

Protecting and supporting your community

# Ansvar's Risk Management Solutions – A new value add for your clients

## Steadfast Webinar

24<sup>th</sup> May 2018

# Webinar Key Speakers



**Ian Ireland, GM Business Development** BCom, ANZIIF (Snr Assoc), AIM (Fellow)

Ian is an experienced insurance executive with over 30 years of experience in the industry in Australia and overseas. Ian came to Ansvar after several years in senior leadership positions in insurance organisations. Through a variety of roles ranging from underwriting and reinsurance through to sales, broking and marketing, Ian has worked with the Steadfast Group over many years.

Ian's experience through participation on various ICA committees and as president of the Insurance Institute in Queensland has allowed Ian to contribute to the industry as a whole.



**Anthony Black, Senior Risk Solutions Consultant**

Anthony is a passionate advocate of the value of risk management in good governance and achieving objectives. He brings a wide variety of sector experience and expertise to his role. As a former nurse and health service executive, he understands the challenges and uncertainties of managing complex services.

Prior to joining Ansvar, Anthony was responsible for the delivery of risk management advice and solutions to the Victorian Public Sector, specialising in Health, Human Services, Community Care and Education. Anthony takes a practical and tailored approach to risk management; designed to shift focus from traditional methods to more strategic thinking and approaches.



**Jenny Bax, State Manager NSW** MBA, Grad. Dip (Ins), ANZIIF (Fellow), CIP

Jenny has a wealth of experience, having spent over 20 years in senior management roles across Sales, Underwriting & Operations at QBE and CGU both here in Australia & overseas.

A founding member of ANZIIF's General Insurance Faculty Advisory Board, Jenny also has a Master of Business Administration and Graduate Diploma in Insurance through Deakin University.

# Webinar Overview

- Video: 'Who is Ansvar' by Warren Hutcheon, Chief Executive Officer
- Ansvar Risk Management Solutions
- My Ansvar: Self-service broker portal
- Broker Education Forum
- Community Sports Club – SPS facility highlights
- Education Sector Value Proposition
- Regional Strategy
- New Product Releases
- Answer your Questions



# Video: 'Who is Ansvar' by Warren Hutcheon, CEO



Community



Care



Property Owners



Faith



Education



View the video here  
[www.ansvar.com.au/about-us](http://www.ansvar.com.au/about-us)  
OR on  
[www.ansvar.com.au/steadfast-webinar](http://www.ansvar.com.au/steadfast-webinar)

# 4 Opportunities to improve risk management

1

## Strengthen governance of your risk management framework

- Traditional risk management has led to reactive and compliance approaches.
- ERM needs to be led by the most senior people of organisations and take an approach of accountability and promote a robust risk culture.
- Organisations should have a framework that is designed for their context, reviewed at least annually and defines governance, resources and processes for risk management. Frameworks should be consistent with ISO 31000: 2018.
- Appropriate auditing and assurances should be in place to support oversight of the controls environment.

2

## Raise risk management to the strategic level

- Refocus the risk approach to a stronger alignment with navigating uncertainty and achieving objectives. Risk registers are often a grab bag of issues, incidents and hazards.
- Make risk identification a formal part of the business / corporate cycle, involving boards and senior leaders.
- Consider the broad range of risks – the ‘in view’ and ‘out of sight’ risks. Many organisations get stuck on only one or two risk sources and don’t have enough focus on new or emerging risks.
- Ensure each risk has a treatment plan, with a risk owner and regular reporting of progress.

# 4 Opportunities to improve risk management continued

3

## **Know your insurance**

- While many organisations actively transfer some risks through insurance, often the explicit consideration of the linkage between insurance and risk is vague.
- Improved oversight of risk management should include better understanding of insurable risks and optimisation of insurable risk transfer.
- Board and senior leaders should receive regular reports on the performance of its insurance program, together with an assessment of its adequacy, likely changes to the risk profile and implications for the insurance program.
- Claims themes and trends offer a rich source of insight into current and new risks, but reporting this rarely makes it to the leadership table.

4

## **Use your data and insights to navigate uncertainty**

- Not necessarily a problem of lack of information, but inadequate translation of information to insights.
- Common to see risk registers that have not changed for many years, tools and templates that are paper based and non-integrated systems that make quality, internal audit and monitoring complicated.
- Risk analysis is often focused on events or incidents that have occurred and use traditional reporting sources and methods; lead risk indicators, for example, are rarely established
- Information systems should be secure, easily accessible to users according to their roles, tailored to the organisation and reviewed regularly. They should be linked to and support the overall risk management framework

# Questions for clients – risk management framework

- Do you have a risk management framework and is it documented?
- Does it outline risk governance, resources and process?
- When is the last time it was reviewed and were senior leaders involved in the review?
- Do you have a risk register?
- Have you identified strategic risks?
- How often are risks reviewed at meetings? What information is discussed?
- Do you have systems, tools and templates to support risk management?



