

AUSTRALIAN *RELIANCE*

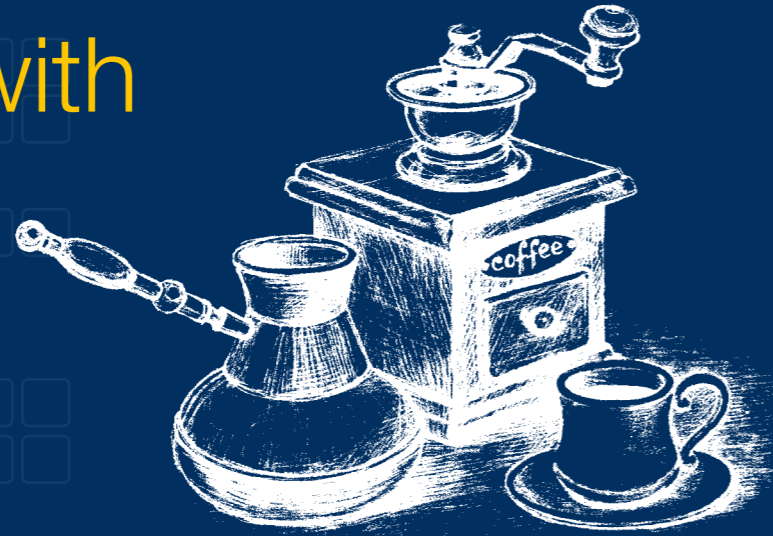
BETTERPEOPLE BETTERSOLUTIONS BETTERSERVICE

COMPANY OVERVIEW

Insurance Brokers & Risk Advisers



What does coffee have to do with insurance?



The first London coffee house opened in 1652. From the time of King Charles's restoration to the throne in 1660, coffee houses proliferated as pleasant meeting places and their popularity as places for business transactions was quickly established.

In 1687 Edward Lloyd established a coffee house near the Thames on Tower Street and it rapidly became a favourite haunt of men from the ships moored at London's docks.

After the English Civil War, the growing importance of London as a centre of trade led to a steady increase in the demand for insurance of ships and cargoes.

A merchant with a ship to insure would request a "broker" to take the policy from one wealthy merchant to another until the risk was fully covered. When a deal was completed, the risk-taker would confirm his agreement to cover the loss in return for a specified premium by writing his name under the terms of the contract. These wealthy risk takers soon became known as "underwriters".

In 1771, nearly 100 years after Edward Lloyd opened his coffee house, 79 of the underwriters who did business at Lloyds Coffee House subscribed £100 each and joined together in the Society of Lloyd's, an unincorporated group of individual entrepreneurs operating under a self regulated code of behaviour.

These were the original members of Lloyds – later members became known as "Names". The Names committed all their worldly possessions and all their financial capital to secure the promise to make good on their customers' losses. That commitment was one of the principal reasons for the rapid growth of business underwritten at Lloyds over the years.

And so, from cups of coffee shared by merchants over 300 years ago, the most famous insurance company in history was formed.





Welcome to Australian Reliance

We are a leading corporate insurance broker, founded in 1998. Today, our group now employs more than 70 specialists with offices in Perth, Melbourne and Sydney.

Australian Reliance employs the industry's leading insurance brokers who are committed to providing superior insurance solutions and unparalleled client service excellence.

Our philosophy is simple:

BETTERPEOPLE BETTERSOLUTIONS BETTERSERVICE

Contents

About Us	6
Better People	8
Industry Leadership	10
Broker of the Year 2010	12
Better Solutions	15
Our Expertise	16
Aviation	16
Construction	17
Corporate	18
Credit Enhancement	18
Energy	19
Financial & Professional Risks	20
Health & Aged Care	21
Marine	22
Mining & Mining Services	23
Transport	24
Workers' Compensation	25
Better Service	26
Scope of Services	28
Service Framework	30
Reliance Workplace Solutions	32
Reliance Trade Credit & Surety	36
Super Advice Services	42
International Services and Solutions	46
Testimonials	50

About Us

Australian Reliance was formed in 1998 and has grown to become one of Australia's leading privately owned corporate insurance brokers.

Our company is owned and managed by its staff – this ensures our clients' needs always come first.

