

SOUTH WAIRARAPA DISTRICT COUNCIL

8 AUGUST 2012

AGENDA ITEM D3

CORPORATE SUPPORT GROUP REPORT

Purpose of Report

To update Councillors on the Corporate Support Group activities.

Recommendations

Officers recommend that the Council:

1. *Receive the information.*

1. Executive Summary

The Long Term Plan (LTP) was adopted on 27 June, with the final audit process completed that week. Letters have been sent to submitters acknowledging their submission and outlining the decisions made.

The NCS software implementation has commenced and is going to plan. A significant amount of work has gone in to the "data conversion phase. Training continues and we everyone is coming to grips with the new system.

The archiving project is nearing completion with Phase 2 drawing to a close. Once this is complete the archives policy will be completed to ensure material is stored in the correct manner.

A renegotiated photocopier fleet lease covering 6 machines has been negotiated which will give good savings with slightly better equipment, and an aligned termination date.

Now that most of the hurdles allowing participation in the Local Government Funding Scheme have been passed, the mechanics of actually using this scheme will be investigated. I attended a meeting on 31 July to ascertain the next steps.

Insurance renewals have been retained at similar levels to previous years, however premiums have continued to climb.

The initial stages of the risk review has commenced, this will be tabled at the Policy and Finance Committee.

2. Discussion

2.1 LTP

The LTP was adopted as planned on 27 June. Audit New Zealand completed their review of the LTP during the week 25 to 29 June.

Letters to submitters have been sent acknowledging their submission, and advising of the outcome of their submission.

A report, under separate cover, will be presented scheduling the actions arising from the LTP and progress to date.

2.2 Operating System Replacement

Phase 1 of the migration from ACS to NCS is well underway with the key modules cutting over as planned. Phase two includes other modules – e.g. document management. These will be investigated when the current modules are bedded down, planned for early in the new year.

The Napier Computer Systems (NCS) “Magiq” software suite was selected to replace SWDC’s “end of life” ACS software suite.

The confirmation was given to NCS on 16 May, and work commenced immediately with planning.

The table below outlines the tentative go live dates, although the plan is to try and bring these forward.

This schedule is based on ensuring the critical modules are available from day 1, and then phasing the remaining modules as resource becomes available. Some of the phase – ins are based around key dates in that area – e.g. water billing doesn’t need to be live until the first reading for 2012/13 is carried out in October, and dogs will go live after the main registration period is over.

The following table outlines the implementation plan and progress to date:

Module	Go live date	Comment
General ledger	2 July 2012	Achieved, GL live 2 July The balances as at 30 June reconciled between ACS and NCS. The years 1996 to 2012 were converted into NCS.
Rates	2 July 2012	Achieved, rates live 2 July. The balances as at 30 June 2012 were reconciled between ACS and NCS. Processing now in NCS from 2 July. Installment 1 has been sent to Dataprint. The database was reconciled to QV, and extensive checking of total rates required, charges per property, and other rates transactions was carried out. It is not anticipated any more than usual errors will occur.
Property records	30 July 2012	
Customer database	Rates 2 July 2012 Dogs 13 August 2012	Achieved, rates 2 July. Some customer database matters still need to be updated in ACS as they feed thru to other modules.
Debtors & Invoicing	30 July 2012	Achieved 2 July, Skeleton debtors (i.e. no history) set up in NCS so receipting can commence. Processing debtor transactions in ACS as normal until transfer. New transactions transferred to NCS so they can be receipted against.
Creditors	30 July 2012	Achieved, went live 5 July. There was a nil balance at 30 June because everything was up to date. The first payment run was successfully completed for the 20 July payments.
Banking	2 July 2012	Achieved, commenced 3 July
Assets	30 July 2012	
Cash receipting	2 July 2012	Achieved, commenced 2 July
Meter billing	10 September 2012	Running through ACS until next billing cycle, or earlier.
Dog registration	13 August 2012	Running through ACS until most registrations completed
Resource consents	10 September 2012	Running through ACS until go live, interim system in place
Building consents	10 September 2012	Running through ACS until go live, interim system in place
LIMS and property history	10 September 2012	
Licences	10 September 2012	
Dog infringements	13 August 2012	
Sundry infringements	10 September 2012	
Cemetery	10 September 2012	
Debt management	30 July 2012	

Risks

The key risk area is the rates database, simply because of the volume of data that needs to be transferred. The high level risk of not being able to produce rates invoices or collect the correct amount is almost completely mitigated by the fact that the ACS system still functions.

