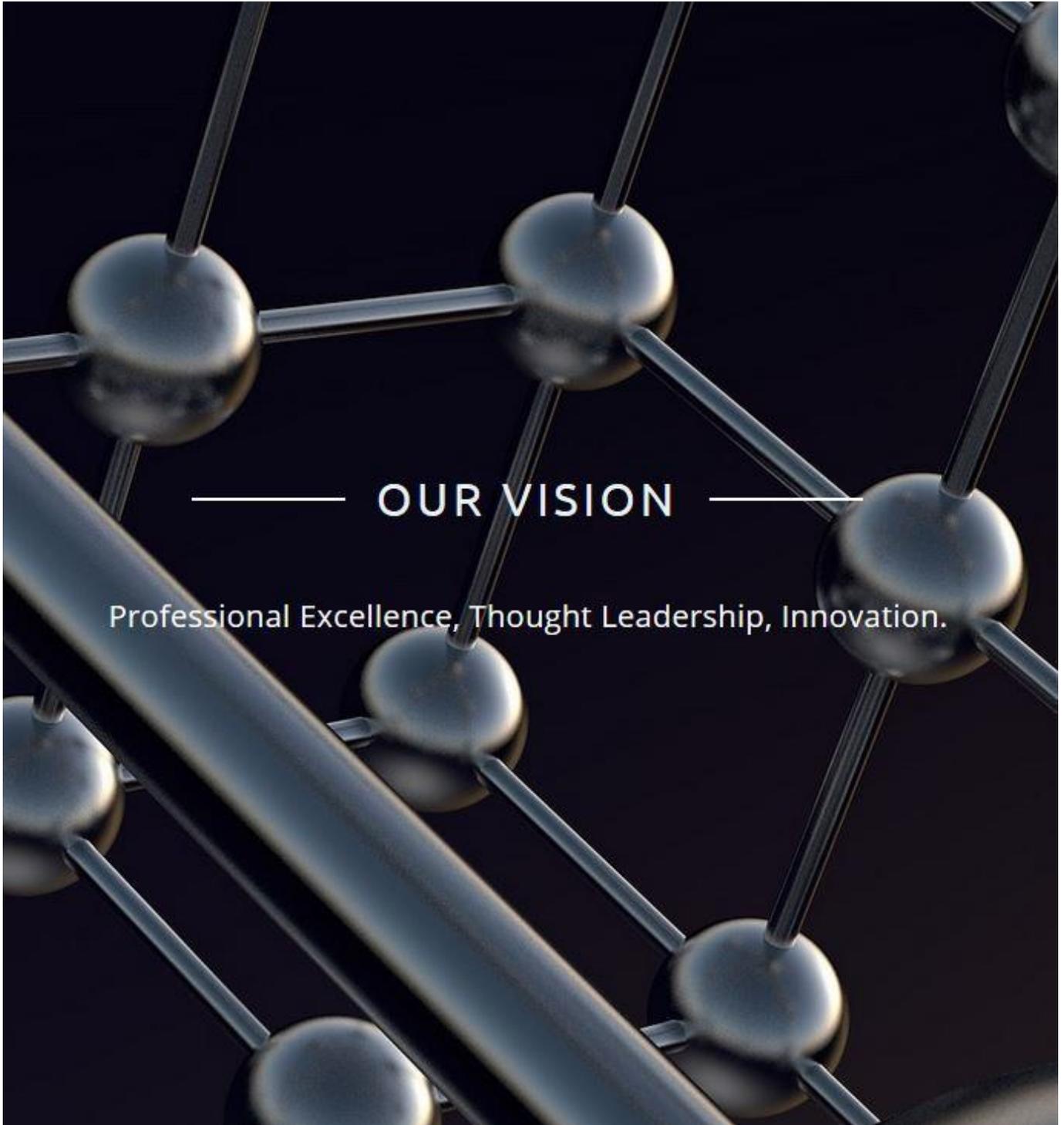


Capability Statement – 2017



CAPABILITY STATEMENT

ARMS Risk Management Pty Ltd - 2017

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Introduction and Company Overview



Who We Are

ARMS Risk Management was established in 2013 to provide individual client focused risk management, insurance broking, and claims management services.

