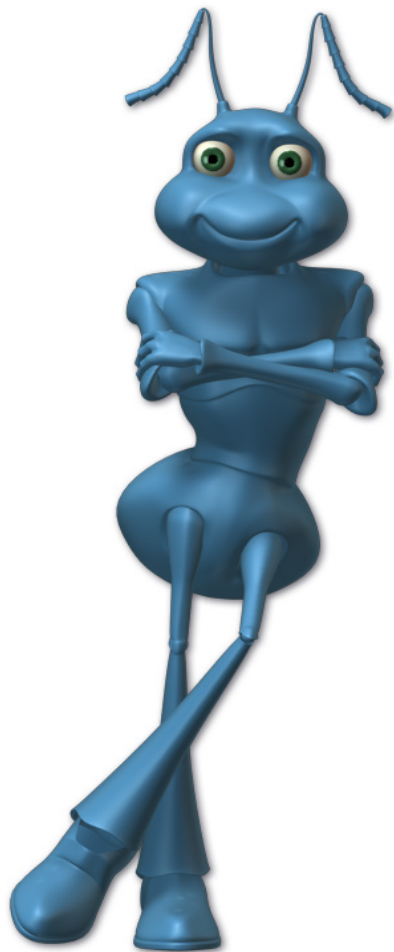


# Markey Group Pty Limited



*It's Good To Be With Markey!*

## YESTERDAY, TODAY AND TOMORROW

Markey Insurance Brokers was established in 1972 to serve the insurance needs of a small group of clients within the Newcastle and Hunter region. The company quickly earned a reputation for providing personalised, effective insurance and risk management advice. Through reputation and continued service, Markey has grown to become one of the largest locally owned and managed insurance brokerages in Australia.

Markey today provides a comprehensive range of services with the same personalised, professional attention to over 5,000 clients. By maintaining this commitment to the provision of superior insurance and financial services, as well as identifying and embracing new fields of opportunity as they emerge, Markey will experience continued growth.

Markey has been a member of the National Insurance Brokers Association (NIBA) since its inception, and strongly believes in enforcing NIBA's code of conduct.

Markey currently employs 43 staff; our 15 senior brokers are Qualified Practicing Insurance Brokers (QPIB), which is your guarantee to professional service and up to date market information.





## OUR PHILOSOPHY

The insurance industry is complex and volatile. Keeping up-to-date with market studies, patterns and trends, technological advancement, on-going development and training is part of the Markey business culture. At Markey, an in-depth understanding of every client's individual needs, the delivery of proficient service and effective solutions is the principle on which our philosophy and success is based.

Markey management leads by way of personal example. Long term experience combined with future vision ensures Markey clients share in the wealth of knowledge gained over a cumulative career spanning almost a century.



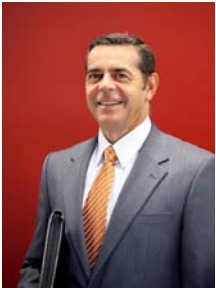
## THE PRINCIPALS



Trevor Markey  
Executive Chairman

### **Trevor Markey – Executive Chairman**

Trevor Markey is one of the Hunter's most respected business people who has earned a national reputation in the insurance sector. He managed several insurance companies before developing his own brokerage to better serve the wider Hunter business community. With more than forty years experience, Trevor has steered the company through the past three decades. In 1986, he expanded the depth of services available to clients by taking Austbrokers Holdings Pty Ltd as a shareholder.



Stephen Markey  
Managing Director

### **Stephen Markey – Managing Director**

Stephen Markey has won a national reputation as an innovator in insurance. After completing a Bachelor of Engineering degree, Stephen worked as a mechanical engineer in major industries before joining the family company in 1989. He quickly added to his skills and professional qualifications to become an associate of the Australian Insurance Institute and a Qualified Practicing Insurance Broker. He has served as a Board Member of the National Insurance Brokers Association and plays an active part in the direction of Austbrokers.

Along with the role as Managing Director of Markey Group Pty Ltd, Stephen is also involved in the servicing of both retail and corporate clients. He is committed to ensuring that all Markey clients receive the highest level of friendly and professional advice.



Simone Markey  
Chief Financial Officer

### **Simone Markey – Chief Financial Controller**

Simone Markey is a financial services expert with experience in general insurance, life insurance, premium funding as well as accounting and investment. Simone has a Bachelor of Commerce from the University of Newcastle and has worked also as a CPA within the accountancy profession. Simone is a highly regarded member of the Hunter business community and participates in insurance industry national and international networks.



## LOCAL FOUNDATIONS - INTERNATIONAL SOLUTIONS

Even though the brokerage is a locally owned and independently managed Newcastle business, Markey clients are able to enjoy the added security, financial strength and immense pool of industry knowledge and experience of the Austbrokers Network. As a group, the insurance brokers forming the Austbrokers Network have:

- cumulative yearly premium turnovers in excess of \$740,000,000
- over 900 trained professional staff
- more than 80 offices throughout Australia

Collectively, this makes the Austbrokers Network one of the largest insurance broker groups in Australia.

### **Solutions Save Stress**

Quality client relationships are built through Markey's ongoing provision of effective and innovative insurance, risk management and financial services.

- By working openly and honestly, professional relationships built on trust are fostered with every client.
- Through regular consultations and reporting procedures, clients are kept informed of policy and legal changes which may affect their financial situation.
- Working with Markey solves all insurance problems concerning your business - from adequate cover to no-stress solutions if you do have a claim.