The risks have been mitigated through a systematic and rigorous testing regime covering all aspects of the rates database.

This testing has included:

- ACS rates statement compared to NCS rates statement on 1 July. This is a summary of the total rates database and is the collation of all the individual transactions in the rates database including all amounts levied to each ratepayer, paid, outstanding balances, penalties.
- NCS land/capital values to QV records – per property
- Levies charged last year in ACS to levies charged this year in NCS – per property
- Rates required from LTP, and as calculated using ACS data, to rates revenue by levy code in NCS
- Opening values for each rate account as at 30 June 2012 in ACS, to the transferred balances in NCS

Summary

The project is progressing as planned, there have been no matters that have caused me any great concern.

Year End Financials

The end of year financials will be completed using the ACS system to avoid the complicating factor of the Audit team having to review the data conversion prior to commencing the statutory financial audit, which already has tight time frames.

The audit of the transfer of the data can be undertaken at a more convenient time during the interim audit early in the new year.

2.3 Rate Arrears

Efforts continue on rate arrears. The table below outlines the situation as at 19 June 2012, and excludes multi ownership Maori land.

Date	Amount \$'000	Number	Days since instalment due	SWDC component \$'000 (81%)
30 June 2011	\$851	631	31	\$689
1 August 2011	\$780	463	64	\$632
28 November 2011	\$969	760	7	\$785
1 March 2012	\$925	690	7	\$740
16 March 2012	\$830	602	23	\$672
23 March 2012	\$790	555	30	\$640
1 June 2012	\$855	722	10	\$692
19 June 2012	\$730	632	31	\$591

It is encouraging to note the amount outstanding is at the lowest level for a year. While the number of properties in arrears is still relatively high, we have made some progress on those ratepayers who owed a significant amount.

Of the 632 properties in arrears, approximately 160 are paying a regular amount towards their arrears, and 70 have balances less than \$100

An update will be tabled, once the correct reports in NCS have been identified.

2.4 Draft Financial Statements for the year ended 30 June 2012

The draft financial statements for the year ended 30 June 2012 will be tabled.

The draft will be discussed at the Risk and Audit working party on 2 August.

2.5 Archival Project

The archiving project is progressing, with stage one being completed, and stage two is well underway.

Stage two of the archive project is to physically process the council's archives so they can be accessed and securely preserved to comply with legal requirements and the council's policy.

Archival material has been moved depending on storage requirements, the final part is cataloging the material.

It is anticipated the project has a couple of months to run.

2.6 Photocopier replacement

A renegotiated photocopier lease has been negotiated which will give good savings with slightly better equipment, and an aligned termination date.

It is common for organizations to end up with differing lease termination dates – driven by the vendors, which creates a barrier when trying to reconfigure the fleet, or “go to the market” with the entire fleet.

One of the key benefits of the new offering is that the lease termination dates of all machines are aligned, with an expiry in two years.

Local Authorities have a number of options regarding the replacement of photocopiers:

Local Authorities have a number of purchasing options:

- GSB Supplycorp
- All Of Government (AOG) pricing through Ministry of Economic Development
- Run a tender on the open market independently

GSB Supplycorp (GSB)

GSB run a preferred supplier system and Ricoh are the preferred supplier. This option may provide more flexibility than AOG, but the cost will be more than can be achieved through AOG

AOG Contracts

The Ministry of Economic Development (MED) runs the AOG contracts. Historically this was only available to Central Government organisations; however this has recently been extended to Local Government.

The AOG contracts are on the surface quite attractive; however there are some matters that do require consideration:

- Participants still have to run a tender process with the five “preferred suppliers”
- The photocopier leases are fixed for 5 years and cannot be changed under any circumstances (e.g. amalgamation)
- The equipment cannot be changed during that time i.e. if better technology comes along the existing machines cannot be swapped out
- There is a 1.5% fee payable to MED
- Vendors must submit their lowest price
- Not all photocopiers are subject to the AOG pricing, it is unlikely however that there would not be suitable machines available

Open Market tender run in-house

Vendors will not submit prices at or near the AOG pricing. Vendors tender protocol is that AOG pricing is the lowest and they are unable to submit better pricing in a general tender situation.

Very time-consuming process.

Konica

Due to the looming amalgamation process, and the constraints placed on the tender processes outlined above, a direct approach to the incumbent vendors Konica was made.

