

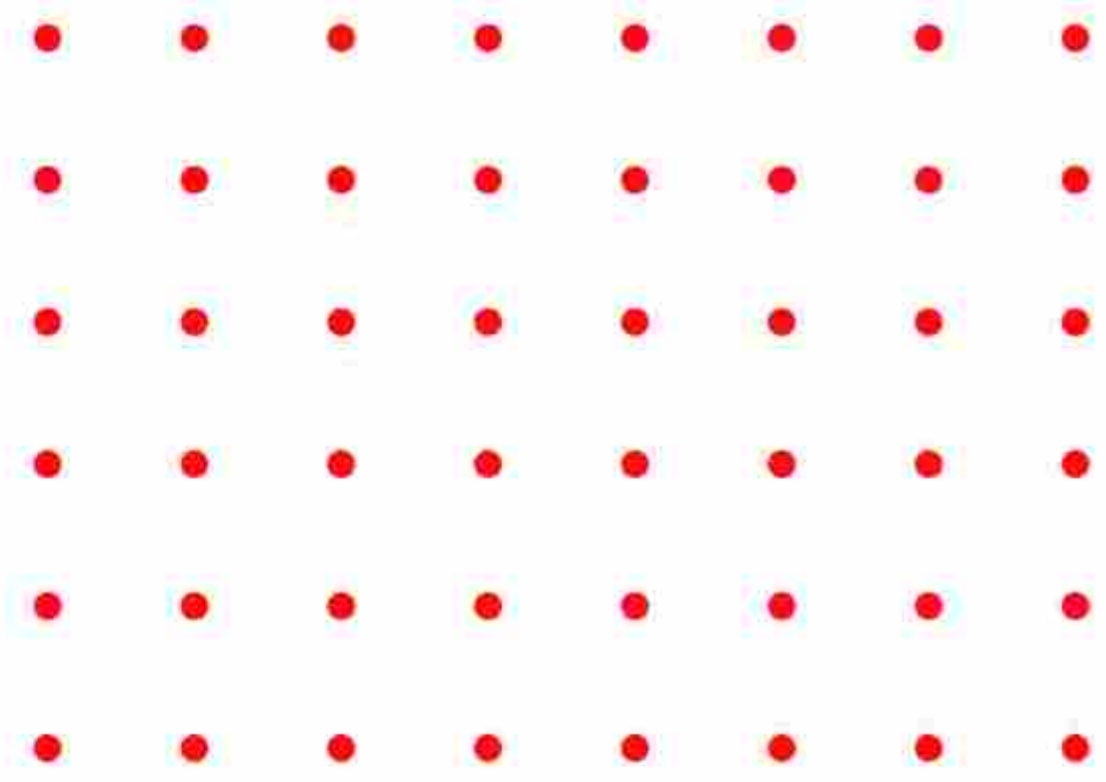
 **PRORISK**

CAPABILITY STATEMENT



2024

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INTRODUCING

 **PRORISK**



“We work tirelessly with the World’s best insurers to ensure that our products are market leading.”

Professional Risk Underwriting Pty Ltd, or ProRisk for short, has a proud history of innovation, product development, profitable underwriting and growth. ProRisk offers 19 products and is backed by Australian Regulated Insurers and Lloyd’s capacity. Incorporated in 2003 ProRisk has grown from a single binder, single product and single office to the business it is today. As a true multi-line underwriting agency, we are focused on the needs of SMEs and mid-market clients. ProRisk offers our partners the ability to package and tailor wordings to suit their client’s needs. We ask what our clients want instead of telling them what they need. Our products are created in-house for the specific exposures of Australian SMEs and we are proactive when it comes to delivering new products to market. In 2020 we launched ProBind, ProRisk’s own online broker trading platform.

This enables our broking partners to quote, bind and renew policies 24 hours a day, 365 days a year. ProBind is supported by our experienced team of underwriters in Melbourne, Sydney and Brisbane. Protection is our promise At ProRisk we stand by our promise of Protection. We work tirelessly with the World’s best insurers to ensure that our products are market leading. With authority to settle claims locally, brokers and distribution partners can be confident of a consistent approach when dealing with us. Working with Underwriters they know and can trust from placement through to claims settlement.

