

# Insurance Reassurance

Client retention and satisfaction, not dollar signs, is how Scott Winton Insurance Brokers measures its success in the general insurance industry.

Images by Estelle Judah Photography

Scott Winton Insurance Brokers was established in 1992 and has since grown to become one of the largest independent brokers in Australia. Backed by the Steadfast Group, it has achieved significant success in the general insurance arena and earned a reputation for integrity, professionalism, and responsiveness. The business has always been based on a referral model, with client relationships established on the back of recommendations.

Managing Director Ron Tatarka has headed the company from day one, and his knowledge and expertise have enabled him to effectively lead his dedicated team to where they are today. Ron attributes his success to the outstanding work of the entire team at Scott Winton. "Broking is a team effort, and each member of the team has a unique contribution to make," he says. "The ongoing support of both insurers and clients also adds to the phenomenal success of the company."

Ron spoke to *The CEO Magazine* about the past, present, and

future direction for Scott Winton Insurance Brokers as it moves forward into the twenty-first century.

***The CEO Magazine:* How is the insurance industry changing to suit the contemporary markets of today?**

**Ron:** The insurance industry is changing to suit contemporary markets with the creation of new products to address various risks. In the past month or so, we have seen a Lloyds syndicate provide cover for Ebola. Cyber crime is increasing—any business can be exposed to the risk of cyber crime, so new markets and policy wordings are being developed to address these exposures.

Also, legislative requirements regarding privacy and the storage of personal information may leave non-compliant businesses open to being fined. There are policies out there that are responding to the ever-changing legislative landscape. It is our role as brokers to not only be aware of these market developments but also to educate and inform our clients of the options available to them.

**During your time with Scott Winton Insurance Group, what challenges have you faced?**

When I started, I actually couldn't get an agency with any insurer. Breaking into the market proved to be a challenge. Nobody would give us an opportunity because we were new and had no real experience within the insurance industry. The first company that offered Scott Winton an agency was QBE, followed by New Zealand Insurance, which was eventually sold to CGU.

Another challenge was finding the right people. Being new to the industry meant that I needed a mentor—somebody well known in the industry who understood the mechanics of how the industry worked and was willing to share their knowledge and experience with me. I was very fortunate: I was able to employ Len Chapple, who worked with me for 13 years and probably taught me more than anyone ever has. He is now retired, but he mentored me for a long time.

Once you have the right people, the ongoing challenge is to keep them. I've found that providing a



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stable environment and ongoing professional development for employees to progress their careers results in minimal staff turnover. This in turn enables Scott Winton to retain the skills we need to maintain the quality of our service and to retain the ever-important corporate memory.

**What are the benefits of having mentorship programs in the workplace?**

To me, knowledge is probably the most important part of the insurance industry more so than the sales side of it. Understanding exactly what the product is and how it meets our clients' needs, be it for an individual or a company, is extremely important. Our mentors work closely with our staff to ensure that we meet these requirements time and time again.

We believe in putting education first and foremost and making it a priority to provide in-house training on all insurance products

*“Once you have the right people, the ongoing challenge is to keep them. I’ve found that providing a stable environment and ongoing professional development for employees to progress their careers results in minimal staff turnover.”*

- Ron Tatarka

for all our staff. I have a full-time technical manager whose role is to educate my staff. He’s had more than 30 years of experience and is extremely knowledgeable and well known within the industry.

With about 38 employees working between Melbourne and Sydney, our management team sets a curriculum each year. We choose various monthly topics to discuss, as well as invite underwriters to our office to explain products or go through new products that are coming out in the market. An annual review of all their policies is undertaken. We prepare a full questionnaire prior to their renewal date, and we’re already in discussion with underwriters well before the actual renewal.

Constant contact with our clients is a priority so that we understand what’s happening within their business. In a lot of cases, we find it extremely beneficial to bring the client and the insurer together for a meeting so that everybody’s on the same page.

I think the ability to bring the client and the insurer together builds a long-term relationship and brings a level of comfort to both. I’m a firm believer that insurance is a three-way deal between the insured, the broker, and the insurer, and that by working as a partnership we are able to achieve broad coverage, competitive premiums, and, most importantly, a thorough understanding of the goals and objectives of each partner.

**Scott Winton Insurance is backed by the Steadfast Group, which has helped generate \$4.1 billion in sales through a 280-strong network of brokers. How has this partnership helped the business grow and succeed?**

Steadfast is a cluster group that offers a range of services and brokers. We can access legal advice and claims management and have our own dedicated go-to people at Steadfast.

The industry is continually evolving. You’ve basically got your international brokers and you’ve got your cluster groups. You’ll find there won’t be very many independent brokers in the long term, as being part of a cluster group offers a variety of advantages, including enhanced policy wordings, improved commissions and rebates, significant buying power, and access to specific expertise. Steadfast is a leader in innovation in the industry, and in turn we benefit from being part of that cluster group.

**Looking forward, what does the future hold for Scott Winton Insurance Brokers?**

The future for Scott Winton Insurance Brokers is bright. That said, Scott Winton and the industry as a whole still face significant challenges. The most pressing is the increase in online businesses and products.

The current trend in the insurance industry is to drive as much insurance business into an online rating module as possible, which can be beneficial and efficient if all insurance requirements are straightforward and can be categorised into a, b, or c. However, insurance requirements are unique, like fingerprints. By specialising in personalised service—the face-to-face contact—Scott Winton Insurance Brokers is able to assist with its clients’ insurance requirements, whether they fit into the right boxes or not.

We have a couple of exciting developments in the pipeline, and I still firmly believe the answer is less focus on price and more focus on service, knowledge, and the actual product. I am also keenly aware of the need to put an effective succession plan in place. I am fortunate that my son Avi works in the business and is passionate about its future. ●



*“Astute, loyal, fair, dedicated, and trustworthy are the qualities that spring to mind when describing Ron Tatarka of Scott Winton Group. A real gentleman of the industry. With our customer-centric approach, Zurich and Scott Winton work together to deliver the best result for the client.” - Cyril Rivalland, Property Underwriting Manager—Victoria and Tasmania, Zurich Financial Services Australia Ltd*



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