



2025 CORPORATE PROFILE

About *Insurance Advisernet*

Insurance Advisernet Australia was founded in 1996, and Insurance Advisernet New Zealand in 2006. Today, we're one of the largest and most respected general insurance businesses operating in these two countries, with an ever-growing network of over 290 authorised insurance advice practices.

As part of the AUB Group, an ASX-listed company, with over \$10 billion in premium under influence across its network, our buying power spans major insurers in Australia, plus access to major overseas insurers.

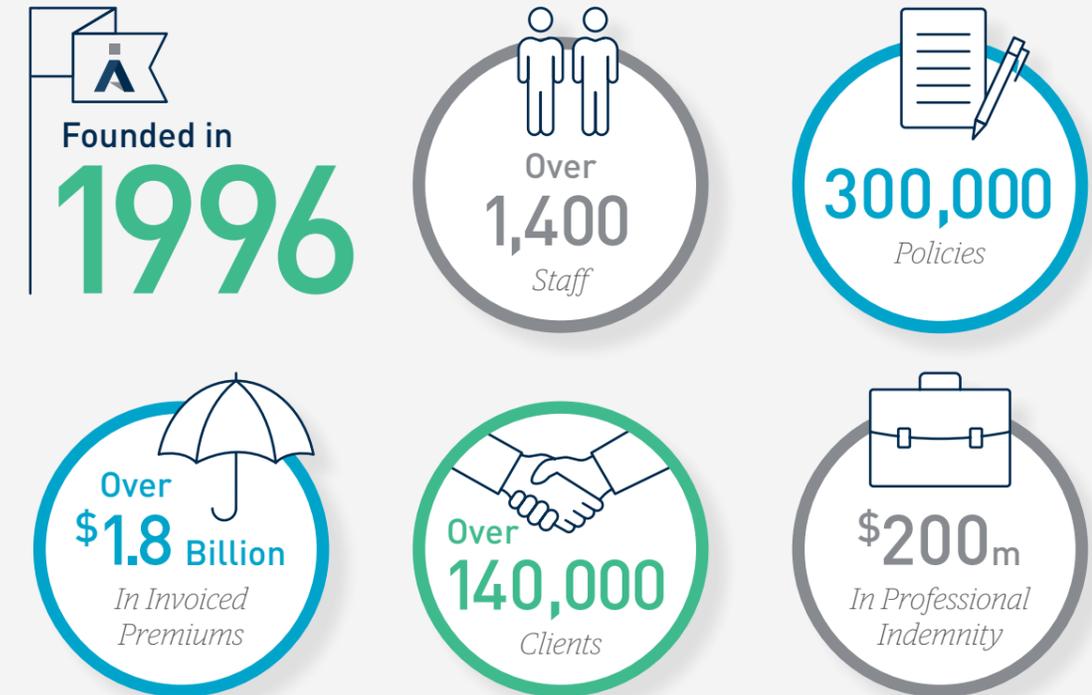
We're proud to say that Insurance Advisernet has won the ANZIIF industry award for Authorised Representative Network of the Year every year since 2018.



Advice *You Can Trust*

Trust sits at the heart of any successful relationship. It's the cornerstone on which Insurance Advisernet is built. For over two decades Insurance Advisernet has grown by building an unwavering trust with business owners across Australia and New Zealand. How? By putting the needs of our customers above all else; by being transparent about the reasons behind our recommendations; and by always doing what we say we'll do. We go further to understand your risk profile, ensuring your insurance needs are accurately and objectively met. This foundation of trust has seen us become one of Australasia's leading general insurance broker dealer groups. Because we deliver the very best advice, the most efficient systems and the right insurance solutions for every individual client. It's a trust we never take lightly or for granted. And one we look forward to sharing with you.

