

corporate profile
insurance and risk services



insurance brokers
claims management



our mission

to make insurance easy and stress free

While insurance can be complex, it doesn't need to be confusing.

SRG Group was founded on the principle of making the entire insurance and risk management process a simple one.

We have a team of dedicated, passionate and knowledgeable professionals who'll go out of their way to deliver exceptional service while offering a range of products that are relevant and cost-effective.

our values

Our values have been defined by our people, these are not corporate clichés. Our people believe in our values, they underpin our corporate DNA. They define our purpose and who works at SRG.

consistent

Our clients will enjoy excellent service, relevant products and friendly staff every time.

knowledgeable

We will constantly develop our knowledge to ensure we are the absolute authority in our industry.

considerate

We embrace and welcome feedback, from our staff and our clients, because their opinion matters. We are willing to make changes quickly if it will improve the quality of our relationships and the services we offer.

innovative

We will constantly find new ways to improve our products, our service and ourselves to make insurance easy for our clients.

fresh

We are refreshingly different. We focus our efforts on the things that matter most and we do what we say we'll do.

caring

We support the wider community and ensure the safety and wellbeing of our staff and clients.

about SRG Group

Founded in 2005, SRG Group is one of Australia's leading corporate and small business, broking and claims management firms.

We offer a professional, highly personalised service and tailor insurance plans to suit individual requirements. As a valued partner, we take the time to really understand your business and your individual needs.

We believe this mix of corporate strength and boutique service capability, along with the fact we view our clients as stakeholders in the business, is what sets SRG Group apart.

Multi-award winning insurance brokerage



AUB Group & financial stability

In 2009, the AUB Group (Austbrokers) acquired 50% of SRG Group. AUB is a publicly listed company. For SRG, Austbrokers is the ideal business partner. They provide an enormous amount of financial stability while allowing us to preserve our local identity and management.

This balance not only allows the SRG Group to enjoy all the advantages of being part of a major group, with strategic and administrative support, it means our clients enjoy the scale benefits that come with being associated with one of Australia's largest general insurance broking groups.





small business packages

Small businesses are the backbone of our economy and all businesses need to look for efficiencies when it comes to maintaining profitability.

Insurance doesn't need to be complicated. And with SRG, it isn't. We'll eliminate the jargon to explain the different products available and use our experience to recommend the ones that will provide exactly the right amount of cover.

We'll then use our buying power to provide superior policy wordings and save you money on your premiums.

By taking the time to get to know you, your business and the related risk exposure, we can customise a cost-effective insurance program to meet your specific needs.

We'll make the entire insurance process stress free, quick and easy, allowing you to get on with running your business.

corporate programs

Our Corporate Insurance Division has a team of dedicated senior brokers who are highly specialised in the design, placement and management of complex insurance programs.

Having a clear understanding of the risks to be transferred to insurers and those to be retained and managed is essential in any program design, which is why we undertake comprehensive risk profiling and gap analysis before we begin.

We have access to local and overseas insurers to cater for any global asset and liability exposures, which ensures a seamless program design across countries as well as compliance with local admitted laws.

Our services are utilised by the following industries:

- » Publicly Listed Companies
- » Large Private Companies
- » International Businesses
- » High Risk Industries

information technology & communication

Information & Telecommunications businesses are highly specialised, as are their insurance needs.

We take the time to understand the inherent risks and service deliveries to ensure the insurance program is not inadequate or overpriced.

Critical areas we can assist you with include:

- » Negotiating tailored policy enhancements that meet your specific business needs
- » Identifying premium leakage so you'll avoid paying excessive premiums due to misinformation about your business
- » Access to leading insurance products not previously accessed by your current provider
- » Claims Management





mining and resources

We understand that insurance advice is necessary in every phase of the life cycle of a mining operation. Our experience and direct access to specialist insurance markets enables us to manage the insurance requirements from initial exploration and listing through development, construction, operations and eventually shutdown and rehabilitation whilst addressing the legal and environmental risks inherent within the mining sector and region in which you operate.

Our capabilities:

- » Aviation and travel
- » Cargo risk, including transportation of bullion and precious metals
- » Civil and mechanical construction
- » Damage resulting from riot, strike, civil commotion, war or terrorism
- » Directors' and officers' liabilities, including prospectus liability
- » Domestic and overseas exploration and mining
- » Drilling, blasting and rock breaking
- » Mining contractors
- » Fly-in fly-out arrangements
- » Kidnap and ransom
- » Logistics and transportation
- » Minerals processing
- » Plant and equipment hire
- » Political risks, including confiscation, expropriation, nationalisation and revoked licences

construction & industrial plant

Our Construction Insurance specialists will ensure all insurance requirements are met.

