



Safeguarding Australian Schools

From mitigation and recovery
to future proofing

Foreword

QBE began in 1886 in Townsville and over 100 years later, we have become a cornerstone in the insurance landscape for schools across Australia.

Over the past four decades, our commitment to providing cover for schools has seen us evolve into the leading insurer for independent schools, covering a large number of all non-government institutions nationwide, helping safeguard the education of close to one million students.

Our insurance products such as Property, Professional and Public Liability, Motor Fleet, Construction, and Workers Compensation (in selected states)—form the backbone of our service offerings, and the last 38 years have seen us pay hundreds of millions of dollars in insurance claims. Whether it is rebuilding institutions after significant damage, aiding teachers' return to work post-injury or repairing school vehicles, we provide tailored cover and support to the evolving needs of Australian schools and learning institutions.

This report provides an overview of Australia's compulsory education sector and examines the impacts of property insurance on Australia's independent schools.

At QBE, we are not just an insurer. Our dedication extends beyond traditional insurance services, encompassing comprehensive risk management mitigation strategies and frameworks. We are committed to refining our customer-centric approach and enhancing service delivery to meet the dynamic needs of the schools we insure. As we look to the future, our focus will include supporting our customers to meet current and emerging risks and continuing to be a valued risk partner to the education sector.

The release of this report reflects QBE's ongoing commitment to Australia's education system. We are immensely proud of the role we play and remain steadfast in our dedication to supporting and safeguarding the institutions that nurture our nation's future.

Pat Priest

General Manager, Commercial
QBE Australia Pacific



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Methodology

The insights and trends presented in this report are derived from QBE's internal property claims data for Australian independent schools, covering the period from 2014 to 2023.

This comprehensive dataset includes claims related to damage insured under QBE specialist education property insurance products over the past decade. In certain underwriting years QBE risk share has been less than the 100% claim amount paid out to customers.

To ensure privacy and confidentiality, all customer data has been fully deidentified. Individual schools and claimants, both past and present, cannot be identified from the information analysed in the report. The deidentified data allows for an accurate analysis of broader trends without compromising the privacy of our customers.

Evolution of Australia's schools system

Australia's compulsory education sector is a vibrant and dynamic ecosystem, blending public (government) and independent (non-government) schools that deliver innovative and inclusive learning experiences to over four million students nationwide.¹

Compulsory education in Australia was introduced in the late 19th century, with each state and territory establishing their own education acts and policies by the early 1900's. This development was part of a broader global trend at the time to broaden educational access across society. Over time, the integration of various educational philosophies, advancements in technology, policy developments, and demographic changes have shaped these early efforts into the more structured and expansive state-based education system that exists today.

The oldest independent school still operating in Australia today is The King's School in Parramatta, NSW, established in 1831.

1. Parliament of Australia (2023) [School education: A quick guide](#). Accessed on 15 August 2024



Growth of Australia's compulsory education sector

Australia's compulsory schooling sector is diverse, consisting of government and non-government education providers.

The latter includes private education providers, Christian schools, other faith-based schools, special needs schools, and alternative systems like Montessori and Steiner schools.

Total enrolment of
4,086,998
students²

Total of
9,629
schools

with **6,237** primary,
1,453 secondary,
1,422 combined
and **517** special schools³

Over the five years to 2023, total student enrolments increased by 3.5%.

Independent schools recorded the largest increase (14.1%), followed by Catholic schools (4.8%) and government schools (0.7%)⁴

Total of
311,655

full-time equivalent
teaching staff in
Australian schools⁵

Majority of students

64%

attend government schools

followed by
19.7% Catholic and
16.3% independent⁶



Understanding school insurance

From mandatory and legislated to essential and recommended, the types of insurance policies available for Australia's schools are diverse.

Schools in Australia require various insurance policies to cover potential risks and liabilities. These include mandated state government policies and other insurance policies that may protect against common risks and events. QBE provides the following insurance policies for schools and educational institutions⁷

- **Property Insurance:** Protects school buildings, equipment, and furniture against risks such as fire, theft, vandalism, and natural disasters.
- **Business Interruption Insurance:** Covers financial exposure, particularly in the event of a property loss event.
- **Public Liability Insurance:** Covers claims of personal injury or property damage suffered by third parties (e.g. students, parents, visitors) due to the school's activities or premises.
- **Workers Compensation Insurance (in selected states):** Covers employees for work-related injuries or illnesses, including medical expenses and lost wages.
- **Professional Indemnity Insurance:** Covers claims of professional negligence or errors by the school's staff.
- **Motor Fleet Insurance:** Provides cover for theft, loss or damage to school vehicle fleets primarily consisting of cars, utilities, vans, buses and light trucks.

