



# the hub.

## IN THIS EDITION

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Our public appearance has had a facelift!

Enhancement to roadside assistance.

# Merry Christmas

Summer has arrived and New Zealanders are dusting off their classic cars, taking their motorhomes on holiday or hitting the open road on two wheels. For Star Insure, this season also marks one of our busiest times, as owners look to protect their treasured vehicles and turn to us for support when the unexpected happens.

2025 has brought exciting changes within the Star Insure team. We're delighted with the appointment of Roger Wallace as Chief Executive Officer. Roger has been part of the Star Insure family for two years and recently stepped into this leadership role as we continue our journey of growth and innovation.

If you know someone keen on joining the Star Insure team, then make sure to follow our page on LinkedIn for new employment

opportunities. Currently we're hard at work on enhanced policy wordings, improved IT systems and a range of new initiatives designed to keep us at the forefront of specialist vehicle insurance.

Summer means it's show season once again. You'll find the Star Insure team and our distinctive flags at car, motorbike, and motorhome events across the country. Our entire staff take turns working these events so if you stop by you might end up

meeting someone from our claims, accounts or processing teams. Follow our social media channels to find out where we will be.

As always, we're grateful for your continued support. It's a privilege to work alongside you to provide specialist insurance solutions for your clients' much-loved vehicles. The entire team at Star Insure wish you and your families a Merry Christmas.



# Is it driving if there is no driver?

Imagine this. You're heading to the airport and book a ride through Uber. A few minutes later, the car pulls up. You step inside, glance toward the driver's seat only to find it empty.

With a tap on your phone, the vehicle quietly merges into the morning traffic, the steering wheel moving on its own as if guided by invisible hands.

Or perhaps you've chosen to take your own car. Instead of gripping the wheel, you sip a coffee and scroll through your phone while the car manages every lane change and traffic light. Once you're dropped at the terminal, your vehicle doesn't wait, it drives itself home, parks neatly in your garage and is programmed to return at 7pm to collect you when your flight lands.

This once futuristic scenario is quickly becoming reality. Driverless vehicles are already operating in cities across the United States and beyond. Fleets of autonomous taxis quietly navigate traffic, obey speed limits, stop at lights and even give way to emergency vehicles.

But with the convenience comes a wave of new questions:

1. **Would you feel at ease climbing into a car with no human behind the wheel?**
2. **Does a steering wheel still need to be there? How would you feel if there wasn't one?**
3. **What would you do with your time while sitting inside a driverless car?**

It could be a chance to work on your laptop during the morning commute or simply an opportunity to relax, watch a movie, or catch up on sleep.

**If there's an accident, who is responsible? The passenger, the manufacturer, or the software developer? If a police officer pulls the car over, do they question the car or the passenger?**

What's certain is that motoring as we know it is changing. From shared autonomous taxis to self-parking personal cars, the driverless revolution is steadily rolling forward. In the not-too-distant future, the idea of gripping a steering wheel on the daily commute might feel as outdated as cranking an engine by hand.



# Insights into modern motoring

## Some observational commentary on the state of today's motoring landscape.

- Many Kiwis have seen car insurance premiums rise sharply for a number of years, up to 46% for some demographics since 2023. Recent data from Stats NZ shows vehicle insurance premiums softening with average increases of just 1.7% in the current year to June.
- Clients are increasingly using AI tools to review insurance policy wordings and assess decisions made by insurers, particularly when claims are declined. Policyholders can analyse complex legal and technical language, identify potential inconsistencies and flag areas where an insurer's interpretation may be contestable.
- Fortunately there have been no extreme weather events (floods, storms) this year, although we did see a few motorhome and caravan claims from the floods in the Tasman region.
- Because of rising cost pressures, more people are considering downgrading cover to third party fire & theft or taking on more of the risk themselves with increased excesses. Our team can work with you to find a solution for your client.
- Electric vehicle sales are losing momentum in New Zealand with registrations slipping by month by month. Despite strong initial interest in models like the Tesla Model Y, demand has cooled quickly, highlighting the challenges of sustaining growth in a market still adapting to new technology, infrastructure needs, and evolving consumer confidence.
- Modern cars are smarter and safer than ever, but that technology comes at a cost. Features such as sensors, cameras, and driver-assist systems are now standard in many models, improving safety and driving comfort. However many drivers remain unaware of just how costly repairs on these systems can be until they're faced with a claim.
- When it comes to insurance, the Financial Services Council findings show that only about one in three young adults feel confident making insurance-related decisions. The data shows that car insurance is held at twice the rate of life or health insurance, indicating a preference for protecting physical assets.



# Our public appearance has had a facelift!

Star Insure has long been a familiar face at the Hamilton Motorhome, Caravan & Leisure Show, and this year we unveiled a completely fresh look with a new stand design & completely modern look.

