

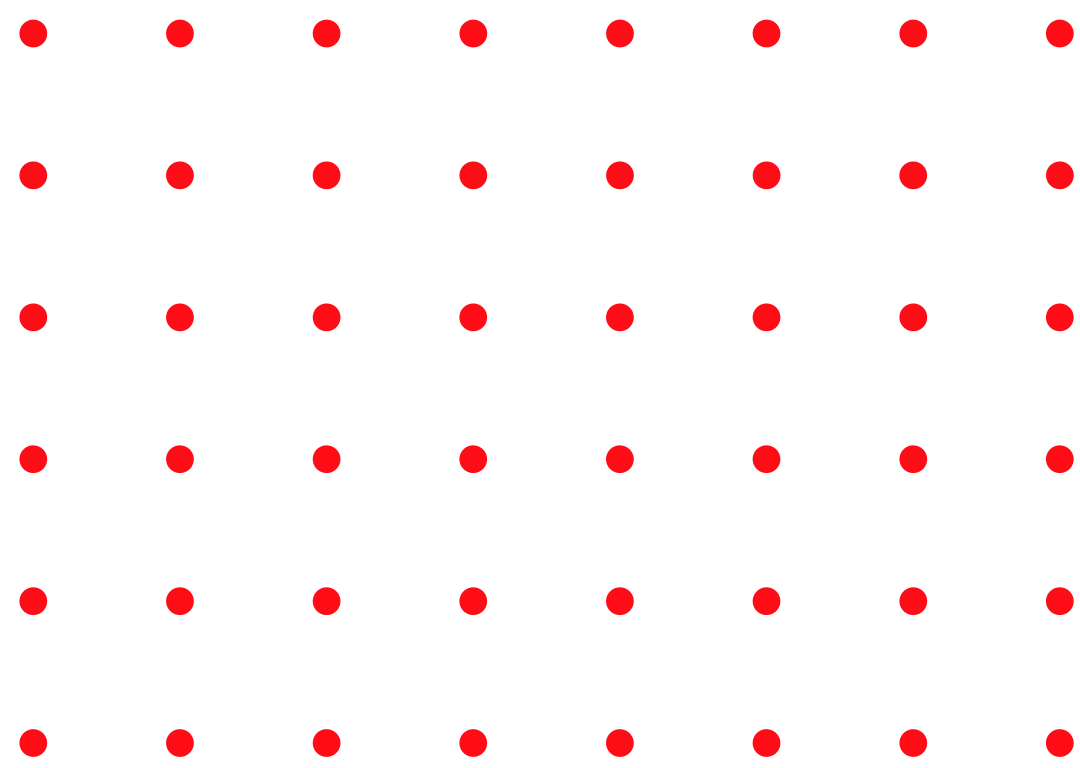


PRORISK CAPABILITY STATEMENT

 1300 776 467

 www.prorisk.com.au

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PRORISK

PROTECTION IS OUR PROMISE

ABOUT US

As one of Australia's longest-operating underwriting agencies, ProRisk has built a strong reputation for providing tailored solutions to meet the needs of various industries.

With a dedicated team of professionals with offices in Melbourne, Sydney, and Brisbane, ProRisk serves more than 9,000 brokers nationwide. ProRisk offers over 20 general insurance products supported by some of the world's most trusted insurers, including Swiss Re Corporate Solutions and Lloyd's of London.

➞ WHAT WE DO

ProRisk offers a suite of 19 products, with a core focus on empowering our broker partners through flexibility and choice. We provide brokers with a wide range of options to suit the specific needs of their clients, ensuring positive solutions and outcomes.

Our cutting-edge online binding platform, ProBind, takes this a step further—delivering the convenience to quote, bind, and manage policies anytime, from anywhere. It's designed to give our partners full control and efficiency in their day-to-day operations. As we continue to evolve, our commitment remains unchanged: to deliver market-leading products, exceptional service, and trusted, long-term partnerships.

➞ WHY CHOOSE US

- **Award-Winning Service:** Recognized as Underwriting Agency of the Year 2020, ProRisk is committed to delivering exceptional service and innovative solutions.
- **Trusted Security Partnerships:** We are backed by leading global insurers, including Lloyd's and Swiss Re, ensuring reliability and financial strength.
- **Outstanding Coverage:** Our extensive product suite covers a wide array of risks, providing clients with peace of mind across various sectors.
- **Expert Team:** With a team of experienced professionals across Melbourne, Sydney, and Brisbane, we offer personalized support and expertise to meet your insurance needs.