After some negotiation an acceptable interim arrangement was agreed whereby four of the existing machines would be replaced with new models (with scan capability) and two of the machines would be refurbished.

A key aspect of the new agreement would be the alignment of termination dates. Vendors often introduce staggered termination dates, which then provides a barrier to going to the market.

A 37% overall saving was also achieved.

2.7 Insurance

Insurance coverage has been retained at similar levels to last year, the only change was an increase in material damage coverage from \$25M to \$75M. As the policy is combined with MDC and CDC it was felt that this increase in coverage was justified. The cover is per event and if there was a widespread "event" across the Wairarapa \$25M would probably be insufficient.

Premiums have increased significantly from \$122K to \$164K. This is almost all in the material damage and business interruption areas, the increase in material damage coverage discussed in the previous paragraph accounts for \$10K of this increase, the rest is market movement.

Attached as Appendix 1 is a schedule of insurance risks identified by JLT, and whether we are covered. This is not a schedule of risks we should be covered for, but a schedule of the most common risks we may want to consider.

The following is from an email sent by JLT, and outlines the, mostly unavoidable, cost increases:

1. Your **Material Damage** has increased by approx 30%. However the Earthquake cover has also been increased from \$25million (shared Loss Limit) to \$75million.
2. Your **Business Interruption** increased by the same 30%, however Insurers are now adding "multipliers" based on your Earthquake risk. What this has meant is that the total premium went up by 30%, then they added a 200% Multiplier i.e. doubled the premium again. Hence the significant change.

3. The EQC (Earthquake Commission) increased its Levy on Domestic House/Contents to 15c per \$100 of insurance cover (from 5c per \$100) from 1 February 2012 (following the Chch Earthquakes). So your **EQ/WD Levy** has increased by 300%.

Attached as Appendix 2 is a letter regarding "Riskpool" outlines some changes to Riskpool management and commentary on factors impacting Riskpool. Key point to note is that there is in all likelihood another call during the 2013/14 year, Riskpool had hoped the final call of this nature would be in 2012/13.

3. Appendices

Appendix 1 – Insurance risks

Appendix 2 - Riskpool

Contact Officer: Paul Crimp, Group Manager Corporate Support

Appendix 1 – Insurance Risks

13 Insurance Risks

The following is a list of Classes of Insurance, some of which are already part of your Insurance Programme.

The list is not exhaustive and there may be insurance covers that have not been specifically listed about which information will be available on request.

Class of Insurance/Risk	Status
<p>Advance Profits Loss of anticipated income/turnover from a venture, process, expansion or construction programme where loss or damage delays or prevents the commencement of the undertaking.</p>	U
<p>Airport Owners or Operators Legal liabilities arising from the ownership or operation of airfields.</p>	U
<p>All Risks A broad range of perils is available for specified items of particular value. Basis of cover may be "agreed-value".</p>	U
<p>Association Liability Indemnity for claims made against Committee Members of clubs or association arising from wrongful acts in the management of the Club or Association.</p>	U
<p>Aviation Cover on hulls and equipment, ground-based facilities and equipment, specialised liabilities, loss of pilot's licence, chemical liability.</p>	U
<p>Boiler (Explosion, Collapse) Refer Pressure Vessel</p>	U
<p>Burglary Usually covered with the insurance of business assets but may be separately arranged and may include loss following non forcible entry (i.e. theft risks).</p>	X
<p>Business Interruption The gross profit content of any turnover lost following interruption or interference with the business. May include rental income and loss of value(e.g. goodwill on lease). Extra costs to maintain or resume normal turnover. A range of perils is insurable following the Material Damage and other policies on assets and including such risks as compulsory closure (infectious diseases etc) or bomb threat. Various options exist to insure Wages/Salaries/Commissions/Contractual Commitments.</p>	X
<p>Charterers Liability (Aviation/Marine Hull) Protection tailored to meet the conditions of a Marine or Aviation Charterers Agreement for hull and/or liabilities.</p>	U

STATUS: X – Insured U – Uninsured NA – Not Applicable Q – Quoted

Civil Defence Costs

For costs incurred before, during or subsequent to any declared civil defence emergency. X

Computer/Consequential Loss

Electronic breakdown, failure, derangement, and consequential losses arising therefrom including extra costs to maintain normal operations and data reconstruction. Cover may be provided in whole or in part under the insurance of business assets. Extended cover for virus protection and computer fraud is often available. X