# Ansvar Risk

## Risk Management is key to sustainable success

- In rapidly changing and increasingly complex environments, boards, executives and senior managers must consider risk when setting objectives and making strategic decisions; traditional risk management approaches are no longer adequate in times of greater complexity, uncertainty and in an evolving risk environment.



Enterprise Risk Management (ERM) refers to an organisation-wide approach to consider the potential impact of all types of risks and opportunities to achieve the objectives of a business.

Implementing a comprehensive approach assists to guide behaviours, resources, practices and processes.

**It helps to make sound decisions, prevent harm, achieve goals and support a positive culture.**



NDIS Workforce Challenges, Trends and Predictions

With the National Disability Insurance Scheme (NDIS) having reached its first anniversary in July it's time to set out some predictions around workforce challenges and trends for the year ahead, writes workplace relations expert Skye Rose from law firm Moores.





Ansvar Risk can assist your clients to understand the effectiveness of their current approach to risk management and guide them to improvement opportunities.

We support their journey with expert governance and risk consultancy, risk workshops and training, tools and templates, online sector-specific risk packages and provide access to our risk partners to provide specialist systems and advice.



**Enterprise Risk Management**



**Risk Quality Surveys**

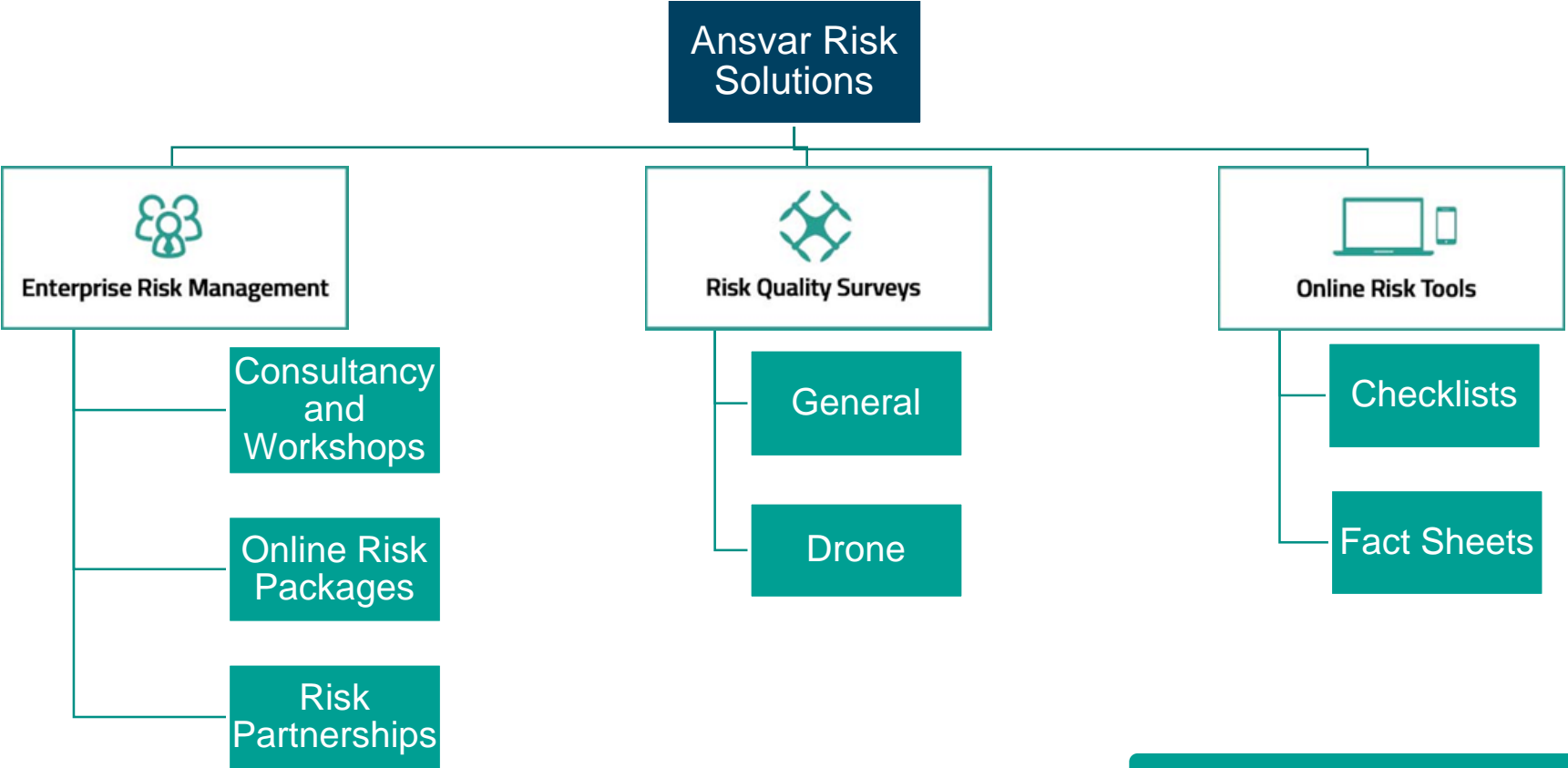


**Online Risk Tools**



# Ansvar Risk Solutions

Ansvar Risk provides a package of holistic risk management solutions through a highly experienced risk solutions team who understand risk and the requirements for organisations across our core sectors. Risk management solutions include:



