

# theHUB



In this edition

## Making Happiness Happen in Queenstown

Tauranga Office  
Opening

Floating through  
South Australia

LAMS BIKES

Christchurch  
Motorhome Show

## Editorial

# Happy Birthday!

Star Insurance Specialists recently celebrated our 16th birthday, a chance to reward our success but also look forward at where we want to be by 2022. Part of this process involved relaunching our internal values and looking at how we will apply these in the real world.

We think how people "FEEL" is really important and so have wrapped our values into this acronym.

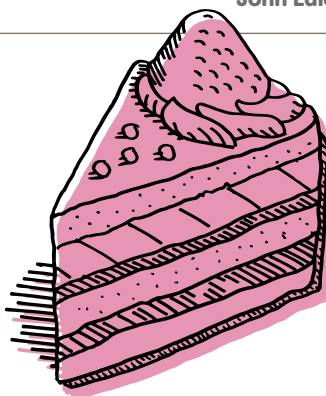
**Family** – we are a close knit family owned business

**Empowered** – our knowledge and independence drives us to be fair and efficient

**Entrepreneurial** – we are agile and adaptable to deliver better results

**Lead** – we bring our A-game every day to disrupt and lead our industry

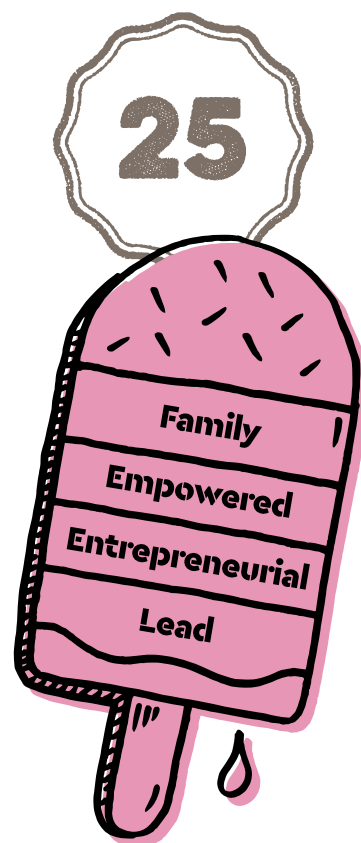
We were contemplating making the last one Love, as being a staff member at Star means loving what you do! Our leadership teams are working on various ideas and activities to put our



values into action, an example being our recent staff trip to Queenstown which is detailed in this magazine.

We hope that as valued supporters of our business you FEEL good about placing insurance risks with us. We're always keen for feedback on how we are (or aren't) putting our values into action!

Editor in Chief:  
**John Edie**



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Contributing Writer:

**John Baker (Executive Chairman, Star Insurance)**

## Insurance

# Compliance & the next generation

We have been talking around the office on the broad subject of the intergenerational differences of employees of both the underwriting and broking areas of our industry.

People of my generation, like our parents before us, hanker for the "good old days" which is a safe haven for us as we are challenged by technology and compliance.

What does concern me though is that technology is being seen as the solution rather than a tool to assist us with the complexities of insurance. For example there will always be claims that can be managed by non-technical claims people who use a computerised flow-chart to tick off boxes and fast track simple claims. But there is still a need, on the more complex insurance issues and claims for those of us who understand the age old doctrines that insurance is based.

Unless we know why, and understand the doctrines of insurance we become so reliant on automation we cannot debate what the correct technical answer is in the event of a dispute.

Years ago, I investigated what was needed for a paperless office. One solution being offered was a system that needed every piece of paper that came into the office to be scanned into the computer



system and all subsequent work was completed on the screen. It seemed to me that we would be figuratively swimming upstream with our work flow and those who had adopted this system soon realised that they were becoming slaves to the machine.

The solution was found at an engineering Expo where we discovered a program that let us work on the paper until the job was concluded and at that point the whole file was scanned and the information stored. Paperless administration was not a practical solution but paperless file storage was.

We are currently redrafting our motor wording. Our challenge is to produce a document that is industry leading in concise and legally defensible language. It will be many pages long when printed but if we insure a risk and make it subject to the policy document, who will read the cover?

