

# Your Choice

April 2004



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# letters to the editor



**Melbourne member Wade Bros Auto Service recently experienced the claims service at Capricorn Mutual first hand, and wrote to tell us about it.**

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Dear management and staff

Our company has recently joined with Capricorn Mutual Limited having been with various insurance institutions over the past 40 odd years. I am 63 years of age and this was the first time I have filled in a claim form, but I have assisted others to do so, and know of the long drawn out procedures that many times are involved and also the follow up calls etc.

When I had a claim recently, the staff at Capricorn Mutual bent over backwards to help me and within two weeks the car was back on the road — **no hassles, no follow up calls** — just good old fashioned, courteous, efficient service.

Last year we had a small claim against our previous insurance company, caused by one of our mechanics, and we have been with this company for many, many years, paying multi-thousands of dollars with very few claims, and yet it took them seven months to reimburse us for this small claim.

Many, many thanks to all concerned, this is one step further in the right direction to the redemption of our country.

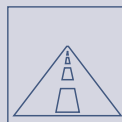
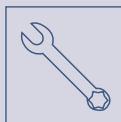
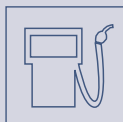
**Angela L Wade**  
Director  
WADE BROS AUTO SERVICE

# tips

## helping yourself to security

Proper risk management procedures can help reduce the cost of business protection. Here are some tips from the experts:

- Don't leave ignition keys in or on the vehicle they fit.
- Don't leave money in clear sight.
- Don't give your PIN numbers to anyone else.
- Keep customers out of the workshop.
- Ensure employees use correct safety equipment.
- Ensure window and door locks are in top condition.
- Lock valuables away at night.
- Hoists and fire extinguishers must be maintained regularly.
- An unmonitored alarm system has no value.



## a distinguished career



► **“Capricorn Mutual members can be confident that they will receive fair and proper treatment in all their dealings with it, especially in claims situations,” says Capricorn Mutual Director Peter Eastwood.**

**Peter Eastwood's background in accounting and insurance give him fairly unique skills that are put to good use on Capricorn Mutual's Board of Directors.**

Peter holds a special position on the Capricorn Mutual Board of Directors. He might be the only Capricorn Mutual Board member not directly linked with the automotive sector, but he has a background in accounting and insurance that is fairly unique, and these skills are put to good use by the Board.

He is presently the Deputy Chair of the Insurance Commission of Western Australia, which operates RiskCover, the departmental risk protection for government departments and agencies, and also runs that state's compulsory motor vehicle personal injury fund. That has given him a detailed understanding of insurance issues, and of particular relevance to Capricorn Mutual, an insight into underwriting issues and financial operations. His insights into the wider world of financial services have qualified him to act as an independent on the Capricorn Mutual Board.

A well known Australian businessman, Peter Eastwood began his working life as a junior with stock firm Goldsbrough Mort and Co. Wool was king of the economy and a stock company career was deemed the way to go. However, the prospect of 4:00 a.m. starts, late evening finishes and the potential for a working life away from centres of commercial activity, convinced Peter to review his options.

So he began studying for his accountancy qualifications in Perth, laying the foundations of a distinguished career.

His working life has largely centred on Perth. But it took him to Melbourne, Sydney and Chicago for a time with Arthur Andersen and Co. There was a spell as Chairman of Partners at Grant Thornton in Perth, when he concentrated on audit work and advice with some of Western Australia's best known commercial organisations.