[More details are available on Ansvar Risk website](#)



## Consultancy and Workshops

- Consultancy, Advice and Training
- Risk Maturity Assessments
- Risk Improvement Planning
- Strategic Risk Identification Programs
- Board and Executive Workshops
- Business Resilience Planning



## Risk Maturity Assessment – Understanding and strengthening your risk management framework

### DEVELOPING

The risk management framework is foundational and focused on developing capability, knowledge, structures and processes.

### INTEGRATING

The risk management framework and approach is tailored to the organisation and has been documented and approved. Key risk management roles and responsibilities are in the process of being integrated with existing governance and management systems.

### EMBEDDING

The risk management framework and approach supports a positive risk culture, is consistently applied across the organisation and there is a plan for ongoing evaluation and improvement.

### OPTIMISING

Risk management is integral in optimising outcomes, creating value and achieving objectives. The organisation actively pursues advanced risk management practices and innovation.

## Strategic Risk Identification Program



## Risk Framework Improvement Plan

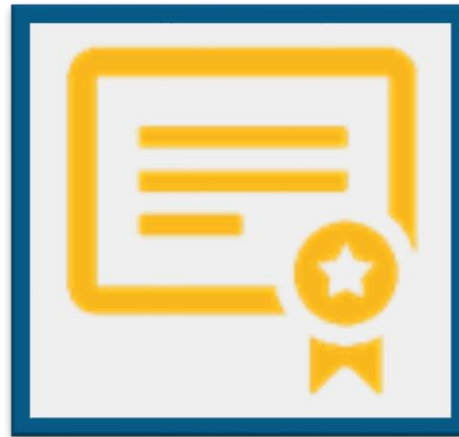




Online Risk  
Packages



INCIDENT



LEARN



AUDIT



Risk  
Partnerships



National  
coordinated  
background  
checking



Employment  
relations advice

**SAFE MINISTRY  
TRAINING**

**100% ONLINE**

[SafeMinistryTraining.com.au](https://SafeMinistryTraining.com.au)

Training and tools  
for Church leaders  
and members



General

Drone



### Risk Quality Surveys

Fast and accurate site inspections, data collection and sums insured calculations for informed risk management and insurance decision making.

## Ansvar Reality Capture Services

Reality Capture is the process of converting all the information we see on site into a complete digital record of our customers' physical/ built environment.

Using a combination of drones, laser technology and photogrammetry (or 3D cameras) allows quick and effortless image capture from all aspects of a building or large area. Our capabilities include:

- 3D Modeling
- Point Cloud
- High Resolution Images
- Annotated photos and documentation
- Inspection and condition monitoring
- Orthomosaic photos
- Vegetation Stress (NDVI - Normalised Difference Vegetation Index)



### Vegetation Stress (NDVI - Normalised Difference Vegetation Index)

Provides:

- Highly efficient and cost effective method of surveying your entire site
- Differentiate where to focus your expenditure on high cost arborist services
- Quantitate assessment of the success of works or remediation activities
- Over time identify trends or patterns





## Checklists, Fact Sheets, Toolkits

### Fact Sheets & Guidance Docs

- [First Aid Guidance Document](#)
- [Fire Extinguisher: Fact Sheet](#)
- [Fire Season Preparedness: Fact Sheet](#)
- [Hierarchy of Controls](#)
- [Knowing Risk-Metal Theft: Fact Sheet](#)
- [Material Safety Data Sheets \(MSDS\) Guidance Document](#)
- [Portable Fire Extinguisher Guide](#)
- [Sample Working with Children Interview Questions](#)
- [Strategic Risk Identification Program](#)

### Checklists

- [Annual Hazard Review](#)
- [Arson & Accidental Fire Checklist](#)
- [Contents Inventory](#)
- [Hazardous Substances Inventory](#)
- [Housekeeping Checklist](#)
- [Hot Work Permit: Checklist](#)
- [Incident/Hazard Report Form](#)
- [Induction Checklist for New Employees/Voluntary Workers](#)
- [Slips, Trips and Falls Checklist](#)

