

# Insurance

## BUSINESS NZ

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# YOUNG GUNS 2018

Remember their names -  
these young professionals are  
the industry's rising stars

### SUPPORTING TOP PERFORMERS

AIG CEO Elliot Hill  
congratulates  
Young Guns

### THE TECH-SAVVY

Meet the broker playing an  
integral role in her  
organisation's tech  
decisions

### EXPANDING HORIZONS

The man determined to  
replicate his mortgage  
broking success in insurance



SPECIAL REPORT

## YOUNG GUNS

# 2018 YOUNG GUNS

**Meet the young professionals  
making their mark on insurance**

**WELCOME TO** the inaugural *Insurance Business* New Zealand Young Guns report.

Recently, for the first time, we turned to *IBNZ* readers and asked you to tell us about the up-and-comers in your organisations - the talented young insurance professionals on track to be tomorrow's leaders.

We were fortunate to receive a raft of top calibre entries. From those, we have chosen 19 rising stars of insurance in New Zealand and, on the pages that follow, you have the opportunity to find out why those individuals have attracted the attention of their colleagues.

The insurance industry requires a consistent flow of candidates entering the sector and bringing with them the skills and know-how not only to keep the wheels turning, but to ensure it can deliver to its customers in accordance with their evolving expectations. We are certain that you will agree that the talented young insurance professionals profiled here instil confidence that New Zealand's insurance industry will remain in safe hands.



## A WORD FROM OUR PARTNER

At AIG, we believe in supporting the next generation of global leaders and promoting excellence and professionalism throughout the insurance industry. That is why we are proud to be the sponsors of the 2018 Young Guns report. Great people make great businesses that can be counted on when our customers need us the most. Our industry must continually support the professional development of the next generation of leaders and encourage excellence by recognising those who are striving to perform to the highest standards. Rewarding success now will provide an incentive to strive for continuing success in the future. It is encouraging to see so many Young Guns entries for this first report. Clearly there is a high calibre of young talent in our industry. These people place an importance on putting their customers at the forefront of what they do and delivering service excellence. Like many industries, we are experiencing a huge generational shift, with a significant pool of talented baby boomers nearing retirement. But we are also seeing many focused and impressive young people wanting to become leaders at an early age, or even run their own businesses. By collectively recognising and celebrating the achievements of those who will one day become our industry leaders, we are nurturing a talent pool of depth and substance. It is an honour to support this campaign and each talented person profiled in this report. Each of them merits the recognition. Congratulations to all the nominees. Your contributions to our industry are valued.

**Elliot Hill**  
CEO,  
AIG Insurance New Zealand



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## YOUNG GUNS

**TAMA RAWHITI**

Senior Underwriter, Liability and Crisis Management

**ALLIANZ GLOBAL CORPORATE & SPECIALTY - PACIFIC**

Age: 25

Despite being in his mid-twenties, Tama Rawhiti has already clocked up six years of insurance experience across some of the industry's most eminent firms.

Before joining AGCS in 2017, Rawhiti was a well-respected member of the Liability and Casualty team at AIG New Zealand and also worked at Lumley General Insurance.

Today, as the Liability Leader for New Zealand, Rawhiti has overall responsibility for the Liability portfolio across all casualty lines including General & Products Liability, Environmental Liability, Terrorism, Kidnap Ransom & Extortion, and Product Recall, as well as driving the business strategy for Liability and growing profitable and sustainable business.

Tipped by bosses as "an emerging future leader", Rawhiti is committed to building strong relationships within the industry and continues to foster, develop and maintain key connections with stakeholders, brokers, and peer insurers across all levels.

He is also an advocate for attracting more young people into insurance and has been a member on the Young Insurance Professionals NZ committee as well as conducting careers discussions with students at the University of Auckland and a local secondary school.

**KRISTIN BRIDGES**

Insurance Broker

**BRIDGES INSURANCE SERVICES LIMITED**

Age: 25

After joining Bridges Insurance as a part-time accounts assistant in 2010, Kristin Bridges has worked her way up through the organisation, serving in a variety of roles including domestic broker, commercial broker support and finally insurance broker.

She has now obtained Professionals Insurance Broker (PIB) status and is a registered financial advisor, handling sales of all types of domestic and commercial insurance, including ongoing relationship management with underwriters and clients.

Having obtained a relatively senior role at a young age, Bridges also brings a fresh perspective when it comes to making business decisions – particularly in terms of technology and social media – and has explored ways in which the company can leverage tech to streamline its services.

Bridges also won the 2017 Kerry Wilson Insurance Education Charitable Trust Scholarship, allowing her to study towards the New Zealand Certificate in Financial Services Level 5.

