



*Association of School
Business Administrators
Strategic Partner

Aon's 2015
Independent Schools' Risk Report

Our knowledge is your advantage.





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Introduction

It is with great pleasure that we present the findings of Aon's 2015 Independent Schools' Risk Survey.

As the Strategic Insurance and Risk partner to the Association of School Business Administrators (ASBA) we are committed to raising the profile on effective risk management in the education sector, and believe the key findings of this report will help you make more informed decisions when reviewing your insurance and risk program.

We would like to take the time to thank all those who participated in the survey and hope that you find the report beneficial.

Background

In November 2014, independent schools across Australia were invited to complete [Aon's Independent Schools' Risk Survey](#) and provide their insights on insurance and risk. In total **230** independent schools participated.

Respondents by school type



- 22% Anglican
- 18% Catholic
- 16% Christian
- 15% Non-denominational
- 8% Lutheran
- 4% Uniting Church
- 4% Montessori
- 4% Baptist
- 9% Other

Respondents by school size



- 31% Fewer than 500 students
- 30% 501-1,000 students
- 39% More than 1,000 students

Risk Exposure

The percentage of schools expecting their risk exposure to increase over the next 12 months has risen from 19% to 27%.

This increase is in line with the heightened risk environment as schools become more aware of potential threats across all areas of school life.

Expected changes to risk exposure

Total responses 2015



Total responses 2014



Fewer than 500 student enrolments



501–1,000 student enrolments



More than 1,000 student enrolments



■ Increase ■ Decrease ■ Remain Flat

A school's board must play a more proactive role in risk management. It is imperative that it has a full picture of the risks the school faces and understands what controls are in place and who is accountable.

The rise in cyber bullying is now a primary concern. In a landmark case in 2011, a student successfully sued their school for negligence following cyber bullying and was awarded \$162,000 in damages. In 2013, 72% of schools received at least one complaint of cyber bullying. With many schools still failing to put forward an adequate response, the risk of cyber bullying is even more apparent.

There is also heightened concern around network security and privacy and a greater awareness of the need to protect student and parent data. Reported cyber attacks on private data are on the increase with at least one school recently falling victim to an extortion claim.

Also giving rise for concern is the 'Royal Commission into Institutional Responses to Child Sexual Abuse'. There is significant potential for negative publicity resulting from the Royal Commission. With the spotlight now squarely trained on this issue, schools must ensure that their procedures are compliant and that all mandatory background checks are properly carried out.

"The Royal Commission into Institutional Responses to Child Sexual Abuse highlights the importance of child protection policies. Schools will need to review their current procedures and ensure that they conduct all mandatory background checks."

Peter Salmon – Structured Portfolio Manager, Aon Risk Solutions

To Consider...

- Are you aware of the rulings made by the Royal Commission? Do you know what action you need to take to be compliant? Have all known incidents been appropriately reported and notified to insurers?
- Your school's network security and privacy can be breached. Do you know what the impact of a breach would be and what the financial consequences would be?
- Does your board have a full picture of the risks the school is faced with? Does it know and understand what controls are in place and who is accountable?
- When was the last time you asked your broker for a risk assessment?

Top Risk Concerns

Q. Please provide your school's top five risk concerns.

Rank	2015	2014	Change
1	Brand and reputation	Access to funding	▲ 1
2	Access to funding	Brand and reputation	▼ 1
3	Student safety	Student safety	▶
4	School governance	School governance	▶
5	Increasing competition	Ability to attract and retain top teachers	▲ 1
6	Changes to legislation	Increasing competition	▲ 1
7	Property damage	Changes to legislation	▲ 5
8	Ability to attract and retain top teachers	Personal and professional liability	▼ 3
9	Systems failure	Systems failure	▶
10	Social media	Social media	▶

“It is not surprising that the top 3 risks for 2015 have not altered since 2014.

Branding and reputation coupled with an uncertain funding model and student safety, continue to present significant challenges to schools in the independent sector.

Business Managers and Bursars are challenged to balance the need for growth and stability in enrolments, with the development of sustainable facilities management including the provision of new services for our digital citizens.”

