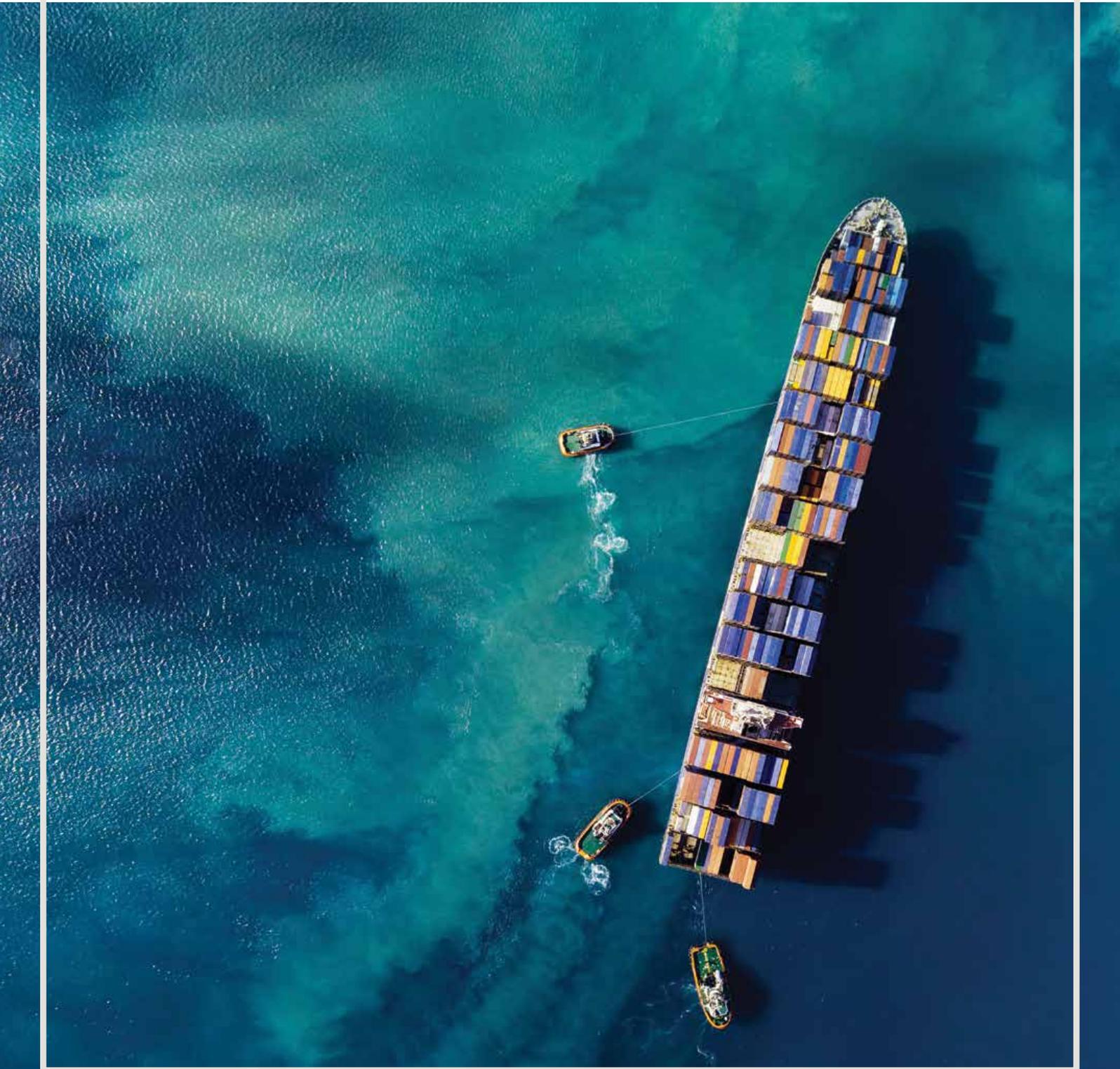




COMMUNITY
BROKER
NETWORK

Join our Network

TOGETHER WE ACHIEVE





COMMUNITY
BROKER
NETWORK

Together we achieve

Small to medium-sized businesses are the lifeblood of Australian communities, helping them flourish and grow. But as every business knows, things don't always go to plan.

