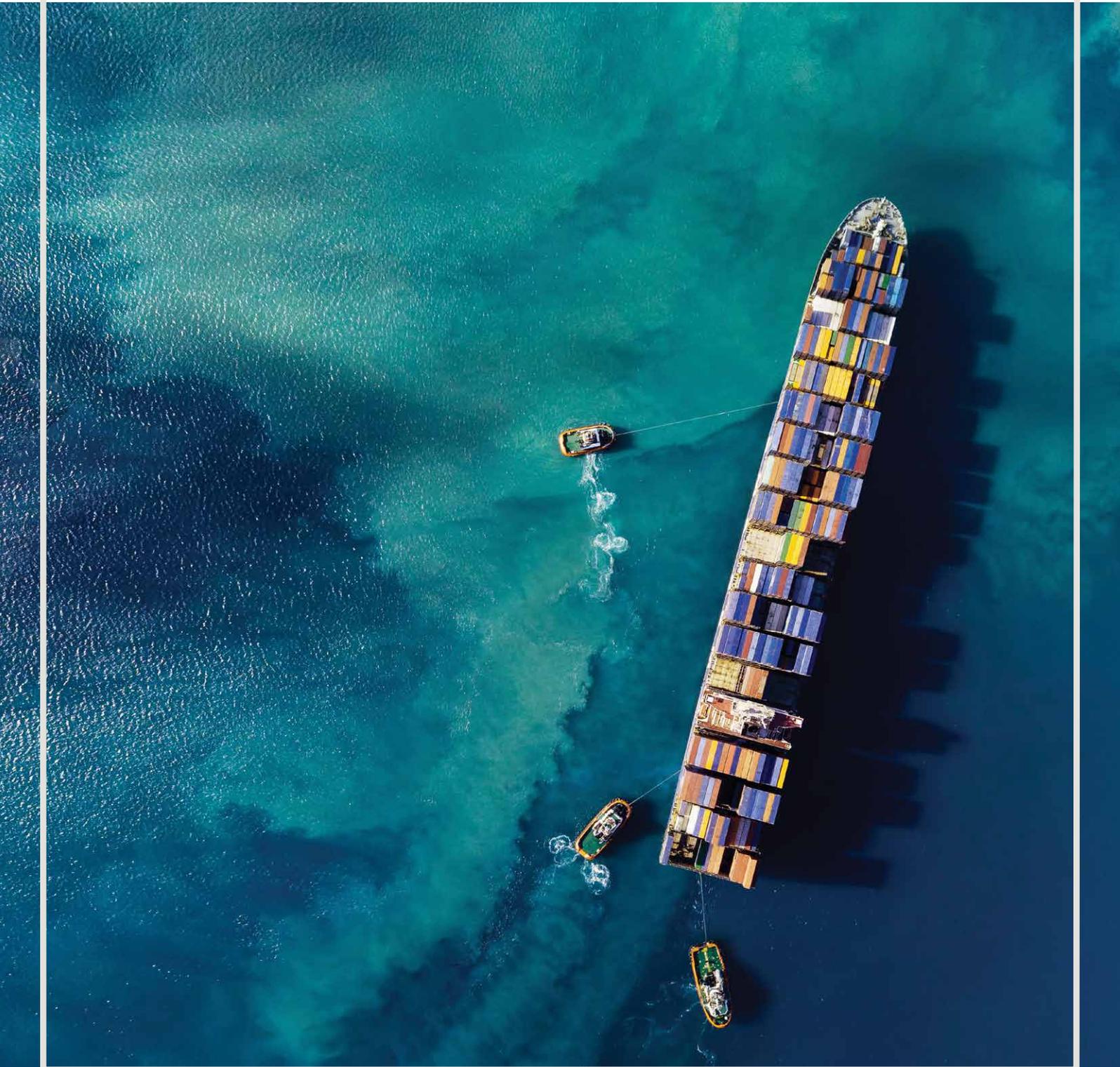




COMMUNITY
BROKER
NETWORK

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 \$730 million in FY 2021.

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 you do. Brokers partner with CBN in the delivery of professional advice to customers. With CBN you will be **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.

