



investor information

Who We Are



Ensurance Underwriting Pty Ltd is an approved Underwriting Agency with Lloyds of London and local insurers, meaning that we provide our own bespoke insurance products into the market

SHC Insurance Brokers is a leading nationally focused Insurance Broker operating in the Australian market with 25 years of experience in the provision of general insurance management.

Ensurance IT Pty Ltd provides the patented innovated IT platforms in which all online transactions are processed.



Capital Structure

| Ensurance Capital Structure | | | |
|---|-------------------|------------------|------------------|
| | Shares | Partly Paid | Options |
| Capital on issue | 18,050,003 | 8,000,000 | 1,000,000 |
| Issued as consideration to the shareholders of Ensurance Capital ¹ | 30,000,000 | NIL | NIL |
| Issued under the Prospectus in accordance with the public offer. | 9,090,906 | NIL | NIL |
| TOTAL | 57,140,909 | 8,000,000 | 1,000,000 |
| Market Cap at \$0.23/share = \$13.142(m) | | | |
| Net Cash = \$2.2(m) | | | |
| Top Ten Shareholders = 61% | | | |
| <i>1. Escrowed 24 months.</i> | | | |

Milestones Since Listing

- Completed live and dynamic digital connection to a major Global insurer, giving ENA access to a potential further 16 insurance products. Automatic direct full life cycle processing (new business, renewal, endorsements and cancellations).
- SHC commenced Beta testing with a Whitelabelled client for our House & Contents products.
- Commenced connection to two other supporting insurers that will provide a further four (4) House and Contents products for our platform.
- Commenced the build of Ensurance Underwriting's bespoke House and Contents product to provide the company's own branded product – underwritten through Lloyds of London. This product will be a first in Australia and is expected to launch last calendar quarter.
- Completed Ensurance Underwriting Trades (insurance for Tradespeople) product online and will launch to the broking fraternity after testing in July 2015.
- Ensurance Underwriting signing a further nine (9) contracts with insurance brokers to transact business on their IT portal for construction insurance products. In addition, these brokers also represent more than 200 Authorised Representatives in over 150 branch offices Australia wide.
- Set up of Ensurance's new office in Surrey Hills, Melbourne.
- Completed employment of our IT development team in Melbourne.

Our Difference

- Ensurance is in a unique global position by automating online insurance broking, an industry first. With its extensive experience and partnerships in insurance markets, coupled with their bespoke and innovated online IT platforms, providing efficient online solutions for both wholesale and retail insurance products across all industries.
- Ensurance is not a comparator website. The company controls the entire transaction in its IT platform and is AFSL licenced to give online automated advice and bind the business with live and dynamic direct connection to participating insurers. Ensurance's user experience matches the client's insurance needs with the correct product. Comparator websites would like to have Ensurance's IT capabilities, platforms and ability to couple it with expert advice.
- Re-engineered online question set and proposal to provide the end user with multiple insurer quotes within seconds and purchase/binding within short minutes. End user can be consumer or entire broking market.
- Whitelabelling - Our Brokerage and retail IT platforms allows Ensurance to Whitelabel to partners enabling them to efficiently and profitably cross sell insurance products to their members and client base online without additional third party referral. Essentially providing the total infrastructure required to sell multiple insurers for multiple products across all industries.
- Lowers cost of acquisition and ongoing administration costs, hence increasing margins and profitability. Automating compliance and therefore reducing associated costs.
- Scalability – As a world first, the technology can be globally exported easily both in retail and wholesale markets. Patents lodged in Australia and European Union.
- Lloyds Coverholder – providing Ensurance branded products into Australia and elsewhere globally. Creating a vertical sales model by selling our own branded products. Majority of products are uniquely Australian firsts. Example: Monthly renewals, No Claim Bonuses for Commercial products or simply new products.