Construction Specialities:

- » Residential Builders (Project and Niche Builders)
- » Civil & Mining Construction
- » Single Construction Projects
- » Annual Construction Programs

Industrial Plant Specialities:

- » Tower and Mobile Crane Operators
- » Riggers
- » Earthmovers
- » Heavy Plant Operators





life insurance & income protection

Our Life Insurance division can recommend insurance solutions to protect against the financial implications of death and disability.

These personal risks are material to both businesses and individuals alike. As such, we provide Business Protection as well as Personal Protection against these risks.

There are four types of personal risk insurance:

- » Life insurance
- » Total and permanent disability (TPD) insurance
- » Trauma insurance
- » Income protection insurance

It's hard enough when someone close to you passes away prematurely, or suffers a disability due to injury or illness. The last thing you need to be worrying about is money.

We can help you protect yourself, your family and your business, with the use of these death and disability insurance policies, which we tailor to your specific needs.

workers' compensation solutions

SRG Group is committed to helping you look after your most valuable assets – your employees.

Whether you're employing only a few staff or thousands, we make it easy for you to take control of your Workers' Compensation insurance.

We can provide you with the following benefits:

- » National policy administration
- » Reducing Workers' Compensation Premiums
- » Technical Claims Management & Employer Advocacy
- » Injury Management
- » Work Safety and Health Systems

claims management & advocacy services

Our claims management solutions provide our clients with a dedicated service to ease the stress and time consumption in lodging and negotiating fair outcomes on claims.

Our service goes significantly beyond the traditional scope of broker claims support. We have developed a range of solutions that contribute to driving efficiencies in our clients' business by reducing administrative frictional costs in lodging claims and in expedient turnaround times.

Our advocacy services are managed by our Senior Technical Claims Manager who will lead on negotiations on your behalf. We are supported by our panel of leading specialist consultants and legal counsel to ensure you have the highest level of support in achieving fair outcomes.

Our Claims Advocacy services include:

- » Claim dispute resolution assistance
- » Legal and technical advice





claims preparation consulting

Our consultants will coordinate all aspects of the claims management cycle from lodging the claim through to final settlement.

We will coordinate all stakeholders to ensure the claim is not unnecessarily delayed or impacting on your business productivity.

Our Claims Preparation services include:

- » Facilitate meetings with loss adjusters, assessors, repairers and suppliers
- » Rigorously represent your best interests
- » Oversee case file managers of Insurers to ensure claims are not unnecessarily delayed and are finalised within acceptable service levels.

Our professional time and other costs may be recoverable from your insurance policy, where additional costs are incurred for our services we will inform you prior to incurring them and advise if these are payable through your insurer or are a direct cost to you.

workers' compensation claims management

Managing Workers' Compensation claims with specialist claims technicians is a unique service offering compared to traditional insurance brokers.

Our Workers' Compensation claims service include:

- » By professionally managing lost time injury (LTI) claims we will help ensure workers return to work in an efficient time frame
- » Reducing claims leakage costs caused by inefficient claims management directly impacts on insurance premiums. Our service will over time assist in achieving lower premiums
- » Our panel of specialist Rehab Providers will provide proactive support for our employer clients.

injury management and return to work (RTW) support services

SRG Group recognises that an early intervention program is a vital component in reducing complications and costs associated with workplace injury and illness.

With this in mind, we have made a conscious decision to extend our capability, with the provision a comprehensive claims management service inclusive of experienced professionals who can advise and assist our clients in the space of injury management and return to work.

We believe this additional service sets us apart from our counterparts, by assisting our clients to develop inhouse capability to proactively manage their injuries and return to work programs. This is not only beneficial to the injured worker, but also advantageous to the organisation by reducing claims costs and reducing insurance premiums, not to mention influencing the WHS Culture of the organisation.

SRG Group work closely with their clients with the following.

- » Assist to implement early intervention strategies, from immediately after the injury happens and throughout the management of the worker's injury until the claim has been finalised.
- » Ensure that our clients understand their obligations under the Workplace Workers' Compensation and Injury Management Act & Regulations
- » Guide clients to develop sustainable and successful return to work strategies through collaboration between the parties associated with an injured worker's Injury Management Plan i.e., managers and supervisors, and the nominated treating doctor
- » Regular encouragement for the client to maintain close contact with the injured worker to check on progress and plan for the worker to remain at work or return to work as soon as medically appropriate
- » Assist with the identification of suitable duties that are available within the workplace whilst having regard for the injured worker's medical restrictions
- » Prompt the client to refer the worker to a workplace rehabilitation provider when required
- » Providing education, general advice, and support to those involved with managing claims.





seafarers claims management

Seafarers Workers' Compensation claims are complex, technical and require specialist claims technicians, who know the Seafarers Workers' Compensation Act and Navigation Act. Our technicians can ensure claims are managed correctly within these frameworks. Many Seafarers policies have a policy excess, managing claim costs below the excess is critical.