Kathy Dickson, Chair – Association of School Business Administrators (ASBA)

Top Risk Concerns

The top four risk concerns mirror those of last year. This year though, *Brand and reputation* has moved onto an equal footing with *Access to funding* at the top of the list with almost 50% of schools citing these two issues as their top concerns. *Property damage* also makes the list this year with schools facing an increase in property-related incidents.

Schools have traditionally been proactive in managing student safety and broader WH&S risks. Whilst these remain an important part of a school's risk management practices, there are a broader variety of risks that needs to be formally managed. In doing so, schools can ensure the ongoing viability of their operations and ultimately safeguard their brand and reputation.

"We've observed schools in general moving towards a more "corporate" approach to their operations, including their management of key risks. In that light, it's interesting to see School Governance featuring in the top four risk concerns with many schools seeking a board composed of a skillset that supports strengthened governance."

Ross Ivey – Principal, Aon Global Risk Solutions

Insurable Risks

1

Brand and Reputation

With *Increasing competition* high on the list of concerns, it is only natural that *Brand and reputation* should feature prominently. Interestingly, many of the top risk concerns all have the potential to affect a school's brand if not handled correctly. These include *Student safety*, *School governance*, and *Social media*.

Cyber bullying has been a concern for some time now but its impact is increasing. Incidents of social media-related bullying are on the rise and schools are under mounting pressure to have contingencies in place to prevent potential incidents.

The risk of a cyber attack is now very real. In one recent incident, a school's system was hacked and student data stolen resulting in an extortion claim. The fallout from an incident of this nature can be enormous and schools must take steps to protect sensitive data and prevent access to their networks.

Student safety will also be high on the agenda this year as the findings of the Royal Commission will focus the spotlight even more sharply on schools and on the safety of the children in their care.

Today, a school's response to an incident will face intensified media focus and social media attention. In the face of unforgiving publicity, schools will need to be proactive in protecting their brand, whilst demonstrating transparency and integrity.

3

Student Safety

Student safety is one of the key risks faced by schools. The number of personal injury claims has increased significantly over the past 12 months with more students being injured during activities or on school trips, or becoming the victim of bullying.

In a recent case, a boy had his cheek shattered by a hockey ball. Whilst insurers maintained that this was a standard sporting injury and that consent had been given, the degree of injury led the parents to assert that there had not been adequate training or supervision. The onus then was on the school to remedy the situation.

Nowadays parents are very aware of their rights and parent enforcement is becoming an issue. Parents who feel dissatisfied with the way their issue is handled may end up taking the school to court.

4

School Governance

Good governance is about people – it's about how governing boards make decisions that affect people and their organisation. In fact, all three of the top risk concerns can be linked back to the effectiveness of the governance of the school.

Just how much responsibility and involvement does the board have in high-level risk issues and how much is decided at a departmental level? The balance between operational matters to be handled by the principal and staff, and strategic matters that affect the school and its reputation should be constantly reassessed by the board.

The make-up of the board is crucial. Do the board members have the right backgrounds and skills to be able to make decisions that will stand the school and all involved in good stead? As the risks and challenges facing schools increase, the more the skill sets of the board members need to be developed and their performance evaluated. How they handle these challenges is critical.

7

Property damage

As schools experience an increase in the frequency of claims related to property damage (46% of claims in 2014, compared with 35% 2013) it is not surprising to see *Property damage* move up five places, to one of the top ten risk concerns. With the average property claim costing a school approximately \$20,000 (2014), schools need to be aware of their underlying risks and ensure they are adequately insured in the event of a loss.

It's important that schools also take the time to understand what is covered under their policy. Many schools assume that property damage as a result of 'wear and tear' is included in the cover; however this is rarely the case, and can lead to significant unaccounted for costs.

8

Ability to attract and retain top teachers

Closely linked to the concept of good governance is the ability to attract and retain top teachers. The way the school is run, from the board through to the principal and management team, can have a significant impact on the overall working environment.

The level of trust, respect and transparency afforded by those in senior positions is key to determining whether staff will stay, and ultimately whether potential employees view the school as an attractive place to work.

