

**HEALTH  
COMES  
FIRST**

**nib**

# Health comes first

nib's enhanced  
adviser proposition



# Health comes first

Over 100,000 claims  
paid a year

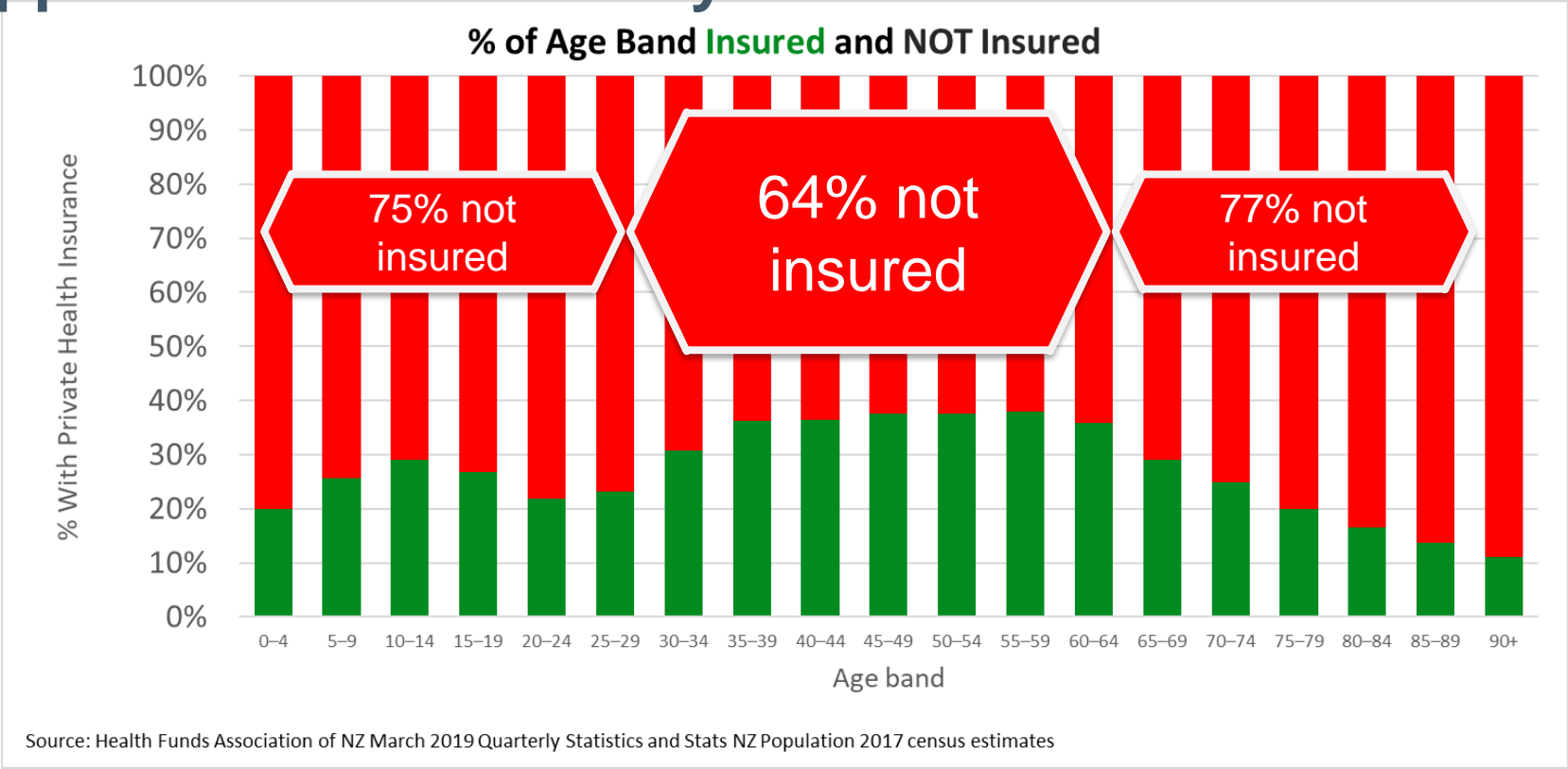
Over \$157 million in  
claims a year

General surgery  
\$27 million a year

Orthopaedic  
\$35 million a year

Imaging and tests  
\$16 million a year

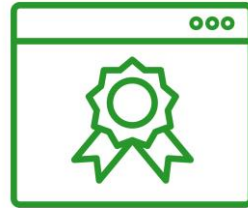
# Opportunities for healthy client conversations



