

2025 RM Advancer Finalists Award Categories



Commercial

This award recognises excellence in a risk management program or initiative delivered by clients who hold any of the following Vero products; Property Insurance, Equipment Breakdown Insurance, Products Liability, Commercial Motor and Motor Fleet Insurance. This award is open to large organisations with annual turnover of more than A\$100 million or more than 100 employees.



Workers Compensation and Public Liability

This award recognises excellence in a risk management program or initiative delivered by clients who hold either GIO Workers Compensation Insurance or Vero Public Liability Insurance. This award is open to large organisations with annual turnover of more than A\$100 million or more than 100 employees.



Small and Medium Enterprises

This award is open to small and medium organisations with annual turnover of less than A\$100 million or less than 100 employees and recognises excellence in a risk management program or initiative delivered by Vero or GIO clients with any Commercial or Personal Injury class of product.



Best Continuous Improvement

This award recognises dedication to strengthening risk controls over time. Highlighting organisations that continuously refine their risk management approaches seeking to achieve best in class results. This award is open to all Vero and GIO commercial classes of business.



Best Continuous Improvement Finalists

Aveo Group Ltd

Buller Ski Lifts Pty Ltd

CBH Group

Timberlink Australia & New Zealand

Aveo Group Ltd - Best Continuous Improvement Finalist

Australia's leading retirement provider

With over 30 years of experience, Aveo Group manages 67 retirement villages along the eastern seaboard, supporting more than 10,000 residents and employing over 1,000 staff. Its communities offer a range of accommodation, from independent living apartments to serviced units. In July 2025, Aveo Group was acquired by Scape, Australia's largest student accommodation provider, combining expertise in retirement and student housing.

Key risks include climate exposure as many villages are located in cyclone, flood, and bushfire-prone regions, resident vulnerability during emergencies and emerging fire hazards due to lithium-ion powered devices. The integration of Scape required harmonised governance and risk frameworks across diverse resident groups.

To address the risks, Aveo Group transitioned to a national, structured program of continuous improvement.

- A centrally governed National Weather Readiness Framework has standardised preparedness across the 67 sites, and a National Response Group established to oversee preparation, emergency response and recovery efforts.
- Residents and staff were engaged in education, simulation exercises and evacuation processes, and all sites equipped with generators, satellite phones, medical kits, and emergency lighting.
- Fire safety enhancements included ceiling cavity thermal detectors, enhanced sprinkler and suppression systems, centralised charging stations for mobility devices and timed power outlets to prevent overcharging.
- A continuous learning and adaption cycle ensures that incidents, exercises and annual review, inform updates on plans, equipment, training and policy.

Outcomes

- Climate risk emergency readiness was proven during cyclone Alfred as resident safety was preserved, disruption minimised, recovery accelerated, and fire safety infrastructure has reduced the likelihood of catastrophic fire events.
- Cultural transformation has embedded resilience into Aveo Group's culture and operations.
- External validation of Aveo Group's industry-leading approach includes insurer confidence through premium stability, regulatory recognition for leadership in risk mitigation, and industry awards.
 - *RMIA 2022 Most Outstanding Resilience Response Award*
 - *BCI Asia Pacific 2024 Most Original Exercise Programme Award*
- Aveo Group's continuous improvement cycles, annual reviews and resident engagement ensure that programs are refreshed and adapted each year. This has resulted in safer communities, protected assets, reassured stakeholders, and Aveo Group's positioning as a national leader in proactive risk management.

Buller Ski Lifts Pty Ltd - Best Continuous Improvement Finalist

Delivering great mountain experiences

Formed in Victoria in 1993, [Buller Ski Lifts](#) (BSL) is a private company that owns and operates Victoria's largest lifting network of 22 lifts, a ski and snowboard school, childcare facility, the luxury Mt Buller Chalet Hotel and suites, ABOM Hotel, and other on-mountain accommodation, hospitality venues, seven sport, retail and rental stores and a property development and maintenance business unit. BSL employs over 800 staff over the winter snow season.

BSL's high-risk exposures include snow/climate change, skier safety, psychosocial hazards, lift infrastructure, bushfires and storage of dangerous goods.

