



 **PRORISK**

**Protection
is our promise**

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Introducing ProRisk



Professional Risk Underwriting Pty Ltd, or ProRisk for short, has a proud history of innovation, product development, profitable underwriting and growth. ProRisk offers 19 products and is backed by Australian Regulated Insurers and Lloyd's capacity. Incorporated in 2003 ProRisk has grown from a single binder, single product and single office to the business it is today.

As a true multi-line underwriting agency, we are focused on the needs of SMEs and mid-market clients. ProRisk offers our partners the ability to package and tailor wordings to suit their client's needs. We ask what our clients want instead of telling them what they need.

Our products are created in-house for the specific exposures of Australian SMEs and we are proactive when it comes to delivering new products to market.

In 2020 we launched ProBind, ProRisk's own online broker trading platform. This enables our broking

partners to quote, bind and renew policies 24 hours a day, 365 days a year. ProBind is supported by our experienced team of underwriters in Melbourne, Sydney and Brisbane.

Protection is our promise

At ProRisk we stand by our promise of Protection. We work tirelessly with the World's best insurers to ensure that our products are market leading. With authority to settle claims locally, brokers and distribution partners can be confident of a consistent approach when dealing with us. Working with Underwriters they know and can trust from placement through to claims settlement.

Our progressive claims team is backed by ClaimPro, our proprietary online claims management platform. Claims can be viewed online, and updates communicated in real time via a mobile responsive platform.

We live and breathe our company motto, that protection is our promise and when you buy a ProRisk policy, that's our guarantee.

A handwritten signature in black ink, appearing to read 'Hamish McDonald Nye'.

Hamish McDonald Nye

Executive Director

Professional Risk Underwriting Pty Ltd

“We work tirelessly with the World's best insurers to ensure that our products are market leading.”

Our Product Expertise

Financial Lines



Professional Indemnity



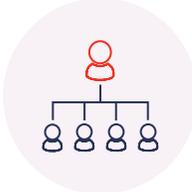
Sole Traders & Partnerships Management Liability



Management Liability



Association Liability



Directors & Officers Liability

Property



Business Pack General Property



Commercial Motor Fleet
Novated Lease
Comprehensive Motor

Healthcare Professionals Civil Liability



Allied Health
Medical Establishments

General Liability



Public Liability
Products Liability

Consumer Products



Lease Protection
GAP/Total Loss Assist
XS Waiver

Technology



Cyber



IT Liability
Coming soon

ProBind



Bind online, anytime,
anywhere in minutes

www.probind.com.au

ProBind is ProRisk's proprietary underwriting platform.

Because it's mobile enabled you can bind any time
any where including on your mobile.

It has been specifically designed to meet the needs
of our broking partners.



Association & Non-Profit Liability

Our Association Liability policy contains a number of features which are unique to ProRisk. It is specifically designed for incorporated associations and, in addition to the cover for directors and officers. The product includes cover for employment practices liability, employee crime, occupational health and safety exposures, pecuniary penalties and tax audit.

