We live here too. So safe communities are high on our agenda. It’s in all our interests that we share our experience and understanding to reduce the risk of accidents, catastrophes and other insurable events, such as theft, happening in the first place. We also support the businesses we rely on, to ensure their sustainability and the fabric of the communities in which we operate.

19 out of 20 of the top major insurance catastrophes in Australian history have been weather related.

We’re working with one of the world’s top weather modelling teams on key weather research.

Rural stars

For more than 15 years, we’ve supported local businesses in Ballarat, Orange and Tamworth through the CGU Business Awards.
Ringing the Warning Bell on Climate Change

Global warming, and its link with greenhouse emissions, is increasing the frequency and severity of weather related events such as storms, cyclones, hail and drought across Australia and New Zealand.

Claims research from Insurance Australia Group and the work of leading experts, nationally and overseas, show how just a slight change in the climate can dramatically affect weather and the threat of damage.

This has serious implications for the lives, health, personal property and basic commercial infrastructure of Australians and New Zealanders – especially when you consider that 19 of the top 20 major insured catastrophes in Australian history have been weather related.

We think we can help. We’re carrying out more research, in conjunction with one of the world’s top weather modelling teams. We’ll use the findings with key national and global leaders and the community, so we can work together to reduce the likelihood of severe weather impacts to properties and lives. We’re also exploring new products and services that can create business value and encourage sustainable behaviour. In our own backyard, we have adopted a proactive sustainability policy and are modifying business practices to reduce greenhouse gas emissions.

Helping Communities Reduce Crime

Crime is another major cause of claims, and we’re working with local communities to find ways to reduce it. In 2002/2003, through our national SGIO/SGIC/NRMA Insurance CrimeSafe grant programme, we provided 47 grants to local communities, projects and groups supporting crime reduction initiatives.

In some instances, CrimeSafe projects have been so successful that we continue our support with a long-term commitment beyond the grant. The Helping Young People Engage (HYPE) programme in Kalgoorlie is a great example. HYPE, which is run by the Safer WA Committee, provides a positive approach to issues facing young people by building relations between young people, HYPE workers, Safer WA, businesses and the police. The team of HYPE workers patrol the Hannan Street Central Business District of Kalgoorlie every Thursday night, talking to young people and helping them appreciate there are alternatives to illegal behaviour. In doing so, the number of police callouts to the CBD has reduced significantly.

Our work to reduce crime fits in with our broader community support programme that is focused on using our expertise to reduce risk at home, on the road and at work. Further information can be found in the Safety, Environment, Community section of this report.

Supporting the Future Business Stars of Rural Communities

It’s a fact that, in rural Australia, young people are moving away to metropolitan centres because they no longer see clear job prospects or opportunities. We don’t consider this as an inevitable trend. And we think by supporting rural communities and rebuilding confidence in local businesses, that we can even do something to reverse it.

For more than 15 years, we’ve sponsored the CGU Business Awards in Ballarat, Tamworth and Orange. This year alone, we’ve given more than $100,000 to promising businesses through these awards. These help to dispel the myth that you need to leave rural communities to succeed in business.

“We knew something had to be done about crime in the Kalgoorlie community, but we just didn't have the funding to keep the HYPE programme running. The CrimeSafe grant from SGIO gave us the funding we needed to make HYPE workers visible and reduce anti-social and criminal behaviour in the CBD.”

Esther Roadnight Chairman, Safer WA Goldfields District Committee.