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BQ

BROKERS QUARTERLY

OCT

2016

A SHARING SOCIETY

The past few years have seen huge worldwide growth in the “sharing economy” with companies like AirBnb and Uber making huge advances by encouraging everyday people to earn some extra money sharing their house, offering someone a ride, or even selling a service.

Most people who own a motorhome use it about one month a year, with it sitting in their back yard for the other 11 months. This is where Mighway comes in.

Mighway is a new peer-to-peer platform launched by Tourism Holdings Limited (THL) in November 2015 that connects motorhome owners with guests. THL is the worlds largest motorhome owner and operate the Maui, Britz and Kea rental businesses. Mighway has a dedicated team of 14 people and now has over 250 vehicles listed across New Zealand.

Using an online platform, Mighway screens guests to make sure owners don't get swindled. They take care of all payments & return the vehicle in top condition. Mighway will collect payment before someone takes off with it and owners always get paid on time.

If you're not happy about the person wanting to rent your vehicle – you don't have to rent it. Owners can list their vehicle on the Mighway site for free and only rent it to the travellers they are satisfied with. They can even talk to the potential renter before confirming the booking.

Camper Care have partnered exclusively with Mighway to provide insurance coverage on the motorhome while they are rented. This is especially helpful for customers who

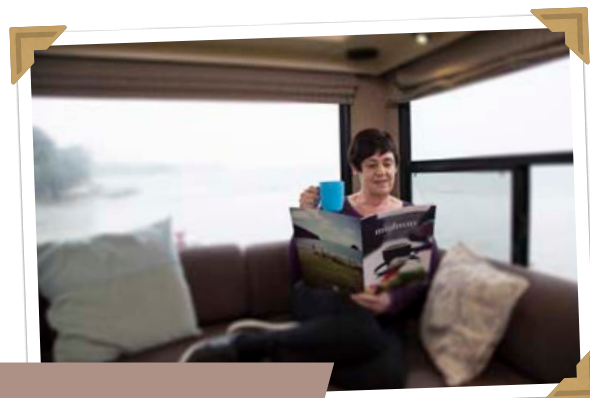
already insure their van with Camper Care, as the coverage is seamless.

Mighway has a strong presence on social media and creates innovative video content that showcases the best of what New Zealand has to offer, encouraging guests and owners alike to get off the beaten track and discover the roads less travelled.

If you've got customers who might be interested in earning some money instead of letting their camper collect dust, then point them towards www.mighway.co.nz/owners.

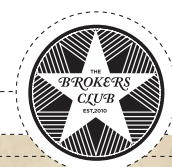
mighway

LET THE JOURNEY UNFOLD



IN THIS ISSUE

- The wonder that is Melbourne
- Books for your summer
- UAC Christchurch Expo photos!





Star Underwriting Agents

Dear friends,

Selling a positive experience

Over the past 40 years I've often asked business owners "What is the reason you're in business" and most have replied their main reason is to make money. Most of those businesses are now bankrupt.

The majority of successful businesses suggest the reason they are in business is to sell their product or service to the market so all parties have a positive experience.

Over the years businesses have been challenged by changing emphasis. First there was the International Organization for Standardization (ISO) which was really a bunch of box ticking, but it did have the effect of businesses becoming more disciplined. Following ISO the financial controllers took over and everything was related to the cost price. This often had the effect of disrupting established relationships which had been beneficial to both parties and the amount of effort soon exceeded the value of the savings.

HR then entered the boardroom bringing KPI's, political correct employment practices, peer reviews and diversity. At least they helped with troublesome employees and kept businesses out of the

employment courts! The latest business enthusiasm has been brought on by wide ranging commercial regulations which have draconian maximum penalties and are used by the compliance adherents to threaten us if we fail to comply with the most minute of detail.

I am not advocating removal of all controls but regulations should be seen as a referee in a sporting match not a "Hanging Judge" from the Wild West. For all businesses to survive and prosper our focus must be that sales benefit all parties involved.

At Star Underwriting Agents our mantra is "everything must follow sales". Our commitment to you is we are selling you our focus, our expertise, our commitment to efficiency and relationship so that you, your client, and us, all have a positive experience.

