

THE QUARTERLY MAGAZINE FOR BROKERS AND DEALERS

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theHUB



In this edition

The Future Force Of
Underwriting Agencies

Classic Car Valuations

Online Renewal
Documents



We love feedback

I've just returned from a great holiday around Canada and the USA, enjoying some great scenery and warmer weather, plus a Cher concert in Las Vegas! While I'm sure everyone enjoys an overseas trip to somewhere new, I've always been passionate about Kiwi's getting out and seeing there own country. You'll notice most of the travel stories I

write for this magazine are about my adventures throughout NZ, and I appreciate all the positive comments on my rail trail story in the last issue.

This month I'm sharing another NZ story about walking the famous Tongario crossing, a challenge I completed earlier this year. I'm lucky that my job frequently takes me

through some of NZ's best spots and I'm often spending weekends exploring new places or taking different roads.

With summer again approaching you might be busy planning some holidays for yourself and so I hope my travel stories inspire you to get out and explore different parts of NZ.

“

Appreciate that we live in the world's most beautiful country!

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Download
your renewal
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Cool Culture

When Tourism Holdings Limited brought Dave Simmons onboard two years ago to develop Mighway (the RV owner's rental business) he was given a clean slate to craft a new business unit with an independent company culture. That culture has been built around ice-cream!

“

I'm passionate about the idea that company culture is both a marketing function and a philosophy, it drives the brand" says Dave.

"Employees want an organisation where they are trusted, not micro-managed and feel engaged in the business. Plus it's got to be fun. When

Mighway was in a start-up phase the original staff were workshoped to come up with 4 key values which related to both the company culture and the brand proposition".

The 4 values of Mighway became "Curiosity", "Authenticity", "Freedom" & "Partnership". Taking Freedom as an example; from a customer perspective it was the freedom to be on the road in a campervan, from a staff perspective it was the freedom to come and go, the freedom to explore new ideas, the freedom to be trusted.

But rather than calling these a set of values Mighway turned them into flavours and this is where ice-cream comes in. "If you're touring the

country in a motorhome some of the best memories you're going to create is stopping at that rural dairy and having an ice-cream on a summer's day, it's a joyous moment, it stands out and that's the culture we wanted to create" according to Dave.

So Mighway formed a partnership with local ice-cream maker JOY and sent their staff to the factory for a day creating ice-cream to reflect the 4 brand flavours. There is now a permanent ice-cream freezer in the Auckland Mighway office where staff and visitors can help themselves to a scoop! "Most organisations will offer you a cup of coffee when you visit for a meeting, at Mighway we offer a tub of ice-cream" says Dave. The ice-cream idea has now created

its own language within the office including our monthly "scoop" award and recognising staff with "iced it" or "ice work" stickers.

Alongside the ice-cream Mighway have introduced other concepts which make it the coolest place to work, "we've got a meeting space set up with bean bags so staff can sit together on their laptops to work and we're currently developing a quiet breakout space in the attic of the building".

"It's also important for Mighway employees to understand our business, so within 3 months of starting all new staff are lent a motorhome for a weekend and encouraged to head away and have an experience in one. It's another example of how we are evolving the Mighway culture as the business develops" Dave says. Ice-cream, bean-bags and a motorhome holiday experience, Mighway is definitely the right way to work!



Around and
about the country

Attainable Wheels

Auckland brokers: If you're arranging an office morning tea, please consider using Attainable Trust.



In our last issue we talked about companies giving something back to the community and some of the organisations Star Insurance Specialists have supported. We've had a long association with The Attainable Trust, an organisation which helps people with disabilities become more accepted and included in the community.

Attainable run "The Good Purpose Kitchen" but needed a vehicle in order to deliver their baked good around Auckland.