This places an onus on the broker to advise the client, but if the broker is not aware of the extent and limitations of the cover, and why certain clauses apply how can the broker professionally advise his/her client.

I have not been an advocate for university degrees, but I am starting to change my mind lately. I am finding brokers and my own staff who have completed a qualification are often more able to understand and learn the nuances of covers. They realise that their service proposition is professional and not just the cheapest premium. They understand value versus price and can intelligently debate the pros and cons of covers.

Maybe we have been guilty of employing people who can physically complete a task but who do not comprehend professionalism. This is a defining issue with our industry and I sincerely hope there are enough of us left who still have a passion for insurance so that we can stem the flow of mindless compliance that will soon dominate our marketplace.



## COOK'S CORNER

# Prawn, Rocket & Feta Fritters

**Preparation time: 30mins**

**Cook time: 15mins**

<b>350gm</b>	raw prawn meat, medium/rough chop	<b>50gm</b>	rocket leaves
<b>1 egg</b>	beaten	<b>60gm</b>	feta cheese, diced or crumbled
<b>1tsp</b>	baking powder	<b>1 lemon</b>	cut into wedges
<b>50gm</b>	plain flour	<b>Salt &amp; pepper</b>	
<b>150ml</b>	milk	<b>Extra Virgin Olive Oil</b>	

## Method

### Step 1

In a suitable sized bowl make a batter by adding the beaten egg, baking powder, a little flour and a little milk. Slowly add more flour and milk as required to make a batter consistency.

### Step 2

Add the roughly chopped prawns, chopped rocket leaves and feta to the batter mix. Season with a little salt and pepper. Do not overmix as it's important not to break up the feta cheese.

### Step 3

Heat a hot plate or pan and add some olive oil. Add the fritter mix in small sized portions. Cook and turn once until lightly brown on each side, don't overcook or they will be tough.

### Step 4

Serve with a few lemon wedges and some chutney.



# Seafood School

**We're half way through 2018 and like many other companies we reflected on the past 6 months with a team meal out. For something a little different we headed along to the Auckland Fish Market to cook our own dinner at their seafood school.**



The format for the evening saw all of us start with a glass of wine in a lecture theatre while our instructor chef John Campbell spent 40 minutes demonstrating how to cook the evening meal. Prawn & Fetta fritters with a tomato chutney, followed by Salmon steaks and a side of potato cakes. From here we were split into teams and given about another 40mins to prepare the meal on our individual kitchen benches (think Masterchef style). When all the food was cooked and judged we all sat down as a team and devoured our feast, with another glass of wine of course.

All up a great evening had by all, combining a social function with some team building and learning of new skills. We'd highly recommend it if you're in Auckland and looking for a team night out.





New location open.

Star Insurance has made  
its mark in Tauranga.

# Tauranga Office

As the company expands so does our need for more assessors and space to run our salvage and recovery auctions. Dallas Telford (Assessing and Salvage Manager) has long enjoyed the lifestyle living and working in the Bay of Plenty, mostly from his home. He has now been joined by a new recruit Weston Savill to assist in appraising claims and running the famous Star Auctions to dispose of our wrecks.

We've taken a lease on a warehouse/office space and opened the doors to our second office. With 4 desks at the front there is plenty of space for any Auckland based staff who may need a break from the big smoke, and a large garage area for storage of wrecked motorbikes, cars and motorhomes awaiting auction. We even found room for a beer fridge!

**Tauranga Office: Unit 1, 16 Curly Mcleod Way, Tauranga**

**Hi, I'm  
Weston.**

I've recently started with  
Star Insurance as an  
assessor based in our  
Tauranga office.





# Making Happiness Happen in Queenstown

The Star Insurance executive team recently relaunched our internal company values and goals, using the moto "Make Happiness Happen".

The new vision looks at our expectations of each other and our customers while understanding that having the right mix of people & processes can create a culture to be proud of.

To show the staff a little happiness the company took our entire team to NZ's adventure capital for a day of new experiences.

Beginning early one Sunday morning in late May, all 25 staff hopped on the first flight to Queenstown, many having never been there before. Once in the deep south we were transferred to private helicopters and a 15 min flight to Mt Nicholas Station for a glass of champagne while watching a sheep shearing demonstration. Star CEO Nick Baker gave a presentation to all staff on the company vision for the

next four years. Nick's sermon from Mt Nicholas!

