



insurance brokers
be sure... be insured!

SHC Corporate Profile



ABOUT SHC INSURANCE BROKERS

“be sure... your business is covered
to compete in the new economy
be insured with SHC”

SHC Insurance Brokers is one of the leading insurance brokers in Australia. Today SHC is one of the largest brokers in the provision of online commercial insurance solutions, specialising in the areas of Corporate, Construction, Retail and SME.

Having provided insurance services to Australians for over 20 years, we can boast a very experienced team, knowledgeable in all facets of insurance. And it's this reputation that allows us to attract and keep the highest quality people to service

all business aspects – from advising large corporate clients through to providing innovative online solutions.

SHC takes pride in having a high standard of professional expertise, coupled with an efficiency that makes it easy for clients to get exactly what they need.

Helping you online

Part of our service has always been engaging with our customers where and when they want to do business. Being aware that households now spend as much time online as they do watching TV (Google August 2011 - ZMOT Report), we're just as comfortable working in your boardroom or building site as we are working with you online.

In fact, SHC is leading the way for the online insurance sector. Our online platforms let Australians research, compare products and ultimately buy the best insurance to fit their needs.

We're competitive so you can be too

SHC has built a solid brand and business based on the ability to adapt to the changing needs of our clients.

By providing Australian businesses with cost saving and information tools, SHC is fostering a more competitive business framework for all involved.

SHC strives to be in front of the competition and at the forefront of technology. Most importantly we will always be there for Australian business 24/7 through our growing online platforms.

After many years operating in an extremely competitive field, we are proud of the success we've already had and continue to look forward to a very bright and rewarding future offering Australian businesses the very best in insurance products and services.

“...proudly Australian with international focus”



INFORMATION TECHNOLOGY



**“be sure... increase your profits and/or pass the savings
back onto clients with our white label online solutions
be insured with SHC”**

Recent evidence shows that more businesses and consumers are using the internet/mobile technology to assist with the purchase of insurance products and services. Within just a few years it's expected that online will be the most popular way to purchase insurance.

SHC is one of Australia's largest online insurance brokers and was one of the first to place commercial insurance online. We were also the first to have multiple insurers and products across most SME industries.

To help manage the complexities involved in automating this process, we've invested

considerable resources, skills and time to produce innovative IT online systems. This state-of-the-art development has allowed us to attract blue chip publicly listed clients and large multinationals to partner our elite distribution methods.

Our ability to easily 'white label' applications allows organisations and cluster groups to cross-sell their client base into commercial and domestic insurance, without the need for considerable development costs and a financial licence.

This has allowed us to sell our products through banks, accountant associations, financial planners, mortgage brokers and any websites or associations with large memberships.

We cater for B to C (Business to Consumer) as well as B to B (Business to Business). Our unique systems developed for underwriting agencies and for other brokers that have large facility based schemes, can both greatly widen distribution channels and decrease associated administration costs.

This allows the entity to increase profits and/or pass the savings back onto clients making them more price competitive.