Risk strategies implemented include:

- BSL investment in satellite technology, snowguns and snow factories which help maintain a consistent snow base, snowguns can also be redirected to shoot water at bushfires.
- Enforcement of the Alpine Responsibility Code with mandatory helmet use during ski school lessons, volunteer and paid ski patrol paramedics and moveable meingast fencing to maintain safe ski zones.
- Psychosocial hazards are audited twice a year, a dedicated psychosocial improvement committee identify and address common risks and maintain a psychosocial risk register.
- Asset maintenance conducted on a fixed cycle throughout the year and annual asset safety audits. Bush and venue fire annual tabletop exercises and audits are conducted with police, SES, CFA.
- Underground fuel and ammonia storage tanks are inspected annually by Fire and Rescue Victoria. Spill containment training is conducted annually for all relevant staff.

Outcomes

- Over the past decade there has been a steady drop in ski patrol call outs, with a 10% reduction in injuries per skier day, and no on-snow fatalities for over 12 years.
- BSL's People At Work surveys reveal no major or moderate psychosocial concerns.
- BSL has achieved ISO 14001, 9001 and AS4801 safety, quality, and environment standards.
- 100% compliance with annual maintenance programs and independent safety audits of assets.
- No building fires for 20 years as verified by CFA and Fire and Rescue Victoria.
- Underground storage leak testing for fuel and ammonia tanks are well within the Environmental Protection Authority threshold.

CBH Group - Best Continuous Improvement Finalist

Delivering quality grain worldwide

CBH Group is Australia's largest grain grower's co-operative with approximately 3,500 grower members, 1,400 permanent employees and up to 2,000 casual employees during the harvest season (October-January). It operates a fully integrated supply chain covering fertiliser, grain storage, handling, transport, marketing, and processing. Its three core business activities are Operations (storage and handling), Marketing and Trading, and Fertiliser.

The Operations business activity includes over 100 grain receival sites across Western Australia, four ports, a rail fleet, a fertiliser business and investments in end processing, creating a fully integrated supply chain able to generate value for its grower members. In 2004 CBH Group acquired a 50% stake in Interflour Group which operates 9 flour mills across Southeast Asia, a grain port terminal in Vietnam and Intermalt, a malting house in Vietnam. In 2016, CBH Group acquired Blue Lake Milling, a leading manufacturer of premium Australian oat products operating in South Australia, Victoria and Western Australia.

Key risk challenges related to aging infrastructure and assets, contractor safety and compliance, health, safety and environmental (HSE) standards, sustainability and supply chain emissions.

To address risks, CBH Group:

- Undertook drone-based inspections of infrastructures and assets including 3D modelling and digital twins to support monitoring and predictive maintenance.
- Rolled out Quartex, a contractor management platform
- Developed a HSE Policy, contractor HSE management plans and Integrated Management System for risk assessment, leadership engagement, and continuous improvement.
- Launched an Australian-first biofuels insetting pilot with global shipping partners to reduce maritime emissions. Achieved ISCC CORSIA PLUS certification, enabling access to sustainable aviation fuel markets. Expanded the International Sustainability and Carbon Certification (ISCC) program to support sustainable grain exports.

Outcomes

- Infrastructure improvements have mitigated risks, reduced inspection costs and maintenance planning.
- Contractor safety, compliance and accountability has been strengthened across operational sites.
- CBH Group's HSE Standards have fostered a zero-harm culture. Enhanced environmental stewardship has also reduced pollution risks.
- Sustainability and supply chain emissions have reduced the carbon footprint across the supply chain and opened new market opportunities for sustainably produced grain. This has strengthened CBH Group's reputation as a leader in sustainable agriculture.

Timberlink Australia & New Zealand - Best Continuous Improvement Finalist

A leading producer of Australian Radiata Pine timber products

Timberlink Australia is a leading timber manufacturing company with a strong focus on sustainability, innovation, and regional development. Established to transform responsibly sourced plantation pine into high-quality timber products, Timberlink has grown into a key supplier for both the Australian and New Zealand markets. The company operates major manufacturing facilities in Tasmania and South Australia, supported by a vertically integrated structure that includes sales, distribution, and its engineered wood division, NeXTimber.

The elevated fire risk across the mill operations was significant. The root cause included Timberlink's legacy infrastructure and environmental factors such as high volumes of combustible sawdust and wood residue, creating constant ignition risks.

