

# Introduction

## Highlights

- Ongoing increase in user statistics as a result of the comprehensive site redesign
- iNavigator jobs growing in its usage by both employers and recruiters
- Participation in Ask an Expert continues to expand
- QR Consulting nominated as a Finalist in the 2009 Industry Awards



## Welcome to the Latest iNavigator Review

This review has been prepared to provide an update on iNavigator and the way it is used by insurance professionals across New Zealand.

The upward trend in user statistics since our site redesign continues, with encouraging increases in the new areas created for Gary's blog, market news and iNavigator jobs.

Average monthly page hits have increased significantly, moving from a previous average of around 4,750 to in excess of 6,000.

### Monthly Page Hits

April 09	3,836
May 09	4,364
June 09	7,392
July 09	9,715
August 09	8,863
September 09	13,601

Since our July Review, we have continued to add resources and items of interest both from a technical perspective and with a focus on the industry. Photos of the Propel conference turned out to be extremely popular, and we are working on expanding the iNavigator Media Centre to respond to this interest.

The panel of supporters for Ask an Expert continues to grow, as do the active participants.

We continue to receive consistent positive feedback on the value of iNavigator as an IBANZ member resource.

A handwritten signature in black ink, appearing to read "Graeme Berwick".

Graeme Berwick  
Managing Director  
QR Consulting

A handwritten signature in black ink, appearing to read "Gary Young".

Gary Young  
Chief Executive Officer  
Insurance Brokers Association of  
New Zealand

# Who Uses iNavigator

## Highlights

- Rolling annual page hits continue to increase
- Sept 09 page hits are at record level of 13,601
- Average monthly page hits increasing from around 4,750 to in excess of 6,000

