

# COMPANY PROFILE



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We are a wholesale and retail broker, who offers expert knowledge, advice, and negotiation of insurance solutions to provide comprehensive protection based on our client's specific needs

## Overview

We are a boutique retail and wholesale insurance brokerage firm with over 40 years of broker expertise in the Australian market, giving us the experience and understanding required to provide the very best insurance solutions to our valued clientele.



## INSURANCE & RISK MANAGEMENT

Depending on which industry you work in and the size of your business, our broker takes a tailored approach to getting to know you and your business needs before considering and reviewing an array of suitable policies – ensuring that we present you with the most fitting product to cover your needs. Insurance is fundamentally about protection, providing continuity, and keeping the business moving forward. We offer insurance to a wide range of industries including but not limited to commercial offices and buildings, hotels, pubs, clubs, caravan parks, and ski lodges



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## Director's Statement



By building a solid relationship with you, we will seek to understand what matters most and how we can protect your properties, assets and business

Having been in the financial services industry for almost 40 years, I have worked with clients in various industries to ensure that their risks are accurately analyzed and businesses are covered. I am committed to utilizing my years of knowledge and experience to assist those with the entrepreneurial spirit, those who wish to learn from the mistakes others have made, and put things in place to accurately protect their livelihoods.

I have completed the Advanced Diploma of Governance, Risk, and Compliance, presented as a nationally regarded expert in my field, and I am dedicated to continuing the evolution of my perception and understanding of risk management.

### Key awards

*Client Outcome of the Year Award (2020)*

*Nominated for Adviser of the Year (2020, 2021, 2022, 2023)*

*Nominated for NIBA Broker of the Year (2022, 2023)*



<https://au.linkedin.com/in/lyndon-holland>



# What You Can Expect From Us



When you run your own business you have to work hard at it for 12 months a year. That's why you need insurance that works just as hard - without taking a break. We can assist you to identify the day-to-day risks which your business faces, and help you to decide how to handle and manage those risks which you decide to transfer to insurance. We will help you find the right insurance solutions for your needs. Here's what we can do for you over the course of a year.

We can work all year round for you and your business.

## Our client service approach

- 1. Tailoring your strategy** We can carry out a needs analysis to identify potential and existing risks to your business - taking into account any issues over the past 12 months. We do research on insurers to present you with a personalised report recommending the best option.
- 2. Placing cover** We implement your tailored insurance strategy, confirming and communicating the details of your policy and premiums.
- 3. Delivering ongoing service** We can handle the day-to-day management of your insurance cover, holding regular review meetings to make sure you continue to have the right level of protection and recommending changes where necessary to cover any new or emerging risks to your business.
- 4. Managing your claims** If you have a claim, we can support you through the entire claims process - negotiating with insurers and third parties to ensure the swift payment of any benefits. We can maintain up-to-date claims statistics and analysis on your claims frequency, severity, causes and trends so we can get the best outcome for you when it's time to renew your policy.
- 5. Renewing your cover** As the end of the year approaches, we can review any changes to your business over the course of the year - including any claims you made - and put together a proposal recommending the best option for you for the following year.

# Our Solutions

We offer expert knowledge, advice, and negotiation of insurance solutions to provide comprehensive protection based on our client's specific needs.

Type of Business Cover	Potential benefits
Property Damage	Repair or replacement of property damaged.
Business interruption	Covers loss of income and turnover following insured damage to property and additional costs and expenses incurred during a claim.
Theft/ Money	Repair or replacement of property stolen or loss of money
Public or products liability	Your liability to pay compensation for personal injury and property damage as well as the costs involved in defending a claim triggered by the policy.
Glass	For replacing glass inside or outside your premises, including your shopfront windows, mirrors, or display cases.
Transit	For the stock that is in transit on the road, in the air, or by sea.
Electronic equipment breakdown	For repairing or replacing electronic equipment that breaks down.
Machinery breakdown	Cover for costs associated with machinery breakdown.
General property	To cover your tools of trade, including laptops and tools that you use for your profession or trade.
Tax audit	To cover the costs of being audited by the ATO.
Employee dishonesty	Direct financial loss of the business caused by the dishonest or fraudulent conduct of an employee which is first discovered during the period of insurance.
Cyber	Protect you from claims and support your profitability in the event of a cyber breach or attack.
Professional Indemnity	Designed for businesses involved in providing professional advice or service, protecting you if a client alleges your service or advice caused them a financial loss.
Business buy/sell agreement	Ensures the remaining owners can acquire the departing or permanently impaired owner's equity, and continue to run the business.

# Our Value Proposition



## Industry expertise

In-depth knowledge of various insurance products and policies available in the market. We provide tailored recommendations based on your business and risks commonly found in your industry ensuring adequate protection and minimizing any potential gaps in coverage. A member of NIBA and ANZIIF



## Part of **Steadfast** Australasia's largest insurance broker network

Work with multiple insurance companies and have access to a wide range of insurance products, allowing you to compare coverage, terms, and prices. This can save you time and effort in researching and obtaining quotes from multiple insurers.



## Access to premium funding

Option to a payment plan to help with funding insurance premiums. This helps to improve business cash flow by freeing up working capital for other higher income-generating opportunities. Interest charges can be tax deductible. There are flexible repayment options (monthly, quarterly) and there is no additional security required. There is also no impact on the ability to utilize an existing line of credit with the bank



## Advocacy and claims assistance

In the event of a claim, we act as your advocate and provide support throughout the claims process. With our extensive experience dealing with insurers, we can assist in preparing and submitting the necessary documentation, resulting in a more efficient claims settlement



## Ongoing support

Our friendly broker support team provides ongoing support even after you've purchased a policy, assisting with policy renewals, updates, and adjustments to your coverage. We offer risk management advice, helping you to better understand and mitigate potential risks to your properties, assets, or business.



**BEST OF BOTH WORLDS**

Local and personalized service, with the insurance expertise, network and support of Steadfast



## The Steadfast Difference

**Gain access to OVER 150 national and international insurers**

No matter how unique your business, we'll find the cover.

**Tailored products**

Count on us for insurance to fit your business and budget.

**Claims escalation**

We'll champion your claim at the highest level to get you back in business faster.

**Expert advice**

Our insurance knowledge and local insights let us provide you unique and relevant expertise.

**Innovative tools**

We'll quickly compare insurance options to assess what's right for you.

**Protection**

Across business, personal and life cover.

**Exclusive products**

Offering greater protection and better value.

### Here's why we're a Steadfast broker

**1,800+ offices**

We're part of Steadfast, Australasia's largest insurance broker network.

Steadfast Network placed

**\$11.6 Billion**  
in Gross Written Premium

in insurance sales in FY23 earning the group a powerful voice in the industry.

Managing over

**3.1 Million Policies**

# Team Work

Our team is quickly able to understand the needs of our clients and propose the best insurance to suit the very specific needs of our clients down to the last detail



**LYNDON HOLLAND**  
Director & Broker



**ALLYSON OAKLEY**  
Director & Office Manager



**LINZHI LI**  
Broker Support



**HELEN YI**  
Broker Support



**THERESA CHUA**  
Broker Support



**IRIS XU**  
Broker Support

Whether commercial, industrial, land, retail or residential, APBI can help you focus on your business or role, with the confidence you are protected by a professional insurance and risk management program. We are customer-focused and ensure that our clients are provided with a personalized service while treated with respect and professionalism





# We Are Your Business Partner



**AUSTRLIAN PACIFIC BUSINESS  
INSURANCE (APBI)**



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