

Eyes Open



HAPPY BIRTHDAY GSA!!!

GSA celebrates  years in business...



GSA is very excited to announce that the company turned 20 in 2010!

GSA was founded in 1990, beginning its existence in North Sydney before finding its real home in the city, at The Old Presbytery, 137 Harrington Street, The Rocks.



Paul Hines first looked at the heritage building when it was still a construction site being renovated by St Patrick's Church, and it was love at first sight!

GSA has grown not only in size but has developed a unique reputation for its innovative and lateral approach to providing insurance advice to our clients.



GSA has grown into a distinguished and sophisticated brokerage and we are very proud of our portfolio of clients, many of whom are now personal friends.



Paul has developed an empowering culture and an energetic team of brokers across four specialist divisions; Professional Risks, Trade Credit, Workers' Compensation and General Insurance.

We are enjoying continued success and are already looking forward to the next 20 years.



www.gsaib.com.au

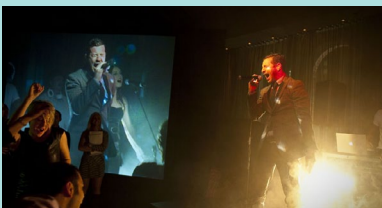


KidsXpress Update!

Article by Margo Ward, CEO, KidsXpress

It's been 'Event Mania' at KidsXpress over the past few months and, as always, GSA have played a huge part in all our endeavours.

MAYDAY (Media Assisting Youth) was held at Merivale's Hemmesphere on August 18th. For the third year, KidsXpress was chosen as one of the beneficiaries. 2010 was the biggest year yet for MAYDAY with over \$1million raised for charity. The buzz in the room was electric – so many lives will be changed from one night!



The Potbelleez entertaining the crowd on MAYDAY

We were entertained by the Potbelleez, Stan Walker, Justice Crew and Mikey Robbins, our MC for the night. GSA staff turned out in numbers and style to support KidsXpress.

But the night belongs to Kerry McCabe, GSA's great friend and the brilliant CEO of MAYDAY. Thanks again Kerry!



Kerry McCabe and Mikey Robbins on MAYDAY

A week after MAYDAY, we had the KidsXpress Winter Walkathon, an opportunity to walk beside some of the families that have been through our program. Many sponsors were moved by the stories shared by the families. Once again the GSA Staff went above and beyond to raise funds and we can't thank you enough! We are happy to report that almost \$60k was raised for KidsXpress!



Margo (right) with the Lingafelter family on the KidsXpress Winter Walk!



Louise & James Telford with Margo

Our next big event began at 6.30am on Sunday the 19th of September when Louise and James Telford and I walked into the State Sports Centre. Shortly after 7am the volunteers arrived and by 8.30am over 1000 children (plus their families) flooded through the front door to take part in the KidsXpress Dance Challenge. Louise spent many sleepless nights making this event a massive success for KidsXpress and it's been hailed as the best dance competition in Sydney! The day raised \$28k - WOW!

Next up we have an Art Party and CupCake Challenge!

Since we opened our doors in June 2006 KidsXpress has supported over 750 kids and their families achieving results beyond my imagination. The vision only became a reality when GSA believed in creating a better future for our kids...and they have never stopped believing!"

www.kidsxpress.org.au

Who's new to GSA?



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Claims Executive -
Professional Risks

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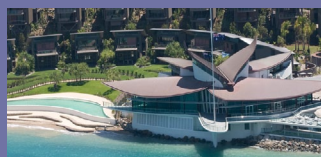
Leadership Conference 2010

This year, our annual Managers' Conference was held in the iconic Yacht Club (pictured below) at stunning Hamilton Island, on the edge of the Great Barrier Reef.

But apart from the glorious weather and scenery, there was a serious and constructive side to the conference... honestly!

The theme was 'You Grow, We Grow', looking at our behaviour patterns, how we interact with each other and function as a team.

We used a behavioural profiling system called DISC to help us



Hamilton Island Yacht Club



James Telford & Paul Hines at the conference

understand our own and each other's behaviour patterns.

The managers were able to identify both their adaptive and natural behaviour styles, they came face to face with their limitations (they are human after all!) and strengths and saw how these can benefit the team and GSA as a company.

The behavioural analysis was such a beneficial process that we're going to be rolling it out across the entire GSA staff...we're committed to helping everyone increase their self-awareness so we can continue to grow as a company!

HOW 'HUNG' IS AUSTRALIA?

A comment from GSA's Chairman, Dr John Hewson



The last Federal election produced the least desirable political outcome - where neither major party achieved a governing majority, having to negotiate with the Independents and Greens to gain enough 'support' from a minority government - or was it?

As a 'hung Parliament' hasn't happened since 1941, and that was in WWII where there was a greater degree of bi-partisanship, we are essentially in uncharted waters, where nobody is really sure just how circumstances will unfold.

Most believe that the adversarial nature of our political processes will ensure that every day will be a hard-fought contest between the Gillard Government and the Abbott Opposition, with the "loyalty" of the Independents being constantly tested, issue by issue, piece of legislation by piece of legislation, event by event.

This is already happening with the debate over the Speaker, and the unravelling of the 'group hug' that had occurred earlier, as both sides lobbied the Independents, and made various commitments to Parliamentary reform, to gain their support.

Abbott enters this "new polity" with an enhanced standing, having been seen generally to have "won" the campaign, by performing much better than expected. He is the master of opposition and the negative.

