



Get Clear

Protect your business success with clear risk and insurance advice.

CORPORATE PROFILE



So why flamingos?

Flamingos make friends for life.

They form lasting, loyal friendships built on enduring partnerships, standing close together to display their bond that can last decades.

Flamingos march as one with birds of similar traits to minimise stress, switching direction in unison with stunning precision.

These attractive traits help flamingos to survive in the wild.





Get clear on business risk.

We are trusted insurance advisers to businesses in hospitality, medical, construction and more.

Our primary focus is providing clear risk and insurance advice that supports your business success.

We combine over 100 years of risk and general insurance expertise to help you understand and develop the most appropriate insurance solutions for your business needs.

We guide you through your business risks and collaborate on the negotiation and placement of your insurance program.

With Clear Insurance, you gain complete confidence in your choice of insurer and insurance program, regardless of complexity.



When it's Clear Insurance, it's clear sailing...

Get clear on your insurance solutions.

Each year, we review and refresh our understanding of your operations to ensure we represent your business to insurers positively, accurately, and professionally.

We work in your best interests to simplify multiple policies and collaborate with you and our insurer network to find the most suitable insurance solutions for you and your business.

We give you the advice and support you need to understand and manage business risk while encouraging you to build positive insurer relationships to maximise any long-term benefits.

Above all, we empower you to make informed decisions on whether to keep, mitigate or transfer your business risks to insurance.

“Expert advice tailored to your business needs.”

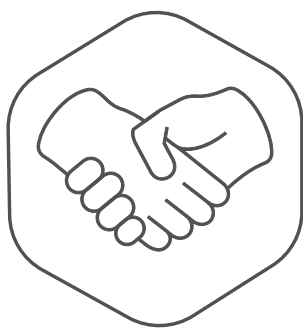


Bespoke risk and insurance solutions

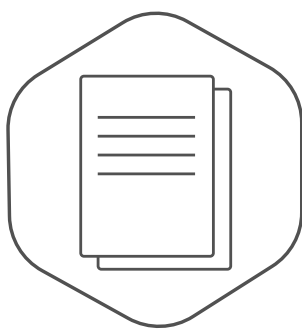
For a one-off adviser fee, our risk and insurance review can assess your existing risk and insurance program and recommend improvements where necessary.

It helps you to understand your risk exposure and how your current insurance program stacks up against your business needs.

How the Risk & Insurance Review works:



Step 1
Start the review process with a 50% deposit



Step 2
Review of current risk and insurance program



Step 3
Build an accurate risk profile for insurers




Step 4
Delivery of our risk and insurance findings





Step 5
Clarity on your business risk and insurance needs

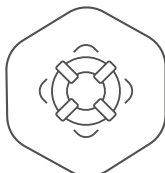



Our process makes your insurance needs ... crystal clear.


1  **Getting to know you and your business**
We build an accurate understanding of your business operations.

2  **Understanding your risks**
We work with you to review your insurance needs and build your business risk profile.

3  **Presenting to Insurers**
We represent your needs accurately to build the most appropriate insurance solutions for your business risk.

4  **Finding the right policies**
We explain all of the options that meet your specific business needs.

5  **Helping you make confident decisions**
We empower you to make informed decisions for complete peace of mind.

6  **Ongoing support & claims management**
We handle the process from start to finish. We keep you informed every step of the way in a prompt, professional and friendly manner.



The Steadfast Difference

Steadfast Group

Steadfast Group (ASX:SDF) was established in 1996 and is the largest general insurance broker network and the largest underwriting agency group in Australasia, with growing operations in Asia and Europe.

For more than 27 years Steadfast has substantially grown its network to 426 brokerages, built a portfolio of 29 underwriting agencies and acquired a 60% interest in the UnisonSteadfast network, a global insurance broker network with over 271 brokers in 115 countries.

Expert Advice

Steadfast network brokers offer a diverse range of general insurance products to their clients across a wide range of industries in Australasia. This experience means they can help identify risks specific to your type of business - and find the right policy options to match.

