

## CAPABILITY STATEMENT



## ABOUT US

Denlan Insurance Brokers provides insurance broking and risk management to businesses across Australia.

We recognise that every business has unique insurance needs and we ensure the insurance products recommended are tailored to suit your business and risk, whilst providing first class service at a competitive price.

As a Steadfast Network Broker, we deal with a wide range of national and international insurers, enabling us to carefully choose and negotiate from up-to-date insurance products from the most competitive insurance market to suit your needs, exposures, and budget.



# CAPABILITIES

Denlan Insurance Brokers has an insurance broking team that has the knowledge and expertise to listen to the needs of your business, consider and understand your risk profile and exposures, and to design and place an insurance program to meet your needs and budget.

We will always act on our clients behalf and ensure clients are provided with;

- The right service team
- The right insurance cover and premiums
- A claims management team that is focused on getting your claim paid quickly

This commitment is central to our service and forms the core of our working relationship with our clients.

## SCOPE OF WORK

As your insurance broker, Denlan will provide quality insurance, claims and risk management advice including but not limited to the following activities:

- Aligning ourselves with your specific business culture and objectives
- Gathering and understanding the business risk information
- Reviewing the existing insurance arrangements and assessing their adequacy
- Implementation of the agreed insurance program and marketing strategy
- Preparation of submissions, marketing and negotiation of the agreed insurance program to insurers
- Providing Insurance Quotation Renewal Reports
- Provision of Certificates of Currency, Insurer Policy Wordings, Insurance Manuals and Claims Procedures
- Assist, manage and report on claims
- Assist with developing Risk Management Strategies aimed at protecting the OHS of employees and minimising claims.
- Provide day-to-day service and advice
- Arrange regular meetings where required and manage action points
- Reviewing Contracts and providing advice (insurance and indemnity sections)



## CLAIMS MANAGEMENT

Our dedicated claims team are here to assist through the claims process, manage the claim efficiently with the Insurer, and to have the claim settled and paid quickly. We believe that early intervention is the key to any claim. This ensures the right people are engaged to advise and to make the important decisions early.

We provide you with a complete claims service including:

- Listening to the circumstances of the loss and advising the business regarding the policy coverage
- Advising claims procedures and documentation required
- Lodging claims with insurers as early as possible
- Working with Insurers to appoint assessors, loss adjustors, or legal representatives
- Reviewing and working with the Insurer claims team in setting of appropriate reserves
- We review all claim files on a regular time scale to ensure any reserves or losses are kept up to date by the Insurers
- All activities are recorded and noted on our claims system, and are diarised for review
- Claims Settlements – Ensure all payments from insurers are sent in a timely manner

One of the key areas of our responsibilities will be monitoring insurers overall claims management performance. Specifically, this will entail a review of the following key areas:

- Satisfaction of settlement amount
- Minimisation of adjusting and/or legal and associated fees
- Checking key performance indicators with respect to claims processes, i.e. response times, minimal follow up required, etc.
- Effective reserved setting as appropriate
- Review the policy coverage to ensure the sum insured is reinstated in case of any additional or new losses







## SERVICE COMMITMENT

Should Denlan Insurance Brokers be appointed to act on your behalf, we will commit to the following:

- Review existing covers in detail with the applicable policy wordings, applicable endorsements and all completed proposal forms
- 6-8 weeks prior to renewal, meet to discuss upcoming renewal and make any necessary changes
- Prepare a detailed submission for all policies to be put out to tender (with your input)
- 4 weeks prior to renewal, provide you with an update of where renewals are at
- 2 weeks prior to renewal, provide you with a detailed Renewal Report clearly showing all available options including our recommendations for placement of policies.
- Discuss payment options including premium funding
- Invoices and Certificates of Currency to be emailed in a timely manner (payment or commitment to premium fund will be required prior to providing Certificates of Currency)
- Manage all queries during the year
- Review all contracts (e.g. Works, Supply, Leases) during the year and provide comments on Insurance and Indemnity sections
- Claims to be managed by our team
- If required, regular claims reviews for Workers Compensation claims
- Mid-term reviews to be carried out as required
- 24/7 contact available via mobile
- Other ad hoc services are available and happy to discuss (other charges may apply for additional services)

## MANAGEMENT TEAM

The team at Denlan Insurance Brokers has over 40 years combined experience in the insurance industry. We have built strong relationships within the industry as a whole, including relationships with other key partners such as finance brokers, financial planners, lawyers, accountants, risk management specialist, injury management specialist, rehab providers, and many other professionals. This has left us in good stead to be able to provide our clients with a wide range of services for their business.

We offer our clients a highly personalised insurance experience with a competitive edge. The core attitude of Denlan Insurance Brokers is to forge meaningful connections with a level of care and attention to detail that surpasses the formalities of policy building.

When you choose us, you engage in a trusted business partnership. Everyone hopes for this because, when life gets rocky, the people with your best interests at heart are the ones you call on. That's the Denlan philosophy, and that's who'll be here for you. When you've worked tirelessly to build your vision as an individual or business, mitigating risks and safeguarding yourself from the unexpected isn't an option. It matters greatly.

## INDUSTRY EXPERIENCE

We have expertise in the placement of insurances for a wide range of industries, including but not limited to, transport, civil, construction, manufacturing, fabrication, labour hire, engineering, construction, manufacturing, marine services, shipping, rail, mining and oil & gas.





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