**SAM LAWRENCE**

Regional Development manager

**AON**

Age: 32

Already responsible for seven branches and 15 brokers, Sam Lawrence manages the Manawatu regions top line growth targets for Aon and a corporate book of

clients.

As an agent for change, Lawrence is a keen adopter of new technologies and regularly applies bespoke solutions to meet the individual needs of his clients.

Recently, he designed and implemented a full risk management program for an international drilling company across the Asia Pacific, including DIC conditions in non-admitted countries.

He also created a tailored placement strategy for a large national organisation which was experiencing issues in managing its insurance portfolio across 250 locations. By developing a unique plan, Aon was able to ensure a seamless renewal process so the head office could unite all sites with increased cover and front of queue service.

Lawrence has also developed an online renewal information collection portal in Australia and is finalising a cyber portal in New Zealand. Currently, he is working with a research institute within the Alfred Hospital which is undertaking TB/HIV research and capacity building in PNG.

## SAM KERR

Broker Manager/Commercial Broker

**SENECA INSURANCE BROKERS LTD.**

Age: 31

After entering the industry in 2014, Sam Kerr quickly moved up from his initial broker support role and now holds a leadership position overseeing Seneca's eight-person general insurance broking team across personal and commercial lines, commercial broker and account management for key clients, direct new business acquisition and growth, and management and statistical reporting.

With a passion for progress and savvy relationship management, Kerr pioneered a new approach by leveraging technology to assist in delivering a high level of quality advice with excellent disclosure and education for clients, meaning all parties have absolute clarity on what they do and don't have.

Kerr is also an active participant in industry meetings and is committed to professional development, being both a member of the Insurance Law Association and of Young Insurance Professionals. He has also been heavily involved in the development of emerging and new risk markets for unmanned aerial vehicles and electric vehicles.



# SUPPORTING THE NEXT GENERATION OF LEADERS



Official Insurance Partner



## YOUNG GUNS

**CHARLOTTE LANGRIDGE**

Insurance broker

**RUNACRES INSURANCE LIMITED**

Age: 28

As a broker servicing a book of commercial clients in the fire and general market, Charlotte Langridge maintains existing relationships while also growing her portfolio.

She was also able to demonstrate her dedication to the industry and commitment to self-improvement when she completed both the level 4 and level 5 New Zealand Certificates in Financial Services within one 12-month period.

As a member of the Young Insurance Professionals, Langridge regularly advocates for the younger generation and supports those who are new to the industry.

Already, she has been a mentor to other young colleagues and is currently exploring ways in which she can promote insurance as a career in secondary schools, universities and other groups and institutions.

"Charlotte is an intelligent articulate young person who impresses with her actions rather than words," said Allan Silcock, general manager of administration at Runacres. "I have no doubt that Charlotte will rise to the top and be a leader at some point in the future."

**STEVEN BRIDGES**

Enterprise broker

**CROMBIE LOCKWOOD**

Age: 24

After starting with Crombie Lockwood in June 2016, Steven Bridges has quickly established himself as a leading new business broker within the team and has won praise from several senior figures.

"Steven has demonstrated a keen willingness and ability to absorb knowledge to the benefit of his clients and himself," said Aaron Sloss, group broking manager at Crombie Lockwood. "He is working extremely hard to position himself successfully for a long outstanding career within insurance broking."

Described as "a natural at establishing relationships" with clients, Bridges was also able to rebuild a severely damaged client relationship and win back a sizeable account from a major competitor.

Despite being just 24, Bridges has already become a trusted figure within the business and is involved in a number of higher level functions, including training newer staff.

Heavily invested in the longevity of the industry, he is also a member of the Young Insurance Professionals Committee in Wellington and is committed to ensuring more young people are interested and empowered to carve out long and rewarding careers in insurance.

**SHERN CLARK**

Client service manager

**NATIONAL CREDIT INSURANCE (BROKERS) NZ LIMITED**

Age: 31

Since joining NCI seven years ago, Shern Clark has risen through the ranks and now manages a full portfolio of clients ranging from SME businesses to large corporates. Here responsibilities include taking over new clients, annual negotiation and renewal of policies, regular visits to clients to review current needs and providing day-to-day support on policy compliance.

Not content with juggling a demanding portfolio, Clark has also been the driving force behind the streamlining of NCI's processes, ultimately ensuring a strong audit and compliance culture while the company continues to grow in size.

In addition, Clark mentors and develops the Auckland Service team ensuring high standards of service and compliance are embedded in the next generation of brokers.

