



CORPORATE PROFILE 2016

ABOUT INSURANCE ADVISERNET

Insurance Advisernet was founded in 1996. Today we're one of the largest and most respected general insurance businesses in Australia and New Zealand, with an ever growing network of over 180 authorised insurance advice practices. We're also part of the ASX-listed AUB Group (Austbrokers), with more than 450,000 clients and \$4.5 billion in gross written premiums. This brings us unrivalled strength and buying power for our clients, spanning every major insurer in Australasia as well as direct access to major overseas insurers including Lloyd's of London as and when required.

ADVICE YOU CAN TRUST.

Trust sits at the heart of any successful relationship. It's the cornerstone on which Insurance Advisernet is built. For two decades Insurance Advisernet has grown through an unwavering trust from business owners across Australia and New Zealand; that we'll always be transparent, do what we say we'll do, and go further to understand your risk profile and ensure your insurance needs are accurately and objectively met. This trust has seen us become one of Australasia's leading general insurance broker dealer groups by delivering the very best advice, the most efficient systems and the right insurance solutions for every individual client. It's a trust we never take lightly or for granted. And one we look forward to sharing with you.

INSURANCE ADVISERNET THE NUMBERS



FOUNDED IN

1996

460



STAFF

OVER
100,000
POLICIES



OVER
61,000
CLIENTS

50%

AUB GROUP
SHAREHOLDER

ALMOST
\$500m

IN GROSS WRITTEN
PREMIUMS



\$200m

IN PROFESSIONAL
INDEMNITY

180

AUTHORISED
INSURANCE ADVICE
PRACTICES

IN AUSTRALIA & NEW ZEALAND



WHY CHOOSE INSURANCE ADVISERNET?

Every year more and more businesses entrust their risk management requirements to Insurance Advisernet and enjoy considerable benefits in doing so. By choosing an authorised Insurance Advisernet representative, you will too.



Trust is the cornerstone on which our business is built. It means we do what we say we'll do. Use our expertise to put your needs first and foremost. And are always transparent about the advice we provide and why we provide it.



Great advice is based on great understanding and relationships. It's why adopting a risk management approach and assessing your unique risk profile is essential to ensuring the right policies are always in place. It's what sets us apart.

The four pillars of Insurance Advisernet

We believe in delivering you the very best advice, the most efficient systems and the right insurance solutions, all built upon our four core business pillars, below.



Choice

Insurance is no time for compromise. It's vital to have access to a wide range of insurance options so, once identified, your needs can be effectively met. It's why we have active relationships with more than 100 major insurers.



Value

Price is always important. But value goes much further. It's the sum total of the depth of our relationships, the quality of our advice, the breadth of our offering and the efficiency of our systems - all bolstered by our unrivalled buying power as one of the leading general insurance broker dealer groups. Ultimately though, our key value to you is as your advocate in the event of a claim.

THE SUCCESS

The following graphs indicate the outstanding growth that Insurance Advisernet has achieved since inception and is a testimony to the success of the model and quality of the people within our network.

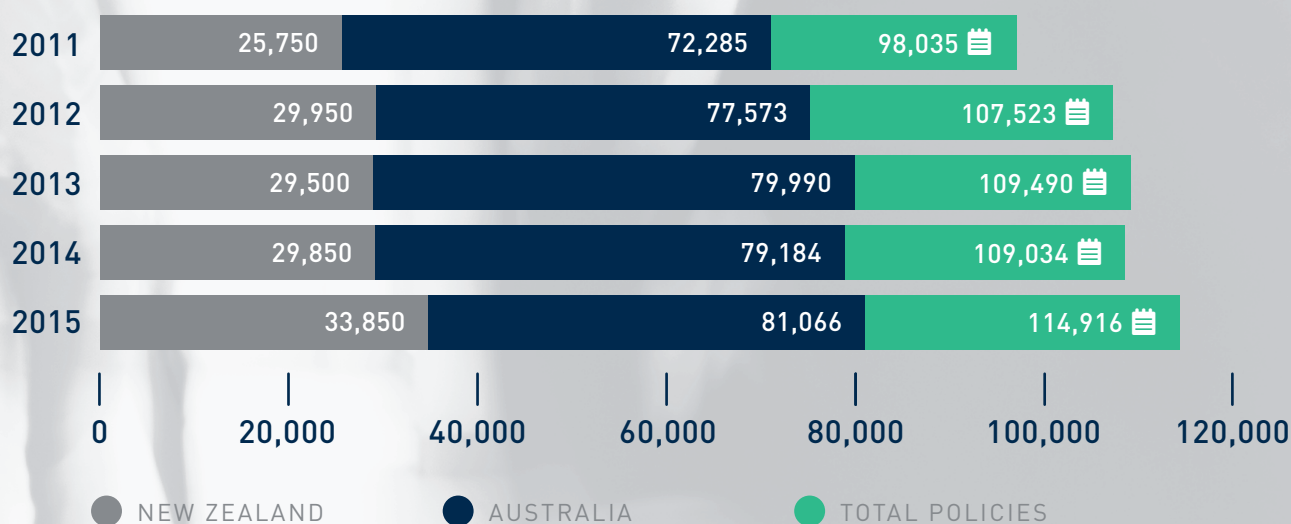
GWP by Country (\$m's)



Clients by Country



Policies by Country



THE PURPOSE

Our vision is to provide insurance advisers with the benefits of maintaining their local presence whilst being able to tap into a national buying group for products and services needed by their customers in today's complex business world.