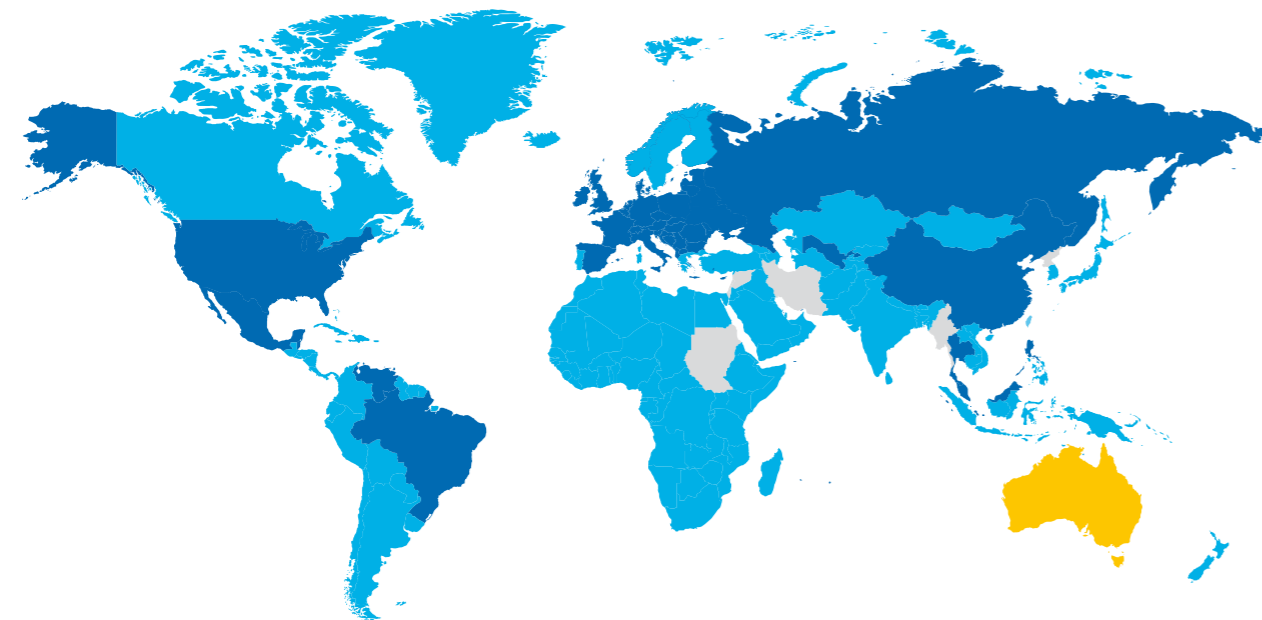
Australian Reliance employs leading insurance professionals who are extensively experienced specialists in their fields. Our Principals have worked for the major global insurance brokers and bring an abundance of knowledge and experience to an environment that is focused on clients.

At Australian Reliance, a Principal of the Company is the nominated point of contact and has access to a wealth of product and industry specialists across the globe.

The depth of experience and breadth of knowledge of our people enables a precisely detailed solution that matches clients' needs.

At Australian Reliance, the team that negotiates and implements a client's insurance program is responsible for managing its service needs. This increases our understanding of our client's business and creates ownership and accountability throughout the entire process.

In 2009, Lockton, the world's largest privately owned broker acquired a strategic shareholding in our company, providing access to international markets and servicing capabilities in over 43 countries.



 Australian Reliance

 Lockton Owned Offices and Equity Relationships

 Strategic Partnerships

“Our goal is to exceed our client’s expectations by providing innovative, comprehensive and cost effective insurance solutions.”

In addition, our group of companies include:

Reliance Workplace Solutions

Providing OH&S, workers' compensation claims and injury management services and health assessments.

Super Advice Services

Providing advice and solutions for all aspects of corporate superannuation.

Reliance Trade Credit & Surety

Providing advice and insurance solutions in relation to trade credit risks, and all forms of bonds and sureties.

Insurance Premium Funding

Providing alternative funding solutions for your insurance premiums.



*“The quality of our work depends on
the quality of our people.”*


Anon



Better People

“At Howard Park Wines we believe the strength of a business depends on the quality of its people. Without our dedicated, highly skilled staff, we couldn’t craft our outstanding wines, year after year. We chose to partner with Australian Reliance because they mirror our beliefs.”

– Jeff Burch, CEO, Howard Park Wines



Industry Leadership

Australian Reliance is committed to being a leader in the insurance industry and, perhaps more importantly, to develop future leaders for the industry.

In this regard, in addition to our training and education program, we have invested in two important initiatives to help develop future leaders.

Reliance Institute Advanced Diploma of Leadership

Developed exclusively for Australian Reliance, we provide staff with a structured program to provide business and leadership skills to better understand themselves and provide superior service to our clients.