Our Seafarers Workers' Compensation Claims service include:

- » Full claim management including indemnity determination and payments approval
- » Costs recovery from insurers
- » Seacare reporting
- » Reducing claims leakage costs caused by inefficient claims management directly impacts on insurance premiums. Our service will over time assist in achieving lower premiums.
- » Our network of specialist rehabilitation providers to provide proactive support for our employer clients.

SRG eClaim

SRG eClaim is a bespoke, cloud-based software solution designed for Seafarers Workers' Compensation, Comcare and State based Workers' Compensation or Group Personal Accident risk exposures that assists businesses to effectively manage all administrative components of injury claims. Our software solution enables you to effectively monitor claims, link all stakeholders in the one environment whilst mitigating the risk of incurring claims leakage costs associated with poor claims management.

A Hazard and Incident Reporting Module has been added to the software to assist our clients to adopt a proactive approach to hazard and incident reporting and remediation as part of their WHS Risk Management Strategy. The recording of hazards and incidents assists to identify frequent risks or trends across an organisation and ascertain where remediation and mitigation controls need to be applied.

To simplify claims creation, the client can generate a claim from an incident that has already been entered in the system. This process will reduce time and effort by directly linking each claim to the

original incident. This tool will assist you to manage your WHS hazards, prevent incidents which in-turn reduces your workers' compensation claims and associated insurance premiums.

Key benefits of SRG eClaim are:

- » Real time access to information i.e., dashboard summarising claims, hazards, and incidents.
- » Accessible by all stakeholders (clients, insurers, brokers, medical services providers, legal advisers)
- » Reduces frictional costs in claims administration
- » Management reporting
- » Upload claims related accounting information from all major accounting software providers
- » Accessible via desktop, smart phone or tablet devices from our secure cloud.
- » Trends analysis for claims, hazards, and incidents i.e., common body part, location, hazard types
- » Identify and manage WHS risks

For a free demonstration of our Claims Management Software, including the Hazard/Incident Reporting, contact us today.

The screenshot displays the SRG eClaim software interface. At the top, there is a login form with the SRG logo and the tagline "we make insurance easy". The login form includes fields for "Email address or username" and "Password", and a "Sign in" button. Below the login form, the main dashboard is visible, featuring a navigation menu with options like "Dashboard", "Claims", "Payments", "Personnel", and "Reports". The central part of the dashboard shows a "Payment Detail Report" for a given period, with a sub-report for each claim breaking down costs for bi-annual reporting periods: "Period 1: 1st January – 30th June" and "Period 2: 1st July – 31st December". A "Year to export:" dropdown menu and an "Export Report" button are also present. Below the report, there is a section for "CLAIM DETAILS ON THE SYSTEM" with a "Claims" tab and buttons for "Add Payment", "View Payments", and "Generate Seacare Report". A warning message states "The claim's excess has been exceeded". At the bottom, there are three tables: "Total Claims By Status", "Payments", and "Number of incidents per vessel Total Claims".

Status	Count
Accepted	0
Pending	0
Rejected	0
Unknown	0
Total Claims	0

Type	Amount (Ex GST)
Legal Costs	A\$00,000.00
Medical Treatment	A\$00,000.00
Other Claim Costs	A\$00,000.00
Payment To Seafarer	A\$00,000.00
Rehabilitation Services	A\$00,000.00
Unknown	A\$00.00
Total Payments	A\$00,000.00

Vessel	Count
Vessel A	0
Vessel B	0
Vessel C	0
Vessel D	0
Vessel E	0
Vessel F	0
Vessel G	0
Vessel H	0
Vessel I	0
Vessel J	0
Unknown	0
Total Claims	0



workplace health & safety (WHS) specialist services

Our Workplace Health & Safety (WHS) Specialist Services form an integral part of our workers' compensation and people risk advisory services. Recognising that a successful WHS program will deliver both long- and short-term benefits, with the main objective to minimise and manage risks and make WHS an inherent part of your organisations culture.

Our experienced and passionate team will work with you to assess your existing WHS Program for compliance with the new WHS Legislation or assist you to develop a program that integrates seamlessly with your existing company structures.

We have established relationships with specialist providers such as occupational physicians, fitness for work experts, exercise and rehabilitation specialists and other allied health professionals that can provide specialised assistance with both preventative and/or treatment programs.

Some of our services include:

- » WHS Management Systems Development and Implementation (WHS Policies and Procedures)
- » WHS Management Systems Auditing - ISO 45001 / AS4801 OHS Management Systems
- » WHS Legislation Awareness/Education
- » Injury Management and Return to Work Planning
- » Development of WHS Risk Registers
- » Development of Fitness for Work Programs
- » WHS Awareness and training

We can also provide ongoing guidance, coaching, and mentoring to assist your team manage or implement your WHS Program.

