Howden Commercial

Money Quest Group Training Guide

Howden Commercial

Trusted advisers

At Howden Commercial, we specialise in understanding the distinctive insurance needs of Australian businesses both large and small.

Our commitment extends beyond conventional and transactional insurance, offering a risk-led approach to the unique needs of each business’ insurance needs.

Howden are here to support your client’s businesses with all their insurance needs.

An enhanced Commercial Insurance offering

We understand that each business is unique and should be approached accordingly.

01

A concierge style service, designed around your clients' needs. We are dedicated to building long-term, personal relationships as their trusted insurance advisor.

02

A risk-led approach, developing tailored insurance programs to suit the unique needs of each business

03

In-house claims specialists experienced in ensuring prompt and efficient claim settlements

04

Access to additional support services such as property valuations, risk surveys and risk advisory.

What does the Howden Commercial experience look like?

Insurance Health Check

A no-cost and no-obligation comprehensive review of existing insurance arrangements

Risk-led approach

We get to understand the business and its exposures before offering any insurance products. We are not a transactional broking firm. We pride ourselves on being a trusted advisor to our clients.

Efficient Service

We understand business owners are busy with conflicting priorities. We ensure we remain efficient and effective in our communication.

Access to a range of services

Workers Compensation, Risk Advisory, Valuations and Employee Benefits can all be accessed through Howden Commercial.

How to identify the suitable client for Howden Commercial

The suitable client who will get the most out of Howden Commercial's services would be a business with 5 or more employees as these clients typically have greater operational complexity and risk exposure.

Opportunities that can arise during the normal loan process.

01 Asset Purchase (Generally the financier requires them to be noted as an interested party on an insurance policy)

02 Major business changes (this can trigger requirements for changes in an insurance program as well to maintain adequate cover)

03 Compliance or risk gaps (during the loan application process, it may be noticed that the business does not have the adequate insurance or some items do not match what has been required from the finance companies)

04 Client expresses confusion or frustration around insurance

Referral agreement

	Referral revenue to MQG
Y1	20% of Howden revenue, 80% of the 20% then paid to the individual MQG broker
Y2	20% of Howden revenue, 80% of the 20% then paid to the individual MQG broker
Enhanced offering should MQG generate over $100,000 revenue to Howden in the first 12 months.	
Y3	20% of Howden revenue, 80% of the 20% then paid to the individual MQG broker
Y4	20% of Howden revenue, 80% of the 20% then paid to the individual MQG broker