Warm regards,

John Baker Founder & Chairman

THE COOKS CORNER

Spicy Apple Cake

What you need:

- 2 large Granny Smith Apples
- 1 cup sugar
- 1 egg
- 125g melted butter
- pinch of salt
- 1 ½ cups flour
- 1 tsp baking soda
- 1 tsp cinnamon
- ½ tsp allspice
- ½ tsp nutmeg
- 1 cup raisins;
- icing sugar

What you do:

1. Peel, core and dice apples
2. Place apples and sugar in a bowl and stir to coat apples in sugar (leave to stand)
3. Lightly beat egg, then add egg and melted butter to the apples
4. Sift flour, salt, baking soda, cinnamon, nutmeg and spices, then add to apple mixture
5. Add raisins to lightly combine but don't over mix.
6. Spread onto base of 25cm loose bottom flan tin and bake at 180C for about 40mins
7. Leave to stand for 10mins then serve with dusting of icing sugar.

Thanks to Janene Thurgood at Adams Trimmer Insurance Brokers (Whangarei) for this recipe!



CHRISTCHURCH EXPO

The Underwriting Agency Council held its first expo in the garden city late in August. While numbers were modest, UAC General Manager William Legge said those who attended were very enthusiastic and that augured well for higher attendances next time.

Brokers from around the Christchurch area listened to a presentation by Paul Ash, Director, National Cyber Policy Office, NZ Department of the Prime Minister and

Cabinet. Paul spoke about the governments approach to cyber security.

11 underwriting agencies from Australia and New Zealand then showcased their products at the expo, with drinks and canapés served to those in attendance.

UAC hope to run future expos in NZ during 2017.



A NEW WAY OF LEARNING

ANZIIF has launched a new way of learning, moving away from traditional semester-long study with the release of our short 4-6 week educational units – Skills Units.

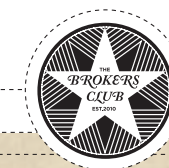
Convenient, relevant and delivered online, each Skills Unit is built around interactive scenarios that are based on real-life workplace situations. This gives brokers the opportunity to focus on the skills they need, and immediately apply what they have learnt to their everyday jobs, while maximising time spent in the office or on the road visiting clients.

To pass the unit students need to complete a scenario by analysing a situation, interacting with a virtual customer and solving a problem to the satisfaction of the insurer and insured.

"We're changing the way education is done in insurance," said ANZIIF CEO, Prue Willsford. "Instead of traditional 'talk and test' we're using explorative methods of teaching to ensure students truly understand the concepts they're studying and can directly apply that knowledge to the workplace."

All Skills Units have been designed to be taken as standalone short courses, and have the flexibility for brokers and companies to combine them in any way to achieve their career and organisational goals.

Over 140 units will be progressively rolled out over the next 18 months, with current units now available at www.anziif.com/education.





FAST CAR

Brendan Daly, broker with Avon Insurance Brokers in Christchurch, has a very fast hobby. Here's his speedway story.



safety equipment which minimises the risk involved. I have had a few rollovers, but never any injuries.

When it comes to success I've managed to pick up third place in both of our classes big events for the year – the clay cup and ITM outlaws. I also managed a third and a second in the feature race at a couple of our club nights.

I couldn't do any of this without the support of my family, I have a very understanding wife for a start! Each week I am helped in the pits by my mates and Ben from our local Diffshop is master at building and setting up racecars.

During the coming season our plan is to develop the car further, we have the car in the ball park but have some small changes to make that we feel will help the car handle better. Then of course the driver could use a little bit of work too!

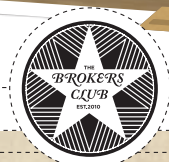
For more information about when I'm racing, you're welcome to contact me; brendan@avoninsurance.co.nz

Our family always enjoyed attending the speedway and a few years back we provided sponsorship to a client of ours who was racing a midget car. From there our involvement grew, we brought our first modified sprint car in 2009, currently have two and are in the process of building NZ's first dedicated wingless sprintcar.

The racing is extremely fun and exciting but it's the social aspect I enjoy the most with both fellow competitors and the public who come to watch us. Through speedway we've made some very good friends and some great business connections. I'm fully invested in the sport – right from washing and preparing the car, repairing things and of course the racing.

We mostly race at Ruapuna speedway and Ellesmere in Canterbury, when we travel it's normally to Cromwell or Invercargill. This year we are hoping to head up north to race against the mini sprints which are essentially the same cars but are powered by car motors rather than motorcycle motors like ours.

All motorsports have an inherent amount of danger, but speedway has worked really hard to improve their safety over the years. We are all required to have the correct



SUMMER READING

The Second Phase – Sa Luatua



One freakish pass in a match against the Broncos in Brisbane in 2003 made Sione Faumuina an overnight rugby league sensation. But Sione would learn the hard way, that fame comes at a price, and good intentions are not enough, especially when alcohol takes hold.

