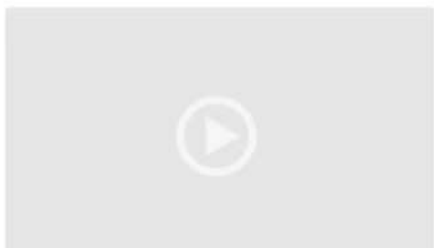
Use the tools available to you such as

The screenshot shows the LMI ContinuityCoach website. At the top, a yellow header bar contains the phone number +61 3 9835 9900 and social media icons for Facebook, Twitter, LinkedIn, and YouTube. Below this is a dark navigation bar with the LMI ContinuityCoach logo, a welcome message 'Welcome Carl Greenhalgh', and links for Home, Glossary, Contact Us, and Logout. The main content area features a large heading 'HOW WOULD YOU RECOVER FROM A BUSINESS CRISIS?' followed by a yellow box containing the text: 'SME's are the backbone of the global economy but studies show that only 13% of these enterprises* have any form of Business Continuity Management system. (BAPEC region)'. To the right of this text is a video player with a play button icon. At the bottom, there are three columns of content, each with an icon and a title: 1. A circular arrow icon for 'WHAT IS BUSINESS CONTINUITY MANAGEMENT?' with the subtext 'A process that identifies potential threats and their...'; 2. A computer and smartphone icon for 'WHY CHOOSE CONTINUITYCOACH?' with the subtext 'ContinuityCoach is targeted at small to medium size enterprises and is a web based method of...'; 3. A yellow play button icon for 'START YOUR FREE RISK ASSESSMENT' with the subtext 'They say that knowledge is power! Having completed the risk assessment you are at liberty...'. The background of the website has a subtle pattern of small dots forming a map of Australia.



HOW WOULD YOU RECOVER FROM A BUSINESS CRISIS?

SME's are the backbone of the global economy but studies show that only 13% of these enterprises[#] have any form of Business Continuity Management system. (#APEC region)



WHAT IS BUSINESS CONTINUITY MANAGEMENT?

A process that identifies potential threats and their impacts to business operations and which provides a framework to build organizational



WHY CHOOSE CONTINUITYCOACH?

ContinuityCoach is targeted at small to medium size enterprises and is a web based method of analysis and contingency planning. The process



START YOUR FREE RISK ASSESSMENT

They say that knowledge is power! Having completed the risk assessment you are at liberty to sign up to ContinuityCoach and continue with



Prof. Allan Manning of the LMI Group



PART 2. PRODUCT LAUNCH & CEP PRESENTATION

1. Business Resilience Toolkit Launch and Technological Innovation at Ansvar
Matt Holland – Customer Risk Solutions Advisor, Ansvar Insurance
2. SME Product Launch
John Leavey – National Manager - Strategic Partners, Ansvar Insurance
3. CEP Recipient Presentation
Sabrina Tandé, CREATE Foundation
4. Q&A
Panel: Warren Hutcheon, Warren Burns and Allan Manning



Business Resilience Toolkit & Innovation and Technology at Ansvar

Matt Holland

Risk Solutions

- Risk Management Surveys
- Sum Insured Assessments
- Fact Sheets / White Papers / Publications
- Business Resilience Toolkit



Innovation and Technology

- Drone Technology
- Thermography
- Partnering with key providers of smoke detection & security systems



Innovation and Technology

 Australian Government
Civil Aviation Safety Authority

UAV OPERATOR'S CERTIFICATE
Part 101 UNMANNED AERIAL VEHICLES

Number CASA.UOC.0558 Revision No: Initial

This certificate is granted pursuant to regulation 101.315 of the
Civil Aviation Safety Regulations 1998 (CASR) to:

ANSVAR INSURANCE LIMITED

ARN: 1006823 ACN: 007 214 596

The holder of this certificate is certified as an Unmanned Aerial Vehicle (UAV) operator and may operate UAVs described in the attached schedules subject to any limitations and conditions in those schedules.

This certificate is effective from 21 April 2016 and will expire on 30 April 2017.


