



WARREN SAUNDERS
INSURANCE BROKERS

Celebrating
50 YEARS



WARREN SAUNDERS
INSURANCE BROKERS



forward

◀ *Any insurance broker who organises forty years of outstanding Golf Days deserves success. The first year's event was won by Barry Rothwell and Benaud. It was JB (John), not the elder member of the tribe!*

Toss in 50 years of outstanding service to clients and it offers half a clue for the success of Warren Saunders Insurance Brokers (Aust) Pty Ltd.

The other clue, over the years, relates to the staff who are not merely working for their clients but are friends as well.



We live in a whiz-bang world these days, not just in business but in communication as well. In 1961, when I played cricket in England, stories concerning the matches were relayed back to Australia on orange cable forms which needed to be sent through Cable and Wireless situated on the Embankment in London. I did the same thing two years later when I had retired from cricket and moved into the real world. Now it is Internet and you can tweet or twitter.



Richie Benaud

Cricket and all other sports are entwined in this insurance organisation which began trading in 1961 acting as agents for the London Assurance Company. I had played cricket for Central Cumberland against St George, and Warren was an outstanding cricketer in earlier times. He played 32 times for NSW, captained the state and was a splendid administrator in cricket as well as insurance.

The first time we played together for NSW was when, on 19 November 1955, Keith Miller bowled out South Australia for 27 in Warren's debut match where he top-scored for NSW in each innings of that remarkable game.

Three years after that match Neil Marks played for a short time for NSW before ill-health forced a retirement from the game. In that short period of 10 matches he made 180 on debut, then 103, 54, 46, 88 and 63. Eight years later he joined Warren Saunders (Insurance) Pty Ltd.

Two years after Neil joined, so did we, as D E Benaud and Associates, later to become Benaud and Associates. Mrs. Benaud is still the Chairman of Directors. The significance of this is not that we are all cricket people or sports people, but that Benaud and Associates are one client and we have knowledge of life and trust and the manner in which business should be conducted.

Times change, people do as well, but not chosen friends. In 1993 Lyn Hall was appointed Managing Director, now she is Deputy Chairman and John Saunders is Managing Director. Spyros is there, so is Murray and a short list of others we have known all this time, and later appointees as well. It's not being pretentious to say that we welcome them; we do, as one client talking to friends.

Richie Benaud

April 2011





Culture and *values*

◀ *If one word can sum up 50 years of this business, it is “loyalty”; loyalty of management and staff to each other, loyalty of the organisation to their clients and suppliers and proudly, the loyalty of the clients to Warren Saunders Insurance Brokers.*



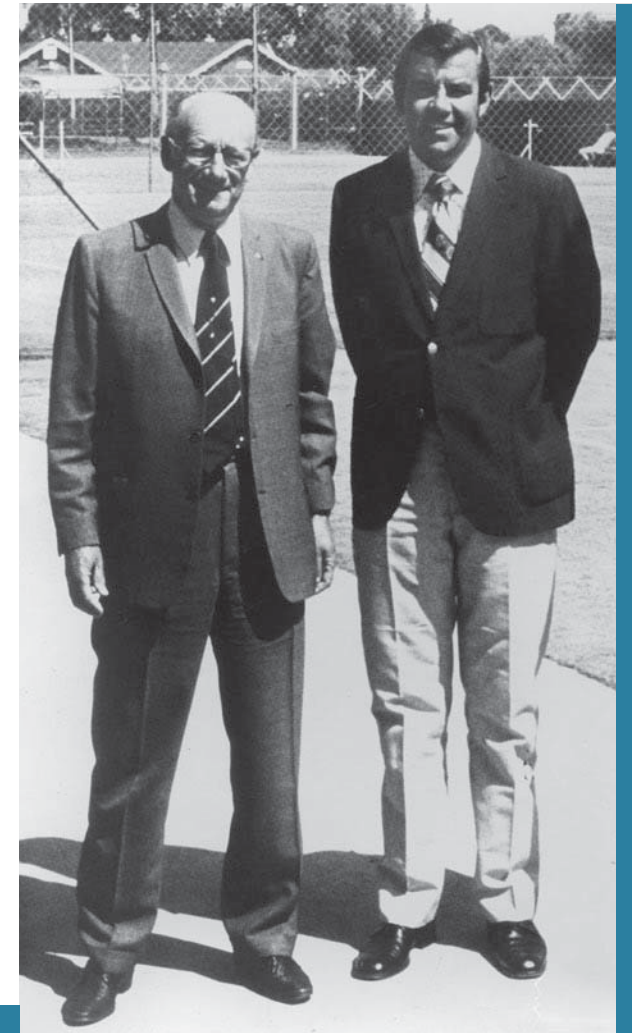
Many will remember our founder Warren as an outstanding cricketer for New South Wales and St. George (where he captained the club to 5 premierships). In first class cricket, he was a member of a number of Sheffield Shield winning teams in the golden era of 'Blues' cricket, playing with such greats as Benaud, O'Neill, Harvey, Davidson, Thomas and Booth. Warren was a hard hitting opening batsman, who fearlessly got behind the line of the fastest bowlers, playing them with finesse and the straightest of bats. In the field he was ever alert and agile and as a captain he showed initiative and aggression, yet he always played in the true spirit of the game.

The company Warren began five decades ago was based on the fundamentals and principles that he had learned and perfected in the sporting arena. There is now a staff of 35 competent professionals working at Warren Saunders Insurance Brokers. In these days of mergers and computerisation, where customers can be nothing more than numbers, the company strives to treat the client as a valuable friend. The customer may not always be right but they always have the right to be listened to!

Cricket and sport has had an enormous bearing on the culture of Warren Saunders Insurance Brokers (WSIB). So using a cricket term . . . 50 not out is a long time in any one's language and there have been many facets in the growth of the company – none more important than its people. The company has been blessed with a vast array of genuine, client focused, knowledgeable, hard working dedicated and loyal team members.

Yet as important as these attributes may be, they are nothing without integrity – a quality which the staff of this organisation possess in full measure. In business as in cricket, nothing beats playing with a straight bat.

If one word can sum up 50 years of this business, it is "loyalty"; loyalty of management and staff to each other, loyalty of the organisation to their clients and suppliers and proudly, the loyalty of the clients to Warren Saunders Insurance Brokers.



*Photo:
Sir Donald Bradman and Warren Saunders,
Manager of the NSW Sheffield Shield Team,
at Adelaide Oval 1973.*





leadership

◀ *As with a good cricket team, leadership/captaincy is an extremely important element, and in this area Warren Saunders Insurance Brokers has been well served.*

Warren himself of course, brought his leadership talent to the business world. He had a natural ability to attract team people into the Company and his personable nature made his employees feel welcome and appreciated. They in turn strived hard to help their mentor grow the business and become a highly respected player in the insurance industry.



By the early 90's , Warren was looking to wind back a little and his long serving Lieutenant, Lyn Hall, took over as Managing Director. Lyn's outstanding insurance knowledge coupled with her tireless commitment to hard work kept the Warren Saunders machine well oiled and on track during a significant growth period. It was during this time with Lyn at the helm that Warren Saunders Insurance Brokers received the honour of being voted as the NSW Metropolitan Broker of the Year for 3 years running. This was in 1995, 1996 and 1997.

In the year 2000, Lyn was looking to cut back on the work schedule and the leadership was passed over to a management team consisting of Spyros Stathakis, John Saunders, Graham Drake, David Gamble and Murray Bennett. This group worked together to take the insurance broking company to new heights, navigating its way through a new era of compliance, regulation and litigation.

In 2011, with WSIB celebrating its 50th year in business, it seemed very appropriate that the baton should be handed to the next generation of Saunders to take the Company into the next decade. In February, following a Board meeting, Warren proudly announced to the staff that John Saunders would be elevated into the position of Managing Director and would steer the ship into the future.



Photo:
Warren and Lyn with
NIBA trophy in 1995





the history

The Warren Saunders insurance story began long before 1961. Frank Saunders, Warren's dad, was one of the old time insurance inspectors catching the train from Central to the Riverina and beyond on Sunday nights to make his calls for the Ocean Accident and Guarantee Corporation and returning to his family on Friday afternoon.

Needless to say, when Warren left Marist Brothers College in 1951 and was not sure which career path to follow, Frank strongly suggested he seek employment in the insurance industry. Commencing work at The London Assurance Company one of his main tasks was to put the duty stamps on policy documents. Because of his cricket commitments he joined Stacks Motor Company where he sold cars together with sportsmen such as Trevor Allan and Rex Mossop. With great intuition, Warren sold insurance to the car buyers and proceeded to establish a portfolio of motor vehicle insurance. In 1958 the insurance experience was further expanded when Warren commenced selling life assurance for the Norwich Union Assurance Company.





The 1960's

NEW SOUTH WALES

No. of Company 90303

STAMP DUTY
ONE POUND TEN

COMPANIES ACT, 1961
(Section 16 (3))

CERTIFICATE OF INCORPORATION OF PROPRIETARY COMPANY

THIS IS TO CERTIFY that

WARREN SAUNDERS (INSURANCES) PTY. LTD.

is, on and from the eighth day of December, 1965, incorporated under the Companies Act, 1961, that the company is a company limited by shares and that the company is a proprietary company.

GIVEN under my hand and seal, at Sydney, this eighth day of December, 1965.

F.J.O. RYAN
REGISTRAR OF COMPANIES

COMMONWEALTH OF AUSTRALIA, N.S.W.
Income Tax Assessment Act 1936-1966.

EMPLOYEE'S COPY

SERIAL NUMBER
8N 3607660

INCOME YEAR
1st JULY, 1967, to
30th JUNE, 1968.

GROUP NUMBER
47485

NAME OF EMPLOYER
WARREN SAUNDERS (INSURANCES) PTY. LTD.

SURNAME OF EMPLOYEE (block letters).
MARGARET LENETTE

CHRISTIAN NAMES (in full).
MARGARET LENETTE

ADDRESS OF EMPLOYEE.
4/38 Brae St., Waverley

AMOUNT OF INSTALMENTS DEDUCTED (in words).
Two hundred and eighty nine Dollars

IF NOT EMPLOYED FOR FULL YEAR, STATE PERIOD EMPLOYED—FROM **11.9.67** TO **30.6.68**

THIS TRIPLICATE SHOULD BE RETAINED BY EMPLOYEE AS HIS RECORD. CREDIT WILL NOT BE ALLOWED ON THIS TRIPLICATE

PARTICULARS OF EARNINGS OF THE YEAR ENDED 30th JUNE, 1968.				
1 Gross Salary, Wages, Bonus, Commissions, etc., excluding amounts in columns 2 and 3.	2 Value of Board and/or Quarters.	3 Travelling or other Allowance. Give Particulars.	4 Group Assurance and Superannuation Included in Gross Salary etc.	5 AMOUNT OF INSTALMENTS DEDUCTED (in figures).
\$ 2306.00	\$	\$	\$	\$ 269.00
Lump Sum Payment on Termination of Employment. → \$				

K 2485-3 St 9982-1

Photos:
Above: Group Certificate from 1968
Left: Certificate of Incorporation of Warren Saunders (Insurances) Pty Ltd



◀ *Trading as Warren Saunders Insurances, Warren commenced building a portfolio of local business which consisted mainly of domestic and small commercial clients. Working from his home in Peakhurst with his wife Clare as his secretary, he visited clients during the day and did the office work during the evening.*

In July 1961 when Warren Saunders decided to begin an insurance business, Sydney's insurance landscape was vastly different to the present. The insurers were a closely knit group, the Tariff was "the bible" of all insurance men, small companies were the norm and brokers were few and far between. It was the policy of most insurers to establish agents throughout the state for the purpose of producing and servicing business.

Whether these agents knew anything about the product they were selling was incidental. Indeed it was encouraged that a potential customer be offered an agency for the sole purpose of obtaining that customer's own business. It was in this era life agents, motor and real estate businesses began to dabble in general insurance. They established agencies with one insurer and proceeded to place business and gradually built up a portfolio. The insurers serviced all their agents by means of a field force (known as inspectors) who controlled these agents and did some selling and claim settling on their behalf

It is difficult in this day of multi-national brokers, company takeovers and government legislation, to understand the rationale of the insurance industry in that distant past. Nevertheless, it was in this atmosphere that Warren Saunders was appointed as a special agent for the London Assurance and given the use of that company's facilities.

Trading as Warren Saunders Insurances, Warren commenced building a portfolio of local business which consisted mainly of domestic and small commercial clients. Working from his home in Peakhurst with his wife Clare as his secretary, he visited clients during the day and did the office work during the evening. In those days most of the business was transacted through the London Assurance, later to form part of the Sun Alliance Insurance Group, now known as Vero. He was a former employee of that company and Warren Saunders Insurance Brokers still enjoys a strong association with the group today.

In December 1965 the company of Warren Saunders (Insurances) Pty Ltd was incorporated.





The sixties

Photos:

Right: 1968 Company Return

Below: Keeping track of income 1966

NET PROFIT - as per Profit and Loss Account attached
ADD - Income not included in Profit and Loss Account

SEPTEMBER 1966

September 66	\$ 1799	
October	2390	
November	1617	
December	1179	
January 867	1950	
February	1962	
March	1923	
April	1918	
May	1998	
June	1892	
July	2322	
August	2287	
September	1939	49
October	2119	
November	1870	
December	1376	
January 68	2052	
February	2056	
March	1754	
April	1874	
May	3716	
June	1661	
July	3017	
August	2214	
September	2370	
October	2021	
November	2586	
December	1550	
January		
February		
March		
April		
May		

K. O'Call	✓ 27.45
J. Cameron	✓ 8.33
M. Burke	✓ 12.13
E. Ingram (NA)	✓ 12.88
M. Rogers	✓ 8.88
A. Higgins	✓ 18.09
L. Stuart	12.22
Port Macquarie Spares	1.76 ✓
Parker & Bell (Mar)	4.00
Parker & Bell	11.14 ✓
L. Maxwell	4.96 ✓
K. Larnach Jones	24.78 ✓
	14.668
J. Mcagher	-12.88 ✓
Swinton My Ltd.	34.50 ✓
P. Wagstaff	14.99 ✓
B. Brindley	209.05
P. Brindley	4.96 ✓
Mills	7.12 ✓
L. Varga (G) H. 91574	2.44 ✓
L. Smith	8.88 ✓
J. Kari	14.65 ✓
J. Martin	12.13 ✓
J. McBride	15.00 ✓
	274.23
L. Haban	2.19 ✓
K. Anderson	19.06 ✓
B. McCulloch	19.06 ✓
L. Corrick	10.54 ✓
J. Roberts	9.49 ✓
B. Jacobson	10.33 ✓
	344.89

FORM C
NEW SOUTH WALES COMPANY RETURN
RETURN OF INCOME derived from all sources in and out of Australia during the twelve months from 1 July 1967 to 30 June 1968

File No. _____

COMMONWEALTH OF AUSTRALIA

INCOME TAX

Name of Company: **WARREN SAUNDERS (INSURANCE) PTY. LIMITED.**

Postal address for service of notices: **c/- David Tennantfield, P.O. Box 1152, St. James, SYDNEY, 2000**

State whether public or private company (see notes page 4): **Private**

Date and Place of Incorporation: **8/12/65 SYDNEY**

Nature of Business: **Insurance Brokers**

Principal Place of Business in Australia: **Sydney**

States in which Business is carried on: **N.S.W.**

If a subsidiary of a public company, state name of that company: **-**

Name in full of Public Officer: **Warren Joseph Saunders**

STATEMENT OF TAXABLE INCOME

NET PROFIT—as per Profit and Loss Account attached: **871**

ADD—Income not included in Profit and Loss Account (attach statement):

SEPTEMBER 1966

TOTAL **1753**

Some less interest and other: **5**

TAXABLE INCOME **1193**

DIVIDENDS AND INTEREST PAID TO NON-RESIDENTS

Dividends 1-7-67 to 30-6-68: **\$11**

Interest 1-1-68 to 30-6-68: **\$11**

DECLARATION

I, the undersigned, declare that the particulars shown in this return, and statements, and Lists herewith, are true and correct in every particular, and complete statement of the total income derived from all sources both in and out of Australia during the year ended **30th June, 1968**

Signature of Public Officer: **David Tennantfield, P.O.A.**

GO TO SOURCES OF INFORMATION

Complete Set: **David Tennantfield, P.O.A.**

Signature of Agent: **David Tennantfield, P.O.A.**

Agent's registered number: **2870**

◀ The 60's was an era before computers, where all records were manually created on various forms – copies were made with carbon paper, copiers and faxes hadn't been heard of.