We've lifted the lid on QBE property insurance claims over the past decade. By examining and comparing claim types, annual and monthly claims figures, and state-by-state comparisons, we can provide a comprehensive overview of insurable events that have impacted non-government schools across Australia."

Bob Algie
Head of Industry Verticals
QBE Australia Pacific

7. For the purposes of this report, the following findings will examine the impacts of property insurance on Australia's independent schools.



Protecting our schools



\$4.6m

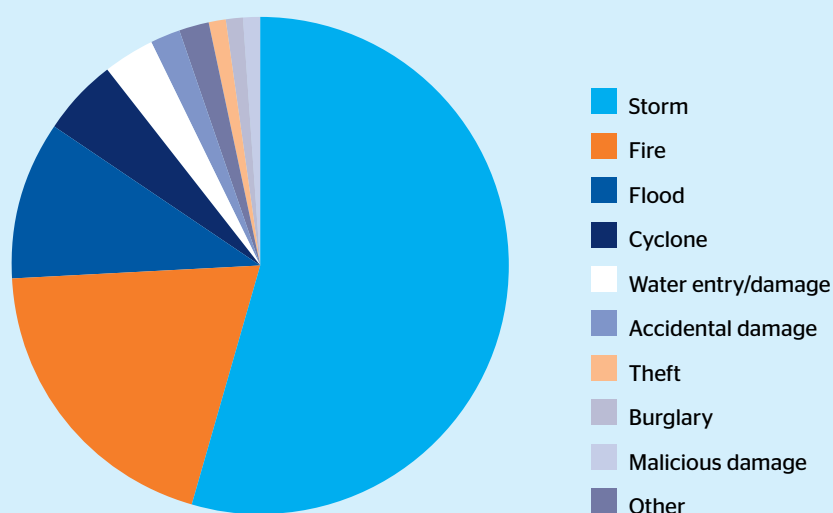
The biggest claim over the past 10 years was paid to a Queensland school following extensive damage to the school from a catastrophic weather event in 2014.¹⁰

The impact of extreme and catastrophic weather events accounts for more than 80% of schools' property claims.

From 2014 through 2023 inclusive, QBE customers received over \$100 million in school property claims. While some claims are straightforward, multiple claim types can occur during a single insurable event. In the case of machinery breakdown, for example, a damaged fridge could also include the loss of spoiled food and water damage.⁸

Figure 1 highlights total claims paid out over the past decade by claim type, with storms, fires and floods accounting for 78% of total property claims incurred.

Figure 1: Top ten property claims by type over the last decade⁹



	Property claim type	Claims
1	Storm	\$57+ million or 57%
2	Fire	\$10+ million or 10%
3	Flood	\$11+ million or 11%
4	Cyclone	\$3+ million or 3%
5	Accidental damage	\$3+ million or 3%
6	Burst water line	\$3+ million or 2%
7	Water leak	\$2+ million or 2%
8	Theft	\$1+ million or 1%
9	Burglary	\$1+ million or 1%
10	Malicious damage	\$1+ million or 1%
11	Other	\$7+ million or 7%
	Total	\$100+ million or 100%

8. Sourced from internal QBE education property claims data. See Methodology section for more. 9. All figures are nominal values with no adjustments made for inflation. 10. Sourced from internal QBE education property claims data. See Methodology section for more.



Total claims over the past decade offer revealing insights into the impact of significant weather events on Australian schools. In February 2022, in what remains the costliest extreme weather event in history,¹¹ the Insurance Council of Australia declared an insurance catastrophe for Southeast Queensland and NSW, which was impacted by severe weather and flooding. That year also saw the end of a rare three year 'triple-dip' La Niña,¹² influencing much of Australia's rainfall. Figure 2 highlights the enormous impact this had on QBE claims for schools compared to other years over the last decade.

