

## Contact details

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##### *Branches*

Adelaide, Brisbane, Canberra, Darwin, Launceston

Melbourne, Newcastle, Perth, Sydney, Townsville



*Lumley Insurance  
making things right*

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Robert Scott  
Managing Director

**Managing Director's review**

*Wesfarmers Insurance Division*

The year saw further increases in competition across the Australasian insurance market. Despite these conditions, it is pleasing to report that revenue continued to increase for both Lumley General Australia and Lumley General New Zealand.

Our margins in both companies have been squeezed by higher than usual claims, influenced by an increase in severe weather events, and price competition. Overall however, Lumley has a sound customer base and remains well supported by brokers.

During the year Lumley added to its capabilities with the acquisitions, amongst others, of Australian International Insurance Limited (AII) and AUS Agencies. Wesfarmers Insurance Division added OAMPS and Crombie Lockwood to its group of companies. We recognise the importance of maintaining the independence between brokers and underwriters and have been careful to ensure that this separation is paramount.

We continued to improve broker services with the roll out of Lumley On-line in Australia and the further development of web based service applications in New Zealand.

A significant effort by both companies in the launch and enhancement of e-solutions has maintained our strong position within respective markets.

Lumley continued to invest in staff growth and development through the leadership development program aimed at honing the management skills of current and potential managers.

The two Boards and I would like to thank all employees for their dedication and high standard of achievement in a very challenging environment. Both companies continue to be well resourced and positioned for solid advancement in the years ahead.

I would like to recognise the significant contribution of Bob Buckley, who retired as Managing Director of Wesfarmers Insurance Division on 29 June 2007, and as a Director of Lumley General Australia and New Zealand.





S M McConnell  
**Chairman**  
*Lumley Life (N.Z.)*

**Director**  
*Lumley General Insurance (N.Z.)*  
*Lumley Finance (N.Z.)*  
*Lumley Services (N.Z.)*



F J Cameron QSO  
**Director**

*Lumley General Insurance (N.Z.)*  
*Lumley Finance (N.Z.)*  
*Lumley Services (N.Z.)*



D G Thom  
**Director**

*Lumley General Insurance (N.Z.)*



R Marck  
**Chief Executive Officer**  
*Lumley General Insurance (N.Z.)*

**Director**  
*Lumley Finance (N.Z.)*  
*Lumley Life (N.Z.)*  
*Lumley Services (N.Z.)*



R G Scott  
**Managing Director**  
*Wesfarmers Insurance Division*

**Director**  
*Lumley General Insurance (N.Z./AUS)*  
*Lumley Finance (N.Z.)*  
*Lumley Life (N.Z.)*  
*Lumley Services (N.Z.)*



E Fraunschiel  
**Chairman**  
*Lumley General Insurance (AUS)*

**Director**  
*Lumley General Insurance (AUS)*



G T Tilbrook  
**Chairman**  
*Lumley General Insurance (N.Z.)*

**Director**  
*Lumley General Insurance (N.Z./AUS)*



R J Buckley (retired 29.6.2007)  
**Managing Director**  
*Wesfarmers Insurance Division*

**Director**  
*Lumley General Insurance (N.Z./AUS)*  
*Lumley Finance (N.Z.)*  
*Lumley Life (N.Z.)*  
*Lumley Services (N.Z.)*



R J B Goyder  
**Director**

*Lumley General Insurance (AUS)*



G J Rich  
**Director**

*Lumley General Insurance (AUS)*



J P Graham  
**Director**

*Lumley General Insurance (AUS)*



D Wills  
**Director**

*Lumley General Insurance (AUS)*



R J Lee  
**Director**

*Lumley General Insurance (AUS)*



D Matcham  
**Chief Executive Officer**  
*Lumley General Insurance (AUS)*

**Director**  
*Lumley Finance (AUS)*



Rieny Marck  
Chief Executive Officer

## CEO review

### *Lumley General Insurance – New Zealand*

Despite an intensely competitive insurance market, Lumley New Zealand has enhanced premium revenue and market share. The challenging trading environment has however pressured loss ratios and, combined with significant investment in business improvement initiatives, has culminated in a disappointing overall profit margin.