Photo: Neil Marks addressing gathering at 40th year celebrations 2001.



The sixties

As the business developed, it became difficult to work from home and the Sun Alliance kindly supplied office space in its building in Bridge Street Sydney at no cost. This office was shared with Jim Gillon and C. E. McDonald Pty. Ltd.

For a number of years, Warren Saunders had only one employee, a secretary, and when she left in 1967, she recommended a friend Lyn Hall who today is a Director of the organisation. Lyn has played a very significant and important role in the development of the company.

In 1966, Warren Saunders approached a friend, Neil Marks who at the time was employed by the Australian Equitable Insurance Company and Neil agreed to join the company. Warren and Neil were cricketers of note, both having represented New South Wales with distinction and their friendship had developed through their cricketing involvement. Neil played a major role in the growth of the company.

The 60's was an era before computers, where all records were manually created on various forms. Copies were made with carbon paper, copiers and faxes hadn't been heard of. Policy records were basic, but adequate for the time. There was little concern about professional exposure as, being an agent, the insurer was responsible for our actions. Clients either had a policy or they didn't have a policy.

During the sixties, some twenty five years before superannuation became compulsory, the Warren Saunders (Insurances) Pty Ltd Executive Superannuation Fund was established to reward and provide security for key employees. This scheme was extended in 1978 to provide benefits for permanent staff.

Photos:

Top Right: Early Client Claims record
Bottom Right: Client Expiry Record from 1966 to 1981

NAME MARRICKVILLE BUSINESSMENS CLUB 3/1				
POLICY NO.	CLAIM NO.	DATE OF LOSS	DETAILS	
RE-110680	49	8-12-70	GLASS BROKEN \$19.	
R-356372	98	6-3-71	IMPACT DAMAGE	
	4477	16-6-71	D. LEATHAM / SLIPPED INJURED BACK	
	4478	9-7-71	J. SCHANELLER / FELL FROM ROOF	
	4485	4-5-71	BROKEN WINDOWS \$22.07	
	540	24-3-71	S. ANDERSON - BURN TO RIGHT LEG	
	691	7-9-71	R. BURTON - CUT HAND - m/o	
	734	1-7-70	R. S. GORVIN - LACERATED L/ARMER m/o	
	737	10-9-71	A. GALE - SLIPPED SPRAINED WRIST m/o	
	838	17-9-71	BROKEN WINDOWS \$14.	
	936	21-12-71	CASH STOLEN \$192.	
	1053	17-2-72	FIRE IN KITCHEN APP \$2000.	
	1146	9-3-72	P. NEALE - FELL GOING HOME FROM WORK	

AGENCY		FROM		TO		POLICY No.
W. SAUNDERS 445		30th June,		30th June,		AD. 120674 154
NAME OF INSURED		THURTER F.T.B. MARRICKVILLE BUSINESSMENS CLUB				
SUM INSURED		RATE	NET PREMIUM	INTEREST	SITUATION	
50000 228 P.V.		22 60	9 60	3 60	164 Livingstone Road, Marrickville, 2204	
		1 18 00	2 18 00	2 30	1981 - 88 33	
		23 00	2 40	3 60		
NOTICES TO		23 00	2 40	3 60		
RENEWED TO		23 00	2 40	3 60	CLASS No.	
CERTIFICATE No.		23 00	2 40	3 60	P.B.	
RENEWED TO		23 00	2 40	3 60	REMARKS	
CERTIFICATE No.		23 00	2 40	3 60	Accident only	
RENEWED TO		23 00	2 40	3 60	Committee Members	
CERTIFICATE No.		23 00	2 40	3 60	CLIENT No. DEPT. REP.	
RENEWED TO		23 00	2 40	3 60	C 01	
CERTIFICATE No.		23 00	2 40	3 60		



PENNANT HILLS **19. 11. 1974**

	Hcp	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th	11 th	12 th	13 th	14 th	15 th	16 th	17 th	18 th	19 th	20 th	21 th	22 th	23 th	24 th	25 th	26 th	27 th	28 th	29 th	30 th	31 st	
ADAMSON, Ross	24	15	11	26	GRAY, Bob	21	13	13	26	PETTIGREW, Don	17	18	14	32																			
ANSELL, Ron	22	13	6	19	GUTHRIE, Don	23	11	14	23	PRITCHARD, Gary	18	17	14	31																			
					GOFFETT, Gordon	-	-	-	-	ROBIN, Dick	27	6	15	21																			
BARNETT, Alan	21	19	12	31	HERRON, Kevin	20	18	19	37	ROBERTS, Ken	22	16	18	34																			
BARRY, Kevin	-	-	-	-	HILL, Mick	-	-	-	-	RODNEY, Gordon	14	15	29																				
BARTLETT, Graham	21	18	14	32	HUNT, Frank	27	9	14	21	ROGERS, John	14	14	13	32																			
BENARD, Rina	14	14	17	31	JAMES, Brian	-	-	-	-	STEPHENSON, John	14	10	15	25																			
BORTON, Phil	-	-	-	-	JONES, Martin	27	9	12	21	SCOTT, Jeff	24	13	11	24																			
BYRNE, Bill	26	19	16	35	JONES, Brian	-	-	-	-	SIMMONS, Geoff	2	19	18	37																			
BROWN, Bill	-	-	-	-	KERNAN, Pat	20	15	16	31	STEANBECK, Barry	27	17	11	28																			
					KITCHING, Ken	16	16	20	36	STEVENS, Martin	-	10	10	20																			
CARRALL, Bob	-	-	-	-	LATTIMER, David	-	-	-	-	TABER, Brian	20	13	11	24																			
CARROLL, Sid	24	16	15	31	LAWRENCE, Ross	11	16	20	36	TATTERSHALL, Jack	17	16	9	25																			
CLOUGH, Norman	17	18	18	36	LLOYD, Laurie	27	9	5	14	TOSI, Peter	17	16	33																				
COZENS, Don	19	19	17	36	McCORMACK, John	27	10	7	17	WAGSTAFF, Peter	27	11	15	26																			
CRAIG, Ian	19	14	13	27	McGOWEN, Terry	-	-	-	-	WILLIAMS, John	25	19	11	30																			
					MARSH, Peter	27	16	17	33	WOOD, Barry	-	-	-	-																			
DAVIS, Arthur	17	14	16	30	MILSON, Frank	-	-	-	-	Jan McAndrews	-	-	-	-																			
DIETSEN, Ted	21	11	13	24	MOONEY, Ron	18	17	18	35																								
DIX, Les	-	-	-	-	MORRIS, Kyle	27	5	12	17																								
DIXON, Terry	27	11	20	31	O'BRIEN, Vince	-	-	-	-																								
					O'REILLY, Peter	19	15	20	35																								
FERRY, Paul	27	16	9	25																													
FISHER, Ian	22	15	12	27																													
FLEMING, Doug	-	-	-	-																													
FLEMING, John	-	-	-	-																													

The 1970's

◀ The Golf day is now run over two days, one for clients and one for insurers at Bankstown and Kogarah Golf Clubs respectively. A successful 40th year of the golf day was celebrated at Bankstown Golf Club in 2010.

Photo:
Results of Golf Day held at Pennant Hills Golf Club 19th November 1974



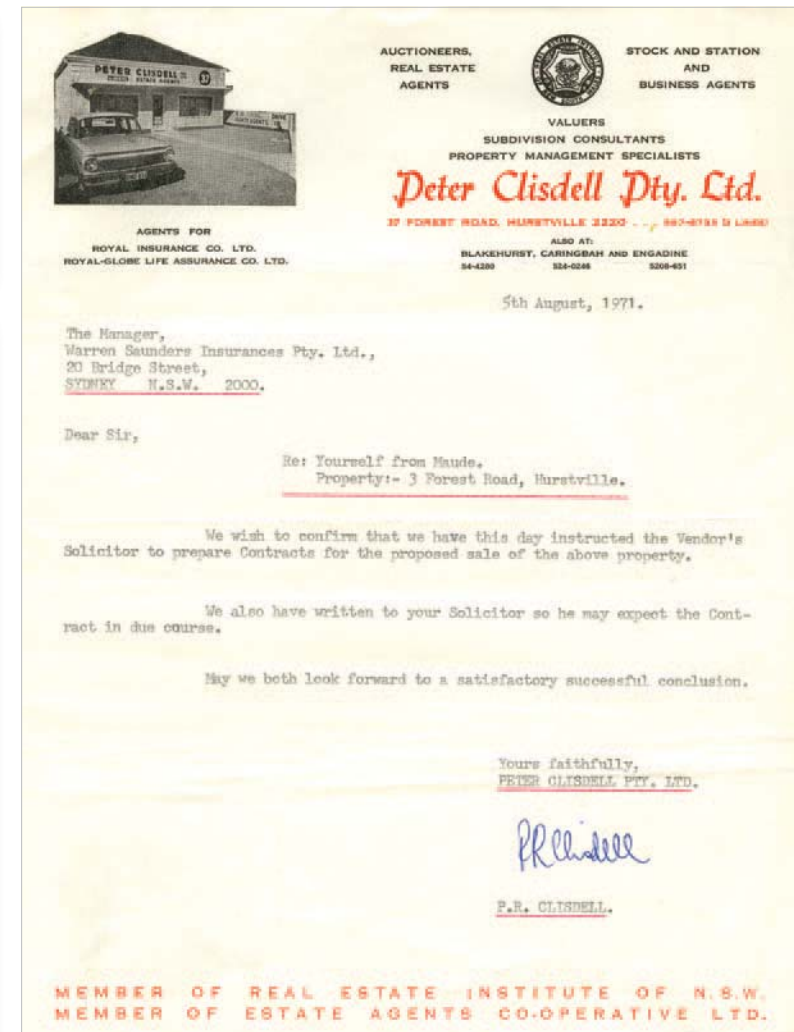
The seventies

In the early 70's the staff had grown to six and was fast outgrowing the space provided by the Sun Alliance in the old London Assurance building in Bridge Street Sydney. So, in 1972, a decision was made to move office from the city.

A house was purchased at 3 Forest Road Hurstville on a hand shake with Mrs. Maude, mother of future employee, Helen Morris, for \$28,000 and converted to an office with a flat at the rear.

This was a great move for the expansion of the company. The business grew as people in the St George area got to know the name and by 1973 the staff had increased to 10.

As part of the marketing strategy of the growing company, a golf day was organised at Pennant Hills Golf Club in 1971 to entertain both clients and supporting insurers. This proved quite a success and continued at Pennant Hills for 24 years. The event is now run over two days, one for clients and one for insurers at Bankstown and Kogarah Golf Clubs respectively. A successful 40th year of the golf day was celebrated at Bankstown Golf Club in 2010.



Photos:

Top: Memo whilst operating out of Bridge Street
Above: Marketing brochure whilst at 3 Forest Road, Hurstville
Right: Confirmation from Real Estate Agent of purchase
of 3 Forest Road Hurstville in 1971



The seventies

RENEWAL CERTIFICATE

CORNHILL INSURANCE CO. LTD. 416351
(INCORPORATED IN ENGLAND)
ESTABLISHED 1905

11 ST. GEORGE'S TERRACE, PERTH, W.A. 6000
33 KING WILLIAM STREET, ADELAIDE, S.A. 5000
325 COLLINS STREET, MELBOURNE, VIC. 3000
11 LYDIARD STREET SOUTH, BALLARAT, VIC. 3350
19-31 PITT STREET, SYDNEY, N.S.W. 2000
150 EDWARD STREET, BRISBANE, QLD. 4000

10 008

APPLICATION HAVING BEEN MADE FOR CONTINUATION OF THE UNDERMENTIONED POLICY, THE SAID POLICY IS HEREBY RENEWED FOR THE PERIOD STATED BELOW.

CLASS	PERSONAL ACCIDENT.	SUM INSURED	8,000
POLICY No.	AD/38478	(OTHER DETAILS)	
FROM	30/6/76	PREMIUM	34.05
INSURED	WHITE WEAR PTY. LIMITED.	FIRE SERVICES LEVY	
		SUB-TOTAL	
		STAMP DUTY	5.88
RISK	UNDERWEAR MANUFACTURERS.	AMOUNT PAYABLE	39.93
SITUATION	14 STUART STREET, PADSTOW. NSW.		
NOTICE TO	AGENT.		

IF THE NATURE OF THE RISK OR OCCUPATION BE IN ANY RESPECT CHANGED, IT IS NECESSARY FOR YOUR SECURITY THAT THE ALTERATION BE MADE KNOWN IN WRITING TO THE COMPANY.

DATE **1 OCT 1976**

On behalf of the Company
[Signature]

< The company has been fortunate to have had the experience and loyalty of just three claims managers in thirty five years to date – Ann McCall served 9 years, followed by Ann Little 14 Years and our current manager, Fred Lappin, has served 10 years.

Photo:
Renewal Certificate supplied by
insurer in 1976



The seventies

The Trade Practices Act in 1974 saw the end to the Insurance Tariff. Insurers now had to develop their own underwriting guidelines. At about the same time the insurance agent disappeared and the industry distribution system became dominated by insurance brokers. Brokers were not tied to the one insurer as agents were. Our staff needed to develop negotiating skills as these skills were not needed in the days of the tariffs as all insurers charged pretty much the same premium for the same risk.

In those early days the term “City Broker” had the connotation of expertise and professionalism. Whereas the suburban broker, although important, was regarded as of lesser significance than their city cousins. Warren Saunders Insurances gave life to a particular option and the organisation regarded itself as a large Australian Broker which had decentralised its place of operation (as had a large number of Insurers).

