



BENJAMIN & BENJAMIN CAPABILITY STATEMENT

Benjamin & Benjamin Insurance Group (B&B) is a boutique insurance broking business. B&B organises business insurance and manages claims for their business clients in specific industries.

B&B has four offices in Melbourne and Sydney, and an agency relationship in Auckland New Zealand. We process more than \$30 million in premiums for clients. B&B also trade in the insurer market through the McLardy McShane groups' Australian Financial Services Licence. As a brokerage group they organize more than \$500 million in premium for their clients. We are also part of Steadfast Group which is the largest general insurance broker network in Australasia, as a group we organise \$13 billion in premium. The Steadfast Group is listed on the ASX, with a current market capitalisation of \$6 billion.

B&B is led by Paul Benjamin as Managing Director. Paul is a third-generation insurance broker, a lineage starting in 1921, when his grandfather setup and was managing director of the first Lloyds insurance brokerage in Melbourne, Australia. That business went on to become Lumley Insurance Ltd. His grandfather and then his father went onto lead Lumley Insurance Ltd. These Benjamin's have dedicated their working lives to protecting their clients' business financial risks with smart insurance solutions. Also, Paul is Chair of the Insurance Broker Advisory Board for the industry's peak body, the Australian & New Zealand Institute for Finance & Insurance.

B&B has exceptionally strong relationships in the Australian insurer market. We know that there are over 130 different insurers/insurance carriers operating in Australia, some are specialists and others have a broad insurance product range; when the Australian insurer market does not provide the insurance solution our clients need, B&B looks overseas and work with insurers in the Singaporean, Hong Kong, UK and USA markets.

- Paul Benjamin goes to Lloyds of London at least once a year to work directly with Lloyds insurance brokers, and Lloyd's insurer syndicates.

B&B recognises that few people like purchasing insurance or have the technical expertise to completely understand what their insurance policies protect them from. When buying insurance it can be difficult to know if you have: a) the correct insurance policy or b) the correct level of protection in each section of your policy(s) or c) the best insurance policy from the right insurer or d) the best possible premium.

At B&B our role is to make navigating the insurance process easier by providing comprehensive insurance advice, implementing our client's specific & agreed insurance program, managing changes throughout the policy period, managing claims and, above all, making the insurance journey simple & efficient.

We are passionate about implementing the right insurance program for our clients, so the owners sleep better at night because they have the correct insurance at the best premium we can find.

WHY WE'RE DIFFERENT

- We speak to you in your business terminology not 'insurance legal speak'.
- We present the best products, services, and solutions that we can find to protect you.
- We value time, if we cannot help you, we will tell you.
- We value good communication - both ways: to you and from you.
- We are passionate about building strong, long-lasting client relationships.
- Our risk analysis is a combination of accounting, legal and insurance analysis. We often work with our clients' accountants & lawyers to make sure we close our clients financial risk gaps.

EXCLUSIVE APPOINTMENTS

Insurance Broker for and to these industry groups and their members:

- Advisory Board Centre Australia
Network, education, accreditation of Business Advisory Consultants
- Refrigerated Warehouse & Transport Association of Australia
Representing the whole of refrigerated warehouse & refrigerated transport in Australia.
- Royal Lifesaving National Office
Providing Lifesaving & Water Safety Resources, Training and Advocacy throughout Australia
- Lighting Council Australia
Lighting Council Australia is the peak body for the lighting industry in Australia.
- Institute of Certified Bookkeepers Australia
The Institute of Certified Bookkeepers is the largest bookkeeping institute in the world, with the Australian Chapter active with more than 6,000 bookkeepers.
- Fire Protection Association of Australia
Representing all businesses who operate in and consult about fire protection in Australia.
- Franchisee Alliance of Australia
Representing the whole of the franchisee Industry in Australia.
- Society of Notaries of Victoria Incorporated
Representing all Notaries in Victoria
- Complementary Medicines Australia
Peak Body for Vitamins and Supplements Industry in Australia
- Hypnotherapy Council of Australia
Peak Body for approx. 10 Hypnotherapy Associations
- Australian Doula College
Peak Australian College for certified DOULA Practitioners
- Optical Dispensers Australia
Peak Body for Australian Optical Dispensers

Appointed Broker Franchise Groups

- Guttervac
- Keen to Clean
- ActionCoach Business Coaching
- Jims Bookkeeping
- By The Rules Conveyancing
- Jump Swim Schools
- Shaplands Swim Schools
- Total Fit Out
- KX Pilates
- La Porchetta restaurants
- Couriers Please
- Mad Mex restaurants
- Safetyquip