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Gallagher Bassett Services Pty Ltd (GB) is thankful for the opportunity to provide input into the paper **The Digital Economy: Opening up the Conversation**. Like the Australian Government, GB believes there are huge opportunities in unravelling the complexities around the digital revolution and removing as many barriers as possible to get the best outcome. Four key questions in point GB would like to contribute to are:

Question 1. How are advances in digital technology changing the way you work, your industry and your community?

Over the last three years GB has invested in Business Process Management and Desktop Automation systems, which have improved the consistency of our service delivery and the efficiency of our individual users. More recently GB has been investing in the roll out of robotic process automation, which we use to support many of our corporate and operational processes, as well as Intelligent Process Automation.

GB will be investing significantly in the implementation of digital/virtual assistants to support the automation of more sophisticated tasks. GB currently uses machine learning and aims to be an industry leader in the use of artificial intelligence to support claims decisions.

At the 2017 Claims and Litigation Alliance Conference, GB's Global CEO Scott Hudson presented on GB's investment in artificial intelligence and data science, describing this as "the holy grail of providing superior claims outcomes". All of this is adding up to people getting back to work sooner, being more productive, or damaged business assets being repaired faster so that productivity is either not lost or minimised.

Question 3. What is the role of Government in achieving that vision.

GB believes it is essential that the government plays its part in simplifying processes for small to medium enterprises to comply with security, privacy and data practices.

This will enable the early and continuing engagement from innovative start-ups and remove what is commonly a barrier to early and continuous involvement. Leveraging these small enterprise is where game-changing innovative solutions, which will drive and provide growth to Australia's Digital Economy, will come from.

Question 6. What opportunities do we have to accelerate the development of technologies that will underpin Australia's digital economy?

A challenging but innovative way to accelerate the development of technologies would be to investigate and provide a secure way to open up all unclassified Internet of Things (IOT) government devices and data feeds up to any Australian organisation that complies.

This would create immediately the opportunity for innovative companies to design and develop enabling technologies that may be attractive to both government and if acceptable private organisations.

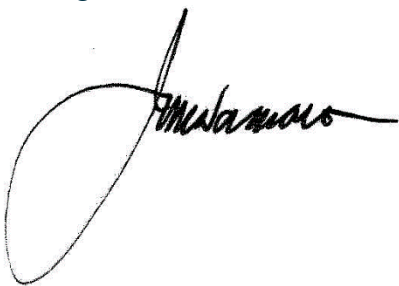
Question 14. What is holding Australian businesses back in terms of benefiting from digital technologies?

GB believes two things in particular are holding businesses back. With such a wide user base a large number of businesses have no concept of being part of and engaging with the digital revolution. More needs to be done in educating the general public, including case studies and real practical examples of what it means to move your business into the digital age, be it small steps or completely moving your organisation.

Additionally, the many and various levels of security required rule most small to medium businesses out from a cost and complexity point of view. Moving to a one united and secure ID similar to MyGov would enable all users in Australia to have a secure, identifiable ID that allows them to securely transact in a trusted manner with other parties. This would remove friction from business to business or business to government interactions and power the Digital Economy.

The Digital Economy is a great conversation and there is many more insights GB could provide. GB would welcome the opportunity to discuss in further detail any of the above points or any of the questions highlighted in The Digital Economy: Opening up the Conversation paper.

Kind regards,



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