Our progressive claims team is backed by ClaimPro, our proprietary online claims management platform. Claims can be viewed online, and updates communicated in real time via a mobile responsive platform. We live and breathe our company motto, that protection is our promise and when you buy a ProRisk policy, that’s our guarantee.

Hamish McDonald Nye

CEO and Managing Director

Professional Risk Underwriting Pty Ltd

OUR PRODUCT EXPERTISE



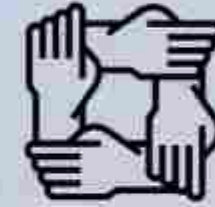
Professional Indemnity



Sole Traders & Partnerships Management



Management Liability



Association Liability



Cyber



IT Liability
(Coming soon)



Allied Health
Medical
Establishments



Business Pack
General Property



Public Liability
Products Liability



Commercial Motor Fleet
Novated Lease
Comprehension Motor



Lease Protection
GAP/Total Loss
Assist
XS Waiver

PROTECTION IS OUR PROMISE



REPUTABLE

Strong relationships with our security partners; Lloyd's. Swiss Re Corporate Solutions & HDI Global Specialty SE

Award winning Underwriting & Claims teams

Client focused solutions

Passion and experience

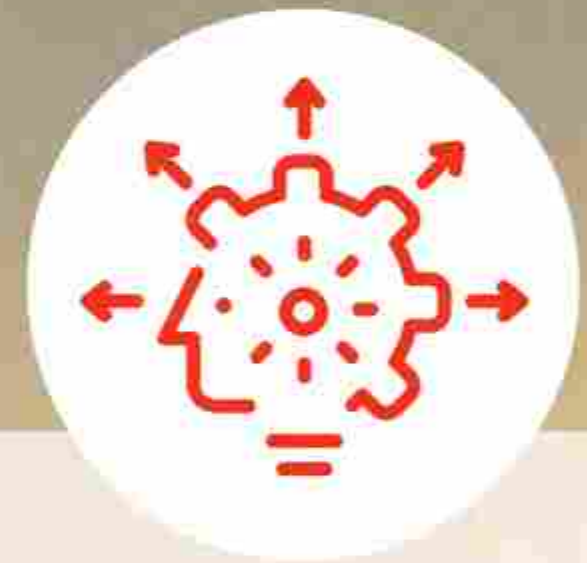


MISSION FOCUSED

Superior products and service excellence.

Valuing honesty, integrity and professionalism in all dealings.

Nurturing talented staff in a team environment.



CAPABLE

Team of talented and highly skilled Underwriters & Claims experts

Wide range of products available to ensure your client's insurance needs are met

30 webinars per year live and on demand

PROBIND

TURN IT UP

TURN IT DOWN



- ✓ Management Liability
- ✓ Healthcare Professionals
- ✓ Cyber & Privacy Liability
- ✓ General Liability
- ✓ Association Liability
- ✓ Professional Indemnity
- ✓ Sole Traders & Partnerships Management Liability

Probind is Prorisk's proprietary underwriting platform. It is mobile enabled which permits you to bind any time, anywhere in under a minute.



OUR PRODUCTS

PROFESSIONAL INDEMNITY

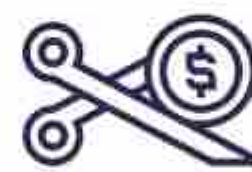
Our Professional Indemnity product covers damages, legal expenses associated with a professional liability claim brought against the insured in respect of their professional services.