OUR PRODUCTS



FINANCIAL LINES

- Association Liability
- Cyber & Privacy Liability
- Management Liability
- Professional Indemnity
- Sole Traders & Partnerships Management Liability



HEALTHCARE

- Allied Health
- Beauty Professionals
- Healthcare Professionals (Combined Professional Indemnity & General Liability)



CASUALTY

- Public & Products Liability
- Property / Small Business Pack



COMMERCIAL MOTOR & CONSUMER PRODUCTS

- Comprehensive Motor
- Motor Fleet
- Novated Leases

ASSOCIATION & NON PROFIT LIABILITY

ProRisk’s Association Liability policy contains a number of features which are unique to ProRisk. It is designed for incorporated associations and not for profits, and includes cover for directors and officers, professional Indemnity, employment practices liability, tax audit and statutory liability.



Choice of deductible



Choice of limit

ProRisk’s Association Liability policy is specifically designed to cover the management and civil exposures of not-for-profits, associations and charities

Limits available up to \$10m

Available on a primary or excess basis

PREFERRED RISKS

- ✓ Associations and Not for profit
- ✓ Revenue up to \$25m
- ✓ Less than 500 employees
- ✓ Charities
- ✓ Non-professional sporting clubs

RISKS USUALLY DECLINED

- ✗ Insureds with revenue over \$25m
- ✗ Risks that are not registered as an association or not for profit
- ✗ Adult entertainment risks
- ✗ Asbestos manufacturers or distributors
- ✗ Tobacco manufacturers
- ✗ AFSL holders
- ✗ Marijuana related occupations
- ✗ Thermal coal
- ✗ Trade Unions or Political Parties

CYBER & PRIVACY LIABILITY

ProRisk’s Cyber and Privacy Liability is designed for small businesses with comprehensive cover which includes business interruption, data and application restoration costs, cyber incident response, cyber extortion, cyber crime, data breach, privacy and statutory liability. ProRisk’s cyber and privacy breach response team comprises cyber incident managers, forensic investigators and loss adjusters.



Choice of deductible



Choice of limit

ProRisk’s Cyber & Privacy Liability Insurance Policy is suitable for organisations with:



Up to \$25m



Up to 500 employees

Limits available up to \$5m

A robust risk management framework is essential but isn't necessarily going to completely protect your organisation from the devastating fallout of a cyber attack.

When you think about the average cost of responding to a cyber incident, this would be enough to put most small businesses out of business.

PREFERRED RISKS

- ✓ Cafes and Restaurants
- ✓ Farms, agriculture, forestry and fishing
- ✓ Trades – Air Conditioning installation, solar panel installation, electricians, shop fitters, cabinet makers, mechanics
- ✓ Retail businesses, such as florists, dress shops, shoemakers, drycleaners, bakeries
- ✓ Professional services, such as accountants, architects and engineers
- ✓ Medical establishments & allied health professionals, such as psychologists, dentists
- ✓ Beauty therapists, such as hairdressers, nail & beauty salons
- ✓ Real Estate businesses
- ✓ Administrative & support services, such as book keepers, secretarial services or graphic designers
- ✓ Cleaning & maintenance businesses
- ✓ NDIS, disability and aged care support workers

RISKS USUALLY DECLINED

- ✗ Financial Institutions
- ✗ Manufacturing
- ✗ Adult entertainment
- ✗ Asbestos
- ✗ Aerospace Risks
- ✗ Marine risks
- ✗ Government Organisations
- ✗ Demolition or excavation activities, or toxic waste disposal
- ✗ Explosive risks, such as ammunition or fireworks
- ✗ Chemicals or petrochemicals
- ✗ Tobacco products & e-cigarettes including e-liquid
- ✗ Amusement parks, circuses or public swimming pools
- ✗ Dams, mines, oil or gas production, power generation, railways or scaffolding

HEALTHCARE PROFESSIONALS CIVIL LIABILITY

ProRisk's Healthcare Professionals Civil Liability Insurance policy is specifically designed to meet the needs of the broad range of healthcare professionals and their staff, who may not be entitled to cover from medical indemnity insurers.



Choice of deductible



Choice of limit

Available limits up to \$20m

ProRisk's Healthcare Professionals provides civil liability Professional Indemnity and Public & Products Liability on a claims made basis.