As the company grew, and to maintain a superior level of service to our clients, a full time claims manager was appointed in 1976. This change gave account executives additional time to service clients and to develop new business opportunities. The company has been fortunate to have had the experience and loyalty of just 3 claims managers in the thirty five years to date – Ann McCall served 9 years, followed by Ann Little 14 years and our current manager, Fred Lappin has served 10 years.

Photos:

Right: Ann McCall, first Claims Manager

Below: Helen Morris





The seventies

The Team



SAUNDERS, Warren

MANAGER/TREASURER

Member of Executive Committee of N.S.W. Cricket Association; President, N.S.W. Schoolboys Cricket Association; represented N.S.W. in Sheffield Shield (34 matches) and other first-class games in late 1950's and early 1960's, including periods as team captain.

GREEN, Brad, Victoria

CAPTAIN

R.H. bat and R.H. medium pace bowler. Commenced competition cricket with local junior association club; graduated to Victoria C.A. Sub-District competition and thence to Prahran C.C. (V.C.A. District competition). A member of the Prahran Club's 1st XI.



MARSH, Geoffrey, Western Australia

VICE-CAPTAIN

R.H. batsman. First grade player in Western Australian Cricket Association's senior district competition and a member of that Association's State Colts squad. Has represented Western Australia in two annual national schoolboys cricket carnivals.

ALLEN, Rick, New South Wales

L.H. batsman. First grade player in

Newcastle D.C.A.'s senior district competition; member of country

northern

Cricket

compet

of N.S.W.

annual



AUSTRALIAN YOUNG CRICKETERS
TOUR OF ENGLAND 1977



At the invitation of The Britain-Australia Society

◀ It was a busy time for Warren during the 70's, apart from running an expanding business, he became involved in the administration side of cricket, spending many years on the Executive of the NSW Cricket Association and managing the Australian Young Cricketers Tour of England in 1977.

Photo:
Extract from Programme of Australian
Young Cricketers Tour of England 1977



The seventies

It was a busy time for Warren during the 70's, apart from running an expanding business, he became involved in the administration side of cricket, spending many years on the Executive of the NSW Cricket Association and managing the Australian Young Cricketers Tour of England in 1977. This led to two interesting years on the Australian Cricket Board. It was at this time cricket administration was challenged by a private organisation - World Series Cricket was gaining momentum.

For Warren, it didn't stop at cricket administration. As a well known business man in the district with a long association with the St George Leagues Club, Warren was invited to join the Board of the Club in 1978, much to the pleasure of Warren's father, Frank, a former footballer of the club. Warren served 24 years on the Board.

The following year, Warren was elected as Director of the St George Building Society, which later became a bank. He was also Deputy Chairman of the Board for a period before retiring in 1998.



Photos:
Above: Anne Maree Tuite & Helen Morris



The eighties

DEADLY GAS RELEASED IN NURSING HOME FIRE

Inquiry into cause of blaze



Mr Walsh . . . inquiring into cause of fire.

A material which gives off cyanide gas when burnt was used in the roof lining of a Sylvania Heights nursing home, where 16 people died in a fire last year, a court was told yesterday.

The inquiry into the cause of the fire at the Pacific Heights Nursing Home on April 30, 1981, in which 16 patients died,

opened in Glebe Coroners Court yesterday.

Sgt Peter Mason, assisting the City Coroner, Mr Norman Walsh, SM, told the court some deaths in the fire could be attributed to the gas.

He said, however, "there was nothing sinister in this as it was not used as a cost-cutting measure."

Sgt Mason said a man was charged over the fire, but the charges were dropped after medical examinations.

He said tests on Arthur Hatton showed he was deaf and "obviously demented and quite frail."

Linen closet

Sgt Mason told the coroner there was no evidence of any indictable offence having been committed.

Det-Sgt Peter Power, of the scientific section, told the court the fire appeared to have started in a linen closet in the hallway of the home.

Tests showed, however, there had been no flammable liquid or substance in the closet.

He said there were sections of burnt ceiling material on the floor and furniture of the wards after the fire.

Reports showed that the fire had not been caused by any electrical fault, he said.

Det-Sgt Power said he noticed a large T-shaped "mustard yellow" mark on the roof of the nursing home.

This mark was most obvious over the linen cupboard where he believed the fire started.

He said no sprinkler system was installed and he had not inquired whether one was required by law.

Detective Senior Constable Stephen Horn, of the scientific section, told the court that tests on the polyurethane foam used in the ceiling showed that it gave off cyanide gas when burnt.

The hearing continues.

The 1980's

In 1981 we suffered our first major claim where just before midnight on the 29th April, the most tragic of building fires occurred at Pacific Heights Nursing Home at Sylvania Heights.

Photo:
Press clipping 1981 regarding inquiry into Pacific Heights Nursing Home fire.



The eighties

The house at Hurstville proved adequate for some time, however in 1980, extensions were made to the building.

In the early 80's, computerisation came into the organisation. We were one of the original users of the DBA Broking System. Invoices and insurers closings could now be produced automatically and statements dispatched on a regular basis.

In 1981 we suffered our first major claim where just before midnight on the 29th April, the most tragic of building fires occurred – the front section of Pacific Heights Nursing Home at Sylvania Heights had been gutted and sadly 16 aged patients had lost their lives. The claim was involved and after 12 months of negotiation, sanity prevailed and the material damage claim was settled to the client's satisfaction. However it was a further year before agreement could be reached for the Business Interruption payout.

M. H. FARROW Pty. Limited
COMMERCIAL & INDUSTRIAL BUILDERS
TELEPHONE 522 9444

September 25, 1980.

Warren Saunders Insurances Pty. Ltd.,
3 Forest Road,
HURSTVILLE N.S.W. 2220

Dear Sir,

RE: PROPOSED EXTENSIONS TO EXISTING PREMISES AT
3 FOREST ROAD, HURSTVILLE

We have pleasure in submitting our quotation for the above project in accordance with the Architectural drawings and noted conditions for the lump sum of Fifty Three Thousand, Five Hundred and Seventy Seven Dollars (\$53,577.00).

In compiling our quotation we have included for the following:-

1. All new works to the additional rooms.
2. Fencing above retaining walls. \$500
3. Bar Unit. \$300
4. Floor and Wall tiles to the w.c. area.
5. Fluorescent light fittings.
6. Please Note: We have not included for a survey if required by Council.

Thanking you for the opportunity of submitting our quotation.

Yours faithfully,
M.H. FARROW PTY. LIMITED
B. LeClaire,
Estimator

28 KIAMA STREET, MIRANDA 2228



Warren Saunders
INSURANCES PTY. LTD.

STATEMENT

ISAPS COMPUTER SCIENCE
ELIZABETH & BATHURST STS
SYDNEY
2000

Period to end
31/05/82

Page No
1 1

ISAPS
STATEMENT

Date	Sheet	Cost	Rate	Cost	Balance
21/04/82	INV	328	MOTOR	2995.60	2995.60
05/05/82	INV	560	WORKERS	42.20	3037.80
19/05/82	INV	978	WORKERS	0.00	3037.80
24/05/82	INV	1151	PROFIND	31508.15	34545.95
24/05/82	INV	1153	WORKERS	6948.77	41494.72
24/05/82	C/N	1152	WORKERS		691.97
					40801.65

TOTAL DUE
40801.65

Photos:

Right: Quotation received from Builders to carry out renovations in 1980

Top Right: Accounting by computer – Ruby Thompson

Bottom Right: Computerised Client Statement 1982





The eighties

◀ *The portfolio already included many clubs, amongst them one of the largest in the Sate, St George Leagues Club. With this proven ability of the company to handle club insurance, the club industry was an obvious niche market to target.*



Photos:

Above: Sally Saunders

Right: Our Office Manager, David Gamble, giving Warren a computer lesson

Left: St George Leagues Club

The company's first venture into diversification came in the form of a Leasing Division in May 1981. With experience in the leasing industry, Graham Drake was employed. It wasn't the success we had planned and Graham's past insurance experience came into good use when we acquired two insurance brokerages. Graham was appointed an Associate Director in 1986 and remained an active member of the Board until his retirement at the end of 2007

When Spyros Stathakis joined the company at the end of 1981, we were looking to move into a niche market to increase our commercial portfolio. The portfolio already included many clubs, amongst them one of the largest in the Sate, St George Leagues Club. With this proven ability of the company to handle club insurance, the club industry was an obvious niche market to target. The club client register has grown into a substantial part of the business with over 100 valued clubs on the books.



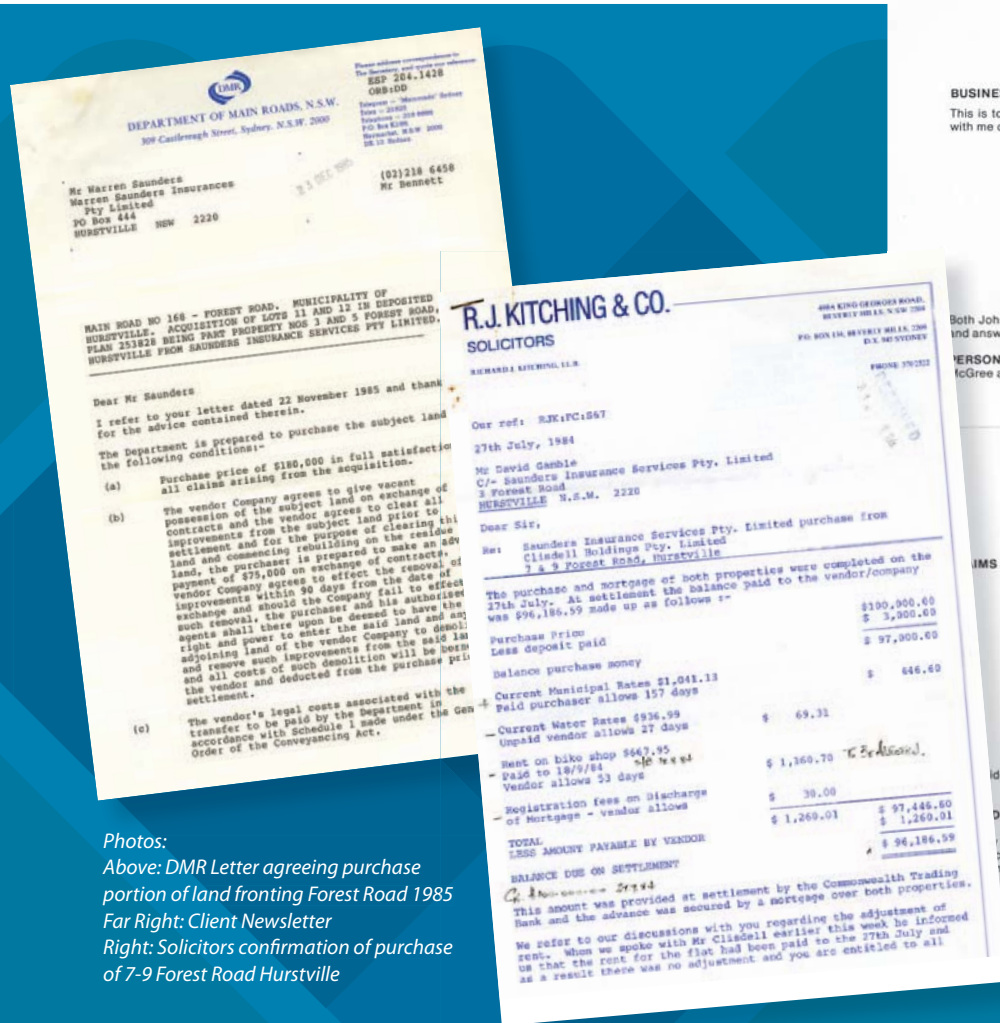
In an important leap forward for brokers, the National Insurance Brokers Association (NIBA) formed in 1982. This association evolved from the merger of two earlier broking bodies. WSIB joined NIBA to take advantage of the opportunity to improve our professionalism and efficiency.

By 1983 the company continued to expand and with sixteen staff now employed it was time to appoint an office manager. With his past experience in office management and accounting background, David Gamble joined the company and continues to run the administration and finance side of the business.

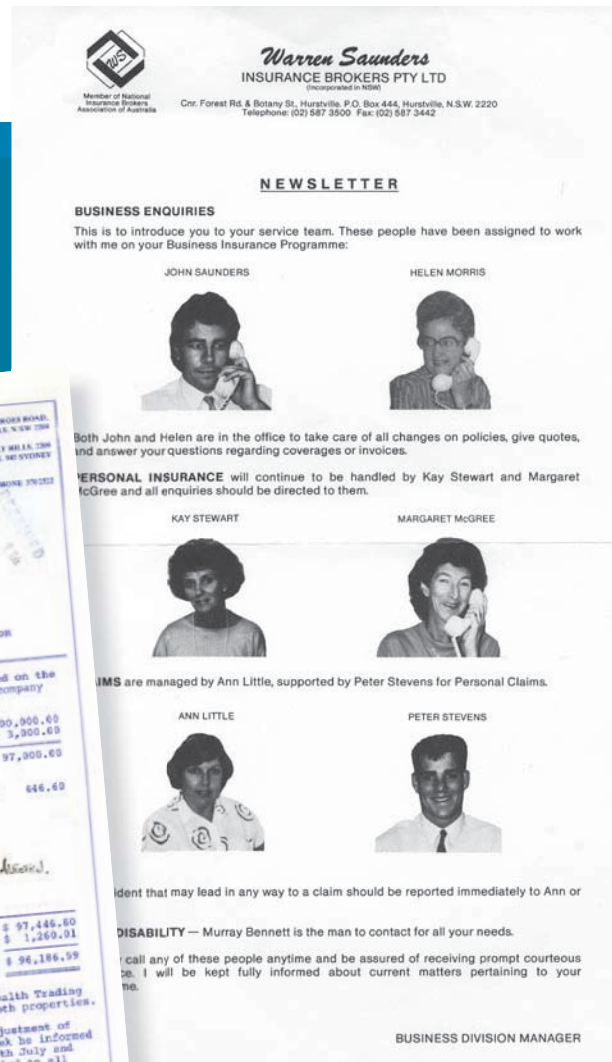




The eighties



Photos:
Above: DMR Letter agreeing purchase portion of land fronting Forest Road 1985
Far Right: Client Newsletter
Right: Solicitors confirmation of purchase of 7-9 Forest Road Hurstville



Brokers could not carry on business under a name that would be likely to mislead a person into believing that the broker was an insurer. In view of this legislation, in February 1985, Warren Saunders Insurances Pty Limited became Warren Saunders Insurance Brokers Pty Ltd.



The eighties

Jeff Scott, friend and cofounder of major client IDAPS Computer Science Ltd, joined the Board in 1984 as our first External Director and brought with him his experience and business acumen gained when developing IDAPS from a two man business to a business employing over 300 staff. IDAPS provided computer services to the insurance and building society industries and St George Building Society engaged them to implement their initial online branch computer system. Jeff's contribution to Warren Saunders Insurance Brokers over the ensuing years was considerable.