Lumley continues to extend its corporate profile and is delivering excellent operational and service enhancements. We have focused strenuously on the business of brokers and our other business partners to ensure that our products and service models are aligned to make Lumley the insurance partner of choice.

Such an approach is underpinned by the conviction that our best opportunities for profitable growth lie in our ability to make our partners more successful. This has meant working harder to understand our customers' needs, giving them solution-focused products tailored to their requirements, and creating seamless processes for working with Lumley. In short, top quality service.

Our focus on a customer/partnership approach, product enhancement and people development is already showing pleasing results. Lumley has grown ahead of the market in an increasingly competitive insurance environment.

There are many examples of this customer-led approach, such as the development of TOP pak, a bundled policy for commercial transport operators, DrivEasy for private motorists, Safe and Sound, a comprehensive home, contents and pleasure craft product, a product developed specifically for the motor caravan market, and a market-leading liability package. We have also taken customer safety to a new level with the introduction of DriveCam, an innovative and exclusive fleet safety management tool.

Another significant milestone was the launch of our new user friendly websites, again demonstrating our strong commitment to improving communication and business partnerships.

The growth of our strong branch network has been reflected in the recent expansion and upgrades of offices around the country. By stepping up our claims service and improving our insurance processes, we ensure that vital functions continue to evolve for the benefit of brokers and clients.

The creation of Lumley Business Solutions, through the consolidation of Lumley Services and the Consumer Division, represents an exciting new phase in Lumley's development and significant progress has been achieved.

Lumley Finance continued its strong performance despite the downward trend in the value of premium renewals, and their record lending achievements highlight their service and agility in difficult business conditions.

Lumley is focused on improving margins and delivering value from the continued investment in our people and in projects that deliver a comprehensive range of competitive, customer-led products and services. We remain committed to enhancing close working relationships with brokers and other partners to ensure our mutual business success.



### Getting it right

#### Matching the promise of service

For Lumley Insurance, the proof is in how we deliver on our promise of service when the unexpected happens. When things go wrong, it's about how we put them right.

Our depth of knowledge and wide experience enables us to respond quickly and compassionately to provide financial reimbursement and practical support when most needed.

As a business, we've acquired a reputation for delivering, with everyone in the team an expert in their area and committed to providing exceptional service.

Here is an example of how it has worked for one of our customers.

#### Fantastic! Back at home eight weeks after fire

The victims of a New Plymouth house fire in October last year are thankful for the prompt action of an alert neighbour and the "fantastic" response from Lumley.

A neighbour reacted to the security alarm and, on inspection, realised there had been no break-in, but that the alarm had been activated by dense smoke. The Fire Brigade quickly attended and put out the flames.

The fire was caused by the appliance cupboard door jamming the toaster switch in the on position, which ignited the contents of the cupboard, spreading throughout the kitchen.

The kitchen was severely damaged and there was also smoke damage throughout the house. The total cost of this house and contents claim was \$190,000.

All parties had the same objective in mind "let's get back to normality as soon as possible".

Understanding the personal anxiety and disruption experienced in such circumstances, the response of Lumley was immediate and effective. The grateful family were back in their home within eight weeks.