Consequential Loss (See Business Interruption) X

Contract Bonds, Guarantees

To meet the terms of an undertaking for performance or payment which would otherwise require a cash deposit or payment in advance U

Contract Works

Protection for the contract "works" in terms of the contract and third party liabilities throughout the contract/maintenance period. May include constructional plant and equipment, temporary buildings or structures and transit risks U

Contract Penalties

Arranged in respect of various types of bonds/guarantees. U

Copyright

Specialised liability coverage for breaches or infringement of copyright. U

Crop Insurance

Covering damage to specified crops due fire & weather perils. U

Domestic Insurances

For dwellings, contents and personal effects. U

Employee Benefits (See also Life & Pensions and Personal Accident)

Including capital benefits (lump sum), superannuation, salary continuance, life. U

Employers Liability

For damages awarded against an employer for injury to an employee in the course of their employment to which the Accident Compensation Acts may not apply. X

Employee Disputes Liability

Cover any costs, including defence costs for any claims against an employer for wrongful acts against an employee. U

Environmental Impairment

Specialised protection not otherwise available under the General Liability insurance for environmental contamination or impairment risks. U

STATUS: X – Insured U – Uninsured NA – Not Applicable Q – Quoted

Erection Risks	
Constructional cover for engineering installation, erection, testing and commissioning risks.	U
Fidelity Guarantee	
Covering goods and/or money lost through fraud or dishonesty of employees.	X
Forest and Rural Fires Act	
For costs imposed on statutory authorities under the legislation.	X
Forestry	
Covers loss or damage to standing/growing timber	U
Frozen Goods	
Deterioration following stoppage of refrigeration equipment for chilled or frozen goods.	X
Glass	
Insurance of glass, glazing and temporary protection and/or security costs.	X
Goods in Transit	
In respect of products or plant away from the premises on a regular or one-off basis. May be covered under the Industrial Special Risks.	X
Harbourmasters Liability	
For maritime-related activities in respect of licensing, warnings, controls and enforcement within harbour limits.	U
Industrial Special Risks	
Provides for the insurance of business assets against an extended range of risks and permits the scope of cover to be tailored to your needs.	X
Liabilities	
• General; in connection with the nominated activities, including legal costs.	X
• Products; arising out of products supplied, including legal costs (New Zealand only or world-wide).	X
• Bailees; in respect of property held under bailment, or in your custody and/or control.	X
• Breach of Copyright; infringement of industrial, property or intellectual rights.	U
• Carriers; for liabilities under legislation	X
• Contractual; in respect of specific Contractual Agreements	U
• Libel and Slander and/or advertisers/publishers	X
• Professional; specialised protection for breach of professional duty, arising from advice or treatment.	X
• Umbrella/Difference in Conditions; a secondary additional layer of protection which may also "drop-down" to provide a broader primary cover around the basic policy.	U

STATUS: X – Insured U – Uninsured NA – Not Applicable Q – Quoted

• Forest/and Rural Fires Act; possible costs which may be incurred under the legislation require special consideration.	X
• Service and Repair; an extension providing cover for damage to property worked upon and arising from the work itself.	U
• Plant and Equipment; the use of certain mobile plant, or of equipment attached to a vehicle may require specific coverage.	X
• Punitive/ Exemplary Damages, (Bodily Injury)	X
Life and Pensions	
• "Keyman" cover; providing funds following loss of "key" personnel.	U
• Accident Compensation (top-up cover);	U
• Capital Benefits; lump sums for specified disabilities	U
• Financial planning; for future needs, retirement etc	U
• Income protection; for specified events	U
• Mortgage protection; following specified events	U
Livestock	
• Specialised protection for nominated animals	U
Machinery	
• Breakdown; costs of repair, replacement following actual breakdown or derangement.	X
• Consequential loss; in respect of financial losses and extra costs following breakdown or derangement.	U
• Liabilities; may be insured separately or as part of General Liability insurance	U
Marine	
• Hull; in respect of vessels and machinery	U
• Cargo; whether imports or exports and also local sendings	U
• Non ownership; exposures under specific contracts	U
• Liabilities; arising from ownership or activities which might generate exposure to costs and expenses.	U
• Overseas to overseas; cargo which does not originate from or arrive in New Zealand requires special insurance protection.	U
Material Damage (See Industrial Special Risks)	X
Money	
Generally insured with the business assets but may be covered separately, includes "negotiable securities".	X

STATUS: X – Insured U – Uninsured NA – Not Applicable Q – Quoted

Motor

On vehicles and legal liabilities arising therefrom. May include non-owned vehicles and contractual obligations. Extensions are available for various additional expenses or increased costs which may follow loss or damage. Cover may include goods in transit.