That's why they rely on quality insurance from professional insurance advisors like you. **They need insurance based on advice, not hope** – so they can keep their doors open, look after their staff and serve their customers in good times and bad.

At Community Broker Network (CBN), we help empower insurance professionals like you to achieve the best outcome for every one of your clients.

CBN is Australia's largest authorised insurance broker network. We draw on the experience and expertise of our large broker base and our staff.

We believe in the power of numbers – which means we can give you the resources of a national network of

more than 900 authorised brokers and staff across Australia. This helps give you the support you need for success – with the freedom and independence to run your business your own way.

CBN is part of Australasia's largest general insurance broker network, the Steadfast Group. We leverage Steadfast's scale – giving you access to a wide range of insurance companies, a broad range of products, exclusive policy options, and of course, competitive pricing. So when the time comes for you to lodge a claim for your client, you can rest assured knowing you aren't alone.

The power of connections

WE HAVE SIZE

with more than 900 authorised brokers and staff servicing clients and business owners across Australia.

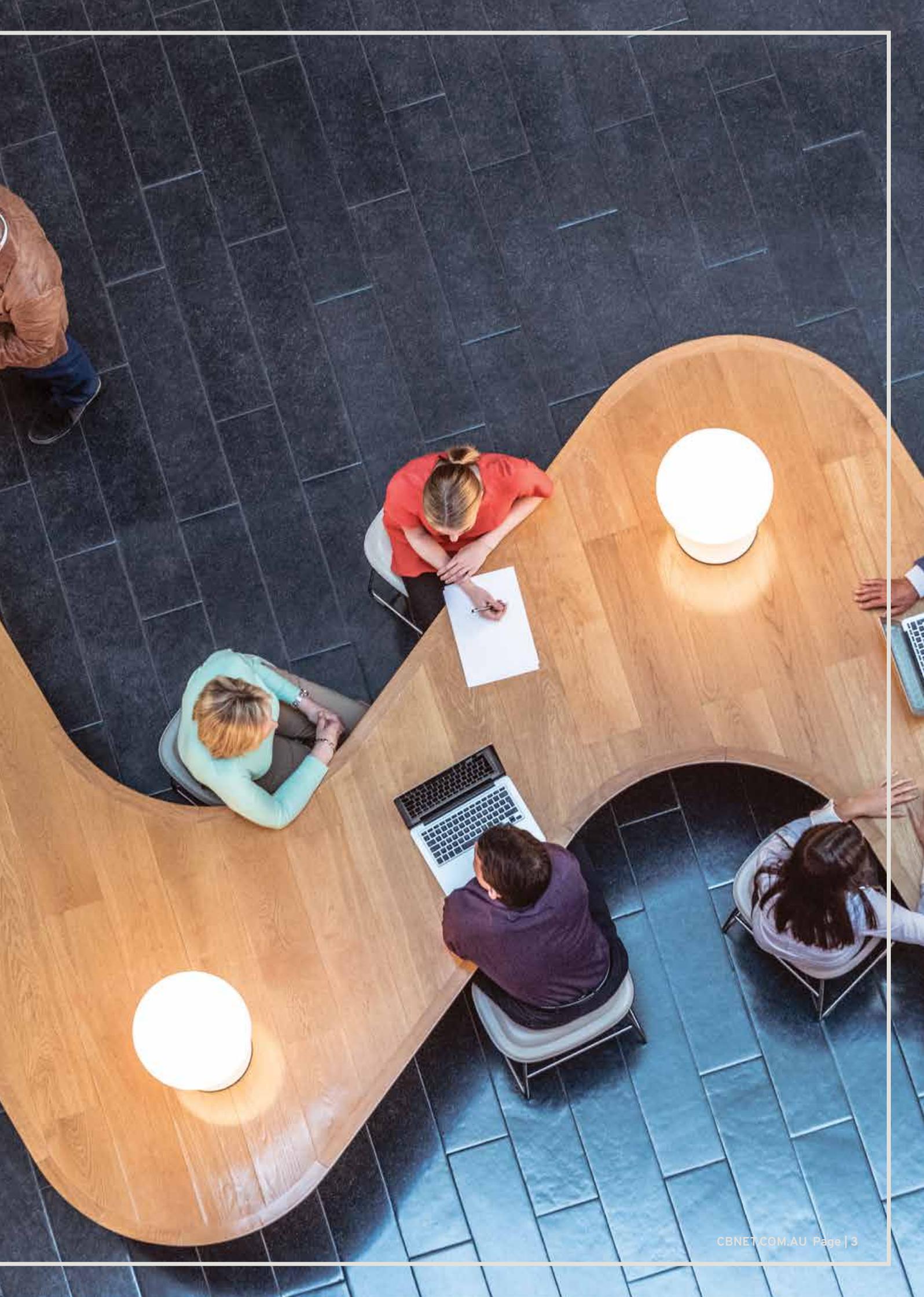
WE HAVE LEVERAGE

with gross written premiums (GWP) of over \$585 million in FY 2019.

WE HAVE COMMITMENT

to helping ensure your clients get the best insurance outcomes







Control Your Destiny

The CBN network is not like other insurance networks. We refer to our members as Authorised Brokers, because this best describes what they do. They partner with us in the delivery of professional advice to their customers: **autonomous, connected, supported.**

Here's what you'll get as a CBN Authorised Broker:

YOUR OWN IDENTITY

You'll get to develop your unique identity and value proposition that reflects who you are, your business focus and how you add value to your customers. You're free to develop your own brand.

A PLAN OF ACTION

We'll work with you to understand your goals – then we'll develop a tailored plan with you to make sure you achieve them.

YOUR CHOICE OF CUSTOMERS

You get to develop a deep connection with the communities and customers of choice – those you have a strong affinity with.

INDUSTRY-LEADING MARKET ACCESS

You'll have access to the broadest range of insurance markets – and are free to choose where to place risks, based on your customer needs.

SUPPORT – NO MATTER WHAT YOUR SIZE

Our network members range in size from sole operators to a multi-site operation. We place value on what you contribute to your customers, not what you contribute to us.