Figure 2: 10-year comparison of total claims incurred by schools¹³

Year	Total claims	Rank	Climate condition	Average mean rainfall (mm) ¹⁴
2014	\$15+ million	2	Multiple heatwaves and several severe bushfires coupled a number of significant storms.	473.38
2015	\$8+ million	6	Strong El Niño year. Annual rainfall below average.	436.74
2016	\$5+ million	8	Strong El-Niño for the beginning of the year, with mean temperatures among the highest ever recorded.	532.09
2017	\$5+ million	9	One of the warmest years on record with a La Niña developing at the end of the year.	494.44
2018	\$11+ million	4	Widespread warm persistent throughout the year with a weak La Niña declared at the beginning of the year.	405.85
2019	\$3+ million	10	Australia's warmest year on record. Widespread drought and severe fire weather throughout the second half of the year.	275.71
2020	\$13+ million	3	Extreme heat and widespread bushfires in Eastern States during first three months. La Niña was declared in September.	486.59
2021	\$8+ million	7	La Niña persisted throughout the year with widespread flooding in Eastern and Central Australia.	507.74
2022	\$41+ million	1	La Niña event resulted in the national rainfall was 26% above average dominated by tropical cyclones and intense and persistent rainfall resulting in multiple flood events across Eastern Australia.	589.25
2023	\$6+ million	5	Major La Niña event continued leading to higher than average rainfall averages while an El Niño developed for some states.	473.7

11. Insurance Council of Australia. Media Release (12 September 2023) **New data shows historic catastrophes would have greater impact today**. Accessed on 28 July 2024. 12. Australia Research Council. **Large scale climate drivers in Australia - 2022 (14 March 2023)**. Accessed on 16 August 2024. 13. All figures are nominal values with no adjustments made for inflation. 14. Statista. **Annual mean rainfall in Australia**. Accessed on 16 August 2024



El Niño vs La Niña

The typical impact of an El Niño event on our climate includes temperature increases in southern Australia and a decrease in rainfall across the eastern states of Australia.

The last big El Niño event in Australia ended in 2016. During El Niño years Australia typically experiences increased bushfire risk, fewer tropical cyclones, more heatwaves, reduced chance of widespread flooding and stronger sea breezes.

La Niña impacts our climate differently with rainfall increasing across eastern, central and northern parts of the country, while the temperature, particularly in the tropics, decreases. A third consecutive La Niña year was declared in 2022/2023, marked by extreme rainfall and widespread flooding across Southeast Queensland and Northeast NSW. During La Niña years there are more tropical cyclones, increased widespread flooding and earlier rains across Northern parts of Australia.¹⁵

Breaking the data down by month reveals striking insights into school property claims. February accounts for more than a quarter (27%) of all claims over the past ten years. This spike can be explained due to a combination of factors, including the increased incidence of extreme weather events occurring over that month, resulting in damaging rain and wind. Schools also reopen in February after the long summer holiday break, often revealing equipment failures that have gone unnoticed or maintenance issues that have been left unattended, such as air conditioners left on in classrooms, which can cause mould problems.

Figure 3: February – the most damaging month for Australian schools¹⁶

Rank	Month	Total sum of payout last 10 years
1	February	\$28+ million
2	November	\$18+ million
3	December	\$10+ million
4	March	\$10+ million
5	April	\$8+ million
6	January	\$8+ million
7	May	\$7+ million
8	October	\$5+ million
9	July	\$3+ million
10	September	\$2+ million
11	June	\$1+ million
12	August	\$1+ million

More than a quarter of all claims paid out over the past decade have occurred in February, making it the most damaging month for Australian schools.”

Stephen Geisler
Head of Corporate Financial
Lines and Multinational
QBE Australia Pacific

15. Australian Bureau of Meteorology. Climate Driver Update. Issued 23 July 2024. 16. All figures are nominal values with no adjustments made for inflation.



Managing maintenance

Anecdotal evidence from QBE's Risk Management Practice suggests that many schools often delay or overlook regular maintenance tasks. However, many storm-related claims could potentially be avoided through routine upkeep, such as clearing gutters and drains.

Focusing on preventative maintenance during long school holidays could help reduce these incidents. Key preventative maintenance activities may include:

- Conducting periodic self-inspections across all areas of the school, especially during school holidays.
- Performing annual maintenance on air conditioning systems, electrical equipment, fire protection systems, and other critical infrastructure.
- Trimming overhanging trees, clearing blocked drains, and completing arborist reports or flood mitigation actions.
- Undertaking maintenance and construction tasks, such as securing roof fixtures, updating lighting and signage.
- Servicing equipment like autoclaves, dust extraction systems, kitchen hoods (including deep duct cleaning), and maintaining cooking equipment, fume hoods, and science laboratory chemical management systems.
- Adhering to all loss prevention management protocols, including managing hot work permits, impairment systems, and contractor oversight, with careful monitoring by the facilities team during school holidays.