AN ACTION PLAN

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 a broad 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 multi-site operations. We place value on what you contribute to your customers, not what you contribute to us.

STRONG PROFESSIONAL DEVELOPMENT OPPORTUNITIES

CBN offer a broad range of professional development opportunities, from our own calendar to opportunities with Steadfast and our insurer partners. This means you can tailor your development to meet your needs, support your plans, and deliver the best possible outcomes for clients to drive your success.

STRONG CONNECTIONS

We are connected to every major Australian and global insurer. This ensures you have the market reach and strength of a large broking house – 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 helpful and efficient support I have 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!”

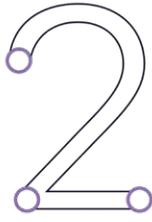
LAURA WANNBERG – PERTH RE
– PERTH, WA



An aerial photograph of a herd of cows grazing in a lush green field. The cows are scattered across the frame, with a higher concentration in the lower-left quadrant. The field is dotted with small yellow flowers. The overall scene is peaceful and rural.

“We are very proud to be part of such a proactive and respected Broker Network like 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 plans 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, 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 – and 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 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 Australia's largest network – and still growing.

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

COMPLIANCE PLATFORM

We'll provide you with an AFSL – plus access to our purpose-built, centralised compliance management platform – The D.O.C.K. With regulatory changes afoot, we empower you with the support needed to follow best-practice, providing your clients a standout experience, while protecting your personal brand and reputation.

LEADING INSURETECH PLATFORMS

Harness leading InsureTech platforms from Steadfast including Insight, SCTP, SVU, plus a range of other tech solutions to support your business needs.

TECHNOLOGY SUPPORT

You'll have technical support at your fingertips from start of business in Sydney, to close of business in Perth – helping ensure any technical issues are resolved seamlessly.

YOUR BUSINESS PARTNER

Our Regional Business Partners are here to help you achieve business success. We'll work with you to develop business plans, provide helpful advice, resolve problems, or simply lend an ear when you need to talk things through.

BROKER PARTNERING

Experiencing a busy period, illness or simply need a break? Our qualified Broker Partnering Team are available to ensure business continuity and the best possible insurance outcomes for your clients.

MARKETS & PLACEMENTS SUPPORT

CBN's market presence, provides access to a wide range of exclusive local and international insurance markets, placing you in a strong position to compete for and win target clients.

When it comes to complex or unfamiliar risks, our placements team are there to support you, and can provide guidance on navigating London markets.

MARKETING SUPPORT

From Campaign Kitbags to a dedicated insurance blog, grow your brand and extend your reach – CBN provide the tools that set you up for business success.

FINANCIAL SUPPORT

Whether you're looking to buy, grow or sell your business, we can connect you with funding that can bring these opportunities to life.

CLAIMS

We'll guide you through complex claims, supporting your conversations with insurers and clients or managing challenging legal issues.

WEEKLY PAYMENTS

Maintain smooth cashflow. Weekly payments ease stress out of managing your finances.

120 DAYS' NOTICE

If you decide to part ways, we make it as easy and painless as possible.

PEOPLE SUPPORT

Access a range of HR support services including recruitment, professional development, team member rewards or offboarding staff for your business.

PROFESSIONAL DEVELOPMENT

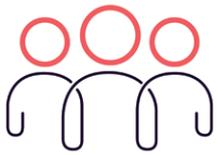
Gain confidence and skills through our induction training, and ongoing professional development, delivered at your office, online or externally through:

1. Access to the CBN Academy – your central learning portal with a diverse range of short, sharp and relevant content.
2. Structured induction pathways, setting you up for success.
3. Our Annual Conference and Professional Development Days, where you can connect and learn alongside peers.
4. Access to a diverse range of subject matter experts, to support and guide you in achieving your business goals.



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.



STRATEGIC 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.

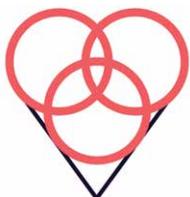


WE ACHIEVE

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 network 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
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Want To Join?

CBN 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







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P 1300 905 337

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