"Shern is always looking at opportunities to improve our service or product offering to clients and prospective clients," said Phil Ashby,



General Manager NZ. "Her passion for achieving the best result for her clients is reflected in the long term relationships she has built with our clients and strong retention level."



## CRAIG SAVAGE

Life & Health Insurance Broker

**ABBOTT GROUP**

Age: 26

Craig Savage has been identified as an ambitious up-and-comer as he is forging his own career pathway, specialising in advice and insurance solutions for young, likeminded professionals across Canterbury.

By adopting real world examples, Savage makes discussions relevant and relatable for a notoriously hard-to-reach demographic. By doing so, he is gradually

overhaling the perception that many young people still have of the insurance industry and is overturning negative opinions which may have become entrenched over time.

As the youngest team member of Abbott Life and Health, Savage quickly rose to the challenge of creating his own referral network and has established a reputation among Canterbury's young professionals as a 'go-to' life and health insurance adviser.

Using multiple social media platforms to reach new clients and look after his existing client base, he naturally engages with other young professionals how and when they like to communicate.



## YOUNG GUNS

**CHLOE AUSTIN**

Team Leader, Broker Personal Lines

**AMICUS BROKERS LTD**Age: **24**

Still in her first year as the leader of Amicus' personal lines team, Chloe Austin is responsible for the maintenance and improvement of processing standards – including turnaround times, accuracy and overall quality control – as well as work allocation and training and development.

In 2017, Austin led her team to earning substantial growth bonuses with a year on year increase in book value of 17 per cent – this was achieved in spite of considerable upheaval due to staff injuries and long term medical issues.

She has also pioneered a number of substantial improvements to how Amicus operates including adopting a digital renewal process. She also created a new system for notifying customers of the change, which also gathers permission from clients, collects accurate contact information and tracks progress.

Austin is also dedicated to creating a positive workplace environment and champions staff involvement in social causes and attendance at Young Insurance Professionals events.

"She is enthusiastic, energetic, keen to learn and develop and is a natural leader," said Kathleen Brown, General Manager of Amicus Group of Companies. "I rely heavily on her and I know she 'always has my back'. I'd be lost without her."

**BLANDON LEUNG**

Director

**IREFI LIMITED**Age: **30**

Named as one of New Zealand's Top 10 Mortgage Advisers of 2017 by NZ Adviser, Blandon Leung has already earned a stellar reputation in the broking industry and shows no signs of slowing down.

In 2015, he partnered with school and university friends to launch iRefi – an online mortgage advice platform which has already reviewed more than \$2 billion worth of lending for around 10,000 clients.

However, Leung was eager to offer clients a seamless experience where mortgage and insurance advice work together. As a result, he implemented an insurance recommendations process into iRefi's mortgage process.

Now, the firm is training all mortgage advisers so they have the skills required to present both mortgage and insurance recommendations to clients – he also hopes to have iRefi run its own dealer group for insurance in the future.

As a director and senior adviser at the company, Leung handles recruitment, sales processes, training, marketing and key client relationships. He aims to replicate the success he's enjoyed in the mortgage industry but this time for insurance and is already well on his way to doing just that.



## EMILIA GRANTHAM

Senior Underwriter, Global Property

**AIG NEW ZEALAND**

Age: **32**

Emilia demonstrates a range of leadership skills. She is decisive, not afraid to speak up, and personable. She is also very detailed in her underwriting capabilities. Team work and sense of democracy is important to her. She is compassionate, builds positive relationships and is very observant. She has a passion for travelling, hiking, scuba diving, snowboarding and most importantly raising her son to be a decent and happy person.

In her role at AIG, Emilia proactively implements the business plans in accordance with the corporate direction. She is responsible for the planning and development of business within the Global Property portfolio, including, underwriting and business development, renewal retention strategy, administration services, marketing, compliance and legal obligations, for business generated from New Zealand. She is driven to develop strategic account targets and detailed action plans and has profound Risk Assessment and underwriting talent.

Emilia maintains and develops solid working relationships with all brokers of existing accounts and potential new accounts. Part of her biggest achievements would be adapting to changing insurance environment. She slotted back into working life very quickly after returning from maternity leave. She has written over \$500k in new business in past 6 months and has made a significant contribution towards our Process Efficiency Project. She is also an active member of the employee engagement committee at AIG.



## YOUNG GUNS

**STEPHEN MEGAFFIN**

Commercial Broker  
**ROTHBURY WAIKATO**  
Age: **28**

Described as being “meticulous with every aspect of his role”, Stephen Megaffin has a clear passion for professionalism and is committed to building strong

relationships across the industry.

