NHFIC Professional Advisory Services (Panel Member) page 1

Applicant's name:	Arthur J. Gallagher & Co (AUS) Limited (Gallagher)
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Business status	Consultancy firm

Summary

Gallagher can be a CHO's "external Risk Management Officer", assisting to plan, conduct and monitor the risk management process. This resource can especially benefit Tier 2 and 3 CHOs by being project based and "at call". We can also assist with a CHO's formal risk management process as part of a government-subsidised program, and help satisfy the accreditation procedure.
We work with city and regional CHO's. We have offices in all capital cities, and regional cities. We travel as required. Our risk management services are supplemented by our experience in also placing insurance for CHO's. This becomes vital when considering in which location to build, risk site acquisition, cost risk, business risk, reputational risk, and relationship risk. E.g. to what extent will the location of the city / town of the dwelling dictate the cost of insuring the building? How can that insurance cost be controlled?
Our community housing staff are also members of various not-for-profit and social awareness organisations.

Sector knowledge

We currently act for CHO's in providing risk management consulting solutions and placing their insurances to protect their operating environment.

We are an associate member of CHIA, and our consultants attend sponsored CHIA events, keeping abreast of issues facing the sector.

We have consulted to CHO providers in providing Risk Management Framework strategies to operational, managerial and

Board level. Apart from understanding CHOs' business model, we have engaged with changes to CHO's' strategies of procuring resources i.e. land banking, setting up divisions with internal engineers, project building managers, estimators, maintenance teams. We have worked with CHOs' changing risk appetite becoming the developer & builder & property managers, and acted for CHO providers in mergers and acquisitions. We have already been involved in working with Tier 1 CHOs and NHFIC's funding model, and placed the various insurance policies to transfer various risks. Gallagher has a large national and global client base in community housing going back as far as 40 years ago. As an advocate for risk mitigation solutions, Gallagher has an interest to engage further with CHOs to see where we can value add for the sector as a whole or on an individual basis.

Skills	Offered?	Demonstrated qualifications, consultancy skills and consulting track record
Finance	No	
Business planning	No	
Property development	No	
Risk management	Yes	Our staff have qualifications in risk management, governance, compliance, insurance, law, accounting, and environmental management. Our consultancy skills include working with staff at the operational, managerial and executive level. Because we have 33 branches located throughout Australia, we service city, suburban and regional based businesses. Our clients have a certain size of operation, whether in terms of assets or turnover, a complexity of risk and the potential for a long-term relationship. This client profile forms the basis of our business plan and ensures we are always able to match capabilities and resources to our clients' needs. Our track record has been built upon this. We place emphasis on a learning environment when it comes to risk management. Whether it be through workshop and training presentations, or less formal arrangements, our experience shows that such communication is beneficial to staff in understanding and reinforcing a risk management culture. Because we work with different industries, from micro to large companies, across all states and territories in Australia, we have a collective knowledge to draw upon. Gallagher's strength stems from our shared values. We are one of *Ethisphere's World's Most Ethical Companies* because of the high standards of ethics we abide by.

Geography	ACT	NSW	NT	Qld.	SA	Tas.	Vic.	WA
Office?	✓	✓	✓	✓	✓	✓	✓	✓
Worked in?	✓	✓	✓	✓	✓	✓	✓	✓
Future work in?	✓	✓	✓	✓	✓	✓	✓	✓