



Pacific Premium Funding

Newsletter

Issue No. 1 - April 2004

The Pacific Way

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Welcome to Pacific's online newsletter! We are excited to now bring you the latest information and updates on our products, services, special events and relevant industry news, via this publication.

Your support is very much appreciated and allows us to continue to make advances with technology and provide you with the best possible systems, staff and service.

To add to the service we provide, Pacific is pleased to announce the following appointments:

Greg Creeper	(WA)	Senior Marketing Manager
Stephanie Foley	(VIC)	Marketing Assistant
Rebecca Jones	(VIC)	Loans Officer
Ryan McAleer	(VIC)	IT Support
Ronda Brown	(VIC)	Credit Officer

Product News - Pacific's Winbeat Interface

"PACIFIC FIRST TO LAUNCH WINBEAT INTERFACE"

In October 2003, Pacific became the first premium funder to successfully launch a Winbeat Funding Interface. This latest development is set to revolutionise the funding industry and allow Pacific to maintain their reputation as the industry leader in technological innovation.

Winbeat users now have at their fingertips a new and exciting way to interface with Pacific.

Following activation by Pacific, users are able to transfer client and policy data directly to our secure web based quoting system, without the need for data entry,and all within the Winbeat system.

To find out how this can add value to your business, please contact your local Pacific representative.

The Winbeat Interface is subject to terms & conditions.



“Helpful Tips to Ensure Prompt Settlement”

- * Ensure changes to applications are initialled by the client (funding forms are legal documents and this is a legal requirement).
- * Ensure the borrowers name on the application is the Legal name. All insured parties need to be included in the funding application.
- * Ensure an application with original signatures is sent.
- * Ensure insurance details are on the application or invoices attached. (excludes Pacific+)
- * For urgent loans please contact the Pacific team prior to sending us the application.

Industry - The Changing Face of Funding

“FOCUS SHIFT - FROM LAST RESORT TO CASHFLOW SOLUTION”

Like many industries, the Premium Funding industry has experienced rapid change and growth, particularly over the past decade. From humble beginnings over 20 years ago, Premium Funding has grown to an estimated \$3 billion industry in Australia.

Several major factors, (which will be looked at in future editions) have contributed to this growth. One such factor has been the increased acceptance of the products benefits by clients and insurance intermediaries.

In the early days, funding was viewed by many as a ‘last resort’ to be used by individually qualified clients, many with cash flow issues. Recent times has seen this focus shift to a “Cash flow Management Solution” that can benefit all clients. Funding can actually be a more cost-effective way of paying insurance than an annual upfront payment, when companies invest their ‘freed-up’ capital back into the business.

Today, whether it be sporting memberships, health funds or general insurance, most clients expect to be provided with payment options! Premium Funding simply allows intermediaries to extend their service offering by adding the flexibility of another ‘payment option’.

Social Times

“GRAEME SHAVES FOR A CURE”

Pacific’s General Manager – Operations, Graeme Skinner took on a very different look last month when he participated in the “World’s Greatest Shave for a Cure”, to help raise money for the Leukemia Foundation.

This is an annual effort by Graeme who has managed to raise over \$4000 in the three years he has been at Pacific – this years figure alone reached \$1500.

Graeme says he is looking forward to an even bigger 2005 where his aim is to exceed \$2000.

The sponsorship Graeme received for sacrificing his hair will go towards helping “the 6400 adults and children who are diagnosed with leukemia, lymphoma, myeloma or a related blood disease in Australia each year”

(www.worldsgreatestshave.com/factsheet).

Congratulations Graeme!



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Did you know?

Pacific Edge – Australia’s first online premium funding management system for intermediaries, now features quoting capabilities. Intermediaries can now obtain **Pacific+** monthly payment documents directly from the **Pacific Edge** section of our website.



These can even be e-mailed directly to your client!

To see how **Pacific Edge** can make a difference to your business, contact your nearest Pacific office to arrange a demonstration.

(#)Pacific Edge and Pacific+ are subject to terms and conditions

Pacific’s Commitment to Community Service

“PACIFIC SUPPORTS ‘ANGEL FLIGHT’ TO REMOTE FAMILY”

At Pacific, it’s not all work, work, work. The company has made a commitment to supporting the wider community.

In the last couple of years, Pacific has donated a considerable sum to the Victorian Blind Dogs Association and Kids for Cancer.

This year following in that spirit, the Managing Director –Grant Burleys aircraft was used to support the charity organisation; “Angel Flight”

Angel Flight assists ill and often under privileged people living in remote areas of Australia, by flying them to major capital cities for much needed medical treatment and associated services.

In Early March, Grant’s Cessna 310 was piloted by Michelle Hazelton for the ferry flight of young cystic fibrosis sufferer Kaya Crook from his home in remote Coonamble to Sydney for treatment.



Graham Bentley, Kaya and his Mum Leanne with Michelle & the Cessna 310.

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