**Live and dynamic connection
directly feeding into Insurers
IT systems enabling;**

- ✓ **Instant quoting and binding**
- ✓ **24/7 access for consumers/users**
- ✓ **Potential access to entire suite of insurer products**
- ✓ **Mitigating Professional Indemnity risk**

Size of Market

- The general insurance industry is large and well established market within Australia with \$59b in premium. The life insurance industry in Australia is larger with \$79b in premium. Internationally premiums dwarf the Australian market, however still offer considerable growth in the emerging markets of Asia, South America and Africa.
- According to various Industry Surveys the insurance industry is lacking investment and progress in addressing changing consumer purchasing habits. More consumers are turning to digital mediums to research and purchase insurance in Australia and globally. As such the financial services industries, in particular the insurance industries will experience massive digital disruption over the short term.
- Success of this model can be seen through Ensurance Group's current online digital sales.
- Insurers cannot offer the consumer a multi insurer comparison site. Only a licenced insurance broker can offer this service.
- Ensurance Group, incorporating the Insurance Brokerage, Underwriting Agency and IT Development, is market leader in the provision of these services.

"The key insurance challenge is how to harness the power of digital to better engage directly with customers & lower costs."

"The journey toward greater customer centricity" Ernst & Young, 2013

"New digital technologies are irrevocably changing the way consumers engage and interact with Insurers...Digital may be the solution to meet both the expectations of customers and distributors, as well as aligning with the CFO's cost agenda"

EY Global Insurance Digital Survey 2013

"Insurers are currently lagging behind the digital curve, and conditions for future success are not yet in place. As a result, many may struggle to deliver on customer expectations; new entrants and digitally leading competitors will look to exploit this failing"

EY Global Insurance Digital Survey 2013

Revenue Model

The Ensurance Group earns revenue in several way that are common in the industry, including any of the following, or a combination of them;

- Broker's commissions;
- Broker fees;
- Underwriting Agency commissions;
- Underwriting agency fees;
- Transaction fees;
- Profit Sharing with insurers & Overriding volume based commissions.



Multi Facet Opportunities

Each of Ensurance's entities has multiple opportunities across new and varied markets on a local, national and global scale.



- Whitelabelling
- Comparative & Consumer Websites
- Associations & Member based organisations
- Direct Branded holistic Insurance Website
- Client & Transaction ownership
- International Expansion and JV's



- Provide own branded bespoke products into Australia & Global
- Lloyds of London coverholder
- Australian Broking Market – close to 3000 Registered Brokers
- Innovation of new products into greenfields
- Challenge Oligopolies
- International wholesale relationships
- International Expansion & JV's



- Transactional Earnings – volume based
- Local expansion with variations of IT platforms
- JV's with Insurers, Underwriting Agents & Brokers
- International Expansion and JV's

Whitelabelling Model

Ensurance pays renewal commission plus the normal up front commissions for new business. This will greatly increase the revenue, with an accumulating portfolio of insurance policies rewarding the Whitelabel commissions each & every year.



No referral process – SHC Online is an automated platform providing users an instantaneous decision and/or approval giving the Whitelabel total control over the client's application.

Multiple insurer quotes within 90 seconds.

Bind and Pay within 3–5 minutes.

Quote & bind cover functionality available to broker, service provider (Whitelabel) or the client.

Maximise cross sale opportunities with improved quote conversion & strike ratios, leading to increased revenue.



What makes the software Innovative?

- Existing proven legacy IT Platforms have already turnover 60,000 Transactions.
- Independent validation and audit of Commercialise Australia – resulting in a Government Grant of \$800,000.
- New IT Platforms and process flow Patented in Australia and European Union.
- Can be whitelabelled easily for both retail (broking) and wholesale (insurer and agents) markets.
- Enables 24/7 extension of financial services.
- Re-engineered online proposal (removal of rating questions) to provide multi-insurer Quick Quote within seconds. Binding and Payment within short minutes.
- Live and dynamic fully integrated connection to insurers providing full life cycle processing.
- Automated consumer broker advice – illustrating and matching the client's needs with the correct policy.
- Lowers costs of acquisition and greater control over creditors/accounts.
- Compliance automated – reducing considerable costs and eliminating human errors.
- Enables automatic client communication of policies and notifications.
- Increases ability to cross sell and up sell additional products.
- Modular IT system allowing for easy addition of insurers and products.
- Can expand into other financial service industries, example: Life Insurance.
- Easy expansion into global markets with backend systems managing documents and legislation.