With Star being a company which specialises in vehicles we happily purchased a LDV van which has been given to the trust to use.

kitchen.attainabletrust.org.nz



attainable

MAKING A DIFFERENCE IN THE LIVES
OF PEOPLE WITH DISABILITIES



BANANA CAKE

THANKS TO DAVID WECH AT
ADAMS TRIMMER INSURANCE BROKERS
(WHANGAREI) FOR THIS RECIPE

Cooks Corner

PREP TIME: 20 MINUTES

COOK TIME: 60 MINUTES

INGREDIENTS

½ cup butter
1 ½ cups white sugar
4 eggs
1 teaspoon vanilla essence
3 bananas sliced
1 cup sour cream
1 tsp baking soda
2 cups flour

METHOD

1. Preheat oven to 175 °C
2. Line baking tin
3. Cream together butter and sugar
4. Beat in one egg at a time
5. Beat in sliced bananas, sour cream and baking soda
6. Beat in flour
7. Pour into baking tin
8. Bake for 60 minutes or until skewer comes out clean



Around and
about the country

Central Crossing

The Tongariro Crossing is a 19km hike across the volcanic plateau in the central north island and is considered one of the best single day walks in the world.

The Tongariro Crossing is a 19km hike across the volcanic plateau in the central north island and is considered one of the best single day walks in the world. My mother (aged 69) had it on her bucket list so when some friends visiting from Canada expressed a desire to walk it they made a plan and I thought I'd go along as support crew!

We spent the night before in Turangi and got collected by bus at 6:15am just as the sun was rising in what turned out to be an absolutely perfect day. By the time we arrived at Mangatepopo (between Turangi & National Park) to start the walk it was so clear we could see right across to Mt Taranaki.

The walk started easily on gentle grades through scrub land and small streams before reaching the "Devils Staircase" where you climb 200 metres on many flights of stairs built into the rocks. This section takes close to an hour and really tests the lungs, but the view from the top is spectacular.

From here you get a 10 minute breather, an easy walk along a dry south crater before the uphill starts again. This time there are fewer stairs, instead it's more mountain goat stuff with chains attached in one section so you can pull yourself up the rocks. This places you on the top of Red Crater with views way out to the Kaimanawa Ranges. Then it's uphill

again on a pathway of loose shingle to reach the top – time for a quick hug with Mum to acknowledge our achievement in reaching the peak!

We descend (slide!) down on loose scoria to reach the Emerald Lakes where we stop & eat our packed lunch. As we sit there we watch the hundreds of other hikers coming over the top of the mountain.

The crossing has become one of NZ's leading attractions with 109,000 people walking over in the past year. The track was designed for 600 people a day at most, but many days there are well over 1000 including the day we were there. I can understand its popularity, the scenery and views are among the best in the world, although the expressions on many faces suggest not everyone hiking quite knew how challenging it would be.

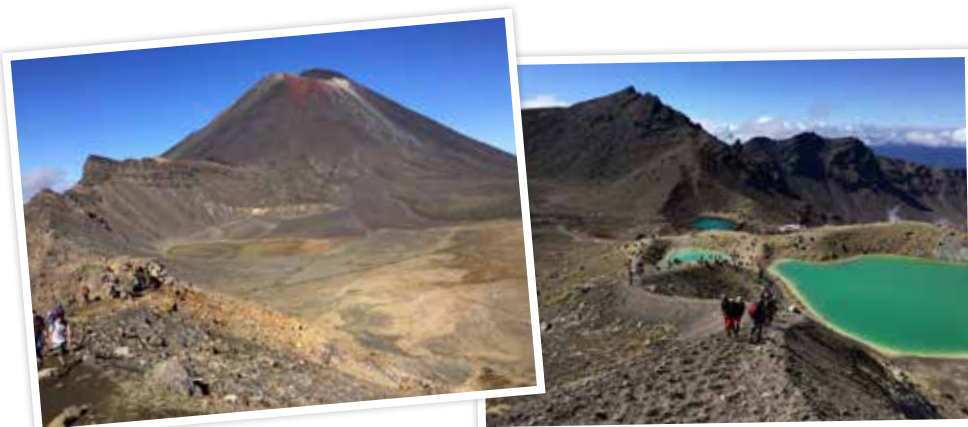
After lunch it's downhill. 3 hours of downhill. It seems to last forever. The first part is a winding track through open fields of mountain tussock grass and the last section through native bush. It's tiring on the legs and knee joints, I can feel my toes pushing the front of my boots with each downhill step.