West Coast Eagles Football Club Executive Leadership Program

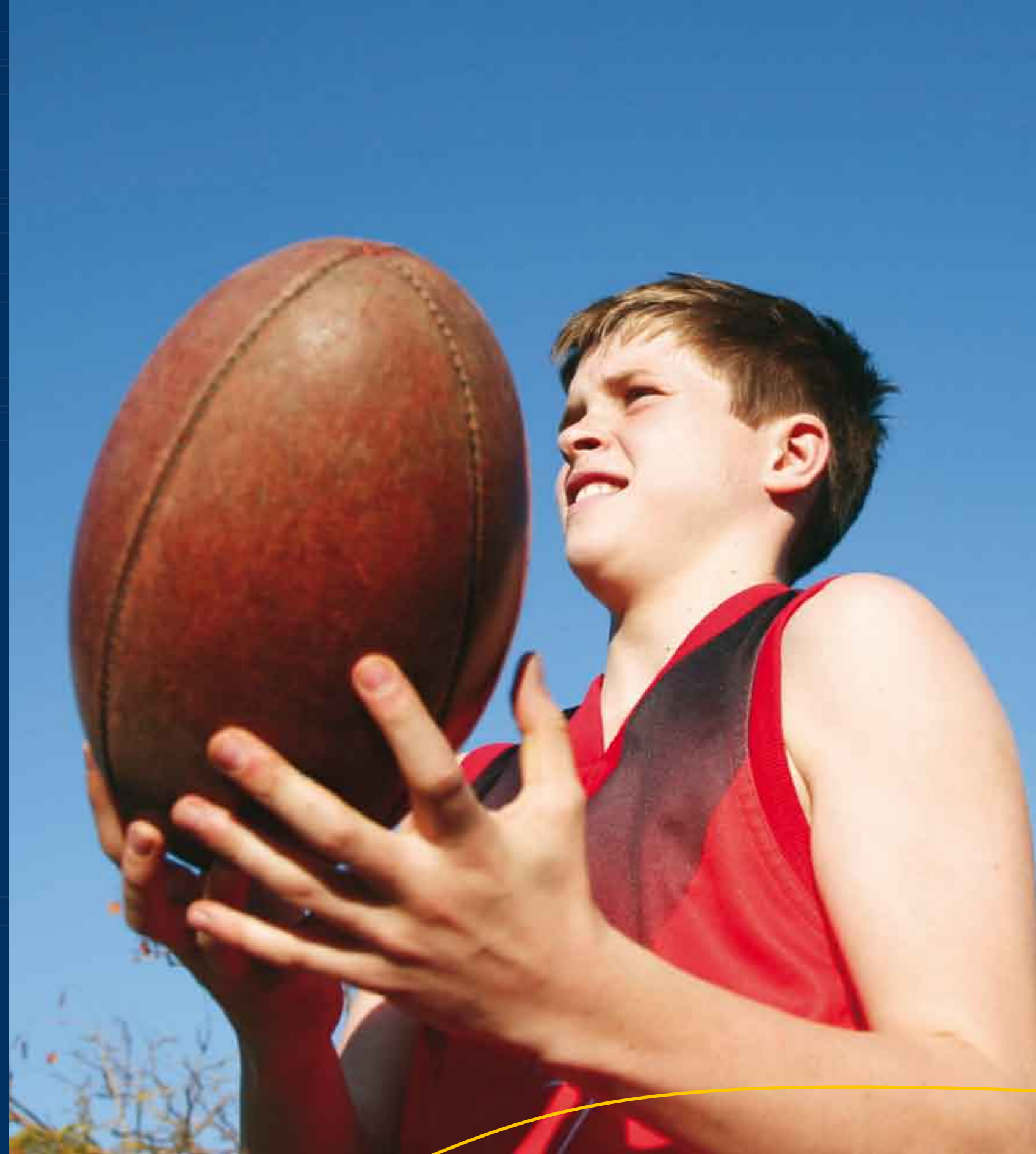
This program is designed to provide senior business executives with high integrity learning on leadership. Participants work with the West Coast Eagles Football Club coaching and management staff, players, senior academics and leadership experts with the view of transposing knowledge from the sports context to their business environment.

Our objective is to ensure that our staff learn and apply principles of leadership and teamwork in every aspect of their professional lives.

Australian Reliance Future Leaders Program

The Australian Reliance Future Leaders Program is an innovative youth development program in conjunction with the Swan Districts Football Club that provides opportunities to young people in the Pilbara and Bunbury regions by using sport to deliver pathways in education, healthy lifestyles and career development that are culturally sensitive, integrated and inclusive.

The program empowers and assists these young leaders to make positive life choices that enable them to maximise their individual potential and contribution to the community.



“Leadership is unlocking people’s potential to become better.”

BILL BRADLEY



'Broker of the Year' 2010

Australian Reliance has been named the "2010 Broker of the Year" in the category up to 100 employees.

The Australia and New Zealand Insurance Industry Awards are hosted by the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) and founding partner Asia Insurance Review (AIR) to honour the achievements of companies and individuals within the Australian and New Zealand markets throughout the previous year.

The awards are adjudicated by a distinguished panel of Australian, New Zealand and International judges and are independently audited by Ernst & Young to ensure proceedings are conducted with the greatest integrity.

The award was judged according to the following criteria:


- In-depth knowledge and understanding of the market through research
- Responsiveness to customer needs
- Innovation
- Industry leadership
- Business retention and growth
- Sound financial management
- Outstanding customer service resulting in business referrals
- Professional standards
- An effort to improve the image of the industry

Australian Reliance is very proud to have been named 'Broker of the Year' in 2010 and would like to congratulate all their staff, clients and underwriters for their commitment to provide superior insurance solutions and unparalleled service excellence.

Andrew Donnelly, CEO of Australian Reliance, said "this award highlights the strength and achievements of our team. Congratulations goes to our team who's hard work and dedication shows in their commitment to provide superior insurance solutions and unparalleled service excellence. Thanks also go to our clients; by providing tailor made insurance solutions, we continue to build a strong and loyal client base."

"Our clients value the expertise and extraordinary service that the Australian Reliance team delivers every day, and this award is a tribute to their excellence," said John L. Lumelleau, President and CEO of Lockton, Inc. "We are very pleased to be partnered with the outstanding team at Australian Reliance."





“Off-the-rack solutions, like mass produced suits, never fit everyone.”

Anon

“Hampton Transport is a haulage and mining services company operating across three states and in some of Australia’s most remote areas. In the 6 years we have been with Australian Reliance, our account management team have always been available and accessible. They have spent the time to develop an intimate knowledge of our operations which has enabled them to provide creative, cost effective solutions for our business, as well as anticipate our future needs.”

