

# Your Choice

November 2004



real world confidence page 3 **maximising lifestyle returns** page 4 knowing who your friends are page 5 **life is for living** page 7

# letters to the editor

Letters to the editor can be sent to David Lloyd.

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Dear Sir

When we moved across to Capricorn Mutual we brought with us a minimal claims history and a record of consistent good health, so we anticipated that paying for our protections would be our only contact with the Mutual.

But events quickly demonstrated on two occasions why it is so vital to have protection for your business.

Number one was our first claim in 15 years for motor vehicle accident damage. The vehicle concerned was a rental van, which had to be repaired quickly to meet rental commitments. We reported the accident and repairs were authorised three days after we submitted a claim form. They were scheduled for early completion in time for the next scheduled rental commitment.

Capricorn Mutual's claims department, especially Tresna Rochford, is to be commended for the way in which this matter was handled. Local people understood the urgency, and so did Capricorn Mutual. Your response was quick, and all parties are delighted with the outcome.

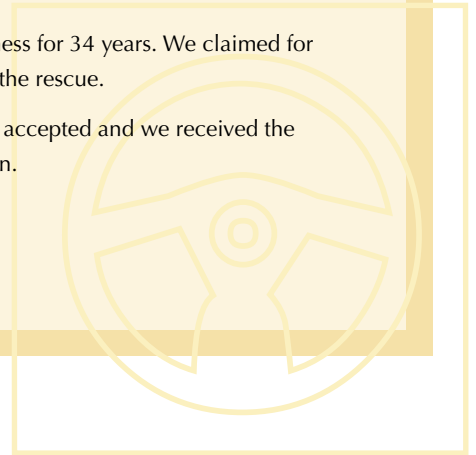
Then, in the way of things, my husband Ray experienced his first serious illness for 34 years. We claimed for Ray's loss of earnings while he was ill and again Capricorn Mutual came to the rescue.

Capricorn Mutual was very helpful. We supplied all the data, the claim was accepted and we received the cheque — very comforting when illness means there is no income coming in.

Thank you Capricorn Mutual.

**Lillian Epis**

RAY'S AUTO REPAIRS, ESPERANCE, WA



## tips foresight looks after surprises

A little foresight when looking at your work environment may protect you from potential claims that might otherwise occur. There are a number of areas that can be routinely checked to ensure all is well in your world, including:

- Do not allow customers into your workshop — you might be held responsible for any accidents that happened in the unfamiliar environment.
- Remove any liquids that are spilt before they cause an accident.
- Correct bunding of the workshop floor ensures liquids cannot escape into the wider environment. This minimises the potential for seepage and environmental problems, and optimises the opportunity to clean up after a spill.
- There are excellent spill kits on the market. Calculate, using the size of your workshop, how much is sufficient to have on hand.
- Operations like de-rusting, polishing and dust removal demand adequate eye and breathing protection for all employees. No exceptions.
- Waste products need collection and proper disposal as soon as the mess is made. No exceptions.
- Check twice and work once. That way you know the job was done right, minimising the potential for future rectification and maximising customer satisfaction levels.
- If the job is safety related, tell the customer — in writing and verbally — and keep a record of what you told the customer.

# real world confidence

CAPRICORN  
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▶ How often does one person in a motor vehicle accident visit the other driver to present him with a bottle of wine in appreciation of his post-accident assistance?

It's not a story this reporter had heard before.

Neither had Frank Princiotta, the Proprietor of Frank's Auto Centre in Alphington, Victoria. But he received the wine, proving the exception to the rule. The story goes something like this:

Frank has several discretionary protections placed with Capricorn Mutual.

Recently, his car collided with an immaculate XD wagon belonging to two senior citizens. Damage was modest, but the couple were distraught because their insurer was about to write off their cherished vehicle.

Frank rang Capricorn Mutual's Claims Manager, Jo Gage, and made a claim for assistance, which was accepted by the Mutual. As a result of his claim, the couple's car was repaired temporarily in time for their holidays. The job was completed when they returned. Frank's car was also fixed.

Frank attributes his bottle of wine to Capricorn Mutual's service, confirming his view that he made the right move when he transferred across to the Mutual.

Frank has been associated with the business, founded by his father Michael, for 25 years. He is a self-confessed quality control fanatic who operates it with his wife Mirella and mechanic Nathan Rodda.