X

Personal Accident

Individual or Group cover providing tailored lump sum and weekly benefits following specified events including illness (for limited benefits).

X

Pressure Vessel

Explosion or collapse of vessels under steam or fluid pressure and business interruption losses following (refer also Machinery Breakdown/Consequential Loss).

U

Products

- Liability; usually part of Liability policy X
- Guarantee; for costs arising from failure of products to perform as undertaken or intended. U
- Recall; costs and expenses for recall of faulty products U

Professional Indemnity (Refer Liability)

X

Sprinkler Leakage

For damage to property and additional costs arising therefrom. Often covered under Industrial Special Risks.

X

Statutory Liabilities

Legal costs, fines and penalties for breaches of Resource Management Act, Building Act, Health & Safety In Employment Act.

X

Trustee Liability

Indemnity for claims made against trustees arising from wrongful acts in the management of the Trust.

U

Travel

For New Zealand and overseas. Luggage, medical, cash, liability and specialised property covers.

U

Workers Compensation

See Employers Liability.

U

Wreck Removal

For costs incurred directly in maritime wreck removal under statutory duty.

U

Appendix 2 – Riskpool



26 July 2012

South Wairarapa District Council

Att: Paul Crimp

BY EMAIL: paul.crimp@swdc.govt.nz

Dear Paul Crimp,

Riskpool Update

As you are aware the Christchurch earthquakes have resulted in one of the largest insurance events the world has ever seen. The fallout from the losses affecting insurers, and their reinsurers, with exposure to the Christchurch earthquakes has been felt by policyholders across all sectors of the New Zealand economy and across all lines of insurance business. In addition to this the slow recovery from the GFC, and more recently the European sovereign debt worries, has introduced a further element of potential uncertainty and volatility into financial markets.

The members have been telling us for some time that they want Riskpool to provide reliable and stable insurance arrangements, without the risk of calls. As you know this year's offering was for "ground up" cover with increased sums insured. This cover was achieved, despite the challenges in the market place referred to above, through an arrangement with the underwriters of the Australian local government mutual insurance programmes. The arrangements for this year are the first year of a three year programme under which cover is assured and premiums are fixed subject to satisfactory claims performance over the period. They give Riskpool members a high degree of certainty of cover over a period when we expect there will be significant potential for volatility. They also provide a firm platform from which Riskpool can continue to develop and build upon its strategy to ensure that Riskpool remains relevant and responsive to its customer's needs.

As part of this strategy the Board has undertaken some administrative and management changes, within existing budgetary constraints, which took effect at the beginning of this month. A key element of those changes has been the appointment of Juliet Martin as General Manager of Riskpool. Juliet has a broad insurance background, having worked with a number of international insurance companies, with particular expertise in the public liability and professional liability fields. She is also legally qualified. We have no doubt that Juliet's appointment will prove to be of great benefit to the Board and to members, providing an effective and direct line of communication between members and the board as well as coordinating the work of the Fund Manager, Claims Manager and the Scheme Solicitor.

Juliet will be endeavouring to meet with all members over the coming year to discuss the services offered by Riskpool and to explore any suggestions you may have on things which Riskpool might do, or might do better, to ensure that the services offered are what you need. She will also be focussing on rolling out a number of risk management initiatives over the next year to enable members to better identify risk areas and effectively manage those risks.

Paul Carpenter at JLT remains in charge of claims management. The primary focus is on mopping up the remaining weather tightness claims. The good news is that we can see an end to the weather tightness claims because of the changes made to building practices starting in 2003 and the ten year limitation period for bringing claims. Invariably the Council is now the "last man standing" and the Courts continued resistance to efforts to have the Crown share local government's liability burden is not making the negotiation of favourable settlements any easier. A measure of volatility in the value of weather tightness claim settlements therefore remains, both up and down, but we are doing everything we can to limit that volatility and to settle claims within reserve amounts. The Financial Assistance Programme introduced by the Government in 2010 has not had any significant effect on Riskpool's claims performance.

