

YOUR CHOICE MAGAZINE

07

OCTOBER 2007

CULTURE OF SAFETY PAYS OFF
page 4

NEW LIAISON OFFICER FOR NSW
page 6

MAKING CLAIMS FAST AND EASY
page 7

CAPRICORN
MUTUAL





MEET THE CHIEF OPERATING OFFICER

Gerald Ewing is the newly appointed Chief Operating Officer of Charles Taylor Consulting (Australia) Pty Ltd (referred to as CTC), the company responsible for managing Capricorn Mutual.

Gerald commenced his insurance career in London in 1976 and has run CTC offices in many parts of the world including Greece and the United States. In the mid 1990's he relocated to Sydney and became the resident CTC Director in Australia. Since 2003 he has been actively involved in the development and management of the mutuals managed by CTC from their offices in Sydney and Perth.

You have been involved with insurance companies and mutuals over a career spanning 30 years – why do you prefer working with mutuals?

The simple answer is mutuals care! Being established solely for the benefit of their members without shareholder profit requirements to satisfy, and generally being much smaller than commercial insurers, mutuals are more commercially efficient and able to take a much greater interest in their members. This extends from initial pricing and tailored broader protections through to claims management centered on a philosophy of how we can help rather than finding a way to avoid the claim.

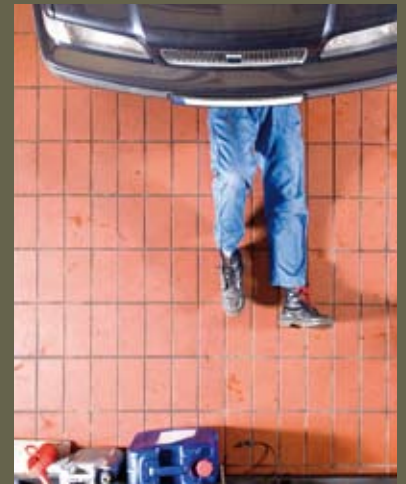
Tell us about your family and what you do in your spare time (when you have any!)

My wife Julia and I, have two teenage children, our son, who is currently completing his HSC and our daughter, who will do her HSC next year. As I travel so much, Julia is the glue that holds the family together. Interests outside work include doing things with my family like walking, going to the beach, watersports, and snow skiing. I also enjoy golf (but play badly), and reading.

Who do you barrack for?

I'm not a huge football follower and have divided loyalties being a Pom (now naturalised) but AFL - Sydney Swans; Rugby (Union) – Waratahs; England and Wallabies Football (soccer) - Chelsea, Sydney FC; Cricket - England, Australia and Somerset.

COVER



Looking for ways to promote a work safety culture in your business? Read pages four and five to find out more.

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
PO Box 876, South Perth WA 6957
Email: info@capricornmutual.com
Australia: 1800 007 022
New Zealand: 0800 555 303

Design and production by Image 7
Group (#6783), +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).

CLAIMSCHATTER



Category: Workshop
Claim Type: Home Building
Date of Loss: 12/06/07
Location: Tuakau - NZ
Report Method: Telephone Call to Claims Department
Claims Officer: Gail Maddocks

Details:
The member noticed that there was a leaking pipe to the toilet in his home. As a result the floor was wet and bowed in the toilet and laundry areas. The claim was reported to CML on 13/06/07. The member submitted the completed claim form, along with the repair quotes, on 26/06/07 and an assessor was appointed to adjust the loss after the member returned from holiday on 16/07/07. A settlement of NZ\$2,050.93 was paid to the member on 07/08/07.

Category: Mechanical Workshop
Claim Type: Business Contents/Plant & Machinery
Date of Loss: 04/07/07
Location: Mt Waverley - Victoria
Report Method: Telephone call to Claims Department
Claims Officer: Janelle Christmass

Details:
A claim was lodged on 12/07/07. The member impacted his tune machine with a vehicle, causing it to fall onto a gas analyser. Both items were damaged. Claim form and repair quotes received on 20/08/07 and repairs authorised on 22/08/07. Invoice received and paid on 06/09/07 in the amount of \$3,578.

Category: Workshop
Claim Type: Home Building and Contents -Flood
Date of Loss: 10/08/07
Location: Derby - Tasmania
Report Method: Telephone call to Claims Department
Claims Officer: Janelle Christmass

Details:
A member's home was affected by a flash flood that damaged cupboards, appliances, carpets and many personal items. The boundary fences on the property were also damaged. An assessor was appointed by Capricorn Mutual straight away. The member had already purchased an urgently needed replacement washer and dryer and was reimbursed less the excess. The member is currently working with the assessor to obtain quotes for replacing the damaged contents items and fences. Fortunately this member had elected to protect his property against flood and was able to approach the Mutual for assistance.



