

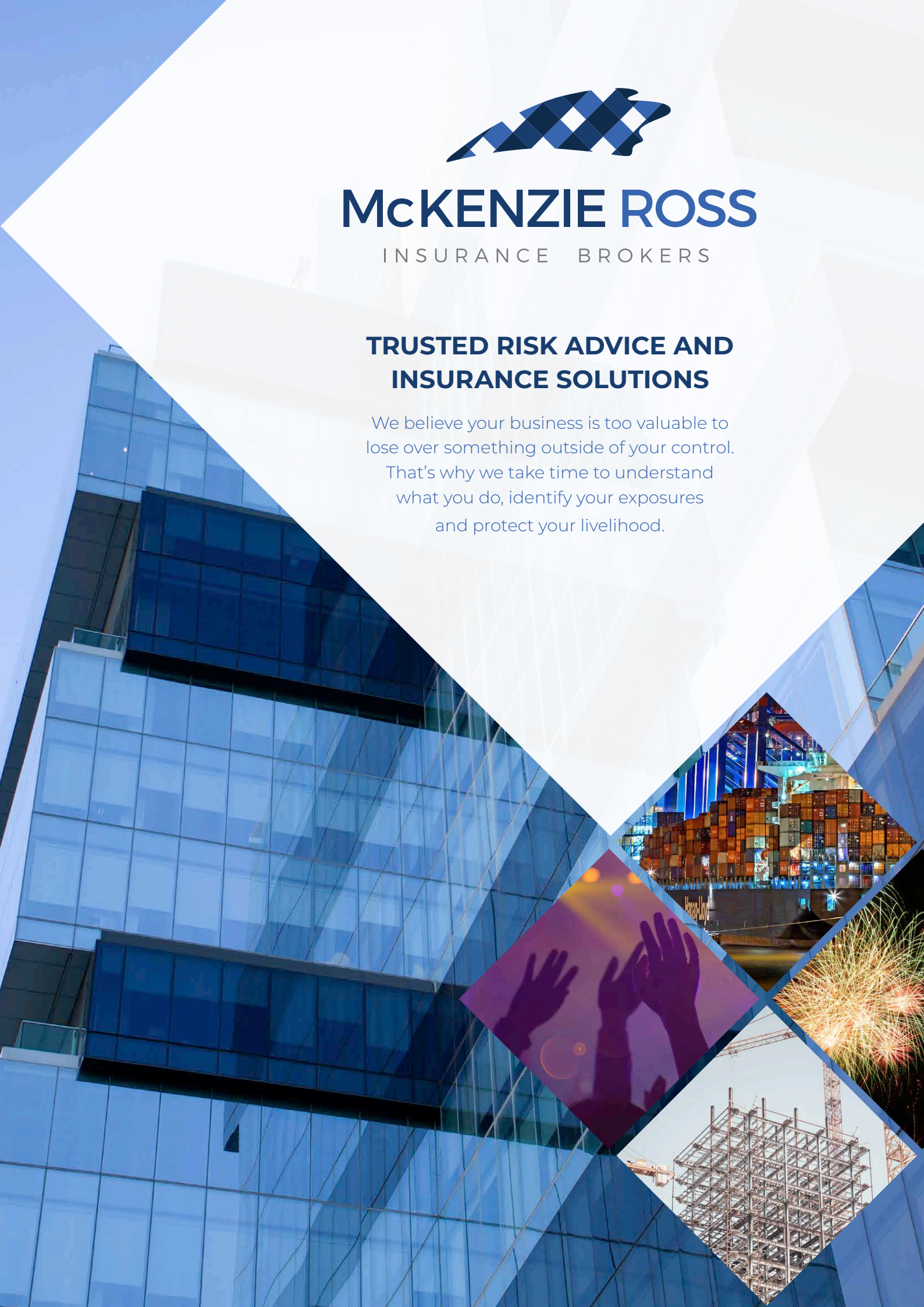


# McKENZIE ROSS

INSURANCE BROKERS

## TRUSTED RISK ADVICE AND INSURANCE SOLUTIONS

We believe your business is too valuable to  
lose over something outside of your control.  
That's why we take time to understand  
what you do, identify your exposures  
and protect your livelihood.



# HELPING SUCCESSFUL BUSINESSES STAY THAT WAY

We help organisations identify and mitigate risk  
– providing tailored advice and custom solutions.