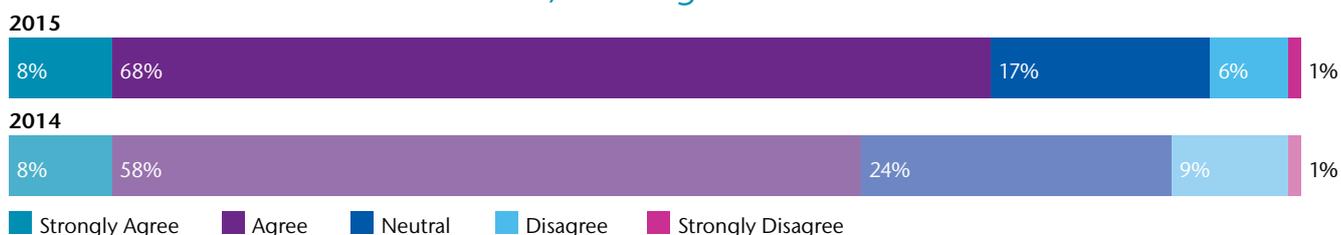
As an example, schools with a poor retention rate often reward teachers based on tenure rather than actual performance. Much can be learnt from the corporate world in this context. Only 29% of companies classed as average are good at rewarding and recognising their staff. However, when it comes to the top-rated companies, 51% of them excel at rewarding and developing high performers. To be the best, you have to invest in your people.

Managing Risks

Over **76%** of schools believe they need to do more to mitigate future risks.

This is a marked increase on last year's figure of 66% and is perhaps indicative of the increased risks faced in a number of areas, such as network security and student safety.

Q. Our school needs to do more, to mitigate future risks.



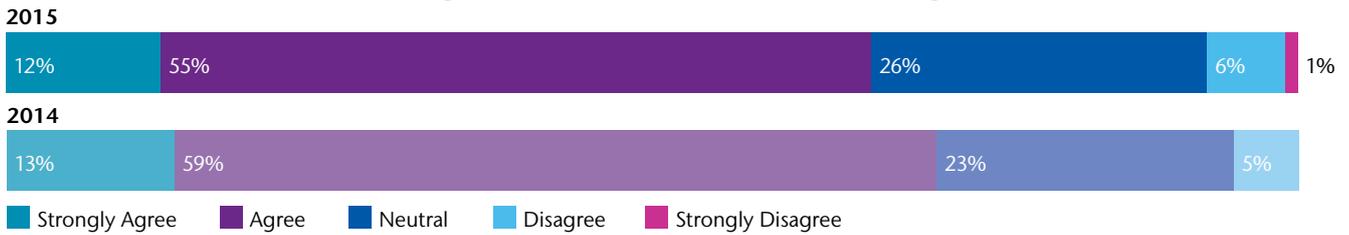
69% of schools have a formal risk management plan in place.

The tendency is greater in the larger schools where 81% can attest to having a documented plan.

Q. Does your school have a formal risk management plan in place?



Q. Our school is increasing its investment in risk management.

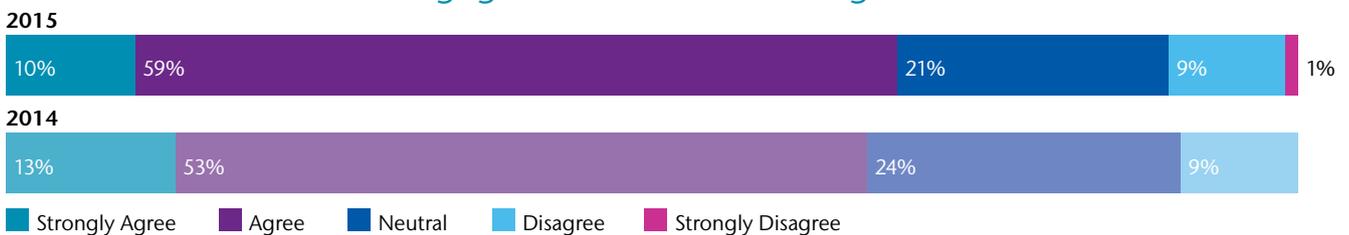


Encouragingly, the majority of respondents feel that their school is increasing its investment in risk management.