# Choosing your preferred insurance providers



**Brand**



**Product quality**



**Premiums / Price**



**Commercial terms**



**Relationships**



**Service**

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# Relationships

**We're investing in our relationships  
with advisers**



# Adviser Partner Managers (APMs)



**Mike Sweeney**

Auckland and  
National Accounts



**Andrew Hurley**

Auckland and  
Northland



**Arishma  
Singh**

Auckland,  
Waikato and Bay  
of Plenty



**Stu Crowther**

Lower North Is,  
Upper South Is  
and Christchurch



**Steph Gower**

Christchurch,  
Otago and  
Southland



# Adviser Relationship Managers (ARMs)



**Varun George**



**Carl Krause**



**Sam Goodbehere**



# nib - key contacts list

HEALTH COMES FIRST		nib key contacts list			nib	
Talk to us about	What we can help with	Self-service option	Email	Advisers	Members	Hours
<b>Agency support</b>	<ul style="list-style-type: none"> <li>New agency applications</li> <li>Changes or updates to existing agencies</li> <li>nib adviser access registration and queries</li> <li>System support</li> </ul>		<a href="mailto:sales.support@nib.co.nz">sales.support@nib.co.nz</a>	0800 238 642		Mon-Fri: 8am – 7pm
<b>Adviser support</b>	<ul style="list-style-type: none"> <li>Client listings report</li> <li>nib adviser access registration</li> <li>Client correspondence</li> <li>Queries around quoting</li> </ul>	<a href="http://adviser.nib.co.nz">adviser.nib.co.nz</a>	<a href="mailto:adviser@nib.co.nz">adviser@nib.co.nz</a>	0800 238 642		Mon-Fri: 8am – 7pm
<b>Claims</b>	<ul style="list-style-type: none"> <li>Existing claim and excess enquiries</li> <li>Questions about pre-approvals or claims</li> </ul>	Members can make a claim anytime online at <a href="http://nib.co.nz/mynib">nib.co.nz/mynib</a> or via the my nib NZ mobile app	<a href="mailto:claims@nib.co.nz">claims@nib.co.nz</a>	0800 123 642		Mon-Fri: 8am – 7pm Sat: 9am – 1pm
<b>New business and policy changes</b>	<ul style="list-style-type: none"> <li>Policy document issuing</li> <li>New business enquiries</li> <li>Changing plans or excesses</li> <li>Adding and removing members</li> </ul>	Submit a request online at <a href="http://nib.co.nz/mynib">nib.co.nz/mynib</a>	<a href="mailto:newbusiness@nib.co.nz">newbusiness@nib.co.nz</a> <a href="mailto:contactus@nib.co.nz">contactus@nib.co.nz</a>	0800 639 642	0800 123 642	Mon-Fri: 8am – 5.30pm
<b>Underwriting</b>	<ul style="list-style-type: none"> <li>Underwriting enquiries</li> <li>Reviewing policy loading and exclusions</li> </ul>		<a href="mailto:underwriting@nib.co.nz">underwriting@nib.co.nz</a>	0800 222 642		
<b>Commissions</b>	<ul style="list-style-type: none"> <li>Commission enquiries</li> </ul>		<a href="mailto:commissions@nib.co.nz">commissions@nib.co.nz</a>			Mon-Fri: 8am – 5.30pm
<b>Group Health</b>	<ul style="list-style-type: none"> <li>New group quotes</li> <li>Contract renewals</li> </ul>		<a href="mailto:grouphealth@nib.co.nz">grouphealth@nib.co.nz</a>	0800 287 642		Mon-Fri: 8am – 5.30pm
<b>nib Collateral</b>	<ul style="list-style-type: none"> <li>Register with your UAN number. On the site, you'll find application forms, brochures and nib envelopes.</li> </ul>	<a href="http://www.ak.bspg.co.nz/login/nib_adviser">www.ak.bspg.co.nz/login/nib_adviser</a>				

**nib's Adviser Partner Managers - Supporting Advisers and Business Development**

nib's Adviser Partner Managers are dedicated to helping you build a larger, more resilient business. They'll help you understand how the nib solutions will meet the health insurance needs of your clients, engage in more healthy client conversations and bring the nib proposition to life.

Contact the nib Adviser Partner Manager for your region.

