

“Insuring the future” – IAG’s role in creating a greener, safer community



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Overview

- About IAG
- Engagement with community
- Examples of ways IAG engages with its community to reduce risks
 - Climate Change
 - Help House
 - Risk Radar
 - Innovative Training

About IAG



- Insurance Australia Group is the largest general insurance group in Australia and New Zealand.
- IAG provides personal and commercial insurance products under some of the most respected and trusted brands.



About IAG



- Insures more than 4.7 million cars, 2.4 million homes, 220,000 businesses, 85,000 farms. Provides workers' compensation services to 213,000 employers.
- More than 11,000 employees



Engaging with the community to manage risks

“The acid test for real social investment (not simply PR motivated sponsorship and donations) is that the desired social outcome is so beneficial to the company that it would be pursued even if no-one knew about it”.

Michael Porter, Harvard Business Review, Dec 2002

IAG Sustainability Report



www.iag.com.au

Engaging with the community to manage risks



- Managing risk well ensures IAG is in a position to achieve sustainable and profitable growth.
- The vast pool of knowledge we hold about risk presents us with a wide range of opportunities to help the communities in which we operate.
- One of the ways we can share our knowledge about risk is through our sponsorship program.



Engaging with the community to manage risks



- **Community Business partnerships**
St Johns Ambulance, Salvation Army Emergency Services, Surf Life Saving Australia, KidSafe, Volunteer Rescue Association, Royal Flying Doctors Service (QLD & SA)
- **IAG Community Help Grants**
- **IAG Staff Volunteering and Workplace Giving Program**



Engaging with the community to manage risks



We use our access to data, understanding of risk and the national power of our brands to inform public debate and improve social outcomes around crime, workplace safety, natural disasters and road safety.



Engaging with Community on Climate Change



Weather and climate are core business for Insurers



- Insurance premiums spread cost of risk across community
- Claims expense represents more than 80% of home and motor premiums
- If frequency or severity of claims increases insurers have to increase premiums and/or mitigate risk to stay viable

Climate change is expected to increase claims frequency and/or severity!



There are plenty of global warming warning signs already

- 2002 Australian **drought** – climate change link
- 3 worst **hailstorms** in Australia's history have occurred since 1990
- 5 of the most intense **cyclones** ever recorded in Australasia occurred in the last decade
 - *Cyclone Heta*



Image: Jimmy Deguara C/O
www.australiasevereweather.com

Small changes in mean climate can increase hazards dramatically

Hazard	Change in climate	Resulting Change in hazard
Cyclone	2.2°C mean temperature increase	Increase of 5-10% in Cyclone wind speeds
Bushfire	1 ° C mean summer temperature increase	17-28% increase bushfires
Drought	1.3°C maximum temperature increase	25% increase in evaporation leading to increased bushfire risk
Floods	25% increase in 30 minute precipitation	1 in 100 yr Flood becomes 1 in 17 yr Flood

Source: Mills et al(2001)

Encouraging risk reduction around the home

- Providing information to the public about ways to reduce risks around the home.
- Injury prevention, crime prevention, reducing loss from natural disasters (flood, fire) and environmental protection.
- Home help website
- Help House - <http://www.helphouse.com.au>




Home help

Home page > Home > Home help

safety, security, &
environmental information

Home help

Our commitment

- Home safety 
- Fire and burns
- Leaks and liquids
- Accidents in the house
- Slips and falls
- Driveway
- Electricity
- Pipes and water
- Plumbing and other
- Repairs

Cure & Protect

- Glary and break-ins
- House fires
- Storms
- Disasters
- Insurance

Environment

- Using energy everyday
- Using energy in summer
- Using energy in winter
- Using water indoors
- Using water outdoors

Turn one switch

...and limit the major cause of long term injury to children.



Protect your home against bushfires

Do you live in a bushfire prone area? We have some tips to help you protect your home and your family. [More...](#)

Building a new home?

Let us show you where to find the best information about choosing and designing. [More...](#)


Cut your hot water bill

Do everything you do right now - like have a good hot shower - with less water. [More...](#)

Top 10 Ways to save money & the environment



1. Fix dripping taps & toilets
2. Take shorter showers
3. Set fridge to 5°C, keep door seals clean and in good condition
4. Wash clothes in cold or warm water and don't overuse detergent
5. Use a clothes line instead of a dryer whenever possible
6. Insulate ceiling, walls and floors
7. Use ceiling fans




Tour our interactive help house

How green are your whitegoods?

Visit the Green Whitegoods Profiler to find the best information about choosing a new appliance. [More...](#)



Your say



Tell us what you think of our Home help site. [Go to feedback form](#)

the
help
house / front of house

Rooms
Help

! Front Door

Safety
 Secure & Protect

Front door
 Secure & Protect

CLOSE

Fit double-keyed deadlocks on external doors - and use them. A solid timber door is safest; a strong lock on a weak hollow-core door won't protect you.

Deadlocks mean thieves can only leave by the way they got in, and make it harder for them to steal big items like TVs. Don't deadlock your doors while you're inside, and keep keys right by the door in case you need to get out fast in an emergency.

Other Articles:

[Burglary and break-ins](#)

[House fires](#)

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[Feedback](#)

Engaging with our supplier network to create cleaner and safer supply chains



Smash Repair Industry: encouraging safer and cleaner production and waste management

- Waste strategy and increasing re-use and recycling
- Risk Radar – improving OH&S and environmental performance



Image: budgetstockphoto.com

The Risk Radar is an environmental and OH&S risk management tool developed by CGU Safety & Risk Services.



- Risk Radar is a user-friendly, interactive, multimedia CD-Rom tool which allows Preferred Smash Repairers (PSRs) to easily self-assess their performance against environmental, health & safety criteria.
- Criteria include key Australian Standards, Legislation, and commercial and workers compensation underwriting risk factors.

[Risk Radar Demo](#)



Getting people engaged in compliance training

- *The Workplace Bully Show* is a high quality compliance training session which has the added elements of puppetry, music and acted monologues.



Image: Spud, Randy & Clive - *The Workplace Bully Show*

Our Commitment to continued engagement with communities



- We will grow faster and perform better if the way we do business is in line with what our communities and customers expect of us.
- It is our responsibility to protect and improve the communities in which we operate. We will constantly look for ways to work closely with the community.
- Be recognised for having transparent business practices that are based on respect for employees, communities and the environment.



Community partnerships and investment, building safer communities



Questions?

