

theHUB



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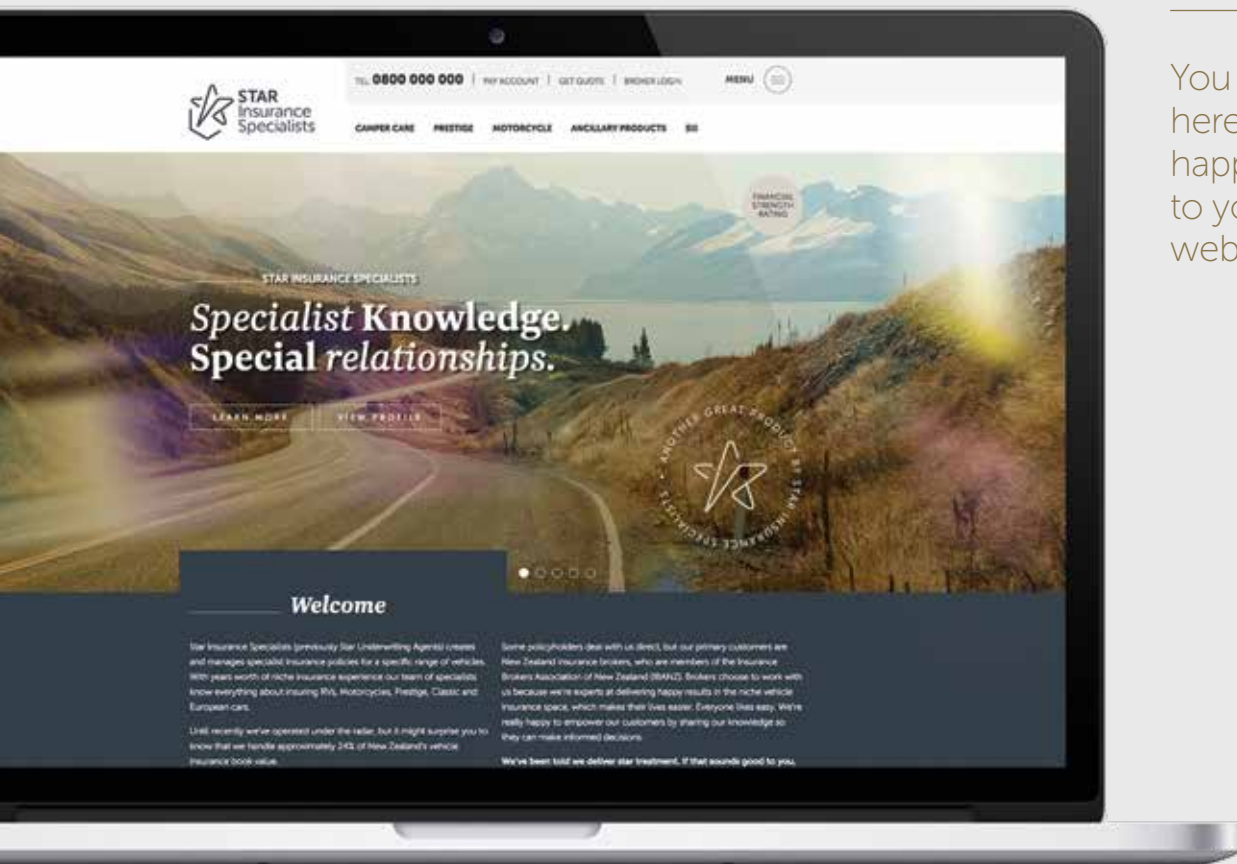
The number of pages in this bumper edition of "The Hub."

In this edition

How we rebranded to Star Insurance Specialists.

The story and process behind a rebrand of Star Underwriting Agents.

A new website for bright sparks.



You asked for it, so here it is. We're really happy to present to you our new website.

We think it'll make your life easier. And that's exactly why we're here, to support you and your customers.

The first thing you'll notice is our new brand and look and feel (more on that later in this issue of The Hub).

We've made it really easy to understand who we are, what we're about

and the process you engage in when dealing with us. All the forms you'll ever need are there and we're in the process of finalising a new secure section for our Brokers and Dealers, where you'll be able to get up to all sorts of goodness.

As always, we welcome your feedback.



starinsure.co.nz



Editorial

The Hub of goodness.