*"Quality, full-replacement insurance comes into its own in these situations and dissolves any niggling doubts about why we pay our premiums over the years without any claims."*

*"Lumley was nothing short of fantastic. Their great assessor made everything happen quickly and to our satisfaction."*

#### Summary of financial information

\$000 NZD	2007	2006	2005	2004	2003
Cash	5,330	4,890	5,194	208	704
Receivables	182,848	183,992	183,361	189,873	169,530
Deposits & investments	101,601	80,473	67,413	57,075	37,371
Plant, equipment & intangibles	10,639	13,988	6,360	4,154	4,327
Other assets	21,473	20,702	18,256	17,073	15,671
Assets	321,891	304,045	280,584	268,383	227,603
Creditors	39,084	37,877	38,770	35,053	33,094
Insurance provisions	216,941	204,198	186,938	179,025	146,689
Other provisions	8,810	7,514	5,598	5,425	5,124
Liabilities	264,835	249,589	231,306	219,503	184,907
Share capital	25,009	25,009	25,009	25,009	25,009
Retained profit & reserves	32,047	29,447	24,269	23,871	17,687
Shareholders funds	57,056	54,456	49,278	48,880	42,696

#### Total assets

YEAR	\$000 NZD
2007	321,891
2006	304,045
2005	280,584
2004	268,383
2003	227,603

Note: 2006 comparatives have been restated to align with International Financial Reporting Standards.

#### Five year underwriting review

\$000 NZD	2007	2006	2005	2004	2003
Gross written premiums	293,382	280,360	266,365	265,293	226,016
Underwriting result before expenses	53,366	54,127	48,856	37,231	27,807
Other underwriting expenses	(46,304)	(32,401)	(26,931)	(29,429)	(21,529)
Underwriting result	7,062	21,726	21,925	7,802	6,278
Investment income	16,892	10,166	7,333	5,412	4,041
General & admin expenses	(3,485)	(4,810)	(4,624)	(4,808)	(3,627)
Insurance profit before tax	20,469	27,082	24,634	8,406	6,692
Subsidiary profit before tax	(4,125)	147	1,288	989	444
	16,344	27,229	25,922	9,395	7,136

#### Gross Written Premiums

YEAR	\$000 NZD
2007	293,382
2006	280,360
2005	266,365
2004	265,293
2003	226,016

#### Insurance Profit Before Tax

YEAR	\$000 NZD
2007	20,469
2006	27,082
2005	24,634
2004	8,406
2003	6,692



## Year in review

### *Lumley General Insurance – New Zealand*

As an insurance wholesaler, our role is to develop insurance product solutions that will help brokers and partners to build their brands and make them more successful.

This is the keystone of our partnership with customers, as ultimately our performance and success is linked. Lumley's core purpose is to be New Zealand's most customer-driven provider of insurance solutions.

In the past year, we have found many new ways to build and strengthen these partnerships using our highly skilled teams in Head office and throughout our nationwide network of Lumley branches.

These teams have developed products like TOP pak, the integrated insurance solution for commercial transport operators with up to 20 vehicles, and the unique CoverClass guarantee that effectively indemnifies brokers, giving them added confidence in Lumley. New personal lines products and liability packages have also been developed and launched, with impressive and increasing sales recorded.

Fleet Risk Management's introduction of DriveCam, as a safety awareness and management tool for the transport industry, is another first for the insurance sector and reflects our determination to work with the industry to reduce accidents and accident-related insurance costs.

Auckland branch worked with a local broker to provide a solution specifically for members of the New Zealand Motor Caravan Association, recognising the specific needs of motor caravan owners.

As part of a planned series of new and exciting product offerings for small and medium commercial business customers, we have revamped our current solutions and have several further initiatives under development to be released soon.

These are all excellent examples of the way Lumley partners with its customers to identify new needs and respond with innovative products in what is regarded as a mature market. It has been encouraging to receive so much strong and positive feedback from customers.

More information, speed and ease of use were the key drivers behind the recent redesign of all Lumley websites and the creation of our broker specific website. Regular enhancements will be implemented, including improvements driven by visitors through feedback loops. Spectrum, our recently released, on-line quoting system, has also made it faster and easier for customers to obtain quotes and execute business.

The programme to strengthen our nationwide branch network continues with increased Lumley representation and several new/refurbished offices including Nelson and Palmerston North. These initiatives will play a part in facilitating further growth and providing a better work environment for staff and visiting brokers.