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

Available on a primary or excess basis

PREFERRED RISKS

- ✓ Revenue of under \$15m
- ✓ Revenue under \$5m for Architects and Engineers
- ✓ Less than 500 employees
- ✓ Real Estate Professionals
- ✓ Recruitment Consultants
- ✓ Design Professionals
- ✓ Revenue under \$5m for Accountants
- ✓ Management Consultants
- ✓ Lawyers top up
- ✓ Migration agents
- ✓ Miscellaneous Consultants
- ✓ Revenue up to \$15m for Non-Architects / Engineers



Choice of deductible



Choice of limit

RISKS USUALLY DECLINED

- ✗ High rise construction
- ✗ Geotechnical 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

MANAGEMENT LIABILITY

Management Liability insurance covers certain 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

Minimum premiums beginning at \$300

Management Liability is suitable for organisations with:



Up to \$25m turnover



Up to 500 employees



Who are domiciled in Australia

ProRisk's management Liability policy is specifically designed to cover the management exposures of small to medium private companies

PREFERRED RISKS

- ✓ Cafes and Restaurants
- ✓ Farms, agriculture, forestry and fishing
- ✓ Trades, including plumbers, carpenters, builders, motor mechanics, shopfitters
- ✓ 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

ASSOCIATION & NON-PROFIT LIABILITY

Our Association Liability policy contains a number of features which are unique to ProRisk. It is specifically designed for incorporated associations and, in addition to the cover for directors and officers. The product includes cover for employment practices liability, employee crime, occupational health and safety exposures, pecuniary penalties and tax audit.



Limits available up to \$10m

Available on a primary or excess basis



Choice of deductible



Choice of limit

ProRisk's Association Liability policy is specifically designed to cover the management and civil exposures of non-for-profits, associations and charities

PREFERRED RISKS

- ✓ Associations and Not for profit
- ✓ Revenue under \$10m
- ✓ Less than 500 employees
- ✓ Charities
- ✓ Non-professional sporting clubs

RISKS USUALLY DECLINED

- ✗ Insureds with revenue over \$10m
- ✗ 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
- ✗ Unions

SOLE TRADERS & PARTNERSHIPS MANAGEMENT LIABILITY

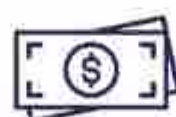
Sole Traders & Partnerships Management Liability offering is designed to meet the needs of those small to medium sized businesses that are structured as a sole trader or partnership

Limits from \$50k to \$2m available

Available on a primary only

Premiums starting from \$300 plus taxes and charges

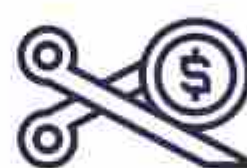
Sole Traders & Partnerships Management Liability is suitable for organisations with:



\$5m turnover



Up to 100 employees



Choice of deductible



Choice of limit

PREFERRED RISKS

- ✓ Businesses with \$5m turnover
- ✓ Less than 100 employees
- ✓ Cafes and Restaurants
- ✓ Farms, agriculture, forestry and fishing
- ✓ Trades, including carpenters, builders, motor mechanics, shopfitters
- ✓ Retail Businesses
- ✓ Lawyers and Law Firms
- ✓ Accountants
- ✓ Bookkeepers
- ✓ 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

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

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.



Limits available up to \$20m

Available on a primary or excess basis

PREFERRED RISKS

- ✓ Revenue of under \$10m
- ✓ Less than 500 employees
- ✓ AHPRA regulated healthcare professionals, such as Chinese medicine, nurses, occupational therapists, optometrists, osteopaths, pharmacies, physiotherapists, podiatrists and psychologists
- ✓ Non-AHPRA Regulated Healthcare Professionals, such as acupuncturists, audiologists, counsellors, dieticians, life coaches, massage therapists, naturopaths, nutritionists, occupational therapists, 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, health clinics, community clinics and specialists



Choice of deductible



Choice of limit

RISKS USUALLY DECLINED

- ✗ 'Practitioners' as defined by the Medical Indemnity (Prudential Supervision and Products Standards) Act 2003
- ✗ Cosmetic Surgeons
- ✗ Radiologists and Sonographers
- ✗ Dermatologists
- ✗ First Response (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

CYBER & PRIVACY LIABILITY

The Small Business Cyber Security Best Practice Guide* published by the Australian Small Business and Family Enterprise Ombudsman notes that small business is the target of 43% of all cyber crimes. Yet an astonishing 33% of businesses with fewer than 100 employees don't take proactive measures against cyber security breaches and 87% of small businesses believe their business is safe from cyber attack because they use antivirus software alone

Limits available up to \$5m

PREFERRED RISKS

- ✓ Cafes and Restaurants
- ✓ Farms, agriculture, forestry and fishing
- ✓ Trades, including plumbers, carpenters, builders, motor mechanics, shopfitters
- ✓ 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



Choice of deductible



Choice of limit

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.