### Risk Management Forms

- [Contractors Log](#)
- [Hazard Identification List](#)
- [Health & Safety Policy](#)
- [Health & Safety Rules](#)
- [Liability Release Form \(Youth Activities\)](#)
- [Property Hire Agreement](#)
- [Sample Working with Children Application Form](#)
- [Volunteer Child/ Youth Leaders Application & Registration](#)
- [Volunteer Drivers Application & Registration](#)
- [Volunteer Workers Application & Registration](#)

### Security Toolkit

- [Aggressive People](#)
- [Arson and Fire Damage](#)
- [Cash Handling](#)
- [CCTV](#)
- [Credit Card Fraud](#)
- [Description Form](#)
- [Electronic Crime](#)
- [Graffiti](#)
- [Personal Safety](#)
- [Phone Threats: Checklist](#)
- [Phone Threats: Bomb and Other](#)
- [Security of Premises](#)
- [Slips, Trips and Falls](#)
- [Storm Advice](#)
- [Suspicious Incident Report](#)

### Protecting the Vulnerable

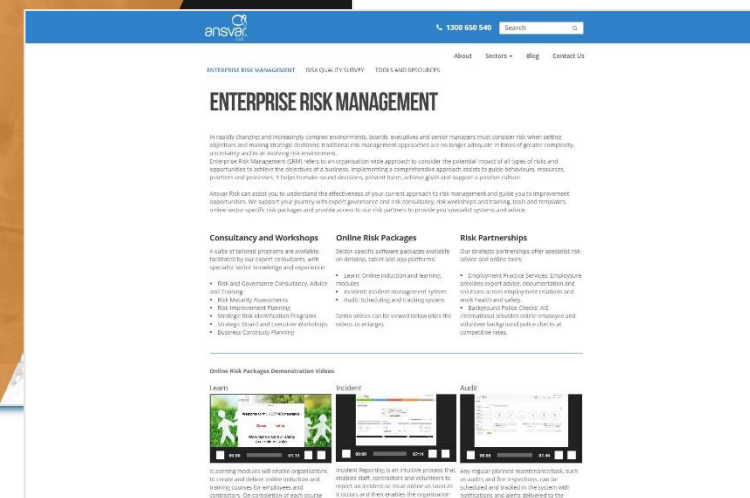
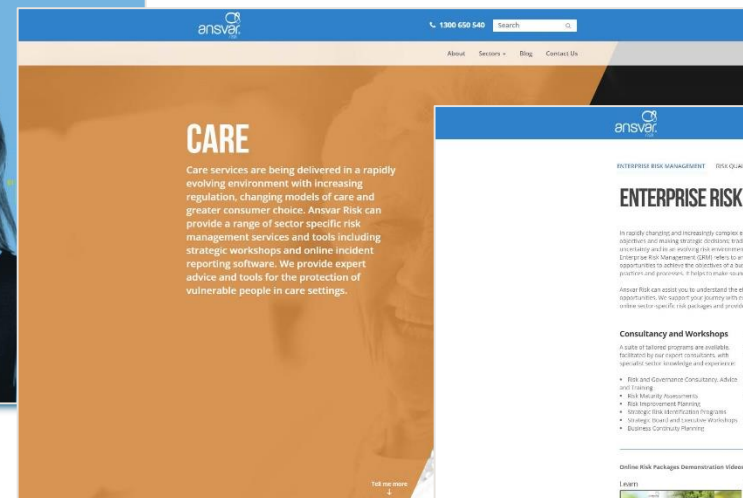
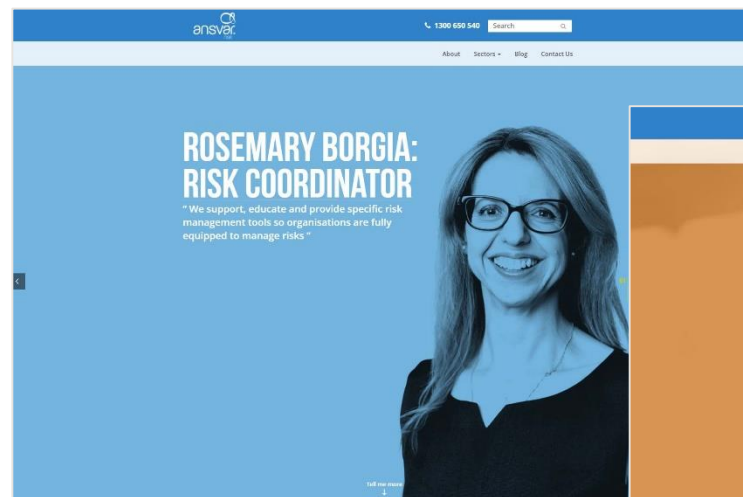
- [Ansvar's Approach to Abuse Cover: The Sensible Choice](#)
- [Risk Management Guide: Preventing Abuse](#)
- [Risk Management Guide: Preventing Abuse - Client Protection Policy Checklist](#)
- [Sexual Abuse Cover: Occurrence VS Claims Made](#)
- [Sexual Abuse of the Vulnerable: Fact Sheet](#)