Our claims team always strives to meet and exceed customer service expectations following improvements in the claim centre and its processes. These and the new on-line claims form are ensuring we continue to deliver on our service promise.

There has also been continued investment in our people employing the best and providing an on-going learning and development environment for all staff. This recognises that people are our business, and are critical to strong and enduring partnerships. Our Personal Best programme provides staff with on-line access to over 700 business-related courses.

At the same time the Kick Start cadetship programme for school leavers has been launched to introduce and develop young talent in the insurance industry.

As a leader in motor industry insurance, Lumley continues its long-term sponsorship of the Road Transport Forum and partnership with the Collision Repair Association. Due to popular demand, Lumley's Fleet Risk Management Benchmark Club has been expanded, providing members with access to a wealth of information in our claims and accident reporting databases.

As President of the Insurance Council of New Zealand, CEO Rieny Marck continues to work with Council members to enhance the reputation and awareness of the insurance industry. He also has a role in ensuring the industry's interests are communicated in the proposed legislative and regulatory changes.

Continuing to help make the community a safer place has been mirrored within our own work-place where there were no lost time accidents during the past year. Our people can be proud of the safe working environment they have created and our Workplace Safety Management Practices (ACC) accreditation.

Finally, Lumley continues its support for a wide range of very worthy community support programmes including the Westpac Rescue Helicopter, Kidney Kids, the Neighbourhood Support Trust drug education, the Child Cancer Foundation, Business Mentors New Zealand, Rotary New Zealand, Starship Children's Hospital, and the Auckland City Mission.



**Year in review***Lumley Finance – New Zealand*

In a very challenging year, during which premium renewals experienced a pronounced downward trend, Lumley Finance maintained its growth momentum and entrenched its leadership position in the premium financing and professional fee funding market.

Technology improvements helped strengthen our relationships with customers. The refreshed website and recently developed on-line quoting systems demonstrate our customer commitment and willingness to listen to feedback and deliver resources which enhance the way customers do business. Brokers now have the ability to brand contracts, their reports now include more information and clients benefit from more comprehensive policy wordings.

This year has seen a stronger focus on Fee Funder with a successful campaign which specifically targeted accountants. More customers are now enjoying the ability to offer Fee Funders' cost-effective instalment plan as part of their client package, eliminating credit risk.

With the strength of our customer partnerships, continued leadership in the use of technology, and the ability to respond innovatively to business challenges, Lumley Finance remains well positioned for further growth.

**Year in review***Lumley Business Solutions*

Lumley's sharper corporate customer focus in its quest for growth, highlighted the importance of the affiliate channel. The creation of Lumley Business Solutions, through the merger of Lumley Services and the Consumer Division, marked an exciting new phase in our development.

This consolidation established a structure which has generated greater emphasis on providing a more strategic approach to working with our partners. Strengthening our resources has extended our capability to provide better support and customer focus and underwrite tailored insurance solutions.

We work closely with corporate partners such as banks, financial service companies and retail distributors, to strengthen their brands and ensure quality customer experiences.

New joint venture arrangements are also being pursued to deliver branded products that will result in mutual success. Lumley Business Solutions has a strong platform to grow from, with a number of new business partner successes over the past year.

Further investment in our award winning insurance sales and fulfilment technology, RARE, is streamlining these important partnership processes and helping to create seamless customer service. RARE was the winner of the 2006 Technology Award at the Australia and New Zealand Insurance Awards.





David Matcham  
Chief Executive Officer

**CEO review**

*Lumley General Insurance – Australia*

I am happy to report an exciting and productive year in the Lumley General operations for Australia.

Significant achievements include the integration of Australian International Insurance Ltd and the AUS Agencies which were acquired by Wesfarmers with the purchase of the OAMPS Group. Supporting these achievements were a number of new distribution arrangements including agency partnerships with DUAL Australia and Millennium.

These businesses contributed to our positive growth in a competitive market and serve to broaden the product range and depth of talented staff within the Lumley Group.