The Numbers *Insurance Advisernet*



Figures correct as at end December 2024

Why choose *Insurance Advisernet*

Our Values



*Tailored
Choice*



*Active
Advice*



*Real
Value*



Our Brand Promise

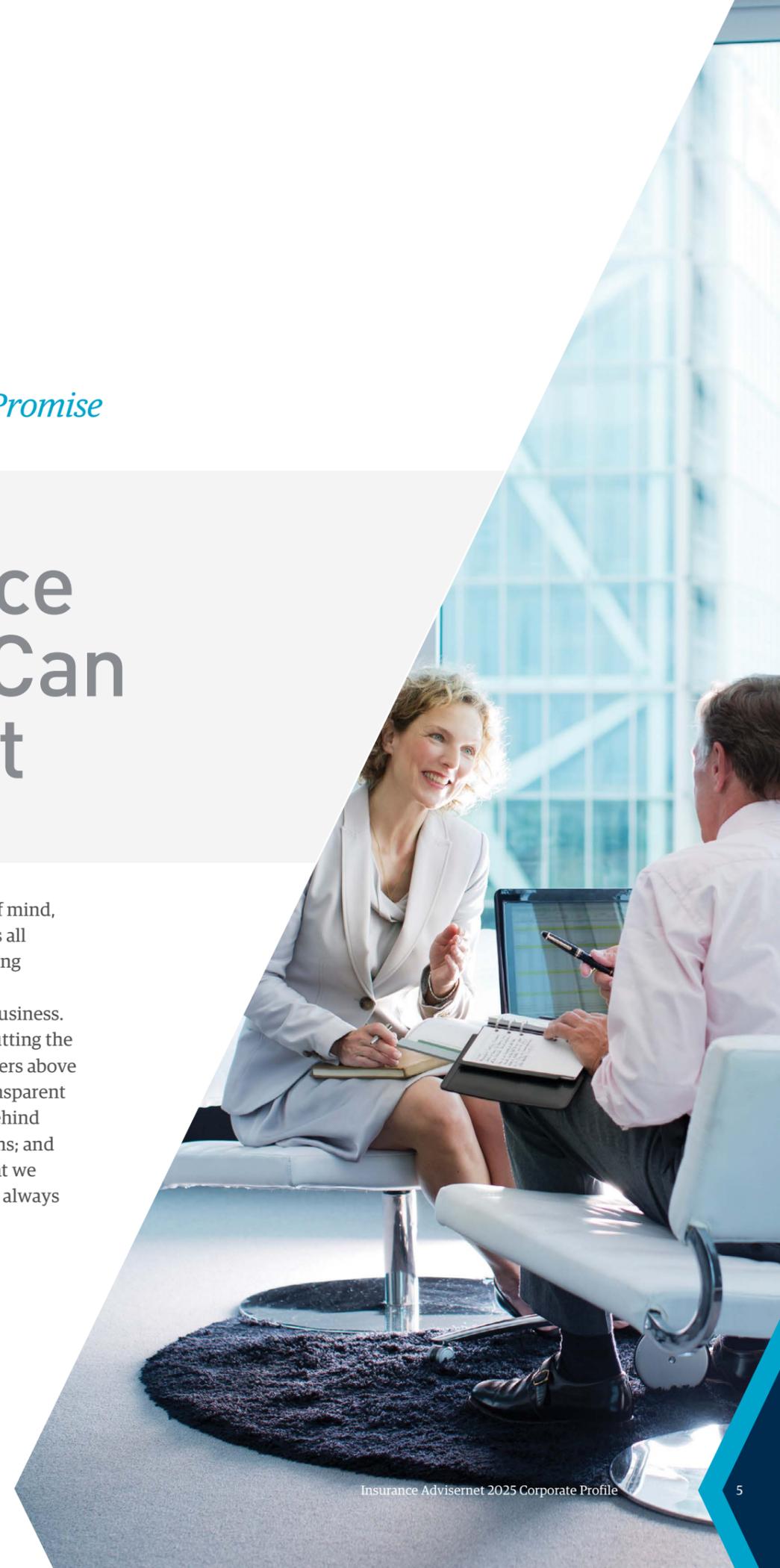
Advice You Can Trust

Insurance is no time for compromise. It's vital to have access to a wide range of insurance options for optimal coverage. Once we identify your individual needs, we draw upon our knowledge and experience to design the ideal solution.

Advice needn't just happen in the beginning, when you seek it out, or in the event of a crisis. For us, it starts by adopting a risk management approach to understand your unique risk profile and recommend the right solutions. But in a changing world, we take it upon ourselves to advise you every step of the way. It's the key to our lasting relationships.

Price always matters, but value goes much further. Real value finds the perfect balance between affordability and peace of mind. We achieve this balance for you by drawing on expert advice, an all-encompassing offering, unrivalled buying power, efficient systems, and unwavering support in the event of a claim.