From here the team were ferried back across Lake Wakatipu for a pizza lunch in downtown Queenstown. The afternoon adventure saw everyone bused out to the Shotover river to complete the famous jetboat ride through the canyons before heading back to the airport and home to Auckland.











# Floating through South Australia

**A good friend of mine recently decided to celebrate his 40th birthday by booking a houseboat on the Murray River and inviting seven of us to come along for the ride.**

Contributing Writer:  
**John Edie**

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The Murray River is Australia's longest, running through 3 states from the Australian Alps to its mouth at the South-eastern end of the Indian Ocean. Our adventure started at the small town of Murray Bridge, about an hour from Adelaide, and we began at the supermarket.

Our group had hired a 6 bedroom, 6 bathroom, self drive boat for 5 days. Given we were heading up the creek into the wilderness we needed to do a big shop, enough food for 8 people, 3 meals a day. Plus plenty of wine, cheese and chips for the evening happy hour!

We headed to the marina and our boat "Great Escape", an impressive looking vessel with large lounge area, fully equipped kitchen, tidy bedrooms and a big sunbathing area with jacuzzi on the top deck. Two of our party were nominated to be Captain and 1st Officer and taken aside for a half hour lesson in nautical navigation and basic maritime law, while the rest of us unpacked the groceries and poured a drink.

Anyone with a car licence can drive the houseboats, the two main rules being don't drive drunk and make sure you're parked up before sunset.







The boat putts along at about 7km per hour and most people average approx 4-5hrs of travelling a day. You can park almost anywhere up the river, point the boat at the bank, glide in until the front runs up on the mud, then jump off & tie the ropes to a nearby tree.

With the supplies onboard and our crew trained we pushed back and headed off up stream, mostly in a straight line but with a few zig-zags. It feels a big vessel when you're trying to steer it up the river, taking about 10 seconds to react to any turn of the wheel or correcting any overturning!

Our first challenge was to navigate under the large road and rail bridges which cross the river without hitting any of the pylons. I'm pleased to say that in our 5 days of travel we didn't intentionally crash into anything.

We didn't go far the first afternoon and so pulled into the bank at the Avoca Dell Park to pour ourselves a wine and start cooking some decent steak on the bbq.

Day two of the adventure started with a cooked breakfast before we pushed back and headed up the river. All of us took turns at driving, making sure we always had two people on the bridge (a corner of the lounge) while the rest relaxed on the top deck watching the scenery (and the odd boat) go past.

The view changes from open landscapes, farm scenes, some rather expensive looking riverside houses, a few run down bachs and the impressive golden limestone cliffs. The river is wide and clean, there are no crocodiles so jumping off the back of the boat for a swim is gorgeously refreshing.

We pass the town of Mannum where we have to give way to the cable ferries that cross the river – give a toot at 500 metres and wait for the green light to proceed. About 4pm a few miles further up the river we find a nice looking bank and decide to pull in for the night. We're in the middle of nowhere, there's not a road, house or other boat in site, the weather is still, there's a few ducks on the river and it's just perfect. Top deck for wine, cheese and the sunset.

It's much the same the next day, cruise a bit, pull in and relax for a while, cruise a little further, have a swim, have a wine, have lunch, have more wine, find a nice place to spend the night. It's a peaceful and majestic holiday with plenty of space travelling at your own pace!

Of course what goes up the river must come back, so half way into the 3rd day we turned the boat around and started heading back down the river. We planned to get back to Mannum that day and it took a little longer than expected, the sun had well and truly set before we saw the lights of the town and a place to park. But we made it and just by chance pulled in right outside the local pub!

The final day we cruised back to Murray Bridge and stayed on the boat in the marina for the night. The evening was a mix of trying to finish what was left of the booze and not having a hangover for our 6am pickup the next morning. And so we disembarked and headed back to Adelaide for our flight home to NZ. It was a superb little holiday and highly recommended if you've got a group of friends who want to experience something a little different in an iconic region of Australia.