Culture of work place safe

Maintaining a safe workplace is a 'no brainer' when it comes to sound management sense. Apart from your responsibility as an employer to keep staff safe on the job, it helps protect your business from costly workers compensation payouts, repairs or legal action. Put simply, it should form the starting point for any good risk management strategy. Long-time Capricorn Society member Vin O'Neill tells how a voluntary audit of O'Neill's Autos helped make safety a part of its work culture.

A few years ago, O'Neill saw an advertisement by the Victorian Automotive Chamber of Commerce (VCAC) seeking volunteers to nominate their business for a free audit run by VCAC in conjunction with WorkSafe Victoria. The businesses involved would receive a thorough audit on all aspects of their work safety compliance, but with no fear of prosecution or post-audit inspection.

While O'Neill's Autos were proud of their safety record, the audit provided room for improvement. O'Neill admits staying on top of the changing requirements can be a challenge for a small business, with most workshop



Vin O'Neill (left) and the staff of O'Neill's Autos

operators relying on external sources such as the Mutual or industry bodies to keep informed.

"Work safety in the automotive industry is a complex area, with a vast number of rules and regulations. Business owners need help and advice to stay up to date," he says.

WorkSafe Victoria's officers met this need, providing safety manuals for the workshop as well as helping to develop improved safety plans. At completion of the audit, O'Neill received a full written report, with details of safety items to address.

The recommendations were implemented within about a week, becoming just another part of the everyday workings of the business. But recently, the commitment to safety has

paid off. When WorkSafe decided to conduct random safety checks in the Albury/Wodonga area, their officers paid a visit to O'Neill's Autos.

"We had a spot check of our safety procedures, checks to ensure current maintenance certificates for our vehicle hoists, and inspection for adequate safety signs and floor traffic management of the workshop," O'Neill says. "The result was great, with only one minor area noted for improvement."

Had the business not taken measures to ensure they met safety standards, the outcome could have been very different. He says the message for other workshop owners is to seek help if they are unsure about the requirements for their business. "I would really recommend



SAFE WORK WEEK AUSTRALIA

October 21 - 27 is Safe Work Australia week which is being promoted throughout the country with a series of events in each State. Visit www.accs.gov.au to find out about the events happening near you and to order Safe Work Week posters, information kits and giveaways.

OH&S INFORMATION IN AUSTRALIA

Finding out about Occupational Health and Safety standards in Australia isn't always straightforward. Each state has its own legislation and a separate authority responsible for regulating its standards. Despite this, Occupational Health and Safety is nationally identified as a priority area for small business, and gradually the States are working together to develop national consistency in their laws.

To find out more about the relevant authority in your state visit the website for the Australian Safety and Compensation Council (ASCC) at www.accs.gov.au.

ety pays off

they contact their member body, get some information, and find out what services are available to assist them.

"Certainly, don't be afraid to ring WorkSafe and ask for help, as they are very willing to work with business to achieve a good result."

And inspections aside, O'Neill believes their voluntary audit delivered other, more important benefits. "One of the biggest lessons we've learned is to document everything. We'd had safety procedures in place and operating in this business, but we didn't have them on file. For example with our procedure for lifting

heavy items, all the staff knew how to do it safely, but we didn't have a written procedure, so that's something we've changed.

"Another is to make sure we talk regularly about safety issues. At our staff meetings, we have safety meetings too, where we talk about WorkSafe and any potential safety issues we have, or opportunities to improve things.

"It's really helped us to make work safety a part of the culture here, so it becomes second nature. I think it's made our staff more aware of being part of a team, and really looking out for each other at work."

Four key action points to make your workplace safer:

- 1 Manage hazards**
Managing hazards is the single most effective thing you and your workers can do to prevent injuries. It's also one of the easiest to achieve.
- 2 Train and supervise staff**
Ensure all your workers are aware of hazards and follow safe work procedures.
- 3 Prepare for emergencies**
Don't leave it too late, and don't forget about first aid.
- 4 Investigate injuries and incidents**
Accidents will happen. But you can learn from what went wrong.

WORK SAFETY ADVICE IN NEW ZEALAND

Capricorn Mutual Members in New Zealand can request free booklets from the Accident Compensation Commission (ACC) which are designed to help small business owners conduct their own workplace safety audits at www.acc.co.nz or Freephone 0800 844 657.

If you need more help, the Motor Trade Association of NZ has a number of field staff available to assist its members. For more information phone 04 385 8859.



Safety tips courtesy of the NZACC.

