

# Your Choice

December 2006

CAPRICORN  
MUTUAL



Claims Chatter *page 3* Capricorn Mutual Calling *page 4*  
Securing Your Holiday *page 5* Long Live Rally Australia *page 7*

## Idea Became Reality



**Trent Bartlett, Capricorn Society CEO and Capricorn Mutual Director, is one of the few people involved with the Mutual, before it even became a mutual. He was instrumental in making the idea of a mutual become a reality.**

### How did the concept of Capricorn Mutual become a reality?

At Capricorn Society we found ourselves with high levels of member dissatisfaction over their existing insurance arrangements. Many members were unhappy about significant increases in premiums, when a large number of them hadn't made a claim in years.

We tried negotiating a solution but it was decided by Capricorn Society that creating a mutual was a better option for our members.

### How long did the process take?

From the first phone call that set the wheels in motion to signing the first member was about 18 months.

We had to go to the Australian Securities and Investment Commission (ASIC) for an Australian Financial Services licence for mutual risk products. Capricorn Mutual was the first financial services provider in Australia to be licensed for mutual risk products.

### How do you manage your roles as both Capricorn Society CEO and Capricorn Mutual Director?

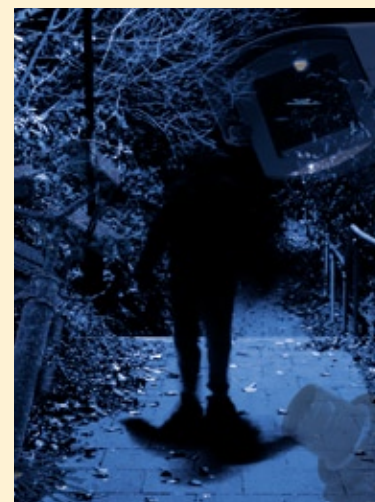
In these days of very strict corporate governance I have to be mindful all the time of what hat I am wearing. I'm also a responsible officer for Capricorn Mutual which means I have to separate my Capricorn Society and Capricorn Mutual roles out and act in the best interest of each of them.

### What are your current responsibilities?

Essentially I have three areas of responsibility that I focus on — and they vary according to the role.

As CEO of Capricorn Society I am responsible for managing the business. As a Capricorn Mutual director I work with the other directors, to set the strategies for the business and to monitor it to ensure it is operating in accordance with that strategy. My role as a responsible officer of the Mutual is to ensure that the requirements of the licence are carried out and to provide an interface between Capricorn Mutual and the managers, Charles Taylor Consulting.

I see the future bringing a lot more opportunity for the Mutual to continue to grow and develop, and that is something I hope to assist with in each role that I hold.



**Did you know that Capricorn Mutual does Personal Protections? If you would like to know more please free call 1800 007 022 (Australia) or 0800 555 303 (New Zealand) and we will arrange for your Liaison Officer to contact you.**

*Your Choice* is published by Capricorn Mutual Limited.

**CAPRICORN MUTUAL LIMITED** ABN: 24 104 601 194 ACN: 104 601 194 AFS Licensee: 230038  
75 Mill Point Road, South Perth WA 6151 Email: [info@capricornmutual.com](mailto:info@capricornmutual.com) Australia: 1800 007 022 New Zealand: 0800 555 303  
Design and production by Image 7 Group (#6198), +61 8 9221 9777.

This magazine 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. Capricorn Mutual is currently available to Australian and New Zealand members only.

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).



*Gary Weston -  
Liaison Officer, WA & TAS*

**Category:** HOME BUILDING & CONTENTS —  
with Hobby farm extension

**Claim Type:** Fire

**Date of Loss:** 7/8/06

**Location:** Penguin — Tasmania

**Report Method:** Telephone call

**Claims Officer:** Janelle Christmass

**Details:** During the morning the member had been clearing long grass near his storage shed by burning it off. He believed he had extinguished the fire, however later that day smoke and flames were noticed billowing from the shed.