PREFERRED RISKS

- ✓ Revenue of up to \$15m
- ✓ Less than 500 employees
- ✓ AHPRA regulated healthcare professionals, such as Chinese medicine, nurses, occupational therapists, osteopaths, pharmacies, physiotherapists, podiatrists and psychologists
- ✓ Non-AHPRA Regulated Healthcare Professionals, such as acupuncturists, audiologists, counsellors, dieticians, life coaches, massage therapists, naturopaths, nutritionists, optical dispensing, personal trainers and yoga instructors
- ✓ Beauty therapists, such as aromatherapists, hairdressers, nail and beauty salons, laser clinics, spas and saunas
- ✓ Medical establishments, such as GP clinics, allied health clinics, community clinics and specialists

RISKS USUALLY DECLINED

- ✗ 'Practitioners' as defined by the Medical Indemnity (Prudential Supervision and Products Standards) Act 2003
- ✗ Cosmetic Surgeons
- ✗ Radiologists and Sonographers
- ✗ Dermatologists
- ✗ First Responders (paramedics)
- ✗ Chiropractors
- ✗ Gymnasium owners or operators
- ✗ Aged care and permanent stay facilities
- ✗ Skin cancer clinics
- ✗ Marijuana related occupations
- ✗ Any risks associated with animal testing
- ✗ Manufacture, production or importers of pharmaceutical and or implantable medical device products
- ✗ Dentists and Members of the Dental Board of Australia
- ✗ Midwives

MANAGEMENT LIABILITY

ProRisk's Management Liability insurance covers risks arising from the actions and decisions of directors, officers and managers, which arise from the running of a business.

Limits from \$100,000 to \$10m available

Competitive Premiums

Management Liability is suitable for organisations with:



Up to \$25m turnover



Up to 500 employees



Who are domiciled in Australia

What it covers?

- Insured Person Liability
- Employment Practices Liability
- Investigation Costs Cover
- Entity Liability
- Superannuation Trustee Liability
- Comprehensive Crime Cover
- Tax Audit Cover
- Statutory Liability

PREFERRED RISKS

- ✓ Cafes and Restaurants
- ✓ Farms, agriculture, forestry and fishing
- ✓ Trades – Air Conditioning installation, solar panel installation, electricians, shop fitters, cabinet makers
- ✓ Retail businesses, such as florists, dress shops, shoemakers, drycleaners, bakeries
- ✓ Professional services, such as accountants, architects and engineers
- ✓ Medical & allied health professionals, such as psychologists, chiropractors, dentists
- ✓ Beauty therapists, such as hairdressers, nail & beauty salons
- ✓ Real Estate businesses
- ✓ Administrative & support services, such as book keepers, secretarial services or graphic designers
- ✓ Cleaning & maintenance businesses

RISKS USUALLY DECLINED

- ✗ Financial Institutions
- ✗ Manufacturing
- ✗ Adult entertainment
- ✗ Demolition or excavation activities, or toxic waste disposal and asbestos
- ✗ Aerospace Risks
- ✗ Marine risks
- ✗ Government Organisations
- ✗ Explosive risks, such as ammunition or fireworks
- ✗ Chemicals or petrochemicals
- ✗ Tobacco products & e-cigarettes including e-liquid
- ✗ Amusement parks, circuses or public swimming pools
- ✗ Dams, mines, oil or gas production, power generation, railways or scaffolding

PROFESSIONAL INDEMNITY

ProRisk's Professional Indemnity product is a civil liability cover designed for SME businesses.



Choice of deductible



Choice of limit

Limits available up to \$10m any one claim and \$30m in the aggregate

Available on a primary or excess basis

PREFERRED RISKS

- ✓ Revenue of up to \$25m
- ✓ Less than 500 employees
- ✓ Real Estate Professionals
- ✓ Recruitment Consultants
- ✓ Design Professionals including architects (up to \$5m revenue), draftspeople, interior designers, town planners, landscape architects, quantity surveyors and land surveyors
- ✓ Accountants (up to \$15m revenue)
- ✓ Management Consultants
- ✓ Lawyers top up
- ✓ Migration agents
- ✓ Miscellaneous Consultants including public relations, media consultants
- ✓ Environmental consultants
- ✓ Training/education consultants
- ✓ Project/Construction management
- ✓ Change management and business consultants (excluding M&A)
- ✓ OH&S consultants
- ✓ Loss adjusters
- ✓ Funeral Directors
- ✓ Graphic designers
- ✓ Advertising agencies and ad consultants
- ✓ Environmental consultants (up to \$15m revenue)
- ✓ Agricultural Consultants

