



## SPECIALIST INSURANCE SERVICES







The Cowden Group is now one of the largest Australian owned insurance broking organisations and ranks nationally as a major insurance broker.



Our fundamental objective has always been for Cowden to provide our clients with consistently high levels of service to add value to their business.

Our team of professional insurance brokers carry out regular reviews of policies available so we can select those that best suit your needs and create a tailored insurance package.

Some of the specialist insurance services we provide our clients include;










-  Commercial Insurance;
-  Liability Insurance;
-  Personal Insurance;
-  Claims Management;
-  Premium Reduction Strategies;
-  Premium Funding;

With our professional and qualified insurance broking and support staff, we give our commitment to providing service of the very highest quality to all our clients throughout Australia.

MAKING RISK MANAGEMENT SIMPLE

## RISK MANAGEMENT SOLUTIONS & SOFTWARE

Cowden Limited specialise in the design and development of a range of safety systems services and software to assist businesses to better manage occupational health and safety and injury management.

-  Auditing Services;
-  Safety Management Systems;
-  Incident & Injury Management Software;
-  Workers Comp & Claims Management Support;
-  Consultancy Services;
-  Training Services;
-  Web-based Risk Management Software
-  ISO & AS/NZS: Certification Services;
-  Crisis Management Services;

Our Risk Advisor can design a system to suit your industry and business requirements.

We can also assist with the implementation of your risk program.

**COWDEN**  
THE INSURANCE BROKERS

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MAKING RISK MANAGEMENT SIMPLE

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## RISK MANAGEMENT SERVICES & SOLUTIONS



[www.cowden.com.au](http://www.cowden.com.au)

# RISK MANAGEMENT & CONSULTANCY SERVICES

## RISK MANAGEMENT SERVICES

Cowden Limited strives for, and assists in, the continuous improvement of risk management practices with all our clients businesses. Our risk management services provide our clients with professional expertise in a wide range of areas.

### Consultancy Services



At your request, our experienced Risk Advisor will attend your business premises to discuss and assist your business with your Safety and Risk Management requirements. Some of the areas we can assist in are detailed below;

### Support & Mentoring Programs

The Cowden Limited risk team can provide professional risk management mentoring service for our clients. We attend our clients sites regularly to provide advice in workplace safety & health and injury management. We can provide a range of different services that are individually tailored to our clients specific requirements.

### Injury Management & Workers Compensation

Our risk team is able to offer direction in how to establish an Claims Management System or how to address a particular Workers Compensation or Claims Management problem.

### Claims Review Service

Cowden Limited can provide a specialist advisor to attend Claims Reviews with your Insurer, to offer assistance and to develop strategies for any long-term problem claims.

### Training

Our risk team conducts various training programs to ensure that our clients are well informed in their Workplace Health and Safety responsibilities and know how to deal with work related injuries. Specific training programs based on your businesses needs can also developed and implemented.

### Subcontractor Prequalification Services

Cowden Limited can assist your business meet the safety selection criteria set by major engineering, procurement, and construction management organisations to enable formal pre-qualification. Securing contracts with these ECPM's has significant financial benefits for your business.

Please contact us to discuss any of the services above in more detail, and to find out how we can assist your business.

## AUDITING SERVICES

Cowden Limited can attend your business premises to conduct an **Business Systems Audit**. This Audit identifies what business systems the business has in place and will identify any 'gaps' that need to be addressed. A comprehensive report is provided, detailing any deficiencies. This report can be used to develop a Strategic Plan for the business, and enable preparation for specific audits conducted by Insurers, reporting bodies, etc.

Cowden Limited are also able to conduct an **Workplace Safety Audit** of your business premises. This Audit involves an assessment of how the OSH Systems are implemented practically in your workplace. These Audits are conducted in the company of a company spokesperson i.e. Supervisor. Again, a full report is provided, detailing any recommendations for improvements.



A **Legislative and AS/NZS: 4801.2001 Auditing** can also be conducted for your business, to ascertain whether you are compliant with the relevant State Safety Legislation and Australian Standards. This particular audit is an extremely useful benchmarking tool for businesses working towards securing WorkSafe & WorkCover awards and in achieving best practice Australian Standards.

In conducting any of the above audits, appropriate Systems can then be developed and implemented to ensure compliance to current Safety Legislation, Regulations, Australian Standards and Codes of Practice.



Cowden Limited is committed to excellence.

In addition to our professional broking services, we provide innovative solutions for our clients to ensure they meet existing and future business needs in the area of Insurance and People Risk Management.

We maintain an up to date knowledge base in the areas of risk management and injury management practices. We constantly keep clients informed of changes, which may affect their company systems and processes.

Improving your businesses health and safety performance, leads to better business.



The benefits to your business in productivity and efficiency, will allow you to compete more successfully in your key marketplace.

A brief outline on the range of professional risk management services and solutions offered by the risk team at Cowden Limited is contained in this document.