Our brands are not the only things to experience change. BQ Magazine was shouldered too.

It was originally developed to connect with our Brokers and share info about upcoming events as well as stories and images from the previous quarter. Brokers are a large part of our customer base, and we also have great relationships with motor vehicle

dealers who promote our insurance products to their customers too. As you're both retailers/representatives of our products it made sense to speak to both of you via the one publication. Therefore BQ as a name no longer suited.

The intention of this magazine is to be your insurance information hub. So "The Hub" as a name fits the bill. Enjoy this bumper issue and if you have any questions please ask us.

The old BQ roundel.



The new roundel.



Contents

In this edition ...

2	<u>A new website for bright sparks!</u>	11	<u>You are central to everything we do.</u>
3	<u>The hub of goodness.</u>	12	<u>The Star Family of Products.</u>
4	<u>Who's boring.</u>	13	<u>Choose a better road with Camper Care.</u>
5	<u>How we rebranded to Star Insurance Specialists.</u>	13	<u>G'day Jayco.</u>
6	<u>What's in a name?</u>	14	<u>Meet the team.</u>
8	<u>A new "BackOps" site. The Brokers Backend.</u>	15	<u>The Market for Matakakana.</u>
9	<u>Support for Brokers and Dealers.</u>	16	<u>Now more of your customers can enjoy the Star treatment.</u>
10	<u>What's happening around New Zealand.</u>		



Contributing writer:
John Baker

I recently clocked up 50-years working in the insurance industry. This milestone got me thinking about the people I have worked with for five decades!

Who's boring?

Whilst we are individuals with our own approach and sense of style, I noticed some common character traits that a lot of us share:

1. Many of us fell into insurance. It's a career that found us by mistake. We bailed out of school or university and whilst insurance wasn't our chosen career, here we are, each with a niche we enjoy and mostly content with what we have.
2. On a superficial level, we are a congregation of some of the most boring people we could possibly hope not to meet.

"Wait, did John just call me boring?!"

Not you personally. I'm making a gross generalization to make a dramatic point. And that point is...on the surface we may look boring and be judged by our profession. But when you scratch the surface you discover an entrepreneurial spirit that is firing on all cylinders.

At its heart, insurance is a risk business. Risk is accompanied by danger but also rewards. When the average person thinks about risk, a bank deposit investment maxes out their

comfort levels, whereas those with the entrepreneurial spirit, experience real joy from risking some capital in exchange for potential returns. It's a natural high that's exhilarating.

Experiencing the fear of failure is a great motivator to go beyond a standard and basic appraisal of what's around you and how you operate. With this mindset you can do things like expand your market, delete unacceptable risk, or reduce short-term profit expectations in order to satisfy a need in the market, create employment and get a return on capital. These endeavours are unique and satisfying. They're not things experienced by "safe" people.

In my years in business, the fear of financial failure has constantly stimulated me to ensure that I always meet my responsibilities, to security, staff, clients and family. Being responsible for the wellbeing of others is far more important to me than additional profit that could be generated by taking a different approach.

Whenever I've considered things under control an unexpected event or threat has occurred. This immediately ignites my fear and swiftly prompts

focus followed by action. Focus and action resolve all issues. Seriously. I welcome the problems I'm presented with because ultimately the business will improve as a result. When you think about it, this is true in your personal life too.

In my mind, positive fear as a motivator is not a bad thing because it keeps you on your toes and is something that can be managed. But most of all, it adds zest to our existence. People who avoid fear and play it safe all the time are at far greater risk of reflecting on their lives and wondering why it has passed them by.

So when thinking about your future, be sure to tackle problems head on, take a few risks and you'll never be accused of being boring.

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"Wait, did John just call me boring?!"



Contributing writer:
Will Roffé



How we rebranded to Star Insurance Specialists.