Contributing Writer:

**Kenn Butler, Insurance Broker & Author**

# Pit Stops

**More than ever, I am beginning to understand how it is imperative for leaders to take time away for thinking & reflection about where we are & where one is headed.**

Even though intuitively we know this would be good & beneficial for us personally, these times rarely make it onto our calendars. In order to maintain emotional health & some semblance of spiritual health, one has to make time for personal getaway, escape or simply head for the hills.

If you have ever watched the Indy 500, you know no one wins the race without making pit stops. Pit stops allow the tyres to be changed, adjustments to be made, & the tank to be refuelled. In business today we have to learn how to take personal pit stops so we can consider where we are headed what mid race adjustments need to be made.

Leaders who stay emotionally & spiritually healthy long term are those who learn this as a rhythm of advance & retreat. There are times when we are focused on the mission & vision & taking on the next hill. But you cannot stay on the front lines forever, you have to rest & regroup.

For me, times of personal retreat have had two powerful benefits:

- 1. Replenishing my soul.**
- 2. Re-calibrating my perspective**

Solitude invites perspective into my life. The goal of solitude is not so much to unplug from my crazy

world as it is to change frequencies so I can listen. "Solitude does not give us the power to win the rat race, but to ignore it altogether" said former pastor Richard J Foster.

So, how about it? Pull up your calendar right now & schedule a twenty-four-hour personal escape.

The world will manage without you, you will be healthier for it and in the long run your business in better shape.



**Kenn Butler**

Paradise Brokers  
Nelson

[www.kennbutler.com](http://www.kennbutler.com)





The people  
behind the scenes

# Meet the Team

## Meet the Star team



**Brooke Rae**  
JRI limited  
New Plymouth

My working career started in Insurance over 18 years ago with the majority of time working in banking with an Insurance focus. I was self-employed for a few years in a completely different field, before moving back to New Plymouth and joining the insurance industry again. In the last two years, I have worked on the commercial side of Broking and now I have more of a focus on Marine Transit and Classic & Unique Vehicles.

I think it is fair to say that I am completely car mad, I have been lucky enough to have a go at racing, which I love, and hope to get back in to it again and show those boys that girls can drive fast too!



**Lindsay Kerr**  
Abbott Insurance Brokers  
Rangiora

Started as a junior clerk with the General Accident Insurance in 1966 & have worked in the industry ever since. I started Lindsay Kerr Insurance Services in 1991 and later sold to what would become IF Frith in 2000 and Abbotts in 2018. My hobbies and pastimes have been totally consumed by sport; primarily cricket, rugby and motorsport. Initially playing and competing but also coaching, managing, refereeing umpiring, administration and journalistic activity. The latter has included writing 3 publications. In 2017 I was the proud recipient of "the New Zealand Sports Journalist Association award for contribution to provincial sport", The "New Zealander Of The Year" organisation with a local hero medal and also a "Waimakariri District Council" community award for contribution to sport.



**Yvonne Wallace**  
Insurance People  
Auckland / Rangiora

About three years ago I moved to Canterbury following my husbands career path and have now decided to stay here. "The air is clear, the water is clean and the people are real, without the traffic". I have spent the past 10 years working for Insurance People, originally in their Auckland office, but now from my home office outside of Christchurch. I manage my team by phone and with the occasional trip up there. Living in a converted one hundred and thirty year old creamery with a hectare of garden claims a fair bit of my time as do my 5 grandchildren. I love to travel with Noosa rapidly becoming my go-to destination!



**Shae Burgess**  
Brand  
Support

I've recently started with Star in the admin team doing the processing of broker closings and assisting the key account managers. Prior to here I was working in retail so this is my first office based job and I'm loving being part of the Star team. I have a Bachelors degree in modern languages focusing on linguistics and Japanese. Outside of work I am involved in both the choir and childcare program of my local church. I also enjoy reading, needlework and am a big fan of Lord of the Rings.