“Just how much responsibility and involvement does the board have in high-level risk issues and how much is decided at a departmental level? The balance between operational matters to be handled by the principal and staff, and strategic matters that affect the school and its reputation needs to be constantly reassessed by the board.”

Paul Gordon – Principal, Aon Hewitt

Q. Our school board is engaged around risk management.



Board engagement in risk management has not seen a significant improvement on last year. Over 30% of boards are still not affording this critical issue the attention it deserves. However, for the other 70%, risk management is high on board agendas and the level of maturity and engagement is increasing. Most boards are aware of the threat to brand and reputation and are keen to reduce

the number and severity of any incidents and manage disruptions in an organised fashion.

Whilst it is positive to see that most schools are reporting some level of board engagement, engagement in risk management should be high on a board’s agenda, if the expectations of a school’s stakeholders are to be met.

“Cyber risk is a growing concern. As children become proficient in technology at a much younger age and more children have access to mobile phones, the problem is getting bigger every year. Schools need to be aware of their online environment and ensure the correct risk management framework is in place.”

Bob Valk – Corporate Authorised Representative, Aon Risk Solutions

Example Scenario

A couple of your students decide to bully a fellow pupil on the school's computer site. They post a photo and make derogatory remarks. Their behaviour is understandably upsetting to the pupil. As a result, the victim's parents decide to take them out of the school.

This action could potentially damage the school's reputation.

The question is: Could anything have been done to prevent this incident from occurring in the first place?

If the school had a risk management framework in place, this question would have been addressed within that framework. It would then have revealed potential risks and recommended actions necessary to mitigate those risks.

Without the proper insurance and risk management procedures in place, the fallout can be extremely damaging to the school. The school's environment can become affected with parents and pupils finding it hard to trust the school's ability to monitor and control a threatening situation. The potential for damage to the school's reputation is also extremely high.

To Consider ...

- Does your school have a formal risk management plan in place? How often does your school formally review its key risks?
- Are you aware of the online environment in your school? Do you have the necessary tools and measures in place to effectively manage the online activity of your pupils?
- Within your school's leadership forum, does the discussion of risk extend beyond student safety?

Student Safety and Travel Risk

84% of schools have Work Health and Safety policies in place.

That represents an increase of 8% on last year with more schools recognising the importance of formally ensuring a safe and secure environment for pupils and staff.

Q. Our school has rigorous WHS policies to ensure student and staff safety.

2015



2014



■ Strongly Agree ■ Agree ■ Neutral ■ Disagree ■ Strongly Disagree

Over the past 12 months, there have been increased reports in the media on student and staff safety issues with more schools reporting racially or politically motivated attacks. Safety has become an extremely hot topic and it is encouraging to see more schools formally addressing the issue.

The insurance framework is a valuable tool in responding to credible threats. Advisors can help schools develop appropriate protocols and implement changes needed to mitigate any risks. They assess current procedures and training, such as lockdowns, and assess the need for additional security, such as CCTV cameras

28% of schools failed to purchase group travel insurance for overseas trips.

Q. Our school purchases group travel insurance for students as an inclusion in any overseas excursion



The importance of having the correct travel insurance in place prior to embarking on the excursion can't be emphasised enough. With heightened security threats now prevalent in many countries, schools have a duty of care to ensure that contingencies are in place to deal with any potential incidents.

Incredibly 40% of schools organise student travel without a formal risk management plan in place.

Q. Our school has a formal travel risk management plan



Before they allow their students to travel, schools need to address any potential issues and have documented protocols in place that must be followed prior to embarking on the trip as well as during the excursion.

Before undertaking overseas excursions schools should be conducting comprehensive risk assessments and risk exposure audits to evaluate any potential threats. They also need to seek expert information on current trends in terms of political and medical risk. Should they then have the misfortune to experience an incident overseas, they must know who they will call in the event of an incident and what assistance they will be able to provide.

With schools now travelling to more and more destinations and the number of trips undertaken

increasing by 25-30% per annum, the likelihood of something happening is growing. For some schools with high-profile pupils, for example, the risk of extortion, kidnap and ransom is very real.

This is highlighted by the current wave of terror threats around the world. Understandably parents are now more reluctant to let their children travel to more remote or troubled areas of the world and trips are being cancelled as a result.