Limits available up to \$20m

Choice of deductible

Choice of limit

Available on a primary or excess basis



Preferred risks

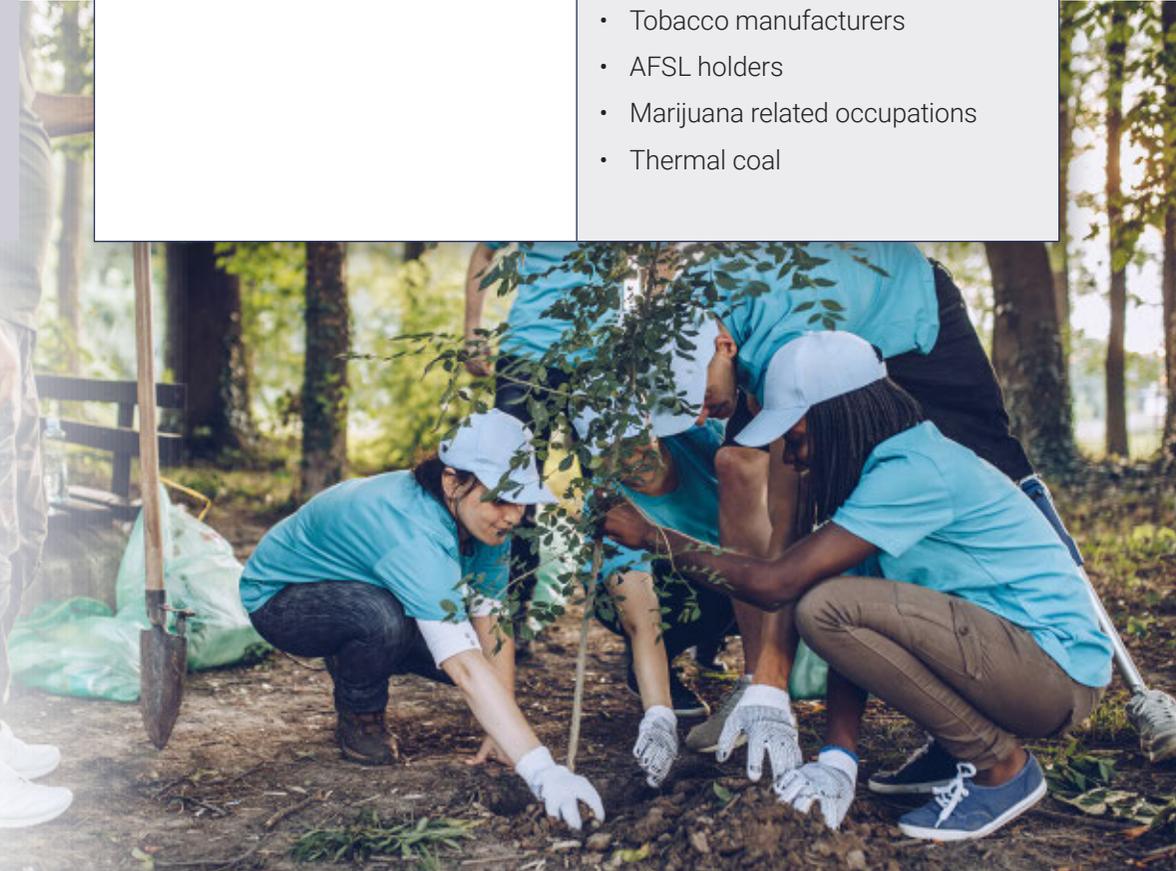
- Associations and Not-for-profit organisations
- Revenue of under \$10m
- Less than 500 employees
- Charities
- Sporting clubs



Risks usually declined

- Insureds with revenue over \$10m
- Risks that are not registered as an association or not for profit.
- Adult entertainment risks
- Asbestos manufacturers or distributors.
- Tobacco manufacturers
- AFSL holders
- Marijuana related occupations
- Thermal coal

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Commercial Motor Fleet

Our Commercial Fleet product offers cover for a wide range of industries and companies focusing on SME to large corporates. Our product covers damage to and/or theft of vehicles as well as cover for third party property damage in the event of you being at fault in the accident.

Cover Capacity any one vehicle \$300,000

Legal Liability \$30m

\$1m hazardous goods

What it covers

- Towing Costs
- Emergency repairs
- First Aid equipment
- Difference in Excess
- Recovery and Re-delivery
- Repatriation costs
- Substitute vehicle
- Novated leases
- Keys and locks
- Removal of debris
- Drivers personal property
- Funeral expenses
- Tyre replacement
- No Fault Excess
- Windscreen cover
- Finance payout (25%)
- Fire Brigade cost
- New vehicle replacement 2 year

✓ Preferred risks	✗ Risks usually declined
<ul style="list-style-type: none"> • Sedan fleets (all types) • Light goods carrying fleets – up to 5 tonne • Mixed fleets with sedans, vans, utes, goods carrying vehicles and some plant • Fleets in the following segments: <ul style="list-style-type: none"> - Manufacturing - Traffic management - Transport – subject to referral (ultra or short haul) - Construction – light vehicles only - Electrical / Plumbing Trade - Wholesale Trade - Healthcare - Retail Trade 	<ul style="list-style-type: none"> • Hired vehicles and dry hire • Mining – underground • Taxis / Uber / Chauffeur • Transport – produce, stock carriers, long haul • Dangerous goods carrying fleets • Fleets that consist of predominantly prestige (high priced vehicles) and/or high-performance type vehicles • Heavy plant and equipment – Construction or Civil works