The member was able to move the majority of the hobby farm machinery that was stored in the shed — however the shed itself and the hay stored inside were totally destroyed.

An assessor was appointed and attended the premises on 9 August. The replacement of the shed was authorised on 24 August. The cost to replace the hay was provided on 5 September and the payment for this was processed accordingly.

The total amount paid for this claim was \$12,687.73.



**Category:** MECHANICAL REPAIRER

**Claim Type:** Public Liability

**Date of Loss:** 15/4/06

**Location:** Sydney — New South Wales

**Report Method:** Telephone Call

**Claims Officer:** Mareece Edwards

**Details:** A customer had left their Maserati with the member's company to be worked on. In the completion of this work an employee of the member was required to reverse the Maserati.

The employee accidentally hit the accelerator, causing the car to crash. Damage was sustained to the bumper of the customer's vehicle.

The costs associated in repairing this vehicle totalled \$19,219.86.



claims chatter

"Putting members first is my priority."

Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).





Some of the damage caused by Cyclone Larry earlier this year.

## Capricorn Mutual Cares

In a list of things that make the blood boil, unwanted phone calls rival being stuck behind a caravan on a busy freeway. That's why we want to make sure Capricorn Mutual members know that when we telephone there is a pretty good reason.

At Capricorn Mutual, there are a number of reasons why our customer service team pick up the phone and give members a call. Capricorn Mutual was started to meet the specific needs of members and to promote their interests. That's why we want to check in from time to time to make sure we're still meeting these needs. The feedback we get from members helps us to stay up to date with the needs and concerns of members so we can continue to fine tune the Protections and other customer services.



Capricorn Mutual Marketing Manager — David Lloyd.

Our commitment to members includes looking after them in times of natural disaster. Marketing Manager at Capricorn Mutual, David Lloyd, said that when he contacted members to make sure they were safe following a natural disaster, members amaze him with their sense of humour.

"Last week I called a member to check how he was going after the thunderstorm that swept through southeast Queensland, damaging homes and businesses.

He said they were fine — the only trouble was that after all that rain, he said he now had to cut the lawn!" said David.

David also called members in the areas affected by Cyclones Larry and Glenda earlier this year not only to check whether they were okay, but also to see if there was anything Capricorn Mutual could do to help or if they needed claims forms.

"Because we're an organisation that exists to serve only its members, we are usually able to contact everybody almost immediately in times of crisis such as this," said David.

"We want to make sure our members are getting the best service possible. This means we constantly look for ways of improving our processes to save time and money. The more efficient we are in the Mutual, the better savings we can pass onto our members," said David Alwyn, Chief Operating Officer of Charles Taylor Consulting, Capricorn Mutual's Corporate Authorised Representative.

Because we care about our members we make sure not to call during dinner, on weekends or on public holidays! However, if we do happen to call at an inappropriate time, let us know and we'll call you back at a time that suits you.



Bob Edwards –  
Liaison Officer, NZ

# Securing Your Holiday

It might be the season to be jolly, but it's also the season to be vigilant — especially if you're going away on holidays or closing the business, even for a few days, over Christmas.

An empty home or business is a prime target for burglary because offenders know they're less likely to get 'caught red-handed'. Christmas is an especially high-risk time for break-ins as people are more likely to have expensive gifts and cash inside their homes.

Here are a few tips to increase security for your home and business and put your mind at ease over the holiday season:

## A Checklist for Securing Your Home

- If you have an electronic alarm system that is linked to a security monitoring service, let your security company know when you're going away on holidays and give them the contact details for key-holders to your home/unit in case the alarm is activated.
- Tell your neighbours that you're going away and give them your holiday contact details in case of an emergency.
- Ask your neighbour to collect your mail regularly so that it doesn't spill out from your letterbox while you're away.
- Cancel any regular delivery services such as newspapers — accumulated items at the front of your house lets people know you're away.
- Lock all doors and windows properly — make sure all deadlocks are activated and all key-operated window locks are engaged.
- Deposit any smaller valuables like jewellery or cash in a safe deposit box, or leave them with a trusted friend or relative.
- Mark or engrave your property such as electronic equipment or computers with a Property Identification Code. Make a list of the distinguishing features of any valuable items that can't be marked like jewellery or art work and take photos of them. Marking your property will deter theft as it will make your valuables difficult to sell. It will also make recovery of your belongings in case of theft much more likely.
- Ensure all outdoor sensor lights are working and are not obscured by trees or gardens. You may also like to consider timers for lights inside your home. They will activate selected lights at a time preset by you and will help your home appear lived in for the time you are away.

## Top 5 Tips for Securing Your Business

- Check all outside entrances and inside security doors. Are they secure? Perhaps consider deadbolt locks if you don't already have them. Steel padlocks are considered the hardest and also be aware that unauthorised keys can be made if serial numbers are known — are any visible on your locks?
- There are many different types of doors available, especially security doors. If you are researching you might like to consider the extra options, including metal-lining and metal security crossbars. Exposed hinges can also be removed providing easy access to a building. Pinning hinges might be one extra step you can take.
- Have you enquired into the benefits of window locks and burglar-resistant glass? Metal grates on all your windows (except display windows) may reduce access to the building and also offer a visual deterrent.
- Many companies remove all expensive items from window displays at night and leave lights on inside so it is easier to see into your business after closing.
- Light is a very powerful deterrent so try to use it to your advantage. It pays to check any security lighting is working properly, replace any bulbs that may have blown and check nothing is obstructing the sensor. Entry points such as doors, windows and skylights are the likely places intruders will try first.

For both your home and business, it's also important to have up-to-date protection — if you would like to know more about Capricorn Mutual's range of Personal or Business Protections, please free call 1800 007 002 (Australia) or 0800 555 303 (New Zealand) and we will arrange for your Liaison Officer to contact you.



*"My members' needs are important to me."*  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).



# Contacts

## We care ...



AUST/NZ  
Carol Richards  
Operations  
Manager  
0408 901 407



WA  
Narelle Tottman  
0400 987 227



WA & TAS  
Gary Weston  
0439 528 600



WA  
Sue Walker  
0417 992 025



NSW  
Tracy Young  
0407 477 434



NSW & ACT  
Maryanne Middlemiss  
0408 992 188



QLD  
Robert Pilgrim  
0408 926 718



QLD  
Grant Heard  
0439 518 376



SA  
Andrew Fitzpatrick  
0418 190 497



SA  
Michael Towns  
0408 992 339



VIC  
Tom O'Sullivan  
0409 884 687



VIC  
Neville Gordon  
0439 923 200



VIC Area Manager  
Richard Hart  
0408 992 885



NZ  
Bob Edwards  
021 800 449



NZ  
Mike Sale  
021 833 070

## Liaison Officer Profile



Name: Narelle Tottman

Position: Liaison Officer, Western Australia

Phone Number: 0400 987 227

Lives: Padbury, Western Australia

Many of our West Australian members will already be familiar with Narelle, as she has been their Liaison Officer for two years. Recently, Narelle made a change to her work environment, which sees her trading three days a week of roads trips and her home office for a new base in the Capricorn Mutual head office.

### Career History:

Prior to taking up a role with Capricorn Mutual I had worked in the insurance industry for 20 years. I especially liked the Mutual's focus on personal service for members so I was more than happy to come across to Capricorn Mutual.

### Can you tell us about your recent office change?

Capricorn Mutual recently made the decision to conduct Renewal Reviews via telephone contact.

Consequently the opportunity arose for someone to conduct these reviews. To assist in the effectiveness of this change it was decided that the role be taken on by someone who knew many of the members, and had the experience of being out on the road, seeing, and talking to the people who make up our member base.

