



How to trade with CFC

We're proud to offer our Australian brokers a diverse range of products, easily accessible through our dedicated trading teams in both Australia and the UK.

Depending on the product and team you trade with, there may be some differences in trading and tax implications. To help you navigate these differences, we've created a flowchart to help guide you through.

Trading with CFC Australia and CFC UK

CFC Australia products

Accident and Health
Casualty
Commercial Legal Protection
Financial Lines
Transaction Liability

[Generate](#) digitally tradeable products:
Solution ONE, IT, Corporate Travel, IPA
& Casualty (Manufacturing)

Underwritten by CFC
Australia (previously
Solution Underwriting)

Taxes and levies

All included in quotes and invoices.

Invoices and payments

Invoices will be issued by, and payments should be made to, CFC Underwriting Pty Ltd (CFC Australia).

CFC UK products

Carbon
Cyber[^]
Financial Institutions
Fintech
Healthcare
Intellectual Property
Kidnap and Ransom
Life Science
Management Liability[^]
Media and Entertainment
Product Recall
Professional Liability*
Property and Casualty**
Terrorism
Technology[^]

Underwritten by CFC
UK but placed via CFC
Australia

Commission

CFC Australia receives commission for its placing services.

Taxes and levies

All included in quotes and invoices.

Invoices and payments

Invoices will be issued by, and payments should be made to, CFC Underwriting Pty Ltd (CFC Australia).

Underwritten by CFC UK

Taxes and levies

Not included in the quoted or invoiced amounts. **It is the responsibility of the broker to calculate and pay applicable state taxes and levies to the relevant regulatory authorities.**

Non-Resident Insurer Tax (NRIT) is included on quotes and invoices. Once registered, brokers must deduct the NRIT amount from the premium and remit it to the Australian Tax Office (ATO).

Invoices and payments

Invoices will be issued by, and payments should be made to, CFC Underwriting Limited (CFC UK).

[^] Digitally tradable via CFC's [Connect portal](#).

*Also written locally as Financial Lines.

**Also written locally as Casualty.

Where to submit an enquiry

If you know which product you want to send a new submission for, you can find the team [here](#).
For any other enquiries, please email enquiries.au@cfc.com.

Broker responsibilities

To ensure compliance with regulations when trading with the CFC Group, brokers are expected to be familiar with the following:

- **Regulatory requirements:** Be aware of any registration or filing obligations (e.g. relating to Non-Resident Insurer Tax, Stamp Duty and Emergency Services Levy).
- **Tax obligations:** Understand who is responsible for calculating and paying applicable taxes and levies.
- **Payment instructions:** Where payments should be directed to; CFC Underwriting Pty Ltd (CFC Australia) or CFC Underwriting Limited (CFC UK).
- **Relevant disclosures:** Disclose the underwriting entity, applicable tax implications, and any conditions that may affect the policyholder's coverage or obligations.

Frequently asked questions

1 How do I know which entity is underwriting the product?

You can refer to the flowchart above. If you are still unsure, reach out to your [local underwriter](#).

2 How do I know if I have an invoice from CFC Australia or CFC UK?

Check the entity name listed on the quote or invoice:

- If the entity name is CFC Underwriting Pty Ltd, you are trading with CFC Australia
- If the entity name is CFC Underwriting Limited, you are trading with CFC UK

3 Can I deal with the local team for a CFC UK product?

Yes, if you would prefer to deal with a local underwriter, you can request this. The local underwriter can place the product for you with the relevant CFC UK team. Please be aware that this may impact your tax obligations and/or commission payments, as shown on the flowchart above.

4 How do I know if I need to calculate and add taxes to my quotes and invoices for clients?

If you are working directly with a CFC UK-based underwriter, then you will need to calculate and add the applicable taxes yourself in your quote or invoice to the client. For more information, please refer to the flowchart above. If you are still unsure, reach out to accounts.au@cfc.com.

5 How do I calculate state taxes and levies?

You can find guidance on calculating state taxes and levies on relevant state government websites. Our local team can also help answer any questions you may have. Brokers are responsible for ensuring accuracy.

6 Do I need to register for Non-Resident Insurer Tax (NRIT)?

If you're placing business with CFC UK, you may need to register for NRIT, depending on your jurisdiction. Find out more information via government resources [here](#).

7 If I deal directly with CFC UK, will I need a UK bank account?

No, generally international payments to CFC UK can be issued from Australian bank accounts.

8 What if I trade through CFC's Connect portal?

The Connect portal is a CFC UK digital platform and is considered to be underwritten in the UK. NRIT must be deducted and paid to the ATO. Applicable state taxes and levies must also be calculated and paid to the relevant local regulatory authorities.

For general enquiries, please email enquiries.au@cfc.com.
For CFC Australia accounts, please email accounts.au@cfc.com.

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"Local" or "Locally" refers to the jurisdiction in which Underwriting, Placement or servicing of the risk occurs, for the purposes of this document: "Local" to Australia means activity undertaken by CFC Underwriting Pty Ltd including invoicing, placement, and underwriter interaction. "Local" to UK refers to products underwritten by CFC Underwriting Limited or accessed via CFC's Connect Platform. Brokers should be aware that "Local" placement may affect tax obligations, invoicing entity, and regulatory reporting responsibilities.

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