

Why you  
should use  
CIA for  
all your  
insurance  
needs

**CIA**

CONSOLIDATED  
INSURANCE AGENCIES

The CIA team have proven time and time again their ability to deliver the right outcomes for their clients...

They focus first on understanding their client's business needs and most importantly focus on protecting their clients hard earned dollars.



**LEFT TO RIGHT**  
Geoffrey Lapish  
Nathan Woodhead  
Perminder (Permi) Rayat

## Why businesses choose CIA

Business owners want to get on with running their business and not have to worry about whether their insurances have been arranged correctly.

For over 25 years CIA's success has been built on the premise that their client's needs and objectives are of paramount importance.

Technological advances may have changed but CIA's commitment to service excellence and old fashion values remains.

## CIA will ensure you don't become a statistic

Many companies have been caught out by not having the right insurance protection for their business.

Did you know after a major loss  
50% of businesses don't survive the  
first year and 84% of companies  
go out of business after 2 years!

Half measures to keep price down can only lead to unhappy and 'out of pocket' businesses.

With CIA's wealth of experience, they will guide you through the process of ensuring your business revenues and profits are properly protected.

CIA's strength are their people, the structure of the company has been designed to provide an integrated team response to the needs of its clients.

## Here's what clients are saying about the team at CIA

"As the owner of a small business, I have a lot of hats to wear. Because of my trust in CIA one hat I don't have to wear is that of an "insurance expert".

I rely on Geoff and the excellent support staff at CIA to not only advise me about the important changes in the insurance industry, but also to act as my representative, obtain the best prices and the best coverage. Of all the professionals I lean on in my day-to-day operation, CIA ranks up there with my Solicitor, Accountant and Banker as a key advisor."

**Mick Elvin** Managing Director  
[Audel Power Tool Company Pty Ltd](#)

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"For over 16 years, CIA have provided a high level of service looking after our insurance needs and also that of many of our clients. They have also provided excellence in service and have striven to achieve the best outcome on our behalf. It's always a pleasure to deal with the directors and their staff"

**Hyman Sharp**  
[Lowenstein Sharp](#)

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"When it comes to our business insurances, CIA has unerringly placed our interests first and have taken the time to understand our business and our expectations. Our dealings with CIA have been both a positive and a rewarding experience.

They have provided very competitive pricing and delivered the highest level of customer service when we have needed to have endorsements made or claims processed. The staff are responsive to our needs and operate in a very professional manner in all instances"

**David Langworthy** Managing Director  
[Bev Marks Beds Australia](#)

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"We have always found our relationship with Consolidated to be one which is pleasurable and uncomplicated and believe they deliver real value even in the most testing insurance market conditions. It's the friendly personal way they go about their business which impresses me most"

**Sani Lee** Managing Director  
[Quantum Chemicals Pty Ltd.](#)

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# A wealth of experience

The Directors of CIA are all involved in the day to day operation of the business.

This provides a strong combination of practical hands on experience, ensuring the best solutions are achieved for their clients.

## **GEOFFREY LAPISH**

has over 25 years insurance experience managing and broking needs of many clients whilst working with major international brokers in Australia and overseas.

Being the most experienced partner, Geoff has built up a vast knowledge of all aspects of business insurance and risk management, he is constantly reviewing the packages that are offered by the team to ensure you get the best value for money.

## **PERMINDER (PERMI) RAYAT**

is a qualified ASIC approved practitioner, who has previously worked for major Insurance companies in various Underwriting and Management roles.

Permi's experience means he is able to quickly and effectively establish the best insurance solution for your particular situation.

## **NATHAN WOODHEAD**

has worked in all areas of commercial insurance whilst working for major national insurance and broking companies.

Nathan's natural ability to see things as they are and explain your needs in plain English means you'll have a clear understanding of what you are getting and how you can save money and time.

In an economic environment where businesses are constantly faced with time critical needs CIA work with their clients to analyse their needs and make recommendations to ensure issues are identified and addressed.

Contact us on 03 9557 2976

or visit our website  
[www.ciainsurance.com.au](http://www.ciainsurance.com.au)



# CIA

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