In recognition of staff excellence, two awards were initiated in 1984 to encourage the achievements of staff. The first a monthly award, Employee of the Office (now Employee of the Month) was awarded to Kay Stewart. This award is voted on by the staff members. From the monthly winners, the directors select The Employee of the Year which is announced at the end of the year. Anne Maree Tuite was the inaugural winner.

The Insurance (Agents and Brokers) Act, introduced in 1984 meant, among other things, Brokers could not carry on business unless registered and had to pay all client funds into a designated bank account maintained solely for that purpose named "Insurance Broking Account". Brokers could not carry on business under a name that would be likely to mislead a person into believing that the broker was an insurer. In view of this legislation, in February 1985, Warren Saunders Insurances Pty Limited became Warren Saunders Insurance Brokers Pty Ltd (WSIB).

The bike shop adjoining the property on the Corner of Forest Road and Botany Street was purchased and in December 1985 the Department of Main Roads agreed to purchase a section of the land to widen Forest Road. So, again in March 1986, a major reconstruction programme commenced. The bike shop was demolished, our address became Cnr. Forest Road and Botany Street with the entrance fronting Botany Street.



Photos:
Top Right: Jeff Scott and Warren enjoying the trout they supposedly caught at Lake Taupo
Right: Extensions completed in 1986







The eighties

◀ *“Viv was just getting settled, just starting to chew gum,” Bob Holland said. “(Bennett) bowled an absolutely perfect arm ball. The look on Viv’s face when he realised he was beaten. It was one of the great wickets.”*

Photo:
Left: Murray bowling Viv Richards in 1985
Right: Earthquake damage to TWU building in Newcastle

Whilst the business specialised in general insurance in the early days, the life section, formed in 1985, went from strength to strength under the guidance of Murray Bennett. Murray was also a former cricketer of note, having played for the St George Club and representing New South Wales and Australia. The division now provides advice to clients on disability policies, superannuation and more recently financial planning.

A Box at the Sydney Cricket Ground shared with good friends and clients Brian James’s company, James Transport Co and customs agents John G Stephenson & Co Pty Ltd during the late 80’s provided a great venue to entertain clients at cricket, league, union and aussie rules matches.

The company further diversified in 1988 when a money lenders licence was granted to Thurbon Financial Services Pty Limited. This company was formed to provide clients the opportunity to fund their premiums and continues to be an important facet of the business as Thurbon Premium Funding Pty Ltd.

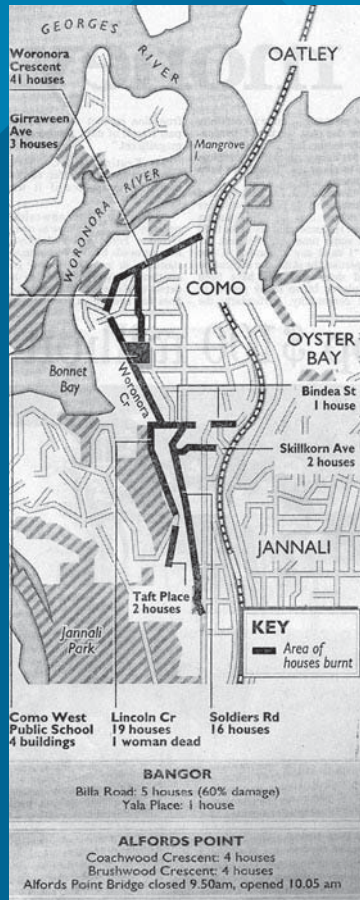
After 25 years of loyal service, Neil Marks retired in 1989 to pursue his interest in book and story writing. To date Neil has published six books telling stories about famous people.

It was also in 1989 a commercial arrangement for the business was made with the Sun Alliance Insurance Group which lasted for four years. It was at this time Sun Alliance Manager Internal Audit, Willie Moulden joined the Board. Whilst now retired from Sun Alliance, Willie continues to be a valuable and great contributor to the Board. At the same time Spyros Stathakis, Graham Drake and David Gamble became Directors.

28th December 1989 saw one of Australia’s most serious natural disasters when an earthquake shook Newcastle, leaving thirteen people dead and injuring more than 160. Just a few seconds of shaking and the damage bill was estimated at around \$4 billion dollars.

Fortunately our company did not have a big presence in the worst hit areas, however one client, the Transport Workers Union, sustained substantial damage to its Newcastle premises and isolated clients in Sydney reported some structural damage to homes.





Photos:

Left: Press clipping on fires which destroyed Jannali and Como in 1994

Below: Gary Toshack, Manager Royal and Sun Alliance Hurstville, presenting cheque to fire victims, with Warren Saunders.



The 1990's

◀ Bush fires burnt around Sydney in January 1994 and clients in the Como Jannali area were affected tremendously. One client's house was completely destroyed.



Following the trend of the day, the office was made a smoke free zone in 1992. Initially, smoking was allowed in the board room and after hours, so as not to offend clients who smoked.

John Saunders was welcomed to the board as a Director in 1993 and in July Lyn Hall was appointed Managing Director.

Bush fires burnt around Sydney in January 1994 and clients in the Como Jannali area were affected tremendously. One client's house was completely destroyed and, the insurer, Sun Alliance, was very pro active at this time and our client was paid the total loss within three days of the disaster.

Photo: Staff 1993

*Back Left to Right: Billie Deem, Gillian McRae, Murray Bennett, Anne Maree Tuite, Neil York, Tony Sykes, Josephine Convento, Val Peeling, Ann Little, Joanne Bullivant.
Front: Warren Saunders, David Gamble Spyros Stathakis, Graham Drake, John Saunders, Lyn Hall.*





The nineties



◀ 1995 Warren Saunders Insurance Brokers was named National Insurance Brokers (NIBA) NSW Metropolitan Broker of the Year an award voted on by insurance companies. Again in 1996 the company achieved the award. In 1997, for the third consecutive year the company was voted again Metropolitan Broker of the year – a feat unprecedented in the history of the award.

The staff had completed a hat trick and had been recognised by the industry as leaders in the field. Like the St George football team before us, the powers to be changed the rules. The award has since been discontinued.



The nineties

Brokers' policy a winner ^{20/01/95}



WARREN Saunders and managing director Lyn Hall show off the award

WARREN Saunders Insurance Brokers, Hurstville, has been named NSW Metropolitan Broker of the Year by the National Insurance Brokers Association of Australia (NIBA).

The award was introduced three years ago and is announced annually at a special NIBA ball. Winners are assessed according to technical quality and accuracy,

after-sales service, accounting accuracy and promptness and professionalism.

Chairman Warren Saunders said he was thrilled by the honour but owed much of the credit to staff.

He said the business had grown considerably since 1961 with the help of local clients and a loyal team of workers.

"Out of our 22 staff, 14 have

worked here for more than 10 years," Mr Saunders said.

"They have a combined total service record of 230 years.

I am very proud that people have enjoyed working here."

Mr Saunders said only insurance companies were allowed to vote for the award, which incorporated most of the 175 NIBA members in 268 NSW locations.



WARREN Saunders and managing director Lyn Hall with the award

Broker wins award for second year ^{21/1/96}

WARREN Saunders Insurance Brokers, Hurstville, has been named NSW Metropolitan Broker of the Year for the second consecutive year.

The award is judged annually and major insurance companies nominate brokers whose standards of professionalism, ethics and effort on behalf of clients deserve special recognition.

Chairman Warren Saunders accepted the award and paid tribute to his staff and clients.

"We are very much a family so this second award is a tribute to our team spirit," Mr Saunders said.

"We do recognise, however, that a very special award like this would not be possible without the support of our clients."

"For them we will be endeavouring to achieve a hat-trick at the 1997 awards."

The firm was established in 1961 and now has a team of more than 20 staff.

Clients are offered insurance advice and a specialised claims service in key areas, including business, personal and life insurances.



WARREN Saunders Insurance Brokers chairman Warren Saunders, on right, with managing director Lyn Hall, and the award.

Extra bid gets hat-trick

GOING the extra mile for clients has proved a winning policy for Warren Saunders Insurance Brokers.

This Hurstville firm was recently named NSW Metropolitan Broker of the Year by the National Insurance Brokers Association of Australia (NIBA).

This is the third time Warren Saunders Insurance Brokers has won the award in the five years NIBA has presented it.

The award recognises outstand-

ing technical quality and accuracy, after-sales service, accounting and professionalism.

Chairman Warren Saunders said all staff members were chuffed at having won the award again.

Mr Saunders said: "One of the reasons I believe we have won is because we have got such a loyal staff who have been here for so long. Fourteen of our 23 staff have worked here for more than 10 years."

Mr Saunders said his firm

provided a greater level of service than some other insurance brokers.

Other firms let clients fill out their own claim forms, he said, but his claims manager, Ann Little, made an appointment with clients, helped them complete their claim form, and ensured they received the cheque from the insurance company as soon as possible.

"It is unusual for a brokerage of our size to have a person employed expressly to look after claims," he said.

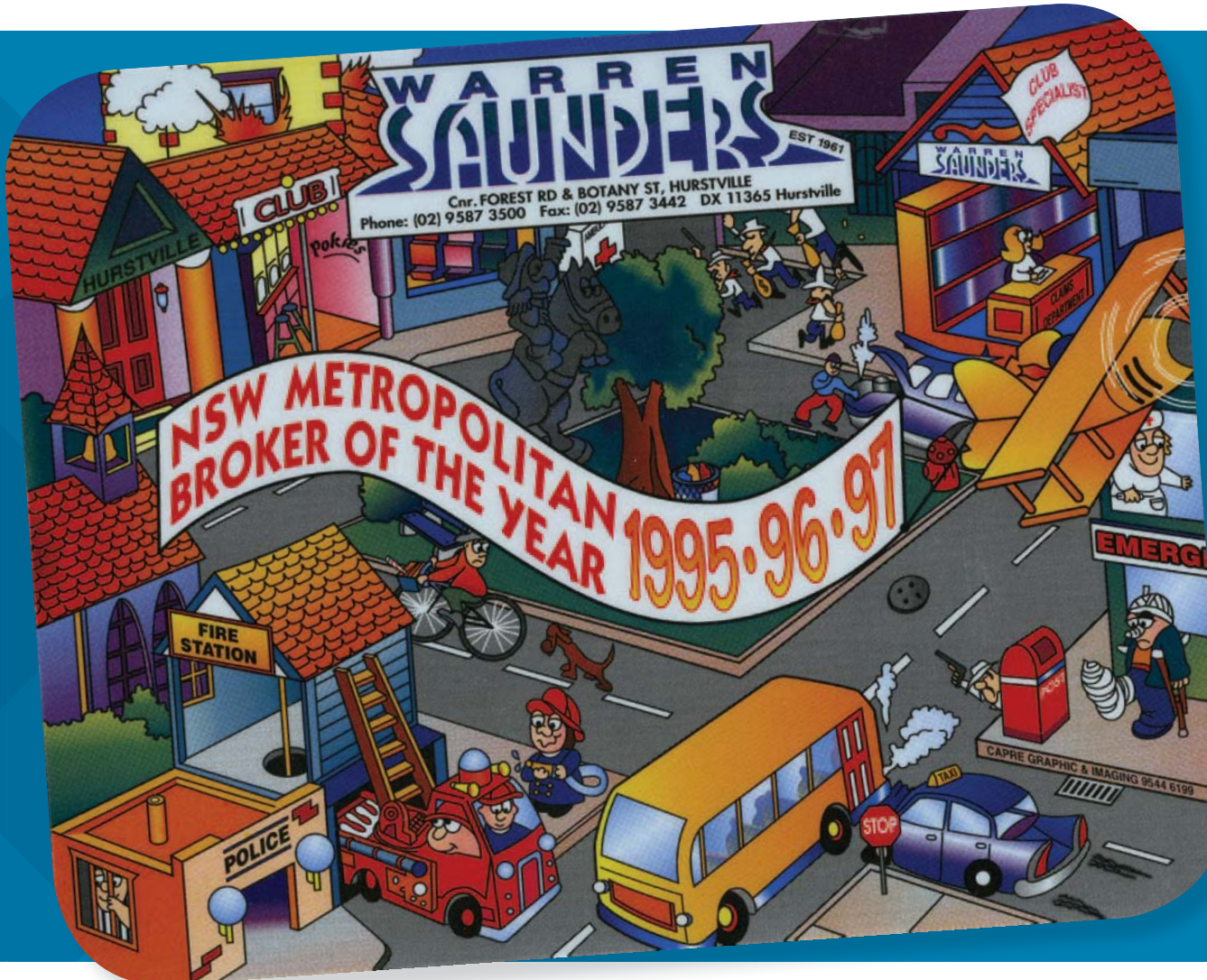
Photos:

Right: Warren and Lyn with NIBA trophy in 1995, 1996 and 1997

Left: Commemorative key ring 1995 Broker of the Year



The nineties



◀ Director David Gamble served on the NSW Divisional Committee of the National Insurance Brokers Association (NIBA) from 1998 to 2005 and during that period was elected Vice Chairman in 2002 and 2003 and Chairman in 2004 and 2005. David returned in 2006 as Chairman of the Convention Committee.

Photo:
Mouse Pad recognising three
years of NIBA Broker of the Year



The nineties

As we were acting as an agent for about twelve Life Insurers in 1996, new compliance requirements for the industry suggested our staff would have to do an exam with each Insurer to demonstrate that the company was competent to sell their products.

We joined the Associated Planners Group as, by acting as a broker under its licence, we only had to satisfy their requirements and they became responsible for our compliance and training. At the time there was little advantage for our clients, in fact it probably created some confusion with the detail which had to be gathered and amount of paper which had to be provided.

The company became an Associated Planner shareholder in 1997 which eventually became known as Genesys Wealth Advisers. In October 2010 our Financial Services division joined a new licensee, Fortnum Financial Advisers Pty Ltd.



Photos:

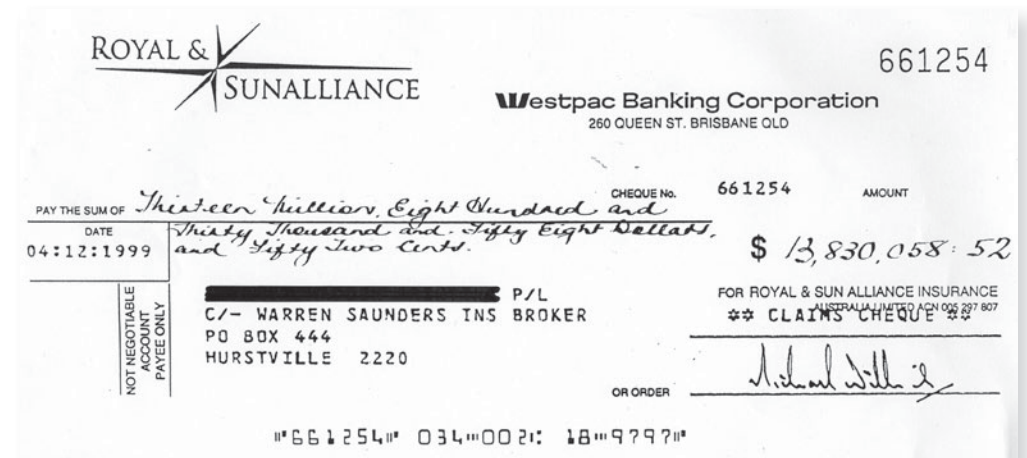
Far right: Clients hail damage payout cheque

Right: Hail damage sustained at client's printing works

In April 1999 the insurance industry suffered severe losses when what was at the time, the most expensive natural disaster in Australian history occurred. In just five hours hail caused an estimated \$1.7 billion worth of damage.