We are a local Australian professional services firm that advises clients about their risks.

We work with clients of all sizes to design and deliver innovative solutions to better quantify and manage risk. To every client, we bring a powerful combination of industry-specific expertise and collaboration. We offer risk management, risk consulting, insurance broking, alternative risk financing, and insurance program management services.

Our Shields



Our logo is made up of three shields, symbolising our three protective services for business. Risk Management, Insurance Placement and Claims Management. Our intention is to shield your business from harm and loss by provision of superior service.

Vision, Mission and Values

Our Vision

Our Vision is to deliver superior outcomes to our clients and stakeholders by changing the risk management and risk transfer paradigm through professional excellence, inspirational thought leadership and revolutionary practice innovation.

Our Mission

Our Mission is to be recognised as the Risk Transfer and Minimisation service provider of choice who adds value to our clients' businesses by:

- - enhancing their overall operational and financial performance
- - providing innovative Risk Mitigation and Transfer solutions
- - applying our specialist professional expertise to break restrictive established paradigms
- - delivering superior outcomes for our clients and stakeholders.

Our Values

Capability:	We will always deliver the highest level of professional capability in our service offerings, utilizing "world's best practice" in all of our operations and facilities.
Service	We shall always provide the best possible levels of service to our customers and all of our publics which are consistent with the highest international standards and which are complementary to all of our values.
Respect	We will always treat all parties to our business with respect and dignity, including our staff, our customers, our shareholders and the general public at large. We subscribe to the principal of <i>Uberrima fides</i> (or Utmost Good Faith)
Integrity	We will always operate with complete integrity in all things and shall follow the spirit and intent of all laws, regulations and codes of conduct wherever we operate our business.
Trust	We shall always operate and communicate in a manner that engenders complete trust.
Compassion	We shall always show compassion in our dealings with all parties and always deal in utmost good faith.
Honesty	We shall always deal honestly, openly and transparently in all things we do. To quote Shakespeare "Honesty is the best policy. If I lose mine honor, I lose myself. "

Core Competencies and Services

OUR CORE COMPETENCIES

- **Risk Review and Management**

We help companies assess, analyse and manage their end to end business risk and loss exposure and create added value for our clients.

- **Insurance Review, Scheme Design and Placement**

As your insurance broking advisor, we work as your advocate in the insurance market, recommending the best insurance programs specifically developed for your business. We will design an insurance program that provides the breadth of coverage dictated by your businesses risk propensity at a competitive price.

- **Claims Management**

One of the main motivators for purchasing insurance is the comfort and security afforded in the unfortunate event of a loss. ARMS Risk Management only recommends the most reputable and trusted insurers who will negotiate and settle claims in a timely, fair and reasonable manner. We can assist you with the management of your claims at every stage, and advise how to achieve the most satisfying results promptly.

ADDITIONAL STRATEGIC PARTNER SERVICE CAPABILITIES

- Pre-Loss Risk Assessment
- Loss Adjustment
- Claims Management
- Supply Chain & Logistics Review
- Accounting & Auditing Consulting
- Management Consulting
- Legal Services Consulting
- Port Services Consulting