Sa Luatua (Insurance Broker, part of the PSC Connect Group) is a good friend of Sione's and has documented his story in a book to be released in October. Sa has a long held ambition to publish a book and has been working on this effort the past 18 months.

'THE SECOND PHASE', tells Sione's story, from childhood, through professional sport in both hemispheres, to the life of a blue collar worker; to starting a business, and a family, in Australia. Sione pulls no punches, unveiling his own short comings for all to see, while also shedding light on aspects of rugby league which reveal the code's struggles with the new professionalism, and its failure to confront issues surrounding the emergence of a tsunami of Polynesian talent. The book will be available online at www.thesecondphase.co.nz and also in retailers nationwide.

Ruapuna the first 50 – Lindsay Kerr



Lindsay Kerr (IC Frith & Associates, Rangiora) has spent the past two years putting together a scrapbook style publication documenting the history of Ruapuna racetrack.

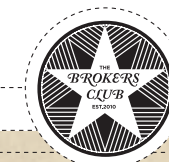
The book traces the origins of the local track at Templeton back to its inception in 1963. It is divided into nine chapters that involve, the beginnings, through the five decades, the success of classic car racing and chats with some of the drivers who have helped carve Ruapuna into the internationally accepted venue that it is today.

Over 150 photos from the five decades have been reproduced along with a collection of programme covers,

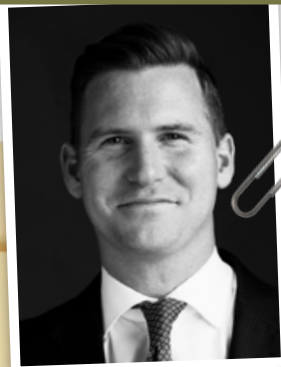
magazine items, newspaper cuttings, event advertising and written material from the Canterbury Car Club's own bulletin.

Drivers spoken to, include some well known Canterbury motor racing names, including Trevor Crowe, Avon Hyde, John Crawford, Maurie Bone, Grant Milligan and the late John Osborne. In addition there is a chat with Barry and Nola Brown. Now in their 80's, the Brown's were involved with the volunteer force that built the track and also raced on it.

The book is available from the Canterbury Car Club office on 03-349-6003. The retail price is \$50 plus package and postage.



MEET THE **BROKERS**



Geoff Long
Long Burroughs Limited
Auckland

I started my insurance career with my fathers business in 2000 whilst completing my degree, I formed Long Burroughs with David Burroughs in 2015. I enjoy the opportunity to engage with a diverse range of people who are unique and have different requirements. I have enjoyed the opportunities the industry has given, which for me included 5 years broking in London.

Outside of work I spend my time running around after my two children and when time permits I enjoy fishing at Great Barrier Island.



MEET THE **SUAL TEAM**

Rob Giboney
KEY ACCOUNT MANAGER
West/North Auckland, Northland, Waikato

I've been with SUAL for 3 months after a long career in the motor trade and insurance industries. I was previously at Marsh, running the Affinity Motor Schemes, so have had a long affiliation with the team at SUAL.

I'm married with 4 little kids, ranging in age from 8 months to 9 years old. In my spare time I'm often found playing with cars (it's hard to get the petrol out of the

system), 4 wheel driving or skiing. Between the kids and the 2 businesses my wife and I own, there is not much down time. I'm known as an active relaxer.



Simon Patterson
Rothbury Insurance Brokers
Invercargill

Just over 10 years ago I was looking for a call centre job as a change from managing a retail electronics store (Dick Smith) in central Christchurch. The job I got happened to be at the State claims call centre in Christchurch and I grew in the role from there. I currently work for Rothbury Insurance in Invercargill and have been here 7 ½ years working originally as a Claims Administrator but more recently as a Broker.

Outside of work I am involved in the leadership of our church and play football during winter. I'm married with 3 children.



Melanie Hamer
OFS Insurance Brokers
Dunedin

I've been in the insurance industry for five years and recently gained my New Zealand Certificate in Financial Services – General Insurance Level 5. I enjoy working with my clients to find the most appropriate solutions for them.

Outside of work I'm a keen traveller with one of the most memorable trips being to India. We spent time in Delhi then toured the Golden Triangle, it definitely made me appreciate the life we have here in NZ. I'm also a big animal lover and enjoy spending time with my German Shepherd dog, Storm.