Finally, and after 8 hours of walking, we reach the carpark at Ketetahi and it's another hug with Mum for making it over, a great accomplishment. We get the bus back to Turangi for a much needed drink and reflect on a perfect day.

Things to note:

You'll need a moderate fitness level and some prior training to complete the walk, take at least 2 litres of water with you, your lunch and some energy snacks. There are limited toilets facilities on the track and definitely no shops! The weather can change rapidly in the mountains so take warm and dry clothes.

Contributing writer:
John Edie



Agencies the
future force

Agencies the future force

The Underwriting Agencies Council (UAC) was formed in July 1998 and is the peak body for Australian and New Zealand underwriting agencies.

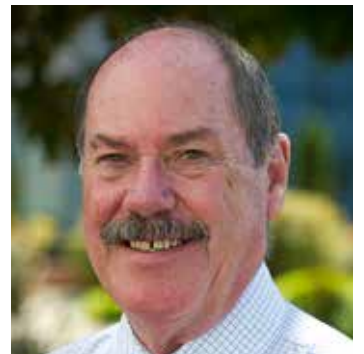
UAC General Manager William Legge believes the agency sector is the way of the future for the insurance industry. Having previously working for direct insurers throughout Australia and Southeast Asia, Legge then spent 15 years with underwriting

agencies such as MB Prestige and Stardex Group. He now heads the UAC strategic plan to increase member services and position agencies as a vital force in the industry.

"The burden of government requirements and regulation on large insurance companies can rob them of flexibility, which the market increasingly demands.

Agencies demonstrate mobility and a willingness to seek beneficial outcomes for all parties. Their real strength is their quick ability to adapt when they see opportunity" Legge says.

Size isn't everything. UAC members range from large to small agencies and their success stems from their attitude. Agencies are nimble,



William Legge
UAC General Manager



Agencies the future force

focused on problem-solving and can talk brokers through a raft of different options to satisfy their insurance needs. "Brokers often want alternatives to traditional market products and UAC agencies are ideally placed to provide them".

UAC's membership is expanding across Australia and New Zealand and its range of events has also grown, with new underwriting expos being held in Auckland, Wellington and Christchurch. The numbers of brokers attending the seminars and expos is ever increasing which is positive for the future of such events.

Legge said he feels that, with UAC being a relatively new brand in New Zealand, the exposure gained by the underwriting agency market with the New Zealand expos and seminars can only benefit insurance brokers, their clients and of course underwriting agencies themselves by expanding the market availability being presented to the insurance broking fraternity.

"I believe brokers are starting to see the value in attending our expos, where they come and view of the offerings of many of our agencies

in one place and location. It reinforces the personal approach which agencies can offer, they can talk insurance solutions face to face over a drink".

Current hot topics within the agency sector include harnessing technology to achieve the right mix of IT and human resources. "Agencies are rapid adopters of technology across many fields which helps them hit the road running" Legge points out. The UAC is also working closely with regulatory authorities to get the right blend of governance

oversight which is beneficial to all industry participants. Star Insurance Specialists is a proud member of the Underwriting Agencies Council.

“

Brokers often want alternatives to traditional market products and UAC agencies are ideally placed to provide them.

Wellington Expo

The most recent UAC Expo was held in Wellington in early August. Once again the speaker was Paul Ash from the National Cyber Policy Office and the event included a chance for brokers to mix with the various underwriting agencies attending.



A high-angle, close-up photograph of the interior of a luxury car, specifically an Aston Martin. The image shows the steering wheel with the Aston Martin logo, the dashboard with multiple analog gauges, and the center console with various controls. The leather upholstery is dark and appears to be in excellent condition. The lighting is soft, highlighting the textures of the leather and the metallic accents on the dashboard.