### **Cost Efficient Services**

- Markey can tailor all policies, plans and advice to suit each client's individual circumstances.
- Together with competitively priced services, Markey provides a wide variety of flexible payment options.



## LOCAL FOUNDATIONS - INTERNATIONAL SOLUTIONS

### **Broad Knowledge Base**

- Clients benefit from the cumulative industry experience of the Markey team and the support of the Austbroker Network at call.
- With a broad client base, Markey is conversant with industries ranging from one man retail outlets to multi-million dollar corporations.

### **Proactive Approach**

- Markey maintains open communication channels with clients in order to react quickly to changing needs and market fluctuations.
- All policies are reviewed on a regular basis to ensure they fulfil each client's current requirements.



## GENERAL INSURANCE SERVICES

To cater for the company's diverse customer base, Markey is able to handle all forms of general insurance. Clients are provided with a total insurance package including:

### **Commercial Packages**

Designed for the small to medium-size client. Coverage for fire, burglary, money, glass breakage and business interruption.

### **Corporate Packages**

Incorporates customised industrial special risks, policies tailored to suit medium to large businesses.

### **Contract Works Policies**

Designed for those involved in the construction industry, including owner builders.

### **Public and Products Liability**

Today's legal environment makes it a necessity for a business to have customised and comprehensive liability insurance cover.

### **Professional Liabilities**

For covers of professional indemnity, directors and officers liability and employment practices liability policies.

### **Fleet Policies**

Coverage of sedans, trucks, earthmoving and mining equipment in fleets of any size.

### **Compulsory Third Party Insurance (CTP Green slips)**

Markey are able to quickly provide you with the cheapest Green Slip from a number of different Insurance Companies. Our systems enable electronic transfer of your Green Slip directly to the RTA which saves you time and effort. We have heavily discounted rates for Fleets of vehicles saving even more money.

### **Domestic Policies**

For any domestic purpose, whether for motor vehicle, caravan, pleasure-craft or travel, Markey provides a range of insurance products to suit.



## GENERAL INSURANCE SERVICES

### **Premium Financing**

Markey has a number of suppliers offering competitive rates on the financing of general insurance, workers compensation or superannuation premiums.

### **Workers' Compensation**

Markey has extensive experience in claims management, policy structuring, placement and management of workers compensation policies, and the minimisation of workers compensation costs.

### **Markey Specialises In:**

- Wine Industry
- Heavy Vehicle and Equipment
- Engineering Works
- Accountants and other Professions
- Construction and Building Industries
- Earthmoving
- Hairdressers
- Woodworkers
- Motor Trades
- Mining Risks
- Information Technology Industry



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#### **Licencing**

Markey Group Pty Ltd holds Australian Financial Services Licence Number 240 567 under the Corporations Act 2001 to provide General Insurance Broking Services.

## FINANCIAL PLANNING & INSURANCE SERVICES

Markey Financial Services has extensive experience in areas of financial planning and protection, superannuation and investment. Markey will prepare a comprehensive and diversified strategy to assist in financial growth, as well as insurances to protect hard-earned investments, such as:

- Deposit bonds
- Disability insurance
- Group income schemes
- Investment strategies
- Life insurance
- Retirement planning
- Risk management
- Salary packaging
- Serious illness insurance (Trauma)
- Succession planning
- Superannuation planning

Markey can also assist you with facilities for:

- Housing loans
- Leasing
- Hire purchase

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### Licensing

Markey Financial Services is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd, Australian Financial Services Licensee – Licence Number 244252, ABN 61 094 529 987, 7/50 Borthwick Ave, Murarrie Qld 4172 for advice on Financial Planning, Superannuation, Personal Risk Insurance only.



## WHY USE AN INSURANCE BROKER?

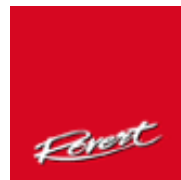
As your insurance broker Markey works for you independent of any individual insurance company. As a client you are provided with a package tailored to your needs and ongoing attention that informs you of changes and trends relevant to your business. Markey has access to a variety of policies because Markey deal with a wide range of insurance companies.

Markey is aware of the benefits, exclusions and costs of the competing policies that are available. Markey also arranges and places the cover and can advise you on how to plan your insurance budget. And it doesn't necessarily cost you more. Often it costs less, because of our comprehensive knowledge of the insurance market and ability to negotiate competitive premiums on your behalf.

In the event of a claim, Markey deals directly with the Insurance company concerned, leaving you to concentrate on your own affairs rather than becoming involved in complex, time consuming claim procedures. Without adequate cover you are vulnerable. With it you can sleep soundly knowing it's good to be with Markey.



LIST OF CLIENTS





## THE MARKEY ANT

Markey Insurance Brokers selected the ant as a promotional icon due to the ants' persona of a tireless worker determined to achieve its goal. Because of its size, the ant is also susceptible to unforeseen mishaps, such as a thoughtless boot into its ant hill, bringing down the many hours of work put in by individuals in the colony. So it is with business, where you can put so much of your time into building your own "ant hill" only to see disaster if you don't have sufficient cover to offset misfortunes such as fire, theft, injury and other losses.

The award winning 'Ant' television commercials were a remarkably apt vehicle to launch the Markey name into the marketplace.

The television ant is representative of Markey's clients. When they're stepped on in any way, Markey steps in and puts things right again through professional insurance cover. It's good to be with Markey!