Brett Anders Love
Acting Section Head
Permissions Issue
Permission Application Centre
Industry Permissions Division
Delegate of the Civil Aviation Safety Authority
21 April 2016

info skills for all

Innovation and Technology

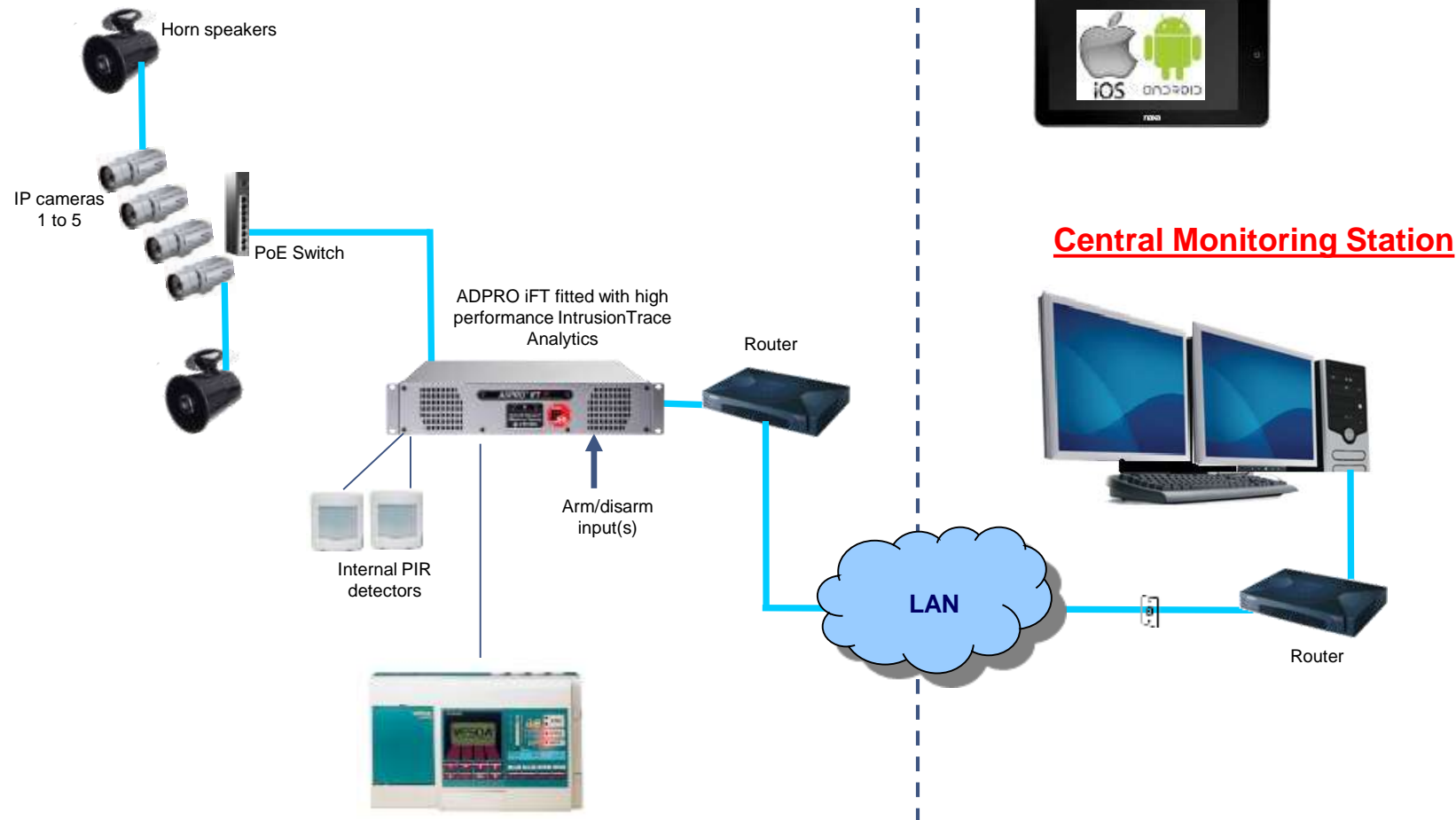


Thermography

- Thermal Images



Security & Fire Detection Systems



Risk Solution tools

- iAuditor software (self assessments)
- Modularised Focused Surveys
- Community Forums
- Working with Emergency Services
- Childsafe