An Aston Love Affair

This is the story of two Astons and how some clever thinking won the respect and love of our broker and their clients.

High-end and performance car owners are anything but run-of-the-mill clients. They have particular needs and want to deal with a specialist who understands them and can customize their policy to their needs.

As a niche insurance specialist, Star fits that bill perfectly and that's why our brokers choose to work with us. Our team has delegated authority from Vero, so we handle all policy decisions and claims quickly and efficiently in-house.

Two clients insured with us via their

broker sustained significant damage to their Aston Martins. Despite them being repairable, and the clients having the ability through Star to choose their own repairer, neither owner would feel the same about their car.

Tensions can be high with this kind of claim, especially when relationships are on the line. Another insurer would follow a script, thinking it's cheaper to repair the vehicle, and force these clients into a repair process. And that would be their legal right. But our brokers know that Star is all about





maintaining good relationships and doing what's fair to all.

Forcing these clients down the repair path could lead to ongoing problems and the claims process would finish with them driving a car they no longer feel quite so excited about!

We don't follow a flow chart process and instead turn the traditional methods/processes on their heads. For example, often when there is less damage, using our unique and innovative salvage and disposal processes, including Trademe's \$1 Reserve Auctions, we can realise

a higher residual value from the damaged vehicle. This then makes it more economical to write the vehicle off rather than repairing it.

There is obviously a point where it doesn't become economical, but after factoring in a few conditions, we believed that the value of recovery from the two Astons would make better sense to write them off.

Many insurers don't understand the salvage value because their claims handler won't talk to the assessor or the salvage team. So when the assessment is made it is often based on the opinion that there's little or no value in the damaged car.

Our innovative approach is possible because all our team sit together in the same office giving us a full end-



to-end view of a customer's policy, and visibility between our boutique in-house teams – claims, assessors, salvage and disposals. We all talk to each other.

Our salvage approach is so effective that our disposals team holds Trademe's highest auction views of 2016. One of our previous auctions has also made Trademe's all time top 5 views.

So back to the Aston's.

Once these Aston claims were visible in the system, Nick Baker from Star connected with the broker, as they were significant claims that required a win-win-win scenario.

"We look at every claim individually. We have a great relationship with the senior brokerage team and always work constructively to get a good result," says Nick.

The reality is, if these vehicles were repaired, the clients could be waiting up to 3 months for their vehicles to be returned. We analysed the figures and believed we could make good recovery on these vehicles. After discussions with our broker and a little negotiation with their clients, which saw them add some funds to the pool to make the transaction financially viable for everyone involved, we agreed to write off their vehicles. This ensured the claim was expedited, with no

residual issues with the vehicles. The result, happy clients.

This is just one example why working with a specialist has more benefits than the policy price. Sure, the customer 'might' be able to save some funds on their policy upfront, but come claims time, you want to deal with an open-minded and experienced, solutions-focused team with the power to say 'yes', and where relationships and best outcomes are valued.

"What I like about our relationship with Star is they will alert me to a potential issue before it blows up, and they'll already have a solution in hand. They are really proactive and pragmatic," says our broker client.

Insurance doesn't have to be a paper pushing flow chart process. It's about being responsible ensuring all parties have a positive experience.



Broker Portal Updates

Your Broker Portal has received an upgrade.

Download your renewal invitations



You've been asking, so we're delivering.

When you next login to the Broker Portal you'll now see "Document Vault" at the bottom of the screen. This is where you can access your renewal documents and all the forms, brochures and services you use like, Policy Wordings, Claim Form, Product Brochures, The Hub, Proposal / Track Forms, Brand

Usage and now, Renewal Invitation Documents.

This update saves you time. Historically, each month we've emailed a PDF document of customer renewal invitations to one address at your office, which was then forwarded to your team. We'll still send you this email, but now you can login and see which clients have upcoming renewal invitations.