Example Scenario

A school recently organised a trip to an area in Africa. During the trip they were held up at gunpoint. Luckily the party was released unharmed. However, as this type of incident wasn't something they had anticipated, they were not fully prepared for the aftermath.

Understandably, they wanted to leave the country as quickly as possible. As a result of the incident, however, they found themselves without money or passports.

This particular group were fortunate in that they had used their insurance broker as their emergency contact. The emergency procedures were quickly activated and the group was evacuated as swiftly as possible.

Had they not put the necessary emergency procedures in place before they left Australia, the situation could have been very different.

To Consider ...

- Does your school have the right travel policy in place? If one of your party were to be involved in an accident, would you have the right cover to get them home as quickly as possible or ensure that family were able to travel?
- Are your staff adequately prepared to deal with the activities included in school trips? What preparations has your school made to ensure the safety of the activity site? And what supervision is provided to the pupils?
- Have you asked your broker what tools and services are available to assist in assessing the risks of a trip?

Insurance Valuations

A property Insurance Valuation Program is essential if you are to fully cover your losses in the event of a claim. However, as property valuations are carried out for year-end reporting purposes, many schools mistakenly believe that their insurance valuation is up-to-date. Unfortunately, this type of valuation does not satisfy insurance renewal requirements.

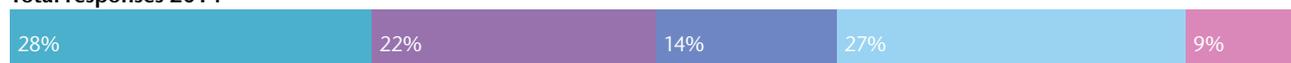
Only 57% of schools had organised a 'property' valuation in the last 12 months. Only 47% of smaller schools had a valuation carried out. Very few had, in fact, undertaken valuations for insurance purposes.

Q. Our school sought a property valuation within the last 12 months.

Total responses 2015



Total responses 2014



■ Strongly Agree ■ Agree ■ Neutral ■ Disagree ■ Strongly Disagree

An insurance valuation determines the costs associated with reinstating your physical assets following a loss due to fire, storm damage or other similar insured loss events.

When a loss is reported, the most common outcome we see is underinsurance. This is usually the result of the insured values being assessed internally by the school, or schools relying on 'financial valuations' undertaken for bank and financial year-end reporting requirements.

Although some financial valuations may make reference to the reinstatement value, these are mostly indicative values and should not be relied upon.

It is important to understand that the insured value must represent the cost to reinstate the existing building, not the one you may wish to build following a loss. The most likely loss to occur is a partial loss. It is a common misconception that the insured value will always cover a partial loss in the event of a claim. If you have underinsured your property, the insurer will not fully cover a partial loss.

Reinstatement costs can and do change often. That is why it is important to put in place an insurance valuation program that allows for these increases and decreases to be reflected in the declared values. Ideally a new on-site valuation should be undertaken every three years to ensure that any changes are accounted for.

Example Scenario

Your school is insured for \$5m. You haven't had a due diligence carried out on your declared insured values for your property recently but, based on a recent financial valuation, that value should be sufficient. A fire breaks out in your school and you incur damages of \$1m. Knowing that you are insured for \$5m, this shouldn't be a problem.

However, a post-loss assessment of the value of your building establishes that the insured value should have been \$10m. This represents a severe case of underinsurance.

The outcome is not as you would expect. As only half the value was insured, only half the value of the loss will be paid. That means that instead of receiving \$1m to cover your losses, you will only be entitled to \$500k. This situation could have been prevented by having a formal insurance valuation conducted on a regular basis.

To Consider ...

- Has a proper insurance valuation of your school's assets been carried out recently?
- Do you know what your current declared values are based on? Would you be able to prove to a loss adjuster how you arrived at the insured value?
- Do you understand the difference between 'insured value' and 'financial value'? Market or other financial valuations should not be used for insurance purposes.

Business Continuity

Only 40% of schools have a documented Business Continuity Plan in place.

Whilst this is down slightly on last year by 2%, it is important to note that the response given by a quarter of respondents was “Neutral” which suggests that there may be some uncertainty about the existence of a documented Business Continuity Plan. By contrast 80% of schools said that they have a formal Critical Incident Management plan in place.

