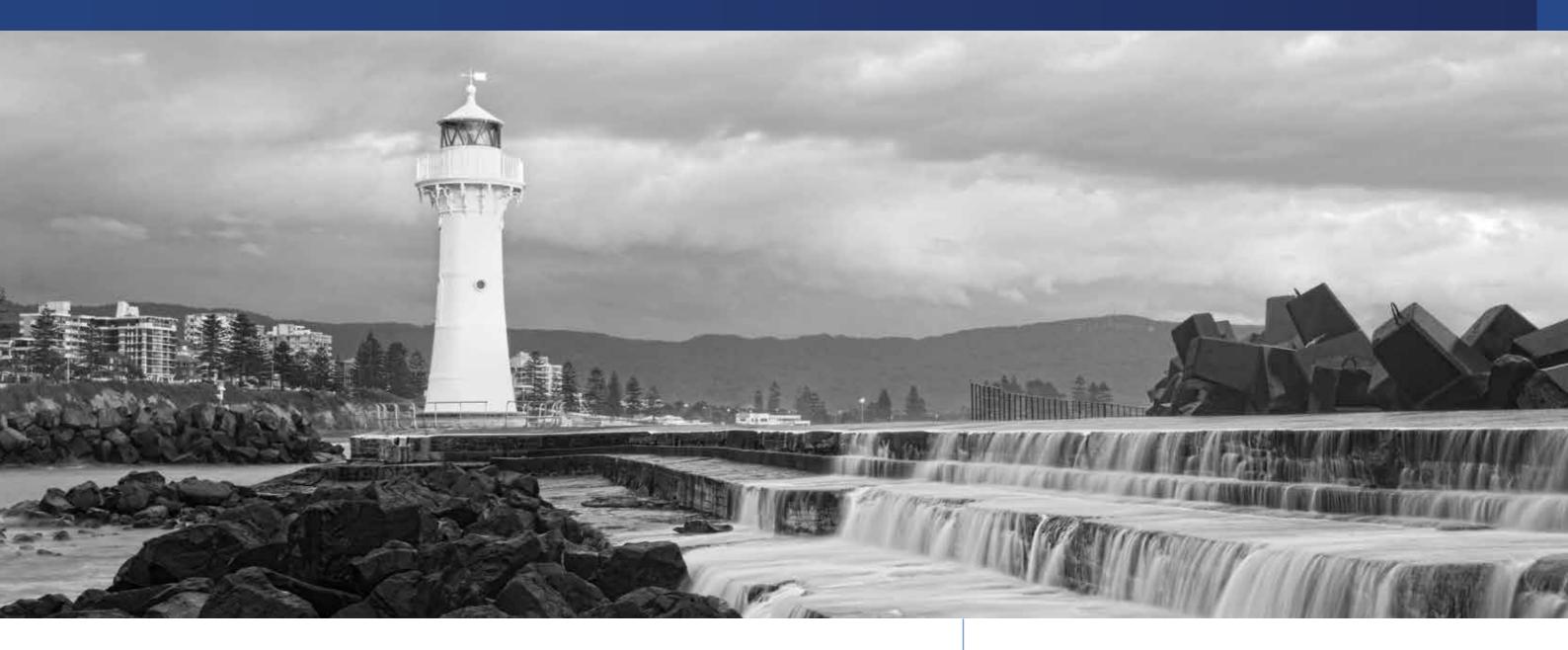
creating certainty

delivering confidence



12,00,000



About Austbrokers City State

Austbrokers City State is the Illawarra region's leading risk advisory, bringing over 30 years of industry experience to every conversation. We believe it is our duty to understand and communicate the areas of uncertainty, opportunity, and hazard, that your business is exposed to.

With a growing team of over 30 experts in three offices across Wollongong, Nowra and Macarthur, we are ready to start getting to know your business today. Whether you are a new or existing client, a sole trader or multi-national organisation, we are committed to building strong and

strategic partnerships to futureproof your business.

Austbrokers City State is part of the AUB Group, who collectively provide insurance broking & risk solutions to our clients

About **AUB Group**

Australasia.