Implementing a proactive, scheduled maintenance strategy is crucial for schools to mitigate the risk of storm-related damage. By addressing potential vulnerabilities ahead of time, schools can reduce the likelihood of costly repairs and operational downtime.”

Ashwin Abraham
Manager, Client Risk Management
QBE Australia



State comparison

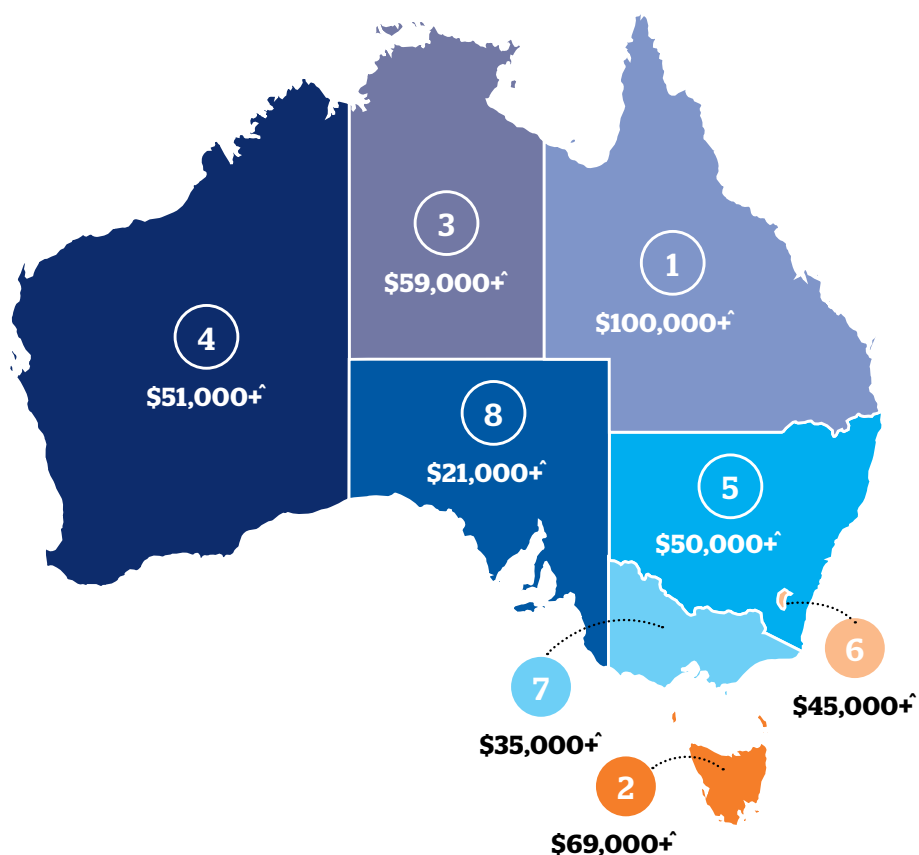
How do our states compare when it comes to the frequency, average claim amount and types of claims?

Increased storm activity has led to a significant rise in insurance claims for Australian schools over the past decade. The focus on improving infrastructure and preparedness is becoming increasingly important.

The 10-year analysis of insurance claims across Australian states and territories reveals Queensland as the leading state predominantly due to storm and cyclone damage. Tasmania ranks second, largely due to a series of smaller but highly damaging storms and flooding events. While the Northern Territory rounds out the top three, with cyclones being a significant factor.

Western Australia reports the highest costs from storm-related claims, while the ACT sees the majority of its claims from storms in January. Although New South Wales ranks lower in average claims, it has the highest overall number of claims. Meanwhile, Victoria and South Australia experience lower claim instances but lead the country on different claim types.

Figure 4: Average claim by state (10-years)¹⁷



17. All figures are nominal values with no adjustments made for inflation. ⁺10 year average.

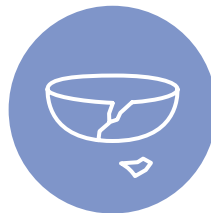




Weather woes drive surge in claims

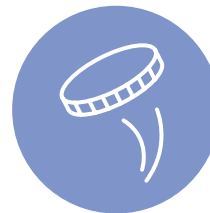
Storm damage represents 55% of all claims in Queensland schools over the past decade (145 of 263 claims). Notably, the past three years have been the most challenging for Queensland schools, emphasising the increasing severity of weather-related incidents. 27 February is the most common date for claims over the past 10 years for schools in Queensland with a total of 13 claims incurred.