# Ansvar Risk



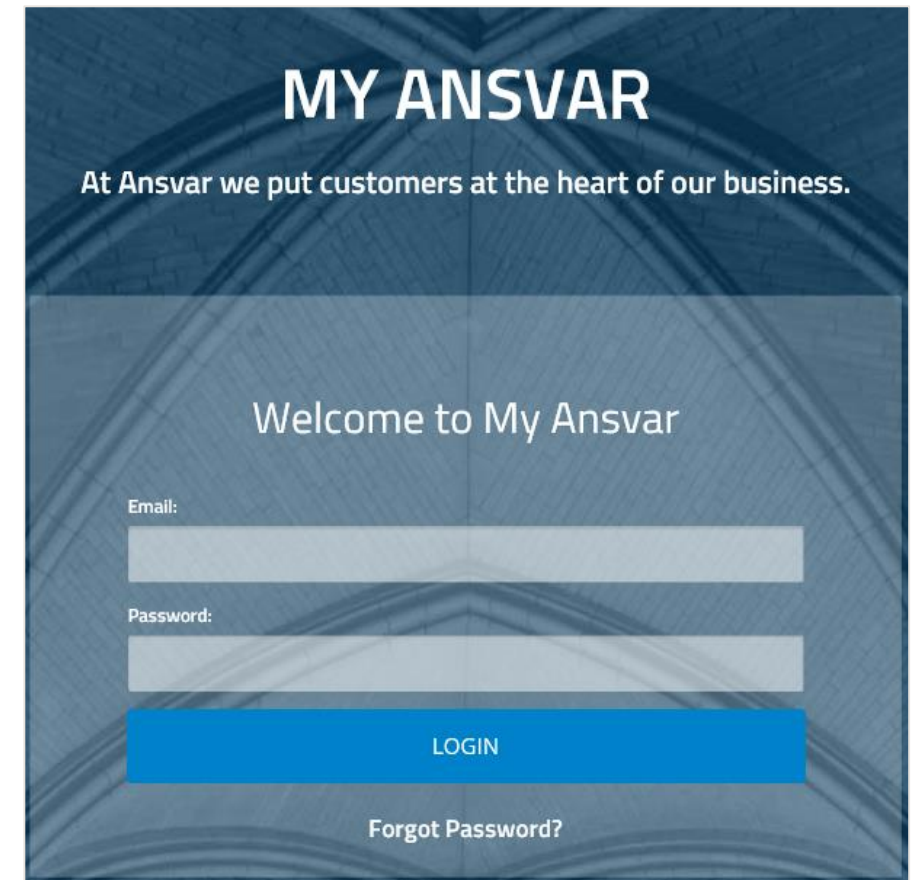
## More information available:

- Website
  - ERM info pages
  - Software demo videos
  - Drone footage
- Brochure
  - Importance of risk management
  - Our 3 services
- Client Solutions
  - Arrange a meeting to discuss more



