

## ***Some Background to the Group Insurance Scheme - Insurance Brokers***

### ***Russell Forward and Kelsey Forward Forward Planning LTD***

Russell has been in the Insurance industry since April 1988, initially as a National Mutual life agent, and then since 1993 as an independent broker. Kelsey joined the business in August 2012 and picked up the tail end of the earthquake related claims and now runs the entire back office function, including claims.

Forward Planning LTD has been the New Zealand College of Midwives broker since 1999 and has arranged and negotiated the terms for the members Professional Indemnity cover, Public Liability requirements for the access agreements, and Statutory Liability covers, as well as the Colleges own buildings and assets insurance. Russell has also worked closely with the MMPO for over 10 years as well.

Russell has arranged Income Protection and Life insurance for many midwives over the years, and places business through most of the major insurers.

Forward Planning LTD acts as a sub agent for Avon Insurance Brokers, which has been operating in Christchurch for almost 50 years. Avon is aligned with NZ Brokers (a nationwide network of smaller independent broking houses) which gives them similar buying power and policy conditions to the large corporate brokers.

In short, we have built our business on strong relationships with our clients, and as a small business we can react quickly to change.

### ***Tony Gill***

It was my wife who came up with the idea of forming a relationship with LMC Midwives. That was 7 years ago and initially it was LMCs situated in Auckland. We marketed a package involving ACC CoverPlus Extra and private income protection which was cost effective, comprehensive and integrated.

I thoroughly enjoy dealing with LMCs up and down the country and I have learned so much about their job and I never stop learning. They are so passionate about what they do and incredibly hard-working throughout the day and night.

I want to add value to their lives since I am in my 30th year of self-employment and I can assist in many ways such as pointing them in the direction of an accountant, making sure that their assets are properly protected, general insurance, KiwiSaver, home loans, managing their finances more efficiently, creating wealth in the medium to long term and my own area of expertise which is private health insurance, income and mortgage protection, trauma as a lump sum for cancer, heart attack etc, total and permanent disablement and life cover as well as ACC.

I have joined a group of like-minded financial advisers in 2019. The group is called MySolutions and they provide excellent administrative and regulatory support to me which is so important in these challenging times. Nothing has changed in terms of my relationships with my existing clients.