Experience by Sector

WE HAVE RISK MANAGEMENT AND BROKING EXPERIENCE ACROSS ALL OF THESE INDUSTRIES



Mining



Energy



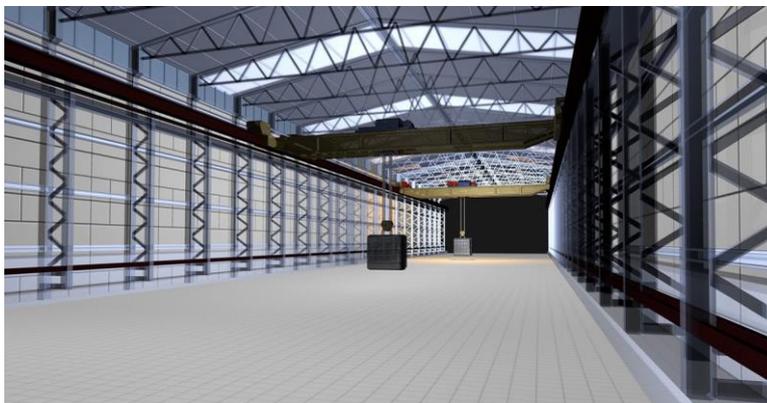
Construction



Transportation



Shipping



Logistics



Manufacturing



Property



Small Business

Associations

- NIBA - Allan Barker is a NIBA certified QPIB



- ANZIIF - All staff hold Insurance qualifications from either NIBA or the Australian Institute of Insurance and Finance



- STEADFAST - ARMS Risk Management Pty Ltd is a member of the Steadfast Group



Management Profiles

Allan Barker – Founder and Managing Director (ANZIIF Sen Associate CIP QPIB)

Allan is a highly-experienced risk and insurance professional, having spent twenty years at CEO level in both Life and General insurance companies and the last twenty years in corporate Risk Management and insurance broking roles. Allan 's role is to build and enhance ARMS' operational capabilities, build and execute the operating plan and leverage off strategic partnerships and corporate connections. Allan's brief CV follows:

	Managing Director ARMS Risk Management Pty Ltd 2013 – 2016 • 3 yrs Level 1/294 Salmon Street, Port Melbourne Victoria 3207 See description ▼
	Senior Account Executive Cowden Limited Jun 2003 – Jun 2013 • 10 yrs 1 mo Melbourne, Australia See description ▼
	General Manager - Insurance Australian Unity 1994 – 1997 • 3 yrs Melbourne, Australia See description ▼



Managing Director

Astra Jardine CMG Life Insurance

1989 – 1993 • 4 yrs

Greater Jakarta Area, Indonesia

[See description](#) ✓



Assistant General Manager - Sales & Marketing

Swann Insurance

1981 – 1989 • 8 yrs

Melbourne, Australia

[See description](#) ✓



National Marketing Manager

Citigeneral Insurance - Citibank

1975 – 1981 • 6 yrs

Shaun Pang – Senior Account Director (BCom (Hons) LLB)

Shaun is a very well qualified and experienced senior risk manager and insurance broker, with extensive experience in the mining, energy, construction, logistics and manufacturing industries. Shaun 's role is to build, train, manage and develop the client service team and to handle all major national accounts. Shaun's brief CV follows:

Experience



Senior Account Director

ARMS Risk Management Pty Ltd

Mar 2017 – Present • 2 mos



Senior Account Executive / Assistant Vice President

Marsh

Apr 2011 – Jun 2016 • 5 yrs 4 mos

Melbourne, Australia

[See description](#) ✓



Account Executive

Willis Australia Limited

2008 – 2011 • 3 yrs

Melbourne, Australia

[See description](#) ✓



OUR ADVISORY COMMITTEE

Professor Allan Manning (DBA, MBA, BCom, FCPA, ANZIIF (Fellow, HM), FIICP, FCII, CIP FCILA, FUEDI ELAE)

Professional Qualifications

- Doctor of Business Administration
- Master of Business Administration
- Bachelor of Commerce
- Fellow, CPA Australia
- Fellow, Australian & New Zealand Institute of Insurance & Finance (Honorary Life Member)
- Fellow, International Institute of Claims Preparers
- Fellow, Chartered Insurance Institute (UK)
- Fellow, Chartered Institute of Loss Adjusters (UK)
- FUEDI European Loss Adjusting Expert

Professional Experience

After 11 years' experience with General Accident Insurance, Allan joined Robins MBS Loss Adjusters in 1981. In 1987, he transferred to Papua New Guinea, as Managing Director. During this time, Allan handled one of Australia's largest claims, which surrounded the closure of the Bougainville Copper Ltd mine. The claim had a reserve of US\$1,000 million. Allan returned to Australia in 1990 as State Manager, Western Australia and, in 1991, was appointed State Manager for the Southern Region, in addition to heading up GAB Robins' loss adjusters national large loss claims team.