Claims and Customer Advocacy

Insurance can be stressful, especially if you need to make a claim. Steadfast brokers take the time to understand your business and personal insurance, and tailor a policy to match - taking the hard work out of getting the right cover.

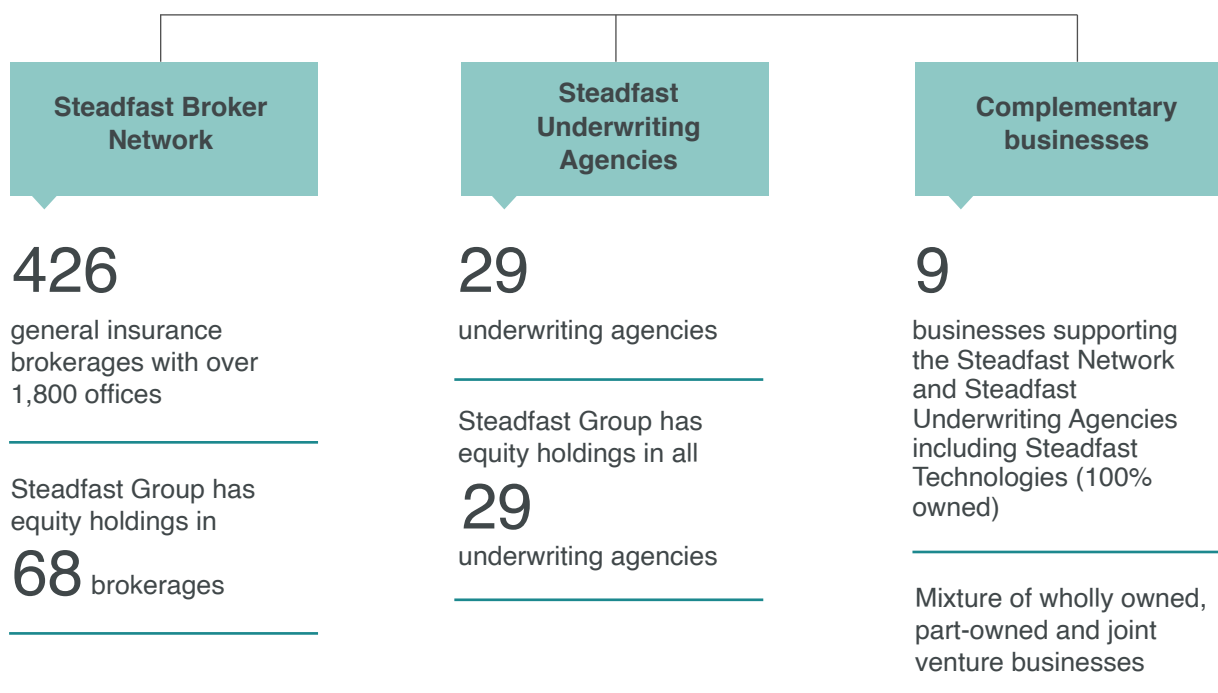
Steadfast brokers can work with your insurer, third-party valuers, repairers, or specialists, to advocate for a positive outcome on your claim. And as a Steadfast client, you can feel confident that you have the strength of Australasia's largest general insurance broker network behind you.

“Pivotal to the Group’s philosophy and values is brokers work for their client, not the insurer.”

Steadfast Group - Business Structure

Steadfast Group has three business streams focused on servicing general insurance clients.