Top 3 unusual claims



1

Antique ceramic bowl damaged



2

Student threw coin at communications box causing faults



3

Septic tank pushed out of the ground

Total claims by year (Queensland)

Rank	Year	No. of claims
1	2022	56
2	2021	33
3	2023	32
4	2017	28
5	2014	26
6	2015	21
7	2020	20
8 (tie)	2019	16
8 (tie)	2016	16
10	2018	15
Total		263





Tasmania

Small state, big damage

Tasmania recorded the second-highest state average over the last decade due to a handful of highly damaging weather events. The leading cause being storms and burst water lines linked to flash flooding and rain quantity. Storms equated for 17 of the total 52 claims (33%) from Tasmanian schools. Tasmania also recorded the greatest incidence of fire related claims, representing 10% of total claims over the period, while 2022 and 2020 were the most damaging years.

Top 3 unusual claims



1

Storm causing tents to land on roof causing damage



2

Damage to rowing scull while in use



3

Keys fell into bin, bin then emptied, resulting in lost keys

Total claims by year (Tasmania)

Rank	Year	No. of claims
1 (tie)	2022	9
1 (tie)	2020	9
2	2018	7
3 (tie)	2021	6
3 (tie)	2014	6
6	2015	5
7	2016	4
8	2017	3
9	2023	2
10	2019	1
Total		52

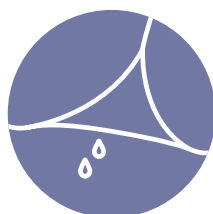




Cyclone claims dominate

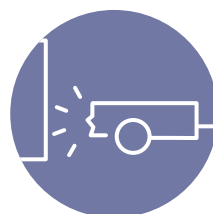
Rounding out the top three states/territories with the highest average claims, the Northern Territory has had a number of serious weather events, most notably damaging cyclones in 2018 and 2015. Cyclone Lam, the strongest storm to strike the Northern Territory since Cyclone Monica in 2006 accounted for 71% of all school insurance claims over the past decade. While it has a smaller base of claims the Northern Territory recorded the highest incidence of burglary claims (10%) over the period, however there were no theft claims reported. March is the most common date for incidents, with a total of five claims over the past 10 years.

Top 3 unusual claims



1

Shade sail
melted



2

Employee backed
trailer into substation



3

Theft of 31
school iPads

Total claims by year (Northern Territory)

Rank	Year	No. of claims
1	2018	11
2	2015	5
3	2017	4
4	2016	3
5 (tie)	2022	2
5 (tie)	2020	2
7 (tie)	2021	1
7 (tie)	2014	1
9 (tie)	2023	0
9 (tie)	2019	0
Total		29





Western Australia: 2016 storms drive claims

2016 was the most damaging year over the past decade for schools in Western Australia with \$3.8 million worth of claims paid out from largely fire and storm damage. Storms have been the costliest insured event for Western Australian schools accounting for 76% of all claims. Fire was the second highest claim type after the 'Big three' with 9% of all claims. 23 May is the most common date for claims over the past 10 years for schools in Western Australia with a total of three claims.

Top 3 unusual claims



1

Geckos caused failure to circuit boards



2

Basketball hoop hoist motor burnt out



3

Smoke and fire damage to laser cutting machine

Total claims by year (Western Australia)

Rank	Year	No. of claims
1	2016	15
2	2022	12
3	2018	10
4 (tie)	2023	7
4 (tie)	2019	7
6 (tie)	2017	6
6 (tie)	2020	6
8 (tie)	2015	5
8 (tie)	2021	5
10	2014	3
Total		76





Tops national claims but maintenance matters

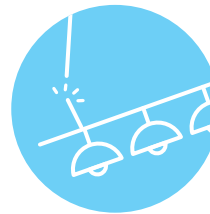
NSW schools recorded the most claims in the country over the 10 year reporting period with an average of 72 claims paid each year (the equivalent of 6 claims per month). The February 2020 storm event along the Northeast coast of NSW contributed to 28 claims totalling \$2,000,000+ (6% of the total claims in NSW over the past decade). NSW also recorded the highest number of claims less than \$10,000, indicating the need to ensure maintenance at schools is up-to-date. The El Niño year of 2015 was the most destructive and corresponds with the most amount of fire claims of the last decade, while 9 February is the most common incident date over the past 10 years with a total of 32 claims.