We combine the knowledge of a specialist broker, the agility of a start-up and the scale and experience of an established international business. Our team consists of experts with autonomy and are relied upon to deliver.



Independently Australian owned and operated, McKenzie Ross has been providing insurance broking solutions to corporate, mid-sized and growing commercial businesses for over 30 years.

We partner with a wide range of companies in a diverse array of industries – all with one thing in common – a commitment to identifying vulnerabilities and reducing exposures to risk.

With the level and extent of risk exposure for business today significantly more complex than it has ever been, it is important to have a trusted adviser with the appropriate knowledge and product range on your side.

Since 1991 McKenzie Ross has developed an exceptional knowledge base that enables us to provide advice across a wide range of industries, specialising in complex risk profiles and high hazard industries.



# OUR EXPERTISE

Our senior partners have a passion for providing the right insurance solutions to the businesses they support.



**LUKE LALOR**

**DAVID HENDRY**

**ANDREW PAYNE**

## ANDREW PAYNE, MANAGING DIRECTOR

*"Relationships are the key to our success. Prioritising them has allowed us to build a great company with a collaborative client focused culture of trust, innovation and teamwork."*

Over the past 18 years, Andrew has developed an exceptional understanding of the fundamentals for running a successful business. This understanding enables Andrew to offer value to clients over and above just an insurance policy.

His expertise has been refined by delivering solutions to professional industry associations in the areas of hospitality, print finishing, retail, construction and entertainment.

## DAVID HENDRY, DIRECTOR

*"Risk advice should never take a one size fits all approach. Our range of experience, encompassing an incredibly diverse spectrum of industry sectors and types of businesses enables us to provide very specific advice and unique risk solutions."*

David joined McKenzie Ross in 2013, bringing to the organisation over 15 years underwriting experience in Marine Cargo, Hull & Liability and Industrial Special Risks and having worked with many corporate, construction, manufacturing and large-scale property and industrial businesses, including policy development and understanding how they operate.

This impressive breadth of experience and invaluable industry relationships informs every project he is involved in.

## LUKE LALOR, OPERATIONS MANAGER

*"We are extremely proud of what we do for our clients. Our focus is always on policy design, ethical dealings, maintaining transparency, and creating relationships."*

Luke brings over 25 years' experience in the General Insurance industry. Having worked in both the Underwriting and Broking markets, he has a thorough understanding of Property, Casualty and Financial Lines risks across a wide range of industries. He is a leading Life Science & Clinical Trials broker, with Pharmaceutical, Neurological, Biotechnical and CRO clients based nationally and internationally.

As an industry leader, Luke has successfully implemented organisational change, driving growth and operational improvements including systems and compliance, across the business.

## SUPPORTED BY AN OUTSTANDING TEAM

McKenzie Ross' senior partners are supported by an experienced and dynamic team of brokers. All of whom carry industry certifications and accreditations from industry-leading education providers including ANZIIF, NIBA, Steadfast and Gold Seal. This ensures the highest level of professional standards for our clients.



# OUR VALUES INFORM EVERY INTERACTION



Our values are a set of principals which govern the way we behave and how we operate our business. They underpin and support every interaction you will have with everyone on the McKenzie Ross team.



### **ACCOUNTABILITY –**

We do what we say we are going to do.

We take responsibility for achieving a successful end to end process.



### **CUSTOMER FOCUS –**

You are our first priority.

You can trust that we'll always act in your best interests. Our advice and solutions are customer focussed and tailored to your unique requirements.



### **UNDERSTANDING –**

We understand your business, as well as you do.

Great solutions are built on developing and maintaining a thorough understanding of the business being supported.



### **TEAMWORK –**

The best outcomes arise from working in partnership with our clients – and each other.

We value collaboration both within and outside our organisation to maximise shared knowledge. The solutions we deliver are the sum of our collective expertise, representing a mix of perspectives, experiences, and expertise.



### **EXCEEDING EXPECTATIONS –**

We don't just meet expectations – we exceed them.

We cultivate excellence, fostering an environment that encourages continual improvement.

# OUR APPROACH

If you're looking for the most comprehensive protection  
– McKenzie Ross is ready to help.

 BRÜCKNER

Our customers are our first priority and we partner with you to innovate, design and service an insurance program that aligns directly with your needs and objectives.

## **WE LISTEN**

Underpinning our approach is one simple fundamental; we listen to you.