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



Up to \$25m



Up to 500 employees

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

SMALL BUSINESS INSURANCE PACK

ProRisk's Small Business Package provides a wide range of business insurance protection and lets you tailor the cover your clients need for their business

COVER INCLUDES

Type of Cover	Limits
Section 1: Fire and other defined events	\$3,000,000
Section 2: Business Interruption	\$2,000,000
Combined Fire and Business Interruption	\$3,000,000
Section 3: Burglary	Theft \$100,000
Section 3: Money	\$100,000
Section 5: Glass	No greater replacement value
Section 6: Business Special Risks	\$100,000
Section 7: Machinery Breakdown	<ul style="list-style-type: none"> • \$20,000 • Deterioration of stock \$5,000
Section 8: Computer and Electronic Equipment	<ul style="list-style-type: none"> • Electronic Equipment Limit of \$10,000 • Restoration of Data Limit of \$10,000
Section 9: Employee Dishonesty	<ul style="list-style-type: none"> • \$5,000 • Deterioration of Stock Limit of \$5,000 • ICOW Limit of \$100,000

PREFERRED RISKS

- ✓ Properties up to \$3m in value
- ✓ Less than 500 employees
- ✓ Cafes
- ✓ Retail businesses
- ✓ Professional services, such as lawyers, accountants, architects and engineers
- ✓ Medical professionals, including allied health
- ✓ Beauty therapists, such as hairdressers, nail and beauty salons
- ✓ Real estate businesses
- ✓ Administrative and support services, such as book keepers, secretarial services or graphic designers

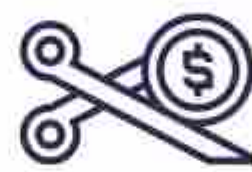
RISKS USUALLY DECLINED

- ✗ Adult entertainment risks
- ✗ Asbestos manufacturers or distributors
- ✗ Farms and Agricultural Businesses
- ✗ Landlords
- ✗ Manufacturing
- ✗ Tattooo parlours
- ✗ Marijuana related occupations
- ✗ Any risk outside of Australia
- ✗ EPS (Expanded Polystyrene Styrofoam)
- ✗ Smash repairs
- ✗ Supermarket

PUBLIC & PRODUCTS LIABILITY

Public & Products Liability is an essential insurance product for Australian small businesses. Sometimes referred to as Broadform Liability Insurance or General Liability, it provides coverage for personal injury or property damage and helps protect your legal liability to third parties, including clients, customers and the public for injury or damage to their property, caused by your business.

Limits available up to \$20m



Choice of deductible



Choice of limit

While Public & Products liability insurance isn't mandatory for most businesses, it is recommended. That's because the unpredictable nature of accidents sometimes makes them hard to prevent and the costs of being sued can be extraordinarily high.

Specifically designed to cover the exposures of Australian SMEs

PREFERRED RISKS

- ✓ Revenue of up to \$15m
- ✓ Less than 500 employees
- ✓ Cafes and Restaurants
- ✓ Trades, including; motor trades, mechanics, carpenters, builders,, shopfitters
- ✓ Retail Businesses
- ✓ Professional services, such as lawyers, accountants, architects and engineers
- ✓ Medical professionals such as psychologists, chiropractors, 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
- ✓ Cleaning and maintenance businesses
- ✓ Motor Wreckers, Diesel Mechanics, Vehicle Wrapping, Panel Beaters/Smash Repairers

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

CONSUMER PRODUCTS

Specialty Products Now Available

These lists are not exhaustive. ProRisk welcome their broker partners

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

COMMERCIAL MOTOR FLEET

Our Commercial Fleet product offers cover for a wide range of industries and companies focusing on SME to large corporates. Our product covers damage to and/or theft of vehicles as well as cover for third party property damage in the event of you being at fault in the accident.