To address the risks, Timberlink focused on continuous improvement and best-in-class safety:

- Collaborated with risk engineers from insurers and brokers and engaged a London-based subject matter expert to elevate practices beyond compliance.
- Built relationships with international mills and developed a risk culture by training internal staff to identify and address risks, supported by external consultants where needed.
- Committed over \$10 million to fire risk mitigation, including digital fire panels, upgraded sprinkler systems, and structural redesigns.
- Established a Safety, Environment, and Risk Board Sub-Committee to embed risk leadership into corporate governance.
- Assessed potential loss impacts and implemented redundancy and recovery measures, especially in IT systems.
- Installed AI-powered bushfire camera networks, spark detection and suppression systems (FireFly and Grecon), and condition monitoring sensors with auto-shutdown interlocks.
- Adopted mineral wool insulation to avoid combustible materials, transitioned to water as a replacement for oil as a safer hydraulic fluid and implemented safe dust blow-down procedures and strengthened change protocols.
- Developed staged bushfire response procedures, cleared vegetation, and implemented a bushfire action plan at Bell Bay approved by the Tasmania Fire Service.

Outcome

- All high-priority recommendations completed, a risk culture embedded, critical infrastructure protected and sustainable changes made.



Commercial Category Finalists

Aveo Group Ltd

Goodwin Aged Care Services Limited

Jet Couriers Pty Ltd

Weathertex Pty Ltd

Aveo Group Ltd - Commercial Category Finalist

Australia's leading retirement provider

With over 30 years of experience, Aveo Group manages 67 retirement villages along the eastern seaboard, supporting more than 10,000 residents and employing over 1,000 staff. Its communities offer a range of accommodation, from independent living apartments to serviced units.

Aveo's commercial risk challenges are due to exposure to extreme weather events, fire risks of rechargeable mobility aids, e-bikes, and other lithium-ion powered devices. Many of Aveo's villages were built before these technologies were commonplace, meaning infrastructure was never designed to accommodate high-density charging or the unique fire characteristics of lithium-ion batteries.

To address the risks, Aveo Group transitioned to a national, structured program of continuous improvement.

- A centrally governed National Weather Readiness Framework was implemented to standardise preparedness across the 67 sites. A National Response Group established to oversee preparation, emergency response and recovery efforts. A new digital platform was introduced to consolidate real-time monitoring, enabling early escalation of warnings.
- Residents and staff were engaged in education and evacuation processes, and all sites equipped with generators, satellite phones, medical kits, and emergency lighting.
- Fire safety enhancements that went well beyond compliance and included ceiling cavity thermal detectors, enhanced sprinkler and suppression systems, centralised charging stations for mobility devices with timed power outlets.
- A continuous learning and adaption cycle ensures that incidents, exercises and annual review inform updates on plans, equipment, training and policy.
- Oversight of initiatives is undertaken by the Chief People and Risk Officer, supported by the General Manager of Risk and Safety and external advisors. Progress is regularly reported to insurers and the board, reinforcing transparency and commercial discipline.

Outcomes

- Climate risk emergency readiness was proven during cyclone Alfred as resident safety was preserved, disruption minimised, and recovery accelerated.
- A reduced likelihood of catastrophic fire events and increased resident security.
- Cultural transformation has embedded resilience into Aveo Group's culture and operations.
- External validation of Aveo Group's industry-leading approach includes insurer confidence through premium stability, regulatory recognition for leadership in risk mitigation, and industry awards.
 - *RMIA 2022 Most Outstanding Resilience Response Award*
 - *BCI Asia Pacific 2024 Most Original Exercise Programme Award*
- The sustainability of these results is ensured through annual reviews, continuous learning, and integration into business planning cycles. By embedding resilience into its operating model, Aveo has created a program that is cost-effective, scalable and adaptable to future risks.

Goodwin Aged Care Services Limited - Commercial Category Finalist

The Better Life Choice

Goodwin Aged Care Services Ltd (Goodwin) is Canberra's largest and longest-standing aged care provider, with a proud history since 1954. Goodwin offers a full spectrum of aged care services in NSW and the ACT, including independent living, residential aged care, home care, and wellness programs, supporting thousands of older Australians across multiple locations. Goodwin is a not-for-profit organisation, employing over 1000 staff across clinical, hospitality, maintenance and administrative roles.

Key risk challenges include ensuring the safety and wellbeing of vulnerable older Australians, maintaining high standards across diverse property assets, continuity of care during natural disasters, public health emergencies and operational disruptions and compliance with regulatory changes.