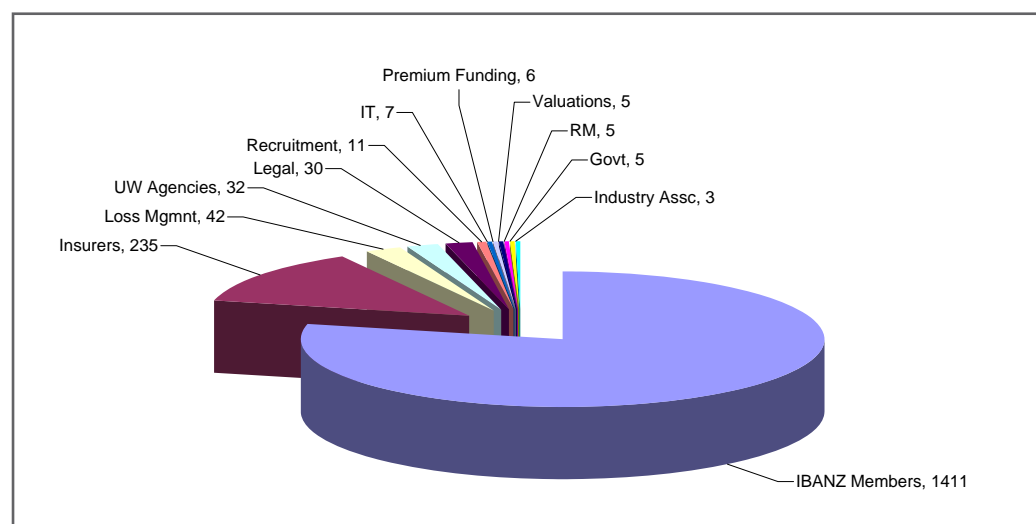
## Rolling 12 Month Page Hits

April 09	54,911
July 09	56,996
September 09	70,857

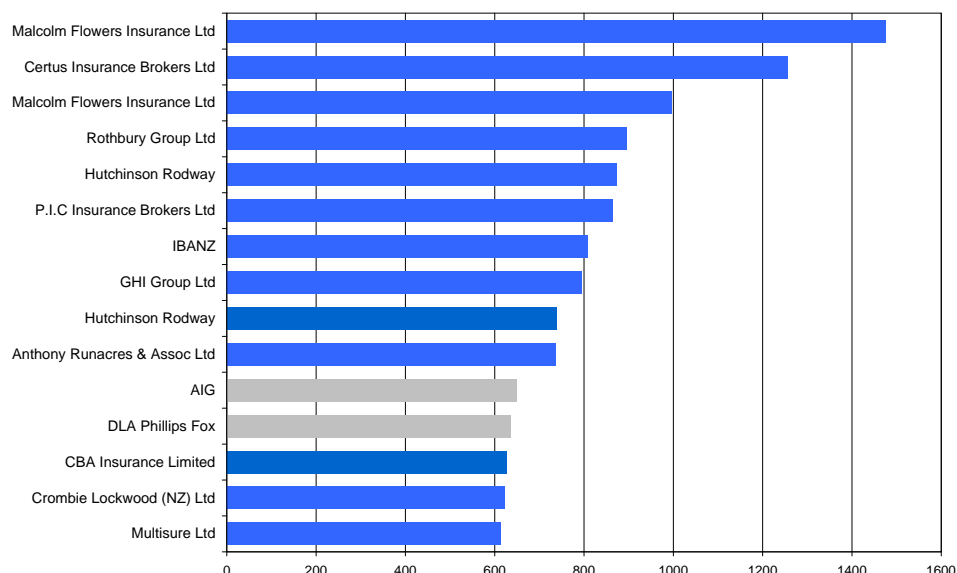
## Geographical Spread

Region	No of Users	No of Organisations	Region	No of Users	No of Organisations
Auckland	867	240	Southland	37	6
Wellington	190	39	Taranaki	29	7
Canterbury	184	41	Nelson	24	6
Waikato	112	26	Wairapa	13	4
Otago	87	16	Kings Country	10	2
Bay of Plenty	68	14	Malborough	10	4
Manawatu	66	11	Gisborne	6	1
Northland	53	14	Wanganui	2	2
Hawkes Bay	37	9	Samoa	1	1

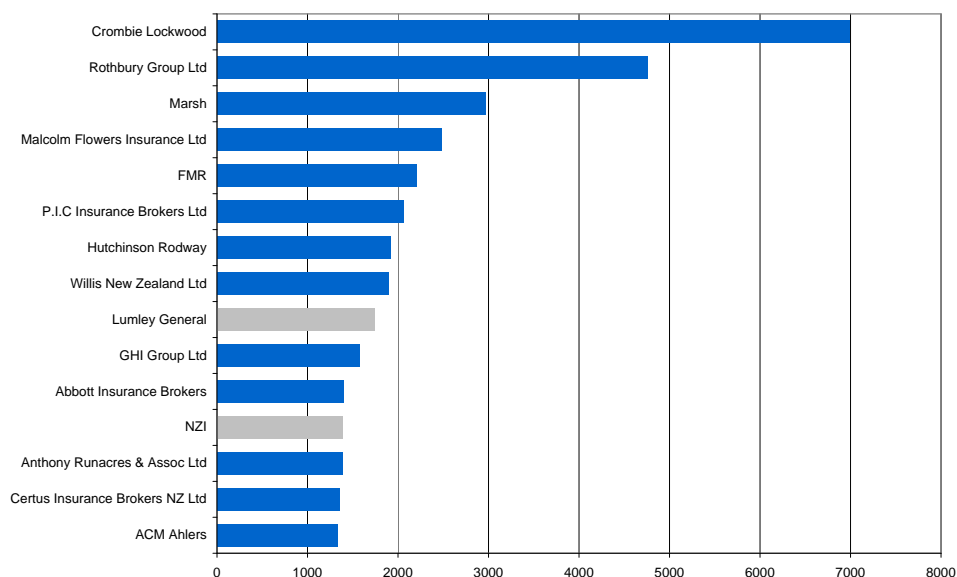
## User Segmentation



## Highest Individual Usage

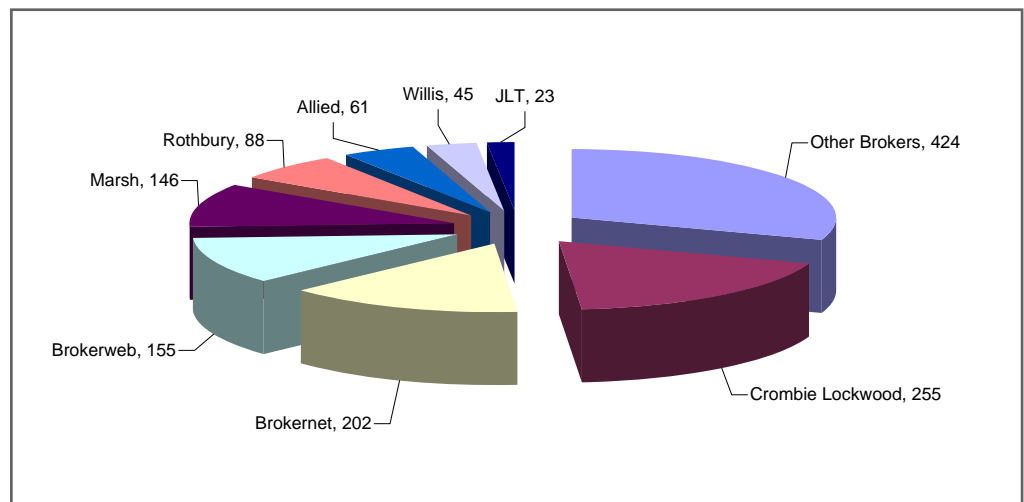


## Highest Organisational Usage



## Broker Segmentation

Users by major brokers and broking groups:



Highest broker page hits:

Brokerweb	8,116
Malcolm Flowers	2,490
GHI	1,589
OPL	473
August	424
Crombie Lockwood	7,166
Brokernet	6,685
FMR	2,274
ACM	1,398
Hurford Parker	755
Dawson	753
Allied	5,542
Hutchinson Rodway	1,922
Abbott	1,398
Austin Stone	544
Rothbury	4,883
Marsh	3,248
PIC	2,117
Willis	1,912
Certus	1,362





# How iNavigator is Utilised

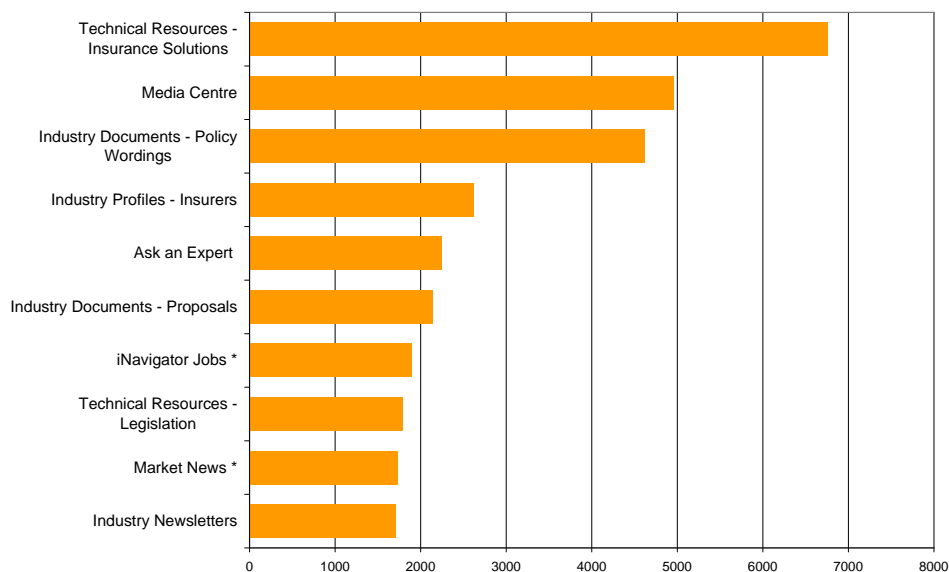
## Highlights

- Media Centre has substantial hits for Propel Conference photos
- Ask an Expert, iNavigator Jobs and Market News continue to grow in popularity

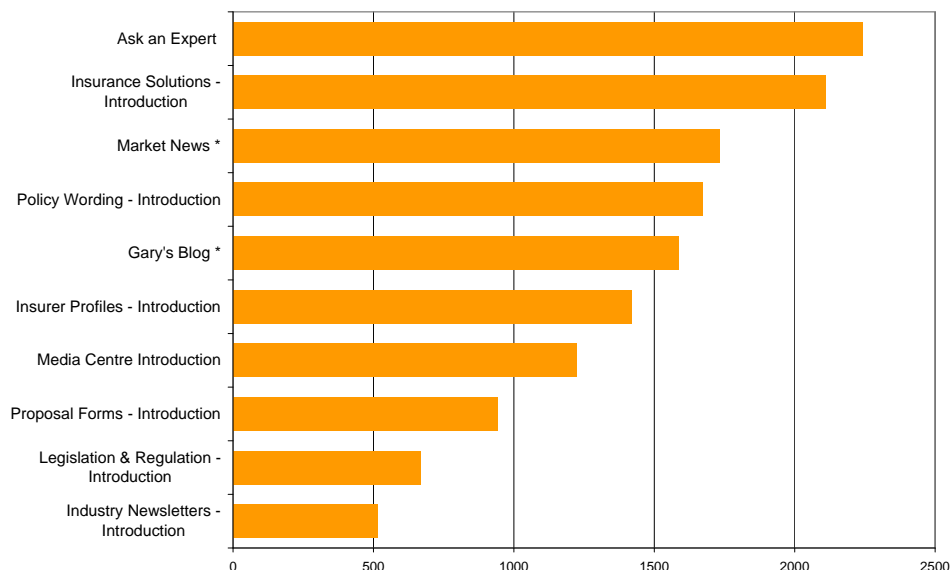
For the 12 month period ending 30 Sept 2009, there were more than 16,500 page hits to the iNavigator home page from registered users.