Then simply download these, or print a specific page and forward them on. No more chasing us for these docs because they're now at your fingertips. We'll store up to six month's worth of renewal invitations in this section too.

The goodness doesn't stop there. Coming soon, your login will show active

claims and their status, and you'll be able to lodge a claim online too. These changes are all possible thanks to you. We enjoy our partnership and creating real world solutions to make your life easier and your business more profitable.

If you don't have access to the broker portal speak to your key account manager or email admin@starinsure.co.nz



COC & Renewal Reprints

Don't shoot the messenger.

EQC and FSL fees on our Star CamperCare policies.

As you'll be aware the Fire Service (FSL) and Earthquake Commission (EQC) levies increased on 1 July 2017. They also changed the rules around collecting these levies.

We believe there are a number of more direct and equitable ways to collect these levies, ensuring that everyone pays their fair share. For instance, around 25% of the population aren't insured and are probably over represented in crashes that the Fire Service attends.

When the insurance industry tries to fight against the machine by illustrating levy collection alternatives, we're met with the

status quo stone wall. This will be an ongoing battle and we'll continue the good fight. But in the meantime, it is what it is.

What does this mean for us, you and your clients? As you know, Star CamperCare policies are really comprehensive and include additional cover for contents inside the motorhome or caravan. Because of this, we've been informed that we should not only be charging the Fire Service levy on the vehicle but also a Fire Service and EQC levy on the contents too, and to itemise these fees out on each policy.

We were aware of these levies and previously handled them as a yearly portfolio-wide adjusted entry, which was nice and easy. However, a bulk adjustment for these levies fails to identify every policy at a transactional level. So now we have to make it

easier for big brother to know that every policy owner has paid.

So from 01 July you'll notice both the FSL and EQC levies are itemised on each individual policy to show that it has been paid as calculated.

How are these new calculations worked out? You'll know that the vehicle FSL levy is \$8.45. For Star Camper Care, where the vehicle is under 3.5 tonne and there is the standard \$3,000 contents cover, the FSL levy works out at $\$8.45 + \text{FSL on contents } (\$3,000 \times 0.106\% = 3.18)$, for a total FSL of \$11.63. But if the vehicle is over 3.5 tonne, its FSL is calculated against the sum insured and we still have to add the contents portion.

The EQC levy is a calculation of $\$3,000 \times 0.15\% = \4.50 (which is adjusted if we have provided an increased contents value).

Note that the EQC will again be increased from 0.15% to 0.20% (\$4.50 to \$6.00) from the 1st November 2017.

Putting the "better ways to pay" argument aside for the moment, at least this method showing fees paid to government is transparent, and identifies who paid what, should the Fire Service or Earthquake Commission audit us.

We may not necessarily agree with it, however we have decided not to pick a fight on it at this stage.



What's happening this Spring
in your neck of the woods

Music around New Zealand

As we head towards the summer months there are a bunch of international music acts heading to our shores to put on a show. Here's our pick of the best.



October:

Alison Moyet

Decades before the world fell in love with Adele's soulful tones there was another British crooner dominating the radio. Alison Moyet started singing in the band Yahoo before launching a solo career which sold 23 million albums. In support of her current album "Other", Alison is embarking on a world tour where she'll play the hits including "All Cried Out", "Love Resurrection" & "That Ole Devil Called Love". She plays Auckland, Wellington & Christchurch in October.



October:

Lionel Richie

The 68 year old American singer, songwriter returns to NZ playing all his biggest hits including "Dancing on the Ceiling", "Love will Conquer All", "Say You Say Me" as well as some classics from his previous band the Commodores. His recent show at the UK's famous Glastonbury Festival, where he played to 100,000 people was described as "triumphant" by the BBC. Lionel plays Auckland and Christchurch in October.