RISKS USUALLY DECLINED

- ✗ High rise construction
- ✗ Geotechnical, structural engineers
- ✗ Valuers
- ✗ SCADA, PLC Programming, Automation Control
- ✗ Underground cable locators
- ✗ Building surveyors / pre-purchase inspections
- ✗ Security guards/ consultants
- ✗ Financial services
- ✗ Any activities associated with harbours, jetties or ports
- ✗ Marijuana related occupations
- ✗ Thermal coal related activities
- ✗ Fire Protection Agents
- ✗ Dams, mines, oil or gas production, power generation, railways or scaffolding
- ✗ Design and construct/ manufacturing

PUBLIC & PRODUCTS LIABILITY

ProRisk's Public & Products Liability is an essential insurance product for Australian small businesses. Also referred to as Broadform Liability or General Liability, it provides coverage for personal injury or property damage and helps protect your legal liability to third parties in the operation of your business.



Choice of deductible



Choice of limit

ProRisk's Public & Products Liability appetite is designed to cover the exposures of Australian SME businesses.

Limits available up to \$20m

PREFERRED RISKS

- ✓ Revenue of up to \$15m
- ✓ Less than 500 employees
- ✓ Cafes and Restaurants
- ✓ Air Conditioning installation, solar panel installation, electricians, shop fitters, cabinet makers
- ✓ Motor Trades including Diesel Mechanics, vehicle wrapping panel beater/smash repairer, Motor Wreckers
- ✓ Retail Businesses
- ✓ Professional services, such as lawyers, accountants, architects and engineers
- ✓ Medical professionals such as psychologists, and dentists
- ✓ Beauty therapists such as hairdressers, nail & beauty salons
- ✓ Real Estate agents
- ✓ Administrative and support services such as bookkeepers, secretarial services or graphic designers
- ✓ Domestic and office cleaning
- ✓ Beauty care manufacturing

RISKS USUALLY DECLINED





- ✗ Abbatoirs
- ✗ Aerospace risks
- ✗ Adult entertainment
- ✗ Marine risks
- ✗ Tobacco products and e-cigarettes including e-liquid or e-juice
- ✗ Amusement parks, circuses or public swimming pools
- ✗ Government Organisations
- ✗ Demolition or excavation activities, or toxic waste disposal
- ✗ Explosive risks, such as ammunition or fireworks
- ✗ Chemicals or petrochemicals
- ✗ Dams, mines, oil or gas production, power generation, railways or scaffolding
- ✗ Plumbers

SOLE TRADERS & PARTNERSHIPS MANAGEMENT LIABILITY

ProRisk's Sole Traders & Partnerships Management Liability offering is designed to meet the needs of those small to medium sized businesses that are structured as a sole trader or partnership.

- Limits up to \$5m
- Available on a primary only
- Competitive Premiums

- PREFERRED RISKS**
- ✓ Businesses with up to \$25m turnover
 - ✓ Up to 500 employees
 - ✓ Cafes and Restaurants
 - ✓ Farms, agriculture, forestry and fishing
 - ✓ Trades - Air Conditioning installation, solar panel installation, electricians, shop fitters, cabinet makers
 - ✓ Retail Businesses
 - ✓ Solicitors and Barristers
 - ✓ Accountants
 - ✓ Architects
 - ✓ Medical and allied health professionals; psychologists, chiropractors, and dentists
 - ✓ Beauty therapists; hairdressers, nail & beauty salons
 - ✓ Real Estate agents
 - ✓ Administrative and support services; bookkeepers, secretarial services or graphic designers
 - ✓ Cleaning and maintenance businesses
 - ✓ Mortgage brokers
 - ✓ IT consultants

- Sole Traders & Partnerships Management Liability is suitable for organisations with:**
-  Up to \$25m turnover
 -  Up to 500 employees
 -  Choice of deductible
 -  Choice of limit

- RISKS USUALLY DECLINED**
- ✗ Explosive risks such as ammunition or fireworks
 - ✗ Financial Institutions
 - ✗ Manufacturing
 - ✗ Adult Entertainment
 - ✗ Tobacco products and e-cigarettes including e-liquid or e-juice
 - ✗ Asbestos
 - ✗ Aerospace
 - ✗ Demolition or excavation activities, or toxic waste disposal
 - ✗ Government Organisations
 - ✗ Chemicals or petrochemicals
 - ✗ Dams, mines, oil or gas production, power generation, railways or scaffolding
 - ✗ Businesses not structured as sole trader or partnership

PROPERTY / SMALL BUSINESS PACK

ProRisk's Small Business Package provides a range of commonly required covers to protect your client's business assets and allows you to tailor the cover your clients need for their business.