Allan founded the LMI Group in 1999; a firm dedicated to providing a high level of customer service and technical expertise in pre- and post-loss insurance services. Allan created the concept of the highly popular **LMI PolicyComparison**, which is a web-based training and comparative tool for the insurance industry; together with **LMI BICalculator**, an online service that assists in setting an accurate business interruption sum insured; and the business continuity management system, **LMI ContinuityCoach**. Allan's most recent brainchild is an expert system for ISR insurance in the form of **LMI PolicyCoach**.

For over 40 years, Allan has managed large and complex losses involving major property, business interruption including advanced consequential loss, fidelity, construction and liability throughout Australia, Asia Pacific, Europe and North America. Assignments have been completed for many multi-national companies, such as ACI, Amcor, Nestle, Mitsubishi, PaperlinX, Spotless and Toyota, as well as government organisations and small to medium-sized enterprises ("SMEs"). Allan particularly enjoys the challenge of assisting companies to return to normal trading after a major crisis. His interest in the survival of a business following an insured loss prompted him to complete a Doctoral thesis, following 6 years of extensive research.

Since 1983, Allan has acted as an expert witness, primarily handling quantum and policy response issues. Over the past 15 years, he has been engaged to carry out risk analyses, the review of insurance programs and development of business continuity plans for businesses, both multi-nationals and SMEs. His lifetime of experience in managing major losses proves invaluable in this area.

Allan has lectured at Victoria, RMIT and Melbourne Universities on a range of insurance subjects, and has delivered over 1,200 seminars on various topics including risk management, ISR policies, and business interruption. He holds the post of Adjunct Professor at Victoria University in the faculty of Law and Justice. He is the author of 13 books on insurance, including *Business Interruption Insurance & Claims: A Practical Guide* and the 3-volume set, *Understanding the ISR Policy*. In 2014, Allan was rated one of the [top 20](#) most influential leaders in the Australian insurance industry for the 7th year running in 2016. He is an Honorary Life Member of the Australian and New Zealand Institute of Insurance and Finance. In 2012, Allan was honoured being voted as the inaugural winner of the Life Time Achievement Award at the Australian Insurance Industry Awards and was also nominated for Australian of the Year.

Quality & Security

- Corporations Act:

As holders of a licence under the control of an AFSL licence holder, ARMS is heavily regulated as a financial services provider. Therefore, our internal systems, processes and procedures are closely scrutinised and monitored on a daily basis so that we do not breach any of the provisions of our licence.

- Quality Control:

We have industry leading policies, procedures and practices in place to ensure that our dealings with our clients are of the highest professional standards. Our aim is to always deliver to our clients the best risk and insurance placement solutions at the best price.

- Goldseal Independent Compliance Audit

In addition to our own stringent internal audit processes, as part of our risk management plan we engage the best independent insurance broking policy and procedure auditors in the industry to double check our work and our compliance. This ensures the highest professional standards are maintained at all times.

Security of Insurers

We only deal with A rated licensed Australian insurers that are acceptable to all banks and major financiers in Australia, including but not limited to:

- Allianz
- CGU
- QBE
- Vero (Suncorp)
- Zurich
- Lloyds of London

Our Insurances

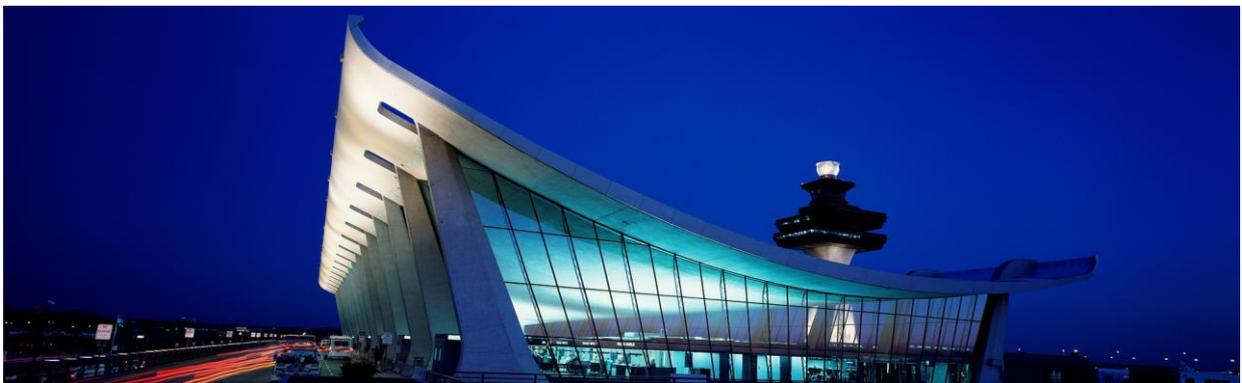
- Professional Indemnity
\$100,000,000 Limit – Steadfast Erato PI Policy
- Public & Products Liability
\$20,000,000 Limit – Zurich Insurance
- Workers Compensation
Statutory Cover – Victorian Workcover Authority via CGU Insurance

Bankers ANZ Bank

Clients by Industry/Sector

The following are clients that our team either manage now or have managed in their previous industry experience, showing the depth and breadth of the clients and industries that we have significant capabilities in;

- Amcor Packaging
- Rio Tinto
- John Holland
- BP
- Fulton Hogan
- Cockram Construction
- Suzlon Energy
- Wridgways Australia
- Steritech
- MTI Qualos
- Andorra Australia
- Giant Bicycle
- Denso Australia
- Comverge
- Vicom
- Ikusi Australia
- Asia Pacific Shipping
- Atlantic Pacific Group
- Great Southern Shipping Australia



Our Products & Unique Services

OUR PRODUCTS



Industrial Special Risk



Business Interruption



Public Liability



Mobile Plant & Machinery



Contractors All Risks



Professional Indemnity



Management Liability - D&O



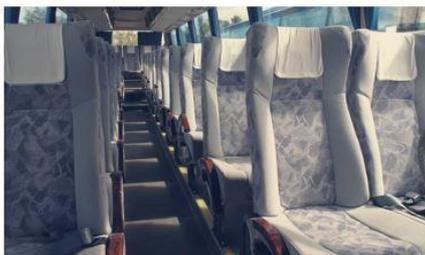
Excess or Umbrella Liability



Internet Liability



Aviation Insurance



Aviation Liability



Hangar Keepers Liability



Corporate Travel Insurance



Workers Journey Cover



Workers Compensation



Cyber Risks Insurance



Fleet Motor Insurance



Trade Disruption Insurance



Marine P&I Insurance



Marine Hull & Machinery



Port Operators Liability



Marine Cargo Insurance



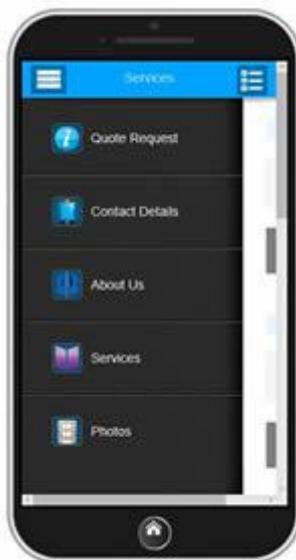
Marine Transit Insurance



Freight Forwarders Liability

OUR UNIQUE SERVICES

We even have our own App, so clients can send us a quote request from their Android or Apple smart phone – anywhere, anytime. Available for download on both Google Play and Apple iStore:





OUR REALLY UNIQUE SERVICE – E-SURE ONLINE CLIENT PORTAL

ARMS Risk Management Pty Ltd has created a world first in online customer service for its clients. Our E-Sure systems gives our clients log in access to all their insurance policies, Certificates of Currency, claims records, invoices, manuals, risk management plan, risk register and much more. No other risk and insurance broking service provider in the world (that we know of) has such a comprehensive online client portal.