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Consumer Products

Speciality Products Now Available

Automotive	Retailer/Consumer Programs	Mortgage and Home Buyer Protection
<ul style="list-style-type: none">• Commercial Motor Fleet• Excess Waiver• GAP Insurance• Lease Protection Insurance• Mechanical Breakdown Cover• Novated Motor Fleet• Other ancillary protection solutions• Residual Protection Cover• Return Vehicle Programs	<ul style="list-style-type: none">• Consumer Electronics Insurance i.e. mobile phones / computers / gadgets• Event Ticket Protection• Excess Waiver• Gadget Insurance• Payment Protection• Personal Accident and Sickness Solutions• Purchase Protection• Travel and Trip Cancellation	<ul style="list-style-type: none">• Mortgage Payment Protection• Structural Defects Covers

The above list is not exhaustive.
ProRisk welcome their broker partners to get in touch with any unique opportunities.



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Cyber & Privacy Liability Insurance

The Small Business Cyber Security Best Practice Guide* published by the Australian Small Business and Family Enterprise Ombudsman notes that small business is the target of 43% of all cyber crimes. Yet an astonishing 33% of businesses with fewer than 100 employees don't take proactive measures against cyber security breaches and 87% of small businesses believe their business is safe from cyber attack because they use antivirus software alone.

A robust risk management framework is essential but isn't necessarily going to completely protect your organisation from the devastating fallout of a cyber attack. When you think about the average cost of responding to a cyber incident, this would be enough to put most small businesses out of business.

ProRisk's Cyber & Privacy Liability Insurance Policy is specifically designed to cover the cyber and privacy liability exposures of small to medium sized businesses.

ProRisk's Cyber & Privacy Liability Insurance Policy is suitable for organisations with:



Up to \$25m turnover



Up to 500 employees

Limits available up to \$5m

Choice of deductible

Choice of limit

Available on a primary or excess basis

 Preferred risks	 Risks usually declined
<ul style="list-style-type: none"> • Cafes and restaurants • Farms, agriculture, forestry and fishing • Trades, including plumbers, carpenters, builders, motor mechanics, shopfitters • Retail businesses, such as florists, dress shops, shoemakers, drycleaners, bakeries • Professional services, such as accountants, architects and engineers • Medical and allied health professionals, such as psychologists, chiropractors, dentists • Beauty therapists, such as hairdressers, nail and beauty salons • Real estate businesses • Administrative and support services, such as book keepers, secretarial services, or graphic designers • Cleaning and maintenance businesses 	<ul style="list-style-type: none"> • Financial Institutions • Manufacturing • Adult entertainment • Asbestos • Aerospace risks • Marine risks • Government organisations • Demolition or excavation activities, or toxic waste disposal • Explosive risks, such as ammunition or fireworks • Chemicals or petrochemicals • Tobacco products and e-cigarettes including e-liquid or e-juice • Amusement parks, circuses or public swimming pools • Dams, mines, oil or gas production, power generation, railways or scaffolding

*<https://www.asbfeo.gov.au/sites/default/files/documents/ASBFEO-cyber-security-guide.pdf>

Healthcare Professionals Civil Liability

ProRisk's Healthcare Professionals Civil Liability Insurance Policy is specifically designed to meet the needs of the broad range of healthcare professionals and their staff, who may not be entitled to cover from the five (5) national medical indemnity insurers for doctors.