February 2018:

Queen + Adam Lambert

They have some of the biggest rock songs of all time and new front man Adam Lambert is definitely the best thing since Freddie Mercury. According to Brian May "He doesn't have to try. He is a natural, in the same way that Freddie was. We didn't look for this guy, suddenly he's there, and he can sing all of those lines. He can do it in his sleep". The tour hits Auckland mid February.



October:

Alanis Morissette

The rock lady from the 90's is back. Her Jagged Little Pill album sold over 33 million copies worldwide and produced the famous hits "You Outta Know" & "Ironie", Alanis is coming back to NZ for the first time in 20 years, and avoiding the main centres. She'll perform as part of the Summer Concert Tour in January, hitting Taupo, Whitinga & Queenstown.

The Rumours...

Apparently Cher is touring NZ sometime in 2018, P!nk might also make it here next year, in support of her forth coming album. Robbie Williams has just confirmed he will be downunder in February 2018.



**The people
behind the scenes**

Meet the team

Meet the Star team



Luke Owen
Highway

I moved to New Zealand from the UK in January and start my career with Highway soon after. My previous experience is within Sales, Events, and Tourism industries and as Business Development Manager, I am passionate about growing the Highway platform in the USA as well as here in New Zealand.

In my free time, I enjoy travelling and have been amazed at the amazing Kiwi scenery and everything New Zealand has to offer. My other favorite travelling experience was driving a Tuk Tuk around Sri Lanka last year - I even had to go to a Sri Lankan driving school to get my Tuk Tuk License! My other passions are music, cups of tea and my beloved Swindon Town FC.



Tim Moore
Insurance Brokers Alliance
Dunedin

I started with State in Dunedin in 2009 and joined the outstanding IBAL team in 2016 from another broking house. I previously also spent time working in the Australian market before settling in Dunedin with my partner and two young girls.

When they are not looking I sneak out and work away in my garage restoring cars and when I earn enough brownie points I cash them in to go hunting or fishing with the lads.



Alysha Edwards
Crombie Lockwood
Nelson

I've been a Personal Lines Broker for Crombie Lockwood Nelson for the past 12 months, prior to this I worked for NZI/Lantern as an Insurance Advisor in Christchurch and Nelson for 3 years.

I've been blessed to be able to grow up and live in some of the most beautiful places in NZ, Nelson Wanaka and Queenstown. In my spare time I like to hang out with friends, enjoy the Nelson Sunny weather with beer and cheese and enjoy numerous walks with my dog Blue.



Jarrod Smythe
Operations Manager

I'm fairly new to the team having started with Star in March. My office is in the basement ("the man cave") looking after our disposals and wreck recovery. I spend a lot of my days on TradeMe.

I have an interest in cars and motorbikes which is why I was keen on the job here. I currently have a personal collection of about 12 motorbikes in various states of repair and a modified Toyota GT4. I live in south Auckland with my wife and two dogs.





How much is that Porsche in the window?

Classic cars. The market and their valuations today.

The advent of the GFC changed substantially the way in which the world views investment. The traditional bank deposits coupled with minimal (or even negative) interest rates have been replaced by a number of alternatives such as wine, international property, art & the classic car market.

Whilst in the past this market has always been there principally for personal enjoyment, investment attempts have invariably been of a boom or bust nature.

The changing situation in NZ is no different to that happening in the rest of the world. The baby boomers have the kids off their hands, they are

mortgage free, have down sized the family home or sold an investment property and have disposable cash to play with. The "I had a picture of one of those on my bedroom wall" syndrome is a reality which to a large extent has fuelled an interest in cars of their era and which they can now afford.

For many years it seemed that prices of most classics were fairly static with the sum insured remaining static. However, as the market has expanded so too has the value of the vehicles frequently. If you bought a classic car in the '80s or '90s chances are you'll be quids in with an average increase p.a of circa 15% sometimes, a bit more. OK you say that's pretty



good! What is often overlooked however is the fact that your insurance cover hasn't kept pace with this increase in value.