# My Ansvar

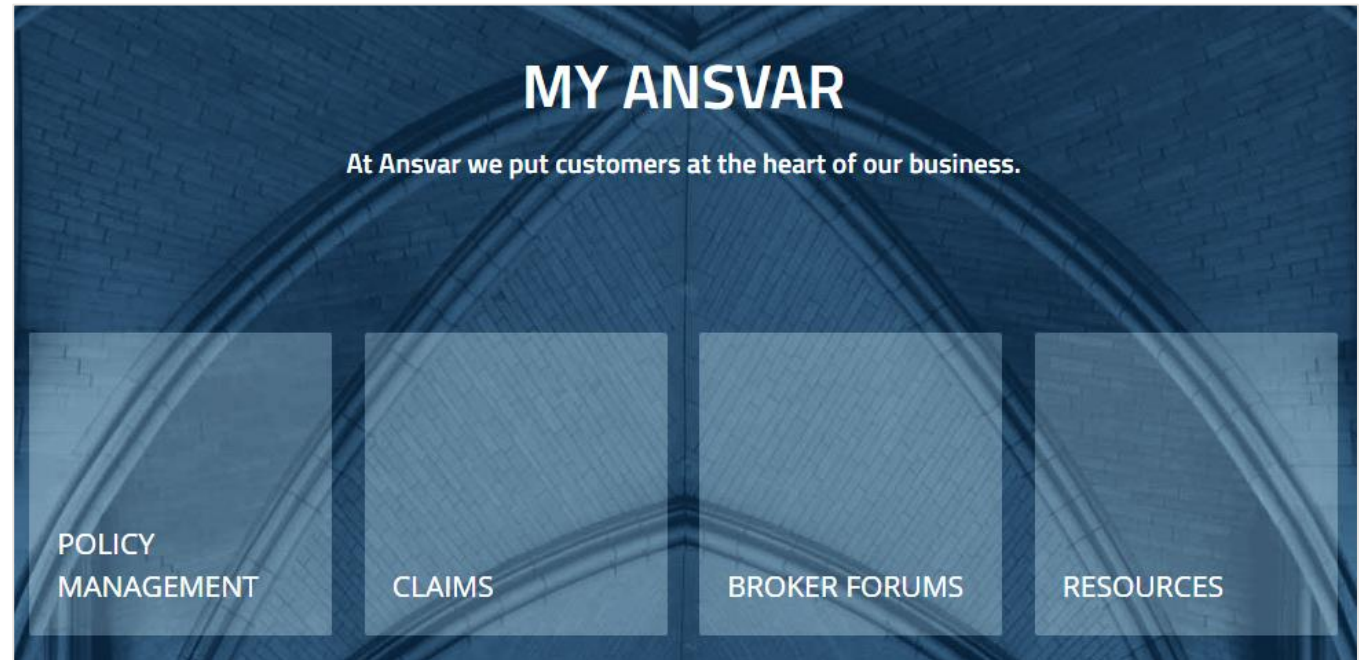
- Intuitive, user friendly portal designed specifically for brokers
- Self-service broker portal that gives you access to:
  - Certificate of Currency
  - Claims Notification
  - Claims Experience Report
  - Search Policy Details
  - Key Ansvar Resources such as key state specific contact listings
  - Updates on Ansvar's Broker Forums
- My Ansvar is accessible on your smartphone and desktop 24/7



The screenshot displays the 'MY ANSVAR' login interface. At the top, the text 'MY ANSVAR' is prominently displayed in white, followed by the tagline 'At Ansvar we put customers at the heart of our business.' Below this, a 'Welcome to My Ansvar' message is centered. The login section includes an 'Email:' label above a text input field, and a 'Password:' label above another text input field. A blue 'LOGIN' button is positioned below the password field. At the bottom of the login area, there is a link for 'Forgot Password?'. The entire interface is set against a dark blue background with a subtle geometric pattern.

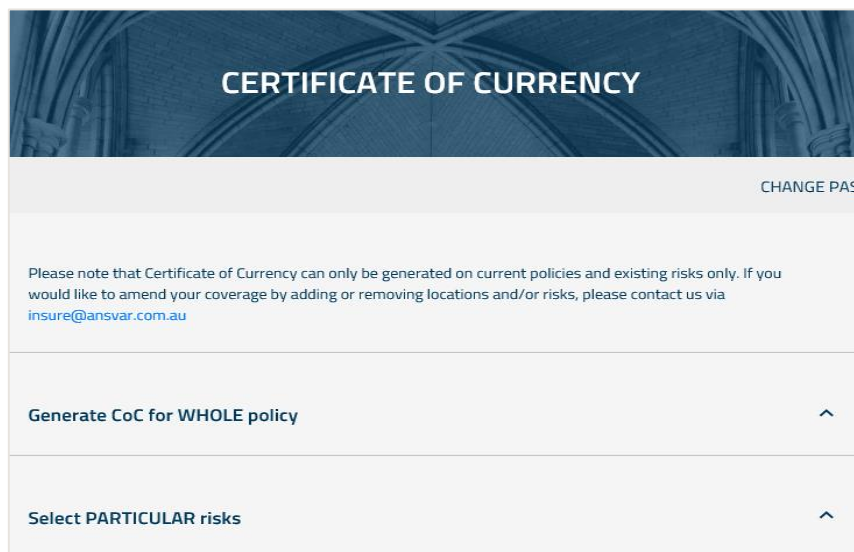
# Key Benefits for Brokers

- Real time data exchange between brokers and Ansvar team
- Instant access to information
- Documents and reports sent directly to your email
- Information is secure, stored in line with privacy requirements
- Using the broker portal will significantly reduce your administration time



# My Ansvar Features

**Policy Management & Certificate of Currency** - Policy search for an existing policy & generate Certificate of Currency reports