Limits available up to \$20m

Choice of deductible

Choice of limit

Available on a primary or excess basis

 Preferred risks	 Risks usually declined
<ul style="list-style-type: none"> • Revenue of under \$10m • Less than 500 employees • AHPRA regulated healthcare professionals, such as Chinese medicine, nurses, occupational therapists, optometrists, osteopaths, pharmacies, physiotherapists, podiatrists and psychologists • Non-AHPRA Regulated Healthcare Professionals, such as acupuncturists, audiologists, counsellors, dieticians, life coaches, masseurs, naturopaths, nutritionists, occupational therapists personal trainers and yoga instructors • Beauty therapists, such as aromatherapists, hairdressers, nail and beauty salons, laser clinics, spas and saunas • Medical establishments, such as GP clinics, health clinics, community clinics and specialists • Educational institutions and research organisations, such as schools, universities, technical colleges, day care centres and youth camps 	<ul style="list-style-type: none"> • 'Practitioners' as defined by the <i>Medical Indemnity (Prudential Supervision and Products Standards) Act 2003</i> • Cosmetic Surgery • Radiologists • Dermatologists • First response (paramedics) • Chiropractors • Gymnasium owners or operators • Aged care and permanent stay facilities • Skin Cancer clinics • Marijuana related occupations • Any risks associated with animal testing • Manufacture, production or importers of pharmaceutical and/or implantable medical device products

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Management Liability

Management Liability insurance covers certain risks arising from the actions and decisions of directors, officers and managers, which arise from the running of a business. These actions and decisions could include improper conduct such as sexual harassment, unfair dismissal or defamation. Australian SMEs can not afford to ignore the legal and regulatory risks of their operations. Fines from various government or industry regulatory bodies can reach hundreds of thousands, or even millions of dollars for very serious breaches. In addition, the cost of defending litigation can cripple otherwise healthy and profitable businesses.

ProRisk's Management Liability Policy is specifically designed to cover the management exposures of a small to medium sized private company or co-operative. When you think about the risks of doing business in Australia or New Zealand, Management Liability Insurance should be a must buy.

Management Liability is suitable for organisations with:

 Up to \$25m turnover

 Up to 500 employees

 Who are domiciled in Australia or New Zealand

Limits from \$100,000 to \$10m available

Premiums starting from as little as \$300 plus taxes and charges

✓ Preferred risks	✗ Risks usually declined
<ul style="list-style-type: none"> • Cafes and restaurants • Farms, agriculture and fishing • Trades, including plumbers, carpenters, builders, motor mechanics, shopfitters • Retail businesses, such as florists, dress shops, shoemakers, drycleaners, bakeries • Professional services, such as accountants, architects and engineers • Medical and allied health professionals, such as psychologists, physiotherapists, dentists • Beauty therapists, such as hairdressers, nail and beauty salons • Real estate businesses • Administrative and support services, such as book keepers, secretarial services, or graphic designers • Cleaning and maintenance businesses 	<ul style="list-style-type: none"> • Financial Institutions • Manufacturing • Adult entertainment • Asbestos • Aerospace risks • Marine risks • Government organisations • Demolition or excavation activities, or toxic waste disposal • Explosive risks, such as ammunition or fireworks • Chemicals or petrochemicals • Tobacco products and e-cigarettes including e-liquid or e-juice • Amusement parks, circuses or public swimming pools • Dams, mines, oil or gas production, power generation, railways or scaffolding

Professional Indemnity

Our Professional Indemnity product covers damages, legal expenses associated with a professional liability claim brought against the insured in respect of professional service.

Limits available up to \$10m any one claim and \$30m in the aggregate

Choice of deductible

Choice of limit

Available on a primary or excess basis



Preferred risks

- Revenue of under \$15m
- Revenue under \$5m for Architects and Engineers
- Less than 500 employees
- Real Estate Professionals
- Recruitment Consultants
- Design Professionals
- Accountants
- Management Consultants
- Legal services, including lawyers top up
- Migration agents
- Miscellaneous consultants



Risks usually declined

- Highrise construction
- Geotechnical engineers
- Valuers
- SCADA/PLC programming
- Underground cable locators
- Building surveyors/pre-purchase inspections
- Irrigation consultants
- Security guards/consultants
- Financial services
- Any activities associated with harbours, jetties or ports.
- Marijuana related occupations
- Thermal coal related activities
- Fire Protection Agents

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Public & Products Liability

Public & Products Liability is an essential insurance product for Australian small businesses. Sometimes referred to as Broadform Liability Insurance or General Liability, it provides coverage for personal injury or property damage and helps protect your legal liability to third parties, including clients, customers and the public for injury or damage to their property, caused by your business.