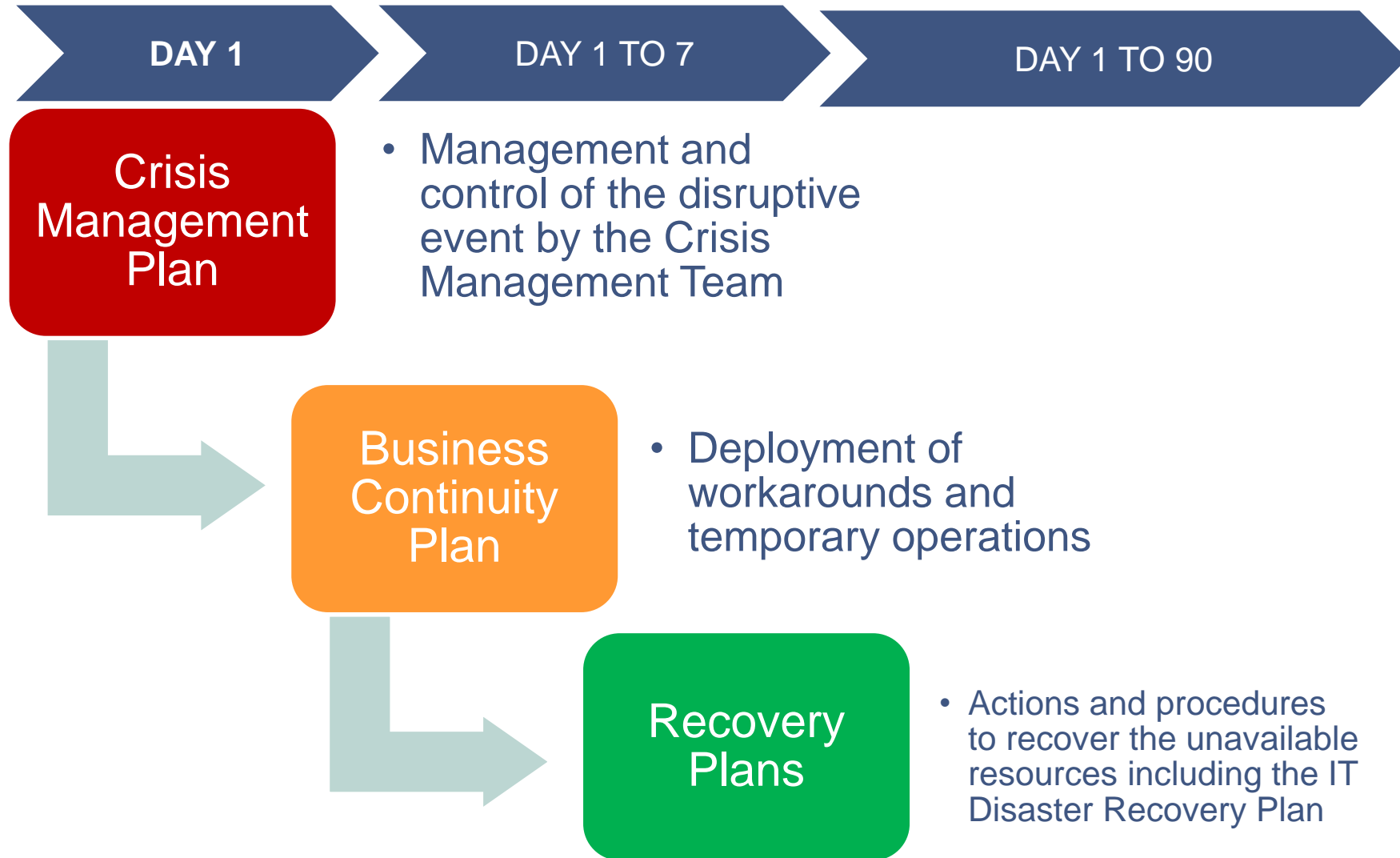


Business Resilience Toolkit for SME's

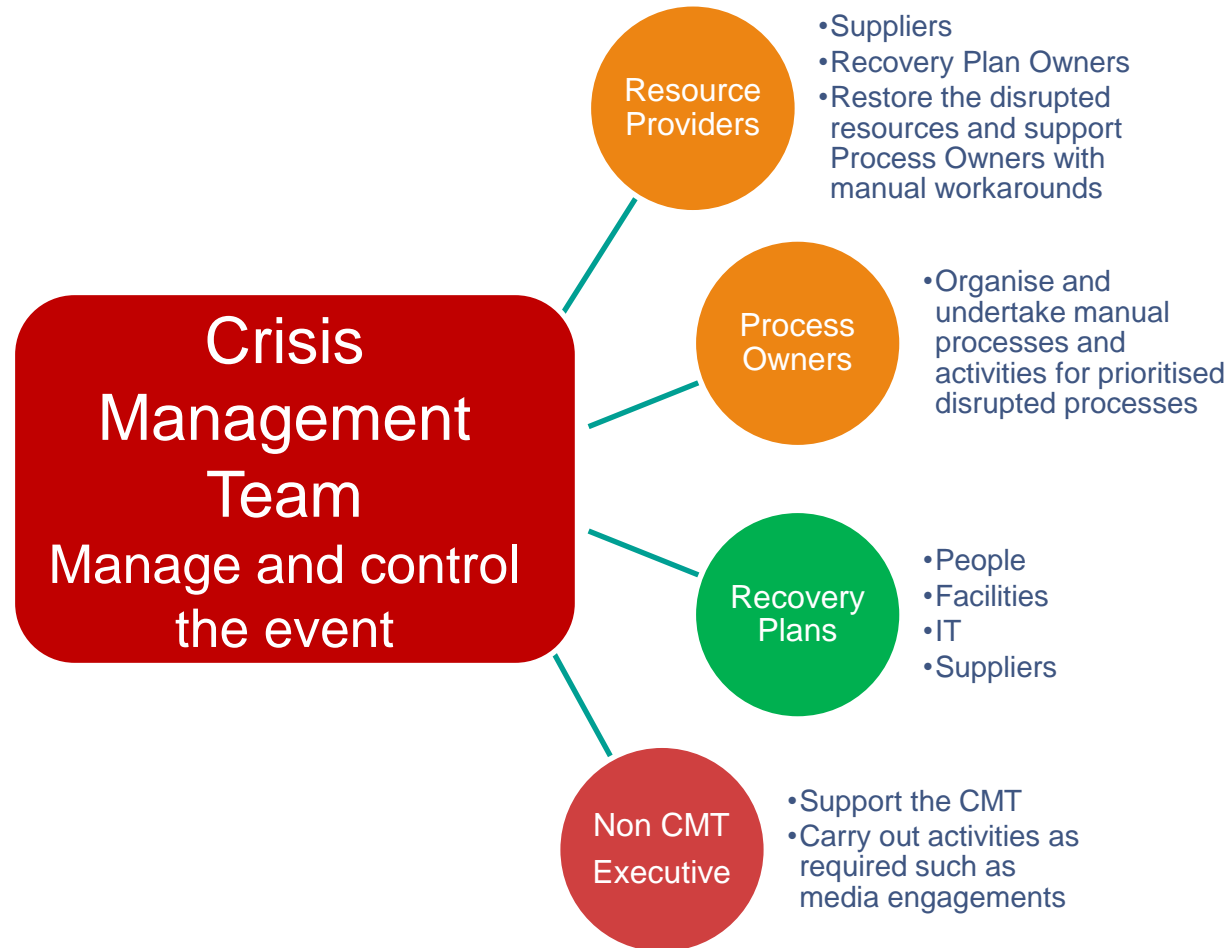
Business Resilience



Business Resilience Framework



Roles and Responsibilities



Crisis Management Team Priorities

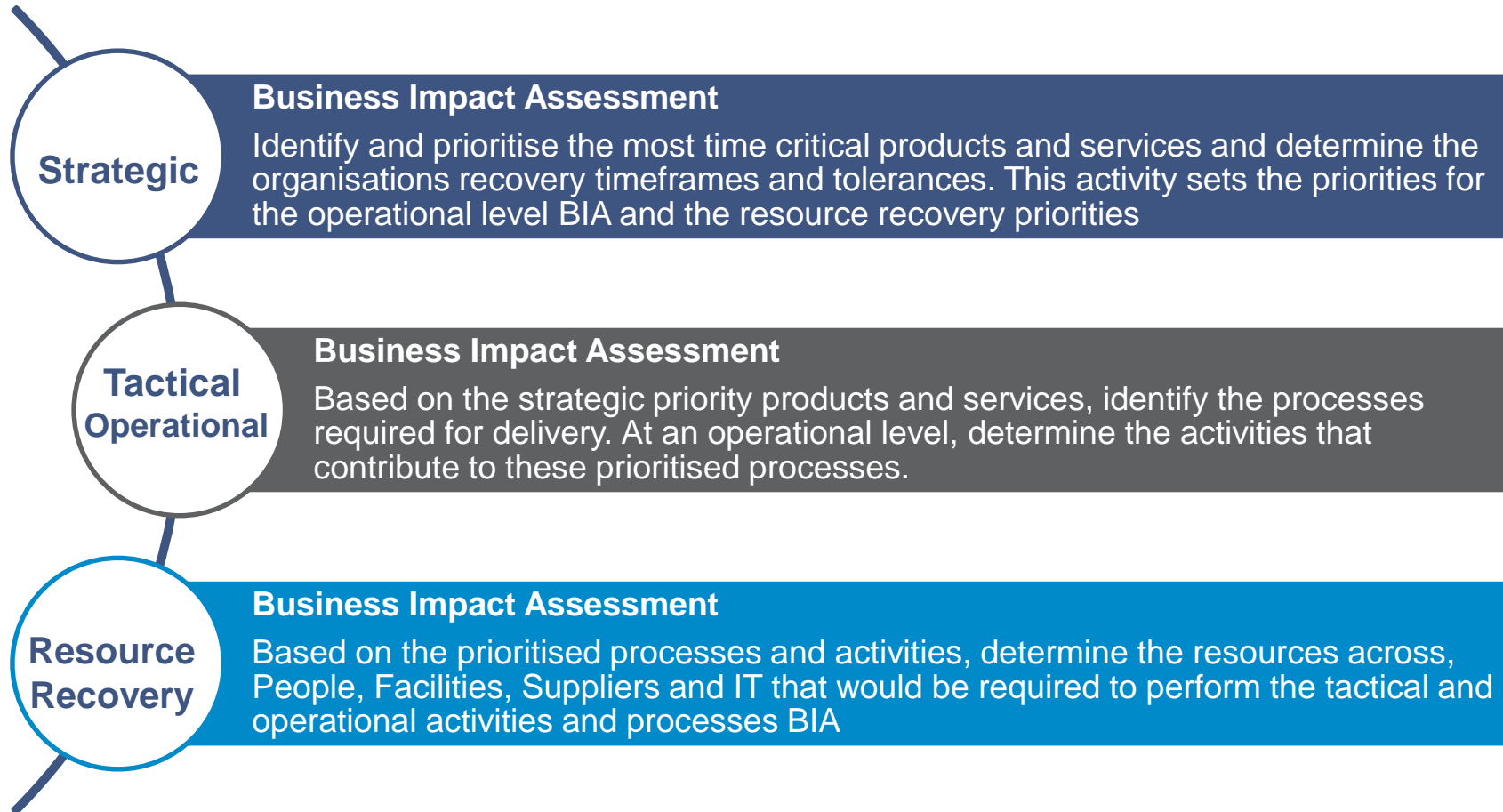


1. ENSURE THE SAFETY OF ALL PERSONNEL	2. ASSESS AND CONTAIN DAMAGE	3. COMMUNICATE WITH STAKEHOLDERS
Evacuate premises Facilities Manager	Assess damage Facilities/People/IT Managers	Identify stakeholders Communications Manager
Secure premises Facilities Manager	Report damage Facilities/People/IT Managers	Establish Stakeholder Communication Plan Communications Manager
Counsel personnel People Manager	Initiate and manage insurance claim Facilities Manager	Coordinate communications Communications Manager

ACTIVATE BCP



Business Impact Assessments



What's included in the Toolkit

Framework Templates

Includes the key components of a Business Resilience Plan and defines roles and responsibilities

- Crisis management team templates
- Business Continuity key processes and resource requirements
- People/Facilities/IT Recovery Plan requirements
- Tips and Tricks notes for Crisis Management Team roles

Business Impact Assessment Guide

Guidance material on establishing the priority processes, activities and minimum allowable outages to be included in the Business Continuity and Recovery Plans

- Methods and Techniques for conducting a Business Impact Assessment
- Understanding Time Sensitivity vs Criticality
- Strategic, Operational and Tactical Business Impact Assessment guidance

Exercising Templates

Information on planning and running a test of the plan

- Exercise planning sheet
- Exercise tracking sheet
- Event Scenario example

How to obtain a copy of the Toolkit

If you would like further information on the Ansvar Business Resilience Toolkit, contact your local BDM:

- John Leavey, National Manager - Strategic Partners
- Kim Fuller, Business Development Underwriting Manager
- Paula Cruden, Business Development Underwriting Manager
- Alice Aitken, Business Development Underwriter
- Jan Tabucanon, Business Development Underwriter

Continuing to innovate

We are innovating because
your world is changing.