– Bart Jones, General Manager, Hampton Transport Services

Better Solutions

Our Expertise

Australian Reliance provides specialist advice and expertise to clients in a variety of industries worldwide. We have extensive experience in designing and placing insurance programs dependent on the individual requirements of your company. Our product and service speciality areas include:



Aviation

- Hull and Liability
- Hangarkeepers Liability
- Hull War
- Airstrip Liability
- Pilot's Loss of License
- Loss of Hire
- Non-Owned Aviation Liability
- Products Liability (Components & Manufacturers)
- Directors' & Officers' Liability
- Workers' Compensation



“Australian Reliance have provided a very proactive and professional service across a range of insurance classes.”

Geoff Loft, Area Director Finance,
CBI Constructors Pty Ltd



Construction

- Principal controlled construction insurance programs
- Contractor controlled construction insurance programs
- Delay in Start Up
- Project Liability, Marine Cargo and Workers' Compensation insurances
- Professional Indemnity/Project PI
- Force Majeure
- Performance/Surety Bonds
- Corporate cover including Directors' & Officers' Liability



Corporate

- Property
- Business Interruption
- Public and Products Liability
- Workers' Compensation
- Personal Accident
- Directors' & Officers' Liability
- Professional Indemnity
- Enterprise Risk Management

Credit Enhancement

We have had enormous success in designing products that protect both the financier and consumer in the event that financial obligations cannot be met through events such as Unemployment, Death & Disability or reduction in value of asset, including:

- Leases
- Loans
- Consumer Hire Purchase
- Any other financial contract that has a potential credit exposure.

Energy

- Offshore and onshore construction
- Delay in Start Up
- Project Insurance
- Exploration covers including well control
- International Liability
- Workers' Compensation including offshore and seafarers
- Expatriate and overseas personal accident cover
- Corporate cover including Directors' & Officers' Liability



“From a service perspective, the team is very responsive, knowledgeable about our industry and always prepared to go the extra mile in meeting our insurance and risk needs.”

Bret Campbell, Chief Financial Officer, St Ives.



Financial & Professional Risks

- Directors' & Officers' Liability
- Professional Indemnity
- Management Liability
- Employment Practices Liability
- Medical Malpractice
- Financial Institutions PI
- Bankers Blanket Bond
- Warranty & Indemnity Insurance
- Prospects Liability Insurance



Health & Aged Care

- Medical Malpractice
- Liability
- Workers' Compensation
- Property
- Professional Indemnity
- Corporate cover including Directors' & Officers' Liability



“Whether it’s a business meeting in London or a site inspection in Ghana, Australian Reliance has shown commitment to travel to any destination, and cover any situation.”

Domenic Santini, Company Secretary, Ausdrill



Marine

- Hull and Machinery
- Loss of Hire
- Protection and Indemnity
- Charterer’s Liability
- Ports and Stevedores
- Transportation and Logistics
- Marine Cargo, Transit and Storage
- Aquaculture and marine stocks
- Loss of marine licence/pilots
- Shipyard, ship construction, shipwrights
- Expatriate and overseas personal accident cover
- Workers’ Compensation
- Property
- Business Interruption
- Political Risk
- Corporate cover including Directors’ & Officers’ Liability



Mining & Mining Services

- Mine construction
- Delay in Start Up
- Project Insurance
- Contractors’ Plant & Equipment
- International Liability



“Our service team is always accessible and reliable and have provided us with innovative and cost effective insurance solutions.”

Paul Bleakley, General Finance Manager, SGS.



Transport

- Vehicle fleets
- Liability
- Marine Cargo, Transit and Storage
- Workers' Compensation including cross border issues
- Corporate cover including Directors' & Officers' Liability



Workers' Compensation

- Employers' Liability Risk Exposure analysis
- Premium and claims risk profile
- Insurance program design (conventional, burning cost, hybrid and self insurance)
- Injury and claims management support
- Rehabilitation solutions
- Strategic claims resolution
- Emerging trends and legislative changes
- Pre-employment medical assessments and screening



Better Service

“The best executive is the one who has sense enough to pick good men to do what he wants done, and self-restraint to keep from meddling with them while they do it.”

– *Theodore Roosevelt*



Scope of Services

We can service your risk and insurance needs by appointing a Principal of our Company who will have accountability for all aspects of our proposed service framework. We will utilise our team of product and service specialists who will have responsibility for specific component parts of the service framework. In this way, you have the benefit of a team of specialist resources who are delivered to it through a central point of contact.



Service Framework

Our service framework covers three core components – an advisory component, an insurance program component and a claims component.