Cover capacity any one vehicle \$300,000

Legal Liability \$30m

\$1m hazardous goods

What it covers?

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

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 in the following segments:
 - Manufacturing
 - Traffic Management
 - Transport - subject to referral (ultra or short haul)
 - Construction - light vehicles only
 - Electrical / Plumbing Trade
 - Healthcare
 - Retail Trade

RISKS USUALLY DECLINED

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

COMMERCIAL MOTOR FLEET

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

Cover capacity any one vehicle \$300,000

Legal Liability \$30m

\$1m hazardous goods

Motor fleets with 15 or more vehicles

Minimum premium of \$14,000 + charges

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



Secured and backed by HDI Global Specialty SE - Australia
(HDI Global Specialty ABN 58 129 395 544)



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

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

The information provided is general advice only. Before making any decisions please consider your own circumstances, the Product Disclosure Statement and the Target Market Determination at prorisk.com.au

OUR PEOPLE



MEET OUR SENIOR TEAM



Hamish McDonald Nye
CEO & Managing Director



Chloe Thomas
National Claims Manager



Matt Harkin
Head of Technology &
Business Support Services



Chris Varkoly
Head of Business
Development & Marketing



Aimee Pozoglou
Practice Leader -
Commercial Lines



Alan Brewis
Practice Leader - Motor &
Consumer Products

Hamish McDonald

CEO & Managing Director

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hamish.mcdonaldnye@prorisk.com.au

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.



Chloe Thomas

National Claims Manager

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chloe.thomas@prorisk.com.au

Chloe is a qualified solicitor in Victoria and South Australia, England and Wales. She joined ProRisk in 2015 as a professional lines and liability claims leader and quickly progressed to national claims manager in 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. Chloe is also a senior Associate Certified Insurance Professional having completed her Diploma of General Insurance with ANZIIF. She was named Elite Woman in Insurance in 2022 by Insurance Business Australia

Matt Harkin

Head of Technology & Business Support Services

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Matt first joined ProRisk in 2010 in the role of Group IT Manager. Prior to, and post his ProRisk role, as an accomplished ecommerce expert, Matt has worn several hats while exploring the online insurance landscape. As a result, he has a unique ability to manage multidisciplinary projects, and navigate complex challenges across digital strategy, digital process design and online security. On deciding to re-enter the Insurance industry, Matt has accepted the role of Digital Applications Manager. His mission supports the development and deployment of a clear, documented future digital strategy that will position ProRisk ahead of increasing industry competition. This mission is supported by a formidable digital tool kit, developed across more than 20 years' as a senior digital professional within the insurance broking and underwriting industry. Matt is based out of our Melbourne office.



Chris Varkoly

Head of Business Development & Marketing

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Chris joined ProRisk in July 2013. Chris has excellent credentials backed by a sound underwriting background in affinity, property, liability and other general insurance classes; as well as having had experience dealing into the London, Singapore and US markets. Chris obtained this background having worked in various underwriting and development roles with CGU, QBE, Vero and Underwriting Agencies based in Australia. Chris has been recently appointed as Head of Marketing. Chris is based out of our Brisbane 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 APIC National Conference sub-committee and a national committee member. Aimee is based out of our Sydney office.



Alan Brewis

Practice Leader - Motor & Consumer Products

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Alan has more than 20 years' experience in the SCP markets in Australia, New Zealand, the greater APAC region and the Lloyd's market. Alan has detailed knowledge of the marketplace, distribution channels, underwriting, product development and claims administration and a long-standing reputation in the London marketplace. Alan had previously built and run his own specialty consumer products underwriting agency, National Underwriting Agencies ('NUA'), where his binders were placed predominantly with ANV and Canopus. In December 2012 Alan sold NUA to The Warranty Group, an international insurance underwriting business headquartered in Chicago with operations in 33 countries around the world and over 2,000 employees. As a result of the sale Alan moved to Melbourne and became Head of Sales and Australia/NZ (Country Manager) as well as a Director of their APRA regulate. Alan is based out of our Melbourne office.