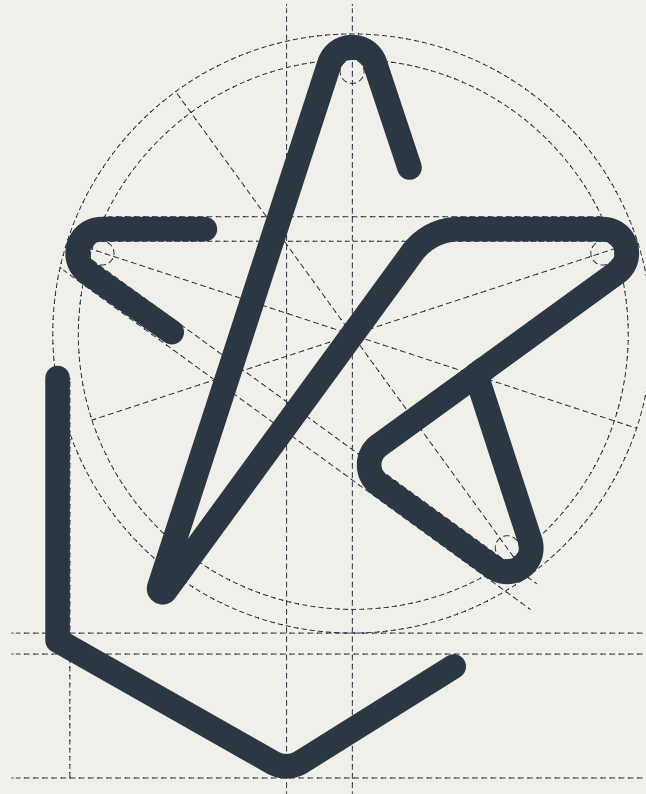
During 2016 we researched a group of our brokers and dealers to check happiness levels and to table some ideas we were considering. We value the input of our brokers and dealers and wanted brutally honest responses; which we got.

It was an invaluable exercise and we learned a great deal. This ultimately steered us into a brand journey that resulted in:

- A more streamlined business approach
- A revised company name
- A new company logo
- New brand logos
- New sub-brands
- Updated product definitions
- A brand spanning new website at starinsure.co.nz.



How we rebranded to Star Insurance Specialists



The geometry of the new mark.



What's in a name?

We discovered that 83% of you most often referred to us as Star, our old name being Star Underwriting Agents.

Even when discussing our different products, you'd still refer to us as Star. We'll be honest, we like the powerful association because we want our customers to see us as insurance stars, with a great range of niche products.

But there was some confusion around our Star Insurance motorcycle product and our parent name. We received some more

golden nuggets from the research. For us it wasn't a matter of asking some questions then saying, "Gee that was interesting" without taking any action. We engage because we want to continue to work closely with you and deliver leading, relevant products that you and your customers love. As action takers we knew we had to make some changes.



Strategy first

After some navel gazing and then a solid strategic process with our creative partners and internal team, we set about to make some significant changes that we believed would impact our industry and make our services stronger and more relevant for you.

We started with the absolute no-brainer task and removed confusion with our names to rebrand our parent company as Star Insurance Specialists and our motorcycle product as Star Motorcycles. We think our new parent name better reflects what we do, because we quite literally develop specialist insurance products.

Remove layers

We noticed that all our products seemed to sit out in the wilderness as standalone brands, not part of a bigger, more successful beast. So we looked at removing any layers of complexity between you and us. Our customers like easy. So do we.

We brought everything into the same tent and rebranded all of our products under the "Star" banner. We are one company with multiple products, so we needed to act that way externally too. The bonus effect of this was it brought our internal teams even closer. We were able to streamline operations, remove duplication, and make dealing with us easier.

We wanted to make it easier for you to contact us too. So our brokers and dealers were then given their own 0800 numbers to go straight to our key account managers. No more waiting with the general population.

We then looked at our products to see if any policy changes needed to happen. The glaringly obvious one

was Prestigio. Over the years this product grew to insure vehicles that were outside its original scope. We did this because we want to look after our customers by providing solutions. But as a niche insurance provider we needed to be really clear about which of our products insure which vehicle types.

We decided to split Prestigio into two new brands

These are now easier to assign to their respective customer types:

Star Prestige: to meet the needs of discerning customers and provide them with New Zealand's most prestigious, customisable and unparalleled class of motor vehicle insurance policies.

Star Enthusiast: is for drivers whose needs don't fit neatly into an off-the-shelf package. It's for vehicles that have seen their 25th birthday; or are a little bit unique; or they're being restored; or they only go out on weekends.

