

Queensland Underwriting Team

At Commlnsure, we are constantly looking for ways to improve the underwriting service which we provide for our Advisers. Recently we introduced a 'dedicated' Underwriter facility which will significantly improve the Underwriter and Adviser relationship by providing a more personalised service for you.



As the Executive Manager of our Retail Underwriting teams I am extremely pleased with this new initiative and the very positive reaction that this has received to date from our Advisers.

Our Underwriters will always work very closely with you to achieve superior quality in underwriting decisions. With a strong presence around the country, you can be assured of personalised service via the most experienced Underwriting team in the Australian Life Insurance market. We strive to be innovative and adapt to new and arising trends quickly, without compromising our sound underwriting principles.

Our underwriting support is provided at a local level by having an underwriting team located in each State, as well as our Head Office in Sydney.

I am very proud of the work that our teams have done over the past 12 months, and to introduce our Queensland team members to you.

Yours in business,

Phil Hill

Executive Manager, Retail Underwriting

Queensland underwriting team



Libby Waugh

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Libby started with Commlnsure in 2004 with a long history of underwriting for our competitors, including MLC and AMP. She is the State Underwriting Manager for Queensland and has been managing the QLD team for the past 3 years. Libby has completed professional insurance studies and is in the midst of a degree in contract law. Her special interest areas are complex issue resolution, logistics, wholistic management and the engagement, development and growth of the underwriting team. She also enjoys the educational aspect of her role both from a team training point of view and in assisting her Advisers.

Libby is a keen fan of all sports and holds qualifications at elite level coaching, which she is able to draw on in her day to day management. These days sporting fixtures she attends are mostly limited to whatever her children (of which she has 5) are involved in. Her current 'work in progress' is to properly understand the rules of Rugby Union, which she believes will "enhance her referee feedback".



Geoff Hurley

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Geoff has been with Commlnsure since 2005 and commenced as the Mobile Underwriting Manager for Queensland. In Late 2008 he took on the role of Underwriting Manager Key Accounts Queensland, a role that acknowledges the need to work closer with the dealer groups. Geoff has held numerous positions before joining Commlnsure including priority underwriter and Chief underwriter.

With a diploma in Management and Leadership and over 15 years of underwriting experience, Geoff is well placed to drive the Queensland underwriting team and the continued organic growth the state is enjoying.

Geoff is a keen touch footballer and referee. He is a dedicated Newcastle Knights supporter in the NRL and one day dreams of a return to the premier league for Southampton. Three daughters (including 2 in Sydney and one teenager) ensure Geoff has plenty of frequent flyer miles and little rest!





Peter Crawford

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Peter joined Commlnsure in November 2008. He gained his underwriting experience in Brisbane with Suncorp and AXA, before being appointed to the role of Underwriting Manager for AXA New Zealand in April 2007. He spent just over 18 months in sunny Wellington as the head of the operational underwriting team, before returning to the west island for lifestyle reasons and to take on his current role of Mobile Underwriting Manager with Commlnsure. Pete enjoys the people contact of the mobile role, as well as the variety of not being stuck in an office every day of the week. Away from work he enjoys spending time with his young family, donating golf balls to water hazards and playing guitar, singing and writing music.



Michael Grills

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Michael Joined Commlnsure in 2003 and prior to joining the Sydney office of retail underwriting was part of a teleunderwriting initiative for two years. Michael relocated from Sydney to our Brisbane office in June 2007 for a "sea change". He has attained a number of industry qualifications throughout the years including Commlnsure's own cadetship program and qualifications through the Academy of Life Underwriting. Michael's interests are generally sporting and social in nature with family being very important.



Michele Rothwell

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Michele joined the Underwriting Team in December, 2007 and recently relocated to Brisbane to join the Queensland Underwriting Team. Prior to this she had worked as a Technical Claims Analyst within Commlnsure in Sydney. Michele started working in the insurance industry in January 1990 and her work experience has predominantly been in the Retail Claims space. Her extensive claims experience has benefited her successful transition into the Underwriting team. Michele enjoys relaxing at the beach, karate, playing golf & watching a good game of footy.



Tracey Savill

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Tracey joined Commlnsure as a Senior Underwriter in 2006. She commenced her career in insurance industry in 1995 with AC&L and has been underwriting since 1999. Tracey's interests are her two beautiful daughters who she loves to spend time with. She also enjoys spending time with her extended family and friends, loves all sport, and also reading and cooking.



Rob Michel

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Rob joined Commlnsure in 2003 and has been part of the Queensland Underwriting Team since 2004. He studied at Massey University in Auckland before working with Guardian Assurance /Royal & Sun Alliance. He travelled to London for two years where he worked for Unilever in their Head Office. Rob is energetic and committed to finding the best outcome available for his advisers and clients.

Rob loves to travel, enjoys all sports – especially watching the Warriors, All Blacks, Everton and the Maroons. He is married to Rebekah and has two young children - Ryan and Anique to entertain him in his downtime.

Key contact details as follows:-

- Underwriting Hotline **1800 257 328**
- Email address for new applications **lnbapplications@cba.com.au**
- Email address for submitting requirements **lnbadmin@cba.com.au**