## Living under the hammer



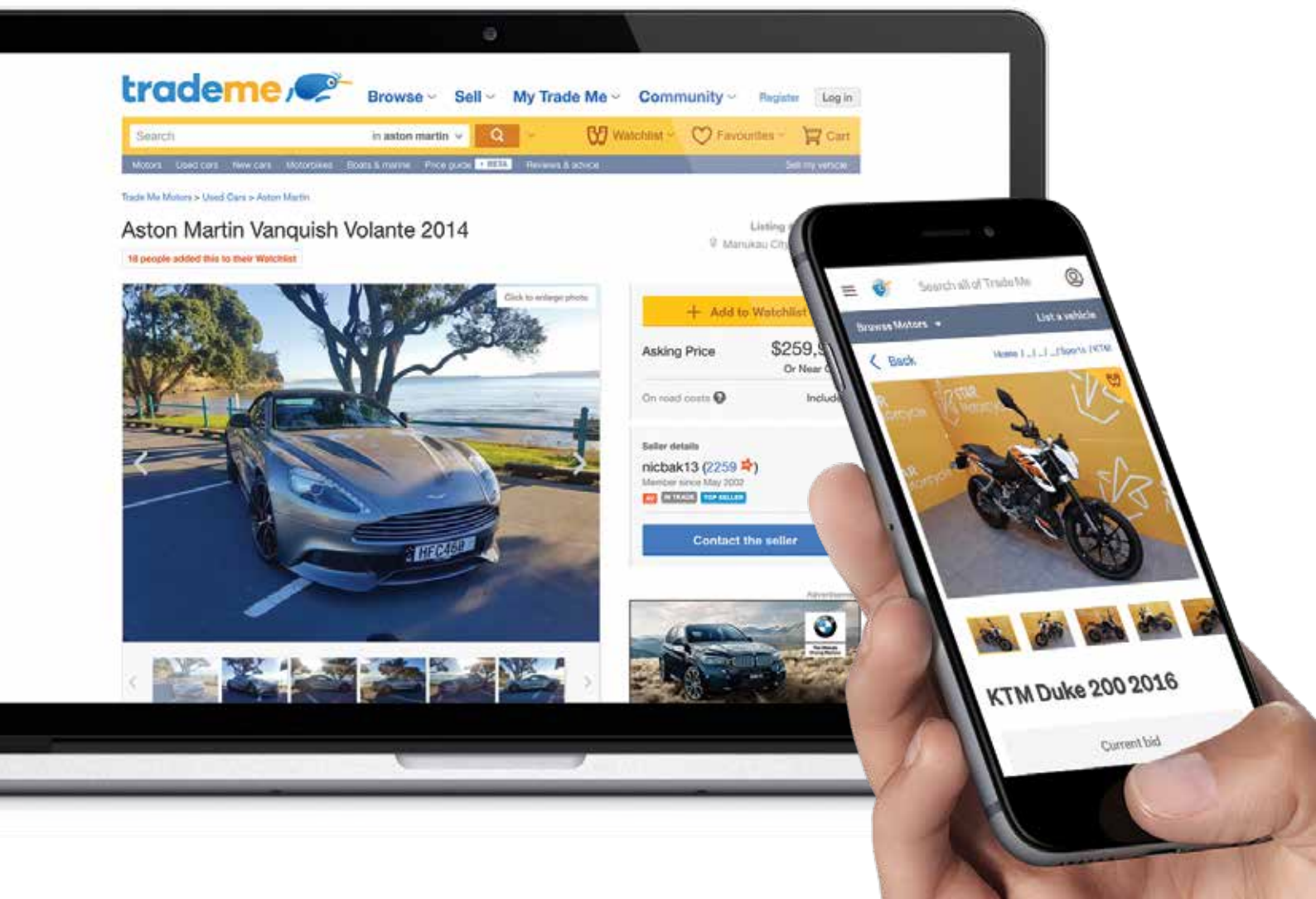
**Star Auctions was started a number of years back as a more efficient and cost effective way to dispose of our wrecked and written-off vehicles.**

We sell almost everything on Trademe as \$1 No Reserve auctions. This keeps things fair, as the market decides what something's worth. We've used Trademe since 2002 and over 20,000 people have us saved as a favourite seller. We run auctions from both our Auckland

and Tauranga offices but have buyers from all over NZ and the world.

Star CEO Nick Baker started using TradeMe years ago as a personal side business and our account is still under his username: nicbak13

Take a look at some of our current auctions online. If you're in Auckland or Tauranga then please call in sometime and check what's in the basement!