Trust brings peace of mind, it's what insurance is all about. It's why trusting relationships are the cornerstone of our business. We build them by putting the needs of our customers above all else; by being transparent about the reasons behind our recommendations; and by always doing what we say we'll do. You can always depend on us.



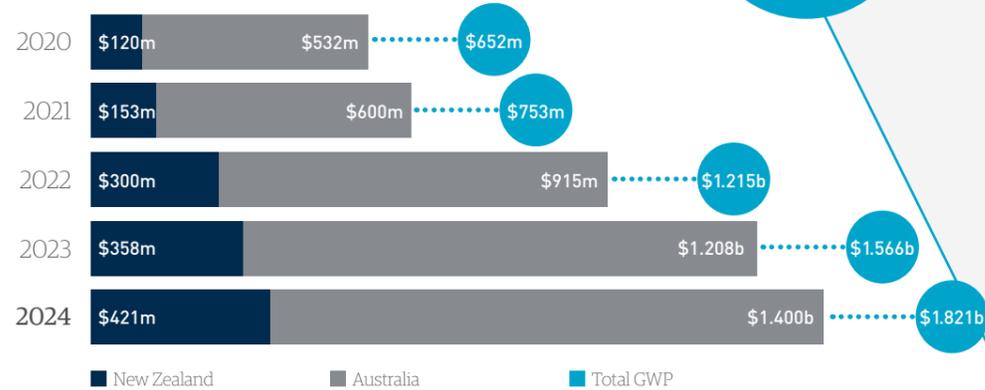
Our Success

The following graphs illustrate the outstanding growth that Insurance Advisernet continues to achieve; testimony to the success of the model and quality of the people within our network.

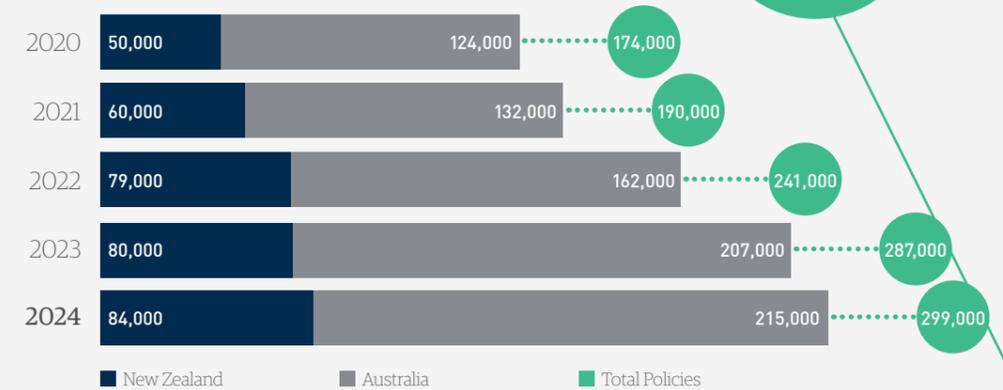
Clients by Country



GWP by Country



Policies by Country



Our Vision *and Mission*

Our vision is to provide insurance advisers with the benefits of maintaining their local presence whilst being able to tap into a national buying group for products and services needed by their customers in today's complex business world.



Insurance Advisernet exceeds our customers' expectations through a balance of great people with great technology to give great advice.

SHAUN STANDFIELD

MANAGING DIRECTOR,
INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

Our Vision

- ✓ Be a dynamic, market leading general insurance broking dealer group
- ✓ Deliver superior business systems, products and services to our advisers
- ✓ Be innovative, agile and adept to remain relevant in a fast-changing insurance environment
- ✓ Attract and retain highly professional team-orientated people
- ✓ Retain our family culture with embedded values and people who 'walk the talk'
- ✓ Encourage a superior life/family/work balance

Our Mission

- ✓ Provide our advisers with an AFSL, products and services that add superior value and become an integral part of their business
- ✓ Be an advocate to protect, enhance and grow our advice practices
- ✓ Deliver business tools that help our advisers provide quality professional advice and training
- ✓ Provide our advisers with sound business advice
- ✓ Provide our advisers with high quality new business referrals
- ✓ Above all, consult and listen to our advisers to ensure everything we do allows them to achieve their personal and business goals with Insurance Advisernet

Through this vision and mission Insurance Advisernet advisers are able to offer their customers:

- ✓ Competitively priced products
- ✓ Peace of mind in their insurance arrangements
- ✓ Access to leading Australian and International insurers
- ✓ Sincere and personalised working relationships
- ✓ More profitable, productive and safer workplaces for their staff
- ✓ Claims advocacy advice to support our clients through the claims process



Claims *Advocacy*

Being there for our clients at the time of a claim is probably the most important role your Insurance Advisernet Adviser can play. The claims process can be long and complex at times, but we work closely with both our clients and insurer partners to make this process as simple and efficient as possible for you - ensuring you're back in business or on the road sooner!