Despite being one of the youngest brokers at Rothbury, Megaffin has still been able to carve out a space for himself among the most elite individuals within the organisation and continuously ranks in the top 10 for sales – an impressive feat when he’s flanked by over 60 other brokers.

Praised for his straight-forward and direct language, Megaffin has also received

acclaim for his ability to convince clients and networks that insurance isn’t a “necessary evil” but rather something that can help their businesses thrive.

Since joining the firm in 2013, Megaffin has grown his book through networking and recommendations and now balances an immense portfolio of 423 clients while also remaining proactive and available to assist with each of them.

**LENA SAAD**

Claims Counsel, Liability  
**IAG**  
Age: **30**

A qualified lawyer by trade, Lena Saad joined IAG with five years’ experience across both private practice and in-house roles, specialising in liability insurance.

In her current role, Saad handles a full range of liability claims across financial lines and casualty policies – from the first notification through to resolution. Her caseload is complex and varied to say the least and Saad could be handling up to 200 files at any one time.

As well as day-to-day claims management, Saad is also responsible for instructing solicitors and loss adjusters, assessing indemnity, liability and quantum and maintaining appropriate reserves.

As the New Zealand Committee President of Young Insurance Professionals Australia & New Zealand, Saad has contributed to the local industry groups and associations by promoting the development of business relationships through educational and networking events.

She also added value to several initiatives aimed to attract and engage younger professionals into the insurance sector by YIPs, particularly coordinating and facilitating marketing, content and strategy in association with ANZIIF and the Insurance Council of New Zealand (ICNZ).

**SIMON ROLLAND**

CEO  
**AURORA INSURANCE GROUP**  
Age: **29**

Still yet to reach 30 years old, Simon Rolland is already the head of Aurora Insurance Group, which we co-founded in 2014. There, he oversees the firm’s five core operations; Aurora Insurance,

Aurora Finance, Aurora General, Aurora Mortgages, and PasifikaLife.

The company prides itself on being the only boutique high performance financial services dealer in New Zealand and already has over 50 advisors working in the group, after less than four years in operation.

Rolland, who managed the impressive feat of becoming New Zealand’s youngest

holder of a dealer license, has almost demonstrated his abilities during five years with the American Income Life Insurance Company.

There, he was the youngest manager in company history to finish in the top five in the world and was part of a four-person senior management team which grew the company’s sales from \$3 million a year to \$12 million a year in just three years.



## KYLE MCKEAN

Claim broker

**ICIB**

Age: **30**

Kyle McKean currently oversees the management of an incredibly high volume of claims across a wide variety of areas including commercial, domestic, motor, MDBI, travel, and marine.

Having joined the firm 18 months ago from IAG, McKean brings with him invaluable experience in one of the industry's most notorious areas – earthquake operations – as he held roles both as a team leader and settlement specialist in the field.

McKean prides himself on constantly identifying opportunities to improve systems and procedures for smarter operations and even developed and implemented an end-to-end claim process while at ICIB, leading to more efficient and consistent handling of claims.

## ALEISHA SEMMENS

Insurance Broker

**VERCOE INSURANCE BROKERS**

Age: **28**

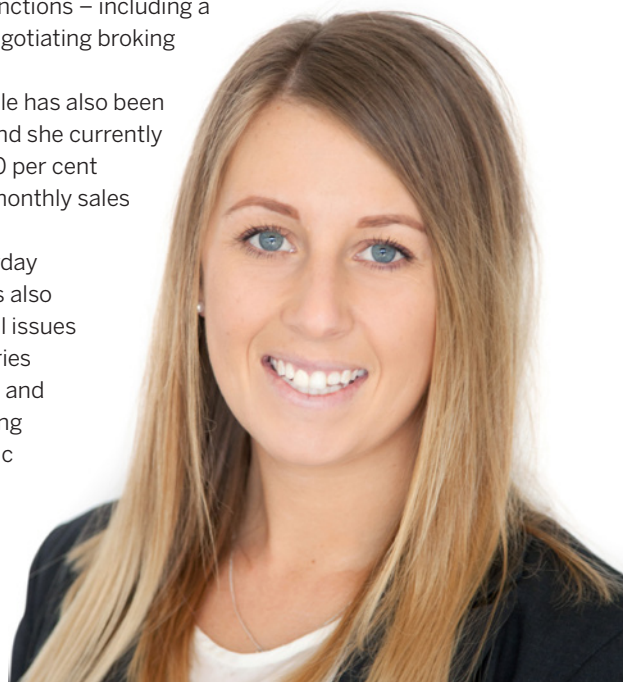
Leveraging her international experience, Aleisha Semmens expertly manages commercial, rural and domestic clients – both new and existing – for Vercoe Insurance Brokers.