**CERTIFICATE OF CURRENCY**

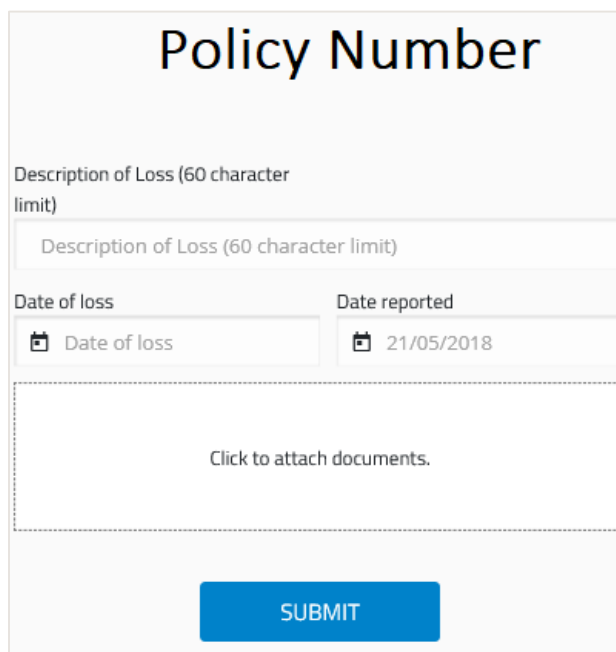
CHANGE PASSWORD

Please note that Certificate of Currency can only be generated on current policies and existing risks only. If you would like to amend your coverage by adding or removing locations and/or risks, please contact us via [insure@ansvar.com.au](mailto:insure@ansvar.com.au)

Generate CoC for WHOLE policy ^

Select PARTICULAR risks ^

**Claim Notification –**  
Lodge a claim & receive a real time claim number



**Policy Number**

Description of Loss (60 character limit)

Description of Loss (60 character limit)

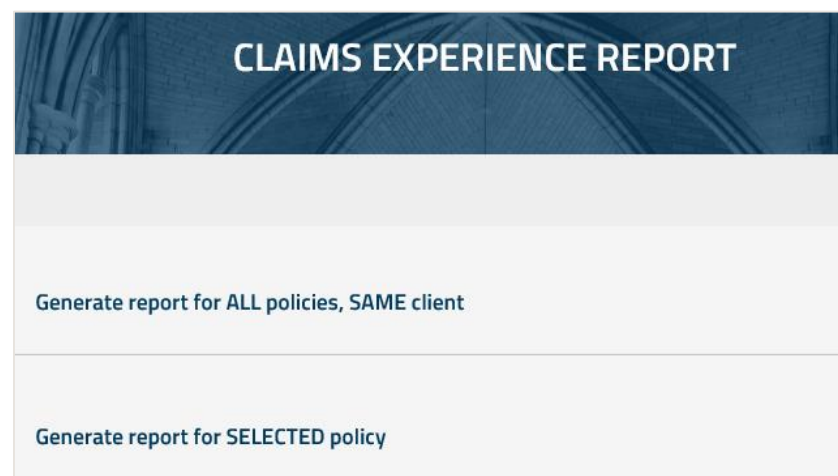
Date of loss Date reported

📅 Date of loss 📅 21/05/2018

Click to attach documents.

SUBMIT

**Claims Experience Report -**  
Presents details such as Date of Incident and Claim Description



**CLAIMS EXPERIENCE REPORT**

Generate report for ALL policies, SAME client

Generate report for SELECTED policy

# Broker Education Forum

**Topic:** Protecting vulnerable people in the changing risk and governance landscape

- Ansvar hosted educational broker forum
- You will receive an invite to attend
- Forums taking place nationwide between July and August

## Key Discussion Points

- Our specialised sectors are becoming increasingly complex
- Clients are increasingly seeking advice on how to refocus their risk and insurance investment to more effectively support better governance and help transition to a more proactive and sustainable future.
- How governance risk and insurance are vital components to ensure organisations in our specialty sectors are able to protect vulnerable people and prevent harm.
- Provide information on how you can access relevant risk management services and utilise our expertise in these sectors to deliver tailored risk solutions through Ansvar Risk.



| Date          | State          | Location          |
|---------------|----------------|-------------------|
| Wed 25 July   | Brisbane, QLD  | Rydges South Bank |
| Tue 31 July   | Sydney, NSW    | The Grace         |
| Thur 2 August | Melbourne, VIC | RACV City Club    |
| Tue 7 August  | Adelaide, SA   | Mercure Grosvenor |
| Wed 15 August | Perth, WA      | Mercure Hotel     |

# Community Sports Club

## Policy Overview

- Business Pack is tailored with up to \$5m in assets and has been specifically designed to protect your club against damage and loss of income as a result of damage to your property.
- Larger clubs are specifically catered for under individual, specialist policies, etc
- Includes options to cover your public liability risk. Various extensions are available including sexual abuse cover.
- Our organisational liability section covers you for all your financial liability needs including Directors and Officers, Entity Liability and Professional Indemnity.

## Key Features

- **Exclusive to Steadfast members through Steadfast Placement Solutions**
- Catering for a wide range of sports clubs
- Members equipment cover – replacement new for old
- Flood cover available
- 'Full' course cover

## Risk Solutions

- Access to tailored Ansvar Risks Solutions including Enterprise Risk Management (risk consultancy and workshops, online risk packages such as incident reporting and our expert partnerships services like background checks), Risk Quality Surveys and Tools and Resources such as risk and harm minimisation fact sheets and checklists.

