



Emjay
Insurance Brokers



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Empowering Businesses to Embrace Risk

We speak to Emjay Insurance Brokers about its enviable history and growth to provide industry-leading insurance solutions, expert risk advice, and first-class claims management to a vast range of high-risk industries. We were joined by one of Emjay's directors, Christian Cuenca, to delve a bit deeper...

Firstly, could you introduce us to Emjay Insurance Brokers (Emjay) and provide an overview of its main products and services, locations, and client base?

Christian Cuenca, Senior Account Manager (CC): Emjay is one of Australia's most respected privately and fully family-owned insurance brokers. We have been providing comprehensive insurance and risk management solutions to a variety of companies for more than 35 years.

Our team represents thousands of private and public businesses across a range of high-risk industries such as mining, construction, energy, manufacturing, and life sciences.

At Emjay, we pride ourselves on our comprehensive array of commercial insurance solutions, which can be tailored specifically to the mining industry. Whether you're involved in surface or underground mining operations in either hard or soft rock mines, we have experience in providing a wide range of essential insurance products designed to safeguard your business and mitigate your exposures.

Whether you require insurance for your property assets or plant and equipment/motor fleet, or be it your public and products liability coverage, directors' and officers' insurance, statutory liability, cyber liability, or even workers' compensation services, our mining industry expertise allows us to offer the best possible solutions from the widest range of underwriting markets to meet your unique challenges.

Ultimately, it is our four decades of experience that we leverage to enable our clients and partners to embrace risk.

Could you outline Emjay's mission, values, and ethos that underline the company's insurance services? Does the same apply to its risk management solutions?

CC: Through our values of accountability, authenticity, empathy, and curiosity, our mission is to empower ambitious businesses to embrace risk, smart risk, informed risk, the risk to grow.

At the end of the day, insurance is nothing more than a promise, therefore, when it comes to promises, trust is everything. That's why, rather than talking about the trust in our services, we guarantee it.

If for any reason our promises are not met after following our written advice, Emjay will refund its clients' fees at the next renewal and continue to support them to find the resolution of any outstanding matters.

As a company that prides itself on helping its clients understand risk, how does Emjay empower them to grow and evolve?

CC: We fundamentally believe risk is good and that it should be embraced, not avoided; taking risks is the only way to grow and evolve for the future.

Therefore, understanding risk is key to having the best insurance possible. To support clients in this manner, we provide the Emjay 360° Risk Audit, a comprehensive assessment conducted to evaluate the critical risk areas within a business. This involves examining the potential issues associated with the key elements of a client's operations, from people and contractor risks to processes and operational exposures, to a review of contractual and



We're out to enable risk.

Smart risk.

Informed risk.

The risk to grow.



As the first step we take with each client, the Emjay 360° Risk Audit is a process that captures decades of experience and puts it to work for your business. It means we know and protect clients more efficiently from the very beginning.

Finally, could you tell us more about Emjay's workers' compensation team, and the important role that it plays within the company?

CC: Our specialty workers' compensation team plays a vital role in ensuring the well-being of our clients employees and the sustainability of their operations in the mining industry.

For example, one of our clients is a major service provider to the underground mining industry in Australia. During their proud 30-year history, they have worked on projects across the country, requiring them to operate under the different workers' compensation frameworks of the various states.

For over a decade, Emjay has provided professional advice and support for all their workers' compensation insurance matters and the management of injured employees.

In a recent testimonial given by the client, one of our Senior Workers' Compensation Account Managers was quoted as "being a constant source of invaluable assistance and industry expertise throughout our time of service, working closely with the client's Return to Work Coordinator and Safety Manager to manage claims proactively and provide advice regarding complex cases, where required."

See further commentary direct from the client below:

"Craig's thorough understanding of our business and the challenges inherent to the underground mining industry ensure that PYBAR gains the maximum benefit from the relevant workers' compensation insurance scheme and the associated processes.

"He assists with policy renewal negotiations to obtain the best premiums for our business and participates in monthly claim reviews with each of our insurers, as well as a fortnightly internal review. Craig shares his knowledge and experience to coach and mentor new employees and is always available when required.

"We consider Craig and Emjay an integral part of our injury management team and have grown a strong partnership with the company over the years. We have no hesitation in recommending Emjay to prospective clients and look forward to continuing our relationship into the future."

statutory obligations, as well as analysis of the dynamic landscape of cybersecurity threats.

Our Emjay 360° Risk Audit can be broken down into the following four areas:

People – Examining risks associated with a client's workforce, including contractor management and induction protocols, adherence to safety requirements and frameworks, and review of the potential hazards inherent in mining activities. The audit focuses on mitigating risks of accidents, injuries, and health hazards faced by mining contractors, operators, and mine owners.

Processes – Analysing the efficiency, effectiveness, and resilience of operational processes within an organisation. It includes identifying bottlenecks, vulnerabilities, and points of failure that could lead to disruptions or financial losses.

Contractual and statutory obligations – Ensuring compliance with legal requirements, industry standards, and contractual agreements. It involves assessing the business's adherence to regulations, contractual terms, and obligations to stakeholders, suppliers, and customers.

Cybersecurity landscape – Given the increasing prevalence of cyber threats, this component examines an organisation's susceptibility to cyberattacks, data breaches, and information security infringements. It also involves evaluating the effectiveness of cybersecurity measures, data protection protocols, and incident response plans.





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Mining Industry Specialists

Emjay is one of Australia's most respected privately and fully family-owned insurance brokers. We have been providing comprehensive insurance and risk management solutions to a variety of businesses for more than 35 years.

From day one, our mission has been to partner with our clients to protect their businesses by providing smart insurance solutions, expert risk advice and first-class claims management.

Our team represents thousands of private and public businesses across a range of high-risk industries. We leverage our local and global strategic partnerships to access the best insurance products on the market to tailor a solution to suit your needs.

Fundamentally, at Emjay we believe that risk isn't a bad thing. Without risk, there's no room for your business to grow and evolve. So we're here to empower you to embrace risk. Smart risk. Informed risk. The risk to grow.



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Embrace Risk

We are Emjay Insurance Brokers

How We Can Help

The key to being properly insured is understanding risk. Our Emjay 360^o Risk Audit assesses the critical risk areas across your business, from people to processes, contractual and statutory obligations right through to the ever-evolving cyber landscape.

It's a process that captures decades of experience and puts it to work for your business; and it's where we start with every client. It means we know you better and protect you better, right from the start.

We're offering our Mining Outlook/APAC Outlook partners a complimentary audit – simply mention the fact you saw our piece in these publications, and we will provide you with a comprehensive review of your current program at no upfront cost.

It's what we believe partnership should look like as we seek to understand you, before being understood ourselves.

Ultimately, at Emjay we believe that risk isn't a bad thing. Without risk, there's no room for your business to grow and evolve. So we're here to empower you to embrace risk. Smart risk. Informed risk. The risk to grow.

Beyond the 360 Risk Audit, there are several other key services we believe are integral to our offering.

Risk Management Services



Emjay 360^o Risk Audit



Business Interruption Analysis



Contract Reviews and Indemnity Advice



First Class Claims Expertise



Risk Engineering Reports and Property Surveys



Cyber Health Checks



Bespoke Policy Wordings



In-House Workers Compensation Speciality



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