Among the hundreds of claims at WSIB was our biggest claim to date, a printing works in the heart of Waterloo sustained nearly \$14 million in damages.

The printing works claim was a complicated long drawn out process but a great result was achieved for the client by the hard working claims staff.





The 2000's

◀ July 2001 saw the 40th year celebrations of the organisation at the Novotel Hotel at Brighton Le Sands. This was attended by some 220 staff, ex staff and long time clients.

Back Row Left to Right:

Murray Bennett, Neil Marks, John Fallon, Tully Middleton, Fred Lappin, Anne Maree Tuite/Spratt, Sue Ellen Hogan, Tony Sykes, Warren Saunders, John Saunders, Spyros Stathakis, Max Ryan, Gillian McRae, Peter Stevens, Scott McIlveen, Scott Wilford.

Middle Row Left to Right:

Kathy Bunting/McRae, Bev Mustow, Laurelle Wallace, Eve Robinson, Kate Williams, Anna Simpson/Fleming, Sandra Hawkes, Kay Stewart, Dena Sarakakis, Mandy Furka, Cath Stone, Arthur Osborne.

Front Left to Right:

Marg Saunders/Ireland, Sally Saunders/Drake, Karine Mathews, Lyn Hall, Ann Maree Pugh/Bird, David Gamble, Graham Drake.





The twentieth Century

As communication is paramount in this business and in keeping with the times, the WSIB website was developed. The website has since been upgraded and car wash operators have an on-line facility for obtaining quotations.

A special event was organised by the ladies at WSIB in 2000. Our lady clients and suppliers joined us at Kembla Grange Race Course for lunch and fundraising. The venue changed to Canterbury Gardens in 2003 and continued until 2009. Thanks to the generous donations from our supporting insurance companies wonderful prizes were passed on to guests and funds raised for The Breast Cancer Foundation, Bush Fire Brigade and the Red Cross. Special guests over the years have included Kenny Callander for some hot racing tips and Amanda Maltibarrow, survivor and inspiration from the Breast Cancer foundation.

After seven years Lyn retired as Managing Director in 2000 and a Management Team consisting of Graham Drake Spyros Stathakis, David Gamble, Murray Bennett and John Saunders were appointed to run the company. Murray Bennett was also welcomed to the board of directors.

Following the resignation of Jeff Scott after 17 years of wise counsel, client and successful business man, Greg Ball was appointed to the Board in 2001.

July 2001 saw the 40th year celebrations of the organisation at the Novotel Hotel at Brighton Le Sands. This was attended by some 220 staff, ex staff and long time clients.



Photo:

Race Day Ladies 2009

Back: Anna Fleming, Kristal Tebbutt, Eve Robinson, Tully Middleton, Rachel Young, Lyn Hall, Bev Mustow, Ann Patrick, Jacky Bourke, Candice Gilchrist.
Front: Lindsay Turner, Sandra Hawkes, Jessica Lodge, Dena Sarikakis, Cath Stone.



The twentieth Century



◀ *John Saunders, in 2003, was named the NIBA Qualified Practising Insurance Broker of the Year. This award is judged on professional and technical competence, quality of insurer presentations and contribution to the insurance industry and local community.*

*Photo:
John Saunders receiving the
award from Andrew Barrowman,
NSW Regional manager of
Zurich Financial Services.*



The twentieth Century

The collapse of HIH in 2001 saw changes to Government regulation in the general insurance industry. This brought new challenges and a need for significant change in the way we do business. Our staff absorbed these challenges, gaining accreditation to provide advice to clients, mastering GST, Financial Services Act (FSRA), Financial Services Guides (FSG's), and more recently Anti Money Laundering and Counter Terrorism Financing (AML-CTF) compliance.

Staff Service Awards were introduced in 2003 to recognise the dedication and commitment of staff. As long serving employees make a valuable contribution, appropriate recognition is made to those employees completing 10, 15, 20, 25, 30, 35, and 40 loyal years of service.

John Saunders, in 2003, was named the NIBA Qualified Practising Insurance Broker of the Year. This award is judged on professional and technical competence, quality of insurer presentations and contribution to the insurance industry and local community.

Being in a business which needs to maintain records for longer than the standard seven years, there had been a great accumulation of paper client files stored in compactus, filing cabinets and off site storage facilities. So, in late 2003, a big change was made to our filing where an electronic document storage system was introduced to the office. All current and obsolete files were scanned and the staff have access to all records electronically.

In 2004 the company became a member of the Steadfast Group, now the largest Australian insurance broker cluster group. Joining Steadfast gave us access to a large pool of products and services such as training, education, various resources, tools, generic policy wordings, help lines, compliance procedures, and technical advice, all whilst maintaining our independence.

*Photo:
Liquidators press release of HIH
demise in 2001*



HIH Insurance

On Thursday, 15 March 2001, HIH Insurance Limited announced it had received approval from the NSW Supreme Court to place the company into provisional liquidation and KPMG has been appointed to HIH and 17 of its controlled entities.

KPMG is now working with HIH Management in conjunction with the Australian Prudential Regulation Authority (APRA) to manage this process to achieve the best outcomes for policyholders, creditors and shareholders.

It is important for existing business and corporate policyholders to check with their broker or underwriter immediately as to the status of their policy and to take advice about what further action they need to take.

There are substantial prudential requirements in place in Australia, which are administered by APRA to protect policyholders. All policyholders should continue to lodge claims as normal with their insurer.

An information hotline number **1800 600 400** will be open from noon on Monday 19 March to handle ongoing policyholder and shareholder calls.



The twentieth Century



◀ *With a growing staff, office space was at a premium again. So the staff endured another round of renovation when late in 2005 a second level was added to the building on Cnr. Forest Road and Botany Streets, with the second level housing the board room, training room and financial services division.*



The twentieth Century

To accommodate the requirements of ASIC's Policy Statements and the Statutory requirements contained within the Corporations Act and Regulations, Warren Saunders Insurance Brokers (Aust) Pty Ltd was granted AFS Licence # 240939 effective 1st March 2004. The complexity of the new compliance requirements placed enormous strain on the industry as a whole and particularly on the staff. There were certain qualification standards to be met by those giving advice, organisational capacities for financial, human resources, IT, and outsourcing, on-going training requirements, financial requirements, reporting procedures, and facilities for external disputes, Financial Services Guides and the list goes on.

In June 2004 Warren resigned as an Employee of WSIB becoming a Non Executive Director whilst remaining as Chairman of the Board.

With a growing staff, office space was at a premium again. So the staff endured another round of renovation when late in 2005 a second level was added to the building on Cnr. Forest Road and Botany Streets, with the second level housing the board room, training room and financial services division.

As part of our contribution to the industry, in September 2006 a decision was made to try and encourage young people into the industry regardless of whether the trainee remained with the company. Our first trainee, Lindsay Turner, was appointed and training given in all sections of the business over a twelve months period. This proved a success. Lindsay is still with us.



Photos:

Left: Premises completed 2006

Top Right: Commencement of major renovations taking place in 2005

Right: Reception area during 2005 renovations



ASIC

Australian Securities & Investments Commission





The twentieth Century





The twentieth Century

◀ *In recognising the enormous impact that workers compensation costs can have on a business the organisation formed an alliance with Adam Bird and in 2007 purchased his business to offer clients a thorough and cost-effective service in this difficult area of insurance.*

does
WORKERS
COMPENSATION
have you scratching your head?

"By utilising this service our premiums were reduced by \$1.8 million in just twelve months"
- Michael Martin, Lindsay Transport

Warren Saunders Insurance Brokers, in partnership with Recovery Partners (WorkCover Accredited Provider) have revolutionised Workers Compensation Management. Our unique strategy takes a holistic approach to maximise your outcomes and minimise your costs. In addition to our vast array of services, we are able to target substantial premium reductions through our unique approach to injury management.

Why we are different:

- + We prefer to work on site with you. Where appropriate, we arrange to meet at your premises at a pre-determined date and time.
- + We second doctor's appointments with your employees to ensure the best possible outcome.

This section of the business has gone from strength to strength with the division now employing six staff. In 2009 the company was selected as the preferred supplier of workers compensation services for the Steadfast Broker Group nationally.

With the assistance of Director Greg Ball, we found a niche market with Car Wash Operators. In April 2007 we commenced the car wash scheme and more recently allowed other brokers to use the facility.

SAVE \$\$\$\$
on your Insurance

We can arrange an insurance solution tailored specifically to your car wash business with an A rated insurer at a very competitive price.

The portfolio now contains 150 car wash businesses.

By the end of 2007 there was more legislation to contend with. Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 the Funding Company had to have in place a AML/CTF program. More training, more government reporting, all for an industry where cash is not normal.

C T Benjamin Pty Ltd, with Peter King as the Principal, was appointed the company's first Authorised Representative in September 2009. C T Benjamin, whilst remaining independent, acts under our organisation's Financial Services Licence which provides access to insurers, claims management, accounting, compliance, IT and marketing opportunities. Peter's vast experience in the industry, both on the sales side and IT systems has proved beneficial to the organisation.







2010 and beyond

Warren has worked tirelessly for many years for many organisations including Calvary Hospital where he has contributed for over thirty years.



The company has always been a supporter of many charities over the years, both nationally and locally. Warren has worked tirelessly for many years for many organisations including Calvary Hospital where he has contributed for over thirty years and continues as Chairman of the Calvary Appeals Committee today.

John Saunders has also been very active for Calvary as member of the Appeals Committee for the past ten years. As one of the Company Values, the commitment to charities will continue.

The Management Team now includes long serving employees John Fallon, Karine Mathews, Fred Lappin and Adam Bird.

With a substantial number of clients and prospects in the area, the organisation has expanded into the Wollongong.

In February 2011 John Saunders was appointed Managing Director of the company. This was followed shortly afterwards by John Fallon's appointment as Manager General Insurance Division.



With around a thousand claims handled each year, our dedicated claims team, provides a great service when it is needed most, when negotiating skills can be put to the test.

Photo Right:
Boys supporting Movember – \$7,000 was raised in 2010.
Back: Murray Bennett, John Saunders, David O'Hara.
Front: Brad Smith, John Fallon, Adam Bird.

Photo Left:
Girls raising money for Breast Cancer and enjoying themselves on a harbor cruise.
Back: Jacky Bourke, Jemma Lloyd, Lindsay Turner, Rachel Young, Tully Middleton, Bev Mustow, Emma Welsh, Margaret Ireland, Cath Stone, Rochelle Cain, Kristal Tebbutt, Dena Sarikakis, Caroline Bowmaker.
Front: Anna Fleming, Jessica Lodge, Candice Gilchrist, Ann Maree Bird, Sandra Hawkes, Margaret Selberg, Bianca Sweeney, Angie Doyle, Karine Mathews.



2010 and beyond

COMPANY VALUES

PROFESSIONALISM

We are committed to integrity, technical excellence and the highest level of customer service.

TEAMWORK

We are a motivated, dedicated team who succeed by capitalising on our individual strengths.

RESPECT and INTEGRITY

We value equality and treat all people, inside and outside the organisation with dignity and respect.

COMMUNITY

We are an active, charitable and committed member of our community.

RELATIONSHIPS

We pride ourselves in developing and growing strong customer relationships.

*integrity
values*

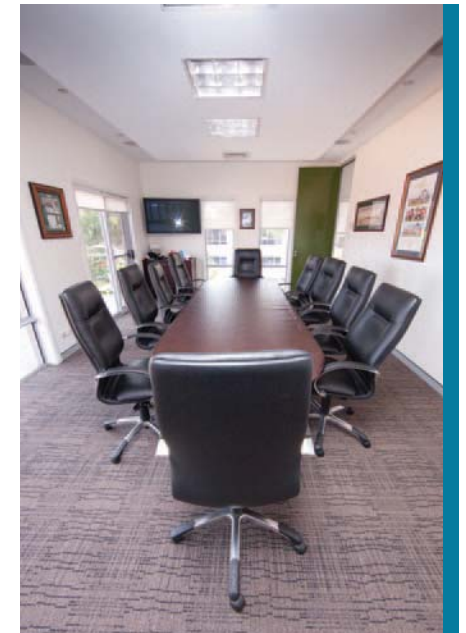


Throughout the 50 year history of the Company, Warren Saunders Insurance Brokers has provided advice and placement in all areas of insurance. The Company portfolio includes individual clients and highly successful businesses that encompass all aspects of business.

We look forward to the next generation of management and employees carrying the company forward, providing the personal service synonymous with the business and continuing the same culture and values, which evolved some 50 years ago.

Photos:

The General Insurance offices, Training room, Workers Compensation and Claims offices and the Board Room.





2010 and beyond

Photo:

Front: Cath Stone, Karine Mathews, Dena Sarikakis,
Sandra Hawkes, Jessica Lodge, Margaret Selberg.

2nd: Lyn Hall, Angie Doyle, Ann Maree Bird,
Anna Fleming, Melissa Ireland.

3rd: Candice Gilchrist, Jacky Bourke, Lindsay Turner,
Bronwyn Eady, Margaret Ireland.

4th: Jemma Lloyd, Bev Mustow, Tully Middleton,
Kristal Tebbutt, Jo Zezovski, Bianca Lemalu,
Carolyn Bowmaker.

5th: Brad Smith, David Gamble, Robyn Hanna.

6th: Aaron Mallia, Adam Bird, John Saunders, John Fallon.

Back: Murray Bennett, David O'Hara, Fred Lappin,
Warren Saunders, Spyros Stathakis.