The Board is concerned about the increasingly hostile liability environment for local government, in which the Courts are demonstrating a greater willingness to find liability in areas where there has not historically been liability. One-off cases perhaps, but liability for building defects in residential dwellings ultimately turns upon a case decided in London concerning the faulty foundation of a house built in Gore. The broad trend that we are observing underscores the need for good management of risk to avoid claims and for good management of claims when they arise. The Board continues to take a long term view of the local government sector's legal risk profile and will contest cases that appear to push the boundaries of legal liability involving local government. The sector as a whole, whether a member of Riskpool or not, has benefited from the actions taken and I think the ability to secure "ground up" cover in the current environment is due in no small part to the good work undertaken in that regard over the last 15 years.

Over the last few years the challenge which has occupied most of the Board's time and energy has been the management and settlement of weather tightness claims. True to one of its founding principles (that Riskpool would not react like a traditional insurer when faced with claims) Riskpool tried to stay in the market and provide leaky building cover to all of its members for as long as it could. Some of the smaller councils with good claims history retain limited weather tightness cover even today. While the Board has yet to see the accounts for the year ending 30 June 2012 we expect those accounts to show that the consolidated total of claims paid and reserved by Riskpool will be in the region of \$150 million. Reinsurance cover is estimated to contribute around \$65 million towards the settlement of those claims, leaving a balance of \$85 million to be funded from annual contributions, reserves and from calls. As at 30 June 2011 the net deficit was \$21.1m which will be partially funded by the call currently being invoiced.

Estimating the final cost of weather tightness claims has proved to be very difficult, in part due to the way the Government's Weather tight Homes Service worked. There is a significant lead time between

when the claim was lodged and when it is able to be accurately quantified. Actuarial advice has been taken but hard information was sparse in the early days and the issues were novel. The deterioration in Riskpool's financial position was as sudden as it was dramatic. The accounts, which at the end of June 2008 were showing a manageable deficit of \$1.2million over the previous 11 fund years, were showing a deficit of just over \$21 million over 12 fund years by June 2009. And this came after a \$4 million call made during that year. Claims continued to mature at amounts well in excess of the estimated settlement amounts shown in the 2009 accounts.

In November 2009 the Board advised that it proposed to address the funding deficits arising from weather tightness claims by a potential call for up to \$27 million in three instalments of \$9 million in 2010, 2011 and 2012. At that time we thought that the 2012 call might be for a "wash up" amount less than \$9 million but sadly that has not proved to be the case. In November 2011 we signalled that the 2012 call would need to be for the full \$9million and that there was a possibility of a further \$9 million call in 2013. My letter of March 2012 confirmed the further call in 2013 for \$9 million and advised of the possibility of one further call in July 2014. The calls up to 2013 will bring the total amount raised from calls to \$40 million approximately. The Board has not yet seen the accounts for the year ending 30 June 2012 and is reluctant to make an estimate of the likely amount of the 2014 call before doing so.

We appreciate the effect calls have had, and continue to have, on members and regret the necessity to make them.

Thank you for your continued support of Riskpool.

Should you have any queries in relation to the calls please feel free to contact me directly (ph 027 493 8072). Alternatively you can address your enquiry to Juliet Martin (ph 04 978 1257).

Yours sincerely,

A handwritten signature in blue ink that reads "Bryan Taylor". The signature is written in a cursive, flowing style.

Bryan Taylor

Chairman



NEW ZEALAND MUTUAL
LIABILITY RISKPOOL

South Wairarapa District Council
PO Box 6
Martinborough 5741

PO Box 5521
WELLINGTON 6145

Phone: 04 978 1250
Fax: 04 978 1260

TAX INVOICE

Class: Riskpool – Call
Fund: Local Government Mutual Funds Trustee Ltd
Date: 15/07/2012

GST No: 68-551-226
Invoice Number: C00038

Transaction

July 2012 Call instalment.	Contribution	\$34,213.00
	GST	\$5,131.95
	Total Due	NZD \$39,344.95

Your contact is Juliet Martin

AMOUNT NOW DUE FOR PAYMENT

Payment is due before 20/08/2012.

Payment can be made by:

- Cheque
- Direct Credit to our Bank Account: 01-0527-0061803-00.
- Please ensure that the invoice no. C00038 is quoted.

Please return this with your remittance:

NZ Mutual Liability Riskpool
PO Box 5521
Wellington 6145
Phone: 04 978 1250
Fax: 04 978 1260

Invoice No: C00038
Date: 15/07/2012
GST No: 68-551-226

TOTAL DUE: NZD \$39,344.95