1. Advisory

- Day to day advice and assistance on all matters relating to risk and insurance
- Analysis of impact of changes in business on insurance program
- Review and advise on insurance implications of third party contracts leases and agreements
- Provide updates on general insurance issues and impact of any legislative changes/developments
- Advice on insurance market developments and trends identifying any impact for you
- Monitor insurer security
- Regular review meetings as agreed
- Conduct formal annual stewardship
- Due diligence/merger & acquisition advice

2. Insurance Program (Operational Considerations)

a) Design & Placement

- Conduct renewal strategy sessions to determine objectives and strategy
- Uninsured risk review
- Provision of benchmarking data to aid design decision making
- Design appropriate insurance program that meets your risk profile and consolidate as applicable
- Collect risk information

b) Renewal

- Develop a detailed renewal timetable
- Prepare and deliver renewal presentations to selected insurers where required
- Negotiate and select insurers based on security, objectives and strategy
- Provide detailed renewal report containing options on cover and pricing with recommendations
- Ensure contract certainty at or prior to renewal date

c) Post Renewal

- Issue invoices with premium allocation advice
- Provide summaries of cover, certificates and other required information
- Ensure remittance of premiums to insurers
- Provide accurate policy documents within 30 days of renewal
- Provide detailed insurance manual within 30 days of renewal

3. Claims – General

- Provision of general claims advice and claims management
- Assist in establishing claims reporting procedures
- Claims advocacy – indemnity and reserves
- Litigation management
- Under deductible claims management (additional fee)

Claims – Workers' Compensation

- Insurer claims liaison
- Arrangement of claims service agreement with insurers
- Attendance at claims management meetings and reserve estimate input
- Burning Cost Tracking Analysis (as required)

Reliance Workplace Solutions

Reliance Workplace Solutions Pty Ltd

ABN 98 127 695 587

Level 1, 50 Subiaco Square Road, Subiaco WA 6008 | PO Box 1481 Subiaco WA 6904

T +61 8 9382 7888 | F +61 8 9382 7899 | **Injury Hotline** 1300 403 386

E info@relianceworkplacesolutions.com.au | W www.australianreliance.com.au

*“Reducing the risk
to your employees
through our integrated
workers’ compensation
and injury management
solutions.”*

OPTIMISING WORKPLACE HEALTH, WEALTH AND WELLNESS

“We have been using the services of Reliance Workplace Solutions for over 2 years to manage all our company’s workers’ compensation claims, in particular the management of the recovery and return to work of the injured employees.

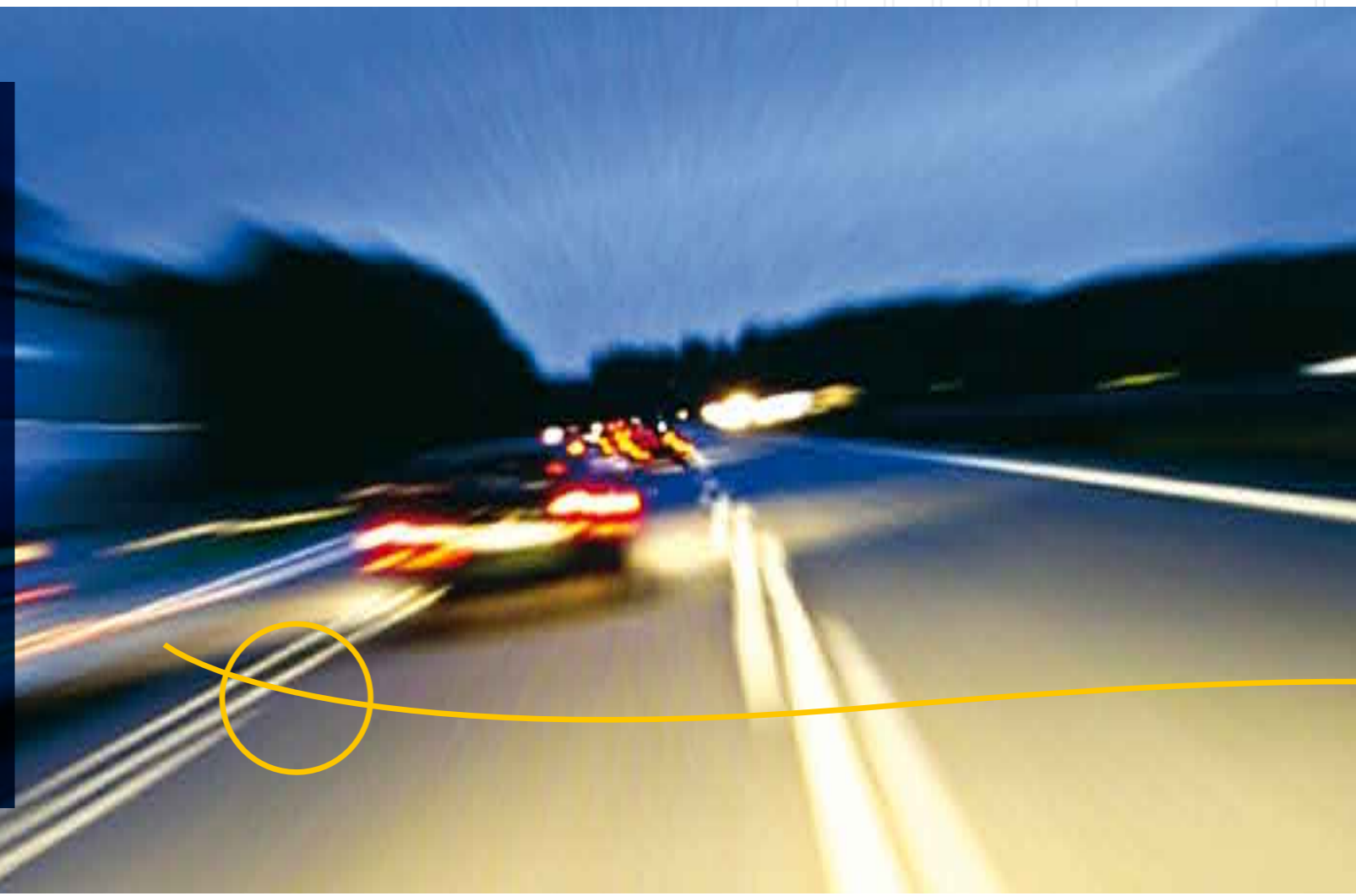
The advantage of having Reliance Workplace Solutions is that we now have the necessary medical expertise on hand 24/7 to immediately take care of all the medical and compassionate needs of the injured person and their spouses.

