



**Elliott**  
**Insurance**  
The Green Broker

# Australia's first carbon neutral Insurance Broker

Corporate profile 2023–24

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Over  
**5000**  
Clients



**10,000**  
policies placed  
each year



**Carbon  
neutral**  
since 2016



**\$200m**  
in professional  
indemnity cover



Our executive team  
has spent over  
**60 years**  
with Elliott Insurance



Helped clients receive over  
**\$5 million**  
in claim settlements in 2022



Over  
**\$1 million**  
raised for charity



Over  
**5,000 hours**  
volunteered for  
community projects

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# The Story of Elliott Insurance Brokers



Our humble beginnings were rooted in a small office in West Perth. John Elliott, our founder, saw an opportunity to better serve the SME market, offering them a focus that was lacking in the industry.



The fruits of our labour began to appear. June was a pivotal moment as we launched Zippy.com.au, Australia's premier online insurance comparison service. November marked a significant milestone in our journey as we celebrated our first employee Michael Harris joining the team, and he is still with us today.



We catapulted forward by acquiring Progressive Insurance Brokers. This not only doubled our size but also launched us into offering tailored products, focusing on trades, construction, oil, and gas projects.



All Trades Cover was born, a specialised brand catering to contractors and companies in the trades and construction industry. We broke new ground with an online quote tool, one of the first of its kind in Australia.



July was a landmark month, with the acquisition of Accord Insurance Brokers, concurrently leading to the creation of our Australian Financial Services Licence. August, we expanded again through the Authorised Representative Network.



Emphasizing our digital footprint, we launched Contractor Cover, an online solution for contractors all over Australia, making insurance processes quick and easy.



In July, we acquired Swan District Insurance Solutions. That November, we took a significant step towards sustainability by releasing our Global Sustainability Commitment, setting the standard as Australia's first Carbon Neutral Broker.



We committed \$125,000 to the One Heart Foundation, funding the establishment of a new children's home in Turbo, Kenya, thereby extending our impact beyond insurance.



We introduced the Executive Team, composed of our 10 year plus Elliott veterans, upholding our tradition of continuity and stability.



We launched a major technology overhaul to enhance customer service, response times, and the overall experience for our clients. This began with the introduction of INSIGHT and Fortix, marking the start of building our advanced tech stack.



We Acquired Green Insurance Brokers and underwent a transformation, rebranding to **Elliott Insurance – The Green Broker**, a title that mirrored our commitment to sustainability. We also formed strategic partnerships with organizations such as Seed Culture, Carbon Neutral, Climate Clever and Project Zero, amplifying our efforts in our Global Sustainability Commitment. Our growth continued, not just in size and scope, but also in the depth of our commitment to a greener, more sustainable future.



# Our Company Values and Vision

Our business exists to provide access to the best insurance advice, products, and services to clients of all sizes, while promoting sustainability and social responsibility.

## Our Vision

To be the leading provider of sustainable insurance solutions.

## Our Mission

Elliott Insurance is guided by three principles:

1. To provide solutions to our clients to support their business sustainability.
2. To develop both our people and our technology to become industry leading.
3. To seek partnerships that share our vision to create positive impact locally and globally.

## Our Why

To create positive outcomes in everything we do.

## Our How

To develop our people and our technology to deliver Sustainable solutions.

## Our What

Access to the sustainable insurance advice, products and services to our clients.

## Our Promise

To provide demonstratable value to your business.

# Client Case Studies

## Safeguarding Business Continuity

**Client Type:** Caravan Park

**Industry:** Hospitality & Tourism

### Solution & Impact:

Our client, a thriving caravan park, faced significant property losses following a severe bushfire. With their accommodation cabins and the lone restaurant within a 15 km radius reduced to ashes, their revenue took a substantial hit.

At Elliott Insurance, we understand the intricate details of our clients' operations. Firstly our strategic and sustainable insurance program for the client covered property losses, enabling them to rebuild their accommodation cabins and restaurant over time. Our Business Interruption cover ensured a continued cash flow, replacing the lost gross profits during the interruption period.

To go beyond just minimal coverage, we had provided our client with Additional Increased Cost of Working (AICOW) cover. This optional cover in most business interruption policies came to the rescue, funding the purchase of a food van. The client was able to continue servicing the undamaged parts of the campsite, maintaining their high service standards and service their longstanding regular clientele. This helped maintain the businesses long term relationships and protected them from future losses.