What it covers?

ProRisk's Small Business Package provides coverage for small businesses. Business special risks also known as General Property including Tools of Trade can be purchased stand alone.

Limited flood cover can be considered on a case by case basis.

Type of Cover	Limits
Section 1: Fire and other defined events	\$3,000,000
Section 2: Business Interruption	<ul style="list-style-type: none">\$2,000,000ICOW Limit of \$100,000Restorations of Data Limit of \$250,000
Combined Fire and Business Interruption	\$3,000,000
Section 3: Burglary	\$250,000
Section 4: Money	\$100,000
Section 5: Glass	No greater replacement value
Section 6: Business Special Risks (General Property and Tools of Trade)	\$100,000
Section 7: Machinery Breakdown	<ul style="list-style-type: none">\$50,000Deterioration of Data Limit of \$250,000
Section 8: Computer and Electronic Equipment	<ul style="list-style-type: none">Electronic Equipment Limit of \$50,000Restoration of Data Limit of \$250,000
Section 9: Employee Dishonesty	<ul style="list-style-type: none">\$5,000ICOW Limit of \$100,000

Combined limit up to \$3m in value

PREFERRED RISKS

- ✓ Cafes & or Canteens
- ✓ Retail Businesses including Health Foods, Fruit & Vegetable, Deli, Bed & Mattress, Clothing, Fabric, Kitchenware, Manchester, Household Appliances, Paint, Electronics, Bookstore, Lighting
- ✓ Office Based Occupations including Accountants, Architects, Real Estate Agencies, Advertising Services, Legal & Consultant Practices, Travel Agencies, Translation Services, Graphic Design, Engineers
- ✓ Medical Based Occupations including Dental & General Practices, Dermatologist, Psychiatrists, Pathology, Thoracic Specialist & Allied Health Professionals
- ✓ Beauty Theapists
- ✓ Education such as Kindergartens and Registered Training Organisations

NON-PREFERRED RISKS

- ✗ Hired vehicles and dry hire
- ✗ Mining -underground
- ✗ Risks located above the 26th parallel
- ✗ Dangerous goods carrying fleets
- ✗ Domestic or residential dwellings
- ✗ Heavy plant and equipment - Construction or Civil work
- ✗ Buildings under construction
- ✗ Heritage buildings
- ✗ Unoccupied buildings (more than 60 days)

COMMERCIAL MOTOR

Our Commercial Fleet product offers cover for a wide range of industries and companies focusing on SME to large corporates.



Issued on behalf of the Insurer
by Armada Underwriting Pty Ltd
ABN 84 000 989 131

Cover capacity any one vehicle \$300,000

Legal Liability \$30m

\$1m hazardous goods

Motor fleets with 10 or more vehicles

What it covers?

Covers damage to and/or theft of your vehicles as well as cover for third party property damage in the event of you being at fault in the accident.

- | | |
|-----------------------------|----------------------------------|
| • Towing Costs | • Drivers personal property |
| • Emergency repairs | • Funeral expenses |
| • First Aid equipment | • No fault excess |
| • Difference in Excess | • Windscreen cover |
| • Recovery and Re-delivery | • Fire Brigade cost |
| • Repatriation costs | • Finance pay out (25%) |
| • Substitute vehicle | • New vehicle replacement 2 year |
| • Novated leases | • Tyre replacement |
| • Keys and locks | • No fault excess |
| • Removal of debris | • Windscreen cover |
| • Drivers personal property | |
| • Funeral expenses | |

PREFERRED RISKS

- ✓ Sedan Fleets(all types)
- ✓ Light goods carrying fleets - up to 5 tonne
- ✓ Mixed fleet with sedans, vans, utes, goods carrying vehicles and some plants
- ✓ Fleets across a range of industries including:
 - Manufacturing
 - Traffic Management
 - Transport - subject to referral (ultra or short haul)
 - Construction - light vehicles only
 - Electrical / Plumbing Trade
 - Healthcare
 - Retail Trade
- ✓ Fleets with good risk management / claims experience