To address the risks, Goodwin:

- Undertook comprehensive building valuations and asset reviews ensure accurate insurance coverage, targeted capital investment, and rapid response to emerging risks.
- Maintains, tests and updates robust business continuity plans for all service lines. These plans are integrated with insurance programs and communicated to staff and residents.
- Upgraded fire safety systems, enhanced flood protection, improved site security, and invested in staff emergency training and resident engagement
- Established motor risk management strategies to ensure safe transport for residents and staff. Includes comprehensive training programs and driver monitoring devices.
- Ensures Goodwin's commitment to quality and compliance leadership is backed by accreditation against the Aged Care Quality Standards and ongoing compliance reviews.
- Insurance program optimisation is achieved with Goodwin working with Aon and Vero to ensure comprehensive protection and value for money.

Outcomes

- Reduced claims and costs have led to a reduction in both the frequency and severity of insurance claims, helping to maintain affordable premiums and financial stability.
- Uninterrupted care services provided during recent extreme weather events and the COVID-19 pandemic, demonstrating the strength of its continuity planning and risk management.
- Community and stakeholder trust gained through engagement with residents, families, and staff, reinforcing confidence in Goodwin's safety and risk management approach.
- Sector leadership is recognised locally for its commitment to innovation and quality, setting a benchmark for aged care risk management and supporting regulatory compliance and continuous improvement
- Goodwin's excellence in risk management is evident through its strategic investment, collaborative leadership, and measurable outcomes.

Jet Couriers Pty Ltd - Commercial Category Finalist

Built for Speed, Backed by Trust

Jet Couriers Pty Ltd is a privately owned logistics and courier company, established in 1996 in Australia. Since its inception, the company has grown into a leading provider of on-demand, door-to-door delivery services, operating 24/7 across Australia, New Zealand, and the United States. Jet Couriers specialises in urgent deliveries, vehicle hire, and contract distribution, offering tailored logistics solutions to a wide range of industries.

The nature of delivering time-sensitive freight across wide geographies means the workforce is constantly exposed to significant risks. These include driver fatigue and distraction, journey management and route optimisation, vehicle maintenance and mechanical reliability, regulatory compliance, theft, vandalism, and unauthorised access to vehicles or freight and At-fault incidents such as rear-end collisions, car park accidents, and right-of-way violations.

To mitigate the risks effectively, a tailored, proactive, and technology-driven approach was required.

- Control centres and real-time journey management technology provides 24/7 real-time GPS tracking and journey management across the fleet. These systems enable dynamic route optimisation, allowing dispatchers to adjust routes in response to traffic, weather, or incident data. This not only reduces driver fatigue and delivery delays but also enhances safety by avoiding high-risk areas.
- Driver focused safety technology alerts notify drivers of high-risk zones, accident-prone intersections, and areas with frequent theft or vandalism. Alerts are delivered through in-vehicle systems, reducing reliance on mobile devices and helping to combat distraction-related incidents.
- Enhanced driver training and engagement includes a structured driver training program.
- Rigorous vehicle maintenance protocols were implemented to reduce mechanical failures and ensure compliance.

Outcomes

- A significant reduction in at-fault incidents over the past 5 years.
- An industry-leading loss ratio of 51% over the 5 years, outperforming industry benchmarks which reflects a reduction in Jet Courier's number and severity of claims, as well as improved driver behaviour and vehicle reliability.
- Enhanced driver accountability and a culture of safety has been achieved as a result of journey management and driver alert systems. The integration of predictive analytics with human centred training has fostered a culture of accountability and continuous improvement.
- Operational resilience and reduced downtime have improved delivery reliability and customer satisfaction, while also reducing the operational costs associated with breakdowns and delays.
- Sustainable and scalable risk management achieved through regular reviews, system upgrades. Staff engagement ensures that safety remains a continuous, evolving process embedded in the company's culture.

Weathertex Pty Ltd - Commercial Finalist

Sustainable Weatherboards and Wall Panels

Weathertex is a leading Australian manufacturer of sustainable timber cladding and wall panels, known for producing materials with a better-than-zero carbon footprint. The manufacturing plant was established in 1938, employs over 100 locals, and operates on a 445-hectare site that includes the factory, pine plantation, water infrastructure, and dams. Weathertex primarily serves the Australian residential and commercial markets, with exports to global destinations.

Risk challenges caused by the growth of Weathertex included warehouse and supply chain pressure, production process hazards and fuel supply vulnerability.