Frank Princiotta (left), pictured with his mechanic, Nathan Rodda, couldn't be more pleased with the service he has received from Capricorn Mutual so far.

He says three is an ideal size team because it enables him to maintain quality standards to his high level. The company specialises in service and maintenance work, preferring to leave larger jobs like engine rebuilds to specialists.

Over 90 per cent of Frank's work is repeat business, ranging from cars of modest value to high-end current model imports.

Each car receives the same quality of service. His quality control programme begins with a thorough pre-work assessment. It ends only after a rigorous final checking.

Frank, not one to make spur of the moment decisions, weighed up the pros and cons of applying for mem-

bership of the discretionary Mutual before he joined.

That was at a time when Frank felt that there was pressure on him to manage his risks through insurance covers, but Frank's homework convinced him Capricorn Mutual was the way to go.

"I protected two cars and four properties and the saving alone was impressive," he said. "On top of that I have had a car accident, and the Mutual could not have done more to help me."

Frank is in the process of expanding the volume of business he does with Capricorn Mutual. From his personal experience of the Mutual's performance in the real world, he is confident that his decision was the right one for him.

## maximising lifestyle returns



**Russell Green did not hesitate to apply for membership of Capricorn Mutual soon after its launch. A strong supporter of the discretionary mutual concept from the initial planning stages, he saw it as important to take the membership lead.**



**Bob Edwards, the Mutual's New Zealand Liaison Officer and Russell Green the New Zealand Director of Capricorn Mutual.**

The New Zealand (NZ) Director of Capricorn Society had the advantage of an early insight into the principles of mutuality and the processes that led to the establishment of Capricorn Mutual.

He accepted a nomination to become a Capricorn Mutual Director because he was keen to take up the challenge of ensuring that the opportunity to apply for Capricorn Mutual membership, and for the discretionary protections that it offers, are made available to every Capricorn Society member.

Russell, who is also the Capricorn Society Vice Chairman, was happy to set a Capricorn Mutual membership example by applying for Capricorn Mutual's discretionary protections for his company, Puhoi River Motors, a vehicle maintenance and servicing operation to the north of Auckland.

It is a growing organisation that keeps him on his toes, dealing with the servicing and repair needs of clients in the automotive, transport and agricultural sectors.

A former branch president of the MTA's Auckland branch, Russell has

just been re-elected for a third term as a Capricorn Society Director.

A keen participant in the NZ automotive scene for many years — he takes great satisfaction from committee work. He believes that those who earn by the industry should contribute to it.

He has strictly followed this policy, albeit he has curtailed some voluntary work to enable him to concentrate on other areas.

One of these areas is his directorship of Capricorn Mutual. The Mutual was introduced to Capricorn Society's New Zealand members because before that time they had limited options available in terms of managing their business and personal risks. "Until Capricorn Mutual arrived, the choice was limited to what insurance

companies were willing to offer and the prices that they asked for were not very attractive," he said.

"Members know how good their involvement with Capricorn Society has been for them and once they had explored the Mutual concept they were keen to get on board."

Russell is a keen supporter of community sporting activities. Indeed, he has been known to fly the Red Eye from Perth to Auckland to coach and referee his boys' soccer games, before catching up on some of the ZZZs missing from his life.

That's one of the benefits of being accepted as a Capricorn Mutual member. Peace of mind so you can maximise those social and family opportunities — just ask Russell Green.



# knowing who your friends are



**Partners Craig Larkin and Joe Dellabosca consider their team of automatic transmission specialists among the best on the NSW central coast.**

But even top transmission aptitude will do you no good without the tools to do the work.

Craig and Joe were placed in that position recently when their tools — and those of their four employees — were stolen by single-minded thieves.

The thieves overcame night-time security measures to smash the main glass doors and enter the building. Using bolt cutters, they entered the workshop.

They obviously knew what they wanted. They ignored vehicles, spares and other items, concentrating instead on six tool boxes, collectively worth a lot of money and painstakingly collected by the team who work for Craig and Joe's Central Coast Automatics at West Gosford.

The Central Coast team was bereft. No tools meant no work, which could have meant unhappy clients and no income.

But it is good to have friends. Industry members in West Gosford rallied round when they heard the news. Offers of loan tools were readily made, just as readily accepted and the business was off and running again. One friend even made all his tools available to Central Coast Automatic.



**Craig Larkin pictured at work with colleague Michael Robson and partner Joe Dellabosca.**

"We do a lot of work for mechanics and when they found out we had no tools, offers of help came in quickly," said Craig.