**Total Property, BI and AICOW claim: \$3,200,000.**



ELLIOTT PRINCIPLE 1:

“We provide solutions to our clients to support their business sustainability”

## Navigating Complex Risks with Technology

**Client Type:** Legal Firm

**Industry:** Legal Services

### Solution & Impact:

An established legal firm sought our advice on their risk exposure and appropriate insurance coverage. Operating from a rented office in the CBD, they primarily served local clients, with lawyers offering call-out visits and phone appointments.

Despite their operation model implying minimal business interruption even if they needed to relocate, they were investing approximately 50% of their annual premium in business interruption insurance for up to seven years.

Leveraging our expertise in risk management and advanced technology tools, we profiled their risk exposure meticulously and presented a robust risk management program. We optimised their insurance bill, eliminating the costly and irrelevant Business Interruption coverage. More importantly, considering the high risk and severity of cyber attacks in the legal sector, we recommended and implemented comprehensive cyber risk insurance.

When the client eventually experienced a cyber loss, our foresight ensured they had the right coverage.

**Total cyber claim:** \$22,700.



ELLIOTT PRINCIPLE 2:  
 “We develop both our people and our technology to become industry leading”

## Promoting Sustainability through Partnerships

**Client Type:** Boutique Wine Bar & Solar Energy Provider

**Industry:** Food & Beverage and Renewable Energy

### Solution & Impact:

We at Elliott Insurance value partnerships with businesses that share our vision of sustainability.

One of our clients, a boutique wine bar selling locally sourced wine, has a unique sustainability model – they encourage their customers to return, refill, and reuse wine bottles, which drastically reduces the carbon footprint of wine production. Proud to broker their account, we admire their drive to reuse over recycle.

Similarly, another client, a solar energy provider, echoes our vision for sustainable energy sources. They have been at the forefront of the renewable energy sector for over 20 years, manufacturing and installing solar panels optimised for all weather conditions. Through these partnerships, we believe we’re getting one step closer to a sustainable future.



ELLIOTT PRINCIPLE 3:  
 “We seek partnerships that share our vision to create positive impact locally and globally”

Sustainable businesses  
weather the storms and  
grow tall over time



## Executive Profiles

### John Elliott

Chief Executive Officer – Joined 2008

John Elliott, the founder and driving force behind Elliott Insurance Brokers, has been instrumental in setting a strong foundation for the company, with an unwavering commitment to excellence. John brings nearly two decades of industry experience to steer the organisation into its next phase of growth.

His passion for people and the planet has fueled his efforts to weave sustainability into the core of Elliott Insurance Brokers' ethos. John's leadership is characterised by purposeful action and progressive strategies, setting the stage for innovation in the insurance industry.

#### Qualifications and Industry Recognition

- Insurance Business Young Guns (2016)
- BRW Fast 100 (2014, 2015)
- Australian Young Entrepreneur of the Year - Runner Up (2014)
- Insurance Business Elite Brokers (2013, 2014)

 [LinkedIn: John Elliott](#)

 [Email: jelliott@elliottinsurance.com.au](mailto:jelliott@elliottinsurance.com.au)



### Peter Blackmore

Executive Director – Joined 2022


Peter Blackmore provides a unique blend of experience and expertise amassed over 30 years in senior executive roles. Notably, he has spent 17 years as a CEO in Wesfarmers-owned insurance broking businesses and has been a Director at one of Australia's leading independent insurance analysis firms.

His specialisation in the insurance sector encompasses:

- Facilitating risk workshops for enterprise and project-specific risk profiling
- Proficiency across all insurance classes and risk retention optimization
- Deep understanding of project development risks and insurance issues
- Innovation focusing on the intersection of sustainability and insurance practices.

#### Qualifications

- Master Of Int'l Relations (Environmental Economics), Curtin University
- Diploma of Financial Services (Insurance Broking)
- Graduate of the Australian Institute of Company Directors

 [LinkedIn: Peter Blackmore](#)

 [Email: pblackmore@elliottinsurance.com.au](mailto:pblackmore@elliottinsurance.com.au)





# Our Services and Capabilities

## Your Customised Risk Advisory Panel

At Elliott Insurance, we believe in a personalised approach to managing risk. Therefore, we assemble a bespoke team of advisors uniquely suited to cater to your specific needs, creating a personalised boardroom for risk management strategies.

Our strategic alliance with Australia's foremost insurance product and service buying group empowers our clients. You gain exclusive access to expert advice on risk management, thereby enhancing your business resilience and sustainability.



## Insurance Broking

Beyond risk advisory, we provide a full suite of traditional broking services. Our emphasis is on pro-activity, planning, and best practices, including pre-insurance renewal strategies established three months in advance and a hands-on approach to claim settlement. Our insurance broking services incorporate clients' positive risk management practices into insurance negotiations, making us more than just a seller of insurance products.