To address the risks, Weathertex:

- Assessed and engaged additional suppliers of raw materials to reduce the supply chain risk.
- Upgraded its fire hydrant and sprinkler system to a high hazard class allowing increased storage volumes. Replaced the electrical supply from the main switch room to reduce fire risk.
- Identified critical parts and activities to ensure supply and plant reliability. Increased thermographic inspections of the electrical distribution system.
- Installed a new hydraulic pump and control system and replaced the pump system electrical supply from the main switch room to reduce fire risk.
- Trialled the use of production waste timber instead of coal to generate heat for the plant.
- Reduced plant energy by increasing water recycling, changes to process pumps, pre-heating water, and added to the process using waste heat from condensate recovery.
- Installed a waste shredder to convert timber waste to fuel.

Outcomes

- Warehouse and supply chain resilience achieved with additional suppliers, improved off-site storage, improved control systems, reduced fire risk and plant reliability improved.
- The changes to the fire system allowed an increase in the capacity of the work in progress warehouse by 32% and the finished goods warehouse by 76%.
- Production safety and efficiency achieved with the new water hydraulic system cutting electrical demand by 76%, reducing overall plant consumption by 9%.
- Risk of hearing loss and equipment damage reduced by installation of quieter, better sized pumps.
- Strategic equipment placement lowered fire risk to storage and production areas.
- Fuel use has been reduced by approx 25%, also reducing plant emissions and diverted waste from landfill.

RM Advancer®

» Advancing resilience in risk management

GIO
WORKERS
COMPENSATION

vero
Insurance with insight



Small and Medium Enterprises Category Finalists

MrJeebus

New Plumbing Solutions

Vow Group Pty Ltd

MrJeebus - SME Category Finalist

Creating a vibrant, community-focused food experience

Ben Kirk began solo as *Benz on Miller* and has grown into a respected brand now known as **mrjeebus**, operating two successful stores in Eagle Farm and Tingalpa, a roaming food truck across Brisbane, and a newly launched a franchise model.

Ben's hospitality business encountered major risk management challenges, especially during COVID-19 pandemic. The root causes of the risks stemmed from external factors including government restrictions, economic downturn, and rapid shifts in customer behaviour. Internally, risks related to employee retention, continuity of service, and cash flow management.

To address the risks, Ben adapted by:

- Diversifying how the business reached its customers, Ben maximised the use of his food truck and a pop-up shop style, ensuring the brand could continue serving the community and generating revenue even when dine-in traffic declined. This mobile model not only reduced reliance on fixed locations but also expanded brand awareness across Brisbane.
- Established internal systems to ensure a disciplined approach to cash flow management, maintained comprehensive insurance protection, and carefully planned each decision to minimise unnecessary exposure.
- Rather than downsizing, Ben worked to keep his team engaged and employed, creating flexible rostering and clear communication channels to ensure staff felt secure and valued.
- Demonstrated innovation by identifying long-term growth opportunities even amid uncertainty. While others scaled back, Ben laid the groundwork for offering franchise opportunities, ensuring the business was well-positioned to expand sustainably once conditions improved.

Outcome

- What began as a single store has now expanded into two successful locations, supported by a roaming food truck that continues to generate strong revenue streams.
- A franchise model has been developed and launched, creating pathways for further expansion and long-term sustainability.
- Ben leads a larger, highly engaged team, offering stable employment and meaningful growth opportunities.
- Comprehensive insurance ensures the business is not exposed to unnecessary vulnerabilities.
- Ben's brand has received recognition through prestigious awards including: Courier Mail Brisbane's Best Burgers (2020) Triple M Brisbane's Best Burgers (2024) Premier's Best Burgers in Queensland (2025). These accolades highlight the sustained quality and innovation of his business despite the industry's challenges.
- By supporting local causes and completing initiatives such as the Kokoda Trail, Ben has reinforced the organisation's reputation as a community-focused business that gives back.

New Plumbing Solutions - SME Category Finalist

Innovation in Plumbing

New Plumbing Solutions (NPS) is a technology-driven water utilities and infrastructure business that has been operating for 15 years. NPS started as a plumbing maintenance business for infrastructure, health, education and government sectors in Victoria. NPS experienced rapid growth following a significant acquisition in April 2024, which effectively doubled both the size of the organisation and its operating fleet.

The increased fleet size, complexity and larger footprint resulted in an increased frequency and severity of vehicle incidents, exposing staff to risk of serious injury, higher costs of vehicle damage and replacement.