Q. Our school has a documented business continuity plan

2015



2014



Strongly Agree Agree Neutral Disagree Strongly Disagree

Q. Our school has a documented Critical Incident Management plan



Strongly Agree Agree Neutral Disagree Strongly Disagree

“These results are really common, not just in the Education industry. Critical Incident Management is generally more mature than Business Continuity Plans. It is also common for Schools to have their Business Continuity Plan integrated into their Critical Incident Management Plan”.

Marcus Vaughan – National Sales & Marketing Manager, Aon Global Risk Consulting

A Business Continuity Plan examines what functions of the school might be disrupted after a significant disruption occurs including a critical incident. It then provides a formal, structured response to assess the impact on a school's critical functions. It also determines what contingency strategy can be adopted to maintain those functions.

Schools and their staff need to understand their exposures from an internal and external point of view. Whilst having the plan in place is extremely important, having the capability within the school to activate and work through the plan effectively is equally important.

It is essential then that management is informed of the contents of the plan and is fully aware of what is expected of them in the event of an incident.

By scenario testing the Business Continuity Plan on an annual basis, management establishes the capability to respond effectively. Scenario testing often flushes out and validates assumptions that may subsequently be built into contingency strategies.

Any business interruption which is not managed well can damage a school's ability to provide the services for which it is being relied upon. This disruption of service could give rise to regulatory breaches, create a financial impact, and potentially make it harder to retain staff and pupils, particularly if there is damage to the school's reputation.

Example Scenario

Your school has a major fire. The Emergency Response and Critical Incident Management Plans are activated to ensure student safety and well being, and communicate with all the relevant stakeholders. Once this response is in effect, the Business Continuity Plan will activate to assess the impact, and ability for the school to maintain its critical functions.

Critical functions will often include pastoral care, the functionality of the principal's office, the ability to carry out NAPLAN or Senior Assessment. The Business Continuity Plan will look at what critical functions have been impacted, the priority in which they need to be restored, and what contingency strategy needs to be engaged to ensure their continuity.

To Consider ...

- Does your Critical Incident Management Plan detail Business Continuity contingency strategies to recover critical functions in the event of a major disruption?
- When did your school last scenario test its Business Continuity Plan to assess the effectiveness of its contingency strategies and management's response capability?

People Risk

86% of schools are confident that their procedures help them hire and retain great talent.

A structured approach to employee management is becoming extremely important as the overwhelmingly positive response to this question indicates.

Q. How confident are you that your school has the right procedures in place to hire and retain great talent?

2015



■ Not Confident ■ Confident ■ Very Confident

Surprisingly, 20% of respondents have never conducted a review of employee engagement within their schools.

Q. How regularly did you conduct a review of employee engagement?

2015



■ Every Year ■ Every 2 Years ■ Every 3+ Years ■ Never

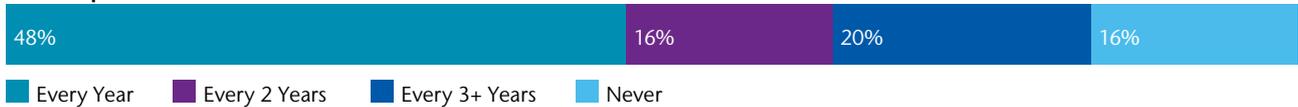
With engagement a key factor in employee retention, understanding their concerns and drivers is crucial to maximising the chances of employees being happy to remain at the school. A positive and supportive working environment is also attractive to future applicants.

16% of schools have never reviewed their Workers' Compensation program.

On average schools review their Workers' Compensation program every 2 years. However, 16% of schools had never reviewed their programs. With increased violence towards teaching staff regularly reported in the media, the onus is on schools to provide a safe environment for their staff and acceptable levels of cover to compensate them in the event of an incident.

Q. How often did you conduct a review of your Workers' Compensation program?

Total responses



The talent pool of new teachers appears to be getting smaller. Those that do join the school network have a tendency to leave the profession within a few years of joining.