STRONG PROFESSIONAL DEVELOPMENT OPPORTUNITIES

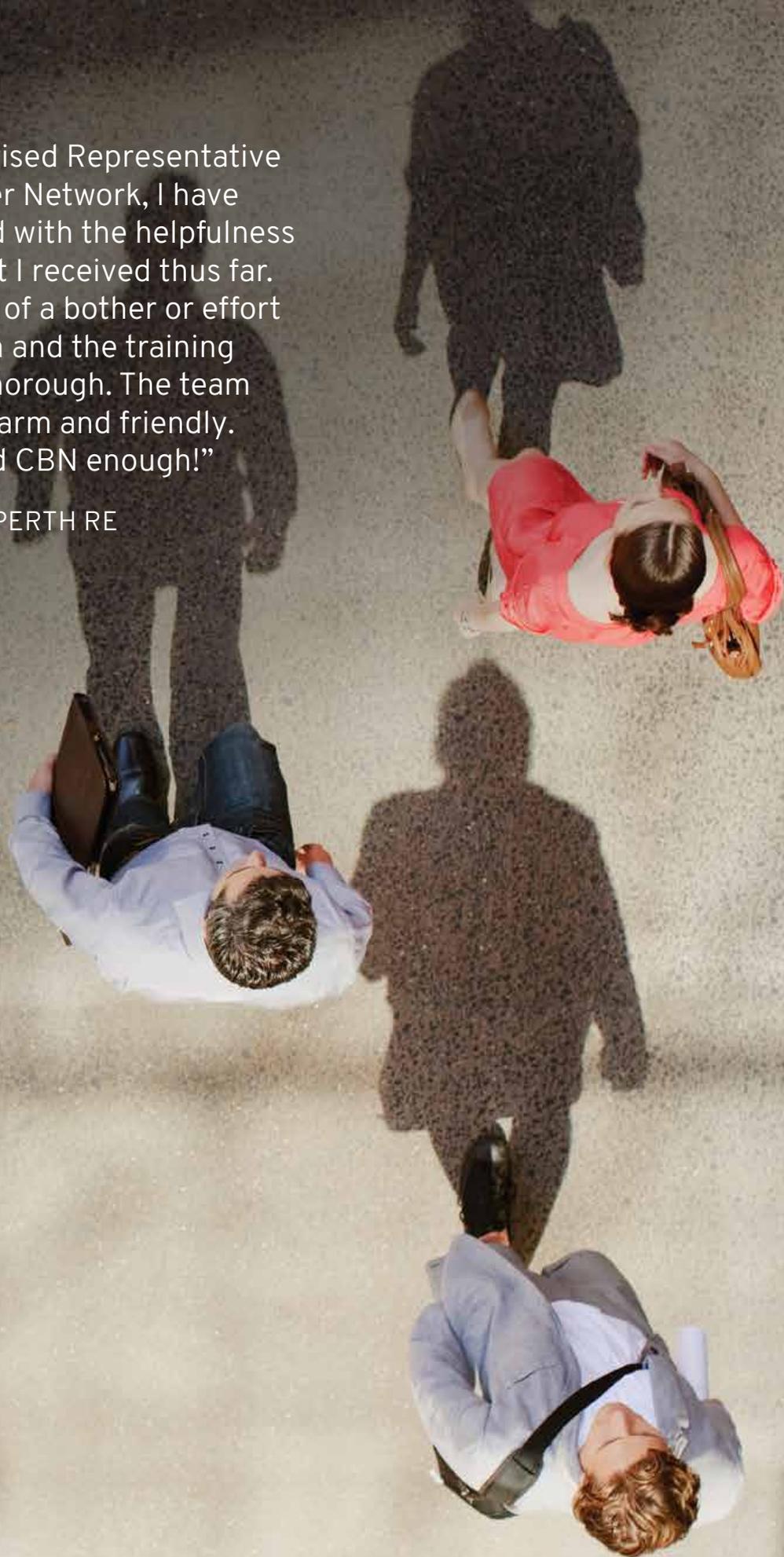
We offer a broad range of professional development opportunities, from our own calendar and with Steadfast and our insurers. This means you can tailor your personal development to meet your needs, support your plans and drive your success.

STRONG CONNECTIONS

We are connected to every major Australian and global insurer. This means you have the market reach and access of the biggest broker networks – while still enjoying the flexibility and agility that comes from being an autonomous, customer-focused business.

“Being a new Authorised Representative of Community Broker Network, I have been very impressed with the helpfulness and efficient support I received thus far. Nothing is too much of a bother or effort for the support team and the training received has been thorough. The team have all been very warm and friendly. Couldn’t recommend CBN enough!”

LAURA WANNBERG – PERTH RE
– PERTH, WA



An aerial photograph of a herd of cows in a lush green field. The cows are scattered across the field, with a dense cluster of brown and white cows in the lower-left quadrant. Several white cows are also visible, some near the center and others further to the right. The field is vibrant green with small yellow flowers scattered throughout. A faint white line, possibly a fence or path, runs diagonally across the bottom of the image.

“We are very proud to be part of such a proactive and respected Broker Network such as CBN. In an industry that is constantly evolving, it is comforting knowing we have the expertise, skills and knowledge of the amazing support staff at CBN which is further enhanced by the relationship with Steadfast. CBN allow us to maintain our autonomy as a local broker and at the same time leverage our scale with leading insurers and underwriting agencies. It really is the best of both worlds.”

PETER PALAZZO – ESSENTIAL INSURANCE
SOLUTIONS – MILDURA, VIC



Grow Your Business

As a business, you need to grow and evolve to **keep up with your customers' needs**. As your customers retire, move, or sell their business, you'll need to continue to find fresh prospects and new opportunities. At CBN we leverage the expertise from within our network to help you grow your business.

As one of our members, you can:

CHOOSE YOUR FOCUS

Most businesses have too much to do – and not enough time to do it. We help you work smarter, by choosing the right customers so you can play to your strengths. With our support, you'll create a strong face-to-face and digital marketing plan to build a strong customer base.