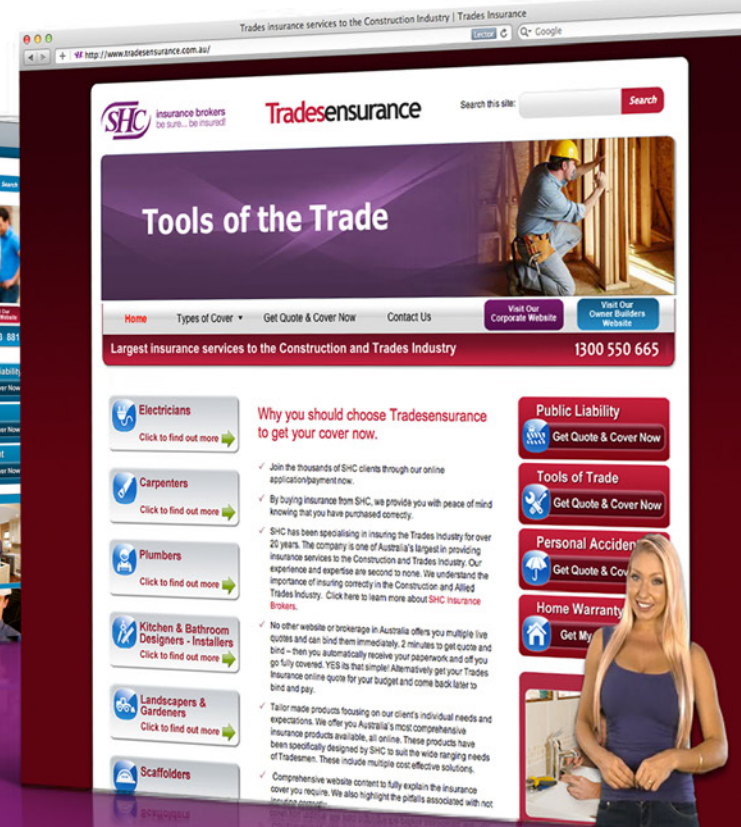
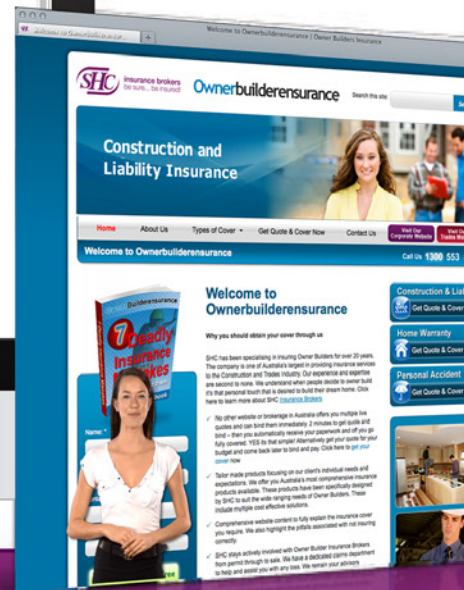
SHC has also greatly reduced the application process for the end user, offering an easy, simple and fast purchasing experience. Coupled with multiple insurer quotes, online advice and documentation - and backed by a quality customer service centre - this offers consumers an innovative

way to purchase insurance. SHC sales in this area have been increasing exponentially since inception.

“By participating in the SHC Partner Program we increased our revenue by \$60,000 in the first year and the additional revenue generated from online insurance policies sales is now worth \$200,000 per annum.”

“We have been extremely happy with the results so far and the white labelling solution was really easy to integrate into our environment. I have no hesitation in recommending SHC Partner Program to any business.”

“...better business with leveraged technology”



CORPORATE INSURANCE



“be sure... your insurance partner has the current
knowledge, skills and products...
be insured with SHC”

Insurance & risk management is now widely viewed as a critical board issue. There is immense pressure on the board to protect a company's capital structure. A poorly constructed insurance program may leave a company with major setbacks, or worse, insolvency.

Whether your organisation is multinational, public or private, middle market or entrepreneurial, we have the expertise to help make the business more successful. SHC partners with only the highest quality professionals in the industry to secure the best possible insurance cover.

As an advocate and counsellor, SHC can assist by both anticipating and managing risk through the delivery of a comprehensive risk approach, transforming any current situation into an opportunity for growth and development.

The combination of our reputation, expertise and flexibility, makes SHC a compelling alternative for all sized accounts. And while we've grown to become a market leader, this has not come at the expense of providing a highly personalised level of service from our insurance experts.

In fact, our reputation and business has been built on the strength of our ability to meet the specific needs of our clients.

SHC offers complete corporate insurance programs across a host of industries, including but not limited to:

- Finance
- Business Services
- Energy
- Resources
- Manufacturing
- Health
- Information Technology (IT)
- Construction

SHC Corporate insurance products:

- Business Insurance
- Management Liability Insurance
- Professional Indemnity Insurance
- Prospectus Liability Insurance
- Professional Liability Insurance
- Employment Practices Insurance
- Risk Management/Legal Approach Insurance
- Corporate Governance Insurance



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“...rapid & agile solutions for the new economy”





OFFICE & RETAIL INSURANCE

“be sure... manage the risks that could seriously affect
the future of your business and its ability to survive
be insured with SHC”

Businesses come in all different types and sizes, with each business having specific insurance needs. So no matter how big or small your business is – or what industry it's in – it is important to protect it with the right insurance cover.

With all the options available, it can not only be confusing, but also very time consuming to work out what the best solution will be.

At SHC we have the expertise to make sure every business gets the right type of insurance cover. SHC has been providing the right cover at the right price for SMEs all over Australia since 1990.