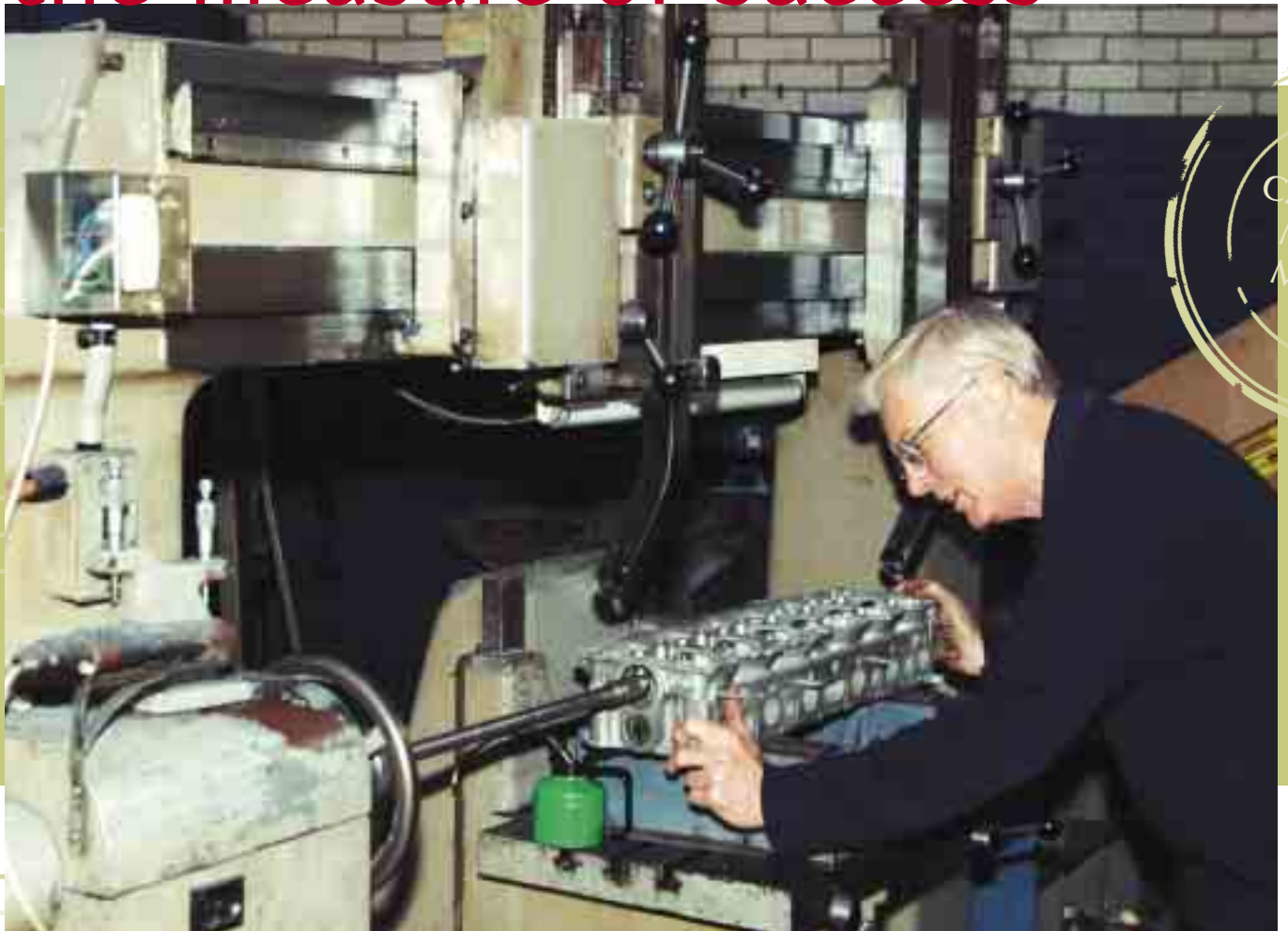
A Fellow of the Australian Institute of Company Directors, and a Fellow of the Institute of Chartered Accountants, he has spent part of the last nine years serving on the Council of Edith Cowan University.

His directorship of Capricorn Mutual is the latest entry in his CV. He believes Capricorn Mutual offers significant support to businesses that share Capricorn Society membership.

Peter supports co-operative business practices, and by extension, the mutual movement. He regards Wesfarmers as one of Australia's most successful co-operatives, which brought its farmer members significant prosperity.

As the Director of a mutual with an Australian Financial Services licence, Peter is able to have direct input into the principles of the Mutual and how it puts these principles into practise.

# the measure of success



Robert Rennie, owner of Engine Solutions in Melbourne believes that the quality of a finished job is paramount.

► **It's characteristic of the very best workshops that they are always neat and tidy in a way that demonstrates awareness of safety and productivity issues.**

It is reassurance that customers like because it's evidence that the work is in the hands of someone who cares.

Some say that the real test is in the lunchroom, an area that customers seldom see. If employees treat that preserve with care, chances are conditions will be paralleled in their work practices.

At Engine Solutions, in the Melbourne suburb of Airport West, the lunchroom is so tidy that it reflects a state of mind beyond mere habit.

There are no workshop residues, every respect is shown for the environment, and if a tool was out of place when *Your Choice* called, we couldn't see it.

Engine Solutions is owned and managed by Capricorn Society and Capricorn Mutual member Robert Rennie.

His business prospers without promotion, without controversy, but with a huge amount of confidence; because it uses modern quality control, materials and specifications, and old-fashioned standards of service and customer satisfaction.