AUB Group, formerly known as Austbrokers Holdings, since its inception in 1985, has been the leading insurance risk management, advice and solutions provider in

A top 250 ASX listed company, AUB Group comprises 83 businesses that service more than 900,000 clients across 520 locations and represent in excess of \$4.4 billion of gross written premium.

At Austbrokers City State we aim to safeguard our partners from the unexpected

66

Business is complicated. The pace of change and shifting commercial landscape raises both opportunities and challenges for all leaders. With unknown surprises always around the corner, how do we navigate toward growth?

By arming ourselves with the right knowledge, experience and insights.

strategies.



At Austbrokers City State, we have a simple, but effective method of ensuring your performance, prosperity and resilience. It's called listening. We know that the key to long term relationships is by carefully listening to our clients, understanding what is required, and accurately and attentively reflecting this in our

??





Our commitment to you





creating certainty

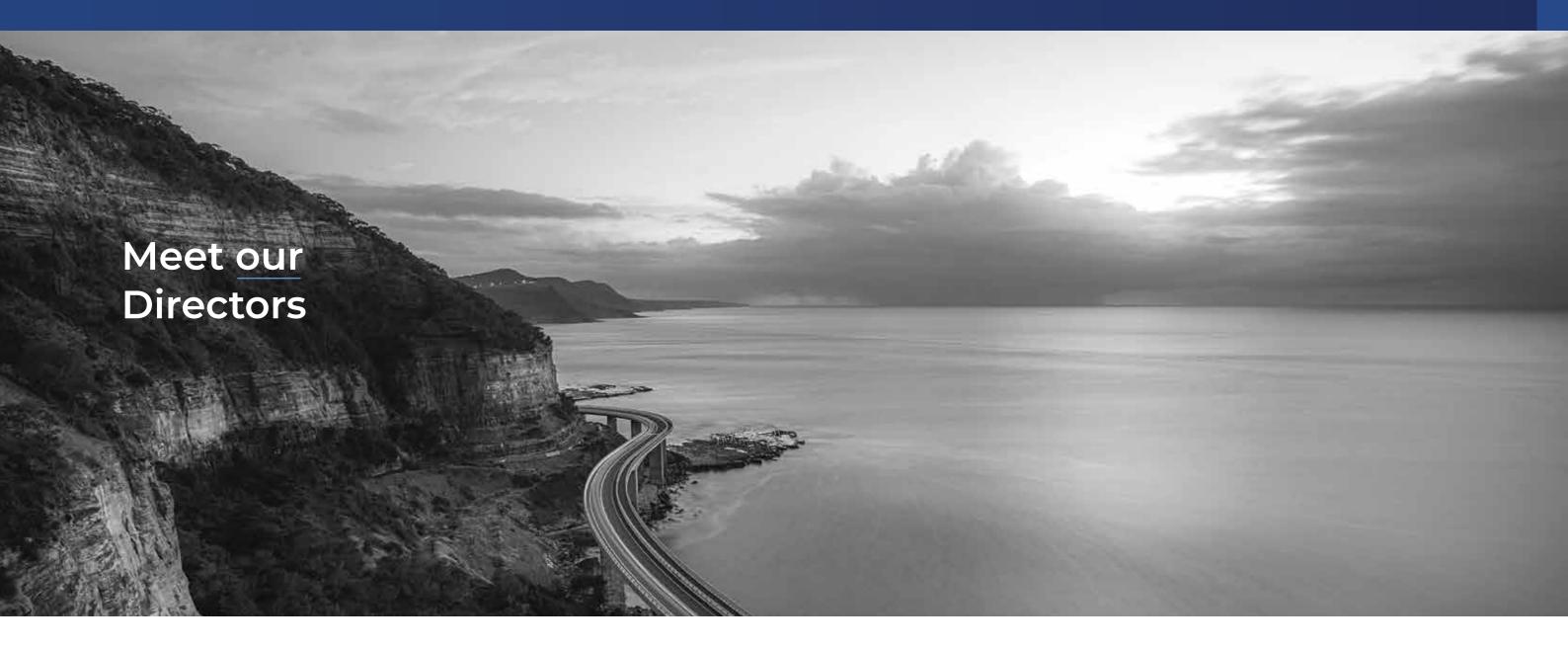
delivering confidence

Our leadership

The core of every great business is an exceptional group of people.