To address the risks, NPS implemented a comprehensive strategy to modernise its fleet, enhance driver safety, and improve operational efficiency:

- GPS tracking was extended across all vehicles, including acquired fleet, with driver behaviour data now integrated into performance management, and quarterly recognition celebrates top performers.
- A streamlined approach to vehicle make/model and fit-outs ensures consistency and simplifies maintenance. Capital investment replaced ageing vehicles, improving safety and reducing CO₂ emissions.
- Gross Vehicle Mass assessments addressed overloading risks, and a refreshed vehicle policy aligned staff with updated standards. Safety initiatives targeted apprentices to support inexperienced drivers.
- A new fleet management system enables preventative maintenance and faster defect resolution. Partnering with a third-party maintenance provider has reduced minor incident costs and insurance claims.
- Driver history is now part of recruitment, and onboarding has been enhanced with training on expectations, truck operations, and incident response.

Outcomes

- The claim frequency reduced from 13.9% in FY24 to 10.6% in FY25.
- The average claim cost decreased from \$9,663 in FY24 to \$8,018 in FY25.
- Contribution to a 7% reduction in Total Recordable Injury Frequency rate for FY25
- NPS is on track for a 10% reduction in supplier-related trips for our field staff, which will have a positive impact on CO₂ emissions and further reduce the likelihood of vehicle-related incidents.
- Improved mileage tracking and fuel consumption through the new fleet management system will enhance the ability of NPS to accurately report on and manage reductions in Scope 1 emissions.

Vow Group Pty Ltd - SME Category Finalist

Tasty food that happens to be made from cultured meat

Vow is a food technology company aiming to transform the food industry by creating novel, sustainable meat products using cultured meat technology. Rather than replacing traditional meat, Vow seeks to expand food choices with new flavours, textures, and nutritional profiles.

As a start-up less than 5 years old, Vow occupies two buildings in Alexandria, Sydney, and owns all critical equipment. Vow is highly vulnerable to loss or disruption, especially from equipment breakdown or product spoilage. Any equipment failure could halt production or compromise product quality, posing a major risk to business operations. Additionally, current operational capacity is only ~50%, indicating potential underutilisation or scaling challenges.

To address the risk challenges:

- An autostart generator has been installed for critical equipment. Monthly testing and annual inspections ensure operational reliability. Switchboards at both building sites allow for back-up generators if needed. Solar panels installed and surge protection in place.
- A dedicated team of fitters and boilermakers maintains equipment functionality and performs ongoing pipe replacements as part of routine upkeep. Approximately 40% of equipment has formal service contracts.
- The alarm system includes 24/7 remote cloud monitoring reporting to multiple people and battery backup.
- Contingency plans include cool rooms and refrigerated containers to relocate products during equipment failures.
- Vow's agreement with a third-party Logistics (3PL) site is also an option to prevent spoilage of products.

Outcome

- The business can meet current and future demands without being disrupted by large or small loss events.
- The steps that have been put in place have enabled this start-up business to grow and develop and have a positive impact on the planet.



Workers' Compensation and Public Liability Category Finalists

CareFlight Limited

Goldstar Transport Group Pty Ltd

KCA Site Services

Southern Cross Care (ACT & NSW)

Southern Cross Care Tasmania

CareFlight Limited - Workers Compensation and Liability Finalist

Australian Lifesaving Aeromedical Charity

CareFlight was founded in Sydney in 1986 as an aeromedical charity with the mission to save lives, speed recovery and serve the community. CareFlight's fleet of sixteen (16) aircraft and over 640 employees nationally help to treat and save the lives of over 9,000 Australians a year. A highly regulated organisation, CareFlight works across a range of industry sectors including clinical, aviation, transport, emergency services and education. As a registered charity, CareFlight provides services to remote and indigenous communities as well as cities.

Due to CareFlight's significant growth in recent years, its systems and processes for management, reporting, risk management and governance were struggling to keep pace with operational and strategic needs. Addressing these challenges, CareFlight:

- Developed a single Integrated Management System (IMS) which was successfully re-certified in February 2025 against ISO 9001 (Quality), ISO 14001 (Environment), ISO 45001 Occupational Health and Safety. Also developed eleven IMS training courses for staff.
- Refined the internal audit program with a risk-based approach and assigned actions.
- Executive and risk review committees established, and an organisation wide Operational Risk Register developed.
- Upgraded the reporting system to simplify the reporting process, ensuring data consistency and improved categorisation, supporting data interrogation and governance.
- An enterprise-wide approach to risk management was developed and included a revised risk management audit program, operational risk register, board and organisational risk review committees.

