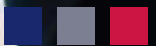




Innovative Financial Solutions for Australian Businesses



Protecting your Business

It is vitally important for your business to have a properly designed insurance and risk program for protection against the many potential hazards that you encounter each day. All businesses are different, so it's important to find insurance that's the right fit for your needs.

Austbrokers Phillips are the experts in business exposures and the commercial insurance industry. We identify and evaluate potential risks to which a business is exposed and tailor solutions that will cost effectively protect you and your assets.

We work in a spirit of partnership with our corporate clients saving you time, money and allowing you to focus on your core business.

With years of experience and extensive training our people are qualified to provide professional advice. With a commitment to ongoing training and research they are kept abreast of new products and industry trends.

Our service extends beyond competitive insurance products. Our claims team will manage any workers compensation or general insurance claim to ensure your interests are protected. To minimize your exposure to potentially costly claims we can also undertake a risk analysis of your business and develop a risk program which in conjunction with a robust insurance program will provide maximum protection.

Our Financial Planning team can provide you with a corporate superannuation plan which is able to deliver workplace solutions to your employees providing access to a structured, consistent financial education program and advice from financial professionals. Our professional advisers are able to assist business owners with their succession plans, financial strategy and personal insurance.



Why Austbrokers Phillips

Advice

More than 'selling insurance' we provide advice on the best cover to ensure risks are identified and protected. Our range of services will provide you with innovative solutions using the best resources available in the market today.

Tailored Solutions

Our experienced team represent your interests and will strive to ensure the best outcome for you in the event of a claim being lodged.

Professional & Responsive

We have established a business that can provide you with an extensive array

of services on par with those offered by the internationals, with a team who are quick to address your individual needs.

Understanding

Austbrokers Phillips understands our clients' business and the global issues they face. We listen to your circumstances and keep abreast of changes, ensuring strategies are individually tailored to suit your specific needs.

Integrity & Sincerity

Austbrokers Phillips works to achieve long term partnerships with our clients. We aim to build a strong rapport and

reciprocal confidence, allowing us to take a personal approach to your business' financial well being.

Knowledge

Our team members are highly regarded experts in diversified fields including Insurance, Workers Compensation, Risk Management, Finance, Accounting, OH&S and Superannuation. This broad knowledge base provides the best, most comprehensive advice to facilitate positive outcomes for you.

Insurance Solutions from Insurance Professionals

At Austbrokers Phillips our core business is insurance. We will develop an insurance program that meets your risks requirements, is competitive and within your budget requirements. We have developed close relationships with insurance intermediaries to establish covers that meet the needs of Australian and International businesses.

Business insurance can be complicated and time consuming. Austbrokers Phillips will take the time to analyse your risks and tailor a comprehensive insurance program to meet your needs.

We take the time to understand your business, your objectives and your fundamental attitude to risk. We negotiate on your behalf with underwriters to secure the best possible cover at the lowest possible premium. We explain your policy cover, terms and conditions and any special situations you need to be aware of.

We also offer flexible personal and life insurance products, which are simple, transparent and excellent value for money, as a complete insurance solution for all our corporate clients.



A Smart Approach to Workers Compensation Management

Workers Compensation in Australia is complex and often very confusing for employers. Many companies do not understand the process and as a result pay inflated premiums.

Over 90% of companies pay the wrong amount!

Austbrokers Compensation Services (ACS) are the Workers Compensation specialist arm of Austbrokers Phillips. Our priority

is to reduce your Workers Compensation premium through the strategic and proactive management of claims and expert analysis of premium calculations and claims reimbursements.

Risk Management

Austbrokers Phillips assists organisations to understand and minimise their exposure to risk, resulting in a reduction of their total cost of risk. For example, this might be achieved by improved value of insurance, reduced insurance

claims, avoidance of business disruption, increased safety for employees, and the protection of company reputation.

Awareness of risk management and the implementation of procedures allows companies to create more predictable

operating environments - both internally and externally - by identifying and minimising those risks within their control, and by establishing systems and procedures to prepare for, and respond to, those which fall outside their control.

Financial Planning for Business

Austbrokers Phillips' exposure to the inner workings of hundreds of businesses provides a unique perspective on financial management issues. We are independently owned and operated without ties to any bank, insurer or financial institution providing unconstrained access to financial products and services.

Our advisers have a range of solutions for your business in the following areas:

- Corporate Superannuation – Providing your staff with a range of benefits and features to secure their financial prosperity and enable you to attract and retain key staff.
- Business Succession – Smooth transitions involve providing the right funds at the right time.
- Executive Financial Planning – Helping you to create and protect wealth outside of your business.
- Self Managed Superannuation – Managing your own Superannuation can provide flexibility and control.
- Insurance for Key Staff – Protect the revenue of your business against the loss of key staff.



Austbrokers Phillips Background

Austbrokers Phillips has been operating for over 20 years. Having commenced as an insurance broking business we have grown significantly to providing a broad range of professional services and advice in Insurance, Workers Compensation, Risk & Claims Management, Financial Planning and Superannuation. Our 6,000 clients range from your local retailer to top 500 corporate businesses and listed companies. We also have a range of services to meet your personal requirements.

Austbrokers Phillips is a member of the Austbrokers national network of insurance brokers. This network employs over 1,100 employees from over 80 different locations Australia wide. Austbrokers is a publicly listed company with the network having a combined premium turnover of \$1.8 billion in general insurance premiums, making it in the **top 4 broking operations** in Australia.

Austbrokers Phillips has earned its reputation as a highly regarded professional advisory firm providing excellent standards of service. We are registered with the Australian Securities & Investments Commission (ASIC) and are members of industry and professional organisations including the National Insurance Brokers Association (NIBA) and The Australian and New Zealand Institute of Insurance and Finance (ANZIIF). We hold an Australian Financial Services Licence No. 234457 issued on 14 December 2003.

Our success is due to our focus on client service, professional standards and competitive performance. We have a highly skilled and dedicated team of staff who will provide you with the level of service you deserve, the right advice and secure the best available products at the most competitive price.

For more information, please visit our website at www.austbrokersphillips.com.au



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