While Public & Products liability insurance isn't mandatory for most businesses, it is recommended. That's because the unpredictable nature of accidents sometimes makes them hard to prevent and the costs of being sued can be extraordinarily high.

ProRisk's Public & Products Liability Insurance Policy is specifically designed to cover the exposures of small to medium sized Australian businesses.

Limits available up to \$20,000,000

Choice of deductible

Choice of limit

Available on a primary or excess basis

 Preferred risks	 Risks usually declined
<ul style="list-style-type: none"> • Revenue of up to \$15m • Less than 500 employees • Cafes and restaurants • Farms, agriculture, forestry and fishing • Trades, including plumbers, carpenters, builders, motor mechanics, shopfitters • Retail businesses • Professional services, such as lawyers, accountants, architects and engineers • Medical professionals, such as psychologists, chiropractors, dentists • Beauty therapists, such as hairdressers, nail and beauty salons • Real estate businesses • Administrative and support services, such as bookkeepers, secretarial services, or graphic designers • Cleaning and maintenance businesses 	<ul style="list-style-type: none"> • Abattoirs • Adult entertainment risks • Aerospace risks • Marine risks • Government organisations • Demolition or excavation activities, or toxic waste disposal • Explosive risks, such as ammunition or fireworks • Chemicals or petrochemicals • Tobacco products and e-cigarettes including e-liquid or e-juice • Amusement parks, circuses or public swimming pools • Dams, mines, oil or gas production, power generation, railways or scaffolding.

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Small Business Insurance Pack

ProRisk's Small Business Package provides a wide range of business insurance protection and lets you tailor the cover your clients need for their business.

Cover includes:

Type of cover	Limits
Section 1 - Fire and other defined events	\$3,000,000
Section 2 - Business interruption	\$2,000,000
Combined Fire and Business Interruption	\$3,000,000
Section 3 - Burglary	Theft \$50,000
Section 4 - Money	\$20,000
Section 5 - Glass	No greater than replacement value
Section 6 - Business Special Risks	\$50,000
Section 7 - Machinery Breakdown	\$20,000
Section 8 - Computer and Electronic Equipment	<ul style="list-style-type: none"> Electronic Equipment Limit of \$10,000 Restoration of Data Limit of \$10,000
Section 9 - Employee Dishonesty	<ul style="list-style-type: none"> \$25,000 Deterioration of Stock Limit of \$5,000 ICOW Limit of \$100,000
Higher limits may be available subject to application and assessment of the risk.	

 Preferred risks	 Risks usually declined
<ul style="list-style-type: none"> Properties up to \$3m in value Less than 500 employees Cafes Motor mechanics Retail businesses Professional services, such as lawyers, accountants, architects and engineers Medical professionals, including allied health Beauty therapists, such as hairdressers, nail and beauty salons Real estate businesses Administrative and support services, such as book keepers, secretarial services, or graphic designers 	<ul style="list-style-type: none"> Adult entertainment risks Asbestos manufacturers or distributors Farms and Agricultural Business Landlords Manufacturing Tattoo parlours Tobacco manufacturers Marijuana related occupations Any risk with thermal coal related activities Any risk outside of Australia EPS (Expanded Polystyrene Styrofoam) Any risk with inadequate security and protection Smash repairs Supermarkets

Sole Traders & Partnerships Management Liability

Management Liability was traditionally a product designed to cover the specific management exposures of a small to medium sized private company. But most small businesses aren't structured as a private company. This left a huge part of the Australian small business landscape uninsured, or underinsured.

Until now, their options for purchasing Management Liability insurance have been limited. ProRisk have developed the Sole Traders & Partnerships Policy to address the uninsured exposures of businesses structured as a sole trader or partnership.