<b>Auckland and National Accounts</b> <ul style="list-style-type: none"> <li>Mike Sweeney 021 592 099 <a href="mailto:mike.sweeney@nib.co.nz">mike.sweeney@nib.co.nz</a></li> </ul>	<b>Auckland and Northland</b> <ul style="list-style-type: none"> <li>Andrew Hurley 021 804 689 <a href="mailto:andrew.hurley@nib.co.nz">andrew.hurley@nib.co.nz</a></li> </ul>	<b>Auckland, Waikato and Bay of Plenty</b> <ul style="list-style-type: none"> <li>Arishma Singh 021 260 7687 <a href="mailto:arishma.singh@nib.co.nz">arishma.singh@nib.co.nz</a></li> </ul>	<b>Lower North Island, Upper South Island and Christchurch</b> <ul style="list-style-type: none"> <li>Stu Crowther 021 822 151 <a href="mailto:stu.crowther@nib.co.nz">stu.crowther@nib.co.nz</a></li> </ul>	<b>Christchurch, Otago and Southland</b> <ul style="list-style-type: none"> <li>Steph Gower 021 579 580 <a href="mailto:steph.gower@nib.co.nz">steph.gower@nib.co.nz</a></li> </ul>
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Our team of Adviser Partner Managers are supported by our phone based team of Adviser Relationship Managers located in Auckland and serving our key adviser relationships throughout New Zealand.





# nib leadership team



**Rob Hennin**  
CEO

+64 21 811 280  
robert.hennin@nib.co.nz



**Chris Carnall**  
Head of Adviser Distribution

+64 21 483 095  
chris.carnall@nib.co.nz



**Nic Dorward**  
Head of Member  
Engagement

+64 21 605 255  
nic.dorward@nib.co.nz



# nib group health



**Pippa Leydon**

Sales Lead -  
Existing Business



**Ian Sargeant**

Sales Lead -  
Business  
Development



**Dirk  
Labuschagne**

Account Manager –  
Group



**Edan Ward-  
Ardell**

Group Relationship  
Manager



**Andrea Fafeita**

Account Manager –  
Group



**Kirimoana  
Willoughby**

Iwi Relationship  
Manager

Contact us on [grouphealth@nib.co.nz](mailto:grouphealth@nib.co.nz) and 0800 287 642 .