Top 3 unusual claims



1

High winds caused neighbour's tree to hit chimney



2

Lighting bay fell down onto basketball courts



3

200 litre fish tank leaked and caused damage

Total claims by year (NSW)

Rank	Year	No. of claims
1	2015	95
2	2022	94
3	2020	90
4	2018	85
5	2014	75
6	2017	74
7	2016	65
8 (tie)	2019	56
8 (tie)	2021	56
10	2023	33
Total		723



ACT

Storm season hits hard

Almost all claims paid out to schools in the nation's capital were due to storm damage occurring over the first month of the year, with January representing a whopping 98% of all storm damage. In total, storm damage accounted for 87% of all claims in the ACT. It reported the highest incidence of theft related claims of the nation (7%), while there were no fire related claims made over the reporting period, 2018 was the most damaging year for schools in the ACT.

Top 3 unusual claims

**1**

Tap left on
overnight

**2**

Loss of hearing aids
and cleaned away
by airline staff

**3**

Accidental
damage to double
scull boat

Total claims by year (ACT)

Rank	Year	No. of claims
1	2018	8
2 (tie)	2016	6
2 (tie)	2019	6
2 (tie)	2020	6
5	2017	4
6 (tie)	2022	3
6 (tie)	2023	3
6 (tie)	2014	3
9	2015	2
10	2021	1
Total		42





Victoria

Water damage dominates

In Victoria, storms account for 37% of all claims. However, both storm and non-storm-related water damage are particularly noteworthy in the state. Water damage from leaks, broken sprinkler heads, and burst hot water systems represent the highest percentage of non-storm-related water damage claims (9%) compared to the rest of the country. 2022 was the most damaging year for Victorian schools, and 27 January the most common incident date over the past decade, with a total of five claims.

Top 3 unusual claims



1

School bus
stolen and driven
through fence



2

Damage to
double bass
instrument



3

Synthetic pitch
damaged by car
doing burnouts

Total claims by year (VIC)

Rank	Year	No. of claims
1	2022	28
2	2021	24
3	2020	19
4 (tie)	2017	17
4 (tie)	2016	17
6	2019	16
7	2023	15
8	2018	13
9	2015	12
10	2014	11
Total		172





The accident capital of the nation

After storms, accidental damage was the leading claim type over the past decade in South Australia, representing almost 10% of all claims made. Accidental damage claims included damage to school musical instruments, boats, laptops and chapel windows. 2022 and 2016 were the most dangerous years for South Australian schools, while 28 October is the most common incident date over the past 10 years with a total of 10 claims.

Top 3 unusual claims



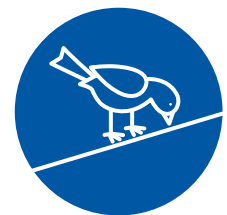
1

Theft of a continuous hot water system



2

Broken window from kicked soccer ball



3

Damage to tennis court by birds

Total claims by year (SA)

Rank	Year	No. of claims
1 (tie)	2022	29
1 (tie)	2016	29
3 (tie)	2021	26
3 (tie)	2023	26
5	2020	22
6	2015	16
7	2019	15
8	2018	13
9 (tie)	2017	9
9 (tie)	2014	9
Total		194



Enhancing school safety

Conducting site visits to ensure detailed risk assessments and enhanced claims efficiency can assist with tailored risk mitigation advice and also helps build trust, both of which are cornerstones for developing a safer school environment.

In 2023, QBE commenced property site visits of some insured schools to conduct detailed risk assessments, for both the insurer and the insured. Through in-depth evaluations, QBE can refine its insurance premiums to better reflect risks, ensuring schools pay an appropriate amount while maintaining comprehensive coverage. This meticulous approach aims to enhance claims efficiency, by facilitating quicker and more accurate processing and resolution of claims.

During property site visits, QBE risk engineers examine construction, occupancy, protection, and exposures (COPE), while liability assessments focus on slip, trip, and fall risks, contractor management, food safety, general cleaning/housekeeping, and the management of recreational areas. This comprehensive approach allows QBE to offer informed risk mitigation advice, helping schools prevent future losses and maintain a safer environment.

Over the past decade, more than \$75 million in claims were paid to Australian schools impacted by the Big Three - storms, fires and floods."