Whether it's just a health check to ensure that you are compliant with the new WHS legislation relevant to your organisation or some extra support to assist you with your injury/claims management process, talk to us about how we can assist you.

financial & professional risks

Financial & professional risks are evolving at a rapid rate to meet the risk profile of emerging and traditional industries. Therefore, you need a specialist Broker who has the technical understanding and the product knowledge to manage these complex insurance placements.

Financial & professional risks have traditionally been purchased by professional services businesses, however this is no longer the case. With the evolution

of emerging technologies and non-traditional industries now providing professional services the line between when these risks are required is no longer that clear.

The cost of litigation to which companies, directors and key staff are exposed is becoming increasingly onerous, it is important to protect your personal assets and your business.

Our specialist product advice and placement services are as follows:

Professional Risk

- » Professional Indemnity
- » Management Liability
- » T & C Liability
- » Cyber Liability

Surety & Trade Risk

- » Surety Bonds
- » Trade Credit
- » Home Warranty

Corporate Risk

- » Prospectus Liability
- » Statutory Liability
- » Directors & Officers Liability
- » M&A Insurance
- » Employment Practices Liability
- » Kidnap & Ransom
- » Political Risks
- » Crisis Management





sport & events insurance

We have a dedicated sports and event insurance division servicing some of Australia's leading sporting organisations.

We fully understand the challenges in the sport & events industry and our committed team of experts provides the full scope of insurance and risk services.

We specialise in the placement of tailored insurance programs for national and regional sporting organisations, community events, charities and participants.

We also arrange insurance for leisure activities such as Adventure Sports, Amusements, Health & Fitness, Music Concerts, Novelty Events and Tourism.

professional athlete insurance

Professional Athletes are exposed to a higher risk of career ending injuries, with many stakeholders affected by such exposure. Athletes consistently risk injuring themselves and, even a minor disability can be career ending for a professional athlete.

ProSport Cover provides specialised insurance solutions for Professional Athletes against career ending or temporary disabilities.

In the event of an injury, your client can be covered for his or her:

- » Projected future earnings
- » The cost of an agent or manager
- » The lost contract completion
- » Loss of endorsements, and many other costs.

prosport
cover

prosportcover.com.au

home & bicycle insurance

Bikesure is Australia's leading bicycle insurance provider for the cycling enthusiast.

Bikesure want to empower cyclists to ride with confidence, #sharetheroad and have fun in the knowledge that if something goes wrong, Bikesure are there to help.

Providing specialist insurance solutions for the whole cycling community including, comprehensive stand alone bicycle insurance, enhanced home contents policies for cyclists and business packages tailored to meet the needs of modern bicycle retailers.

Just like you, the Bikesure team love bikes: they are cyclists, mountain bikers and triathletes. From the Customer Service Team and Account Managers all the way up to our Managing Director, every Bikesure employee shares this passion.

bikesure[®]

bikesure.com



Robbie McEwen

- » 3x Green Jersey Winner, Tour De France
- » 2x National Road Race Champion
- » 3x Olympian

our core services



Risk Profiling /
Program Design

- » We get to understand your business and your risks.
- » We understand your risk appetite and the value of a comprehensive insurance coverage

Market
Placement

- » Access to our extensive global network of insurers
- » Tailored policy wordings that are market leading
- » Leveraging our volume to deliver efficient insurance premiums

Policy
Services

- » Dedicated service professional managing your ongoing requirements



Claims Management & Advocacy Service

- » Our Senior Claims Executives provide expert management and client advocacy on claims
- » Access to SRG eClaim, a cloud-based software solution enables you to effectively monitor claims, link all stakeholders in the one environment whilst mitigating risk.



Injury Management & Return to Work Support Services

- » Our experienced professionals are available to advise and assist you in the space of injury management and return to work.
- » We can guide and support you throughout the claims process or assist you to develop inhouse capability to proactively manage injuries and return to work programs.



Legal Contract Reviews

- » Our legal contract review service will assist in providing responses to onerous contract terms that impact on your insurance coverage



Mergers & Acquisitions

- » Our M&A services are designed to support clients who are acquiring or selling a business
- » Due Diligence Insurance Audit
- » Run off arrangements for Corporate & Professional Liabilities
- » Identify and advise on Contingent Liabilities
- » Transactional Risk Insurance Solutions

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The Austbrokers Network,
over 100 Offices Nationally

SRG Group Pty Ltd

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we make insurance easy

Insurance & Risk Solutions

Corporate Insurance Programs

SME Packages

Workers' Compensation

Professional and Financial Risks

Claims Management & Advocacy Services



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