Some have a little of what we offer our clients. We have everything our clients need. At their fingertips.


ARMS Risk - Home Page

E-Sure Control Panel and Access Menu.

How E-Sure Works.



Join Up

EXCLUSIVE - Members only.
Become an ARMS Risk Management client and get instant access to your insurance records and services.



Log In

You can only Log in if you are an ARMS Risk Management client and we have issued you a User ID and Password.



Find It

Once logged in, you can find all your insurance records and more. Click on the Demo Panel below for a demonstration of how each feature works.



Organise It

E-Sure gives you additional Cloud Storage so you can even store other documents about your insurance that you might want to keep together.

Members and Admin Access Only - Click on the Button below to access that feature.



Demo

Not an E-Sure member yet? Click on the button for a full demo of the E-Sure system.

Access Here



Log In

Log in here if you are already an ARMS Risk client

Access Here

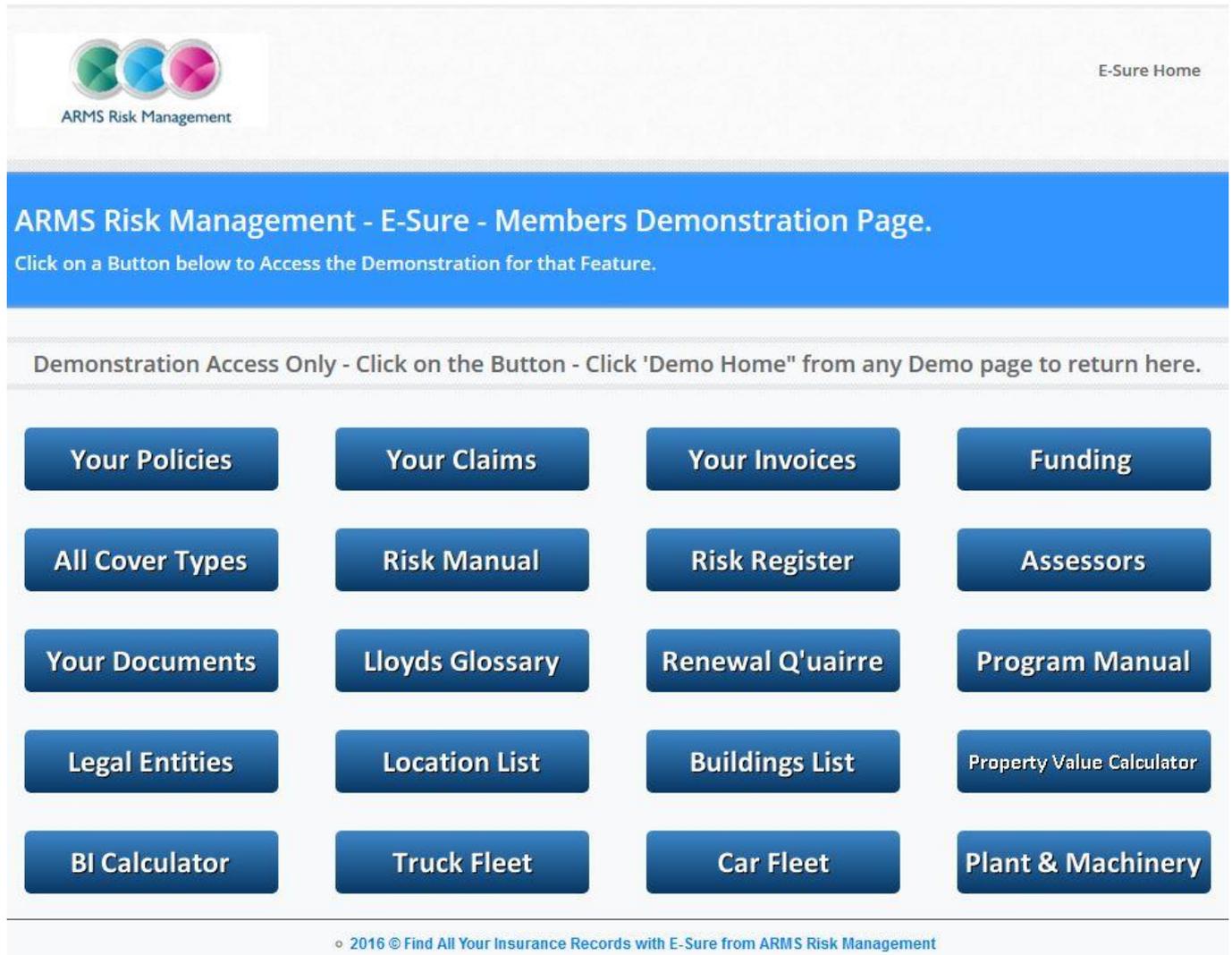


Admin

E-Sure Admin Use only. Password protected. ARMS Risk access only.

Access Here

The following is a view of the demonstration panel, showing all of the services available to ARMS Risk Management clients. Access is only available to ARMS clients, by invitation only.



ARMS Risk Management

E-Sure Home

ARMS Risk Management - E-Sure - Members Demonstration Page.

Click on a Button below to Access the Demonstration for that Feature.

Demonstration Access Only - Click on the Button - Click 'Demo Home'' from any Demo page to return here.

Your Policies	Your Claims	Your Invoices	Funding
All Cover Types	Risk Manual	Risk Register	Assessors
Your Documents	Lloyds Glossary	Renewal Q'uaire	Program Manual
Legal Entities	Location List	Buildings List	Property Value Calculator
BI Calculator	Truck Fleet	Car Fleet	Plant & Machinery

© 2016 © Find All Your Insurance Records with E-Sure from ARMS Risk Management





Social Responsibility Statement

CORPORATE AND SOCIAL RESPONSIBILITY