At Engine Solutions the quality of the job is paramount.

Robert did his time with a well-known local company. He made more deposits in his personal bank of

understanding for several years after his apprenticeship ended. He builds engines because that's what he wants to do and what he does best.

He created Engine Solutions in 1977, located close to Tullamarine Airport. He ignores appeals for general service, brakes, transmissions or any other automotive discipline.

Out of scores of engine reconditioners I have visited over the years, this guy's ace. He has equipment he could probably ill afford to duplicate today. It enables him to match the ultra-fine machining and manufacturing tolerances that characterise modern engines.



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At a time when engine reconditioning is being pulled every way by manufacturing standards and ultra-precise tolerances, and by hugely improved engine reliability and longevity, Engine Solutions is still there. Because its efficiency levels are superb, matched by in-house quality standards and because its market place niche is so wide — it's not so much a niche as a chasm.

When the company restores an engine so minuscule the piston is small enough for an eggcup, the work is tackled with as much zeal as that devoted to a vast John Deere power unit stripped for reconstruction that exposes its 15 cm-plus bores.

The company's location means it is working with increasing numbers of big diesel engines, which power tugs that push aircraft around.

Camshaft grinding apart, every possible operation is done in-house. There is

equipment and experience to tackle almost every possible engine reconditioning challenge. Crankshafts come and go with monotonous regularity. Quality standards are space age, even if some of the engines under restoration would have been run-in before World War II.

Cylinder head reconditioning is comprehensive and so admired they have grown a business demand of their own.

Engine Solutions doesn't spend a bomb on promotion. It thrives with a staff of four, including an apprentice whose different experiences and fresh market understanding delight his boss.

Robert's first apprentice, Dario Sagri, is still there. He jumped ship for a time, but returned with more market experience to secure his and the company's pathway into the future.

Robert works alongside his colleagues because he wants to. He's good at it,

he enjoys the technical repartee, and that ensures he always looks forward to returning to work tomorrow.

He considers himself doubly blessed because a vital member of the team is his daughter Tancy. She manages the office with a competency that you know is going to be sorely missed when she takes a day off.

This is an operation that succeeds because its standards are precise, quality control is king and good management is routine.

It uses every tool at its disposal, including membership of Capricorn Society and Capricorn Mutual.

Robert is a member of the Society because he believes that its services add to his business efficiency levels and status. "I joined the Mutual because I saw it as a logical extension of Capricorn Society," he said.



Tracy Young,  
New South Wales  
Liaison Officer.



# Your Insurance Alternative

## Capricorn Mutual Limited

Capricorn Mutual has established a call centre to assist members seeking more information about this new service available only to Capricorn Society members. The call centre is open to members in both Australia and New Zealand. Assistance is available 6.00 a.m. to 5.00 p.m. WST, and 10 a.m. to 9 p.m. in New Zealand.

To find out more about Capricorn Mutual services, ring toll free on:

**AUSTRALIA**  
**1800 007 022**

**NEW ZEALAND**  
**0800 555 303**

Capricorn Mutual Limited | ACN: 104 601 194 | AFS licensee: 230038  
75 Mill Point Road, South Perth WA 6151 | [info@capricornmutual.com](mailto:info@capricornmutual.com)

You should consider Capricorn Mutual Limited's Product Disclosure Statement (PDS) before deciding whether to join. You can obtain a copy of the PDS by ringing 1800 007 022 (Australia) or 0800 555 303 (New Zealand).

This advertisement is not an offer to issue a financial product. An offer of membership of Capricorn Mutual Limited and the protections it offers to members is at the discretion of Capricorn Mutual Limited and will only be made on receipt of the required application forms.

## potential for mutual

▶ **“I believe that there is enormous potential for Capricorn Mutual to enrol new members throughout Queensland,” says Robert Pilgrim, Capricorn Mutual’s new Liaison Officer in that state.**

It is one reason why he left Queensland’s traditional insurance industry to join the Mutual. Another reason is his strong relationship with his Capricorn Society colleagues.

A third, is his desire to maintain personal contacts with clients — an activity that he thinks is becoming increasingly rare in some organisations.

Robert, a native of Innisfail, North Queensland, has spent his career in that state’s insurance industry.

Now he has changed across to the Mutual and member protections, and delights in introducing Capricorn Society members to the Mutual’s business and personal protections.