We then created a new brand for vehicles that didn't fit neatly with Star Prestige or Star Enthusiast (as mentioned earlier):

Star Everyday: These cars were once prestige or marque vehicles, but over time they've lost a little bit of their shine, are a lot more affordable, or are ubiquitous. For example, a 7-10 year old BMW might fit this category.

After we updated our product definitions (such as what Star Prestige became), we looked at all our products to make sure everything worked well.

Did someone say new website?

We then looked at our brand language and imagery. The best place to show you how this turned out is on our website at www.starinsure.co.nz



We're really happy with it and of course we welcome any feedback. We're confident you'll now be able to find everything you need there, but you can still call our same great team 24/7.

So there you have it. These changes are still rolling out, with more exciting announcements to come. All we can say is watch this space. We hope you agree that everything is now more cohesive and coherent and that it amounts to a better experience with Star.



A new “BackOps” site.



As you'll now be aware, we have a brand new website. We've continued working on a new secret backend system for our Brokers and Dealers. But don't worry...

No hacking required.

When you receive your username and password you'll be able to login and do things like issue your customers with certificates of insurance, manage your team's details, and download all your special forms and more useful information. We'll be in touch with an update soon.



**Support for
Brokers and Dealers**



The special support keeps coming. Here's another time saver!



We've just updated our phone system. If you listen to our regular 0800 number you'll hear some more of our personality shining through. We hope it gives you a giggle.



We don't want you to have to wait with the rest of the population, so we've commissioned special numbers just for you.



Next time you need to speak with us, beat the queue by calling one of the following numbers and going straight to our key account managers:

Brokers: 0800 250 699

Dealers: 0800 955 954

Time's money right? You're welcome.



**What's happening this summer
in your neck of the woods**

There are some great events happening around the country and here's our pick of them!

What's happening around New Zealand



**11 March:
Kumeu
Show
(West Auckland)**

Aucklanders, grab the family and go west! This is the 95th annual Kumeu show and will feature International Timber Sports, Vintage Tractors, Local Fire Brigade demonstrations, amusement rides and side shows. There's also many competitions from sheep shearing to cake icing and photography. You might even grab a selfie with our former PM, as Kumeu falls into John Key's electorate.



**17-19 March:
Womad Music
Festival
(New Plymouth)**

The World's Festival! Taranaki was recently voted the second best destination in the world by Lonely Planet, so why not experience it by attending this famous music festival. The music line-up features artists from many corners of the world along with authors, musicians, critical thinkers and entrepreneurs from New Zealand.



**15 April (Christchurch)
& 17 April (Auckland):
Cyndi Lauper & Blondie
in concert**

Dust off the fluoro leotard, put some glitter in your hair & get along to see these two pop legends. Blondie (fronted by Debbie Harry) are best known for their 1979 NZ number one tune "Heart of Glass", while Cyndi Lauper has a string of greatest hits including "Girls Just Wanna Have Fun" and the classic "Time after Time".



**14 – 16 April (Easter)
Classic Fighters
Omaka Airshow
(Blenheim)**

Marlborough's largest event, attracting 30,000 people from around the world for 3 days of action packed aviation and ground theatre. Saturday and Sunday are the main show days with over 100 aircraft participating, together with mock airfield attacks supported by ground theatre and pyrotechnics.



What we do
to be special



You are central to everything we do

If you've spent even the remotest amount of time dealing with us, you know that we value our relationships and do everything we can to pull out the stops and help you shine with your customers. (If that's not your experience let Nick know!)

We know that we're judged on our ability to provide the best cover, price, support, and claims process. So we do what is required to make those things a great experience for you.

Star innovators

If you stopped to think about innovators in the insurance space, we hope you'd think of us. We're an agile business, constantly looking at customer issues and where we can develop and tailor solutions to fix those problems.

Being incredibly niche in our approach helps too. It means we

can usually provide the best, custom policies at the best prices.

Protecting you too

Shining for you everyday means providing products that are best of breed. But it also means either not covering a vehicle because it's not a good fit for either of us, or attaching the right premium to the risk. It's why we are hands on with all our quotes. If we can save tears and diffuse disagreements at claims time, we'll endure a little discomfort at the start.

In most cases we get the value right at the start of the process, and explain our approach clearly so

that everyone's on the same page. Nothing is left open to interpretation should there be a claim later.

