



## Bernie Kane, Director

Registered Financial Advisor and Chartered Insurance Broker

NZCFS Level 5 Qualified

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*"Helping people identify risks and find solutions."*

**Reputation** takes time to build and can be quickly eroded. Insurance, when arranged well, can protect the future of your business and its stakeholders.

**My experience** has been gained from more than 40 Years involvement in the insurance sector. As the director of my own business, I appreciate the challenges that other business owners face. My desire is to ensure that we understand your needs and work alongside you to find the best solution. I'm fascinated with how others run their businesses and I'm passionate about helping them identify the risks inherent in their business and providing solutions so that they have peace of mind.

**Getting the best results** is my goal; how a risk, or claim, is presented has a huge bearing on the outcome. During my time working for an insurance company, across a variety of areas, including senior roles in underwriting and claims, I gained a wealth of knowledge about what an insurer is looking for when considering a risk or deciding on how to proceed with a claim. Applying this knowledge daily and having strong personal relationships with these insurers gives me an edge at claim time.

**People before paperwork** is a motto we follow and this means providing clients with an advice-based service where their needs are the priority. Sound risk management, of which insurance is only part, is one of the cornerstones of a successful business. It is often given less importance than it deserves and treated as just another expense. My role as a Chartered Insurance Broker is to help guide you through the transfer of risk and reduce the stress of arranging appropriate insurance cover.

Claim time is when you see the real value of your insurance programme. Managing the claims process is a fundamental part of my service to you and an area I excel in.

I am able to offer a variety of insurance solutions for your business including Business Continuity Planning, which

helps you design your response to a wide range of risk exposures – not just disaster recovery.

**Continual improvement** is paramount when you've been in the insurance industry as long as I have. My team and I wholeheartedly believe that we owe it to our clients to keep ahead of industry change and new regulations. A big part of this was voluntarily undertaking the latest insurance training to ensure our professional development *exceeded* the highest level of insurance regulations.

**Proudly New Zealand owned and operated**, means we are easily able to adapt to our client's immediate needs. Our profits stay in NZ, rather than being passed on to overseas parent companies, and we love that.

**Added customer protection is provided by our Insurance Advisernet (IANZ) network.**

### Specialisations

- Fire & General Insurance Products
- Liability Programmes
- Scheme Management - Groups & Associations
- Claims Management
- Risk Analysis and Solutions
- Business Continuity Planning
- Relationship Management
- Conflict Resolution

### Qualifications And Memberships

- Registered Financial Adviser (FSP72082)
- NZQA National Certificate of Financial Services – Financial Advice (Level 5)
- Diploma of Business Studies
- Insurance Brokers Association of NZ (IBANZ)
- Professional IQ College of NZ
- Insurance Advisernet NZ (IANZ)
- Member of NZ Insurance Law Association



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