Operating in WA, NT and QLD causes no issues for the Reliance Workplace Solutions team as they are fully conversant with the workers’ compensation

requirements of all these states. Their contacts with the necessary medical specialists spans Australia wide which means that wait times for access to these people is nonexistent. When required they will arrange for an employee to be relocated from one state to another to receive the right specialist and on a timely basis.

The services Reliance Workplace Solutions provides is something that we could not do ourselves, it is also something that we can’t do without as it looks after our greatest asset, our employees.”

– Paul Mullins, Chief Financial Officer
Hampton Transport



Reliance Workplace Solutions was formed in response to a need for occupational health and safety and risk management support above the standard services available.

Through their 8 key services Reliance Workplace Solutions can help to reduce risk to your employees and where injury occurs can provide support through the injury management process to ensure successful return to work outcomes.

Reliance Workplace Solutions specialises in the delivery and management of professional injury management, health assessments and workers’ compensation claims management. We are able to take away the day-to-day hassle and complications of managing this process and guarantee cost reductions and improved return to work outcomes.

Reliance Workplace Solutions are committed to working with our clients to develop, implement and continually improve our systems to ensure that they are delivering required objectives and savings.

Reliance Workplace Solutions are able to provide your company cost savings by delivering the following services:

- **Evalu8** – Health Assessment
- **Initi8** – Injury Prevention
- **Elimin8** – Occupational Health and Safety
- **Reintegr8** – Injury Management
- **Repatri8** – Trauma Management
- **Compens8** – Workers’ Compensation
- **Facilit8** – Workers’ Compensation Claims Management Database
- **Invigor8** – Fitness for Work Assessments and Programs

Reliance

Trade Credit & Surety

ABN 33 131 224 309 | CAR No. 327098

Level 1, 50 Subiaco Square Road, Subiaco WA 6008 | PO Box 1481 Subiaco WA 6904

T +61 8 9382 7888 | F +61 8 9382 7899

E info@australianreliance.com.au | W www.australianreliance.com.au

“Running into debt isn’t so bad. It’s running into creditors that hurts.”

Anon

Trade Credit Insurance

What is it?

Trade Credit Insurance is a business insurance that protects your company against losses from the non-payment of commercial invoices. In a difficult economic climate, Trade Credit Insurance provides you with the confidence of knowing that your trade receivables are protected against an unexpected Bad Debt.

How Does it Work?

The program gives you portfolio protection across the whole debtor ledger with credit limits for debtors assessed by the insurer based on available credit and financial information. A discretionary limit is allowed for smaller debtors. Premium rates are based on total insurable turnover and vary by industry from 0.1% – 0.8%

Ultimately a Trade Credit Insurance policy will act as your final line of defence against Bad Debts, however, when managed by Reliance Trade Credit & Surety it can also be used in the following ways:

Risk Management

At Reliance Trade Credit & Surety we work closely with the underwriters to leverage their superior information and guide our clients away from high risk buyers. This will help ensure time and resources are concentrated on long term relationships and avoid the disruption and costs associated with customer failure.

Cash Flow

If a bad debt does occur the product protects and smooths your cash flows, with a prompt payment of the insured debt.

Balance Sheet

In many cases your Receivables will represent the largest current asset on your balance sheet.

Protecting this asset can therefore give you and your financiers peace of mind.

Funding

By guaranteeing 90% of your debtor book, a Trade Credit Insurance program can increase the security available to your Bank and strengthen your position when negotiating facilities.



“NRW is one of Australia’s leading suppliers of services to the Mining & Resource Sector. By arranging and managing our Surety Facility, Reliance Trade Credit & Surety have provided us with a more flexible and cost effective alternative to a bank guarantee.”

– Kim Hyman, Company Secretary, NRW



Surety Bonds

Surety bonds are a written guarantee from a financial institution, which can be provided in lieu of cash or a bank guarantee as security for the performance of a contract. Surety Bonds are identical in form to bank guarantees, both are unconditional, on demand guarantees. The only difference is that surety bonds are issued by insurance companies and bank guarantees are issued by banks.

What Are The Benefits of Bonds?

Unlike a bank, surety providers do not require security over the company’s assets and do not require bonds to be supported by cash or other collateral. This allows the contractor to free up funds, reduce debt and tender for additional contracts. A surety program can be used in place of, or in conjunction with, a bank guarantee facility, with the objective to maximise the use of your bank for borrowings and your surety for guarantees.