Sole Traders & Partnerships Management Liability is suitable for organisations with:



Up to \$5m turnover



Up to 100 employees

Limits from \$50,000 to \$2m available

Choice of deductible

Choice of limit

Available on a primary or excess basis

Premiums starting from \$300 plus taxes and charges

✓ Preferred risks	✗ Risks usually declined
<ul style="list-style-type: none"> • Cafes and restaurants • Farms, agriculture and fishing • Trades, including plumbers, carpenters, builders, motor mechanics, shopfitters • Retail businesses, such as florists, dress shops, shoemakers, drycleaners, bakeries • Professional services, such as accountants, architects and engineers • Medical and allied health professionals, such as psychologists, physiotherapists, dentists • Beauty therapists, such as hairdressers, nail and beauty salons • Real estate businesses • Administrative and support services, such as book keepers, secretarial services, or graphic designers • Cleaning and maintenance businesses 	<ul style="list-style-type: none"> • Financial Institutions • Manufacturing • Adult entertainment • Asbestos • Aerospace risks • Marine risks • Government organisations • Demolition or excavation activities, or toxic waste disposal • Explosive risks, such as ammunition or fireworks • Chemicals or petrochemicals • Tobacco products and e-cigarettes including e-liquid or e-juice • Amusement parks, circuses or public swimming pools • Dams, mines, oil or gas production, power generation, railways or scaffolding



Our People

Hamish McDonald Nye Executive Director



Hamish was appointed as Executive Director in August 2017. Hamish has had an extensive career in underwriting and broking with a specialty in financial lines. He is responsible for developing and managing

a diverse underwriting portfolio of Financial Lines, Casualty, Property, Motor, Accident and Health and Specialty Consumer insurance products.

Under Hamish's stewardship the business has grown substantially, has invested heavily in technology and people and entered into new security arrangements with Swiss Re International SE and Lloyd's syndicates.

Hamish holds a Bachelor of Economic (Hons) from Monash University and a Diploma in Financial Services (ANZIIF).

Jaydon Burke-Douglas LLB GDLP AAICD Head of Operations & General Counsel



Jaydon Burke-Douglas joined ProRisk in April 2019. He is a qualified solicitor, member of the Law Society of New South Wales, is admitted to practice law in the Commonwealth of Australia and holds an

unrestricted Practicing Certificate. He is an insurance professional with over 15 years experience in the insurance industry. He has a wealth of knowledge from his experience in claims management, product design, underwriting and legal roles at some of Australia's largest insurers. His most recent role was as General Counsel & Company Secretary for the DUAL Asia Pacific Group entities. He has a passion for helping policyholders and brokers navigate the complex world of insurance by simplifying processes, demystifying the bureaucracy of the decision making processes and making insurance products easier to understand. Jaydon is a member of the Australian Insurance Law Association, The Australian Professional Indemnity Group and an Associate of the Australian Institute of Company Directors.

Alan Brewis Practice Leader Motor and Specialty Consumer Products



Alan has more than 20 years' experience in the SCP markets in Australia, New Zealand, the greater APAC region and the Lloyds market. Alan has detailed knowledge of the marketplace, distribution channels, underwriting,

product development and claims administration and a long-standing reputation in the London marketplace.

Alan had previously built and run his own specialty consumer products underwriting agency, National Underwriting Agencies ('NUA'), where his binders were placed predominantly with ANV and Canopus. In December 2012 Alan sold NUA to The Warranty Group, an international insurance underwriting business headquartered in Chicago with operations in 33 countries around the world and over 2,000 employees.

As a result of the sale Alan moved to Melbourne and became Head of Sales and Australia/NZ (Country Manager) as well as a Director of their APRA regulated insurance company, Virginia Surety Company Inc.

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Matthew Harkin
Digital Application Manager



Matt first joined ProRisk in 2010 in the role of Group IT Manager. Prior to, and post his ProRisk role, as an accomplished ecommerce expert, Matt has worn several hats while exploring the online insurance landscape.

As a result, he has a unique ability to manage multi-disciplinary projects, and navigate complex challenges across digital strategy, digital process design and online security.

On deciding to re-enter the Insurance industry, Matt has accepted the role of Digital Applications Manager. His mission supports the development and deployment of a clear, documented future digital strategy that will position ProRisk ahead of increasing industry competition. This mission is supported by a formidable digital tool kit, developed across more than 20 years' as a senior digital professional within the insurance broking and underwriting industry.