PROMOTE YOUR BUSINESS EFFECTIVELY

We'll give you all the resources you need to build a compelling website and exciting social media brand – ensuring your target customers hear about you first.

BENEFIT FROM GROWTH AND ACQUISITION FUNDING

Every now and then, the perfect opportunity for growth appears. We'll help you get the funding you need to make these opportunities happen.

ACCESS A WIDE RANGE OF UNDERWRITERS AND MARKET-LEADING PRODUCTS

You'll enjoy market-leading policy wordings, broad policy coverage and even claims escalation when you need it.

DELIGHT YOUR CLIENTS WITH SIMPLE QUOTING AND A TRUSTED BRAND

Through the Steadfast Client Trading Platform (SCTP) you'll enjoy enormous buying power and flexibility, with a simplified quoting process and market-leading products. Your brand will also benefit by being a broker with Steadfast, Australia's largest insurance broker network.

LEARN FROM OUR EXPERIENCE

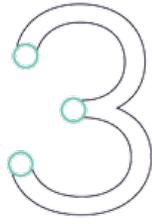
We can help you set up strong referral sources and networks, and agreements that result in transparent, easily understood arrangements.

RECRUIT AND RETAIN THE BEST STAFF

Together, we'll create strategies to recruit and reward your team, share opportunities and leverage your relationships to optimise growth.

OFFER YOUR CLIENTS A SEAMLESS PAYMENT SYSTEM

You'll get access to our premium funding providers – making premium payments a breeze for your clients.



Focus On Your Clients

The key to business success is giving your customers maximum value while minimising your costs.

We can help you do this with:

STRONG TECHNICAL SUPPORT

We provide you with a powerful technology platform – with IT training and support that’s there whenever you need it, powered by the resources and expertise of Steadfast. You’ll have all the tools you need to be agile and innovative – plus the peace of mind that comes with a secure platform. What’s more, with our resource and support platform, you’re just a call or a few clicks away from the advice and the tools you need.

BROKER BEST PRACTICE

At CBN, we work with GoldSeal to provide you with a Broker Best Practice framework for business compliance. With the support of our training resources, and governance and review processes, you will achieve high professional standards and build a strong brand reputation.

CASHFLOW MANAGEMENT SUPPORT

We understand the cashflow challenges of dealing with a range of Insurers with different payment terms. At CBN, we take the hard work out of it by providing on time underwriter payments, trust account reconciliation and reporting and refunds to clients. We also ensure you get paid weekly.

PARTNERING SUPPORT

Your business will inevitably experience peaks and troughs and your workforce needs will change – sometimes quickly. Our partnering team can support you with resources to help with renewals, an influx of new business, claims issues and risk placement. They can even take care of your clients when you need a well-earned holiday or need time out for health or family commitments.

HELP MAKE CONNECTIONS

We can help you build connections with a range of people working across the insurance market to better support your clients. These include insurers, premium funders, risk advisors and loss adjusters. Through Steadfast, you have the support of a strong group of insurance professionals who can help you address business opportunities and challenges. We also help connect brokers with their community and give them access to products that can be tailored to their clients’ needs.

COMPETITIVE BUSINESS INSURANCE RATES

With CBN, you’ll get access to a comprehensive range of business insurances at competitive rates, with payment terms to match your business cashflow.



“When we were looking to join an Authorised Broker Network, we were looking for two attributes. Insurer scope and autonomy. We feel supported in every aspect of our business, from communication, training, systems and insurer disputes (when we need it), but also have freedom to grow our business in our own direction.”

DANNY DWORJANYN – METHOD INSURANCE
BROKERS – TOWNSVILLE, QLD

Why Join CBN?

At CBN, **our focus is on you**. Our Authorised Brokers aren't an add on to another business – you are our business. We're the biggest network – and still growing, with our network increasing by 24% last year.

So you'll have leverage and scale on your side, plus all these great benefits:

COMPLIANCE PLATFORM

We'll provide your licence, plus tools and resources to ensure you follow best-practice – giving your clients a standout customer experience and helping you build a strong brand and reputation.