Staff Honour Roll **20 Years Plus Service**

Name	Total Years	Years of Service
Warren Saunders	50	1961 -
Neil Marks	23	1966 - 1989
Lyn Hall	43	1967 -
Helen Morris	21	1972 - 1993
Gillian McRae	28	1973 - 1976, 1981 - 2006
Yvonne Johnson	26	1974 - 2000
Anna Simpson/Fleming	21	1976 - 1981, 1994 -
Ann Maree Pugh/Bird	28	1977 - 1985, 1986 - 1987, 1993 -
Graham Drake	29	1978 - 2007
Anne Maree Tuite/Spratt	21	1981 - 2003
Spyros Stathakis	29	1981 -
David Gamble	28	1983 -
John Saunders	24	1987 -
Murray Bennett	24	1987 -
Willie Moulden (Director)	22	1989 -

Staff Honour Roll **10 to 20 Years Service**

Name	Total Years	Years of Service
Ruby Thomson	11	1972 - 1984
Margaret McGree	16	1975 - 1992
Kay Stewart	10	1980 - 1990
Billie Deem	17	1982 - 2000
Jeffrey Scott (Director)	16	1984 - 2001
Ann Little	14	1987 - 2001
Val Peeling	10	1988 - 1999
Arthur Osborne	17	1990 - 2008
Joanne Bullivant/Elliott	11	1990 - 2001
Cath Stone	16	1995 -
Tully Middleton	13	1998 -
Karine Mathews	13	1998 -
Laurelle Wallace	10	1998 - 2009
Dena Sarikakis	12	1999 -
Margaret Ireland	11	2000 -
Beverley Mustow	11	2000 -
Sandra Hawkes	11	2000 -
John Fallon	10	2000 -
Fred Lappin	10	2001 -
Greg Ball (Director)	10	2001 -





2010 and beyond

WSIB Employee of the Year Award

1984	Anne Maree Tuite	1996	Ann Little	2004	Rebecca Wilson
1985	Anne Maree Tuite	1997	Anne Maree Tuite	2005	Cath Stone
1986	Helen Morris	1998	Anna Fleming	2006	Anna Fleming
1987	Gillian McRae	1999	Tully Middleton	2007	Karine Mathews
1988	Kay Stewart	2000	Laurelle Wallace	2008	Candice Gilchrist
1989	Ann Little	2001	Sandra Hawkes	2009	Jessica Lodge
1990	John Saunders	2002	Karine Mathews Dena Sarakakis	2010	Fred Lappin Adam Bird
1991	Helen Morris	2003	John Fallon		
1992	Tony Sykes				
1993	Billie Deem				
1994	Joanne Bullivant				
1995	Valerie Peeling				

*achievement
excellence*



Reflections of the Chairman

< *Starting out in insurance in 1961, the State Manager of the London Assurance (Max Husband) allocated an office to me on the 2nd floor of its building situated 16-20 Bridge Street Sydney. It was quite a good size office and I shared it with another special agent, as we were called, Colin McDonald who had taken over the agency from his father. This office was free of charge including phone calls and parking on the understanding that all business written would be placed with the London Assurance Group which included the Guildhall Insurance Co.*

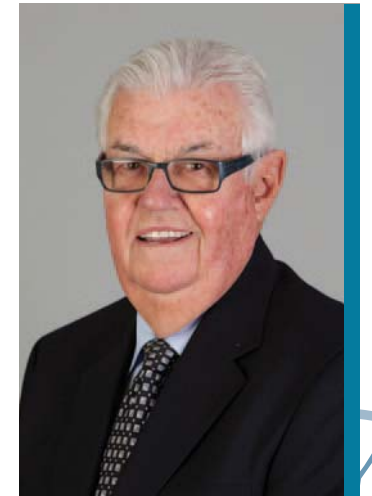
Shortly after, another special agent (Jim Gillon) was granted a space in this office and soon Jim and I decided to employ a secretary/typist. Her name was Beth Carter and we shared her wages.

My business grew very quickly and Beth started to work solely for me. I was submitting 6 - 10 proposals per week and I would remit the total premium with the proposals and at the end of each month the London would give me a cheque for my commission. Actually on the first working day of the next month I would go to the London's accounts department and ask for my cheque. The paymaster, Gordon Griffith (nicknamed Scratchy), would not exactly welcome me but I always managed to get my cheque and go on my way.

It was about this time I announced my retirement from first class cricket as I could not afford to allocate the necessary time to practice and go on interstate tours. Also, Clare and I had 4 young children by 1965 so it was quite a hectic time.

In 1966, I decided to employ a cricketing friend, Neil Marks, who had been working for the Australian Equitable Insurance Company. Neil worked for our company for 24 years and made a very significant contribution.

Shortly after Neil started, Beth Carter resigned as she was moving to Canberra. Fortunately, she introduced me to Lyn Hall who was an employee of the Sun Alliance and London.





Reflections of the Chairman

Lyn told me she was planning to go overseas and would be leaving the company at the end of the year. At the meeting with Lyn and Beth, which I think was held in July or August 67, I was most impressed with Lyn and told her I would like to employ her and would take the risk about her end of the year overseas trip. She accepted my offer and immediately I could see she had outstanding ability and I set out to vastly improve her working conditions so she would not want to risk losing the job by travelling overseas. My plan worked and I am delighted to say she is still with the organisation 43 years later.

In the early days of WSI motor vehicle insurance formed a substantial part of our income. Even at that time, it was quite a competitive market and to win and retain business it was important to obtain generous 'no claim' bonuses. All our motor policies were placed with the London Assurance and the person in charge of that division was Bruce Wilson who had been my boss when I was an employee of that Company.

Bruce was a good friend and very helpful to me in those days. He was also very partial to a beer or two and on a regular basis I would suggest I meet him at the nearby Customs House Hotel where I would produce some Renewal Notices and seek 'no claim bonuses' even if they were not truly justified. Bruce would occasionally reject my request but, in the main, was very receptive and his assistance was greatly appreciated.

In the 1960's my good friend, John Bagshaw introduced me to his business partner, Jeff Scott. John and Jeff had just formed a company called IDAPS Computer Science Pty Ltd and we were appointed the insurance brokers. The company grew very rapidly and before long IDAPS became our largest client and remained so for many years.



Jeff was Managing Director of IDAPS and we formed a close personal and business relationship which remains to the present day.

When it was decided to appoint an External Director to the Board of WSI in 1984, Jeff was invited to fill this position and with his business acumen and wisdom, he certainly made a significant contribution to the success of our organisation.



Reflections of the Chairman

In the early 60's my father introduced me to Jack James who was the principal of James Transport Pty Ltd. I really liked Jack – we got on very well and before long he appointed me as broker to his Insurance Schedule. They owned a large haulage terminal at St. Peters and it was indeed a substantial business. We have had a wonderful relationship with the James family and Jack's son, Brian is still a valued client and a very good friend.

◀ *Jack was an unforgettable character. He was very tall and straight and had cauliflower ears from his days as a front row forward in the bush towns of NSW. He loved motor cars and would change them on a regular basis.*



Jack phoned me one day to tell me he was picking up a new car (Peugeot 504) the next day and he would phone through the details for insurance purposes. The motor vehicle dealer phoned around lunchtime with the information about a new car and then about 4.30 in the afternoon I took a call from Jack giving me the details. When I told him we already had received the information, he said "not that heap of rubbish -- I picked it up from Euro Cars in the city, drove it to my home in Coogee then turned around and drove it straight back to where I got it. It had no guts and also I couldn't quite fit into it". So he traded the Peugeot in with 19 kilometres on the clock and then took delivery of a new Mercedes.

I know this story is hard to believe but if you knew Jack James you would understand!

In 1983 I received a call from Jack Owen who had a small Insurance Brokerage in the city. He wanted to retire and wondered if we were interested in purchasing his business. At that stage, we had never been involved in an acquisition so I spoke to Lyn and we made an appointment to meet with Jack in his office the following week.

We arrived about 11am and met with Jack and his only employee, Marion. We had a very pleasant and convivial meeting. It was good business with long term clients and it was obvious Jack had an excellent relationship with them. Jack was very likeable and casual and he suggested the four of us have lunch at a restaurant nearby. We readily agreed so Jack took his phone off the hook and away we went. When I expressed surprise at this, he told me they did that every day at lunchtime!

Lyn and I made a decision and offered a price to buy the business and Jack readily accepted. There was no bargaining all done on a hand shake and the agreement worked very well for both parties.

Warren





Photos:
Above: Management Team at Golf Day Bankstown: Murray Bennett, Spyros Stathakis, John Fallon, David Gamble, John Saunders, Graham Drake.
Above Right: Director Greg Ball with clients at Golf Day at Kogarah.
Right: Director Willie Moulden with clients at Golf Day.



Staff Memories

Spyros Stathakis (Spiz)

- I must've made an impact on Helen Morris as, one month after I started, at the Xmas party and with Warren's friend Sister Joyce in attendance, she embarrassed me by presenting me with this hand knitted red and white striped thing. I told her at the time it would be too small.
- Proceeding to drink red wine with a client over lunch, and with Warren the driver I was asleep before we reached the main road. I have been told as we rounded corners I'd roll on top of Warren and he'd just push me back and when back at the office I wasn't to be woken, so he left me asleep in the car park much to the enjoyment of the rest of the staff.
- Graham Drake enquiring who was this "in excess" he had been asked to quote on – hadn't heard about INXS the band.
- Emptying my ash tray and setting alight to my bin the week before no smoking was introduced.



◀ The football tipping competition is always eagerly awaited each year with the highlight being the end of season awards presentation. Some notable awards have been presented to staff none more so than to me;

- 1998 The Most Hated

Competitor Award;

- in 1999 STILL The Most Hated

competitor Award; and

- in 2000 Most Hated Competitor

Lifetime Achievement.

Spyros Stathakis (Spiz)





Staff Memories

John Saunders (SOS)

- › During last construction phase major storm came over and I was holding up Warren's old office ceiling with brooms whilst rain poured in over all my work. I recall him saying "are we paying Farrow for this"!!
- › Often getting calls from clients telling us Marksy has left his files with us again.
- › Spyros falling asleep in Warren's car after a client lunch and we all crept down to the car park to see him laying back and snoring.
- › Spyros falling off his roof and being off work for months.
- › The month of MuzSos..pink shirts etc.. Murray and my harassment of the staff.
- › Lyn allowing us to only get 4 cylinder cars for account execs!!
- › Xmas party at Omeros at Ramsgate when David, after taking a fall, ended up in hospital.
- › Helen Morris, according to Warren, preparing the best cheese and gherkin biscuits for his lunch.
- › The characters of clients that we have had over the years.
- › Our golf days have always been a standout.



◀ *Drakey struggling with computerisation, would write out his instructions on a piece of paper, then email it to himself via photocopier and then email to the insurer!!!*

John Saunders (SOS)

Photos:

Left: Lyn Hall, Emma Welsh & Warren Saunders 30th June 2010.

Above Right: John Fallon and John Saunders with the NRL Premiership Trophy 2010.

Right: Fred Lappin, John Saunders and David Gamble 2009.



Staff Memories



◀ *Warren with Clare's Uncle Bruce, trying to fit an air conditioning unit in the window of his office and dropping it straight through the window to the ground below.*

Lyn Hall

Photo: Lyn & Helen hamming it up for Rockdale Tennis Club Tournament sponsor, J R Baker, 1980

Lyn Hall

- › Warren's ability not only to remember names and faces, but telephone numbers and even clients policy number never ceased to amaze.
- › In the early days, occasionally clients would phone Warren at home after hours and require a cover note number for some insurance – of course the insurers had all gone home and Warren would quote a number. It would end in 452 and we would know Warren had made it up. It was also useful, when insurers required the engine number on a proposal. Why 452? Don Bradman's highest score of course!
- › Former long part time staff member, Yvonne Johnson, banging away on a manual typewriter long after the advent of electric typewriters and word processors.
- › Conservative Warren buying a 2nd hand Mercedes Benz at the trade in price and then borrowing my car to visit clients or parking around the corner as he didn't want clients to see him in the Merc – would give the wrong impression.
- › Clare Saunders advocating equal pay for equal work long before any one else had thought of it – thank you Clare.
- › Anne Maree Tuite, with her mentor Ken Moffatt, walking the plank to my office, during one of our many renovations for a job interview.
- › Xmas parties in the front office, then as we expanded, in the back office where Helen Morris and I would concoct awards for everyone.
- › Our first office uniform for the girls was blue – Helen and I organised for shorts to be made for Warren and Neil – it was the time of the safari suits – pity there's no photographic evidence.
- › 30th of June being celebrated on the 30th June at local Asian restaurants.
- › Investing in a telex machine so we could communicate with insurers and in six months it being useless as faxes were in.
- › Early days in Forest Road with the receptionist office being in the bathroom of the house and claims manager's office in the laundry.
- › Giving chocolates at Christmas to important people at clients (usually ladies) and Marks leaving them in his car in the heat.



Staff Memories

- Some of the clients we have dealt with over the years, reads like a who's who of cricket ... Richie Benaud, Ian Chappell, Ian Craig, Bob Simpson, Arthur Morris, Norm O'Neill, Neil Harvey, Alan Davidson, Frank Misson, Doug Walters, Brian Taber, Keith Miller, Ian Craig, Brian Booth, John Benaud, Billy Watson, Jim Burke, Barry Knight, Peter Philpott, Tony Steele, Gordon Rorke, Ian Davis, Len Pascoe, John Rogers, Barry Rothwell, Mark Taylor, Lyn Marks, Dick Guy, Gordon Goffett, Graham Watson, Steve Rixon ...
- and then there were other notables ... Alex Marks (cricket and union sports commentator), Rex Mossop (league and union), Graham Langlands (league), Brian Clay (league), Ken Callander (racing), Bob Charley (racing), Murray Rose (swimmer), Mike Walsh (television), Dick Smith (philanthropist), John Ballesty (union and league), Lionel Cox (cyclist), Billy McWilliam (golfer), Keith Barnes (league), Trevor Allen (union and league, sports commentator), Gordon Bray (sports commentator), Doug Fleming (league), Brian James (league), Steve Bowden (league), Herbie Timms (league), John Bolster (cricket), Bob Carr (politician), Sen Doug McClelland (politician), Nathan Brown (league), Mick Cremin (union), Wal Mackney (rowing, surfing, rugby, boxing), Kim Mackney (rowing), David Prince (athletics), INXS (entertainment), Ian Allen (AFL), Peter Winchester (league), Mary Lopes (entertainment), Ian Head (journalist) and Paul Osborne (league).

◀ *After 43 years Warren and I are back sharing an office. Warren has been reduced to one shelf in a cupboard for his goods – is that all there is after 50 years!!*

Lyn Hall



Top: Las Vegas Night June 2029. Lto R: Fred Lappin, John Fallon, Kristal Tebbutt, Jessica Lodge, Aaron Mallia, Murray Bennett & Bianca Sweeney.

Bottom Left: Adam Bird, Caroline Bowmaker, John Fallon, Robyn Maher, Brad Smith & Jessica Lodge 2010.

Bottom Right: Ann Maree Bird, Adam Bird and Kristal Tebbutt 2010.







Photos on Left:

Top Left: 2001 40th Year – Warren & Clare with friends & clients, Back Brian & Liz James, Allan & Dawn Taylor, Ken Callander, Front: Lorna & Doug McClelland, Helen Callander.

Top Right: 2005 Warren & John with the legendary Arthur Morris.

Bottom Right: June 2005 John Saunders, Adam Bird, Spyros Stathakis and Graham Drake.

Bottom Centre: 2003 Melbourne Cup Day Tien Phu, Graham Drake, Clare Saunders and Lyn Hall.

Bottom Left: June 2007 Lyn Hall, Mandy Furka, Anna Fleming, Graham Drake and Gil McRae.