$10,000
Income to Howden

$2,000
To Money Quest Group

20%

$1,600
to the Producing Money Quest Broker

80% of the 20%

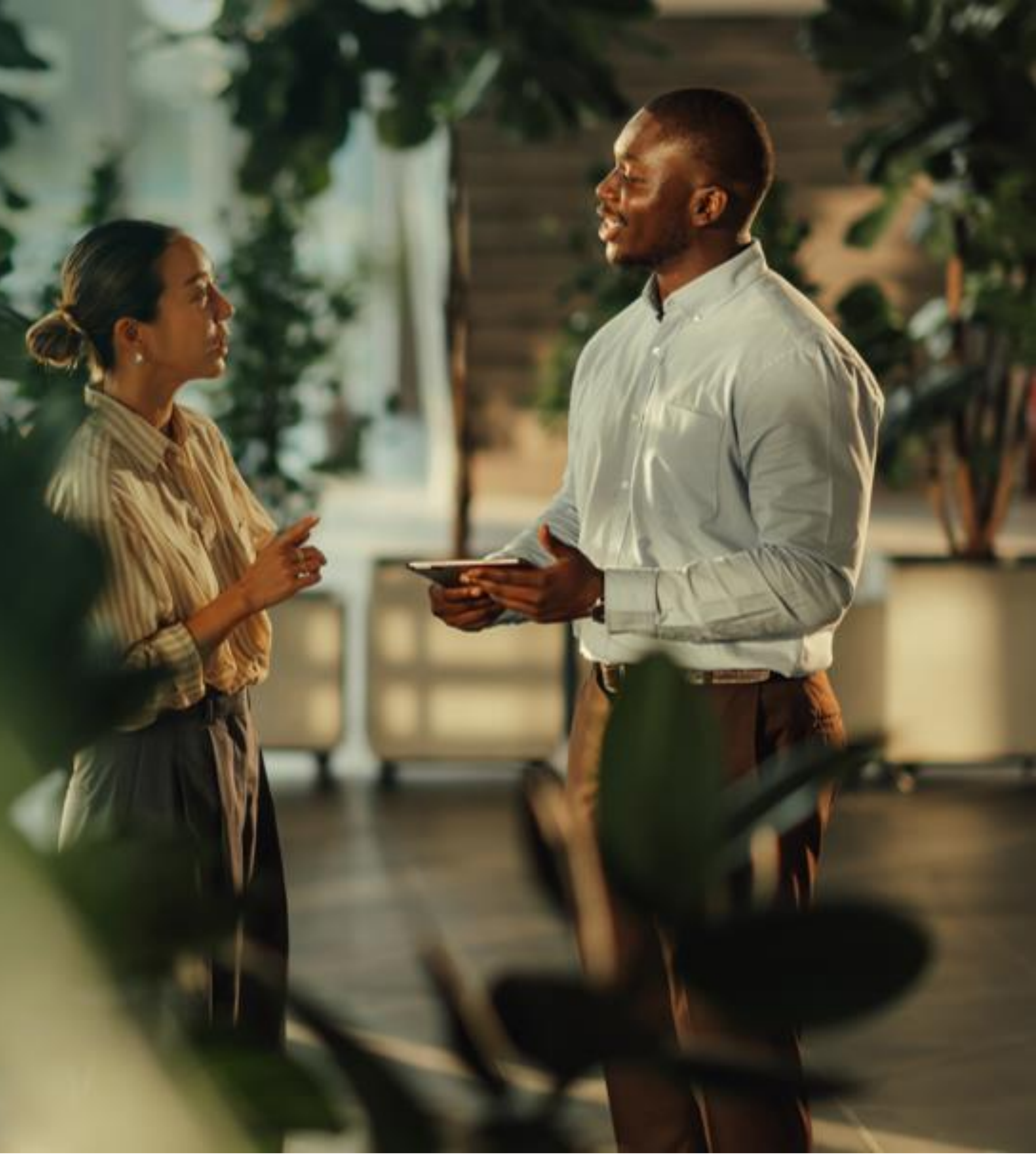
Howden Commercial

How can you support clients?

Inform your clients about how Howden can support them with all their business insurance needs.