Surety bonds can often also represent a cheaper alternative to bank guarantees with lower base rates and no non-utilization fees.

Why Choose Reliance Trade Credit & Surety?

Reliance Trade Credit & Surety employs surety experts who:

- Negotiate pricing and terms with insurers
- Conduct annual face to face negotiations and biannual reviews to ensure you maintain the most competitive facility terms
- Provide client rate versus market trend comparison and regular insurer update
- Manage specific bond applications to insure bonds are issued in an efficient and timely fashion
- Introduce new capacity to ensure facilities grow in line with your business

Advantages of using Reliance Trade Credit & Surety:

- No facility management fees
- Strong relationships with Insurers and regular contact on behalf of clients
- An experienced team who take the administrative tasks away from the client
- Knowledge of market players, trends and rates
- Proven track record obtaining improved terms for our clients!

Super Advice Services

Super Advice Services Pty Ltd

ABN 99 111 384 519 | AFSL No. 283049

Suite 2, Level 1, 50 Subiaco Square Road Subiaco WA 6008 | PO Box 2014 Subiaco WA 6904

T +61 8 6380 3222 | F +61 8 6380 3232

E service@superadvice.com.au | W www.superadvice.com.au



“We turn your super obligation into a genuine employee benefit.”

AUSTRALIA'S LEADING CORPORATE SUPERANNUATION ADVICE GROUP



“ Since their appointment, the increase in the level of service has been very noticeable. This has been relevant to all levels of stakeholders in our Company Super Fund: Management, Payroll/Processing and importantly, our Employees. Super Advice Services has organised our processing to be completed online, along with assisting in the implementation of a clearing house facility.”

– Jonathon Wigley, General Manager, Camco Engineering

Super Advice Services is an advisory group that provides specialist expertise in corporate superannuation. We provide an unbiased service to ensure the entire company; employer and employees; get the best possible super solution.

Being an employer of choice is becoming a common theme in business to attract the best talent.

An attractive super package, with ongoing support to set up or maintain your super policy committee and empower your employees, can significantly raise the profile of your employee benefits program – positioning you as an employer of choice. At the same time, the pressure is significantly reduced on your internal resources with your legal obligations met through the policy committee and support for your administration and payroll people.

Super is often the neglected piece of the wealth management puzzle for employees.

Engaging Super Advice Services is a smart and measurable investment for your whole business.

The Super Advice Services Difference

- Our service is at no additional cost to you or your employees.
- We work for you and your employees, not a bank or fund manager.
- We provide advice on all approved super funds in Australia.
- You receive an e-commerce solution, streamlining all administration and online processes – including a clearing house facility. Your administration and payroll staff save time, money and have our full support. Full training and assistance is provided.
- You and your employees receive clear, concise, effective communication through an education program, which includes induction packs, education seminars, employer updates, mailouts and a host of other engaging items to support smart super decisions.
- You and your employees receive fund support including education on investment and insurance options, completing forms, consolidating funds, finding lost super, insurance claims and underwriting help.
- We have successfully negotiated significant savings on insurance premiums and administration fees.
- We have maintained multi-level client relationships for up to 20 years with: decision makers within the company; the established policy committee; HR & payroll; and employees.
- Should you require an alternative fund, we offer tender management services on a fee-for-service basis.
- You receive end-to-end transparency, simplicity, choice, and relief – a solution for your employees' long-term financial puzzle.

International Services and Solutions



*“Global Experience,
Local Service.”*



Lockton is the world's largest, privately owned, independent insurance broker. With more than 3,800 Associates, Lockton delivers seamless service to companies of all sizes as well as to individual clients. Since 1966, Lockton has grown to become the 9th largest insurance brokerage firm in the world.

Australian Reliance uses the services of Lockton to provide local service to our multi-national clients around the world. We choose Lockton because of their commitment to service excellence and the quality of their staff.



EOS RISQ is an equity based partnership of market leading independent insurance brokers, founded in January 2000. We specialise in the placement of multinational insurance programmes and risk management services for European and global organisations.

EOS RISQ has offices throughout the world, which are supported by a network of local associate and correspondent brokers across Europe, Africa, US, Asia and South America. Australian Reliance became a service partner in September 2010.

Testimonials



CBI Constructors Pty Ltd
ABN 90 000 612 411
Ground Floor
1100 Hay Street
West Perth WA 6005
AUSTRALIA
Tel: 61 8 9324 5555
Fax: 61 8 9322 8205
www.CBI.com

November 5, 2010

To Whom It May Concern

CB&I globally employ Lockton as one of our leading insurance brokers, and through this relationship engaged Australian Reliance as broker for CBI Constructors Pty Ltd, our Australian business, in April, 2009.

Since that time Australian Reliance have provided a very proactive and professional service across a range of insurance classes. In a short period of time they have managed to source and negotiate a number of significant premium rate reductions while maintaining or in some cases improving, the quality of care we require.

The individual brokers that are dedicated to our business have continually provided high levels of personal service and always provide prompt and detailed feedback. They have shown a good knowledge of the Engineering and Construction industry and have been prepared to look into and research issues on an international as well as local basis.

We certainly have been pleased with the results to date and look forward to continuing a long term relationship.