At Insurance Advisernet, your adviser is there to guide our clients through the claims process; from lodgement of the claim, to monitoring progress and negotiating with our insurer partners to ensure the best possible client outcome.

Ultimately our key value to you is as your advocate in the event of a claim.

Our Claims Management Philosophy:

- ✓ Act fairly in the interests of our clients in the event of a claim
- ✓ Assist our clients in the claims lodgement process through to finalisation of the claim
- ✓ Assist our clients to understand overly complex policy interpretations
- ✓ Assist our clients to reduce the cost and the number of claims through effective risk management strategies
- ✓ Provide 24hr emergency claims assistance where required

In the event of a claim, we will:

- ✓ Assist our clients in lodging claims and maintain communication every step of the way
- ✓ Advocate and negotiate with insurers on behalf of our clients to ensure they receive their full entitlements
- ✓ Arrange for a loss assessor to be appointed where required
- ✓ Arrange expert consultants including legal and accounting services where needed
- ✓ Arrange access to Risk Management services to assist in prevention or mitigation against future loss



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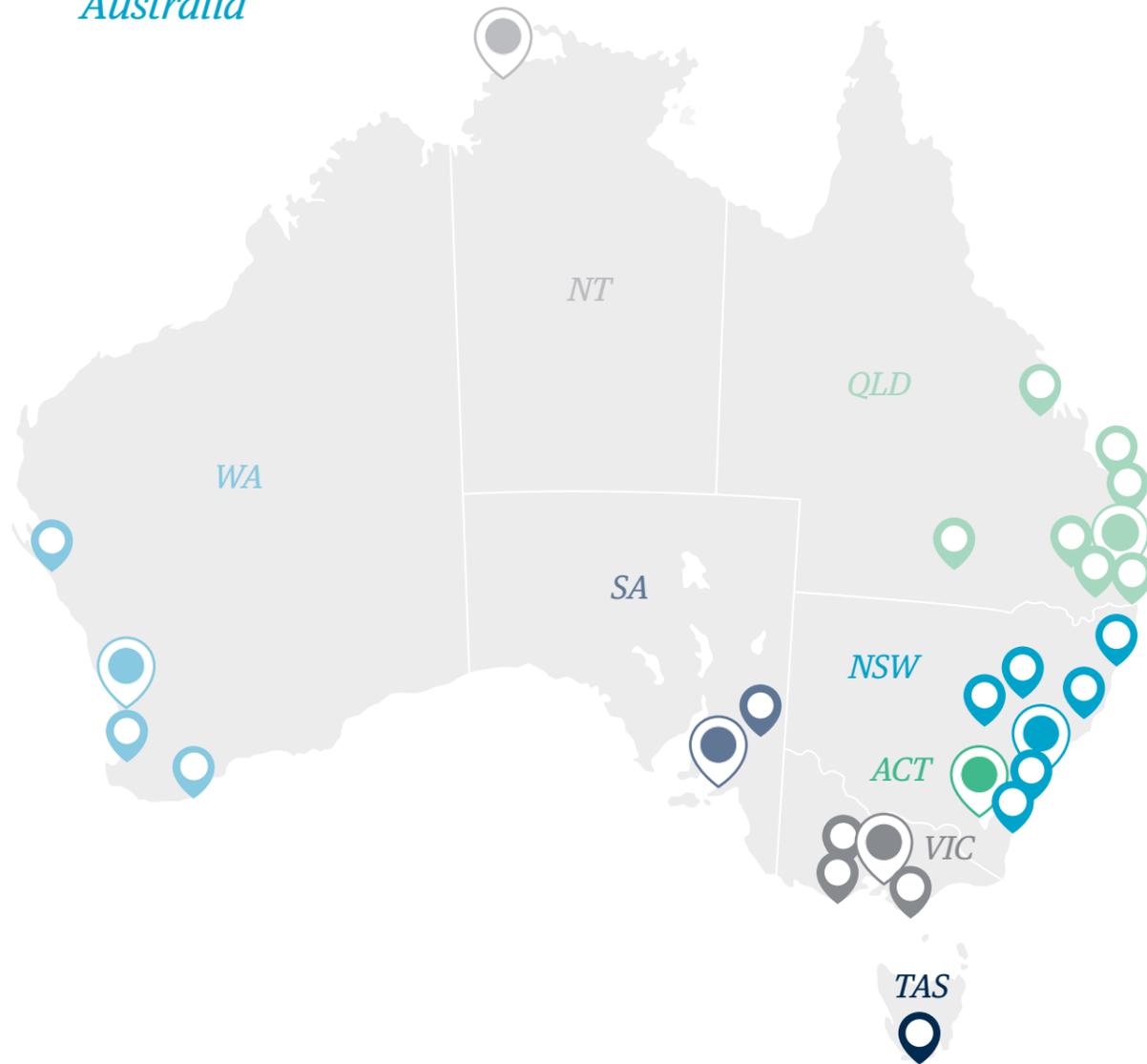
At Insurance Advisernet we also understand that not all incidents occur during normal business hours, that's why we have established Insurance Advisernet 24/7 Emergency Claims Response. This ensures that our clients always have assistance on hand no matter what time of day.