Steadfast Group (listed on the ASX)



Steadfast Group: As at 30 June 2023



How your business can benefit from the Steadfast difference

Strength in numbers

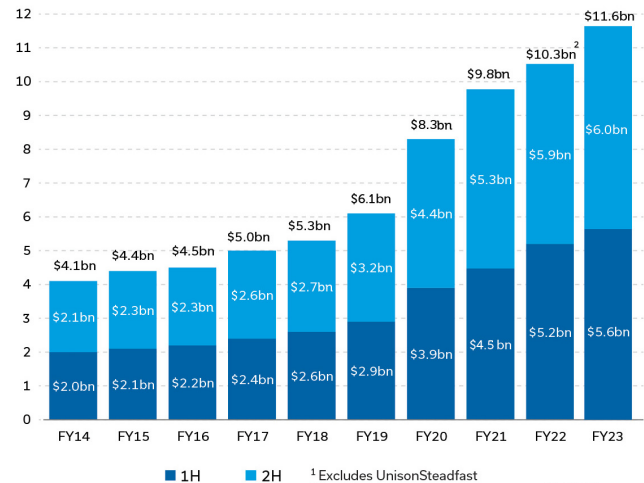
Steadfast brokers are part of Australasia's largest general insurance broker network, which manages more than 3.1 million policies for small-to-medium businesses.

Steadfast was founded on the belief that a broker network is stronger together. The Group's insurance partners now have access to over \$11.6 billion of gross written premium from small-to-medium businesses through the Steadfast network.

This provides your broker with the strength and security that comes with scale.

To put this in perspective, Australia's intermediated general insurance market generated a gross written premium of \$35 billion in the 2023 financial year, of which the Steadfast broker network had a 33% share.

Network Gross Written Premium (\$bn)



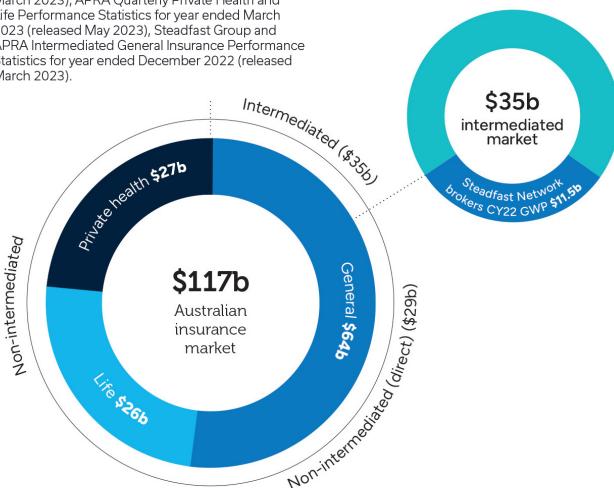
Steadfast Group: As at 30 June 2023

¹ Excludes UnisonSteadfast
² Restated for comparison purposes, with GWP from PSC, excluded from 1 July 2021

“By working together, Steadfast’s business units empower the Group to serve their main goal - ensuring your broker provides you with exceptional service and superior products.”

Australian market - gross written premium

¹ APRA Quarterly General Insurance Performance Statistics for year ended December 2022 (released March 2023), APRA Quarterly Private Health and Life Performance Statistics for year ended March 2023 (released May 2023), Steadfast Group and APRA Intermediated General Insurance Performance Statistics for year ended December 2022 (released March 2023).



Steadfast Group: As at 30 June 2023

Superior Market Access

Steadfast Group has developed strong relationships with carefully selected insurers, underwriting agencies, premium funders, and strategic partners.

Steadfast brokers benefit from the negotiating power of Steadfast Group. That means more competitive prices, better policy terms, broader coverage and customised solutions - so you can feel confident the future of your business is secure.

Our award-winning Clear Insurance team understand your insurance issues.



Lisa Carter Clear CEO & Managing Director

Dip Fin Serv (Broking), QPIB

Lisa is a highly awarded and sought-after industry expert with an infectious motivation to shift the risk and insurance broking industry from transactional operations to practical client-focused risk advice. She founded her award-winning practice, Clear Insurance, in 2010 and is actively training the next generation of risk-focused advisers. Lisa is the appointed risk expert for the prestigious Queensland Leaders, a confident presenter and industry awards judge. She is a mentor to National Insurance Broker Association members and industry colleagues.