## Risk Profiling

We provide comprehensive risk profiling services that range from enterprise-wide to project-specific analyses. Key risk areas such as physical, financial, legal, and people are thoroughly addressed. Our services include desktop, online, and workshop-based assessments. We also evaluate self-insurance risk tolerance and appetite levels, leveraging our extensive experience from conducting numerous risk assessments.



## Sustainability Advisory

In line with our mission to support business sustainability, we offer advisory services that identify sustainability opportunities and initiatives. Our in-house experts manage stakeholder engagement strategies and plans, data collection and reporting.



## Loss Adjustment and Claims Preparation

We collaborate with leading claims preparation specialists to assist clients in presenting larger claims. This has resulted in over \$1,000,000 in additional claim settlements for our clients.





### Worker Health and Safety (WHS)

With workers' compensation often comprising one of the highest components of insurance costs, we offer specialised services to manage these costs effectively. Our in-house expertise assists clients in injury prevention, claims management, and in enhancing overall worker safety. We recognize the consequences for Directors of poor WHS practices and offer proactive strategies to mitigate such risks.



### Contract Review Service

Our clients often face additional liabilities present in agreements and contracts they sign. To address this, we provide access to a complimentary legal contract review service that provides advice on recommended changes to agreements, suggested modifications to the insurance program, and advice on managing additional liabilities.



### Claims Triage and Dispute Resolution

In instances where claim settlement or policy placement outcomes are not as desired, we have access to the Steadfast Triage and Steadfast Placement Solutions. This service negotiates fair and reasonable outcomes by providing clients access to the highest levels of management with Australian insurers and underwriting agencies.

Our mission? To transform insurance from a necessity into an all-inclusive service that fortifies every facet of your business against risk.

## One Vision, Two Realms. Pioneering Sustainability in Insurance

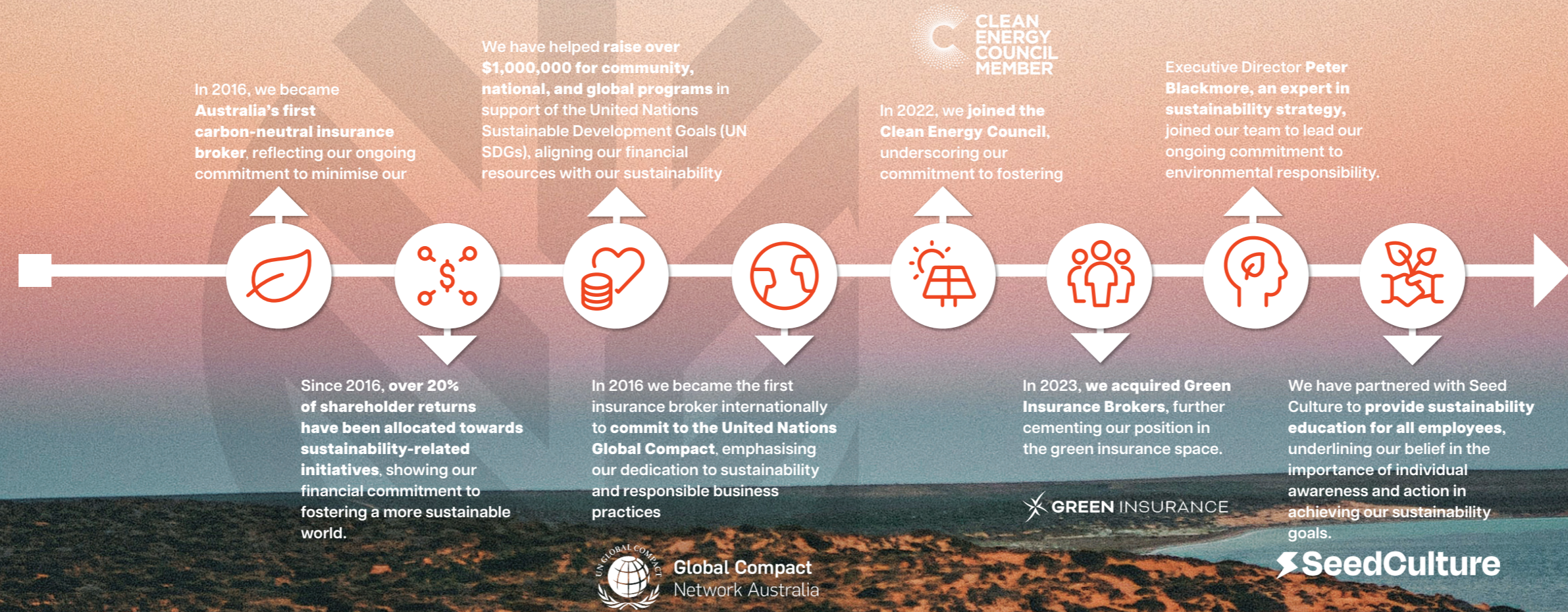


# Our Commitment to Sustainability

## Why We Are The Green Broker

Elliott Insurance Brokers has consistently demonstrated a proactive commitment to environmental responsibility and sustainability. Our journey towards becoming **Australia's most advanced "Green Broker"** is a testimony to our dedication to integrating sustainable practices into our business model.