Photos:

Above: Back Row: Dena Sarikakis, Cath Stone, Gil McRae, Jo Bullivant, Anna Fleming and Ann Little.

Front: Karine Mathews and Ann Maree Bird.

Top Right: Three generations of Saunders.

Warren, Melissa Ireland and Margaret Ireland.

Bottom: Richie Benaud and Warren Waundes Golf Day 2010.





Staff Memories



Murray Bennett (Muz)

The Footy Tipping

When I joined WSIB in 1987, my early memories included hearing the staff come into the office on a Monday morning and debating vigorously the footy results from the weekend. The thought occurred to me that a footy tipping comp would go really well here. I had run a competition in my previous employment as a teacher and had a good idea how to put it together. And so it started in 1988 with hand written selection sheets, photocopied and handed out to staff members for their weekly tips. Nowadays the whole system is computerized and run through a web-based program. Over the years a lot of silly sledging has gone on through our weekly newsletter and the mysterious Casper column has ruffled a few feathers. None more than the Columnist's favorite, Spyros (aka the "Golden Greek"), who has earned the tag of the "most hated competitor", a title he wears proudly. Many other famous nicknames have been developed over time with "Hunter Valley" Hall and "Cabernet" Cath (Cath Stone) created from their noted interest in the odd drop of red wine. Warren himself has gone simply by the name of "The Boss", and has never been backward in throwing his own style of sledging towards his fellow competitors. And of course John Fallon suitably known in footy land as simply, "Foul". Our most prolific champion, Ann Marie Spratt (commonly known as "Tuitey"), has used her significant voice well over the years to exclaim her greatness to anyone within a 3 mile radius.

There is also the unwanted shield, hand made by Yorkie (Neil York) and instigated in 1995. It is presented to the "Oaf of the Year", like a Bradman award – the most prolific winner has been Hunter Valley with three wins, and is looking a strong contender for the award this year. The competition has been fun for all and a good way of bringing new staff members into the Warren Saunders family and making them feel immediately part of the action.

That car space is available again!!

At the very outset of my career at WSIB there were a few rough edges around my understanding of what it was like to work in a private company. Naturally seniority accounts for certain privileges and a young Murray was a little unknowing on how some of these concepts came together. There are naturally a limited number of parking spots in the office carpark and sometimes getting a spot at all is quite an achievement. So naturally you can understand my excitement over my first few weeks in the job in 1987, that every time I arrived at the office the first position under the building was always available. "That will do me", I thought with the pleasure that one gets when they grab a front row spot at a bustling "Woolies" on a Saturday afternoon. It wasn't until Dave Gamble quietly pulled me aside for a 1 on 1 that I realized all wasn't as it seemed. "You've been parking under the office in the first spot" he asked as if to test that I was prepared to admit to this obvious abuse of privilege. "Unbelievable isn't it" I replied, "every time I get to the office it's there waiting for me!" "That's because it's Warren's spot dopey"



Staff Memories

came the matter of fact reply from the Admin Director! 24 years on and I now regularly park in the No.1 spot under the building and on the odd occasion that someone has the temerity to park in "my" spot, I often think back to those early days and smile.

How good do I look in this new shirt?

When I joined WSIB in 1987 after a 9 year career as a PE Teacher, there were certain limitations to my transition into the life of an Insurance Broker. Firstly was my lack of knowledge relating to anything to do with insurance. "But I don't know anything", I said to Warren during our 3rd meeting about the potential of me joining the Company. "It won't matter" said the great man as he tried to cast aside my self doubts. And of course he was somewhat right. It did matter, but it was something that could be learned if I was prepared to commit myself to a fast learning curve. The other area that caused Warren some concern was the fact that I'd spent my entire working life working in tracksuits, shorts and t-shirts, so consequently my wardrobe was somewhat limited. During my early period I got by on some borrowed clothes and several hurriedly purchased garments. So when my wife Jane bought me a new shirt and tie, I thought I looked like the "ants pants" of the young business exec. The shirt was short sleeved with 2 button down pockets on the chest in the front. It had thick vertical stripes made up of white, orange and grey, and was set off by a new thin black leather tie that had been lovingly selected by my wife. As I strode into the office with my new attire I had a more jaunty spring

in my step than normal. In those days, Warren's office was a short distance in from the front door on the left and as I came in that morning I thought to myself, "I can't wait until Warren gets a look at the new clobber!" "Hey Muz, can I have a quick word?" Nothing gets past the "old man" I thought to myself as I did a quick u-turn back into his office. "Take a seat Muz I want to have a bit of a chat." Here I am thinking to myself, "surely it's too early for a raise, but then again I do look the part!", when Warren gave me an extended dialogue about how conservative the Insurance Industry is and an important part of that conservatism is the way people dress. So as I left Warren's office that day and walked around to my area without the jaunty spring of a little earlier, I thought to myself, "I must go to Lowes on the way home today and get a couple of white business shirts!"



◀ *I strode into the office with my new attire I had a more jaunty spring in my step than normal. In those days, Warren's office was a short distance in from the front door on the left and as I came in that morning I thought to myself, "I can't wait until Warren gets a look at the new clobber!"*

Murray Bennett





Staff Memories



Photos

Right: Tully Middleton, Emma Welsh and Cath Stone 2010

Top Left: Mandy Furka, Gil McRae, Murray Bennett, Tien Phu June 2003.

Top Right: Spyros Stathakis June 2004.

Bottom Left: Fred Lappin 2003.

Bottom Right: Cath Stone, Sue Ellen Hogan, Mandy Furka,

Arthur Osborne, Anne Maree Tuite & Warren Saunders 2003.



Staff Memories

< *Buying Lyn's Royal Blue
 Skyline as a second vehicle,
 got to the top of the drive
 way of the company
 car park and the whole
 exhaust system fell off.*

David Gamble



David Gamble

- > In the old boardroom downstairs we had had a luncheon for St George Bank which included people like Jim Sweeney (the Banks CEO) and Jack Gearin where a few too many wines were consumed and somebody got a pair of scissors and cut every bodies tie off.
- > I always remember our board meeting when Jeff Scott was a board member. The first two things he would do in a board meeting was put his papers on the table along with a packet of cigars. He would then proceed to smoke the packet during the meeting and by which time you could barely see from one side of the room to the other.
- > Josephine Convento had only been here a couple of months when she invited all of the staff to her wedding, at a large reception centre at Bankstown. There was approximately 600 guests, all guests received silver plated coasters as a present, had a live band and singers. They had the video man on an extension ladder filming everybody, unlimited alcohol on the table including 374 ml of scotch, beer and any other spirit you could think of. It was one of the best staff social nights and at no cost.

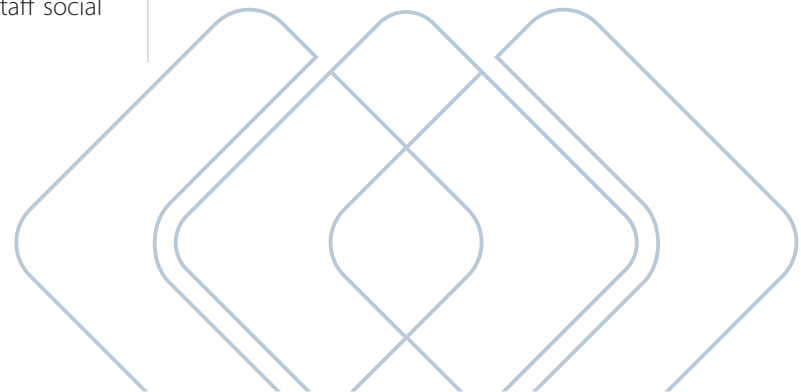
Cath Stone

I remember in the early days when I first started in the Life Department, I used to job share with a very efficient and smart man, Arthur Osborne. He pretty much ran the department (not that Murray thought as much), and we had been using our own "Risk" software.

Our Department which consisted of just Murray, Art and myself were pretty comfortable with this old system, but Lyn insisted (as only Lyn can), we make the change over to their "new system", Brokerplus.

We fought tooth and nail not to change over to this new system and I remember after a few red wines at a 30th of June night we had quite a lot of discussions about it, and guess what, we changed over and never looked back.

We are at present doing exactly the same thing in changing from Brokerplus to a new system, and I am sure, once it is all in place we will again look back and think why we were sceptical. Maybe Lyn, we need a few red wines for further discussion.





Photos
Left: Bev Mustow, Cath Stone,
Karine Mathews 2010.
Right: Warren and Arthur
Osborne 2004.
Below: Adam Bird and
Fred Lappin 2010





Staff Memories

Karine Mathews

Fun memories – Themes and activities for 30 June and Xmas always brings out the best in us.

- › BBQs under the Pergola and boogying the night away with some very bad karaoke singers.
- › Staggering to Hill street because nothing else was open and we just wanted to keep partying.
- › The cooking class xmas theme that all the girls complained about and then had the best night ever!!
- › Trying to get a cab in the wee hours of the morning from Cronulla after Xmas dinner.
- › Gangsters, Gals and Gambling tables – set up under the pergola for us to spend all our hard earned monopoly money.
- › The hula hoop competition on the deck of the ladies day harbour cruise and one of our favourite clients dressed as a pirate.

As understudy to the great Murray Bennet I knew my training would be fun here are some of my first challenges

- › Trying to navigate my way to a client's office when Murray delighted in never taking me the same way twice. Is it any wonder I was given yellow post it notes to put on my street directory as a xmas present?
- › Working at the desk next to Murray when he was talking on the phone resulted in a great improvement in my listening skills. I found that putting one finger in my ear when I was on the phone to be very effective.
- › Leaving for an appointment together I quickly learned the advantages of offering to take my car . . . because it was the one that had petrol in it!!!
- › Having to endure the Monday morning hole by hole description of the Saturday round of golf to any one who would listen.
- › Moving from general insurance rep to life was like going back in time where the room at every meeting was only filled with men. I am pleased to report that the life industry has now caught up.
- › Being in the business of life insurance advice, privacy of information is paramount! Asking clients about their personal health issues to complete the HIV and sexual partners section of application forms was certainly a challenge that took time to get comfortable with. These days I even have some fun with it!

Silly story – How I got a lifetime discount on my dry cleaning

- › Driving to work with a huntsman spider running across the dashboard, I pulled into Durham Drycleaners, around the corner from the office. The owner and his wife could not speak English well but I managed to convince them to come out to my car– very badly parked and with all the doors open. Armed with dry cleaning chemicals the husband sprayed the spider continuously for about 10 minutes while his wife and I jumped around on the pavement attracting passers by. Since that day I have only used Durham Drycleaners and always get the best price and service.

‹ *Leaving for an appointment with Murray Bennet, I quickly learned the advantages of offering to take my car . . . because it was the one that had petrol in it!!!*

Karine Mathews



Staff Memories



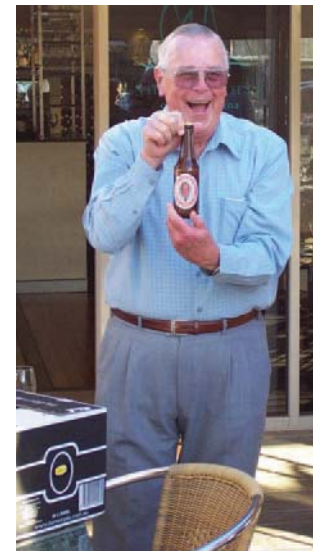
Photos

Above: Bev Mustow, Cath Stone, Murray Bennett,
Jemma Lloyd and Karine Mathews 2009.

Top Right: Karine Mathews, Sandra Hawkes, Willie
Moulden, Laurelle Wallace Xmas 2003.

Right: Arthur Osborne's 75th Birthday 2005.

Far Right: Graham Drake and David Gamble Xmas 2003.





Staff Memories

Neil Marks (Marksy)

Yarns Past

- › One of my great work mates was Gil McRae and, by coincidence, we both had the same birthday. Gil was responsible for the incoming premiums sent in from the clients; in those days all the payments were mailed in by cheque or brought in by one of our 'representatives.' A more efficient and kindly lady than Gil, you couldn't meet, that is until the premium didn't arrive or a cheque bounced. Now it so happened that there was a couple of my clients who (I think) suffered with arthritis and thus were very slow in writing cheques. They used to give me excuses that had me crying copious tears and went close to breaking my heart, yet deep down I knew that such excuses would mean nothing to Gil. I dreaded coming in on Monday mornings and facing the wrath of Gil. "Hey Marksy, have you got the money from Harry yet?" Gil would call across the office. I would reply with some trepidation, "Harry said that the cheque was in the mail. Hasn't it arrived yet Gil? Gee the mail is slow these days." Gil would shake her head, "Oh, c'mon Marksy, even you can do better than that."
- › As each of my daughters went through high school they would spend a couple of days of their holidays working in our office. They loved it, yet with hindsight I believe it was the wrong thing to do. You see, they all believed that every business in the world had the same business principles, philosophy and honesty and employed friendly, dedicated people as did our organisation. When they left school they soon had their eyes opened and although they took differing career paths, at some stage in their life they had cause to say, words to the effect, that the job was fine, but nothing like Saunders Insurances. Indeed, it became a sort of family maxim, quoted often: "Saunders Insurances it ain't." That was 30 years ago! Just recently, with her kids growing up, Sandy went back into the work force. On the first day of her employment I rang her to see how she went. She replied, "Okay I guess. But, Dad, it ain't Saunders Insurances."

- › John 'Chalky' McLaughlin worked for us for a bit over 2 years. Occasionally, on Monday afternoons Chalky and I would go down to his watering-hole, the public bar at the Bexley Hotel. Now let it be said that Chalky was a very good judge of a cold drink on a warm day and I wasn't bad myself in those days, although nowhere near the class of Chalky. However, the first time I ever went into the public bar at the Bexley I received a lecture from Chalky.

◀ *Indeed, it became a sort of family maxim, quoted often:*
"Saunders Insurances it ain't."

Neil Marks



Staff Memories



Photos
Above: 1985 Wedding of Ann Maree Pugh to John Bird attended by Anna Fleming, Neil Marks, Sally & Graham Drake, Belinda Stathakis, Lyn Hall, Warren Saunders, Spyros Stathakis, Anne Maree Tuite



Photos
Top: Margaret Selberg and Murray Bennett Xmas 2010.
Above: Spyros Stathakis and Dena Sarikakis.



Staff Memories

John Fallon (Fal)

- › The villa next door being robbed. I came back from an appointment only to see a pair of legs disappearing over our corner fence into the villa next door. I had a look over the fence but didn't see anybody so I went inside thought about it for a minute and then thought I'd just wander out to have another look. During my absence the resident next door had come home and disturbed the thief, she came running out just as I walked outside yelling "somebody in my house", just then a bloke walks down the drive takes one look at me a bolts down the street. I told the lady to run inside and have Bev call the police. I jumped into my car and gave chase, going around the block a few times but couldn't find him. The police arrived, spoke to both myself and the lady and then went looking for the thief. They found him hiding under a car a few doors down. Apparently he saw me pulling out in my car and so dived under the car and didn't get a chance to move until the police got him. One for the good guys I guess!
- › SOS (John Saunders) catching a guy putting graffiti on our front window. Apparently the bloke thought the building was empty one night when SOS was working back. He got a big surprise when SOS went

to leave for the night only to find the bloke scratching our window. Apparently a chase ensued which ended with the poor hapless soul having an 'accidental' run in with the cement in the street curb! Let's just say he hasn't been back since!