Watch this space.



SME Business Pack Product Launch

John Leavey

Business Pack Policy

Segment Specific Policy Suite



Business Pack Policy

For organisations with less than \$10M in assets and/or turnover.
Comparable covers to stand alone products.

Policy Features

PART A: PROPERTY AND INCOME	<ul style="list-style-type: none"> ▪ Property Protection ▪ Breakdown of Mechanical and Electronic Equipment ▪ Money ▪ Theft ▪ General Property ▪ Income Protection
PART B: GENERAL LIABILITY	<ul style="list-style-type: none"> ▪ General Public and Products Liability
PART C: ORGANISATION LIABILITY	<ul style="list-style-type: none"> ▪ Professional Indemnity ▪ Management Liability
PART D: PERSONAL ACCIDENT	<ul style="list-style-type: none"> ▪ Personal Accident for Voluntary Workers, Members, Students and/or Children

Business Pack Policy

PART A: PROPERTY AND INCOME PROTECTION

Property and Income

Property Protection	<ul style="list-style-type: none"> ▪ Full accidental damage cover ▪ Includes glass breakage ▪ Flood cover ▪ Property for festivals, exhibitions and events
Breakdown of Mechanical and Electronic Equipment	<ul style="list-style-type: none"> ▪ Deterioration of refrigerated goods \$10,000 ▪ Data media material and records
Money	<ul style="list-style-type: none"> ▪ Clothing and personal effects \$10,000 ▪ Damage to safes, locks, keys \$10,000
Theft	<ul style="list-style-type: none"> ▪ Furniture and equipment in transit 20% of sum insured
General Property	<ul style="list-style-type: none"> ▪ Blanket cover or specified items
Income Protection	<ul style="list-style-type: none"> ▪ Catastrophe escalation costs – increased indemnity period ▪ Additional extensions and optional extensions

Business Pack Policy

PART B: GENERAL LIABILITY

General Public and Products Liability

Public Relations Expenses	<ul style="list-style-type: none">▪ Fees and costs of public relations consultants appointed in connection with a claim
Automatic Extensions	<ul style="list-style-type: none">▪ Counselling Services▪ Indemnifiable Fines and Penalties
Optional Extensions	<ul style="list-style-type: none">▪ Sexual Abuse▪ Replacement Wages of Stood Down Staff▪ Medical Malpractice▪ Retroactive Liability (Prior Claims Made)▪ Member to Member Liability (except Education)▪ Trauma Counselling Costs

Business Pack Policy

PART C: ORGANISATION LIABILITY

Professional Indemnity

Civil Liability including defence costs	<ul style="list-style-type: none"> ▪ Consumer protection legislation ▪ Libel, slander and defamation ▪ Intellectual property ▪ Duties owed ▪ Contractual liability
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Management Liability

Organisation Liability	▪ Statutory Liability
Directors and Officers Liability	▪ Organisation Crisis Cover
Organisation Reimbursement	▪ Internet Liability
Employment Practices Liability	▪ Tax Audit
Trustees Liability	▪ First & Third Party Fidelity