ARMS Risk Management Pty Ltd (ARMS) recognises that it has responsibilities to all stakeholders, including the interests of employees and their families, the need to foster ARMS business relationships with partners, customers, suppliers and others; and the impact of ARMS operations on the local communities and surrounding environment where it operates. Our employees are highly regarded and valued, and their employment and rights are respected. All employees are required to act honestly, fairly and with integrity. We are committed to the important principle of equal opportunity which is reflected in our recruitment, disciplinary and grievance policies.

We are dedicated to supplying professional services of the highest quality to meet its customers' requirements in a manner that is consistent with high environmental and ethical standards.

ENVIRONMENTAL IMPACT AND ENERGY USE

As a business, we feel our environmental impact on the whole is low. Our emissions come mainly from the use of electricity in our offices and business travel.

RECYCLING

We encourage our employees to recycle their day to day waste. We do this by ensuring there are recycling bins for cardboard and non-confidential materials and separate confidential bags in every office, all of which are recycled. There are also recycling bins in our kitchen area. Energy saving measures are also in place for recycling components, such as printed circuit boards, toner cartridges, surplus packaging and paper. All cardboard, wooden boxes, drink cans and plastic bottles are currently recycled.

GREENHOUSE GAS EMISSIONS

Again, as a business, we feel our greenhouse gas emissions are low and we take all practical steps to ensure that we maintain this position.

THE COMPANY'S EMPLOYEES

We recognise that its reputation and success depends upon the efforts, integrity and commitment of its people. Employee engagement with the whole Group is a priority and there are a number of communication channels in place to help employees develop their knowledge of the business. These channels include regular presentations by the CEO to staff covering the Group's performance, strategy, vision and operational developments.

Employee share ownership is encouraged across ARMS to align the interests of our employees and our shareholders and to enable our employees to share in the success of the Company.

DIVERSITY

We acknowledge the importance and contribution of its employees and as a local business, values people from all cultures, nationalities, religion and ethnicities irrespective of characteristics such as age, gender, marital status, sexual orientation or physical or mental disability.

