



HUNTER
BROKING GROUP

COMMERCIAL INSURANCE BROKERS

**INNOVATIVE
COMMERCIAL
INSURANCE
BROKING
SOLUTIONS**



hunterbroking.com.au

OUR SERVICES



PRIVATE CLIENTS

Hunter Broking offers a comprehensive Insurance Broking service for Prestige Homes, Cars and other Personal Items. We endeavour to find the most suitable policies and offer peace of mind solutions for replacement, repair and additional unexpected costs that may arise after an incident occurs.



CORPORATE INSURANCE

We specialise in corporate insurance programmes and have proven to be very competitive against the larger international firms. We have developed and secured insurance proposals for clients within the Technology, Mining, Banking and International Distribution sectors.

Hunter Broking encourages the opportunity to submit a tender for your insurance programme.



COMMERCIAL INSURANCE

Commercial Insurance is complex and often requires the assistance of a Qualified Broker. Hunter Broking approach Commercial Insurance with a technical focus, utilising our product matter experts and extensive experience. Our attention to detail is evident in our claims results across a diverse range of industries.



CLAIMS MANAGEMENT

With a strong focus on the end result, we manage your claim from start to finish and provide regular updates along the way. Hunter Broking negotiates on your behalf, ensuring the end result meets your expectations. This component of our service is our strongest asset; we want our clients to feel secure.



THE PROCESS



STAGE 1 - INITIAL MEETING

Whether in person or by phone, we will organise a time to discuss your personal or business insurance requirements.



STAGE 5 - NEGOTIATION

We aim to present the most cost effective solution to our clients. Once we have sourced the right coverage option, we will work closely with insurers to obtain a competitive premium. We understand that insurance is a major financial commitment, particularly for start up businesses.



STAGE 2 - RISK ASSESSMENT

Our subject matter experts will conduct a risk assessment and provide detailed advice and recommendations on what products will best protect you and your business.



STAGE 6 - PRESENTATION

Your designated Account Manager will present our recommendation insurance programme to you and advise the intricacies of how to structure your insurance program. This is a great opportunity to discuss any further enquiries and make any relevant adjustments that may be required.



STAGE 3 - QUOTATION

We will present the information we have obtained to a variety of recommended Insurance companies that are most competitive for your requirements.



STAGE 7 - IMPLEMENTATION

Once cover is requested to be implemented, we will place cover with the Insurance company and assist with the completion of any final paperwork, including application forms or monthly premium funding contracts.



STAGE 4 - ANALYSIS

Once all quotations are received, we will review the premium, terms and conditions to ensure the product will adequately protect you and the premium is competitive against current market standard rates.



STAGE 8 - 12 MONTH COMMITMENT

During the course of your insurance contract, we will act as your dedicated insurance broker, someone you can rely on, whether this be asking for advice, making a policy adjustment or lodging a claim, our commitment to you is ongoing for the duration of our professional relationship.

WHY CHOOSE HUNTER BROKING?



We have access to a vast array of Insurance Companies and Underwriting Agencies. This allows us to compare several leading products and offerings in order to arrange a solution that competitively protects your business.



We have access to multiple insurance companies by being part of the PSC Group. This enables us to provide faster turnaround times and superior broking services and resources for all clients.



Premium and claim settlement negotiations. We work on your behalf to resolve settlement issues. We always fight to obtain the most favourable result for you.



We partner with leading and comprehensive Insurers. This ensures that our policy coverage is broad and that positive claims experiences can be expected.



Insurance broking specialists. Business insurance, public & products liability, professional indemnity, cyber liability, directors and officers, property insurance, home insurance, landlord insurance and much more.



Business Owner, just like you. Josh is a business owner and has an incentive to succeed and secure a great outcome for your insurance requirements. Hunter Broking Group work for you as the client, not the insurer.



Always available. We work over and above standard business hours (including weekends and nights) so we can meet at a time that suits you and simply be there for you when you need us.



Commissioner of Declarations. Josh is a qualified Commissioner of Declarations. Should this service be required, he can assist you with your claim.



Trusted advice. We don't work for one insurer. We always have your best interest at heart and stay up to date with the latest insurance products and policies for you.



Experience. Over 10 years experience dealing with complex commercial and corporate insurance programmes ranging from \$200 to \$1,000,000 in gross written premiums.



Your complete service. We look after all of the paperwork and make it an easy process with fast turnaround times.



Member of various industry bodies. National Insurance Brokers Association (NIBA) – Steadfast Holdings and many more.



Helped hundreds of clients. We have assisted with insurance programmes, risk transfer and claims support across all product lines and industries. We have the knowledge and experience to deal with a wide range of situations.



Education. Diploma in Financial Services (Insurance Broking), Certificate III in Financial Services (Insurance Broking), Certificate III in Information Technology, Diploma Integrated Risk Management.



A genuine service. An insurance broker who prefers to meet face to face and ensure service remains thorough and consistent.



Product matter expert. A technical mindset and philosophy to ensure claims experiences exceed expectations.