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**Learner Approved Motorcycle Scheme**

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# LAMS Bikes

**Star Insurance is one of New Zealand's largest insurers of motorbikes and the portfolio continues to grow as the number of people owning bikes increases.**

Some of this could be attributed to increasing petrol prices meaning it's cheaper to commute on a bike or scooter than a car, or it could be the busy state of our roads where zooming up the inside lane on a bike beats sitting in bumper to bumper traffic.

Getting a motorbike licence in New Zealand is a 3 step process designed to restrict the bikes you can ride until you build up your skills and experience. It's called the "Learner Approved Motorcycle Scheme" (LAMS) and identifies a range of motorcycles appropriate for learner and restricted class 6 licence holders. The performance, power and capability of each motorbike available for sale in NZ is accessed to determine if it's suitable for a novice rider.

The New Zealand Transport Association provides a list of LAMS approved bikes on their website and it's important a potential motorbike purchaser checks this list before buying a bike. Most good motorbike dealers will know which bikes in their showroom are approved. The model number



must be an exact match, for example, a Suzuki GSX650FU model is approved but a Suzuki GSX650F is not.

From an insurance perspective we cannot provide cover to someone on a learner or restricted licence if they choose to ride a non-LAMS approved bike. Some people will buy a bike because they have seen a bargain on TradeMe, or on impulse (ie. mid-life crisis) then store it at home until they get the appropriate licence to ride it. These clients often ask for just

storage only cover which we can offer. Our preference is to provide comprehensive cover with a note that the insured is not covered when riding the bike, but they may have a fully licenced friend who takes the bike around the block once a month to turn the motor over. Please discuss options with your client when arranging insurance for their bike.

Star Insurance is happy to provide cover for young riders and learner riders (subject to underwriting criteria) and we also support rider training days such as the ACC run Ride Forever courses.



# Christchurch Broker Drinks

Following a similar format to our Auckland broker drinks last year, we invited some of our Christchurch based brokers along to Raxworthy European to see them demonstrate how they repair high-end motor vehicles. As well as enjoying a drink and meeting some of the Star Insurance team guests were given a tour of the workshop with a short tooling demo of some new riveting & clinching technology used.





# Christchurch Motorhome Show

The Christchurch Motorhome Caravan & Leisure Show was held at Horncastle Arena in early July. The annual event featured over 100 exhibitors including Star Camper Care. Our team was there to provide quotes and answer questions as well as supporting the many Motorhome and Caravan dealers who sell our insurance products.



## Competition Winners

## Save The Date

# Competition Winners

Last issue we asked for some captions to this picture. The winners are:

**"...honestly officer, I've only had two bears"**

Gary Dome – Crombie Lockwood

**"they weren't wrong, the seats in this car were un-bear-able"**

Gareth Rogers – Brokerweb Risk Services

**"I'm so stuffed!"**

**"You're unbearable!"**

Madhu Gopal-Boyd – Amicus Insurance Brokers



## Save the Date

**Friday 21, Saturday 22,  
Sunday 23 September**

Hamilton Motorhome Show  
(Mystery Creek)

**Thursday 18 October,  
9:30am**

New Zealand Shake Out  
(National earthquake drill)

**Saturday 17,  
Sunday 18 November**

Nelson Motorhome Show



**There are  
30 million sheep  
in NZ. You don't  
need to be one  
of them.**



**Taking a road less travelled opens you up  
to better experiences that uplift your soul.**

You most likely purchased your RV because you liked the idea of freedom, to go where you want, when you want. It feels good taking the road less travelled. Which is why, even though others might take the well-trodden path of least resistance and follow the flock, you explore all your options. Afterall, an RV is no small investment.

Star CamperCare customers enjoy the best protection, baaa none.

That's because we never rest on our haunches, and constantly innovate with policy benefits that nobody else would dream of doing; all without extra costs. Some others try to copy us, but they're simply wolves in sheep's clothing.

Smart Kiwis recognise this and are taking control by choosing Star CamperCare. You can too. **Call us on 0800 250 600** for a yarn about the best RV policies in NZ.

**FETCH  
A QUOTE  
Now**



**Call us: 0800 250 600 Online: [starinsure.co.nz](http://starinsure.co.nz)**