Our Vision

- ✓ Be a dynamic, market leading general insurance broking dealer group
- ✓ Deliver superior business systems, products and services to our advisers
- ✓ Be innovative, agile and adept to remain relevant in a fast-changing insurance environment
- ✓ Attract and retain highly professional team-orientated people
- ✓ Retain our family culture with embedded values and people who 'walk the talk'
- ✓ Encourage a superior life/family/work balance

Our Mission

- ✓ Provide our advisers with an AFSL, products, services that add superior value and become an integral part of their business
- ✓ Be an advocate to protect, enhance and grow our advice practices
- ✓ Deliver business tools that help our advisers provide quality professional advice and training
- ✓ Provide our advisers with sound business advice
- ✓ Provide our advisers with high quality new business referrals
- ✓ Above all, consult and listen to our advisers to ensure everything we do allows them to achieve their personal and business goals with Insurance Advisernet

Through this vision and mission Insurance Advisernet advisers are able to offer their customers:

Competitively priced products

Peace of mind in their insurance arrangements

Access to leading Australian and International insurers

Sincere and personalised working relationships

More profitable, productive and safer workplaces for their staff

Claims advocacy advice, when our clients need our professional advice

"Insurance Advisernet exceeds our customers' expectations through a balance of great people with great technology to give great advice."

SHAUN STANDFIELD

MANAGING DIRECTOR,

INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

CLAIMS MANAGEMENT

We believe the true test of the value and integrity of the relationship between an insurance adviser and a client is the provision of fast and efficient claims service and advice. This is why our claims philosophy is built on a number of key principles:

- ✓ Act fairly in the interests of our clients in the event of a claim
- ✓ Assist our clients to understand overly technical policy interpretations
- ✓ Assist our clients to reduce the cost and the number of claims through effective risk management strategies
- ✓ Assist our clients through difficult times

In the event of a claim, we will:

- ✓ Provide you with 24/7 first response claims service. By calling this service following damage to your property, we will be able to make the premises safe and where possible prevent further damage
- ✓ Provide our clients with the insurer's claim form if needed
- ✓ Arrange for the loss assessor to be appointed if applicable
- ✓ Advise on the completion of the claim form
- ✓ Provide advice to ensure clients have received their full entitlements

Ultimately though, our key value to you is as your advocate in the event of a claim.

RISK SERVICES

The Insurance Advisernet Risk Services (IARS) division boasts a hand-picked team of risk management experts. They specialise in Workers' Compensation and Workplace Health and Safety (WHS) and have been brought together with the backing of Insurance Advisernet to service the needs of our customers. The IARS team has an enormous wealth of experience in the risk services market and offer you a range of strategic solutions spanning:

Workers' Compensation

Workplace Health and Safety

Policy and Premium Management

Claims and Injury Management

Return to Work Services

Rehabilitation Services

Self Insurance

Education Sessions and Training Workshops

**Australia only.*

OUR NETWORK



With over 180 authorised insurance advice practices and 460 staff across Australia and New Zealand, Insurance Advisernet is one of the leading insurance dealer groups in the Southern Hemisphere. Each year we help more than 61,000 active clients and manage in excess of 100,000 policies.

12 AUCKLAND

- MT EDEN
- MEADOWBANK
- NEWMARKET
- NORTHCOTE
- ALBANY
- TAKAPUNA

1 PUKEKOHE

2 TAURANGA

1 ROTORUA

1 HAMILTON

3 WELLINGTON

1 NEW PLYMOUTH

1 TAIHAPE

1 HASTINGS

1 MASTERTON

2 CHRISTCHURCH

- RICCARTON

1 WANAKA

2 INVERCARGILL

1 TIMARU

1 DUNEDIN

1 NELSON



OUR PARTNERS

The strength of Insurance Advisernet goes far beyond the walls of our own business. It's also about the quality partnerships we build and nurture every day, from our ongoing relationship with the highly respected AUB Group (Austbrokers), to the insurers we choose to work with and our ongoing involvement with key industry associations.

1. AUB Group

The ASX-listed AUB Group (Austbrokers) is a 50% shareholder in Insurance Advisernet and the largest equity-based risk management, advice and solutions provider in Australasia. Beyond the unrivalled financial strength this offers it also means every Insurance Advisernet representative is a member of the AUB Group, bringing even greater choice and value to their clients.

2. Leading Insurers

Rather than focus on a small number of 'favoured' insurers, our dedicated approach has allowed us to spend many years forging relationships with the very best local and international insurance providers. The benefits of these relationships are seen every day by our clients. Insurance Advisernet advisers have access to over 100 partners to meet our clients insurance needs.



"Insurance Advisernet allows insurance advisers and their clients to enjoy the benefits of locally-based understanding and services whilst also being able to tap into the tremendous value and choice of a national buying group."