Stephen Geisler
Head of Corporate
Financial Lines and Multinational
QBE Australia Pacific

After a site visit, QBE provides schools with a QBE risk report, representative of their current level of risk, based on best industry practice and standards.

A school can receive one of three risk gradings across a number of risk types:

- **Adequate:** Aligns with most relevant standards and best industry practice
- **Tolerable:** Aligns with some relevant standards and best industry practice
- **Inadequate:** Does not align with relevant standards and/or does not meet best industry practice.



Client Risk Management Practice

Risk Management Practice is a new value proposition that is being launched offering tailor-made risk solutions to our customers and trusted partners with large or complex risks.

Each eligible client is assigned a dedicated Client Risk Management Specialist (CRMS) who serves as a single point of contact for all client risk management functions.

Our CRMSs work closely with brokers and clients to gain a deeper understanding of the business, create and execute strategic plans, prioritise risk improvements, and identify with solution providers to implement effective risk improvement strategies, ultimately ensuring good business practice for our customers and reducing overall exposure.

During the last 12 months our Risk Management Practice has visited over 65 Catholic school sites across Australia. The site visits are an assessment of more than 60 categories, from dust cleaning to fire hydrant coverage to smoke detection.

The findings of these site visits have revealed:

78%

**of schools have
inadequate grading
to slips, trips and falls**

61%

**of schools have
inadequate grading
for fire detection**

52%

**of schools have
inadequate grading
for fire impairment
management**



The top 10

How schools can improve

1. Hot work controls

Many schools do not have a formalised hot work permit system. Hot work permits are used to identify, manage and monitor hazards before, during and after commencing a hot work activity. Implementing a hot work permit system is a simple, effective solution that enhances safety for people and protection of assets.

2. Fire detection

A fire detection system at schools is an essential part of the fire management system, providing early fire brigade notification and aiding building evacuation. Many school buildings are not sprinkler protected and would need to rely heavily on the fire detection systems to alert the fire brigade to arrive on time to extinguish the fire, a risk that is exemplified after school hours.

3. Dust explosions

Woodwork areas and dust extraction systems at schools can accumulate wood dust, and when met with an ignition source could lead to primary and secondary explosions. This can be managed by adjusting cleaning practices, with extra attention to elevated surfaces.

4. Fire system impairment

Implementing an impairment management process is imperative to effectively manage the availability of active fire protection system.

5. Chemical handling:

Poor chemical storage in science labs can pose significant fire risks leading to property damage and liability risks. Following best practices, such as storing flammable liquids in flammable liquids cabinets, separating oxidisers from flammable liquids, and providing adequate ventilation, can help mitigate this exposure.

6. Overhanging trees

Overhanging trees can pose property damage and safety risks. It's important to have a certified arborist conduct an assessment at the school and ensure recommendations are implemented.

7. Flood mitigation

Schools in flood-prone areas should have flood emergency response plans in place. All schools should assess the potential for flood damage at their premises and take necessary flood mitigation measures to prevent water ingress into buildings or critical areas.

8. Combustible panel handling

Combustible Insulated Sandwich Panels (ISP) such as Expanded Polystyrene (EPS), and Exterior Insulation Finishing Systems (EIFS) such as Aluminium Composite panels (ACP) are serious fire hazards that can potentially spread quickly. Schools should identify the extent of combustible ISP and EIFS in their buildings and prepare plans to mitigate this risk.

9. Contractor management:

Documented contractor controls should be implemented to ensure contractors have current and adequate licenses and insurances in place. This can include site induction, appropriate contractor controls, and the establishment of a formal sign-in and sign-out process.

10. Kitchen hazards

Kitchen hoods, filters and ducts require regular cleaning. Grease filters and deep duct cleaning are often overlooked and could lead to fire spreading to larger areas. Best practice is to have an automatic wet chemical extinguishing system installed in the kitchen hoods to control cooking fires, as well as readily available portable fire extinguishers and blankets. Ensuring clear access to gas isolation valves is also important.



Emerging Risks

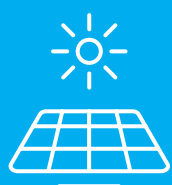
Thanks to the velocity of risk evolution, which has been exacerbated by the impact of the COVID-19 pandemic, there is now far greater connectivity and intensity of risks.

Some of these emerging risks have transferred to industries and organisations including Australia's compulsory education sector.



Cyber attacks

Cyber attacks and data breaches are a significant risk facing organisations globally. Schools need to be vigilant in managing cyber attacks through strategies such as focused risk assessments and investment in appropriate controls and insurance.