Next he reported the theft to Capricorn Mutual, whose response on his application for assistance was swift. There was an assessor's report, the exercise of the discretion to provide him with assistance was swift and followed by verbal approval to buy replacement tools, enabling normal service to be resumed as quickly as possible.

Whoever took those tools recognised their value, assessed the specialist nature of some of them and could well have onsold them to a market

where, sadly, there are still customers none too worried about the pedigree of goods that come their way.

Craig Larkin and Joe Dellabosca learned who their friends were during the course of this saga. Capricorn Mutual's response to their emergency now entitles it to be included among those friends.

**Editor's note:** The community response to the partners' dilemma was a reflection of the way they support their community through apprenticeships. Their four employees include a tradesman who served his time with the company, a fourth year apprentice, a second year and a first year. As they say, what goes around comes around.

# value more than price alone



▶ **New Zealand panel and paint professionals, Geoff and Kathryn Rothwell, are staunch Capricorn Society supporters who are now equally committed to Capricorn Mutual and the discretionary protections it offers.**



**Geoff and Kathryn Rothwell are avid supporters of Capricorn Mutual.**

The husband and wife partnership operate a slick automotive body repair business in Tauranga, New Zealand. They believe that those who pay their dues to the industry by way of support and innovation are entitled to benefit from whatever rewards the industry offers them.

They rate their acceptance as a Capricorn Mutual member as one of those advantages, stating that they felt that they gained more autonomy in the way that they managed the risks in their business and a level of independence that they had considered difficult to find elsewhere.

The Rothwells are masters at seeking alternatives that protect their income and reduce their reliance on third parties.

They identified their own market niche and went for it, winning substantial and enduring business from the commercial field.

That's why one of their paint ovens is big enough to take a bus or a large truck. Because they recognise that the purchasers of such vehicles need them sprayed, usually need regular follow-up work and often come back for more when corporate identity programmes or company purchases determine a change of colour is due.

Geoff and Kathryn are members of a team of ten at Spray and Shape. Geoff usually works on the floor, while Kathryn maintains the business aspects of the job.

Staff numbers incorporate two apprentices, including their own son. Trainees are important to them because they reflected their determination to support the industry that has supported them for 18 years.

In the Rothwell's view, everybody wins — the customers who know a good thing when they see it; whoever is paying the bill because quality is high and delays minimal; and themselves as they insist on only quality jobs leaving the premises.

To get things right, Shape and Spray is into training big time. It relies heavily on the Motor Industry Training Organisation and on training programmes available through selected suppliers.

It belongs to the Collision Repair Association, implements the lessons of New Zealand training organisation iCar and preaches a mantra which goes: 'if you want a good job done, don't expect the cheapest price in town'.

The Rothwells were pleased with what Capricorn Mutual was able to do for them for their discretionary protections.

The results were well up to expectations — "they really work well for us not just because of price, but because we are able to apply for what is relevant to our business rather than having to take a prepackaged combination. Also we like the concept of being one of the owners of the Mutual so that we are helping ourselves rather than helping to make profits for someone else."

That is a view shared by other Capricorn Mutual members who say that being a member of the Mutual is not just about shopping on price alone.

## life is for living



**The enthusiasm of former industry colleagues who have taken up roles with Capricorn Mutual and the challenges of working in a new environment convinced Narelle Tottman that she should follow their example.**

“They were singing the Mutual’s praises and I was happy to come across to Capricorn Mutual on the basis of their experience,” Narelle said. “I especially liked the focus on personal service for members,” she added. “I see this as a tremendous opportunity to further my career in an exciting new environment.”

Narelle is Capricorn Mutual’s newest West Australian (WA) Liaison Officer, taking care of member interests in the south metropolitan areas of Perth as

well as the Great Southern and Upper Great Southern regions of WA.

She is an insurance industry professional who has worked in multiple roles with essentially one employer for over 20 years. She has sales experience, is a former area manager with underwriting experience and has worked in claims and accounting areas.

Narelle, whose previous work was largely motor industry linked, can relate to many of her Capricorn Mutual clients.

Life, says Narelle Tottman, is for living. Which is one of the principles behind Capricorn Mutual. Welcome to our team, Narelle.

Narelle can be contacted on 0400 987 227.



**Narelle Tottman is the newest Liaison Officer to join the WA team.**



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... and me

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... and me

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