We included a custom made motorhome photobooth. This interactive feature gave people the chance to snap photos and share them on social media while tagging Star Insure. Motorhome themed furniture and eye-catching new signage created a welcoming space for conversations about policy coverage, claims, and insurance options for new risks. Of course, we kept one of the fan favourites, the popular Spin & Win wheel, which once again drew plenty of smiles and excitement.

The event highlighted the importance of personal interaction, reinforcing why Star Insure continues to be the trusted choice for RV insurance.



# Enhancements to Roadside Assistance

Roadside assistance is an automatic benefit with comprehensive insurance policies on our RV and Motorbike products. It's available as an optional benefit for motor vehicle policies. We have recently made some changes to the benefits available.

Unlimited callouts now apply to Roadside Assistance on all products, it was previously limited to three per year.

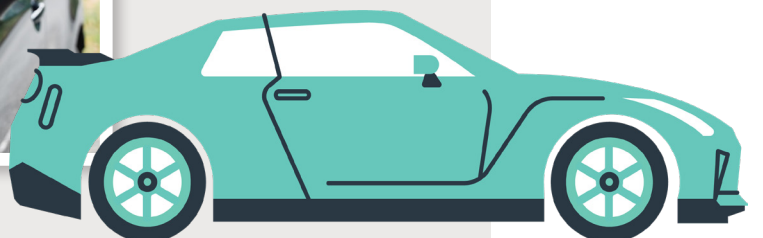
Emergency towing to the nearest place of safety is no longer capped with a dollar value (it was previously \$100 for cars and \$350 for motorbikes). Note that towing is just to a safe place, not the full continuation of your journey. The towing limit is limited to \$1,000 per call out.

There are a couple of other changes we should make you aware of. The enhanced Roadside Assistance product has been phased out, there is now just the one standard offering. The premium to add Roadside assistance onto vehicle products has increased slightly to CP \$50.00.

**Please contact your Key Account Manager with any questions about our Roadside Assistance.**



**Roadside Assistance**  
Available 24 hours / 7 days a week  
Phone: 0800 888 247



# Meet the brokers

Some top people from the Garden City



**Gaynor Sherwin**  
**AMICUS (Christchurch)**

I started in insurance as Broker Support at AON in 2020 and am now a Personal Lines Broker at Amicus. I love the industry's friendly faces and the fact that no two days are ever the same.

My husband, our two car-mad grown-up sons, and I have recently settled in Christchurch. Outside work, you'll find me in the garden (especially in spring), on a beach walk, or lost in a good book.

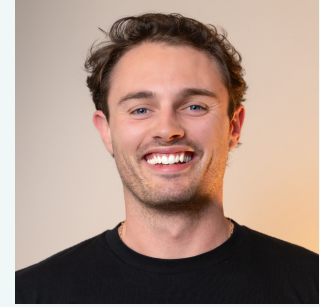
I also love to travel. After exploring the UK and Europe last year, I'm hoping my next adventure will be to Singapore.



**Trentin Watts**  
**Gallagher (Christchurch)**

I started as a Personal Lines Broker in 2024, transitioning from a career as a Vehicle Detailing Technician. I've now progressed to a Senior role where I support commercial clients with domestic risks, in addition to my personal lines work. I thrive on the daily variety and challenge this industry offers.

Outside of work, I'm engaged to be married in January 2026. I come from a family of six brothers and am a proud dog owner. My hobbies include golf, disc golf and playing the guitar. I look forward to exploring more of New Zealand and one day travel Europe and Canada as well.

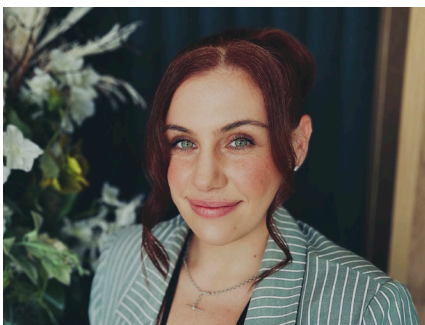


**Marcus Wolton**  
**Gerrards (Christchurch)**

I started in insurance with Crombie Lockwood in 2019, later moving to AON before founding Gerrards Insurance Brokers three years ago. I lead a dedicated team of ten, focused on delivering great results for our clients. We actively use social media to connect with new clients, and our mechanical dog is a real conversation-starter.

Every June, I take a few weeks off to recharge. It's essential in our demanding field. A recent highlight was a family trip to my birthplace, Zimbabwe. My goal is to grow Gerrards into a leading, client-focused brokerage powered by a knowledgeable and motivated team.

# Meet the Star team



**Rachael Nicholson**  
**Claims Consultant**

I joined Star Insure in June 2025 as a Claims Handler, bringing over a decade of insurance experience. My career began in 2011 with AMI Insurance, an experience that provided a strong foundation.

I have since broadened my expertise across key industry areas. Before Star Insure, I was a Claims Specialist within the broker network, building strong relationships and gaining insight into complex claims. I also served as an external Property Assessor, gaining hands-on experience with diverse property damage scenarios and honing my skills in accurate, fair assessment and customer relationship-building.

