

# 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.



## our specialties



### 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

## 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





## 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







## 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.

SRG Personal Risk Pty Ltd ABN 22 602 606 217 are Authorised Representatives of Synchron AFS Licence No. 243313 for Financial Planning Services only.

## 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.

### Claims Advocacy

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.

### 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, linking all stakeholders in the one environment mitigating the risk of incurring claims leakage costs associated with poor claims management and ensures efficient adjudication of claims.

Key benefits of SRG eClaim are:

- Real time access to information
- Accessible by all Stakeholders (Clients, Insurers, Brokers, Medical Services Providers, Legal Advisers)
- Reduces frictional costs in claims administration
- Management reporting
- Upload accounting information from all major accounting software providers
- Accessible via Desk Top, Smart Phone or Tablet devices from our secure cloud.

For a free demonstration of our Claims Management Software contact us today

The image displays three screenshots of the SRG eClaim software interface. The top-left screenshot shows the login page with the SRG logo and a 'Claims Management Login' form. The top-right screenshot shows a 'Payment Detail Report' for a specific period. The bottom screenshot shows the main dashboard with 'quick statistics' and three tables: 'Total Claims By Status', 'Payment Amounts', and 'Total Claims' by vessel.

**SRG eClaim Login Page:**

SRG logo: we make insurance easy

Claims Management Login

Email address or username

Password

Sign in

**Payment Detail Report:**

SRG Claims Management

Payment Detail Report

This report exports a list of payments to excel for given year. With a sub report for each claim breaking down the costs for the bi-annual reporting periods:

- Period 1: 1st January - 30th June
- Period 2: 1st July - 31st December

Year to export:

Export Report

**Dashboard:**

SRG Claims Management

Dashboard | Claims | Payments | Personnel | Reports

My Details | Log Out

Claims

Sub Report | New Report | Download Report

**quick statistics**

**Claims: Total Claims By Status**

Status	Count
Accepted	0
Pending	0
Rejected	0
Unknown	0
<b>Total Claims</b>	<b>0</b>

**Payments: Payment Amounts**

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\$0.00
<b>Total Payments</b>	<b>A\$00,000.00</b>

**Number of incidents per vessel: Total Claims**

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
<b>Total Claims</b>	<b>0</b>



## financial & professional lines

Financial and 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
- IT & 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](http://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**<sup>®</sup>

[bikesure.com](http://bikesure.com)





## 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





- Our Senior Claims Executives provide expert management and client advocacy on claims



- Our network partners will assist in ensuring you meet your RTW and IM obligations and care for your employees



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



- 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

## contact us

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The Austbrokers Network,  
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we make insurance easy

### Insurance & Risk Solutions

SME Packages  
Corporate Programs  
Sport & Events  
Claims Management & Advocacy  
Risk Management

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