

Brand of the Year: Outsurance

Outsurance features on the ad industry website www.biz-community.com as last year's brand of the year. This is what biz-community.com has to say:

“Having practically doubled headline earnings per share for the last four years, Outsurance doesn't only look good from the outside, it reeks of the good stuff internally as well. There can be few South Africans who don't fully understand the Outsurance brand and everything it stands for. Thanks to a blizzard of refined, brand-centric advertising, Outsurance has made sure that we all know exactly what the brand is about. With a media profile that combines staff and customer testimonials around key differentiating elements such as customer service, cost, efficiency and a happy work place, Outsurance is riding the crest of a positive tidal wave. The major question, of course, is will the wave break? And if so, when?

that he actually saw flames was when he looked up into the roof through the loft trapdoor. The top of the ladder was already hot. When he got to the balcony with the ladder, there were flames coming through the roof tiles on the south side. He put the ladder over the balcony rail. It was just long enough to reach the ground.

On reaching the ground, Juliet called 10111 on her cell phone. The time of the call was half past midnight. Michael followed down the ladder with a painting and a sculpture rescued from the bedroom.

Within what seemed like minutes of their escape, the entire roof collapsed.

They ran around to the front of the house, and found it in flames, with the cypress trees that grew close up to the dining room windows flashing and popping.

The police arrived, followed by the fire brigade. First they stopped the fire from spreading to the garden cottage, then they proceeded to douse the fire in the main house – until about 4am. The police assisted the couple in rescuing various items from the ground floor and putting all the salvaged items on the front lawn.

The house was effectively destroyed. It was insured for over R2 million.

Shortly after 8am Michael called his insurance broker to report the fire. On her instructions, he then also called Outsurance's help desk to do the same. Shortly afterwards, an Outsurance asses-

sor called and said he had arranged for a fire expert from the CSIR in Pretoria to inspect the site. He would only be able to come the next day. Later, while securing the house, Michael and Juliet noticed that a kitchen window had been broken into. The broken latch was lying in the kitchen courtyard. A crowbar with plaster marks was lying nearby. When he had last used the crowbar, Michael had left it in the garage. He called Outsurance to advise them of this disturbing discovery.

Next day the CSIR expert, Kim Yeats arrived with a sniffer dog and a team from Outsurance. While the CSIR man toured the house, a second assessor took Michael's statement. He asked if Michael minded if he recorded the conversation. Michael didn't.

A few days later Yeats called again, and showed Michael and Juliet where an arsonist had set the fire: in the dining room, at the foot of the stairs and up the stairs. He made the point that the arsonist's intention had been for them not to be able to escape from the house – and that he had used the turpentine Michael used for painting as an accelerant.

Suspicion immediately fell on a frequently drunk and belligerent gardener who Michael had employed for years. The gardener had last been seen when he went on leave on December 22, angrily complaining about his bonus.

There was much coming and going of assessors and building experts until 19 February, when Michael was summoned to a meeting at Outsurance's offices in Pretoria “to clear up some discrepancies”.

There to interview him was Outsurance's claims manager, Renee Otto himself. As the saying goes, from here on there was no more Mr Niceguy.

As is Outsurance's style, this conversation, too, was recorded. *noseweek* has a transcript.

Otto immediately set out to intimidate Michael with his own qualifications and status, and those of his CSIR consultant. Of the CSIR, Otto declared: “They're world-renowned for breakthroughs in fire investigation – they actually gave courses to the FBI in America.” (This was later denied by the CSIR expert.)

Otto continued: “The first thing the CSIR man says is, there's no way there could have been a fire in the roof without the fires from the stairs having ignited the roof. Secondly, if you saw flames coming from the roof while you were in the library area [the landing at the top of the stairs] you'd have been

toast – it would have been like an oven, 800°C plus.

After some debate about when the fire in the garage might have been set – it was extinguished without any damage having been done – the discussion reverted to how the fire got from the ground floor to the roof. According to Otto, his CSIR expert was certain it could only have got there up the stairs. How, then, had Collison managed to get through the blaze to the loft ladder kept on the landing at the top of the stairs?

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An extract:

Otto: You see the problem we have is that according to the fire expert, it is a physical impossibility for you to have managed to get to the ladder. A physical impossibility. You'd have been toast.

Collison: I promise you. Ask Juliet, I walked up and walked across there, I did ...

Otto: OK, so let's say there was a fire in the roof, but it was too far away from you to convect in that room so much. But how do you manage not to see the fire on the stairs?

Collison: I said to you there was no fire on the stairs. It was pitch, pitch black. Two of the walls going up the side of the stairwell are made of wood. If there were a fire on the stairs you would have seen it, it would have been right in your face. It wasn't. The only fire that I saw at that point was up in the roof.

Otto: Is there a possibility you can maybe request your cellphone statements of the night of the incident?

Collison: Absolutely. I don't have a problem with it at all ... What you're actually saying is that I didn't go and get the ladder and that ladder was actually carried down stairs. That's what you're actually saying. I swear ...

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Then the Outsurance man shifted into blackmail mode:

Otto: Let me explain to you the severity of the problem. Arson is a very serious offence. Now, just for what its worth, I practised law for five years as a state advocate. My credentials are against the wall there. Believe me, the courts view arson as a very serious offence.

Collison: It is a serious offence.

Otto: Arson linked to insurance fraud is viewed as a very, very serious offence. I know how the courts view the experts' reports. These are world-renowned experts.

Collison: [indistinct]...