Chloe Thomas
Group Claims Manager



Chloe joined the ProRisk claims team in April 2015 in the role of Professional Lines and Liability Claims Leader. Chloe quickly progressed to ProRisk Claims Manager in 2017, and was appointed as the Group Claims Manager in

February 2018. Chloe is a Solicitor of the Supreme Court of Victoria, a solicitor of the Supreme Court of South Australia and a Solicitor of the High Court of England and Wales. Chloe has practiced in Insurance Law for 11 years both locally and in the UK. She has worked for:

- DLA Piper specialising in Professional Indemnity, Medical Malpractice, Personal Injury and Management Liability
- Barlow Lyde & Gilbert (now Clyde & Co UK) where she worked in the Insurance Division covering product liability, property, construction and engineering matters
- Herbert Smith (now Herbert Freehills LLP) where she operated in the commercial litigation team involved in a variety of matters for the insurance and banking sector
- Hogan Lovells as an Associate in their construction and engineering litigation team working on an arbitration for a large telecommunications client
- Piper Alderman specialising in Professional Indemnity, Personal Injury and Workers Compensation.

Aimee Pozoglou
Practice Manager - Commercial Lines



Aimee joined the ProRisk team in December 2017 as Northern Region Manager. Aimee has over 20 years' underwriting experience, namely in financial lines products such as Professional Indemnity, Management

Liability, D&O, Cyber, Crime, EPL, Statutory Liability, Legal Expenses and Media Liability. She has previously held positions responsible for product development and portfolio management and has experience in the Australian market as well as Lloyd's. Aimee is also Chair of APIG National Conference sub-committee and a national committee member.

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Chris Varkoly

Business Development Manager



Chris joined ProRisk in July 2013. Chris has excellent credentials backed by a sound underwriting background in affinity, property, liability and other general insurance classes; as well as having had

experience dealing into the London, Singapore and US markets. Chris obtained this background having worked in various underwriting and development roles with CGU, QBE, Vero and Underwriting Agencies based in Australia. Chris has a national focus and is based out of our Sydney office.

Peter Mason

Senior Underwriter (Property & Motor)



Peter has had an impressive 44-year career in the General Insurance Industry working in both claims (all product lines) for 10 years as a Claims Officer and for the next 34 years in corporate, commercial

and SME underwriting, attaining to the title as a Senior Underwriter some 25 years ago.

He has been involved with both commercial and large corporate client accounts as well as the development of niche motor fleet insurance product covers and policy wordings. During Peter's 30 year career at Zurich Aust Ins his previous responsibilities were in the management and development of new clients and managing of existing renewals of fleet programmes which had a combined portfolio values in excess of \$47m in GWP.

Peter has been at ProRisk since 2014 and is responsible for the management and development of the Armada novated motor fleet portfolio, the new ProRisk and Armada commercial fleet portfolio's as well as the ProRisk Small Business Property portfolio which together, totals approximately \$8m in GWP.

Sandra Scott

Team Leader, Senior Underwriter – Casualty



Sandra has been in the insurance industry now for approximately 24 years. Within that time she has worked for 2 Insurers - FAI Insurance for 10 years and The Suncorp Group for 14 years. Starting

her career in 1988 where she was employed as a domestic underwriter for FAI insurance, after approx. 6 years in that role she structured a move towards the commercial space. Her role at Suncorp was in the SME space for 12 years, where she looked after a number of different lines which included Property, Burglary, Money, Glass, Machinery and Equipment Breakdown and Liability. In this role Sandra managed approx. 34 individual schemes and the not for profit insurances. She progressed into the mid-market space for 2 years within Vero looking after the Liability portfolio for all commercial brokers within Queensland.

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Sara Marshall

Senior Underwriter – Affinity and Healthcare Professionals



Sara commenced her career with ProRisk in 2012 and has held a variety of roles including underwriting, sales, relationship and customer management in both business to business and direct to customer focus after a period working

in a broking role to enhance her overall understanding of insurance operations.