Gillard is heavily constrained by those who used her to knock off Rudd, seen most obviously in the composition of her new Ministry, and in their elevation. She has also formed a strong alliance with the Greens, especially in the Senate where they will hold the balance of power from July next year. They too have a clear price for their support.

In these circumstances, we will all need to get used to what will seem 'trivial' and

seemingly endless point-scoring and politicking, with little real debate or new policy, and to the Government actually losing votes on the floor of the House.

In these terms, it won't last, and we'll be back to the polls in 12-18 months. The Government strategy will be to hang on as long as possible, hopefully for a full term, while the Opposition will begin pushing for an early election.

Gillard will resist a return to the polls, fearing a loss, unless she can build a significant lead in the opinion polls, or create an election winning issue on which she could successfully call for a "double dissolution" election.

However, as unstable as all this will be, some hold a faint hope that the Government may be able to achieve some real progress on some key issues, such as climate change, by cobbling together enough parliamentary support to (say) agree on processes to 'put a price on carbon'.

This would allow Gillard to rise like a phoenix from Rudd's ashes. It is her best chance of surviving and winning again.

Enjoy the contest! It is only the future of Australia that is at stake!

LOSS CONTROL ALERT NO. 429: Hot Work Permits

Article by The Stig, GSA's Resident Loss Control Advisor

Statistics indicate that 'hot work' is responsible for approximately 12% of all fires...so it's hardly surprising that Hot Work Permits are now utilised in many industrial and commercial operations by staff and contractors.

A Hot Work Permit is required for any work which involves welding, cutting, braising, grinding or any naked flame / spark-producing activity where it is found necessary to undertake hot work in a process or storage area or where combustible materials are present, including areas used as offices.

Stringent pre-activity checks are essential to ensure safe work conditions and a post-activity fire watch is also necessary.

And no hot work should be commenced three hours before the end of a shift unless arrangements for a fire watch are in place.

Australian Standard AS 1674.1-1997 (Safety in Welding and Allied Processes) provides an outline of procedures and includes an example permit.

GSA can also provide other sample Hot Work Permits for your use...

Please email your request to The Stig at: TheStig@gsaib.com.au.

NEW!!



The Stig

Jetsetters Paul & Doug back in London town...

Article by Nicole Mellick, GSA BDM

In August, GSA made their annual pilgrimage to London to meet with the Lloyd's Syndicates supporting our property facility for Expanded Polystyrene (known as EPS), a product primarily used in cold storage facilities and abattoirs.

Paul Hines and Doug Daly have worked tirelessly over the last 3 years securing capacity in both the Australian and London markets to assist our clients with such risks.

Following the launch of our facility on 1 June this year, GSA now has clients who have been able to benefit from Paul and Doug's advice, an improved approach to risk management and competitive market pricing. GSA has also been working closely with the Refrigerated Warehouse and Transport Association (RWTA) members to develop a solution for the cold storage industry that has experienced a number of fires recently costing well into hundreds of millions of dollars.

For Paul and Doug it has been a role reversal from a previous working relationship over 15 years ago when Doug was Paul's Manager at Commercial Union. Doug continues to play an important role as mentor to Paul and many other GSA staff with his wealth of experience in the insurance industry.



Paul & Doug outside the Lloyd's building

Scott Curley turns 40!

PIE FACE!

Article by Ryan Neary,
Account Manager, Professional Risks



Whilst Scott was celebrating over lunch, our Office Coordinator Katy Bradshaw was whipping up a cream pie for 'dessert'.

At 4pm, a crowd assembled in the GSA boardroom for end of month drinks, a great opportunity for us to congratulate Scotty on reaching such a ripe old age!

Our CEO Paul Hines stepped up to deliver the big speech and, just as he was wrapping up, Katy approached with Scott's birthday card, conveniently hiding the surprise pud.

Scott stepped forward to accept the card and Paul went in for the kill...WHACK!

A cream pie straight to the face. As you can see from the photos it was a perfect shot and a lot of fun... though maybe not for our cleaners!



There are many time-honoured traditions in Australia...

Playing 'two up' on ANZAC day.
Watching 24 horses galloping round a Flemington track on the first Tuesday in November...

...and then there's the special surprise awaiting every GSA employee who turns 40!

It was the 27th of August 2010, a standard Friday for everyone except Scott, the birthday boy.

QLD Workers' Compensation Update

Article by Frances Cook,
Account Executive, Workers' Compensation



SAVE THE DATE for the next RTW Forum:
'Termination of Injured Employees'

Thursday, 11th November 2010

Please contact Elyssa Johnson on 02 8274 8126 or elyssaj@gsaib.com.au for more information...

In Queensland, all WorkCover policies are allocated a WorkCover Industry Classification (WIC) which best describes an employer's primary or predominant business activity. Each WIC is then allocated a premium rate which is used in the calculation of an individual employer's premium.

Previously, these WIC codes were based on the 1993 Australian and New Zealand Standard Industrial Classification (ANZSIC).

From 1 July 2010, WorkCover Queensland have moved to the current ANZSIC 2006 classifications to reflect updated business and industry activities. This will ensure they use the most accurate description of an employer's business activity when calculating the premium.

However, premium increases may occur as Workcover's system automatically defaults to a classification close to the existing business description.

In a recent case, an employer received their 2010/11 Premium Notice noting a change in WIC classification and an increase from 0.724% to 2.008%.

The employer contacted GSA to assist. GSA reviewed the classification and successfully negotiated with Workcover a more appropriate WIC classification.

This subsequently saved the employer over \$5,000.00.

Contact Frances or any of our Workers' Compensation team on 02 8274 8100.

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Need to update
your contact details?
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