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# Service Experience

Delivering memorable moments for  
you and your clients

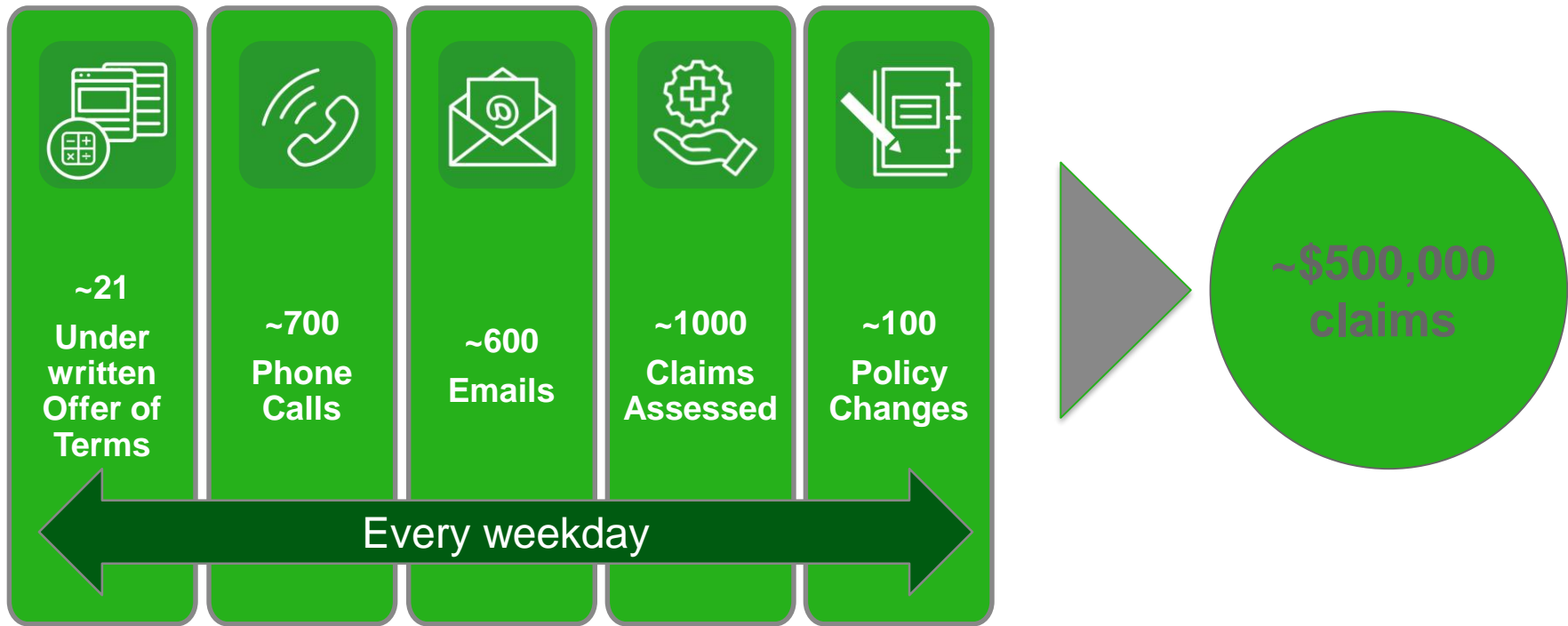


# You and your clients have choices

We're working hard to ensure your choice is always nib



# We support over 2,000 service interactions on average every weekday\*

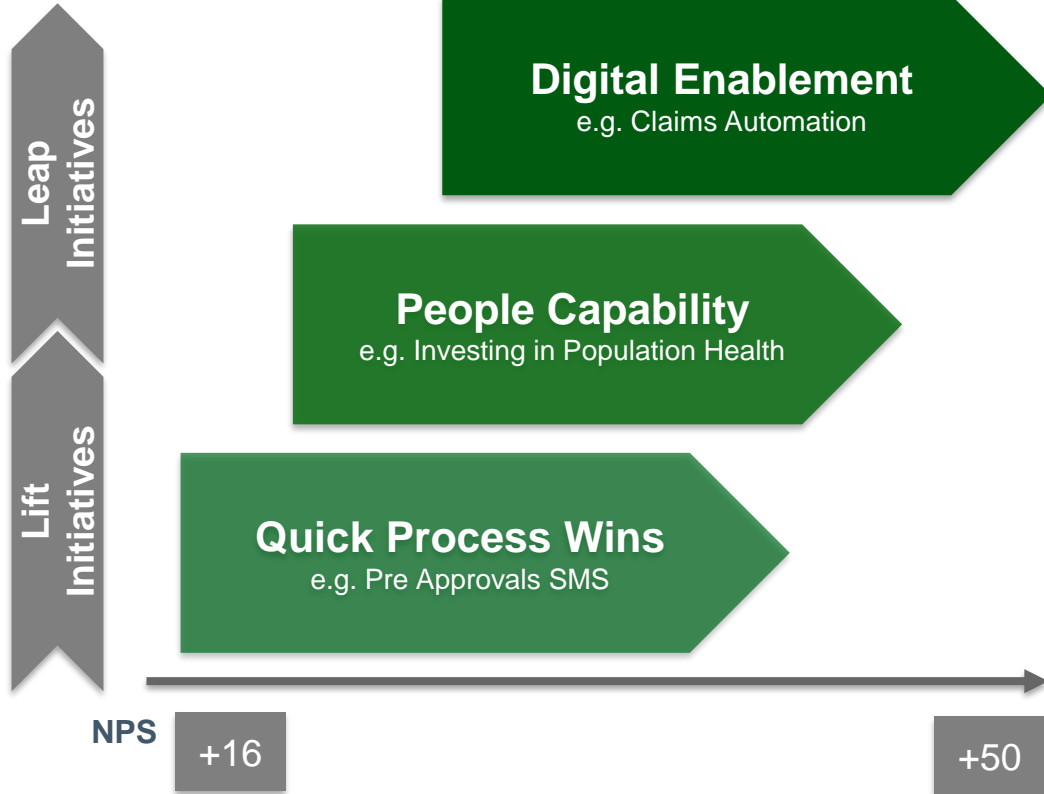


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\* Average per weekday day April 2018- Mar 2019



# We continually improve our service



YOU SAID... WE DID... May 2019

Continuously improving our member experience

You said	We did
1/ Members are not sure when they'll get a call-back from us!	New IVR messaging has been implemented to provide a timeframe for call back requests.
2/ Members are contacting us to seek cover for follow-up consults and diagnostics, which fall under their policy coverage after surgery.	New claim comment codes have been added to provide members a clearer view of their policy coverage after surgery.
3/ Members are still contacting us about actions that can be done online	IVR recording has been created to deflect these transaction to self-service
4/ Arrears notifications will no longer be sent via securemail to increase member readership	Securemail is a pain point for our members, and for our people as the notifications are easy to miss. We will be sending arrears messages via email to ensure they reach our members.
5/ Members are waiting on approvals for urgent surgical claims	A new workgroup called '5 day surgical pre approval' has been created to facilitate the triage process

# We've improving the Adviser Journey



What we've done...