Here are the key milestones that illustrate our commitment:



As we move forward, our continued **commitment to sustainability** not only benefits our company but also provides distinct advantages for our clients. Businesses and directors increasingly face pressure to address sustainability within their organisations, across a multitude of industries. Our unique background in both insurance and sustainability positions us to guide our clients on the risks and opportunities associated with sustainable practices.

In addition, we are actively working with our industry to create **products and incentives for the renewable energy sector** and its participants, further linking our sustainability goals with our business offerings.

Our recent rebranding to **Elliott Insurance – The Green Broker** underlines our long-term dedication to sustainability. This rebrand reflects our ongoing commitment to environmental responsibility, serving as a reminder that when you choose Elliott Insurance, you're choosing a partner **dedicated to green practices and sustainability.**

# Recognitions and Accreditations

Elliott Insurance The Green Broker, has spent the past fifteen years earning a reputation through a dedication to excellence, innovation, and sustainability. From being consistently **ranked among the top 10 insurance brokers in Australia for a decade** to obtaining independent certifications, our achievements underscore our commitment to our clients and to a greener and more sustainable future in the insurance industry.



# A Message from our Founder and CEO

To Our Partners, Clients, and Colleagues,

As I look back on the trajectory of Elliott Insurance Brokers since 2008, I am reminded of the steadiness, persistence, and dedication that has marked our progress. We have remained committed to our initial values, setting a course that has brought us to where we are today.

**At the heart of our operations is our exceptional team**, embodying the very qualities that have defined our journey so far. Our management team, all of whom have been with us for over a decade, fortifying the foundations of our organisation. In fact, over the past two years, **25% of our team has marked their ten-year anniversary** with us—a testament to the enduring relationships we cultivate, the loyalty we cherish, and the shared commitment that fuels our mission. I must make a special mention of Michael Harris, our first team member, who remains an integral part of our mission even today.

This enduring relationship extends beyond our team to our clients. We are pleased to note that more than 50 of our original clients continue to work with us, growing alongside us over the years.

**Our commitment to the community**, both locally and overseas, has been an integral part of our journey. We have actively engaged in sustainable initiatives, using our profits to support projects and programs that resonate with our team and our clients.

Looking ahead, we are excited to seek out individuals and organisations that align with our vision, inviting them to join us on this journey.

For those contemplating a partnership with Elliott Insurance Brokers – The Green Broker, we extend our invitation to you. Together, we can create stability and sustainability, not just in your business, but also within our wider communities.

Sincerely, John Elliott





# Contact



Thank you for choosing to find out more about Elliott Insurance “The Green Brokers” and learning about our journey, our services and our plans for the future. We invite you to connect with us:



- **Contact** one of our Executives directly
- **Fill out an online enquiry** on our website
- **Feedback** – through the channels listed below
- **Becoming a referral partner** for a more sustainable insurance solutions
- **Donate** – please feel free to donate to one of our partner foundations through any of the links below.



## Your Feedback

We would love to hear any feedback in relation to our sustainability approach. Please connect with us and follow our journey.

## Connect

 Perth  Melbourne  Mackay

 LinkedIn: [elliott-insurance-services](https://www.linkedin.com/company/elliott-insurance-services)  1300 365 315

 Facebook: [@elliottinsurance.com.au](https://www.facebook.com/elliottinsurance.com.au)  Write:

 Email: [info@elliottinsurance.com.au](mailto:info@elliottinsurance.com.au)  
Elliott Insurance Brokers  
PO Box 1136  
NEDLANDS 6909 WA

## Our charity partners



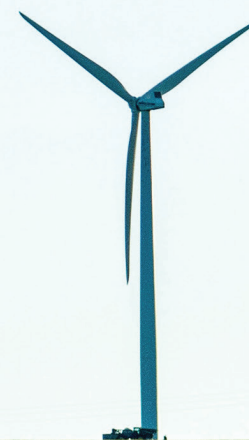
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