

Donnellys Value Proposition to Clients

Our Value to Businesses:

- ✓ Save them time and money by managing their insurance program so they can get on with running their business
- ✓ Eliminate the need for them to conduct time consuming price & product comparison shopping
- ✓ Offer objective, professional and researched advice and represent their best interest, not the insurer's
- ✓ Proper premium cost economy! Going direct to an insurer may appear cheaper but can cost more in the long term if the cover is "cheap" as well as the premium cost and a claim is not covered that should have been if correct advice had been received.
- ✓ Represent their best interest in ensuring quick, efficient settlement of claims
- ✓ A business partner that provides professional advice based on education and training, experience and expertise
- ✓ The expertise of dedicated insurance professionals who are trained and in tune with latest industry developments
- ✓ Access to a full range of insurances to cover all aspects of their business
- ✓ An understanding of their business to provide the best solution for the right protection
- ✓ Developing risk management strategies to lower premium cost
- ✓ Minimise risk of over or underinsurance by correct assessment of assets and identifying gaps in cover
- ✓ Improving cash flow through access to premium funding, which provides a convenient monthly payment facility
- ✓ Handling of insurance placement, documentation and renewal review
- ✓ In-depth knowledge across the full range of insurance products in the market (locally and internationally)
- ✓ Awareness of the business and legal environment impact on their insurance program
- ✓ Keep them abreast of impacts of market changes and make recommendations to their insurance covers
- ✓ Ability to look at their business from a holistic perspective
- ✓ Ensure their insurances are placed with secure, stable insurers approved by the Australian Prudential Regulatory Authority (APRA)
- ✓ Through our knowledge of insurance companies' specialties and our superior buying power on their behalf, we can usually save them money and provide more extensive coverage benefits than they can obtain on their own direct from an insurer.

Donnellys Value Proposition to Clients

Our Value to Personal Clients:

- ✓ Save them time and money by doing the insurance shopping for them so they can get on with more important things in life
- ✓ Offer objective, professional and researched advice and represent their best interest, not the insurer's
- ✓ Proper premium cost economy! Going direct to an insurer may appear cheaper but can cost more in the long term if the cover is "cheap" as well as the premium cost and a claim is not covered that should have been if correct advice had been received.
- ✓ Represent their best interest in ensuring quick, efficient settlement of claims
- ✓ An insurance expert that provides professional advice based on education and training, experience and expertise
- ✓ Assisting their budget through a monthly premium instalment payment facility for added convenience
- ✓ Handling of insurance placement, documentation and renewal review
- ✓ Keep them abreast of impacts of market changes and make recommendations to their insurance covers
- ✓ Ensure their insurances are placed with secure, stable insurers approved by the Australian Prudential Regulatory Authority (APRA)
- ✓ Through our knowledge of insurance companies' specialties and our superior buying power on their behalf, we can usually save them money and provide more extensive coverage benefits than they can obtain on their own direct from an insurer.