*Digitally automates
the infrastructure of
Insurance Brokers.*

*Designed to be
white-labelled
for both retail &
wholesale partners.*

*Multiple insurers,
multiple quotes within
seconds, bind and pay
within minutes.*

Board and Management



Adam Davey - Chairman

Mr Adam Davey is a Director, Private Clients and Institutional at Patersons Securities. Adam's expertise spans over 25 years and includes capital raising (both private and public), mergers and acquisition, ASX listings, asset sales and purchases, transaction due diligence and director duties.

Adam has been involved in significantly growing businesses in both the industrial and mining sector. This has been achieved through holding various roles within different organisations. Including Chairman, Managing Director, Non-executive director, major shareholder or corporate adviser to the board.

Adam is also the Chairman of Teen Challenge Foundation, the largest Youth Drug and Alcohol Rehabilitation Centre in Western Australia.



Stefan Hicks - Managing Director

Mr Stefan Hicks is the Managing Director and Founder of Ensurance Ltd (ENA) and its companies. Commencing in Perth as Savill Hicks & Associates in 1990, the company has grown to a national presence over 22 years, now head quartered in Sydney, NSW.

Stefan's expertise includes Corporate Governance, Company Strategy, Acquisitions/Mergers, Servicing Corporate Clients, Stakeholder Relationships, Group's Financial Management, Group's Marketing and Public Relations, Legal Affairs, Binder Inceptions and Reviews, Insurer Relationships, AFS Licence Compliance, Information Technology, International Relationships and Investor Relationships.

Previously held senior insurance positions in Alexander Stenhouse (AON), Perth; Willis Faber Johnson and Higgins (Willis), Melbourne; and stockbroker position with boutique corporate advisory Montagu Stockbrokers.

Member of the Australian Company Institute of Directors. Diploma of Financial Services



Brett Graves - Director & CEO of SHC

Mr Brett Graves is a Director, and CEO of subsidiary Savill Hicks Corp Pty Ltd.

Brett's expertise includes implementation of growth strategies, oversight and management of National Online Solutions and Partner Program (White Labelling), managing relationships with insurers, advising

Government Boards on the implementation and strategy of legislative insurance products, management of current binder arrangements, compliance management including risk management, HR management and budgeting / business planning, corporate client management.

Previously held various senior national positions in insurer Vero (Sydney and Melbourne), including national Underwriting Manager for Home Warranty and Construction.

Fellow of ANZIIF.

Board & Management Continued....

Neil Pinner - Non-Executive Director

Mr Pinner has spent the past 43 years in the banking and finance industry.

After 18 years with the Commonwealth Bank, Mr Pinner co-founded Mortgage Force Australia which later became Smartline Personal Mortgage Advisers and is now one of Australia's leading mortgage broking firms. Smartline has around 300 franchisees Australia wide and funds in excess of five billion per annum in home mortgage lending.

Mr Pinner is one of the original pioneers of the mortgage industry, and has helped shape the industry, not only in his role as a director of Mortgage Force and Smartline, but he has also played an active role in the Mortgage Finance Association of Australasia. He was on the first ever Mortgage Originator Committee of Western Australia and then in later years on the National Brokering Industry Board. Mr Pinner brings an extensive network of mortgage broking and banking industry contacts to Parker and its Board.

Mr Pinner was recently appointed to the board of Perth Racing which complements his many years following his passion for the thoroughbred industry as a breeder and owner .

Mr Pinner does not expect that his other business activities will interfere with his ability to act as a Non- Executive Director of the Company.

Michael Huntly - CEO of Ensurance Underwriting Pty Ltd

Michael's skills include extensive experience in the industry in senior positions, management of large national books of business, managing Insurer relationships locally and internationally, advising Government

Boards on the implementation and strategy of legislative insurance products, construction and implementation of new innovated products into Australia, senior underwriting positions, compliance, policy wordings, risk management, HR management, Budgeting and Business Planning, Reporting.

Previously held senior national roles at AustAgencies (ASX Listed AustBrokers), Calliden Group (ASX Listed), Vero/Sun Alliance Group (Part of Suncorp) for Business Premiums in excess of \$110m.

Lead and managed Calliden's SME Portfolio growth from \$65m to \$120m.
Integrated / acquired portfolio of \$110m.

Lead and managed Vero's Construction portfolio growth from \$19m to \$160m in premiums.

Senior Associate ANZIF

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