NON-PREFERRED RISKS

- ✗ Hired vehicles and dry hire
- ✗ Mining -underground
- ✗ Taxis / Uber / Chauffeur
- ✗ Transport - produce, stock, carriers, long haul
- ✗ Dangerous goods carrying fleets
- ✗ Fleets that consist of predominantly prestige (high priced vehicles) and/or high-performance vehicles
- ✗ Heavy plant and equipment - Construction or Civil work

CONSUMER PRODUCTS

ProRisk offers a range of consumer insurance products in Australia, including gadget and electronics protection, purchase and payment protection, travel and event cancellation coverage, personal accident and sickness insurance, and home-related covers like mortgage protection and structural defects insurance.

Specialty products now available

What it covers?

We are continually investing in our in-house capability and expertise to deliver our broker partners market leading solutions that truly propel them forward.

Our product suite has been extended to now include the following list of speciality products across the areas of automotive, consumer programs and mortgage and home buyer protection.

MORTGAGE & HOME BUYER PROTECTION

- ✓ Mortgage Payment Protection
- ✓ Structural Defects Covers

AUTOMOTIVE

- ✓ Commercial Motor Fleet
- ✓ Excess Waiver
- ✓ GAP Insurance
- ✓ Mechanical Breakdown Cover
- ✓ Novated Motor Fleet
- ✓ Other ancillary protection solutions
- ✓ Residual Protection Cover
- ✓ Return Vehicle Programs

RETAILER / CONSUMER PROGRAMS

- ✓ Consumer Electronics Insurance i.e. mobile phones / computers / gadgets
- ✓ Event Ticket Protection
- ✓ Excess Waiver
- ✓ Gadget Insurance
- ✓ Payment Protect
- ✓ Personal Accident and sickness solutions
- ✓ Purchase Protection
- ✓ Travel and Trip Cancellation

The above list is not exhaustive. ProRisk welcome their broker partners to get in touch with any unique opportunities

ProBind

BIND IN MINUTES



ABOUT PROBIND

ProBind is ProRisk's cutting-edge online binding platform, designed to give brokers the power to quote, bind, and manage policies quickly and efficiently—anytime, anywhere.

Built with flexibility in mind, ProBind allows our broker partners to tailor coverages and wordings to meet the specific needs of their clients.


With a user-friendly interface and seamless workflow, ProBind streamlines the policy lifecycle—from submission to binding—empowering brokers with greater control, reduced turnaround times, and an enhanced customer experience.

Whether you're packaging products or binding on the go, ProBind puts the power of underwriting at your fingertips.

"I really love the convenience and ease that ProBind offers to me when quoting and issuing documents pre or post bind. All the attachments are sent out instantly, any issues I have had with the system I have been able to pass on that feedback and it's been fixed very quickly. There is a very large range of occupations available and the premiums are very competitive. I love that it's so easy to choose your different levels of cover when it comes to PI and PL. Just an all-round great system that's super easy to use"

Amy Burne

Insurance AdviserNE



**Click here to
register**



Bind under 1 minute



**Wide range of
occupations
available**



**Competitive
Premiums**



**Ability to choose
your different levels
of cover**

CLAIMS SOLUTIONS

ProRisk manage claims in-house in a consistent and effective manner which enables us to enhance the relationship with our clients.

Claims are front and centre to what we do. We audit and review our claims internally. We survey our customers and take on board feedback and we have a great relationship with our external service providers.

OUR CLAIMS PHILOSOPHY

- ✓ The practice management of every claim
- ✓ Ensure we deliver fast and reliable responses
- ✓ Make accurate decisions
- ✓ Negotiate fairly and transparently
- ✓ Deliver what we promise
- ✓ Always display empathy to our clients
- ✓ Manage expectations and provide choices
- ✓ Excellent and clear communications
- ✓ Consistent and accountable processes
- ✓ Comply with any Legislation or Code affecting claims management



CUSTOMER SATISFACTION



ProRisk measure the performance of the customer's claims experience via the following detailed criteria.

- Satisfied with our communications
- Satisfied with the frequency of communications
- Satisfied with the way the Case Manager handled the claim
- Satisfied with the outcome
- Satisfied with clarity of Lawyers communications
- Did Lawyer keep you informed in a timely manner?
- How would you rate the overall experience?
- Do you intend to renew your policy?
- Would you recommend ProRisk?
- Through continued monitoring of market feedback



89%
Overall
Satisfaction

Through continued monitoring of market feedback, we never stop looking for ways that we can improve our service.

