Paying claims is essential, but so is helping prevent claims being made in the first place. We believe insurers must do whatever they can to reduce risk in the community. It makes sense. Less accidents mean fewer claims, and fewer claims means lower premiums. An example of this is the value-added services we offer our workers’ compensation customers. Our occupational health and safety consultants visit workplaces and advise on ways to reduce the risk of accidents. This not only benefits workers through the development of safer workplaces, it also puts the power to reduce claims and the cost of premiums in the hands of employers.
HELPING JANE PERFECT HER THREE POINT TURN.

Motor vehicle accidents cost the insurance industry millions of dollars every year in claims. This is before we count the cost of injuries and loss of life. Research has shown that young drivers with around 100 hours of driving practice are 35% less likely to have a car crash than those with less driving experience.* This is why we have joined forces with the New South Wales Motor Accidents Authority to encourage parents to give their children more driving practice. We feel this is money well spent, because safer drivers mean fewer accidents and lower premiums.

*Swedish National Road Transport Research Institute.