MY MELBOURNE

I spent 9 years living in the world's most liveable city so if you fancy a trip to visit our Aussie neighbours then here's my pick of the hot spots!

The Grid

Downtown Melbourne has been cleverly designed in a grid format making it easy to find your way around. Start at Federation Square, opposite the photogenic Flinders Street railway station. Here you'll find the visitor information centre, afterwards you can easily walk into the heart of the city, take a stroll along the banks of the Yarra River, or check your emails as the area has free wifi. Transport Bar is very popular, usually crowded & noisy, especially after a sports game! My tip, take the lift to Transit Bar on the roof, it's a more sophisticated crowd and offers great city views.

The Trams

Everyone in Melbourne loves their trams, and you will too. Trams are free within the CBD and operate 24hrs during weekends. The most popular route is the 96 to St Kilda Beach, head down to Acland Street for afternoon tea at one of the many cake shops. The 40min City Circle tram ride is a good free way to get familiarized with the city.

Wine, Dine, Shine.

Per capita Melbourne has the most cafes/restaurants in the world. It all started on Lygon Street where you'll find a huge variety of Italian restaurants. Dine alfresco, take your own bottle of wine and watch the Ferrari's cruising by. If you're out to impress then head to one of the many restaurants along Southbank – Atlantic is very good, but you'll need a wallet the size of an ocean!

For a drink later in the evening I like Pony Fish Island, situated in the middle of the Yarra River under the Southbank pedestrian bridge. The chic Cabinet Bar on Swanston Street does a good cocktail, while the elite socialites & housewives gather at Crown casino's Club 23 – but you must dress to impress!

Burn off the calories on Sunday morning by taking a stroll around Albert Park lake, then enjoy brunch in Middle Park village, try the corn bread at "Hot Honey" restaurant and tell them I sent you!

Get Kinky.

I was drawn to Melbourne because of its fantastic arts scene. Opening in October is the musical Kinky Boots, a true story about a shoe maker who forms an unlikely partnership with a cabaret performer to save his business. The show was written by 80's pop star Cyndi Lauper and has won about every theatre award going! Keeping with the pop music theme, Kylie on Stage at the Arts Centre is a free exhibition showcasing stage costumes worn by Aussie icon Kylie Minogue.

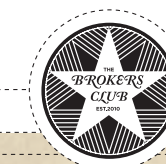
Horsing around

The only city which has a public holiday for a horse race! The Melbourne Cup racing carnival brings a glimmers shine to the city. It's all about fashion and champagne so if you're going to do the races, do it in style and splash out on a VRC members ticket or Grand Stand seat – the general admission area is young, drunk and untamed. The train is the best way to get there, if you win big money get a helicopter back!

The Yarra

For an enjoyable day trip, head out to the wine region of the Yarra Valley. Start with a glass of bubbles at Domaine Chandon, enjoy lunch at Soumah Winery, then stop off at Giant Steps for an Ale. It's a 90min drive from the CBD – take a sober driver!

For further ideas or information on Melbourne, get in touch john.edie@sual.co.nz



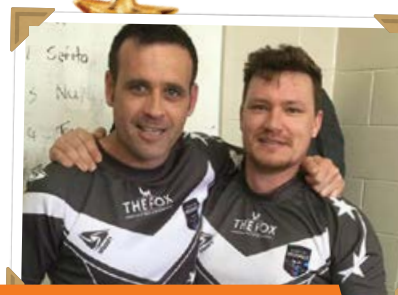
STARS AROUND NZ



Kiwibike team, New Plymouth



State of Insurance Rugby League



State of Insurance Rugby League



Hamilton Camper Show



Runacres & Assoc, Greymouth



Crombie Lockwood, Blenheim



COMPETITION!

We've got a copy of both Lindsay's and Sa's books to give away this month.

For your chance to win simply email "Ruapuna" or "Second Phase" to admin@sual.co.nz



WINNERS!

Thanks to all who entered the photo competition in the last issue. The photo was taken near Blenheim (wine region). We've randomly drawn out 5 winners who are: Lauren Gennills (Crombie Lockwood, Palmerston North), Lesley McLaren (Rothbury Insurance Brokers, Takapuna), Glenda Simpson (Crombie Lockwood, Blenheim), Haylie Linnell (Amicus Brokers, Christchurch), Russell Blick (Lifetime Insurance, Nelson). A double movie pass is on its way!

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MOTORHOME
SHOW



Horncastle Arena,
Christchurch
4 - 6 November 2016

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