At Austbrokers City State, our people are committed to delving deep into the intricacies of your business.

Our Leadership Team have worked with some Australia's largest companies, bringing a wealth of expertise in a diverse array of risk management, insurance and compensation disciplines.





Ó

Bob Grbevski Managing Director

In the insurance industry since 1994, Bob is responsible for driving the vision for Austbrokers City State to be the premier agency throughout the Illawarra and now Macarthur.

With over a decade at Austbrokers City State, Bob has brought a high level of consistency and dependability to the group, so customers know what to expect in each and every interaction with Austbrokers City State. Bob holds a Bachelor of Commerce (Management), QPIB, Diploma in Financial Services (Broking), Diploma in Financial Services (General Insurance), CIP.

In 2012, he was nominated as NIBA Broker of the Year.



Brian Barreto Director

As a Director of Austbrokers, Brian is instrumental in the day to day management of the four locations and interacts with staff and customers daily. With an extensive background in risk and loss management, underwriting and compliance, Brian's skills and knowledge built on these fundamentals he gained working for blue chip insurers is a great benefit to Austbrokers City State, to clients and staff alike. Brian holds a Diploma in Financial Services (Broking), is a Qualified Practicing Insurance Broker (QPIB) with NIBA and a Senior Associate CIP (Certified Insurance Professional) with the Australian and New Zealand Institute of Insurance and Finance (ANZIIF).

How to ask better questions

We deliver effective mitigation strategies that safeguard our partners from the unexpected.

Many businesses survive and prosper on knowing the answers to questions in a given field of expertise. At Austbrokers City State, it is our job to ask questions. Because, only by questioning what you know, can we anticipate what you don't know. And, while we can't see into the future and eliminate surprises, we can certainly put contingencies in place to combat them. This is why when we engage a new client, we strive to gain a near parallel understanding of their operations. A strategic partnership with Austbrokers City State is designed to reduce the impact of risk on your business by posing the most pertinent questions and responding with smart solutions.







What is risk management?

Risk management beyond its traditional scope is becoming more and more important to businesses. Risk exists in every aspect of an entity, and managing that risk is becoming as common as managing people or processes.

We divide each into three main categories:



Good risk management enhances good decision making and typically involves improving transparency, accountability, governance and compliance.

Establishing an efficient and effective risk management framework is fundamental to managing a stable and sustainable business.

Where we can help you

Austbrokers City State provides insurance broking and risk solutions to all commercial clients. With specialisation in the retail, industrial, manufacturing, construction, professional, transport, care, hospitality and leisure sectors including expertise in Workers' Compensation.

- Builders Home Warranty
- Business Packages
- Caravan
- Commercial Hull Insurance
- · Commercial Motor and Fleet
- Contract Works/Construction Insurance
- · Corporate Travel
- CTP Green Slip Insurance
- Cyber Risk Insurance
- Farm Packages
- General Property
- Home and Contents

- Industrial Special Risks
- · Liability (Public & Products)
- Machinery Breakdown
- · Management Liability
- Marine Transit
- Motor Vehicle
- Personal Injury/Illness
- Personal Insurance
- Pleasure Craft
- Professional Indemnity
- Property Owners
- Trade Credit
- Workers' Compensation



Specialising in the provision of risk management and insurance solutions to all sectors of the Australian Railway Industry including:

- Rail Construction
- Rail Industry Contractors
- Heritage / Tourist Rail

Rail Operators (Both passenger and freight operators)



Our aim is to consistently provide a high level of service and knowledge to help your business succeed.

Where you can find us

Wollongong Office

Unit 201, 53-61 Crown Street, Wollongong NSW 2500 P. 02 4297 1800 F. 02 4297 1400 Office Hours: 8:45am - 5:00pm

Nowra Office

Suite 4, 5-7 East Street, Nowra NSW 2541 P. 02 4422 9515 F. 02 4422 9514 Office Hours: 8:45am - 5:00pm

Macarthur Office

Unit 1201, 31 Lasso Road, Gregory Hills NSW 2557 P. 02 4626 5022 F. 02 4628 3399 Office Hours: By Appointment



abcitystate.com.au info@abcitystate.com.au