Outcomes

- Improved staff understanding and use of the Integrated Management System.
- The revised audit program has improved the quality of audits, accountability and reduced the number of audits across the organisation.
- The group wide operational risk register identifies risks, is a source of knowledge and supports informed decision making. It also provides a focus for how operational risks are managed and accountable parties.
- The upgraded reporting system and revised governance arrangements and enterprise-wide approach have streamlined decision making.

Goldstar Transport Group Pty Ltd - Workers Compensation and Liability Finalist

Dedicated Transport Solutions

Goldstar is a family owned and operated company, established in 2004, which has developed into a leading provider of integrated logistics across Western Australia. Goldstar employs over 450 workers, including drivers, warehouse store persons, freight officers and mechanics, and is supported by operational management, administration and support services. Goldstar's fleet is one of the most diverse and modern in Western Australia, comprising of over 100 Prime Movers, 50 Rigid Trucks, and over 100 specialized trailers. These assets are capable of meeting all transport needs, ranging from small PUD vehicles to triple road trains services the northwest.

Primary risks and challenges included falls from heights, manual handling, dropped objects and dislodged freight during transport. Standard flat top trailers present loading and unloading risks including falls from height, manual handling, dropped objects and dislodged freight during transport.

To address the risks, Goldstar conducted national research into industry best practices by consulting with internal teams, external stakeholders and multiple trailer manufacturers. Investing \$1.4 million into design and production, a Dual Deck Trailer prototype was built, adjustments made, and further builds approved.

Outcome

- The Dual Deck Trailer design has significantly reduced Goldstar's critical risk exposure.
- Dual Deck Trailers have been operational Goldstar's fleet for the last 18 months, and to date no reported incidents of fall from height, dropped objects during loading, or significant manual tasking injuries while using these trailers.
- Goldstar have experienced fall injuries from standard trailers in other parts of the organisation, along with manual handling injuries from handling the traditional heavy gates on the standard flat top trailers.
- While further time is required to understand the full beneficial impact of the Dual Deck Trailers, to date it can be said that the introduction of these trailers has been very successful.

KCA Site Services - Workers Compensation and Liability Finalist

Mining, Civil and Project Services

Established in 2016, KCA Site Services is a privately owned labour hire and plant hire company delivering tailored workforce and equipment solutions to the mining, civil and construction sectors across Australia. A corporate team based in Perth manages compliance, systems, recruitment, and mobilisation, while over 200 workers are deployed across client-controlled sites, particularly in remote FIFO and underground operations. FY2025 marked KCA Site Services highest growth year to date, both in revenue and deployment scale, while maintaining strong safety performance and insurer engagement.

Key risk challenges were largely structural and arose from the disconnect between operational responsibility and legal accountability common in labour hire. While KCA's initial WHS processes were in place, they were not optimised for scale, consistency, or strategic oversight across host sites.

Addressing the challenge, KCA:

- Developed a labour-hire specific WHS framework aligning with ISO 45001 standards and WHS Legislative requirements, and developed a KCA WHS contact directory for all clients.
- Restructured the pre-mobilisation WHS assessment incorporating early WHS oversight of medical disclosures.
- Quarterly WHS stakeholder reviews were introduced, with the HSE Manager visiting metro and remote client sites for in-person inspections and safety discussions.
- Created a mobile-accessible platform for workers to report injuries and promotion of a shared safety culture with deployed workers through a quarterly 'KCA Bulletin'.
- WHS was embedded across departments, teams trained in new workflows and return to work processes integrated with payroll and rostering. Monthly WHS trend reviews introduced, helping identify high-risk clients or tasks and informing business decisions and insurer communication.

Outcomes

- Workers' compensation claims reduced from seven in FY24 to three in FY25.
- One claim related to a pre-existing condition, and one was fully closed within eight weeks Reporting time reduced from 2.8 days to 0.58 days, a 79 percent improvement.
- Kynnection system developed for real time WHS management.
- Power BI integration established for trend monitoring and client risk analysis early intervention on injuries and WHS led clearance improved worker safety. WHS now fully integrated into recruitment, payroll, scheduling, and finance.
- Site visits, contact directories, and client reviews introduced to strengthen collaboration. Quarterly bulletins issued to all deployed staff to improve awareness and engagement.
- The outcomes of our WHS system transformation have been measurable, sustained, and organisation wide, spanning injury reduction, operational effectiveness, stakeholder confidence, and system scalability.