Governance & Risk Management Practices

The Board of ARMS Risk Management Pty Ltd (ARMS) believes that a strong corporate governance framework and culture translates to a strong company that delivers for its shareholders.

ARMS' directors and management are committed to conducting business in an ethical, fair and transparent manner in accordance with high standards of corporate governance.

The Board, together with the management team, leads by example. We have a robust corporate governance framework in place and we are committed to fostering a culture of compliance that values personal and corporate integrity, accountability and continuous improvement.

Our corporate governance framework includes

<p>An engaged Board of Directors with a diverse range of skills and experience supported by an effective Advisory Committee Structure</p>	<p>Clear and transparent communications with our shareholders</p>	<p>Strong risk management and assurance processes and culture</p>	<p>Our 'Vision and Values' and supporting policies that underpin the way we behave and meet our strategic objectives</p>
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<p>Charters</p> <ul style="list-style-type: none"> Board Charter Audit & Risk Committee Charter Remuneration & Nominations Committee Charter Safety & Sustainability Committee Charter 	<p>Governance Policies</p> <ul style="list-style-type: none"> Code of Conduct Continuous Disclosure Policy Delegated Authorities Diversity Policies Fraud, Bribery & Corruption Control Policy Risk Management Policy Shareholder Communication Policy
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Management Systems and Policies



MODERN STATE OF THE ART SYSTEMS – ACCESS YOUR RISK & INSURANCE RECORDS FROM ANYWHERE

- Our fully computerised client records, online quoting systems and invoicing ensure accuracy and timeliness in the delivery of our client services.
- We run a paperless modern office, with all records backed up both onsite and offsite to ensure that we never lose confidential client information and that we can continue to provide client service from any location, should we ever suffer a loss of either our premises or our computers.
- We provide our clients with a world first, unique online risk and insurance records access system – E-Sure – so that our clients can also access their records remotely, from anywhere in the world that they can access the internet.
- We hold a \$100,000,000 Professional indemnity policy, which guards our clients against suffering an economic or financial loss if we were to give them negligent advice. In over forty years of practice, none of our management team or staff have ever had a professional indemnity claim made against them.
- We insist on regular professional training and skills updating for all of our management and staff. This ensures that we are always in a position to give our clients the benefit of the very latest and most up-to-date information and advice.

Partnerships



STRATEGIC PARTNERS

- **Atlantic Pacific Group**

Atlantic Pacific Group brings invaluable expertise in Supply Chain and Logistics review and management across the Mining, Energy, Transport and Manufacturing fields.

- **LMI Group**

Providing services to corporates and governments for insured and uninsured losses, LMI Group is the pre-eminent loss and risk management consultancy in our region. LMI Group is our strategic partner for pre and post loss services and provides ARMS Risk Management with immediate access to the best qualified and most capable resources in those areas.

- **Steadfast Group**

Steadfast Group is the largest general insurance broker network in Australia & New Zealand, comprising over 348 brokerages with over 1,200 offices across metropolitan and regional areas. They are an ASX 200 listed company, a market leader in our industry and an innovator in insurance broking. Steadfast exists to drive an insurance broker network that provides unique professional services and advice to its clients and ARMS Risk Management is proud to be a part of this premium broker network.

- **Empire Insurance Services Pty Ltd.**

ARMS Risk Management Pty Ltd (Authorised Representative Number 1237964) is an Authorised Representative of Empire Insurance Services Pty Ltd - AFS Licence No: 232987

Contact Details

- Office – Level 2, 66 Victor Crescent, Narre Warren Victoria
- Managing Director – Allan Barker
- allan.barker@armsrisk.com.au
- 0407 825 696
- Senior Account Director – Shaun Pang
- shaun.pang@armsrisk.com.au
- 0490 765 241
- Office phone – 1300 717 119
- Office email – info@armsrisk.com.au
- <http://armsrisk.com.au>
- ASIC AR Number 1237964
- ABN – 11 604 672 942
- ACN – 604 672 942