In doing so, we learn all that we need to know about your business in order to provide the most appropriate solutions. Assessing the unique risk appetite and profile of every business is essential to ensure the most appropriate advice and solutions are provided.

## **RISK IDENTIFICATION AND MANAGEMENT**

We follow a formal process of risk identification and management that enables us to deliver superior outcomes. There are five key components:

- ◆ Establish the Context
- ◆ Identify the Risk
- ◆ Analyse and Evaluate the Risk
- ◆ Treat the Risk
- ◆ Monitor and Review

## **PROGRAM REVIEW AND GAP ANALYSIS**

Stress test your insurance program and identify any areas of uninsured risk or existing policies that require refinement, new policies that better suit your needs or requirements.

## **CLAIMS REVIEW AND RETENTION ANALYSIS**

Investigate alternate options where necessary and provide you with the feedback and data you need to make informed decisions about risk and your insurance program in changing market conditions.

## **MARKET ENGAGEMENT**

We engage in a strategy which achieves the best results for you in current insurance market conditions. Who, where and how we engage is an important part of the process to ensure what we deliver is a positive outcome in terms of cost and coverage.

## **ACCOUNT MANAGEMENT / STEWARDSHIP**

We provide a service team that works in partnership with you and is always available to assist where required. Our dedicated Account Management strategy ensures first class service delivery and efficient turn-around times when required.



# VALUE ADDED SERVICES

Mc Kenzie Ross has the resources and relationships to deliver tangible benefits to the businesses we support, that go well beyond the provision of insurance products.



## RISK ENGINEERING –

We help businesses build resilience in today's ever-evolving risk landscape. This involves working with businesses to assist them to better understand their exposure to risk, empowering them to proactively manage risks, while making informed decisions and optimising their investments for maximum value. This generally involves a visit to assess the site's risk profile at both an asset and site-wide level.

## VALUATIONS FOR PROPERTY, PLANT AND EQUIPMENT –

Valuations can be arranged to ensure your sums insured are accurate. This service can include: asset registers, market value and reinstatement valuations on company assets including buildings, plant, contents and equipment, vessels, machinery and infrastructure.

## TRADE CREDIT –

Trade Credit insurance can be used to protect cash-flow by covering your losses if a debtor defaults on payment or becomes insolvent. The security it provides may also boost your borrowing capacity with your bank.

## CONTRACT PERFORMANCE / SURETY BONDS –

Contract Performance / Surety Bonds offer an alternative to bank guarantees. Unlike a bank guarantee, Surety bonds do not tie assets up as security. This makes Surety an extremely useful and flexible financing tool, particularly in a capital-constrained market.

Successful applicants are given a formal Surety Facility (akin to a bank's letter of offer), with the Insurers taking security through a deed of indemnity and guarantee (conditional or unconditional, depending on the insurer), which also includes the personal guarantees of the principal owners of the business.

## CONTRACT REVIEW AND CONTRACTUAL LIABILITY ADVICE –

Our partners can identify areas of exposure in the insurance and indemnity clauses within contracts your business enters into. We source legal opinions on contracts for a diverse range of businesses.

Reviewing contracts before you sign enables you to either renegotiate the insurance and indemnity clauses or work with us to plan how to manage contractual exposures within the context of your insurance program.

## CLAIMS MANAGEMENT –

In the event of a claim, we're here to support you when you need us the most.

The benefits offered by insurance protection only become tangible when you make a claim. Our expert in-house claims management team are on-hand to support you from the start, right through to satisfactory settlement.

## PROFESSIONAL AFFILIATIONS



Steadfast Group is the largest general insurance broker network and group of underwriting agencies in Australasia, providing McKenzie Ross with access to over 160 products and services and enabling us to provide comprehensive insurance solutions for our clients.



National Insurance Brokers Association (NIBA) develops and promotes exacting standards of professional practice for insurance brokers in Australia for the benefit of their clients and the community.

## UnisonSteadfast

Our affiliation with Unison Steadfast provides us with global reach, enabling us to place policies for our clients around the world in their country of origin.



# McKENZIE ROSS

INSURANCE BROKERS

Combining technical expertise, experience and first-class industry knowledge, McKenzie Ross are the ideal insurance and risk partner for organisations looking for professional advice.

Our approach enables clients to focus on their core business objectives, knowing their insurance program is aligned to their needs, tailored to their objectives and underpinned by a team of industry experts.

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