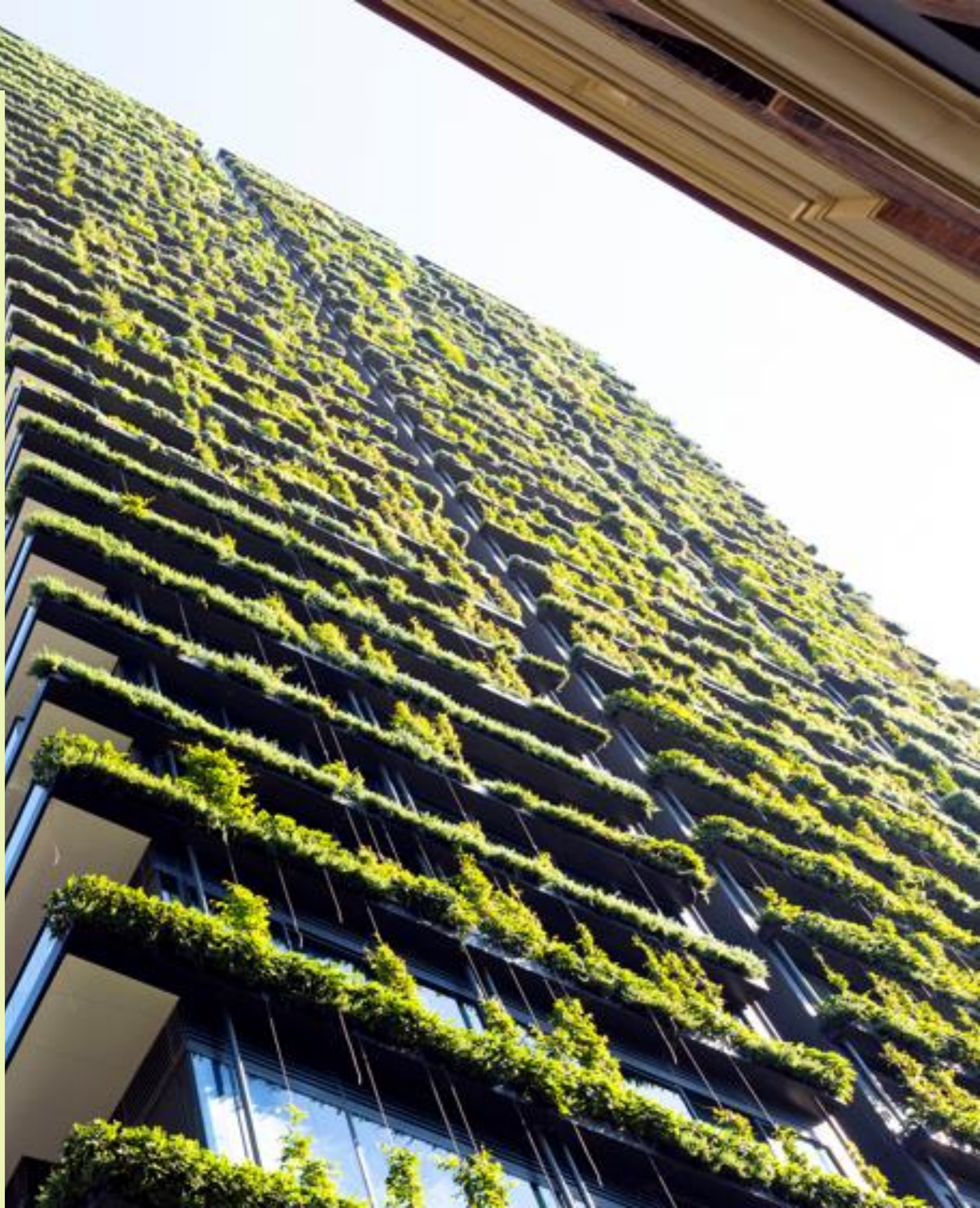
Gain their consent to be contacted by the Howden Commercial team.

Introduce your client to Howden by sharing their contact details and preferred method of communication with Howden Commercial.



Information required

- Business Name
- First Name
- Surname
- Address
- Contact Number
- Email
- Business Activities (please include turnover, number of employees if known and any other information you deem relevant)
- Initial reason for the referral/any pressing concerns to address?
- Money Quest Group broker name



Get to know the team

Howden's experienced and dedicated broking and claims team are available to support your clients with all their insurance needs.

Anthony Mahon

Partner, Commercial

Anthony Mahon has 15 years' experience providing risk advice and developing comprehensive insurance programs to suit the needs of various Small and Medium Enterprises across Australia and New Zealand. Anthony's expertise in general commercial insurance spans across Property, Business Interruption, Public & Products Liability, Professional Indemnity, Marine Transit, Motor Fleet and Cyber.

Mudi Guo

Senior Associate, Commerical

Mudi Guo is an experienced broker specialising in General Lines with 10 years of experience across a broad range of client segments and risk types. He was appointed as part of Howden's commercial expansion in Victoria, strengthening the firm's capability to support medium-sized businesses across the region. Mudi combines deep market knowledge with a commitment to client service, helping organisations navigate complex insurance markets and secure competitive, comprehensive coverage.

howdeninsurance.com.au

Howden Insurance Brokers (Australia) Pty Ltd (Howden) (ABN 79 644 885 389 | AFSL 539613)
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