At Star Insure, I continue to develop my skills as part of a team that values integrity, customer service, and innovation. I am passionate about supporting clients and brokers through challenges with efficient, empathetic, and solutions-focused claims support.

Outside of work, I'm kept busy by my lively 7-year-old and our 2-year-old dog.

# Cruising through the Mackenzie Country

Contributing Writer

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Today was one for the books. I left Leithfield behind the wheel of my 2006 velocity yellow Corvette C6, its LS2 V8 delivering 400 horsepower to the rear wheels. Alongside me from Waimak Classic Cars Museum was a 1991 C4 Corvette, its 5.7L V8 growling steadily as we set our sights on Queenstown.

The first leg across Canterbury was smooth, the cars stretching their legs across open farmland and river plains. Both machines felt alive, eager for the climb ahead. At Lake Tekapo, I couldn't resist pulling over. Seeing the C6 and C4 side by side against the turquoise water and Mt Cook in the distance was a reminder of how two generations can share the same spirit. The C6, brash in its yellow paint, demanded attention, while the C4 carried itself with quiet authority.

The Lindis Pass brought the real challenge. Snow had settled, and ice made the road treacherous. Suddenly the Corvettes weren't sports cars—they were giant roller-skates. Every press of the throttle had to be exact. The Active Handling systems worked overtime, and with patience (and a bit of luck), both cars made it through unscathed. Relief came only once we were clear, the mountain scenery as breathtaking as the drive itself.

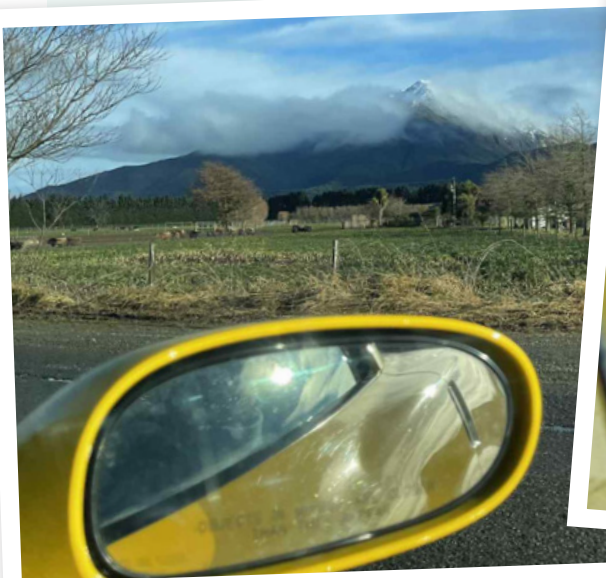
By the time we reached Queenstown before sunset, I felt nothing but admiration for these machines. Six hours of snow, ice, grit, and freezing temperatures, and yet the Corvette kept me safe and comfortable inside its warm cabin.

Days like this prove cars are more than transport, they're part of who we are. That's why making sure they're correctly valued is vital. Waimak Valuations can ensure your pride and joy is recognised



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# 10 great reasons to travel NZ in a Motorhome!

New Zealand is world-famous for motorhome travel and it's a classic way to see the country. Here are some reasons why you should consider one for your next vacation!

1. **All-in-one travel and accommodation:** Everything you need all the time.
2. **Freedom to stay in nature:** Camp in stunning spots by lakes, beaches, or mountains.
3. **Meal preparations:** Save costs by cooking your own meals.
4. **Flexibility of itinerary:** Change your plans easily and head down a different road.
5. **Comfortable downtime:** Bad weather, road closed? Just pull over and relax.
6. **Your kind of vibe:** Meet lots of other travellers at holiday parks around the country.
7. **Self-sufficiency:** You carry your own power, water, and supplies.
8. **Save on travel costs:** There are many options for different sized vans, so just pay for the one that suits you best. Avoid expensive hotels in the popular tourist spots.
9. **Only unpack once:** Everything stays with you, only pack and unpack once.
10. **Pet-friendly option:** Some motorhome rentals and campgrounds allow pets, so you can share the holiday with the whole family!



## Competition

Tell us in one sentence what you would do with your free time in a driverless car, and go in the draw to WIN one of two premium Blunt executive umbrellas.



Email your creative answer to [thehub@starinsure.co.nz](mailto:thehub@starinsure.co.nz) by 11.59pm, 11th January 2026.

Terms and Conditions: This competition is open only to current brokers, dealers and agents in the Star Insure database who received "The Hub – Issue 45 – Summer 2025" e-newsletter. To enter, email one sentence describing what you would do in your free time in a driverless car to [thehub@starinsure.co.nz](mailto:thehub@starinsure.co.nz) between 12:00am 18 December 2025 and 11:59pm 11 January 2026. All eligible entries will be entered into a draw for the chance to win one of two premium Blunt executive umbrellas. The prize draw will take place between 12–25 January 2026. The two winners will be notified via the email address used for their entry within two business days of the draw. This promotion is not sponsored, endorsed, or administered by BLUNT Umbrellas NZ.