Eight out of 10 of our brokers like the fact that we're hands-on. This is because we're dealing with people's lives and relationships that we value. Being respectful and treating everyone as unique individuals is not something that can be relegated to an automated system.

With incredibly in-depth knowledge our team of specialists know everything about insuring RVs, Motorcycles, Prestige, Classic and European cars. We even have special rates just for our brokers, dealers and your families. Let us know if we can help you.



Our product
makes us better

The Star Family of Products

“

“Since 2002, we’ve grown special relationships with our customers by going beyond doing what is required, to doing what it takes to turn customers into friends.”



Star Motorcycles

The original, specialist motorcycle insurance with the best care and protection for bikes and gear.

Find us online:
motorcycles.starinsure.co.nz



Star CamperCare

The most comprehensive, custom RV insurance, with the best policies at the best price.

Find us online:
campercare.starinsure.co.nz



Star Prestige

The most prestigious, customisable and unparalleled class of vehicle insurance for discerning customers.

Find us online:
prestige.starinsure.co.nz



Star Enthusiast

For vehicles that are unique, or 25 years old, or being restored or are weekend drivers.

Find us online:
enthusiast.starinsure.co.nz



Star Everyday

For owners of everyday vehicles, but they're a cut above the rest. These vehicles were once in the prestige or marque category.

Find us online:
everyday.starinsure.co.nz



Journey On

Helps with locked-in keys, flat batteries, emergency fuel, flat tyres, breakdowns and more.

Find us online:
journeyon.co.nz

warranty plus+

Warranty Plus

Extended coverage for all electrical product faults, including replacement parts and labour costs.

Find us online:
starinsure.co.nz



Product features

Choose a better road with Camper Care

The Camper Care insurance policy has recently undergone a refresh to ensure we remain the leader in Recreational Vehicle insurance in New Zealand.

The first thing you'll notice is the new cover! We've used local landscape photographer Peter Latham to provide some stunning scenic shots used both in the policy wording and our Camper Care promotional posters.

The next thing you'll notice is the plain English standard. No easy feat when writing an insurance policy but the new text will make it far easier for your customers to understand what they are and aren't covered for.

Finally we've added a bunch of new benefits to make the policy the best in the market, these include:

- Animal Death or Injury Cover
- Burnout of Electrical Motors
- Hidden Gradual Damage
- Caravan Park Fees
- Incorrect Fuelling



We've been showcasing our new posters and policy wordings at Motorhome and Caravan Shows around New Zealand recently, including our own shows in Christchurch and Hamilton.

There are plenty more exciting things happening for Camper Care in 2017, so stay tuned!



G'day Jayco

On a recent trip to Melbourne our Key Account Manager, John Edie, got the opportunity to tour the Jayco Caravan and Motorhome factory.

Jayco started in Australia in 1975 and in 2007 moved to their state of the art complex in Dandenong. The site covers a 50-acre with a 60,000sqm indoor manufacturing complex.

Employing over 1,000 Australians, Jayco continues as a locally owned family business and since its humble beginnings has built over 180,000 RV's.



They currently produce about 244 units per week.



The people
behind the scenes

Meet the team



Rani McCann

**Rothbury Insurance Brokers
Queenstown**

I've been in the insurance industry for 22 years and most of those years in the commercial market. I worked for a niche insurer in Australia for 18 years and have been with Rothbury working in beautiful Queenstown for the past four. I've recently moved up to a senior broking role.

Outside of work my husband and I love going for drives through Central Otago; walking around Bob's Cove and sampling local cuisines and wines.



Frazer Skinner

**Marsh
Auckland**

I studied Marketing and Management, then started to a role at AA Insurance. I've now been at Marsh for 6 years in roles involving technology and operations and I'm currently the Manager – Consumer. I enjoy brunch in a café while watching my toddler son wrap the wait staff around his little finger, before I pay quickly and apologise for the mess left behind.

Lisbon is one of my favourite cities, I'd highly recommend a visit to anyone heading that part of the world. At home I'm about to start a kitchen renovation – I want to add a whisky bar.



Hine Kaiwai

**PIC Insurance Brokers
Auckland**

I have been in the insurance industry for over 12 years. I started off in claims and then moved into an underwriting role. Over the past 17 months I have been working as a Domestic Broker for PIC. I really enjoy the challenges this role brings and get great satisfaction in knowing that our clients are getting proficient advice.