Achieving her Diploma of Beauty Therapy in 2014, Sara has combined client industry knowledge with underwriting, becoming a go-to person for her peers particularly when it comes to the Allied Health and Affinity space. In 2019, Sara was selected to head up ProRisk's first step into its new externally focussed business process direction for brokers with the establishment of the ProConnect team. Recently, Sara has been promoted to a Senior Underwriter focusing on Allied Health and Affinity business. Sara is highly regarded amongst the brokers whom she services.

Vanessa MacDonald

Team Leader, Senior Underwriter – Financial Lines



Vanessa began her career in Home Insurance for a Mortgage lender, before moving to Financial Lines at W.R. Berkley in early 2014. It was here that Vanessa began her love for Financial lines , and remained with the

company for just over 4 years. She then moved to Chubb to expand her skill set and product knowledge into the mid-market and corporate space, before joining ProRisk in January 2019 as a Financial Lines Underwriter in the East Melbourne team. In October 2019 Vanessa was promoted to Senior Underwriter. Vanessa has experience in all Financial lines Products, including Professional Indemnity, ASL, ML and Cyber products.

ProRisk is committed to recruiting industry professionals that share the ProRisk vision and are driven towards building genuine, trusting and long-lasting relationships.

Our team is constantly learning and growing through continued professional development. We make sure that we are always properly equipped to deliver on our promise of protection.



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Claims Solutions

ProRisk manage claims in-house in a consistent and effective manner which enables us to enhance the relationship with our clients.

Claims are front and centre to what we do. We have an extensive claims library, we audit and review our claims internally, we survey our customers and take on board feedback and we have a great relationship with and manage our external service providers.

Our philosophy to managing claims is:

- ✓ The proactive management of every claim
- ✓ Ensure we deliver fast and reliable responses
- ✓ Make accurate decisions
- ✓ Negotiate fairly and transparently
- ✓ Deliver what we promise
- ✓ Always display empathy to our clients
- ✓ Manage expectations and provide choices
- ✓ Excellent and clear communications
- ✓ Consistent and accountable processes
- ✓ Comply with any Legislation or Code affecting claims management

<http://claimpro.com.au>

ClaimPro is our dedicated on-line claims management solution where all claims and related transactions are managed.

ClaimPro is a database with an intuitive work flow that manages and records all transactions, communications and decisions for each claim. The solution captures information in a structured way, enabling claims data and supporting documentation to be collated and recorded, providing a clear line of sight over the entire portfolio. Reserves and payments are easily managed, complete with an audit trail.

Our claims team keeps each claim updated by generating transactions and communications from within the system and their performance is easily monitored, including tracking key milestone achievements. The system also provides an ability for the performance of our service providers to be managed for compliance to our requirements.

ClaimPro has many other features including access by our brokers to a live summary of each claim that can be viewed on the internet via any medium including iPhone, iPad or Android devices.

Customer Satisfaction

ProRisk measure the performance of the customer's claims experience via the following detailed criteria.

- Satisfied with our communications
- Satisfied with the frequency of communications
- Satisfied with the way the Case Manager handled the claim
- Satisfied with the outcome
- Satisfied with clarity of Lawyers communications
- Did Lawyer keep you informed in a timely manner
- How would you rate the overall experience?
- Do you intend to renew your policy?
- Would you recommend ProRisk?



89%
overall
satisfaction

Through continued monitoring of market feedback, we never stop looking for ways that we can improve our service.



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Contact ProRisk

 1300 PRO INS (1300 776 467)

 enquires@prorisk.com.au

 1800 633 073

 www.prorisk.com.au

 www.probind.com.au

in f

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Woolloongabba QLD 4102

Sydney

Level 7, 14 Martin Place,
Sydney NSW 2000

Melbourne

Level 2, 115 Bridge Road
Richmond VIC 3002

Disclaimer: This Capability Statement is a brief overview of the products and services offered by ProRisk. It is not intended to be a substitute for a comprehensive legal review of all the terms and conditions contained in an insurance contract. ProRisk reserves the right to amend our underwriting appetite. Any advice is general in nature only and you should speak with your insurance broker or solicitor for individual advice.

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