Investments in innovation continued and it is pleasing to record both a high level of staff satisfaction with systems and an emerging trend towards a more efficient operational environment.

Lumley On-Line, our Electronic Data Interface (EDI) offering to intermediaries, was successfully launched with Household and Landlords Protection the first products to be released. Commercial Business Pack is the next product to be rolled out and has been met with a high level of anticipation from the market.

During the year staff participated in a variety of programs raising money for charity and community causes. We continue to support the Create Foundation for young people in care, as well as various other worthy causes.

Finally, it is very pleasing to note and acknowledge the efforts of staff as they remain loyal and committed during a climate of change. The soft market has presented many challenges but service levels and efficiency have not faltered. With this strong base and continued investment in people, we view the future with great confidence.

**Summary of financial information**

\$000 AUD	2007	2006	2005	2004	2003	2002
Cash	4,170	2,829	14,159	40,823	51,269	29,964
Receivables	445,254	410,648	385,895	360,024	377,660	429,033
Investments	374,548	312,477	277,434	325,156	236,764	166,425
Plant & equipment	6,306	5,801	4,541	5,626	6,643	4,754
Other assets	131,518	114,405	139,685	165,498	156,703	50,936
<b>Assets</b>	<b>961,796</b>	<b>846,160</b>	<b>821,714</b>	<b>897,127</b>	<b>829,039</b>	<b>681,112</b>
Creditors	91,908	69,198	87,616	126,618	134,929	106,952
Insurance provisions	535,711	450,240	456,327	563,772	529,317	441,688
Other provisions	242,159	230,055	179,205	55,744	57,781	43,353
<b>Liabilities</b>	<b>869,778</b>	<b>749,493</b>	<b>723,148</b>	<b>746,134</b>	<b>722,027</b>	<b>593,993</b>
Share capital	41,000	41,000	41,000	41,000	41,000	41,000
Retained profit & reserves	51,018	55,667	57,566	109,993	66,012	46,119
<b>Shareholders funds</b>	<b>92,018</b>	<b>96,667</b>	<b>98,566</b>	<b>150,993</b>	<b>107,012</b>	<b>87,119</b>

**Total assets**

YEAR	\$000 AUD
2007	961,796
2006	846,160
2005	821,714
2004	897,127
2003	829,039

**Five year underwriting review**

\$000 AUD	2007	2006	2005	2004	2003	2002
Gross earned premiums	579,377	545,692	561,172	553,780	526,087	407,258
Underwriting result before expenses	153,607	164,867	164,343	144,177	119,760	66,408
Other underwriting expenses	(122,524)	(99,038)	(89,846)	(76,246)	(63,232)	(38,789)
Underwriting result	31,083	65,829	74,497	67,931	56,528	27,619
Investment income	19,337	16,224	19,253	17,469	12,297	8,058
General & admin expenses	(16,456)	(17,527)	(20,555)	(24,228)	(21,267)	(15,320)
Insurance profit before tax	33,963	64,526	73,195	61,172	47,558	20,357
Subsidiary profit before tax	2,499	2,355	1,879	2,130	2,702	2,673
	36,463	66,881	75,074	63,302	50,260	23,030

**Gross Earned Premiums**

YEAR	\$000 AUD
2007	579,377
2006	545,692
2005	561,172
2004	553,780
2003	526,087

**Insurance Profit Before Tax**

YEAR	\$000 AUD
2007	33,963
2006	64,526
2005	73,195
2004	61,172
2003	47,558



**Year in review**

*Lumley General Insurance – Australia*

2006 - 2007 was an exciting and positive year for growth as Lumley Australia successfully integrated strategic acquisitions, secured a number of new underwriting agency alliances and maintained its market share in all existing portfolios.

Premium growth was tempered by a below target EBIT performance which was affected by a fiercely competitive market and a high incidence of weather related claims. Despite this, Lumley was able to report a very creditable result and its 18th consecutive year of underwriting profit.