### What does your new working week involve?

I am currently sharing my time between my home office and the company Head Office in South Perth. My main focus is now renewal work and the balance of my time

will be spent helping out wherever it is felt my experience or knowledge can assist.

### How has the location change affected your role as a Liaison Officer?

Essentially I am now spending a lot more of my time in the office speaking to members on the phone about their renewals, rather than out and about talking to potential new members.

However my role has not changed significantly, in that I am still "liaising" with members about their Protection requirements.

### Will there be any changes for members, now you are not 'on the road' as much?

Definitely not. I am still only a phone call away, and will continue to provide a service to the members within the scope of my new position. Anything that falls outside this scope I will refer onto Sue Walker or Gary Weston, who will continue as External Liaison Officers in WA. Both Gary and Sue will be available to provide the service members have become accustomed to from CML.



Mike Towns –  
Liaison Officer, SA

# Long Live Rally Australia

Rally Australia has long been a highlight in the World Rally Championship (WRC) circuit — however for the fans in Perth 2006 was bitter sweet. It was the last year that Perth would play host to the adrenaline pumping event, which will next be hosted in Australia in 2008 in Queensland.



To help everyone, not only our Western Australian members, relive the action of this year's event, Capricorn Mutual are offering a free Rally Australia 2006 Screen Saver, that can be viewed on the Capricorn Mutual website ([www.capricornmutual.com](http://www.capricornmutual.com)) and then uploaded to member's computers.

Here's how you can experience the thrill of the Rally, from the comfort of your home or office.

1. Log onto [www.capricornmutual.com](http://www.capricornmutual.com)
2. Click on the Screen Saver icon on the home page
3. Follow the on screen prompts and instructions to download the screensaver to your computer.

## Member Profile

Member Name: Ironcat — Andrew Sawyer

Location: Tom Price, Western Australia

Number of Employees: 10

Type of Business: Light/Heavy Machinery Servicing and Tyres

Phone Number: 08 9189 1400



Tom Price is an iron ore town approximately 1500 kilometres north east of Perth. Ironcat specialises in servicing cars, 4x4's, trucks and mining machinery and supplying 'very big tyres for very big machines'. There is also a depot in the Perth metropolitan area due to the growth of the business.

### When did you become a Capricorn Mutual Member?

We purchased the business in 2003 and joined Capricorn Society. It was around the time that Capricorn Mutual was launching so we joined the Mutual as well.

### Why did you choose to become a Capricorn Mutual Member?

When I first heard about Capricorn Mutual I was pretty keen. I liked the way Capricorn Society worked — like a big family — and their product offering was good. When Capricorn Mutual started it was a good, in-house operation that allowed me to get everything done with one bill.

### How would you describe the experience of being a member of Capricorn Mutual?

It's so easy — I know I can pretty much just forget about everything, like renewals for example. I don't have to worry about remembering my renewal date or losing a reminder notice and end up not being protected because Capricorn Mutual will help make it happen and remind me. We've never had any hiccups and we have some non standard protection requirements that Capricorn Mutual recognise are unique to us and have no problems sorting out the required protection.

### What is the best part about being a member of the Mutual?

They understand the industry — and more importantly they understand that my business is fairly unique in its requirements. The tyres that we deal with can be worth up to US\$110,000 each. We are supplying very big tyres to very big machines. When we first applied to Capricorn Mutual there were a few raised eyebrows, but once they spoke to us about our business they understood. The Mutual only deals with automotive minded people and it made it a lot easier to arrange protection that suited us.

*"I enjoy being able help our members as much as possible"*  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).



CAPRICORN  
MUTUAL



Your insurance alternative

# Who cares?

Did you know Capricorn Mutual  
does Personal Protections?

Want to know more?  
Contact Capricorn Mutual now.

[www.capricornmutual.com](http://www.capricornmutual.com)  
1800 007 022 (Australia)  
0800 555 303 (New Zealand)

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. Capricorn Mutual is currently available to Australian and New Zealand members only.