**SPS** Steadfast  
Placement  
Solutions



ansvar  
insurance

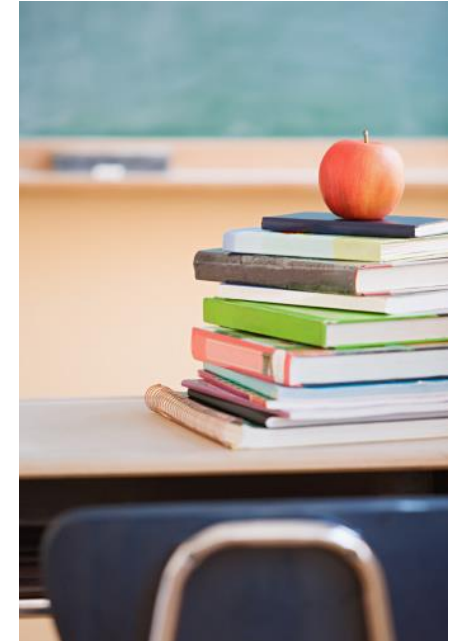
# Education Value Proposition

## Overview

- Ansvar is one of the major insurers of private schools in Australia and the UK
- Target audience: small – medium sized private schools in regional areas
- Personalised service – dedicated Client Solutions relationship manager
- Bespoke products specifically designed for the education sector
- Full product range including ISR, Liability, Financial Lines, Student PA and Fees and travel
- Various extensions are available including sexual abuse cover.

## Risk Solutions

- Access to tailored Ansvar Risks Solutions
1. Enterprise Risk Management particularly our Consultancy and Workshops services that feature:
    - Business Continuity Planning
    - Risk Maturity Assessments
    - Strategic Board and Executive Workshops
  - Access to our online risk packages
    - eLearning module
    - Incident reporting
    - Audit management
  2. Risk Quality Surveys: General surveying and state-of-the-art drone and technologies
  3. Tools & Resources



# Regional Strategy

## Overview

- Growth strategy in the regional footprint in partnership with Steadfast brokers
- Initiative to support regional areas
- Education seminars with sector risk experts to discuss risk governance and culture within organisations
- Improve your business growth – partner with us

## Risk Solutions

Access to tailored Ansvar Risks Solutions:

1. Enterprise Risk Management
  - Consultancy and Workshops (6 services)
  - Online Risk Packages
  - Risk Partnerships
2. Risk Quality Survey: Particular regional interest is in our latest state-of-the-art drones and technologies:
  - Capture and record data on all aspects of a building or large surrounding area
  - Immediate identification of current issues or potential risk exposures
  - Greater accuracy, with easy access to perform roof and vegetation inspections
3. Tools and Resources: Checklists, fact sheets, toolkits and more



VICTORIA /  
TASMANIA

HEADQUARTERS  
  
Level 5,  
1 Southbank  
Boulevard,  
Southbank VIC 3006



NEW SOUTH  
WALES / ACT

Level 20,  
44 Market Street,  
Sydney NSW 2000



SOUTH AUSTRALIA  
/ NT

Suite 8.3,  
33 King William Street,  
Adelaide SA 5000



WESTERN  
AUSTRALIA

Level 1,  
5 Mill Street,  
Perth WA 6000

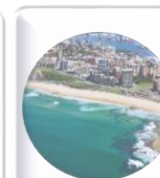


QUEENSLAND

Suite 14.02,  
110 Eagle Street,  
Brisbane QLD 4000



Tasmania  
Geelong



Canberra



Adelaide  
Hills  
Port Lincoln



Kalgoorlie  
Albany



Toowoomba  
Dalby



# New Product Releases

## 1. Cyber

- You help your clients protect their businesses in the physical world – it's very important to protect them in the digital world.
- Tailored services
- Expert support
- Comprehensive cover
- Rapid response

## 2. Allied Health

- Tailored for practices with up to \$10m in assets and/or turnover.
- Protection for the practice's Liability as well as its Property and Management Liability, including Directors and Officers, and Employment Practices.
- Ansvar Risk Solutions including online incident reporting software.

## 3. Commercial Property Owner

- Tailored for organisations with up to \$20m in assets.
- For larger risks, stand alone policies are available, such as ISR, Broadform Liability, Management Liability and Professional Indemnity.
- Ansvar Risk Solutions including audit management software.



# Thank you for your attention.

- The questions & answers we received from this webinar can be found on [www.ansvar.com.au/steadfast-webinar](http://www.ansvar.com.au/steadfast-webinar)
- For more information on anything that was discussed please contact our dedicated Client Solutions relationship managers. Their details can be found on [www.ansvar.com.au/key-contacts](http://www.ansvar.com.au/key-contacts)