Adviser Partner Managers

nib Adviser Access

Adviser Surveys

In the next 6 months we're planning to...

[nib.co.nz](http://nib.co.nz)

Adviser Onboarding

nibAPPLY



# We're improving your clients' journey



What we've done...

Extended Hours

Automated ~30% Claims

Credit Card Self Service

Rewritten Arrears Letters

Wellness Coaches

In the next 6 months we're planning to...

Case Management

FCN Expansion

ZOOM Pharmacy

# Going the extra mile: healthcare interventions

## Population Health team:

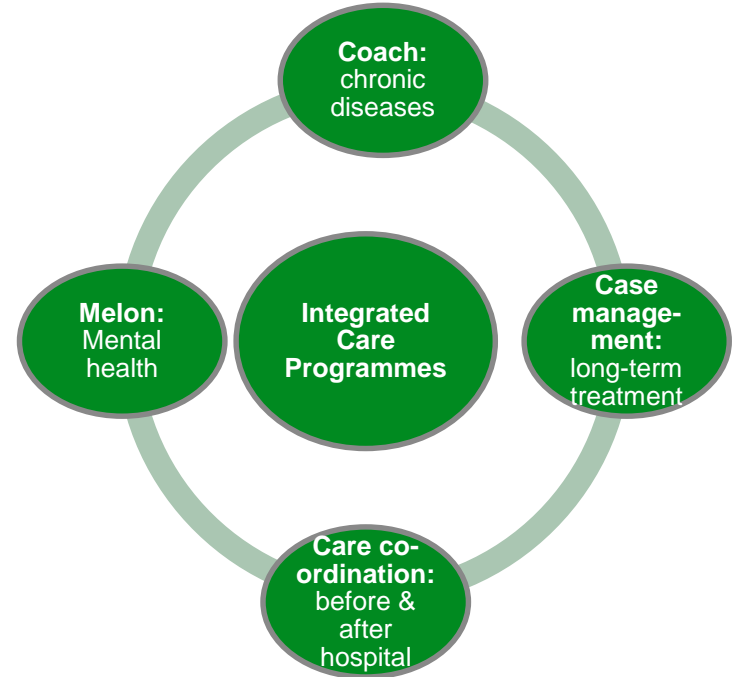
Catherine  
***Dietician***

Cheryl  
***Registered Nurse***

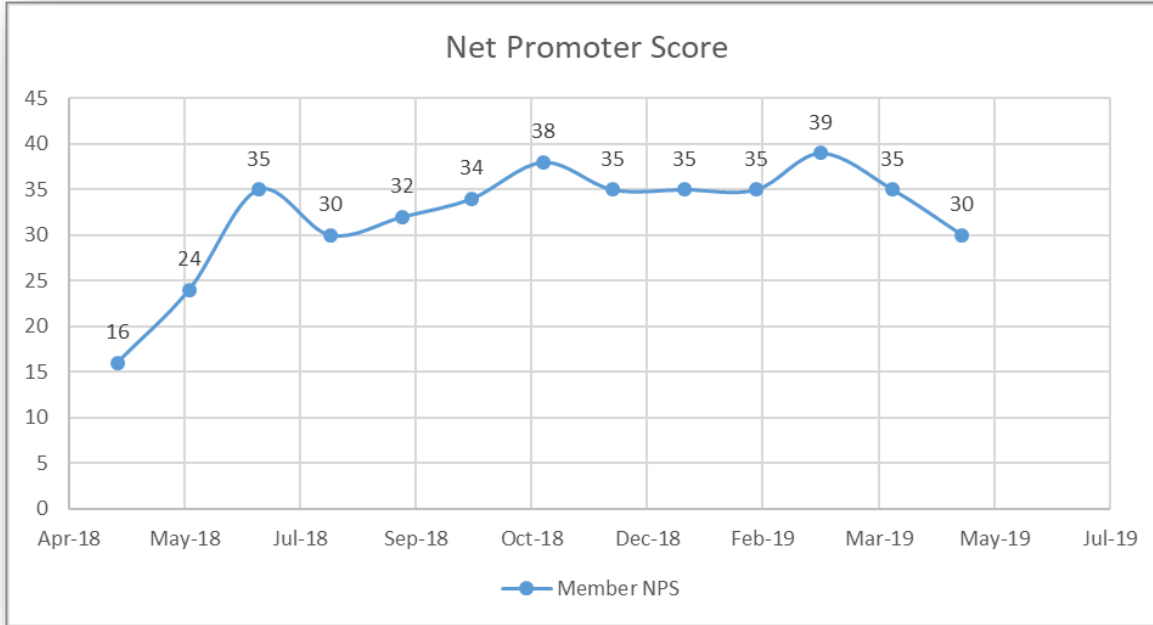
Heather  
***Nurse***

Dr Isma  
***ENT specialist***

Dr Andrew  
***Doctor of Chiropractic***



# These changes are delivering results



**88%**

**Member NPS increase over past 12 months**



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nibAPPLY

Making your clients JOIN journey  
fun, fast & easy



# Your one-stop shop: nib adviser access

**24/7 free access to information. Available at agency, sub-agency & individual adviser level**



Join nib using  
**nibAPPLY**



View **claims**  
paid prior week



View  
**Commission**  
Statements

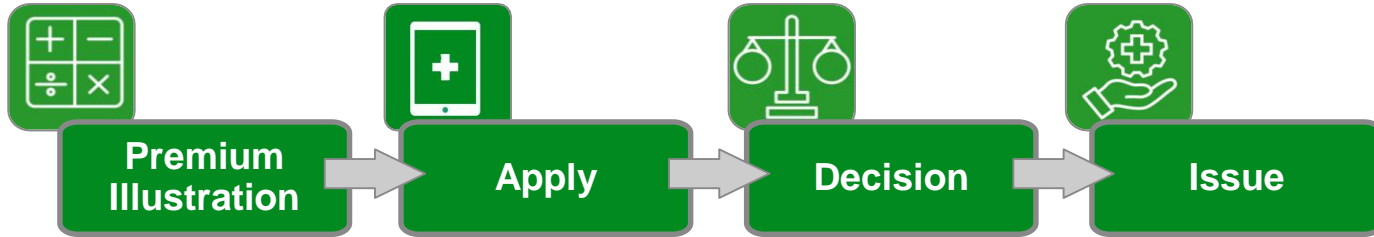
The screenshot shows the nib adviser access login page. At the top left is the nib logo. Below it is a green horizontal bar. The main heading is "nib adviser access" in a large, grey font. Below the heading is the text "Welcome!". Underneath is a paragraph: "nib adviser access gives you the information you need to support and manage your nib client policies on the go. No matter where you are and when you need access, you can easily search and provide information to your clients in just a few clicks." There are three buttons: a green button labeled "Log in to nib adviser access", a white button with a green border labeled "Read the help guide", and another white button with a green border labeled "Request an invitation". On the right side of the page, there is an image of a laptop and a tablet, both displaying the "nib adviser access" logo.

# nibAPPLY: real-time illustrations & decisions

The screenshot shows the nibAPPLY web interface. At the top left is the nib logo. At the top right, it says "Hi Rick! | Log out". Below this is a green navigation bar with five tabs: "Adviser documents", "Member documents", "nibAPPLY" (which is highlighted), "In progress", and "Public documents". Below the navigation bar, it says "You are logged in as:" followed by a dropdown menu showing "Rick the Adviser". Below that, it says "Welcome Rick!". Underneath, it says "Sign up a new policy" and there are three green buttons: "Ultimate Health", "Ultimate Health Max", and "Easy Health". The background of the interface is a photograph of a woman with long blonde hair and a young child with red hair, both smiling and looking to the right.



# nibAPPLY: phased rollout to capture learnings



From August 2019:



By end 2019:





# nibAPPLY: making your life easier

By end of this year, you'll be able to...