Contact details



<https://www.prorisk.com.au/claims/>



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MEET OUR SENIOR TEAM



HAMISH MCDONALD NYE
CEO



AIMEE POZOGLOU
PRACTICE LEADER -
COMMERCIAL LINES



NAOMI STEWART
NATIONAL BUSINESS
DEVELOPMENT MANAGER



CHLOE THOMAS
HEAD OF CLAIMS



ALAN BREWIS
PRACTICE LEADER - MOTOR &
CONSUMER PRODUCTS



MATT HARKIN
HEAD OF TECHNOLOGY &
CUSTOMER SUPPORT

Hamish McDonald

CEO

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Hamish was appointed as CEO & Managing Director in August 2017. Hamish has had an extensive career in underwriting and broking with a specialty in financial lines. He is responsible for developing and managing a diverse underwriting portfolio of Financial Lines, Casualty, Property, Motor, and Specialty Consumer insurance products. Under Hamish's stewardship the business has grown substantially, has invested heavily in technology and people and entered into new security arrangements with Swiss Re Corporate Solutions and Lloyd's syndicates. Hamish holds a Bachelor of Economic (Hons) from Monash University and a Diploma in Financial Services (ANZIIF). Hamish is based out of our Melbourne office.



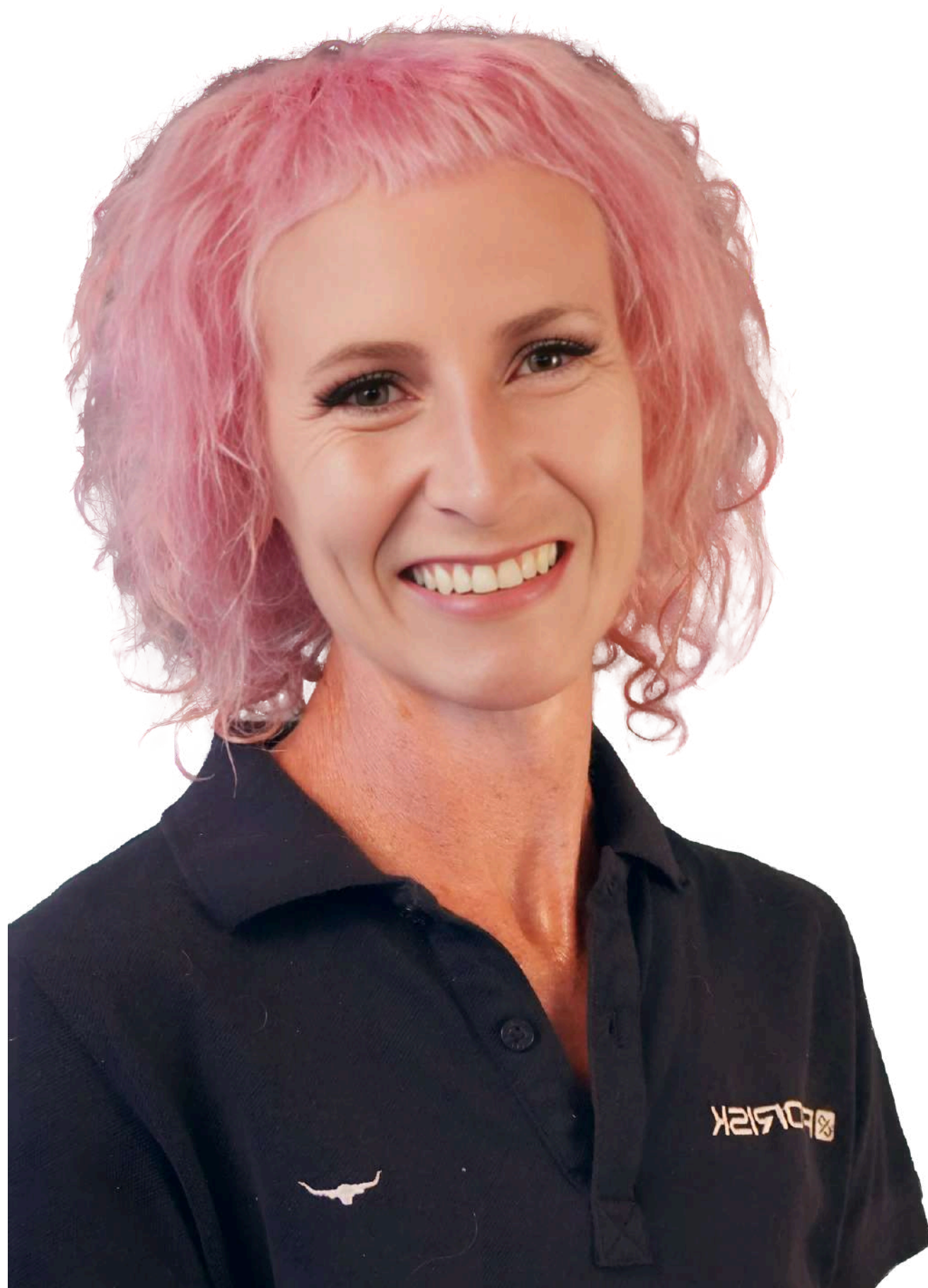
Aimee Pozoglou

Practice Leader - Commercial Lines

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Aimee joined the ProRisk team in December 2017 as Northern Region Manager. Aimee has over 20 years' underwriting experience, namely in financial lines products such as Professional Indemnity, Management Liability, D&O, Cyber, Crime, EPL, Statutory Liability, Legal Expenses and Media Liability. She has previously held positions responsible for product development and portfolio management and has experience in the Australian market as well as Lloyd's. Aimee is also Chair of APIG National Conference sub-committee and a national committee member. Aimee is based out of our Sydney office.



Naomi Stewart

National Business Development Manager

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Naomi brings 35 years of experience in the insurance industry, beginning her career in Workers Compensation, Public Liability, and Professional Indemnity claims. This strong foundation enabled her successful transition into insurance broking, where she spent six years with both suburban and international firms, specialising in financial lines placements.

She then joined Vero as a Business Development Manager, dedicating 16 years to building client relationships and strategic partnerships to drive growth across her broker panel.

In May 2024, Naomi joined ProRisk as a Business Development Manager, where she focuses on identifying new business opportunities, strengthening partnerships, and supporting the company's national growth strategy.