TECHNOLOGY PLATFORM

You'll enjoy the technological support of Steadfast Insurtech, Insight, SCTP, SVU and a range of other solutions to support your specific business requirements.

TECHNOLOGY SUPPORT

Have tech support at your fingertips from start of business in Sydney to close of business in Perth – helping you solve any technology issues seamlessly.

MARKET ACCESS

Access the broadest range of Australian and offshore insurer partners – so you can provide the product or service to meet your clients' individual needs.

NETWORK ADVISOR TEAM

You're just a call or email away from the support you need to find customers, deliver service and manage your business.

A BUSINESS PARTNER

Our state managers are there to provide advice, assist with a problem or simply lend an ear when you need to talk things through – helping you achieve business success.

PLACEMENTS SUPPORT

Access a range of markets to ensure you compete for and win your target clients. We also support you in meeting individual complex risks or those unfamiliar to you and can support you to approach and navigate London markets.

BROKER PARTNERING SUPPORT

We understand you may have a busy period, get ill or need a break. We can offer qualified resources to assist during these times.

WEEKLY PAYMENTS

Smooth out your cashflow, taking the stress out of managing your finances.

MARKETING SUPPORT

Grow your brand and extend your reach – building the success and longevity of your business.

CLAIMS SUPPORT

Get help dealing with insurers and clients, or managing complex legal issues.

PROFESSIONAL DEVELOPMENT

Gain confidence and skills through our induction training, and ongoing professional development, delivered at your office or online, or externally through:

- Our annual conference and other industry conferences
- Professional Development days
- Networking and Community Events
- Webinars
- Self help from our on-line resources
- Learning Management System
- Seminars
- Lunch and Learns
- Mentoring

PEOPLE SUPPORT

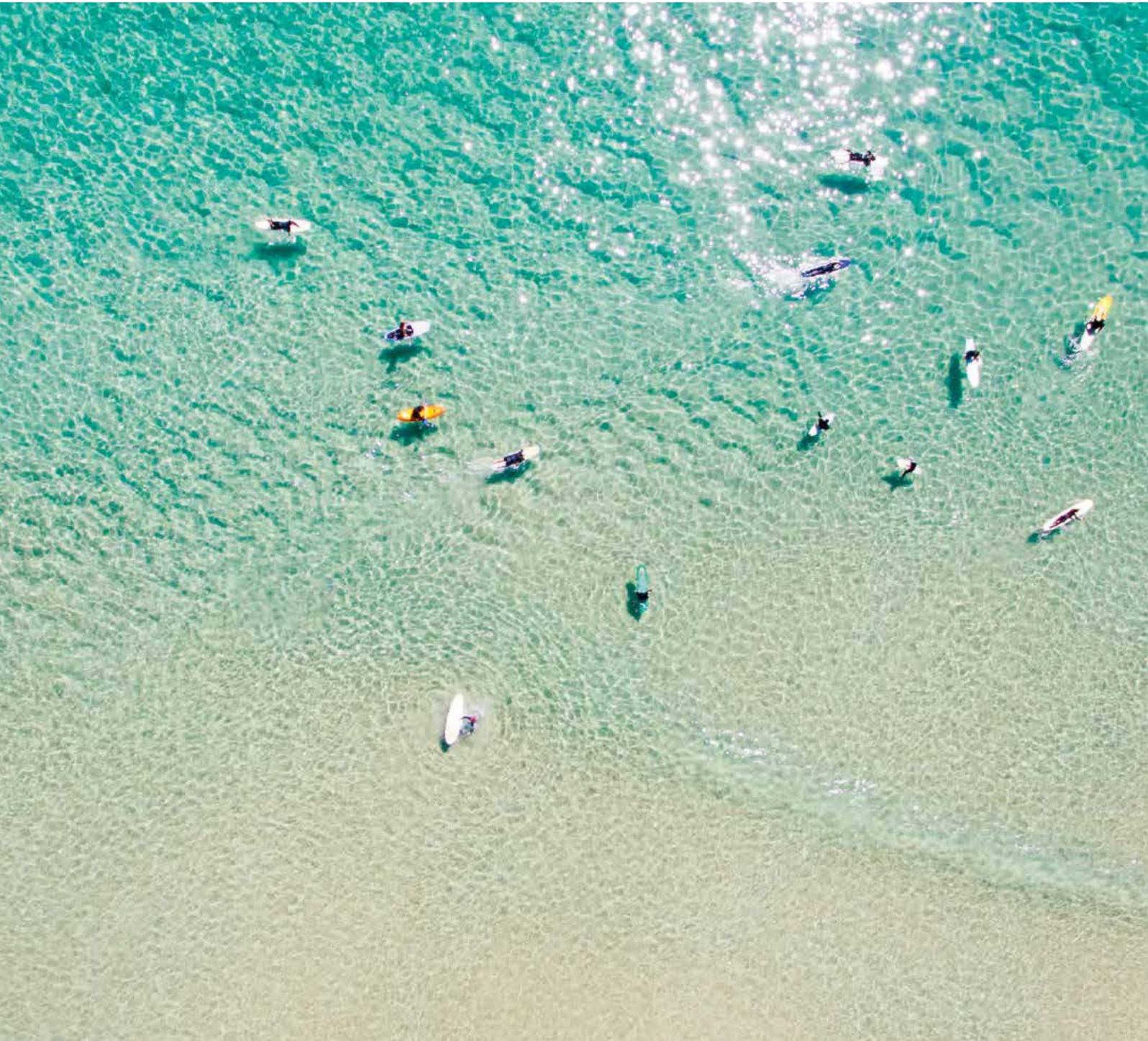
Access a range of services through your employees' lifecycle, including recruiting, developing, rewarding or exiting staff from your business.