A number of areas and individual pages consistently rank highest as the most frequently visited:

## Most Frequently Visited Areas



## Most Frequently Visited Individual Pages



\* Implemented in June 2009



## Ask an Expert

IBANZ members are increasingly seeing the Ask an Expert area as an effective industry "sounding board".

Our panel of "experts" continues to grow and now includes experts from:

Ace NZ	Fire Services Commission	NZI
AIG	IBANZ	QR Consulting
Alliance	IUA	Richard Oliver U/W Managers
Aviation Co-operating	Jones Fee	Sunderland Marine
Clear Counsel	Lumley General	Vero
Cunningham Lindsey	McLarens Young Int	Western Pacific
DLA Phillips Fox	NTI	

Since our July Review requests for advice have continued to address a broad range of issues including:

- Liability claims and coverage
- Motor vehicle claims and coverage
- Professional liabilities
- Flood insurance
- Health and safety
- Client services agreements
- Corporate travel insurance
- Gradual deterioration and faulty workmanship
- Business interruption
- Fire levies

## Searching iNavigator

There were over 4,000 search requests made within iNavigator from Oct 08 to Sept 09. In the last 12 months the top ten individual searches have included:

Claims / claim examples
Professional liabilities
Business interruption / loss of profit
Bailees liability
Construction / contract works
Machinery / breakdown / engineering
Marine / cargo / transit
Property Law Act
Trade credit
Directors & Officers / Directors Liability



The table on the following page provides a snapshot of searches in the last 12 months in common groupings:

# How iNavigator is Utilised

Aviation	Aircraft, aviation, aviation policy, avsure, gliders, helicopter insurers
Business Interruption	Advanced consequential loss, business interruption, BI brochures BI claims, BI calculation form, BI claim examples BI declaration, dual wages, explain business interruption gross profit calculation, gross revenue, gross profit explanation, loss of profits, loss of rent
Claims Related	Claim case studies, claim examples, insurable interest, jewellery claim, property owner claim examples, rural claims examples
Construction	Civil works, construction exclusion, contract works claims, contract works extension under MD, hook cover, tarpaulin warranty
General Searches	Adverse weather, allergens, broker authority, captives, carbon credit, checklist, conceptual tenders, costs inclusive excess, CPD, dangerous goods, deductible, disclaimer, Fiji, first loss policies, horses, media centre, pandemic exposures, QPIB, retroactive, stunt artist, swine flu, subrogation, the effects of underinsurance, training, Timor, wind turbines
Engineering	Computer breakdown, machinery breakdown, machinery breakdown business interruption, mechanical breakdown definition
Fire Levy / Gov't Charges	Australia GST, Australian levies, Asutralian stamp duty, fire services declaration, fire service levy, FSL, indemnity value, rural fire, overseas levies, terrorism duty
Insurance Market	ACC, ACE, AIG, Allianz, AMP, Australis, Club Marine, DOFI, Herbert, ICNZ, insurer ratings, NZI, QBE, Sunderland, Vero, Willis,
Legislation	ACC 2008 Amendment Act, Animal law, Carriers Act, Financial Advisers Bill, Forest and Rural Fires Act, NZ Health & Safety legislation, NZ property law, Property Law act, Real Estate Act, Tenance Act, Unit titles Act
Liabilities	Association liability, bailees liability, care custody & control, civil liability, company reimbursement, directors, employment practices, employers liability, fiduciary duty, hold harmless, innkeepers, liquidated damages, negligence, office bearers, professional indemnity, property owners liability, product liability, malpractice, NZI liability, prospectus liability, public liability, retroactive date, statutory liability, statutory liability claims, trustees liability
Material Damage	Accumulated stocks, average, average clause, body corporate insurance, cool store, contribution, earthquake zones, fire suppression costs, flood, floor space ratio, hot works, increased building costs, laptop, material damage, proximate cause, reinstatement, rental property, reinstatement, terrorism cover, uninhabitable, under insurance
Marine	Boat builders, carriers liability, carriers consequential loss, commercial hull, freight forwarders, indirect shipments, marine, marine insurance, marine liability, Montreal, pleasurecraft, ship repairers, waterskiers
Motor	Classic car, crane insurance, diminution insurance, hire vehicles, log books, knock for knock, motor accident, mobile plant, motor vehicle loss of use, ontrack indemnity, service and repair, windscreen claims
Other Insurance	Accident & health, bonds, contaminated products, contractors bonds, crop, customs bonds, dam insurance, defamation, diminution insurance, expat travel, fidelity, fine art, funeral, hole in one, insurance of debtors, internet liability, mid term quoting, mortgage redemption, nursery insurance, pet insurance, prize indemnity, product guarantee, product recall, recall, trade credit, weather insurance, wedding insurance