The two largest acquisitions, Australian International Insurance Limited (AAIL) and AUS Agencies, previously part of the OAMPS Group, Australia's third largest insurance broker, were merged into Lumley following the Wesfarmers acquisition of OAMPS. The mergers contributed greatly to strengthening Lumley's market position by adding to its product capability and depth of highly experienced specialist staff.

In combating the indifferent market, Lumley focused on core values of service excellence, product innovation and prudent underwriting disciplines.

Product development and enhancement continues to play a significant part in our business strategy. Delivery of new and specialised insurance and risk management solutions is a testament to our concerted efforts in strengthening relationships with intermediaries and protecting clients' exposures.

Strategic goals and achievements for the year addressed specialist product expansion, continued pursuit of best practice in all areas of the business and advancement in IT and e-trade development and implementation.

*Company highlights*

- An 18th consecutive year of underwriting profit
- Successful integration of all newly acquired entities following parent company acquisitions
- Collaborative effort between Heavy Motor and Marine & Logistics underwriters to launch Carriers Combined Cover
- Launch of Lumley On-Line – our award winning electronic data interface solution
- Consolidation of our enthusiast and prestige motor vehicle products Torque, Vigil, and Prestige under the 'Lumley Special Vehicle' banner

- Two new underwriting agencies, Millennium and DUAL Australia added to the Lumley stable
- Staff survey and engagement results continue to reinforce our status as an 'employer of choice'
- Increased internal audit and compliance capability
- Wesfarmers Executive Leadership Development Programmes completed by 14 staff
- 'Lumley Goes Green' – implementation and encouragement of environmental awareness
- Continued strong support of charitable organisations both financially and in kind through;
  - sponsorship of the Create Foundation and continuance of traineeships for selected young people in care, and
  - management encouragement and dollar for dollar subsidy, of the many fundraising activities undertaken by our generous staff throughout Australia

*Customer service*

Lumley's business philosophy is centred around providing service excellence through a balance of contemporary business practices and traditional values. In doing so we ensure that our focus always remains on providing unparalleled customer service.

Our role, especially in servicing claims, has been challenged in recent years through events like Cyclone Larry and the Illawarra, Hunter and Gippsland regions storms. Our own premises in Newcastle were flooded for several days in the horrific storms in that area, however through the implementation of business contingency plans we were able to immediately relocate all services to our Sydney offices.

In addition we commandeered our dedicated staff, many of whom were more concerned about the needs of our clients than their own circumstances, to ensure all claims and client inquiries were addressed with care and speed.

The current market and increasing consumer demands present new service challenges. We are addressing these challenges by providing a solid platform for the future – development of key personnel; a zealous approach to staff training, education and attitude; new and enhanced product offering; and improved EDI applications.



**Year in review**

*Lumley General Insurance – Australia*

*Product development*

During the year, Lumley continued to develop diverse product and service solutions for complex and often complicated risks. This ensures that opportunities are maximised, contributing to the success of all stakeholders.

A major development was the launch of Lumley On-Line – a custom-built infrastructure, enabling intermediaries to transact business electronically. As the rollout continues, feedback is extremely positive. The new technology provides intermediaries with exceptional service enhancements via timely and award winning comprehensive solutions.

Lumley also added the following to its extensive product and service range:

- Carriers Combined Cover – the successful fusion of two specialist disciplines – a transport and risk management perspective of Heavy Motor and the cargo and liability focus of Marine & Logistics
- Lumley Retail Warranty – extended manufacturers warranty for brown and white goods
- Lumley Accident & Health – specialists in select markets for personal injury and sickness insurance
- Severity Liability – high hazard liability risks

Leading insurance solutions, outstanding staff competence, expert knowledge and time-honoured values continue to ensure the success and security of Lumley, its business partners and policy holders.

**Year in review**

*Lumley Finance – Australia*

Lumley Finance maintained its focus on bottom line results with a view to improve overall return on capital. In a very challenging year and in an industry that generally reported downward trends, our positive result reinforced the strategic position our business has adopted.