GREAT CONNECTIONS

Build connections with our industry relationships, including ANZIIF, Steadfast, GoldSeal, LMI and NIBA.

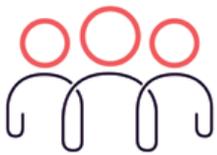
FINANCIAL SUPPORT

Whether you're looking to buy, grow or sell your business, we can connect you to funding to make these opportunities possible.



Our Strategic Relationships

As part of Community Broker Network, you'll benefit from **the power of our strategic relationships** – with leading Insurers, underwriters and specialist providers in Australia. This means you'll have access to market-leading wordings, service and terms.



COMMUNITY PARTNERS



INDUSTRY PARTNERS



Our Company Values

We know **every member of our team and our network has something valuable to offer** and aims to deliver this meaningfully and consistently. Our values are part of who we are, what we stand for and how we act.



WE LISTEN

We believe that listening intensely and with respect is the key to developing new insights, greater efficiencies and fresh ideas.

Through our national relationship and IT committees, we listen to the feedback and input from everyone in our network.

We regularly share our insights, ideas and best practices with the entire network to help our brokers grow personally and professionally.



WE ACHIEVE

We have a growth mindset: we know that continual effort leads to achievement.

We constantly look for more efficient ways to provide service and support to benefit our community of brokers and their clients.

We aim to be the best in the market and to be accountable for everything we do.



WE ARE ONE

We put the needs of our team first, by ensuring our brokers have access to market-leading underwriters and products in the market.

We value the experience and diversity that our people bring. Our brokers come from all walks of life: while two-thirds of our management team are women.

Through the relationships with our broking businesses, our support staff and through the strength of Steadfast, we benefit from greater capability and efficiency across the whole network.



COMMUNITY
BROKER
NETWORK

Want To Join?

We welcome new brokers who have:

- Minimum Tier 1 in General Insurance Broking (or Diploma in Insurance Broking for senior brokers)
- At least 3 years' experience as an account manager with a General Insurance Broker
- A business plan and growth strategy

Talk To Us

To find out more about joining our network, contact us today:

Call us 1300 905 337

Email us joincbn@cbnet.com.au

Visit us www.cbnet.com.au







COMMUNITY
BROKER
NETWORK

P 1300 905 337

E info@cbnet.com.au

W cbnet.com.au