View your nib pipeline



Quote different products



Apply relevant campaigns



Avoid chasing up information



Save & send applications



Take payment on the spot

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# More illustration & application pathways



# Apply using an e-application

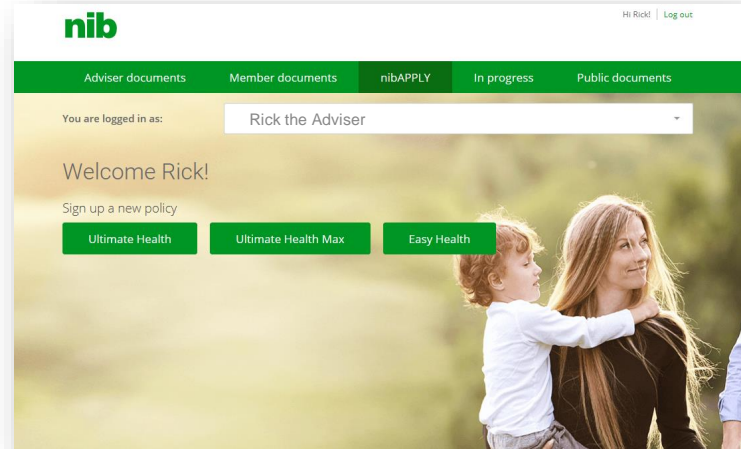
Fidelity Life e-App will still be available during phased rollout of nibAPPLY

## Fidelity Life e-App

The screenshot shows a web-based application form for Fidelity Life. The interface includes a navigation menu on the left with steps: STEP 1 (selected), STEP 2, STEP 3, STEP 4, and STEP 5. The main content area is divided into sections for personal information, mailing address, physical address, and contact details. The form is partially filled with example data.

0% Completed			
HOME   FORMS   ADVISER DETAILS   PRIVACY INFORMATION   HELP			
Title	Mr	Gender	Male
First name	Test	Date of Birth	6/05/1954
Middle name		Smoker Status	Non Smoker
Surname	Smith	Policy Owner	Yes
Previous Surname		Industry	Unknown
Marital Status			
Mailing Address			
Search Mailing			
Address Line 1*			
Address Line 2			
Suburb			
City*			
Country			
Post code			
Physical Address			
Search Physical			
Address Line 1*			
Address Line 2			
Suburb			
City*			
Country			
Post code			
Please enter at least one phone number:			
Home Phone			
Work Phone			
Mobile			
Email			
<input type="text"/>			
<a href="#">Go Back</a> <a href="#">Save</a> <a href="#">Next &gt;&gt;</a>			

## nibAPPLY





# Apply using a Supplementary Information Form

You've completed a risk application (e.g. Asteron), now for the nib Ultimate Health Max / Ultimate Health application

Refer Supplementary information form

3. Additional health information

4. Specific health questionnaires



Email to nib:

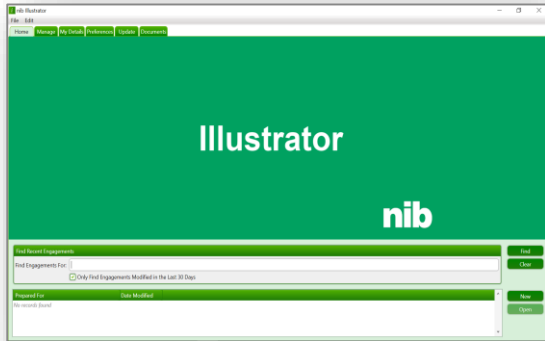
- Health premium illustration
- nib health application
- Asteron risk application
- Supplementary information form

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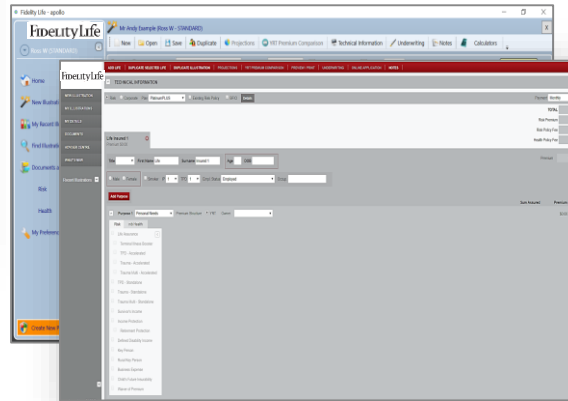
For ADULTS applying for BOTH health and risk cover

# Three ways to create a premium illustration

nib Illustrator



Fidelity Life Apollo desktop (PC) & web



Quotemonster





# Quotemonster – greater flexibility and another premium illustration pathway for advisers

## Make that statement of advice better, faster, and stronger.

Quotemonster makes quoting the market and building the best statement of advice for your clients quick and easy. We offer research and pricing on more than 98% of all the life and health products on-sale, and now, with Advicemonster, a way to save even more time producing a comprehensive statement of advice that helps meet compliance obligations and delivers an excellent result for your clients.