Yours sincerely,

Geoff Loft
Area Director Finance
Asia Pacific Australia



9th August 2010

To whom it may concern;

Brightwater Care Group (Inc.) is a large not for profit organisation based in Perth, Western Australia. Brightwater provides care and services across a diverse range of aged; disability and retirement sectors and operates commercial catering and laundry businesses.

Australian Reliance has being engaged as the insurance broker to Brightwater since 2005.

During the past 5 years, we have been delighted with the outcomes achieved by Australian Reliance, most particularly:

1. Australian Reliance has taken the time to understand our risk and business profile.
2. A proactive approach has led to very competitive premiums in general and workers compensation insurance.
3. Australian Reliance has a specialist workers compensation team that take a comprehensive and proactive approach to workers compensation insurance and injury management.
4. Australian Reliance is very responsive and professional at all times to the needs of the Brightwater businesses.

I have no hesitation in recommending Australian Reliance to any organisation seeking a unique solution to their insurance needs.

Yours faithfully

Jennifer Lawrence
General Manager, Services for Younger People & Major Projects

Telephone (08) 9202 2800
Facsimile (08) 9202 2801
www.brightwatergroup.com
Email welcome@brightwatergroup.com

155 Scarborough Beach Road
Osborne Park WA 6017
PO Box 762 Osborne Park WA 6916

ABN 23 445 460 050

Testimonials



10th March 2009

To Whom It May Concern

In 2007, SGS undertook an insurance broking tender utilising Expense Reduction Analysis ('ERA'). As a result of the tender, Australian Reliance Pty Ltd was selected as our insurance broker and risk advisor, based on the quality and experience of their service team and the cost savings they undertook to deliver.

Since that time, we have been delighted with the service provided by Australian Reliance. Our service team is always accessible and reliable and have provided us with innovative and cost effective insurance solutions. The company provides a depth and breadth of expertise that we have found to be superior to other firms we have used previously.

We would have no hesitation in recommending Australian Reliance.

Yours faithfully

Paul Bleakley
General Finance Manager

SGS Austral Pty Ltd | 10 Field Road | Perth International Airport Naurburn | WA 6105 Australia | T +61 (0)8 9373 2500 | F +61 (0)8 9373 2555 | www.sgs.com
ABN 44 000 954 276 | PO Box 32, Wembley DC | WA 6956 Australia

Member of the SGS Group



1 September 2010

To Whom It May Concern,

The St Ives Group selected Australian Reliance in 2009 after a competitive selection process for our insurance brokerage services.

The St Ives Group moved away from our long term incumbent broker, for the vast majority of our insurance classes, to secure a higher level of professional support and a more streamlined approach to the management of our portfolio.

Australian Reliance's performance has been exemplary since their appointment. Their attention to our portfolio has been outstanding and their proactive approach has resulted in numerous coverage extensions without cost increases and in many instances reducing premium rates.

The streamlining of our portfolio has enabled more focus to be applied to managing our underlying risks, while also controlling insurance costs.

From a service perspective the team is very responsive, knowledgeable about our industry and always prepared to go the extra mile in meeting our insurance and risk needs.

We would recommend them highly to any organization seeking a professional, proactive and engaged insurance broker.

Yours sincerely,

Bret Campbell
Chief Financial Officer

Enjoy Life.

22 Bishop Street Jolimont WA 6014 PO Box 4014 Wembley WA 6913
P 08 9284 0444 F 08 9284 0888 E admin@stivesgroup.com.au W stivesgroup.com.au ABN 48 126 066 377

Testimonials



June 10 2010

To Whom it may concern,

NRW Holdings Limited appointed Australian Reliance as its insurance broker and risk adviser in 2007.

Since that time, Australian Reliance has consistently provided outstanding service that is not only proactive, but also demonstrates a thorough understanding of our business needs.

Our service team comprises a range of experienced insurance experts who demonstrate a depth and breadth of knowledge across all aspects of our risk and insurance needs.

Australian Reliance consistently delivers innovative and cost effective solutions in a highly professional and timely manner.

We unreservedly recommend Australian Reliance to any organisation that values superior client service and insurance solutions.

Yours sincerely

Kim Hyman
Company Secretary



73 – 75 Dowd Street, Welshpool WA 6106
PO Box 592, Welshpool DC 6986
phone (08) 9358 5510 fax (08) 9358 5515
www.nrw.com.au

AUSTRALIANRELIANCE

BETTERPEOPLE BETTERSOLUTIONS BETTERSERVICE

Australian Reliance Pty Ltd

ABN: 71 103 351 122

AFSL No: 227041

Perth

Level 1, 50 Subiaco Square Road,
Subiaco WA 6008

PO Box 1481,
Subiaco WA 6904

P: +61 8 9382 7888

F: +61 8 9382 7899

E: info@australianreliance.com.au

Sydney

Level 5, 56 Clarence Street,
Sydney NSW 2000

GPO Box 51,
Sydney NSW 2001

P: +61 2 8234 0400

F: +61 2 8234 0401

W: www.australianreliance.com.au

Melbourne

Level 15, The Fawkner Centre,
499 St Kilda Road
Melbourne VIC 3004

P: +61 3 9864 4444

F: +61 3 9867 5110