Business Pack Policy

PART D: PERSONAL ACCIDENT

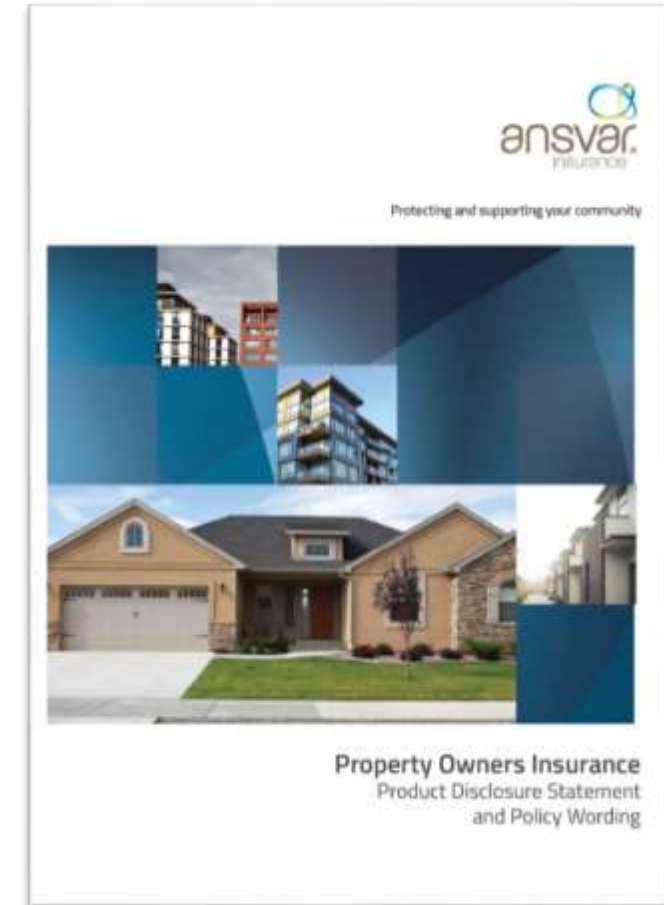
Personal Accident

Who is covered	<ul style="list-style-type: none"> Volunteers whilst volunteering for the insured Members, students and/or children whilst attending the insured's services
Automatic Extensions	<ul style="list-style-type: none"> Emergency travel/accommodation expenses Domestic help including child care costs Reimbursement of club membership fees Indexation to weekly benefits after 12 months (5%) Return to work program assistance up to \$5,000 Home tutoring costs up to \$200 per week (max 26 weeks) Home/care renovation benefit up to \$15,000
No age exclusion	

Property Owners Insurance

New Product for Property Owners:

- Property Protection including glass and malicious damage by tenants
- Alternative bases of settlement available for heritage and similar properties
- Breakdown of Machinery and Electronic Equipment
- Theft, including theft in open air
- Money
- Loss of Income and Rent Default
- Public Liability



Find out more...

For more information or to download the range of Business Pack PDS and policy wordings, please visit:

www.ansvar.com.au/risky-business/policy-documents

Contact your Business Development representatives for a quote or more information:

- John Leavey, National Manager - Strategic Partners
- Kim Fuller, Business Development Underwriting Manager
- Paula Cruden, Business Development Underwriting Manager
- Alice Aitken, Business Development Underwriter
- Jan Tabucanon, Business Development Underwriter

Community Investment

Ansvar provides support to community groups and organisations through:

- Strategic Partnerships
- Sponsorships
- Donations
- Staff Volunteer Days
- Community Education Program Grants

Community Education Program

- Established 1994
- Focus on Australian Youth
- Grants up to \$50,000
- Targets education and life skills programs
- Supporting those who support others
- Contributed over \$10 million in 20 years



Community Education Program

Community Education Program Grants

Some past recipients of our grants...





CEP Grant Recipient Presentation

CREATE Foundation
Sabrina Tandé





CREATE is the national peak consumer body representing the voices of children and young people in out-of-home care.

why we are
needed



our vision

All children and young people
with
a care experience reach their
full potential.



our mission

Creating a better life for
children and young people in
care





where we work

create
FOUNDATION



our ethos

CONNECT to **EMPOWER** to **CHANGE**





connect
children and young people to
each other, CREATE and their community.



connect

- clubCREATE
- Connection events
- U12 and O12 Magazines



empower

children and young people to
build self-confidence, self-esteem and skills that enable them
to have a voice, and to be heard.



empower

- Speak Up Program
- Youth Advisory Groups
- CREATE Your Future
 - Grant scheme
 - Program
 - Website

SPEAK UP



voices of children and
young people



**“It has given me the confidence and skills to move forward
and start looking for work. I am more positive and feel
better about myself.”**