**Robert Pilgrim’s first official appearance in his new role was at Capricorn Society’s industry dinner display at Townsville. He is pictured with Linda and Peter Young of Walkerston Motors and Marine, Mackay, Queensland.**

Robert joined the insurance industry straight out of school, and before his 19th birthday was working in an underwriting department at Maroochydore. He was Branch Manager, Rockhampton, at 21, switched companies two years later and remained there over ten years until his move to Capricorn Mutual.

“I saw Capricorn Society’s creation of a mutual as a great opportunity,” he said. “I am familiar with the concept of Capricorn Society. You can see

the potential of its membership base, which is something that attracts me.”

The Rugby League and golf fanatic, who has established his working base in Brisbane, will operate throughout the state.

Robert can be contacted on 0408 926 718.

*Your Choice* is published by Capricorn Mutual Limited.

### **CAPRICORN MUTUAL LIMITED**

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# what are friends for?

▶ The old year went out with a bang — literally — for Guenter and Teresa Dahl of Bendigo, who perhaps luckily, weren't home when a mini-cyclone decided to make a close acquaintance with their home.

But with the support of neighbours who quickly rallied round, and the help of new friends on the other side of Australia, the damage was repaired and finished within two weeks.

It was 30 December, and the hilltop house, which stands 25 metres above the houses along the street below, was in the path of the wind and rain when it came roaring through that part of Victoria.

The wind found a corner of the metal roofing above the rumpus room, teased it up and peeled a little of it back — almost a meteorological welcome mat for the rain it was carrying. The water blew through the gap. And to emphasise the point that nature is the most powerful force on earth, it kept on blowing until it stopped raining.

Guenter and Teresa, on their way home from a dinner with friends, knew that the storm had left some pretty heavy-duty calling cards in its wake. The number of wind damaged trees that had dropped limbs on cars parked beneath testified to that.

Their levels of concern were heightened as the trip home progressed. But they were still unprepared for the damage that confronted them after they turned into their driveway.



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Capricorn Mutual's claims department ensured the repair work to Guenter and Teresa Dahl's house began immediately after it was damaged by a mini-cyclone in December last year.

The rumpus room — fortunately a step below the level of the rest of the house — was a devastated mess beneath 100 mm of water.

Daughter Natasha had been sleeping in the rumpus room, but she had to find somewhere else to rest her head that night. Bedding, mattress, the lot was soaked. Guenter's pool table was a problem as was the condition of the cork tile flooring.

The Dahls are people with friends and neighbours who came to the rescue. They helped drain the room of water, they tarpaulined the roof to prevent further damage, and the next day all the wet materials quickly dried out in the sun while the sodden ceiling insulation was removed. They were then able to host their pre-planned New Year's Eve party that evening.

Because the Dahls were members of Capricorn Mutual, they contacted the Mutual's Claims Manager Jo Gage. Capricorn Mutual authorised the repair work to start while the Dahls were still completing their claim form. The repair

work began quickly and was completed by 12 January.

The Dahls, who have been Capricorn Society members for 12 years, were among the first members to protect their vehicle service business with Capricorn Mutual. They applied to the Mutual for the house protection two months later.

"Support from the Mutual was great. We now feel like we have new friends on the other side of Australia," said the Dahls. "We were treated with respect and understanding, the damage was well repaired and the story of the New Year flood has been consigned to the pages of family history. We are also grateful for the support of our other friends closer to home."

"Because our members are all part of the Mutual, working here in the claims department is like helping a member of the family or someone who is a friend," said Jo Gage. "Helping the Dahls get their house back together after such an unexpected event reinforced to us just how important the claims department is to our members."

# Your Insurance Alternative ... Capricorn Mutual Limited



TO FIND OUT MORE ABOUT CAPRICORN MUTUAL  
SERVICES, CALL YOUR LOCAL LIAISON OFFICER.



WA:  
Carol Richards  
0408 901 407



NSW:  
Tracy Young  
0407 477 434



QLD:  
Robert Pilgrim  
0408 926 718



ACT:  
Christine Diederich  
0407 752 613



SA and NT:  
Bene Benic  
0418 190 497



VIC and TAS:  
Tom O'Sullivan  
0409 884 687



NZ:  
Bob Edwards  
021 800 449

Our Liaison Officers are trained to assist with membership queries and can provide general financial product advice about business and personal protections. Each is equipped with a laptop to help organise your membership in the Mutual, and can provide you with an indication of the cost and content of each protection. These will be emailed back to the call centre for final clarification.

Each Liaison Officer has a personal 'buddy' in the call centre who can quickly deal with member queries or complete your documentation.

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