Southern Cross Care (ACT & NSW) - Workers Compensation and Liability Finalist

Providing a full spectrum of retirement and aged care related services

Southern Cross Care (NSW & ACT) was established over 50 years ago by the Knights of the Southern Cross, a Catholic not-for-profit organisation committed to supporting older Australians. Since its foundation, it has grown into one of the region's most trusted aged care providers, known for delivering person-centred care rooted in dignity, compassion, and community.

Southern Cross Care (NSW & ACT) employs over 2,300 staff across more than 40 locations, supported by dedicated volunteers. The workforce spans residential aged care and retirement living teams, home care workers, allied health professionals, lifestyle staff, and support functions.

Key risks include clinical and care, workplace health and safety, governance, compliance and operational risks. These challenges stemmed from a lack of accountability and ownership of risk at every level. Safety was viewed as a compliance obligation rather than a shared responsibility. This meant that hazards were often left unreported, incidents were treated as routine, and managers did not actively drive preventative practices.

To address the risks, Southern Cross Care (ACT & NSW) embedded ownership of safety and wellbeing at every level of the organisation.

- Introduced a centralised digital reporting system for hazards and incidents and a safety performance Index Score to track both lead and lag indicators.
- Developed a WHS responsibility and accountability framework supported by procedures, guidelines and accountabilities.
- Engaged staff through recognition and innovation and built confidence and capability in safety leadership, and celebrated staff contributions which also drove a cultural change across the organisation.
- Leveraged data for better workers compensation outcomes and introduced the Active Living Wellness Wheel.

Outcomes

- Reduction in workers' compensation costs, as of 1 July 2025, total premium-impacting claims costs closed 13.1% below the industry benchmark. Also drove a 15% reduction against the benchmark for claims cost development through targeted return-to-work programs and rigorous safety management practices.
- Improvement in safety performance index, Over the last 12 months performance has consistently exceeded the KPI threshold of 85%, with the last six months averaging 95%.
- Strengthened staff wellbeing through the Active Living Wellness Wheel.
- Sustainable outcomes achieved a material reduction in claims costs across multiple benchmarking measures.

Southern Cross Care Tasmania - Workers Compensation and Liability Finalist

Nursing, health and aged care, hospitality and wellbeing services provider

"Caring for ourselves as we care for others" isn't just a mantra at Southern Cross Care Tasmania, it's the driving force behind every action, decision, and innovation across our organisation. Employing over 1,100 staff across nine residential aged care facilities, retirement villages, and home and community services, we understand that our own health and safety directly influences the quality of care we provide to older Australians.

Core factors driving risk challenges included changing resident care needs, workforce attraction and retention, a return-to-work process lacking management accountability and insufficient support for injured workers. Added to this, the WHS system is still maturing, and safety culture gaps exist as WHS training had not fully cascaded from leadership to frontline workers.

To address the risk challenges:

- Proactively adapted practices to reduce risks for both residents and staff through updated falls management policy, safe footwear guide, manual handling program revamp, safe operating procedures in hospitality to address non-clinical risks, and the Montessori program for dementia and ageing to manage behaviours of concern.
- Addressed workforce attraction and retention through centralised recruitment and streamlined processes with WHS responsibilities embedded in all position descriptions.
- Introduced a structured RTW program inclusive of early intervention and RTW Coordinator support, monthly RTW meetings and injury management and RTW Training for managers and supervisors.
- Supporting maturity of the WHS program the expanded health and safety representative (HSR) program: Increased HSRs to 60 across all sites, providing comprehensive training and allocating two hours weekly for health and safety initiatives, thus embedding safety champions throughout the workforce.
- Expanded WHS documentation through development of 69 updated policies, procedures, and guidelines reflecting best practices.
- Partnered with its Employee Assistance Program (EAP) to launch a wellbeing app that supports staff mental health and wellbeing in real-time.
- Introduced a robust, multi-tiered education and engagement approach.

Outcomes

- Reduced manual handling incidents - reduced musculoskeletal injuries.
- More awareness and better management of the challenges faced in staff appointment and retention, partially due to geographic constraints and generational changes where aged care is not considered to be a career path.
- More inclusivity across all levels of Southern Cross Care Tasmania.