The shortage of new teachers and the high turnaround is having a detrimental effect on older staff. They are now being relied upon to work longer to make up the shortfall. Absence rates are reported to be higher among older employees, with absence levels increasing with age

and experience. A higher level of claims is also associated with older staff, particularly those over the age of 50.

The health of teaching staff in general seems to be a growing concern. A trend of psychological and mental health issues is becoming evident and schools predict that this problem will increase in the future. Smoking, unhealthy eating and obesity also seem to be issues for concern. Some schools are already looking at different approaches to mitigate these risks.

To Consider ...

- Does your workers compensation policy provide adequate cover for the risks faced by your teachers? Have you reviewed your policy in the past year?
- Do you have an accurate picture of the working environment in your school? Have you reviewed employee engagement recently to assess their satisfaction levels?
- Are you confident that you have the right procedures in place to retain and attract the talent expected of your school?
- Are you mindful of the mental and physical health of your employees?

Claims

Q. If you have submitted a claim in the last 12 months, please select the reason for the claim(s)

Rank	2015	2014	Change
1	Damage to property	Damage to property	▶
2	Injury to staff/volunteers	Motor vehicle related accident	▲ 3
3	Injury to students	Injury to students	▶
4	Motor vehicle related accident	Loss or theft	▼ 2
5	Accidental damage	Injury to staff/volunteers	▲ 1
6	Loss or theft	Accidental damage	▼ 2
7	Equipment breakdown	Legal support to respond to a complaint	▲ 3
8	Legal support to respond to a complaint	Burglary	▼ 1
9	Burglary	A student/employee sued you for financial compensation	▼ 1
10	Employment related (i.e. unfair dismissal)	Equipment breakdown	▲ 1

It's indisputable that insurance premiums are driven in large part by the frequency and severity of claims and the costs associated with meeting those claims. Therefore it's important that schools keep abreast of risk management advice and take appropriate steps to mitigate their loss.

The top 10 claims experienced in 2014 show the diversity of the issues that Business Managers and Bursars are required to manage every day, with Property Damage, Motor vehicle related accidents, Injury to students and Injury to staff/volunteers remaining in the top 5 risk concerns for a second year in a row.

However despite the relatively consistent type of claims experienced, there was a significant increase in the number of schools who experienced a claim in 2014 (83%) compared with 2013 (70%).

In addition, there was a notable increase in the number of schools who experienced more than one claim across each of these risks.

Cost of Insurance

Q. How much did you spend on insuring your school and on Workers' Compensation?

Size	Average Insurance Premium*		Average Workers' Comp. Premium	
	2014	2013	2014	2013
Fewer than 500 student enrolments	\$39,997	\$33,052	\$20,183	\$16,703
501–1,000 student enrolments	\$99,325	\$69,105	\$61,061	\$63,372
More than 1,000 student enrolments	\$211,748	\$147,441	\$165,687	\$206,747

* Represents the average total cost of general insurance premiums

In our experience rates have remained static, however increasing student enrolments and higher asset values has led to fluctuations in General Insurance premiums experienced by some schools.

Notable exceptions were Property cover, which was down by 10% as the number of major catastrophes fell, and Public Liability rates which increased by approximately 20%. This increase comes in the wake of the Royal Commission which has seen an upsurge in related claims and notifications.

The cost of general insurance for your school is largely based on the size of its assets, the number of students, and its physical location. However, this figure can be positively influenced by the quality of the risk management procedures in place, as well as by a positive claims history.

The reduction in Workers' Compensation premiums schools experienced year on year, is on trend with rate reductions in the market. Decreases experienced by larger schools (500+ students) can largely be explained through lower premium rates and improved claims performance. Whilst schools located in NSW will also

have seen reductions driven by recent legislative changes. The premium increase recorded by smaller students may be a result of an increase in staff or pressure on wages.

Looking ahead we can expect to see a few changes to pricing in the near future as specific issues are addressed. For example, a rise in the number and the severity of employment-related claims, such as unfair dismissals, is expected. This may lead to an initial increase in premiums.

The recommendations of the Royal Commission are due to be published towards the middle of the year. It is possible that the findings may drive an increase in claims in the short-term which may, in turn, affect premiums. However, once insurers have all the necessary information to hand they will be able to end the current uncertainty and price future risks more accurately.

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