Our Network

With over 275 authorised insurance advice practices and 1,400 staff across Australia and New Zealand, Insurance Advisernet is one of the leading insurance dealer groups in the Southern Hemisphere. Each year we help more than 140,000 active clients and manage in excess of 300,000 policies.

Australia



New Zealand

North Island



South Island



Our Partners

The strength of Insurance Advisernet goes far beyond the walls of our own business. It's also about the quality partnerships we build and nurture every day, from our ongoing relationship with the highly respected AUB Group (Austbrokers), to the insurers we choose to work with, and our ongoing involvement with key industry associations.



Insurance Advisernet allows insurance advisers and their clients to enjoy the benefits of locally-based understanding and services whilst also being able to tap into the tremendous value and choice of a national buying group.

IAN CARR

FOUNDER & CHAIRMAN,
INSURANCE ADVISERNET AUSTRALIA & NEW ZEALAND

Leading Insurers

Rather than focus on a small number of 'favoured' insurers, our dedicated approach has allowed us to spend many years forging relationships with the very best local and international insurance providers. The benefits of these relationships are seen every day by our clients. Insurance Advisernet advisers have access to over 100 partners to meet our clients' insurance needs.



Premium Funding

For many clients and industries we understand the vital importance of preserving day-to-day cash flow. In such situations we can help our clients spread their insurance premium payments over time through an instalment arrangement, arranged via our relationships with reputable insurance premium funding companies.



Industry Affiliations

As one of the leading general insurance broking groups in Australasia, Insurance Advisernet takes a deep and active role in the insurance industry through a variety of initiatives and affiliations.



Insurance Advisernet Foundation



At Insurance Advisernet, we feel very fortunate to be part of a dynamic and successful business. The Insurance Advisernet Foundation was established as part of Insurance Advisernet's ongoing commitment to our people, our clients and the wider community. The Foundation supports local Australian and New Zealand organisations that work to help change the lives of individuals, families and/or communities for the better.

Insurance Advisernet and its Foundation has contributed over \$3.5 million in the last 10 years to over 30 different charities. We will continue to donate over \$400,000 each year through a variety of fundraising initiatives. By working closely with our staff, advisers and our insurance underwriting partners we aim to leave a social legacy for generations to come.



Proudly supporting
Starlight
children's foundation



Insurance Advisernet will contribute over \$400,000 each year to community and charity groups via a variety of fundraising initiatives.

IAN CARR

FOUNDER & CHAIRMAN,
INSURANCE ADVISERNET AUSTRALIA
& NEW ZEALAND



Our Board



Ian Carr

FOUNDER & CHAIRMAN, INSURANCE ADVISER NET AUSTRALIA & NEW ZEALAND

Ian has worked in the insurance broking industry for over 40 years. His extensive experience includes numerous senior positions such as State Manager, General Manager and Director, Operations for a major national insurance broker in Australia. Ian founded Insurance Advisernet in 1996 and under his stewardship Insurance Advisernet has grown spectacularly to be one of the largest general insurance brokerages in Australia and New Zealand. He holds an Advanced Diploma Financial Services (Broking) and is a Fellow of NIBA, MAICD.