IAN CARR

FOUNDER & CHAIRMAN,
INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

3. Premium Funding

For many clients and industries we understand the vital importance of preserving day-to-day cash flow. In such situations we can help our clients spread their insurance premium payments over time through an instalment arrangement, arranged via our relationships with reputable insurance premium funding companies.



Macquarie
Pacific
Funding



4. Industry Affiliations

As one of the leading general insurance broking groups in Australasia, Insurance Advisernet takes a deep and active role in the insurance industry through a variety of initiatives and affiliations.



INSURANCE ADVISERNET FOUNDATION

At Insurance Advisernet, we feel very fortunate to be part of an enormously successful business. But we're always mindful of where our company's prosperity comes from - the community. This is why we set up the Insurance Advisernet Foundation in 2015 as a way to consolidate the considerable goodwill that already existed amongst Insurance Advisernet authorised insurance advice practices in Australia and New Zealand. The aim of the Foundation is to support local Australian and New Zealand organisations that work to help change the lives of individuals, families and/or communities for the better.

The Insurance Advisernet Foundation will contribute over \$200,000 each year through a variety of fundraising initiatives. By working closely with our staff, advisers and our insurance underwriting partners we aim to leave a social legacy for generations to come. These are just some of the groups we're currently assisting:



Insurance Advisernet will contribute over \$200,000 each year to community and charity groups via a variety of fundraising initiatives.



**The above charity groups are only a sample of all the charities helped by Insurance Advisernet.*

OUR BOARD

IAN CARR

FOUNDER & CHAIRMAN, INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

Ian has worked in the insurance broking industry for over 40 years. His extensive experience includes numerous senior positions such as State Manager, General Manager and Director, Operations for a major national insurance broker in Australia. Ian founded Insurance Advisernet in 1996 and under his stewardship Insurance Advisernet has grown spectacularly to be one of the largest general insurance brokerages in Australia and New Zealand. He holds an Advanced Diploma Financial Services (Broking) and is a Fellow of NIBA, MAICD.

SHAUN STANDFIELD

MANAGING DIRECTOR, INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

As an experienced insurance executive, Shaun boasts a proven track-record in leading large multi-disciplined insurance sales, claims and underwriting operations and has led significant change programs in both Australia and Asia. He holds a Bachelor of Business, Graduate Management Qualification, Masters in Business Administration (MBA), Advanced Diploma of Financial Services and Graduate Diploma from the Australian Institute of Company Directors.

DALE COOMBES

DIRECTOR RISK, INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

Dale has worked in the financial services and insurance sector for over 40 years including senior and executive management roles. Dale is dedicated to providing technical and claims support to Insurance Advisernet and IANZ advisers and brokers in respect of large or complex losses. He holds an Advanced Diploma of Financial Services (Broking) and is a Fellow of NIBA, MAICD.

FABIAN PASQUINI

NON-EXECUTIVE BOARD MEMBER

Fabian serves as the Chief Distribution Officer at AUB Group Limited (formerly Austbrokers Holdings Limited) and currently acts as a non-executive director on a number of financial services boards. Fabian also heads Mergers and Acquisitions within AUB's Australian broking division. He also previously served as Regional Operations Manager of Victoria, Tasmania, South Australia and Western Australia. Fabian joined Austbrokers Holdings in 1999 and has over 35 years experience in the general insurance industry. He is also a Senior Associate of the ANZIIF. Prior to joining Austbrokers Holdings, he held various senior management positions with NZI (now CGU) in Victoria and Queensland. He also worked as an insurance broker for six years. He is a Qualified Practising Insurance Broker and a Fellow of the Australian Institute of Company Directors. Fabian has Certificates of Management and Business Studies from Deakin University and a Diploma of Financial Services from NIBA.

STEPHEN ROUVRAY

NON-EXECUTIVE BOARD MEMBER

Stephen is currently a consultant to AUB Group Limited (formerly Austbrokers Holdings Limited). He was Chief Financial Officer of Austbrokers from 2005 until his retirement in 2015. He has over 30 years' experience in the financial services industry, covering general insurance, life insurance and investment management. He was also Company Secretary of Austbrokers from 1986 to 2015. Stephen was previously General Manager of ING Australia Holdings from 2002 to 2005 and Company Secretary of a number of ING subsidiaries from 1985 to 2005. Stephen joined ING's predecessor Mercantile Mutual as Company Secretary in 1985. From 1971 to 1984, Stephen worked in the accountancy profession where he specialised in the financial services sector concentrating on general insurance. Stephen has a Bachelor of Economics from The University of Sydney and is a Chartered Accountant.

SARAH FARMBOROUGH (COMPANY SECRETARY)

FINANCIAL CONTROLLER, INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

Sarah brings over 15 years of high-level financial management and accounting experience, gained in the UK, continental Europe and most recently Australia with Insurance Advisernet. She holds an FCCA and her expertise spans financial reporting, internal controls, consolidation, audits, process improvement, change management, budgeting and forecasting, project management, SAP, financial analysis and strategic planning.



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