- › The guy exposing himself to Karine about 12 months ago. Karine left the office only to discover a bloke 'relieving himself' in the front garden. Apparently Kazz cried "oh oh...put that away" and then went running back inside
- › Drakey's role as "bin boy" for at least the 10 years I worked with him.
- › Tuitey's love of a chat and impeccable memory for basically everything about customers, staff personal lives....what their children's names are, who they're married to....all the really important non insurance stuff!

◀ *Spiz falling asleep at the 4th day
of the cricket test whilst
"Entertaining his clients".*
John Fallon

Anne Maree Tuite/Spratt (*Tuitey*)

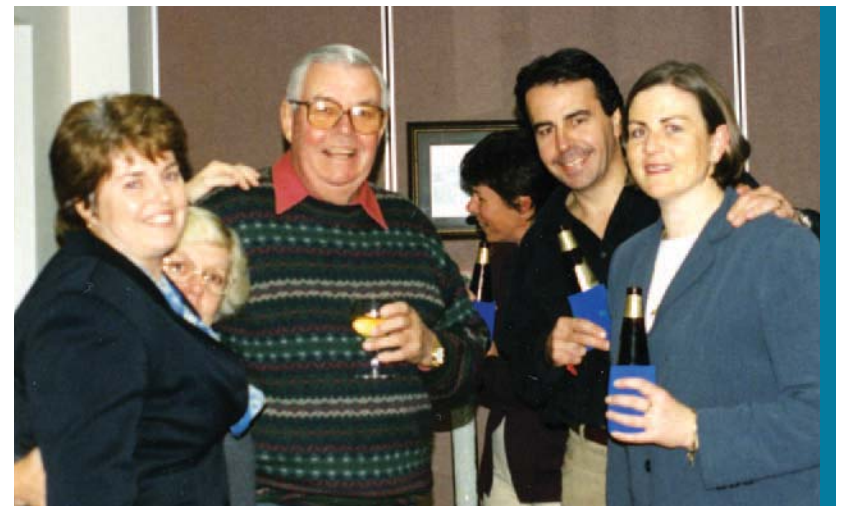
- › Telex, Sybil our Word Processor, Australian Eagle Bordereau, Expiry books kept in the safe,
- › Bike shop on the corner, neighbours next door, Squash Court across the road.

Ann Maree Pugh/Bird

- › One day a couple of years ago, John Saunders was out seeing clients and thought it would be nice to buy his fellow work buddies some sweets from the nut factory at Kogarah. It turned out to be very expensive as he reversed out of the car park and crashed into another car....
- › Another time before we had our last extension a client came to the office and John did not want to see him, so he told Bev at reception that he was not in and proceeded to crawl on his hands and knees out of his office and into the back part of the office so he did not have to see the client.



Staff Memories



Photos:

Above: Christmas Cooking School 2008 - Lindsay Turner, Crystal Gilchrist, Spyros Stathakis, Eve Robinson, Kristal Tebbutt, Tully Middleton.

Above Right: Angie Doyle, Jacky Bourke, Caroline Bowmaker and Ann Maree Bird.

Far Above Right: Val Peeling 1999.

Below Right: Jo Bullivant, Ann Little, Warren Saunders, John Saunders, Anne Maree Tuite. Marg Saunders at rear.



Staff Memories



Photos:
Las Vegas June Party 2009.
Back: Tully Middleton, Ann
Maree Bird, Emma Welsh,
Bev Mustow, Sandra Hawkes.
Front: Kristal Tebbutt and
Jemma Lloyd.

Anna Simpson/Fleming

- › Our initial get togethers when only a few here was to go down and get a bucket of chicken, chips etc from KFC. Yum!
- › We would catch the bus to Hurstville for kitchen supplies and to get the cheque cashed for the pays.

Jo Bullivant/Elliott

- › The Tipping competition where I led for every week and was pipped on the last week by Spiz – boo hiss!
- › After one of the golf days, Warren arrived at the office with a framed poster of a young lady wearing cricket pads and carrying a bat which was presented to him by client Ted Dietsch. The most appropriate place for it was in the gent's loo and affectionately became know as "Helen". At a later date, someone had added "I remember Helen when she was younger and she was nothing like this".

◀ *The vision of Max Ryan in his speedo's, mask and goggles at one of our Xmas parties in the courtyard – it was a beach theme.*

Jo Bullivant





Staff Memories



Photos:

Left: John Saunders, Warren Saunders and David Gamble 2010.

Top Right: Anna Fleming, Spyros Stathakis and Eve Robinson Christmas 2003.

Bottom right: John Saunders, David Gamble, Cath Stone and Aaron Mallia. Xmas 2010.



Staff Memories

Graham Drake (Drakey)

- Origins of Karaoke – the Xmas Party in the late 70's at a Marrickville Businessman's Club – Warren and Kay Marks singing old songs and with Warren prompting the words for us to sing. "I'm forever blowing bubbles" backwards was always a hit.
- A long established client who put a loss of golf clubs claim under his domestic policy and at the same time lodge a claim under the golf club's policy, not know we were the golf clubs broker. BOTH CLAIM FORMS ARRIVED IN THE OFFICE ON THE SAME DAY. I had to ring the client and ask for an explanation.
- Helen made Warren's lunch – grated cheese and gherkin on Vita Weets. I asked her why doesn't she make them for me. Her reply "You're not the boss".
- I had a flat tyre in front of the original house/office and I was having difficulty finding the equipment necessary to change the tyre. Warren and I had no idea – Lyn came to the rescue.
- Molly Meldrum I'm not! – At the request of a city accounting firm I was asked to bind cover on musical equipment in transit to South America for a well known band. I completed the input slip with the name of the insured "IN EXCESS" It should obviously have been (INXS). Sal still reminds me today.
- The Burglary – Many years ago we had a burglary and Warren was asked by the police. What was stolen? He walked around the office, with the police, and said he didn't think much was stolen. David found many computer terminals etc were missing.

- John Ballesty's hole in one at the 18th at our annual golf day at Pennant Hills, also one by Gerry Connor.
- At a Golf Day at Pennant Hills the pin was moved to off the green on the 9th as the Bob Gray group approached the tee. Bob hit it to 3 feet only to find when the group got to the green the pin was back in its rightful position some 50 foot away – Bob took his golf seriously and was not happy. However, his acceptance speech after receiving the Goose of the Year Trophy was hilarious. Bob suggested to his group when they reached the 18th that they should play it quickly otherwise they might move the club house.
- Another hilarious moment concerning Bob Gray – with Richie Benaud lodging a claim after Bob had tipped Richie, his wife Daphne, and Bob's wife Grace, out of a boat in Port Hacking.
- Union Rules – The Union phoned and wanted to visit WSI to speak to staff members about joining the Union. Warren said they were welcome however he would put all the staff back on award wages. The appointment was cancelled.

◀ *Working with Helen Morris for some years and every Friday at 5 o'clock I would ask her what she was doing on the weekend. I got the same reply every week – "Mind your own business".*

Graham Drake





Staff Memories



Photos:

Above: 2004 30th June – Staff celebrating. Back Row: Mandy Furka, Melanie Rigby, Dena Sarikakis, Ann Maree Bird, Anna Fleming, Bev Mustow, Eve Robinson, Gil McRae, Tully Middleton Front: Carolyn Couch, Tien Phu, Karine Mathews & Sandra Hawkes with John Fallon.

Above Right: June 1998 Yvonne Johnson, Warren Saunders, Ann Little, Max Ryan and Gil McRae.

Below Right: Bronwyn Mahon, Ann Maree Bird, Murray Bennett, Gil McRae, Arthur Osborne and Billie Deem at Via Peelings Retirement Dinner 1999.





Staff Memories

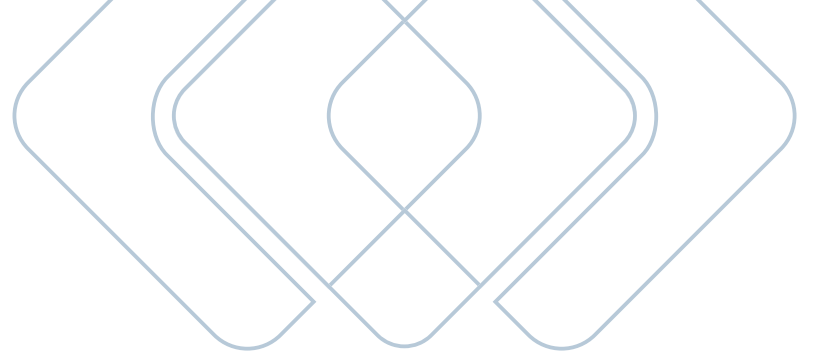


Photos:

Left: June 2010 Irish Night. Kristal Tebbutt, Rochelle Cain, Angie Doyle, Rachel Young, Candice Gilchrist, Jacky Bourke and Jessica Lodge.

Top: Yvonne Johnson, Tully Middleton and Laurelle Wallace Easter 1999.

Above: Tully Middleton Melbourne Cup Day 2005.



Staff Memories





Acknowledgement

I am humbled in the recognition that what started as a wishful dream in 1961 has turned into a wonderful reality in 2011.

When the business commenced in 1961 I did not realise I would be so fortunate to be associated with a group of valued clients who have remained so loyal over the years. The growth of the company has been due to your support and friendship.

I am proud to acknowledge the loyal staff who have served with great dedication, integrity and honesty over the years, and, surely are the prime reason for our accomplishments.

A significant number have given our company over 20 years service, a large number have given over 10 years of their employment life

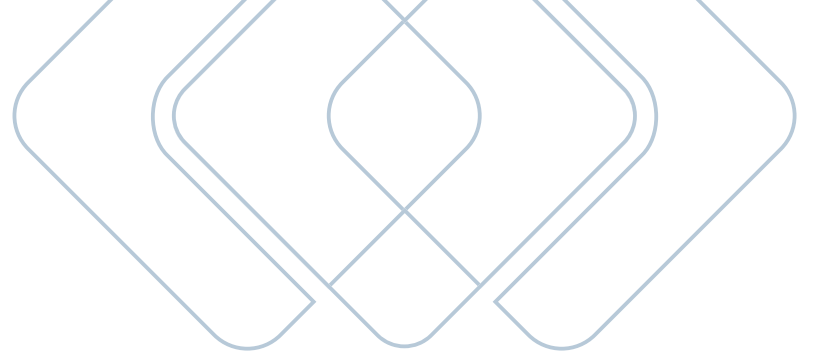
I also recognise the contribution, support and friendship the members of the insurance industry have been to our business. You have been instrumental in enabling us to provide quality service and solutions to our customers.

Thank you all for your contribution which has enabled us to achieve this milestone.

Warren

Photo:
Warren & Clare







The Last Word

Someone in the early years said I landed on my feet when I went to work for Warren Saunders. Never a truer word has been said. This has been a wonderful journey to be on and like so many others, I have Warren to thank for inviting me to join him on this crusade.

There are three reasons why I should be the self appointed person to have the last word!!

Firstly, I'm sure you would agree that in most things a woman gets the last word!!

Secondly, late last year, when it was mentioned we would be celebrating our 50th year in 2011, I thought it would be appropriate to try and put the Company history into book form. I took it on myself and imagined we would have a soft covered booklet with a few pages stapled together plus a few old photographs. So what started as a simple task has turned into a significant production.

It's amazing what's turned up!

Thanks to all those who have found photos, documents, those who have been involved in the proof reading, fixing the grammatical and spelling errors, and to others who were coerced into adding their memories of their "Saunders Experience".

A special thanks to Tracey Wood and her team at Online Advertising, who provided valuable guidance and advice, collated and turned the documents and images into this very special history of the company. In doing so, they have made me look really good!!

*Photo:
40 year celebration dinner. Back Row: Pat Davidson, Ralph Piggott, Belinda Stathakis, Neil Marks.
Front Row: Lyn Hall, Kay Piggott, Kay Marks, Spyros Stathakis.*

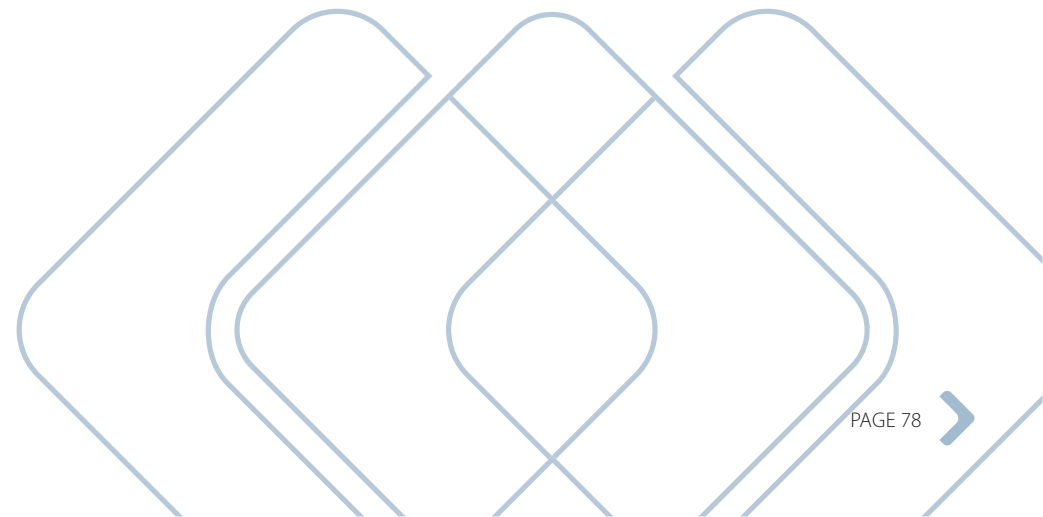
The third reason I guess, is, as the longest serving WSIB employee (apart from Warren that is) I get some claim to the last word. Perhaps this booklet and its pages will be seen as thanks to all who have worked at WSIB & made it what it is today, all the 146 people (full time, part time, casual, and those on work experience) who have passed through the doors either staying for a day, a week or 50 years. What about the wonderful loyal clients too many to mention, insurers and suppliers alike, who have all contributed to the history of this company.

Once again a special thanks to Warren himself, an inspiration to all, our fearless leader, who without him this journey would not have been possible.

This has been a great opportunity to chronicle the history of the company before the memory fades and it has given me so much pleasure working on the project, a trip down memory lane. I hope you enjoy the book as much as I have enjoyed unearthing the gold that lay hidden and out of sight and now has been washed to the surface.

Lyn Hall

July 2011







WARREN SAUNDERS
INSURANCE BROKERS