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Jen Bettridge Clear Leader & Director

Dip Fin Serv (Broking), QPIB

Jen has over 25 years of experience in general risk and insurance and has built enduring client and insurer relationships. She drives our day-to-day operations and mentors the team to help them to achieve their career aspirations. Jen advises a broad range of industry clients, working with her extensive insurer network to secure peace of mind for business leaders. She advocates for a professional industry and sets the platinum standard for the next generation of advisers. Jen is a mentor for the National Insurance Broker Association's mentoring program, Authorised Representative of the Year and Australian Broker of the Year 2022.



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The Clear Difference. Customer First. Always.

ABOUT THE CLEAR INSURANCE TEAM



Tiahna McDonald
Clear Executive

Tiahna brings over 15 years of experience in general insurance and client service, including advice and claims management. She has gained a Diploma in Financial Services (Broking) and holds NIBA Qualified Practicing Insurance Broker status. During her 15 year-career, Tiahna gained extensive experience servicing a commercial client portfolio while working at regional and city-based insurance brokerages.

T: (07) 3174 5014
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Maree Pickering
Clear Assistant

Maree has over 20 years of experience in policy processing and general claims management. She holds a Tier 1 insurance industry qualification. Maree processed all policy types for national branches of MGA Insurance Brokers in their Central Processing Unit. In 2019, as a Broking Assistant for AIB, Maree helped service clients including hard-to-place insurance for remote medical centres, housing projects and more.

T: (07) 3174 5048
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Stacey Turner
Clear Assistant

Stacey returns to Clear Insurance to achieve her desired work-life balance following a successful 6-year career as a midwife. Once the first employee of Clear Insurance, Stacey uses her insurance industry experience and attention to detail to provide outstanding client support. Stacey is refreshing her insurance broking qualifications and aims to complete her Diploma in Financial Services (Broking).

T: (07) 3485 0266
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Tara Burke
Clear Marketing Executive

Tara is an experienced marketing professional. She uses her expertise to drive our marketing strategy and ensure the customer is at the heart of all we do. Tara has worked for government, corporate and not-for-profit organisations. She was a consultant to Clear Insurance for 4 years before joining the team. She holds a business and public relations degree, and the mini MBA in Marketing.

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Amy Lukritz
Clear Marketing Assistant

Amy brings a wealth of graphic design and marketing experience to the Clear Insurance team. She joined our team 2 years ago and uses her creative thinking skills to build our brand. Amy ensures our marketing collateral aligns to our company values. Amy is keen to continue improving her marketing skills and ensures we continue to think 'outside the box' to drive our business growth.

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Award winning clarity



Partners

As part of the Steadfast broker network we work closely with Steadfast Group's business, premium funding and strategic partners.



Clear Insurance is the risk and insurance industry expert for the Queensland Leaders Business Group and the only endorsed risk and insurance adviser to the RSL & Services Clubs Association Queensland.



Proudly a Queensland Leaders
Industry Expert





"Working with Lisa and the team at Clear Insurance has always been a pleasure."

“

Lisa and her team do a great job of managing our insurances. Lisa is always available to help out with any issues or queries and looks after the business's interests. I highly recommend her.

DANIEL ZGRAJEWSKI
COMPANY SECRETARY, PTB GROUP

In fulfilling our insurance needs, we found dealing with Clear Insurance brokers highly professional and efficient in achieving the outcomes needed for our Club.

PAUL LAFFIN
GENERAL MANAGER, PAST BROTHERS LEAGUES CLUB

Clear Insurance has become a key partner for WorkSafe Connect. Lisa, Jen and the team have ensured that we understand the risks associated with our business interests and have helped us decide on the cover we need. From taking over an existing set of policies to the full re-marketing of our portfolio, the quality of service, transparency of advice and responsiveness to any request is outstanding. In Clear Insurance, we feel that we are working with a partner who wants the best result for our business and is helping us achieve success.

KATHRYN LATTIN
WORKSAFE CONNECT

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