

Value add insurance products for your members

Affinity Programs

An Affinity Insurance Program can help superannuation funds and other large organisations deliver a range of value add ancillary insurance products to members at significant premium discounts compared to those available to members as individuals. This can greatly assist with the fund's or organisation's member retention and growth strategies.

What is an Affinity Program?

An Affinity Insurance program uses the collective buying power of a superannuation fund or organisation to negotiate quality insurance coverage and service at competitive prices for the benefit of individual members. Affinity programs are negotiated at a group level, however the programs are made available to individual members on a voluntary selection basis. This is achieved by leveraging bulk buying power and forging strategic partnerships with major Australian underwriters. Affinity insurance products are typically offered outside superannuation to comply with the sole purpose test.

Introducing ISinsured

The Affinity Offering for Superannuation Funds and Organisations

ISinsured (Industry Super Insurance) is designed to assist funds and organisations to deliver tailored Affinity Insurance products to members, such as Home & Contents, Motor Vehicle and Trauma insurance on a basis that is consistent with the overall value proposition to members.

ISinsured offers:

- Competitive premiums;
- Quality coverage and service;
- Simplified quotation and application process (eApp and call centre);
- Well designed infrastructure and technology platforms;
- Range of operating models (with little impact on internal resources, processes and technologies);
- Protection that best suits member needs;
- Leverage to strengthen brand equity.

ISinsured mirrors a fund's or organisation's value add proposition to members by ensuring that marketing material



and call centre contact retains the look, feel and standards of their own organisation whilst protecting the brand and membership from non authorised marketing of other financial products and services by insurer related financial institutions.

ISinsured's tailored approach is superior to the "off the shelf" products available in the market.

ISinsured Product Range

The range of ISinsured Affinity products is expanding to meet the needs of members and can include, but is not limited to:

ISinsured Affinity Products:

Home insurance

Contents insurance

Investment Property insurance

Motor Vehicle insurance

Income Protection

Accident and Sickness

Trauma

Travel insurance

Specific injury / Capital benefits

Funeral

Health insurance

Mortgage Protection

Credit Card insurance

Public Liability

Tools of Trade



Insurance Solutions

ISinsured excels in meeting the unique needs of members, by delivering:

- **Product Knowledge and Innovation**
ISinsured combines the strength of industry partners with local knowledge to deliver tailored and innovative insurance solutions designed to meet the needs of members. This is coupled with continuous research into insurance trends to ensure ISinsured remains relevant and competitive.
- **Customer Service Excellence**
ISinsured offers unsurpassed service quality that is designed to mirror the value and service proposition of the partnering fund or organisation. The program adopts a member-based culture that incorporates monitoring and continuous feedback to deliver, on an ongoing basis, customer service excellence.
- **Technology that Matters**
ISinsured offers the latest e-commerce solutions that enable a member to generate instant quotes at any time of the day or night. Members receive access to online web based platforms with convenient self-service functions, backed by call centre support operations. ISinsured utilises customer relationship management solutions to improve efficiency to better serve members.
- **Infrastructure**
Market leading infrastructure has been developed to support ISinsured extending to administration, technology, marketing and claims management that delivers market leading solutions.
- **Customised Insurance Solutions**
The ISinsured range of products can be tailored to meet the needs of specific funds or organisations. In addition, ISinsured offers a range of operating models that can support various business environments by delivering tailored solutions including program management, administration support and sales and distribution services.

The benefits of offering to your members?

ISinsured's is specifically designed for the benefit of members by providing:

- Competitively priced products when compared to other funds or organisations;
- Incentives to stay with your fund or organisation;
- Tailored insurance products;
- Enhanced member experience through personal service;
- Peace of mind by promoting competitive insurance products;
- Saves members' time by setting up and renewing their insurances via an internet based system;
- Saves your members money from their current insurance offering.

For more information on  please visit www.isinsured.com.au

About IFS Insurance Solutions

IFS Insurance Solutions is a licensed insurance broking and consulting firm and the leading provider of insurance services to the industry superannuation fund network.

We are a specialist practice firm committed to delivering true value for money benefits to Industry Superannuation Funds and their members, associated entities, unions and other quality organisations.

Our approach is simple. We listen to clients and work with them to understand their needs and requirements before providing appropriate insurance solutions.

Other services include:

- Product / contract review:
 - Insurance program and policy wording analysis and review;
 - Analysis of fund claims experience;
 - Alignment of program offering to fund risk management objectives;
- Insurable & non-insurable risk profiling, matching the appropriate insurance solutions to what is required;
- A comprehensive range of tender management services.

Talk to IFS Insurance Solutions, your insurance experts.

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Our services:

- › Group Risk Insurance
- › Professional Risks
- › General Insurance
- › Group Income Protection (EBA)
- › Employee Benefits
- › Affinity Programs
- › Advisory and Consulting

Better results.