I make a living out of valuing classic cars and frequently get calls from people that haven't reviewed their sum insured for more than 5 years. Vehicles worth \$100,000+ that are insured for less than \$50,000 is quite common. When I then explain to them the realities of today's market it's usually met with great surprise as they haven't realised what has been happening in the intervening years.

A case in point is the Porsche 930 turbo. This is a car that 5 years ago you couldn't give away at \$40,000. If you find one now for \$150,000 then grab it as they will be a \$200,000 item before much longer! So what has caused this situation? A few years back they had a 40th birthday, a fact which the motoring press devoted many pages to and this stirred the "I never thought about buying one of those before" factor. Now everyone wants one.

Essentially, the under-insuring of classics is common today. I have a large number of clients for whom I value their car annually, yet many of your clients will never have had their car valued. With the world getting smaller we can all react to situations much quicker. Vehicles that trend upward in the UK or Australia will invariably perform the same here in NZ. May be not as dramatically but I can assure you that this market will reflect the same outcome. I subscribe to many global classic car auction sites which gives me a wide view as to values. I also attend annually at least two major international classic car events. In April I went to Techno Classica in Essen which is the largest, classic car show in the world with a minimum of three days needed to get around! It gives me a real good feel for the market both the ups and downs and allows me to pass information on to my clients as to what is happening to their car values.

When I review a car I tend to consider a service history as being

more useful than low mileage. Ex UK may be a negative as there is usually rust somewhere and yep it does sometimes rain in California so a car from there is not always perfect. Provenance means a lot. Was it driven by Denny Hulme, Stirling Moss etc. Colour too plays a part. Not so many years ago greens and yellows were very passe. Now they are sought after. I don't have a problem either with accident damage providing it has been correctly fixed.

This business is to a large extent about managing people's expectations which I endeavour to do with sensitivity as after all you're dealing with some one's pride and joy. You need to be fair and explain the facts of life both for your own integrity and clarification for the client which is why I need to know my facts. Not always easy!

I have been involved with classic car valuations for more than a decade. Like any form of commerce in this age changes are part of life. What I try and do is put the changes in

perspective and drive a win/win outcome to create an ongoing relationship that the insurance industry recognises and which we all ultimately benefit from.

Bonus:

Did you know that if your client gets their classic car professionally valued (from some like Ian) then Star Insurance will provide a "certified value" meaning your client can be guaranteed exactly what they will be paid in a total loss claim!

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Ian Nott

RS Consulting

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Save The Date

Save The Date

Thursday 12 October

Northland Broker Drinks
(Whangarei)

Thursday 26 October

Waikato Broker Drinks
(Hamilton)

Thursday 2 November

North Shore Broker Drinks
(Takapuna)

Wednesday 8 November

Dunedin Broker Drinks

Thursday 16 November

Auckland Central/West Broker Drinks
(CBD)

Thursday 16 November

NZ Insurance Industry Awards
(Skycity)

Saturday 25**& Sunday 26 November**

Nelson Motorhome Show



Competition

Competition

Congratulations to:

Christine Harrison (Rothbury Capital City), Mandy Stenersen (Barley Insurance)
& Kerry-Anne Maroulis (Rothbury Hamilton) who all won movie passes by
entering the competition in our last magazine.

This Month:

We're giving away a couple of
\$30 JB HiFi vouchers.

Brokers, we're automatically giving you an entry each time you create
a Certificate of Currency using our online portal (for actual
risks placed with us). **Dealers**, you'll gain an entry for each
proposal you send through to us.



**Ultimate
protection.
Wheel to wheel.
Helmet to boots.**



**We're the specialists insuring everything from
quads to classic, show, collectibles, off road,
racers, cruisers, sports, custom, restorers,
scooters, touring, heavily modified and more.**

We're part of the motorcycle community, which is why
we can offer your clients truly customised motorcycle
insurance, including their gear, at the best price.

**Say goodbye to future motorcycle
insurance headaches with
Star Motorcycle.**



Find us online:
starinsure.co.nz



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