Professional Fee Funding returned consistent growth which is anticipated to continue in the next financial year. Lumley Finance also secured a strategic alliance with Fee Synergy. This arrangement will introduce an exciting automated solution to this sector of the business and highlights our commitment to customers through innovation.

Looking forward, the provision of excellent service remains at the forefront of our business strategy. Our strong management team and committed staff will work closely with intermediaries and business partners to fulfil this objective.





## Product portfolio

New Zealand

### Commercial Motor

- Autofleet (Motor Fleet)
- Commercial Motor
- DriveCam
- Fleet Risk Management
- Motorcycle
- One to Ten Plus

### Engineering

- Advanced Loss of Profits
- Contract Works
- Contractors Plant
- Deterioration of Stock
- Electronic Equipment
- Machinery Breakdown Insurance
- Machinery Loss of Profits
- Transit, Erection and Testing

### Property

- Material Damage and Business Interruption
- Mortgage Redemption Insurance
- Personal Accident and Illness
- Pet Insurance
- Prize Indemnity Insurance

### Personal Lines

- Contents
- DrivEasy – Private Motor
- Home
- Pleasure Craft

### Liability

- Association Liability
- Bailees Liability
- Directors and Officers Liability
- Employers Liability
- Employment Disputes Liability
- Fidelity
- General Liability
- Internet Liability
- Legal Expenses
- Malpractice Liability Insurance
- Management Shield
- Professional Indemnity
- Statutory Liability
- Technology Liability
- Trustees Liability

### Marine (In association with Australis Underwriting Agency Limited)

- Blue Horizons (Pleasure Craft)
- Cargo
- Carriers Liability
- Commercial Hull
- Fishing Vessels
- Marine Liabilities

### Packages

- BizPak
- Motor caravan
- Ruralpak
- Safe and Sound
- TOP pak

### Lumley Finance

- Fee Funder (available for professional service firms and their clients)
- Premium Funder (available to insurance brokers and their clients)



## Product portfolio

Australia

### Commercial Motor

- Motor Fleet
- Heavy Transport
- Claims Management Services
- Risk Management

### Property & Liability

- ISR
- Business Package
- Public and Products Liability
- Rural Security Package
- Statutory Liability – Specialist Underwriting Agencies (SUA)
- Employment Practices Liability – SUA
- Film and TV production – Film Insurance Underwriting Agencies
- Crop, Forestry, Livestock and Greenhouses – Agricola Underwriting
- Professional Indemnity and D & O – DUAL Australia

### Marine & Logistics

- International Cargo
- Inland Transit
- Commercial Hull
- Project Cargo Delayed Start Up
- Charterers Liability
- Transport Operators
- Road Carriers including Carriers Liability and Compensation Cover
- Ship Builders Risks and Repairers
- Pleasure Craft, Marina Operators, Boat Repairers, Dealers and Builders – Nautilus Marine

### Engineering

- Construction
- Advanced Loss of Profits
- Plant and Equipment
- Liability
- Machinery Breakdown
- Electronic Equipment
- Contractors Machinery – CEMAC

### Builders Home Warranty

- Home Builders and Renovators
- Owner Builders
- Pool Builders
- Painters and Decorators
- Plumbers
- Electricians
- Landscapers

### Retail Insurance

Home

- Home – Accidental Damage and Defined Events
- Manorhouse
- Landlords – Accidental Damage and Defined Events
- Campervans and Motorhomes – Ken Tame and Associates

### Lumley Special Vehicles

- Classic, Prestige and Specialist Car Insurance through Torque, Prestige and Vigil

### Motor Dealership – Automotive Global Insurance

- Private Motor Vehicle
- Consumer Credit Insurance
- Business Credit Insurance
- Guaranteed Auto Protection
- Affinity Risk Partners – Private Motor
- Motor Cycle – NEIB Live Free Ride Free

### Lumley Finance

- Premium Finance
- Profee