



Risk Management is vitally important to the effective functioning and sustainability of every heavy transport and mobile plant fleet operation. It is key to reducing risks, keeping people safe and protecting assets.

At HMIA, we appreciate smart operators, that's why we promote the implementation of risk management strategies and solutions throughout the Australian broker network and client base.

Risk management not just about reducing risk, but increasing productivity.

When a risk management strategy is effectively implemented, it reduces the likelihood and severity of incidents, accidents, injuries and damage to assets. In fact, we place such importance on risk management, our Risk Management Team is happy to offer your clients (Insureds) a no-cost risk management assessment service, tailored to the individual operation.



Smart risk management is smart business.

Talk to our Risk Management team to see how we can help your client's gain the greatest benefit from managing their risk.

Some of the relevant risk management components reviewed include:

Systems – structures, processes and procedures that are implemented to proactively manage operational risks.

People – driver and operator management, (including recruitment, assessment, selection, induction, training) compliance and performance monitoring, (including fatigue management).

Insured Property – operations and freight tasks, Vehicle and Mobile Plant types and configurations, route management, maintenance, repairs, and servicing practices, fleet replacement or procurement planning.

Technology – risk management hardware and software, (including GPS tracking, telematics, camera monitoring and video recording systems, driver and operator fatigue and distraction management systems, and collision avoidance systems).

Claims – review of claims to assist in identifying relevant risk factors and risk treatments.