Outside of work my husband and I have 4 boys which keeps us with a very busy lifestyle. We enjoy spending time with our family and love travelling, our next adventure is a trip to the States.



Meet the sual team

Jazz Pickett

**Sales Support
Auckland**

I'm fairly new to the insurance industry having worked at Star Insurance for just 6 months. I work in the admin team dealing with our direct clients and intermediaries, everything from quoting risks, processing policies and providing telephone customer service.

Previously I have been a flight attendant for Air NZ and have had a few cameo appearances in Shortland Street. Outside of work I do some dancing to keep active and have volunteered with a number of charities to assist in their fundraising activities. I live with my partner and our two dogs in Auckland.



We had a such a great response to our book giveaways last issue that we decided to give away 2 copies of each book! The winners of "The Second Phase" were Sandi Louise-Murray from Crombie Lockwood Takapuna & Steve Babe from Ascot Insurance Brokers Whangarei. The winners of "Ruapuna The First 50" were Leanne Hunter from Brokerweb Risk Services Christchurch & Corina Gutschlag from Feldwick Insurance in Invercargill.

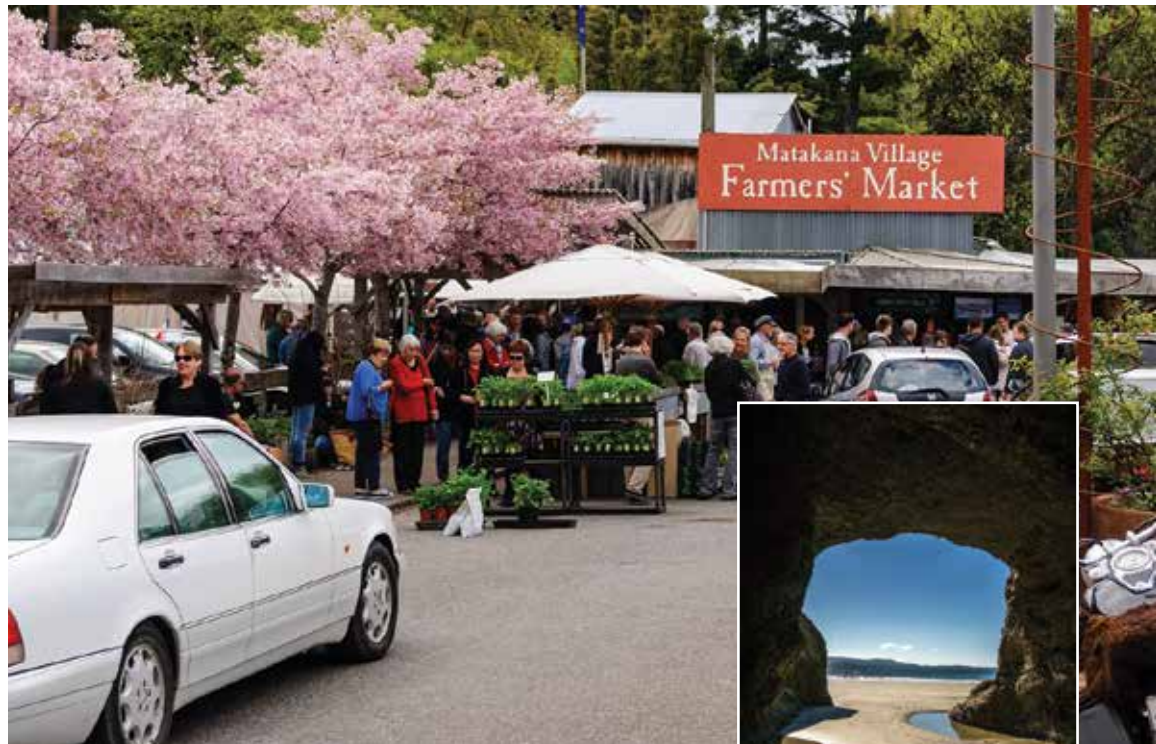


Contributing writer:
Christine Sheehy

Photo Credits:
Matakana Markets by Craig Rohloff / Anchor Bay by Deon Hamilton

The Market for Matakana

Surrounded by vineyards and stunning beaches, the historic village of Matakana has become one of Auckland's must visit destinations.