YOUR REPRESENTATIVES

LIAISON OFFICERS



**Operations Manager
AUST & NZ**
Carol Richards
0408 901 407



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



NSW
Greg Cook
0407 991 812



VIC
Richard Hart
0408 992 885



VIC
Tom O'Sullivan
0409 884 687



VIC
Neville Gordon
0439 923 200



QLD
Grant Heard
0439 518 376



QLD
Robert Pilgrim
0408 926 718



SA
Jade May
0408 992 339



SA & NT
Andrew Fitzpatrick
0418 190 497



NZ
Bob Edwards
021 800 449



NZ
Mike Sale
021 833 070

LIAISON OFFICER PROFILE



Greg Cook

Position: Liaison Officer, New South Wales

Phone Number: 0407 991 812

Lives: Campbelltown, New South Wales

Some members may already be familiar with the new Liaison Officer for New South Wales, Greg Cook, who is taking on the role after spending the last year as the Renewals officer for NSW and Victoria. Greg will be out on the road meeting members from the beginning of October.

Can you summarise your career background before deciding to join the Capricorn Mutual staff?

I spent 10 years within the insurance industry working for a major health insurance company. I worked my way through various roles until I was promoted to NSW/ACT Provider Relations Manager. It was a role that involved meeting business owners with varied backgrounds and expertise and helping them grow their businesses via a network offered to members of the health fund. I have also worked within the automotive industry for eight years, starting off as a spare parts interpreter and working through to a sales representative role.

What is the best thing about your job with the Mutual?

Meeting Capricorn Mutual members and trying to understand their business. Each business is unique therefore by understanding their business needs, I hope to be able to tailor protections to suit each member individually.

What do you hope to achieve as a Liaison Officer?

I hope to achieve growth for the Mutual and I hope to see the Mutual move into other automotive marketplaces that are yet to be explored.

Which areas of NSW will you be responsible for?

The South to South Western Sydney metropolitan area through to the Northern Beaches along with the Southern Highlands and the Central West which includes Bathurst, Orange and Dubbo.

How do you like to spend your weekends?

My perfect weekend is spending time with my family and friends relaxing, but having a son, my weekends can revolve around anything from trail bike riding to fishing with some mates or watching the NRL - go those mighty Eels! Weekends are always busy.

RENEWALS OFFICERS



VIC
Carrie Price



QLD & SA
Richard Nankivell



WA & ACT
Alana Jasper



NSW & NZ
Joe Peterson

Down Under Panel & Paint

Michael and Gisella Fitzgerald

Location: Maddington, West Australia

Type of Business: Automotive Panel and Paint Repair Shop

Phone Number: 08 9459 1516

Describe your business? How many employees do you have? What kind of services do you offer and what sets you apart?

Down Under Panel & Paint is a successful business built from the ground up over past 18 years with hard work and persistence. We currently employ five full time employees and often engage work experience students. Down Under offers all kinds of panel and paint services, ranging from smash repair and restoration work, to all insurance work, and specialised jobs for private customers.

When did you become a Capricorn Mutual Member? What made you decide to join the Mutual?

We made the decision to become a Capricorn Mutual member back when Capricorn Mutual first began in 2003. The selling point of becoming a member was the great service we received from Capricorn Society so we had no qualms in joining knowing that we would receive the same professional, reliable service from Capricorn Mutual.

What has your experience of the Mutual been, in comparison to traditional insurance services? What is the best part about being a Capricorn Mutual Member?

Personalised service, along with the vast knowledge and background available to us would be our biggest benefit of becoming a member. Also the simplicity of obtaining information and knowing that all of our protection needs are provided for the business and our personal lives.



Claims Manager Gail Maddocks (left) with Ida Homer and Janelle Christmass.

MAKING CLAIMS FAST AND EASY

Following these steps helps us to process your claims as quickly as possible:

- Contact the Capricorn Mutual Claims Department as soon as possible - either directly on the Freecall number 1800 007 022 in Australia or 0800 555 303 in New Zealand - or via your Liaison Officer. The Claims Department will open a new claim, send out a claim form and explain what to do next.
- Complete and return the claim form
- Obtain any reports or repair quotes required
- Provide any proof of ownership that may be required
- Take photographs if necessary
- Gather any third party details if not at fault
- Take any measures necessary to prevent any further loss or damage



You can count on ...

Capricorn Mutual Your Insurance Alternative

www.capricornmutual.com

1800 007 022 (Australia) 0800 555 303 (New Zealand)

fax 08 9334 0701 (Australia) free fax 0800 555 403 (New Zealand)

Capricorn Mutual Limited | ACN: 104 601 194 | AFS licensee: 230038 | 75 Mill Point Road, South Perth WA 6151 | 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 Capricorn Society members only.