INSURANCE PROGRAM IMPLEMENTATION AND MANAGEMENT SERVICES



Client Onboarding

- « Introduction
- « Insurance risk assessment
- « Obtain insurance data
- « Prepare quotation slips
- « Insurer presentation
- « Negotiate terms
- « Place order in market/ confirm cover
- « Issue invoices



Pre-Renewal

- « Select markets
- « Request updated renewal data and declarations
- « Prepare quotation slips
- « Update claims information
- « Revise policy wordings/endorsements
- « Review loss control program



Renewal

- « Negotiate renewal terms
- « Present renewal report
- « Place order in market/ confirm cover
- « Issue invoices
- « Review claims handling procedures



Post Policy Placement

- « Finalise adjustable policy declarations
- « Review and confirm lapses to client and insurer
- « Issue policies
- « Issue policy register
- « Review contractual liability exposures
- « Monitor claims
- « Review risk retention strategies
- « Implement loss control initiatives
- « Review uninsured risks



Status Reviews

- « Insurance Placement
- « Claims Progress



RESOURCES AVAILABLE

- ✓ London Insurance Placements
 - ✓ Forensic Accountants – Loss of Insurable Gross Profit Report
- ✓ Lawyers – Insurance Contract Review (Indemnification Clauses)
- ✓ Risk Management Consultants
 - ✓ Quantity Surveyors
 - ✓ Loss Adjusters
- ✓ Insurance Claim Recoveries
 - ✓ Make Safe / Restorations
 - ✓ Asset Valuation
- ✓ Workers Compensation Consultancy



WE CAN DEAL WITH THE FOLLOWING SUPPORT TEAM YOU ENGAGE, IN RELATION TO YOUR INSURANCE REQUIREMENTS

- ✓ Accountant
- ✓ Bookkeeper
- ✓ Finance Broker
- ✓ Mortgage Broker
 - ✓ Lawyer
- ✓ Goods & Services Suppliers
- ✓ Coaches & Strategic Partners
- ✓ Contracted Consultants

Note: The above processes may vary depending on the type of policy applicable to you and your business activities. We may do these, but it does not apply in all circumstances or for everyone.



TESTIMONIALS



Josh and Therese have been managing our insurance needs for years and continually **go the extra mile to help protect and secure our business needs**. They have worked hard to ensure we have had the best cover at the lowest possible price. Hunter Broking have also made the process of claiming trouble free as they have fully supported our interests on several occasions and challenged the bigger insurers on our behalf - successfully. We highly recommend Hunter Broking, and would give 10 stars if possible. Thanks for such good service guys!

SEAPAL PALLETS & CRATES



Josh has been looking after all my insurance needs for the past 7 years and he does an amazing job. **Nothing is an issue and he is always quick to response** to any questions I may have. I can totally recommend Hunter Broking Group!

BEBROK EXCAVATIONS



Josh Ryan has been our insurance broker for 6 years. The **professionalism and customer service** from Josh, Alanna & the Hunter Broking Group is faultless - In my experience there are the premier business in the insurance sector.

AUSTRALIA CIVIL SOLUTIONS



Josh from Hunter went above and beyond to help me out. He was **extremely detailed in his approach**, notifying me of several areas in my insurance policies that needed attention. I feel very safe now in my choice moving forward with Hunter Broking Group. Thank you Josh!

SJK COLLECTIVE



Josh Ryan is fast. He is **trustworthy** 10/10. Josh is intelligent & cares for his customer. Insurance has always been a frustrating thing for me, taking a long time to sort out etc.. but Josh is a good bloke who makes things happen reasonably fast and his appropriately knowledgeable which helps so much. Good human being to the core.

BLACKROC TALENT



Have utilised Hunter Broking on various business levels and for personal insurances. Hunter Broking managed to save us \$30k+ per annum, based on **understanding our business needs and delivering a tailored solution**. Josh's above and beyond approach is the pinnacle of customer service. Thanks Josh and the team!

ENTAG GROUP

ABOUT HUNTER BROKING

We're here to help businesses and individuals protect their hard earned assets and successes. We are patient in our approach and like to educate clients on how we have structured their programme and why we are different, there are methods behind our workings.

Understanding and purchasing Insurance can be daunting and confusing, it's hard to know if you're getting the best deal or if you are adequately insured.

There are several product offerings on the market and all policy wordings contain a variety of restrictions and exclusions that are often missed. Our technical approach ensures that we dissect this information and provide you with a solution that most appropriately meets your needs.

We are honest, authentic and reliable insurance brokers, who remain consistent year on year. We welcome all new clients to join our group and experience why we are different.



Josh Ryan, Hunter Broking Group's Founder and Director, is an advocate for risk management and asset protection. Josh thoroughly enjoys learning the intricacies of all industries and educating clients on why insurance should be a conscious focus.

In the midst of purchasing his own commercial investment and commencing his own business, Josh experienced first hand how important it was to best protect such a large financial commitment. During the last 10 years of commercial and corporate speciality, Josh realised he had a passion for helping businesses identify risks and supporting them when things do go wrong.

Josh is your trusted and reliable advisor, a knowledgeable resource with a wealth of experience in claims management. He is always there for his clients and stresses the importance of having a long-term relationship with someone who truly understands your business.


The best advice Josh can provide is, "Don't quote with multiple brokers, interview them first and continue with who you feel is most reliable, trustworthy and experienced in your industry".



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