Shaun Standfield

MANAGING DIRECTOR, INSURANCE ADVISER NET AUSTRALIA & NEW ZEALAND

As an experienced insurance executive, Shaun boasts a proven track-record in leading large multi-disciplined insurance sales, claims and underwriting operations and has led significant change programs in both Australia and Asia. He holds a Bachelor of Business, Graduate Management Qualification, Masters in Business Administration (MBA), Advanced Diploma of Financial Services and Graduate Diploma from the Australian Institute of Company Directors.

Nathan Richards

GENERAL MANAGER - FINANCE AND OPERATIONS

With over 24 years of experience in accounting, including a brief tenure in the UK, Nathan has gained diverse and comprehensive knowledge across various sectors such as not-for-profit, public sector, and the insurance industry. Starting at Insurance Advisernet in 2006, Nathan has grown alongside the business, gaining in-depth understanding of its operations and culture.

A Certified Practicing Accountant (CPA) since 2017, Nathan has developed expertise in financial reporting, budgeting and forecasting, cash flow management, auditing processes, and financial analysis. These skills enable Nathan to deliver accurate and insightful financial information, which contributes to the growth of the business.

Mike Emmett

CEO AND MANAGING DIRECTOR - AUB GROUP

Mike has enjoyed a diverse career working across the Insurance, Consulting, and IT Industries in Australia, the UK and South Africa. Prior to joining AUB Group, Mike was the Group CEO for Cover-More, previously an ASX-listed global travel insurer and now part of the Zurich Group. Mike previously held senior roles in Australia at QBE as Group Executive, Operations, and EY leading the Financial Services Advisory business.

Before moving to Australia, Mike spent several years working in London, including at IBM, leading the Insurance and Banking consulting teams and at Morse plc (Application Services) as Managing Director. Mike's earlier career in South Africa included senior roles in Consulting at IBM, Accenture and PwC.

Stephen Rouvray

NON-EXECUTIVE BOARD MEMBER

Stephen is currently a consultant to AUB Group Limited (formerly Austbrokers Holdings Limited).

He was Chief Financial Officer of Austbrokers from 2005 until his retirement in 2015. He has over 30 years' experience in the financial services industry, covering general insurance, life insurance and investment management. He was also Company Secretary of Austbrokers from 1986 to 2015. Stephen was previously General Manager of ING Australia Holdings from 2002 to 2005 and Company Secretary of a number of ING subsidiaries from 1985 to 2005. Stephen joined ING's predecessor Mercantile Mutual as Company Secretary in 1985. From 1971 to 1984, Stephen worked in the accountancy profession where he specialised in the financial services sector concentrating on general insurance. Stephen has a Bachelor of Economics from The University of Sydney and is a Chartered Accountant.

John Burke

NON-EXECUTIVE BOARD MEMBER

John has enjoyed over 30 years in the Insurance Broking Industry in both client facing and executive roles across Australia. His involvement with Insurance Advisernet spans over 23 years and was previously our General Manager, Southern Region (13 years). Today, John is a Corporate Authorised Representative with Insurance Advisernet and accordingly is well versed with our business operations.

John holds a Diploma of Insurance Broking, is an Affiliate CIP of the Australian and New Zealand Institute of Insurance & Finance and holds Qualified Practicing Insurance Broker Status (QPIB) with the National Insurance Brokers Association (NIBA).



NSW, HEAD OFFICE

Level 31
100 Miller Street
North Sydney
NSW 2060
☎ +61 2 9954 1311
✉ info@iaa.net.au

QUEENSLAND

Suite 706, The Rocket
203 Robina Town
Centre Drive
Robina QLD 4230
☎ +61 7 5563 5000
✉ info@iaa.net.au

VICTORIA

Level 6
685 Burke Road
Camberwell
VIC 3124
☎ +61 3 8080 5643
✉ info@iaa.net.au

NEW ZEALAND

Level 1
235 Parnell Road
Parnell
Auckland 1052
☎ +64 800 524 760
✉ info@ianz.co.nz

Insurance Advisernet Australia Pty Ltd AFSL No. 240549 ABN: 15 003 886 687
Insurance Advisernet New Zealand Ltd

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