Chloe Thomas

Head of Claims

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Chloe is a qualified solicitor in Victoria, South Australia and England and Wales. Chloe joined ProRisk in April 2015 and quickly progressed to Head of Claims in February 2018. Prior to joining ProRisk, Chloe practised in Insurance Law for 13 years both locally and in the UK across Professional Indemnity, Medical Malpractice and Management Liability. She has worked for DLA Piper, Piper Alderman and a number of London Law Firms.

Chloe is a Senior Associate Certified Insurance Professional, having completed her Diploma of General Insurance with ANZIIF. Chloe was also named by Insurance Business Australia in 2022 as a winner in the Elite Women Awards.

Matt Harkin

Head of Technology & Business Support Services

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Matt first joined ProRisk in 2010 as Group IT Manager. An accomplished e-commerce expert, he has since worn multiple hats across the online insurance landscape, developing a unique ability to lead multidisciplinary projects and tackle complex challenges in digital strategy, process design, and online security.

Now rejoining the insurance industry, Matt returns to ProRisk as Digital Applications Manager, where he is focused on developing and implementing a clear, future-focused digital strategy to keep ProRisk ahead of the curve. Backed by over 20 years of experience in digital roles within insurance broking and underwriting, he brings a formidable toolkit to the role.



Alan Brewis

Practice Leader - Motor & Consumer Products

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Alan brings over 20 years of experience in the Specialty Consumer Products (SCP) markets across Australia, New Zealand, the broader APAC region, and the Lloyd's market. He has extensive expertise in underwriting, product development, claims administration, and distribution, along with a strong reputation in the London market.

Previously, Alan founded and led National Underwriting Agencies (NUA), a specialty SCP underwriting agency with binders placed primarily with ANV and Canopus.

In 2012, he sold NUA to The Warranty Group, a global underwriting business headquartered in Chicago, operating in 33 countries with over 2,000 employees. Following the acquisition, Alan relocated to Melbourne, where he served as Head of Sales and Country Manager for Australia/NZ, as well as a Director of their APRA-regulated entity.

WE ARE PRORISK



We are trusted underwriters, helping you make the best decisions for your clients



OUR OFFICES

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Sydney NSW 2000

Brisbane

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