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.

To learn more about our claims; please download our [Claims Brochure](#) or visit our [Website](#),

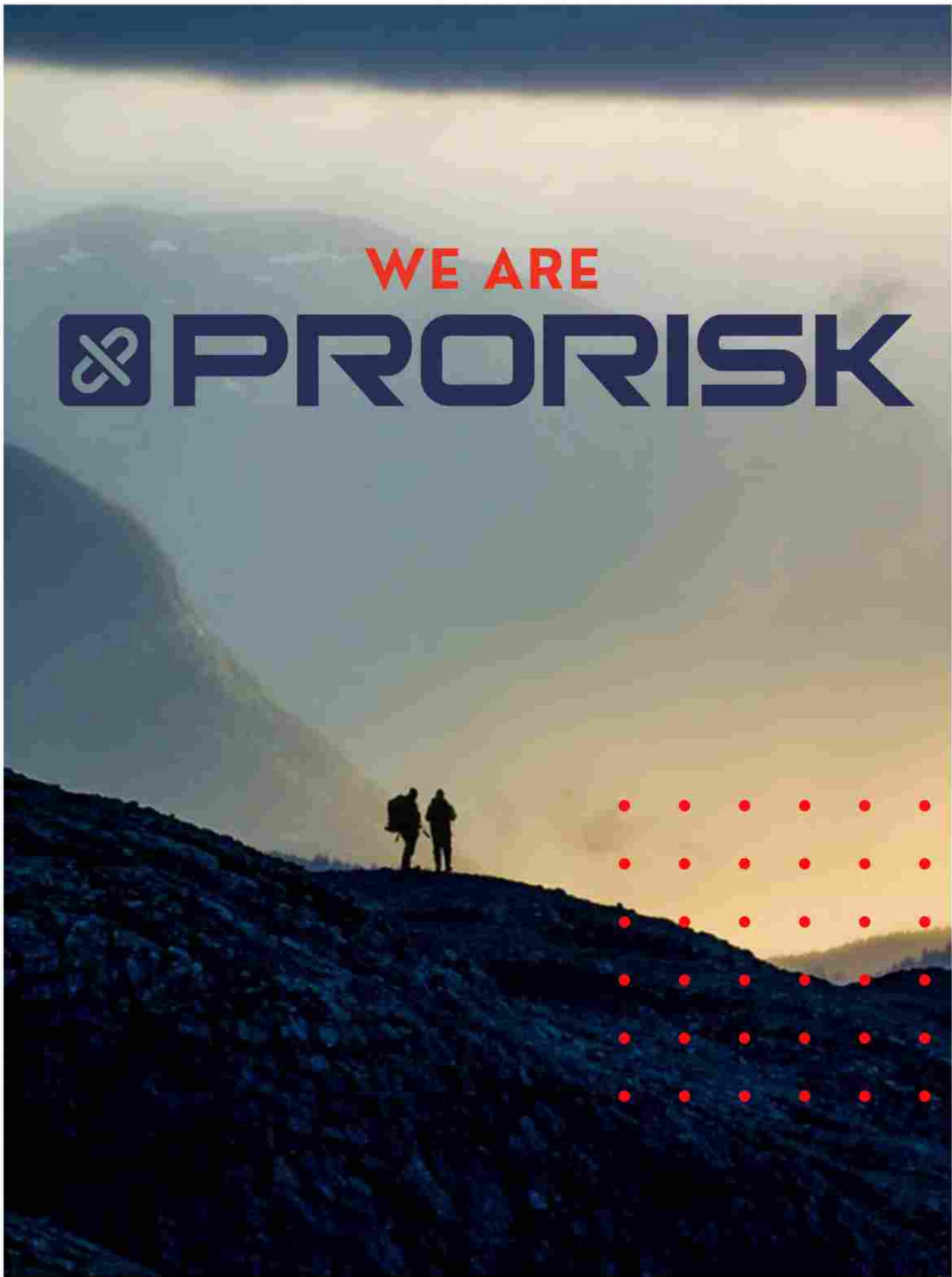


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WE ARE **PRORISK**



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