Young person who participated in the CREATE Your Future program



change

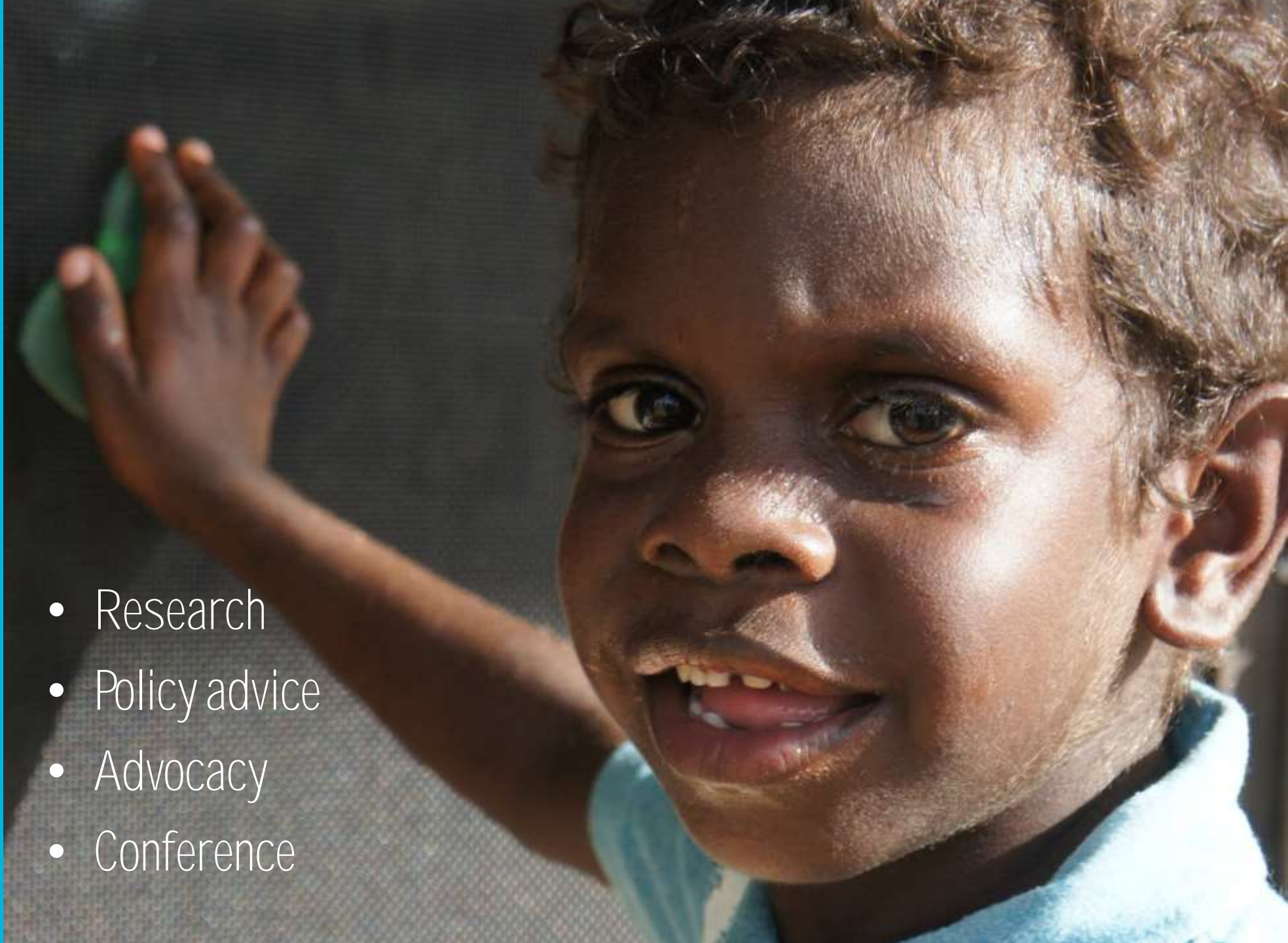


the care system through advocacy, in consultation with children and young people, to improve policies, practices and services, and to increase community awareness.

change



- Research
- Policy advice
- Advocacy
- Conference



strength strength

Improving the care system
for children and young people
through participation

create
FOUNDATION





YOUTH FOR **CHANGE**

creating a better future

create
FOUNDATION

together we can make a difference



create
FOUNDATION



Panel:

- Warren Burns – Managing Director, BurnsRed
- Allan Manning – Managing Director, LMI Group
- Warren Hutcheon – CEO, Ansvar Insurance

Forum close

Thank you for attending! We hope you enjoyed the forum.

Please join us in the foyer for networking and lunch.

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