[check out Advicemonster](#)

### News Feed

Friday, April 26th 2019  
[Want to work for Quotemonster?](#)

Wednesday, April 24th 2019  
[Thanks for your feedback!](#)

Wednesday, March 20th 2019  
[Upcoming Insurer Workshops](#)

Friday, March 15th 2019  
[Latest News from Sovereign and AIA](#)

Friday, March 7th 2019  
[New Platform and Pricing Review](#)

### Client risks

What is the working life risk you run of death, temporary disability, or total and permanent disability?

[quotemonster](#)

**BE BRAVE ROAD**

Financial Advice  
New Zealand Conference  
22-23 August 2019 | SkyCity Auckland

[Register Today](#)  
Sens \$200

We now research  
28 different companies

[VIEW FULL LIST HERE](#)

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Quote Engine v.1.7.0 | QPR v.12.1 | Web v.3.1

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# Other ways we support healthy client conversations



# New adviser toolkit

- Help guide and forms needed to complete nib application
- Product training and accreditation must be completed before applications are processed
- Get one from your Adviser Partner Manager

**WELCOME** nib health cover

At nib, we believe that health comes first. That's why we're so glad to have you on board as an nib health insurance adviser. Now we can give you all the products and services you need to help your clients.

We understand that meeting your client's needs is your top priority, so we've created this health toolkit to help make your job easier.

Here you'll find your nib policy documents and claim forms. It's also the perfect way to keep all of your nib collateral in one place, as we know you're always on the go. You'll see that we've thrown a few first aid essentials in there too (just to make sure we've got you covered, even if it's just a papercut).

As your dedicated health partner, nothing's too small. That's why we pride ourselves on being flexible to provide the best solution for you. We know that with continued commitment, we can help you give your clients what they need to live happier and healthier lives.

**IF YOU NEED ANY HELP WITH ANYTHING AT ALL, PLEASE GIVE US A CALL, WE'D BE HAPPY TO CHAT.**

For new business queries call 0800 639 642  
 For existing advisers call 0800 238 642  
 For the nib member helpline call 0800 123 642

Talk soon,  
the nib adviser team

nib

**YOUR HEALTH PARTNER**

Health comes first. So we've included everything you need inside, to make it even easier to help your clients.



# MTA Gift Card – client campaign

## AN OFFER THAT'LL KEEP YOU AND YOUR CAR IN GREAT SHAPE

- New clients - a chance to win one of 30 x \$500 MTA gift cards
- Ultimate Health Max, Ultimate Health or Easy Health new policies qualify
- \$500 gift card can be used on fuel, new tyres, car servicing, getting a warrant of fitness... you name it!
- MTA Gift Card offer ends 31 August 2019

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Put your foot down now!



**nib**

**AN OFFER THAT'LL  
KEEP YOU AND YOUR  
CAR IN GREAT SHAPE**

We're giving away 30x \$500 MTA gift cards

Because health comes first, here's an offer from your dedicated health partner, nib. That's sure to get any driver revved up. Take out an Ultimate Health Max, Ultimate Health or Easy Health nib health insurance policy and you're in to WIN one of thirty \$500 MTA Gift Cards! That could be \$500 to spend on fuel, new tyres, car servicing, getting a warrant of fitness... you name it!

So give yourself the peace of mind that comes with nib health cover. Who knows? Your new policy might help keep your car in great shape too. But you'd better put your foot down! Our MTA Gift Card offer ends 31 August 2019. Talk to your nib adviser today.

**OUR GREAT  
MTA  
GIFT CARD  
GIVEAWAY**

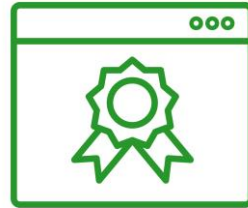
**30 x \$500  
to be WON**

Terms and conditions apply, please see nibhealth.co.nz for details.  
© nib nz limited. All rights reserved.

# Choosing your preferred insurance providers



**Brand**



**Product quality**



**Premiums / Price**



**Commercial terms**



**Relationships**



**Service**

# THANK YOU

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