Founded in the 1840s, the town became known for the riverside sawmill, brickworks, creamery and abundant local produce. Today Matakana has a vibrant creative scene, a close community with a fine selection of restaurants and watering holes.

The popular Saturday Farmers' Market on the site of the old timber yard features local artisan produce and live music in a pretty riverside setting. Little ones will enjoy the petite adventure playground tucked behind the main stage and the short walk along the river to the waterfall. A day out in Matakana

- On busy weekends, don't be tempted to drive right through the village to get to the market – take the first car park you see

after passing Matakana School, and enjoy the short flat walk to the village. Bring plenty of cash as queues for the ATM can be long.

- On Sundays the market square hosts the Matakana Vintage Market and Sunday Sessions, for vintage and upcycled treasures and live music.
- Walk or cycle from the village all the way to Omaha Beach or Point Wells, following the sculptural markers made by local pottery, Morris & James. The stunning views across orchards to Omaha are worth the climb.
- Omaha Beach is a local favourite for running, walking and swimming. The northern end of the spit is home to endangered dotterels, while the estuary site is great for paddleboarding and

waterskiing at high tide.

- Tawharanui Regional Park features some of Auckland's finest beaches, with sweeping stretches of sand, steady surf and stunning views to Little Barrier. Older kids & teens enjoy the low-tide climb around the rocks to the mermaid pool. The park is home to kiwi and endangered takahē, so pick up a map from the ranger's hut at Anchor Bay and follow the ecology trail or one of several longer hikes.

Junction Magazine is the insiders guide to the Matakana Coast that locals and visitors are raving about. Pick up your free monthly magazine from selected cafes or information centres locally, in Auckland, or by visiting our website.

The 2016/17 Junction Handbook will give you all you need to know in a handy pocket-sized guide.

You can find all copies of Junction Magazine and the Handbook, along with where to pick up your hard copy at www.junctionmag.co.nz



Making our policies
more relevant

Now more of your customers can enjoy the Star treatment



If we were one of the generalist insurers, when a policy rolls around for renewal we'd automatically spit out renewal documents without a second thought. And it would be the same for everyone. There'd be no consideration of individual circumstances or market changes to do with that vehicle. But we're not generalists, we're specialists. And specialists do things differently. We like to think that our different approach is better for you and your customers.

By remaining focused and looking at all our policies individually, knowing there are real people and vehicles

behind them, we can tailor the most relevant policy for each situation. Everyone's unique, so why not have a unique policy?

Yes, from a self-interest perspective, we naturally want to improve the performance of our portfolio. This makes good business sense. But it's also about being fair. And we don't think it's fair to slap everyone with a premium increase, or take a massive risk ourselves, if it's not warranted.

As mentioned earlier in this issue, Prestigio became Star Prestige and Star Enthusiast, and the remainder of vehicles that fell outside of those classes became Star Everyday – for everyday runners that are a cut above the rest.

An operational change

In the past we would send you an invitation to renew your clients' policies, which included new premiums and any adjusted conditions. But as time progresses and vehicles age, there are some cases where the vehicle is no longer "prestige". For example, a 7-year old BMW can be seen everywhere now, so they've lost some of their shine. And people driving these vehicles today are rather cost-conscious.

For these renewal types, we've removed the automated system generated renewal process. This

takes out any assumptions around the vehicle's value, and nobody likes paying more for insurance than they have to. If the value is too high, then the premium will be out of step. Plus in the event of a total loss claim, unrealistically high values can influence policyholder expectations.

With these types of vehicles we're asking you to first connect with your clients to help them understand their vehicle's new market value then return to us with a figure that you both think is fair. A starting point to check market values could be on Trademe. We'll then do some number crunching and apply the correct value and let you know what the premium will be. We think this is better for everyone and gives you an opportunity to keep the fires stoked with your customers, and maintain that relationship.

Now more of your customers can deal with Star

We think Star Everyday, along with its hands on approach, is fair, and a nice addition to our ecosystem. And who knows, maybe we'll see even more of your customers' vehicles come over to us as Star Everyday customers. Feel free to discuss your clients' vehicles with us.

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We're not generalists, we're specialists. And specialists do things differently.