Our insurance experts know the specific and varied risks that affect businesses in different industries, both the common and the not so common. We'll take the time to explain the most relevant options for every business so a fully informed decision can be made.

We tailor our recommendations so a business only pays for the cover they need – ensuring the premiums will remain as low as possible.

Helping to protect Australian businesses

Every business, regardless of size or industry, needs to prepare for and protect itself from any potential problems that could affect its ability to operate effectively.

Should a catastrophe occur, the subsequent financial pressures could seriously affect the future of a business and its ability to survive. Not to mention the flow on affects.

Our business insurance includes a range of cover for internal/external and expected/unexpected risks to help Australian businesses get back to operating effectively as soon as possible.

SHC offers complete business insurance programs across a host of industries, including but not limited to offices, office based health professions, retail outlets & stores and construction & manufacturing.

SHC also offers specific business insurance packages such as:

- Office Insurance
- Retail Insurance
- Shop Insurance
- Franchise Insurance
- Construction and Trades Insurance
- Business Pack Insurance
- Transit Insurance

“...preparing & protecting a strong future”



CONSTRUCTION INSURANCE



“be sure... over 20 years experience in the construction industry will give you the best price & products. be insured with SHC”

SHC has been providing insurance to the construction industry for over 20 years. We are one of Australia's largest insurance brokers in providing insurance services to construction and trades professions.

We're experts at knowing about the different risks that can affect specific professions. We have the skills to provide advice on any pitfalls and fully explain the subtle differences between policy conditions. This ensures our clients are making the right decision for their insurance needs.

At SHC, we take the time to explain the most relevant cover and features so a fully informed decision can always be made.

Our tailored recommendations make sure that only the cover that's needed is paid for — and the premiums will be the lowest possible.

We have a wide range of specific insurance packages including:

- Public Liability Insurance
- Professional Indemnity
- Business Insurance
- Construction & Liability Insurance
- Home Warranty Insurance
- Personal Accident & Sickness Insurance
- Tools of Trade Insurance

Flexible & convenient payment options

At SHC we offer the choice to pay insurance premiums annually or monthly, providing the flexibility to assist with cash flow.

Once the type of insurance cover has been decided on, we'll discuss the best payment option based on budget.

At SHC, it's important that we are able to take care of our clients' needs throughout the process of securing insurance. We've helped many clients pay for their insurance premiums with our Premium Funding Service, providing additional help with financing insurance cover.

“When we decided to expand our operations to include other construction services, we went to SHC to see how they could help us broaden our product offer. SHC provided several options across a range of providers to make sure we were able to select the best solution for our growing business.”



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“...supporting growth with solid experience”



INNOVATIVE SOLUTIONS



“be sure... complex and difficult claims are being resolved to get the results that you want be insured with SHC”

Should a policy claim need to be made, SHC will continue to deliver the highest level of service available, making the claims process as easy as possible.

SHC has a dedicated claims management service team, helping our clients achieve the best possible outcome from claims and disputes with insurance companies.

With an SHC broker on your side, you can be sure of the best possible insurance outcome available on any problem claims and/or disputes with insurance companies.

If you believe you have a legitimate claim that's not being paid, then SHC can help.

SHC are technical brokers and specialise in:

- Problem Claims
- Declined Claims
- Delayed Settlement
- Insurer Impasse
- Claims Management

What our clients say

“We have found SHC’s service to be exceptional. The personalised service helped us get the partnership solution we needed for our business.”

“Even though we are a smaller company, SHC treated us as though we were their only client. The customer service showed us that we were important to them. Our business is growing and we are so glad we chose to partner with SHC.”

“SHC has the most professional team of experts I’ve found. With so much confusion regarding different partnership opportunities, I needed someone I could trust to explain the options and help me decide the best solution for my business.”

“SHC was there every step of the way—plus, I saved a lot of money by not having to invest in software solutions!”

Working for you

SHC strives to create innovative insurance solutions and personalised services that can be tailored to your business needs.

We understand that every business has different requirements, which is why we work with you to build a partnership solution that suits your business needs.

We attribute our ongoing success to our commitment in finding outcomes that truly work for our clients.

We encourage you to talk with us today to find out more.



“...managed innovation for Australian business”



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SHC Insurance Brokers

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