Photovoltaic panels

Solar panels are an increasingly common sight on school rooftops across the nation. As with any complex energy system, they bring unique risks and insurance considerations including installation, weather and fire risk.



Lithium-ion batteries

With the future of vehicle fleets veering toward electric vehicles, there are a number of new risks for businesses and schools to consider. Property fires resulting from charging lithium-ion batteries (for example in electric vehicles, e-scooters and bikes, or power tools) pose significant new hazards in schools.



The QBE difference

The future of risk mitigation in Australian schools will increasingly leverage advanced technologies and data analytics to proactively identify and address potential threats.

Effectively managing risk is crucial for schools in Australia to ensure a safe and secure environment for students, staff, and visitors. Proper risk management helps prevent accidents and incidents to create a safer school community. Through QBE's Risk Management Practice, school clients can identify potential hazards and implement proactive measures to help minimise disruptions, reduce financial loss, and avoid reputational damage.

QBE's Risk Management Practice also provide bespoke risk management strategies designed with the unique requirements and needs of the school in mind.

QBE insures **50%** of all non-government, **44%** of all independent and **55%** of all Catholic schools in Australia.¹⁸

18. As of August 2024, Sourced from internal QBE education property claims data. See Methodology section for more.



QBE works with risk solution providers to ensure the most up-to-date advancements in risk mitigation, technology and processes are available and utilised by our education customers.

Customer solutions panel

QBE has built a panel of reliable solution providers in technical risk mitigation in areas such as thermographic scanning, fire protection design and maintenance. Although QBE does not have commercial arrangements with these suppliers, they are vetted to ensure they meet and exceed regulatory and compliance standards in their jurisdictions.

QBE 'Makesafe'

QBE's 'Makesafe' initiative is also launching, designed to help expedite the recovery process for education customers experiencing a property loss. Traditionally, after an incident, a school's groundskeeper might temporarily secure a damaged roof, contact a broker, and wait weeks for assessors to address the issue. With 'Makesafe,' this process is streamlined, initiating repairs almost immediately, akin to disaster recovery services for retail home and contents insurance customers. By providing faster, real-time responses, 'Makesafe' minimises downtime and disruption, ensuring that schools can return to normal operations as quickly and safely as possible.

ESG solutions

We're committed to making sustainability a core part of education by helping schools transition to sustainable practices. Recognising the challenges of aging infrastructure and limited resources, we offer on-the-ground support to simplify the process. We work with schools to implement cost-effective sustainability measures, like switching to LED lights, while integrating these efforts into existing risk management processes. By providing actionable guidance and tracking progress, we aim to foster long-term sustainable practices that help to contribute to a more resilient future.

High-risk activities

QBE develops frameworks to identify high-risk activities involving contractors and third parties, such as rugby, rock climbing, abseiling and exchange student programs. These frameworks ensure that contractors and third-party providers have the necessary protocols and insurance coverage to adequately address all aspects of these high-risk activities from an insurance and compliance perspective.

School principals are like CEOs, focused on educating and managing their students and staff. We are here to assist them with risk management so they can concentrate on their primary responsibilities – educating and inspiring the next generation of Australians.”

Bob Algie

Head of Industry Verticals,
QBE Australia Pacific



Meet the team

Our education claims and risk management teams work alongside our brokers and underwriters to provide our customers with peace of mind.



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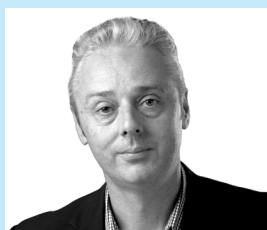
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To explore how QBE's risk mitigation and insurance solutions could work for you, contact your local broker.





Conclusion

At QBE, we're not just an insurer. From property and liability insurance to specialised risk assessments and the 'Makesafe' initiative, we collaborate with our customers to help protect them against known and emerging risks in the education sector.

Our risk assessments and tailored insurance cover helps improve claims efficiency and aims for minimal disruption to school operations. QBE is looking at how it can support schools with their sustainability goals through ESG frameworks and advanced risk mitigation strategies. By leveraging the latest technologies and working with vetted solution providers, we want to help schools navigate emerging risks, maintaining a safe, compliant and resilient environment for students, staff and the broader community. QBE remains dedicated to enhancing the safety and operational efficiency of Australia's educational institutions now and into the future.





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