Held in high regard by colleagues and clients alike, Semmens has placed great emphasis on maintaining strong relationships with insurers and other professionals – unsurprisingly, the effort has been to the benefit of her portfolio, which has grown by an incredible 100 per cent in just 12 months.

Semmens is just months away from completing her Diploma of Insurance Broking through ANZIIF and has already achieved impressive results with a number of distinctions and high distinctions – including a 100 per cent record for negotiating broking client claims.

Her ability to close a sale has also been described as “inspiring” and she currently has a strike rate of over 80 per cent which regularly wins the monthly sales figures within Vercoe.

In addition to her everyday responsibilities, Semmens also takes care of any technical issues in the office, answers queries from other staff members and is responsible for organising Vercoe's monthly domestic sales meeting with staff.



## LISA TRELOAR

Account Manager

**AON – HASTINGS**

Age: **32**

Described by colleagues as being “extremely client-focused”, Lisa Treloar has already secured a name for herself as a highly-reliable and capable industry professional.

Joining the firm five years ago, Treloar began in a broker support role but made

it quickly apparent that she was destined for much more and rapidly moved through the ranks. Now, Treloar is Aon Hasting's liaison person for one of its banking partners, where she has forged great relationships with the bankers and mutual clients alike.

Treloar is also committed to creating a positive work environment for her colleagues and is heavily involved in everything social within the branch, arranging everything from corporate

triathlon events to community days.

ROD Dalzell, Business Acquisition Manager with BNZ Partners, readily praised Treloar and said he often hears positive feedback from clients who have interacted with her.

“One key thing sets Lisa apart from others in my opinion, and that is her natural flair and passion in the field of insurance; I reckon that's pretty special these days and hope this acknowledgement goes some way to recognising that.”



## YOUNG GUNS

**RENE SWINDLEY**

Co-founder &amp; director/senior broker

**FRANK RISK MANAGEMENT LIMITED**Age: **33**

Rene Swindley first put his stamp on New Zealand's insurance industry

back in 2008, when he co-founded the disruptive start-up, Frank Risk Management.

Rejecting the conventional approach to remuneration, Swindley instead implemented a simpler, fee-for-service system and earned recognition for being

a pioneer of the transparent broker model.

Since then, Frank Risk Management has grown to include 13 team members across two locations and now transacts over \$12 million in insurer premiums every year. The firm has also been recognised as one of the country's most successful brokerages, winning the New Zealand Small-Medium Broker of the Year Award in both 2016 and 2017.

In addition to launching Frank, Swindley also set a benchmark for insurtech initiatives after he co-founded New Zealand's first fully-automated quote and bind property insurance website, Initio.

Along with his responsibilities as a director and CEO in these businesses, Swindley also has commercial clients that he provides with risk advice and insurance placement. He also spends a significant amount of time working with other Frank brokers on technical insurance placements and complex claims.

**JAMES SMITH**

Account Manager

**AON**Age: **31**

Based in Wellington, James Smith runs a portfolio of corporate clients across both the public and private sector and is responsible for customer relationships and claims management, as well as broking and placing strategy.

With six years' experience in the UK, Smith has worked across every sector from construction to IT. Now, he is leveraging this international experience to achieve improved outcomes in the New Zealand market.

"The UK being a highly regulated and more litigious market to operate out of, contributes to the drive for quality broking and advice and has installed such ethics," said Smith.

He has also had the opportunity to offer insurance advice to the rich and famous after playing mini-golf with Richie McCaw in the lead up to the 2015 Rugby World Cup Final.

"I gave Richie some sound insurance advice and strategy for the final," joked Smith. "He walked away with another trophy and a water-tight insurance programme."

**CHARLOTTE WILKINS**

Domestic insurance broker

**RUNACRES INSURANCE**Age: **24**

Maintaining a portfolio of domestic clients for all their insurance requirements, as well as developing new business around the Christchurch & Canterbury Area, Charlotte Wilkins has become an integral part of the Runacres team.

Targeting growth of over 100 per cent in the next 12 months, Wilkins has already significantly improved communications with existing clients and has excelled when it comes to cross selling products.

"Charlotte has impressed me with her dedication to the role and is always looking for ways of developing the portfolio and negotiates promptly and efficiently for all her clients with the relevant insurers," said David Crick, CEO and managing director at Runacres. "She is a very talented and career focused broker and an integral part of the Runacres team." **IB**

# PREPARATION IS KEY TO SUCCESS.

The All Blacks know that rising to the challenge of being the best takes intense training and preparation. At AIG, we help our employees and our customers prepare for the challenges ahead, so they can tackle their future with confidence.



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