

## Overview

Our front end insurance expertise is industry leading, encompassing the full spectrum of corporate, technology, insurance and regulatory services necessary to support a modern insurance business.

We have a comprehensive knowledge of the wider financial services industry, with our partners heavily involved in insurance industry bodies and at the forefront of regulatory reforms, meaning we understand the commercial and regulatory drivers behind a successful product. Our experts are market leaders with a reputation for delivering excellent advice and great client service.

Our front end insurance team is supported by our insurance litigation practice, which forms part of one of the largest leading dispute resolution practices in New Zealand. Our dispute resolution team advises on potential claims and litigation issues, providing first-hand experience on policy terms that may become contentious. It also provides strategic advice on complex regulatory issues, managing relationships with the regulators and responding to enforcement investigation and action.

We work with some of the country's leading insurance market participants including AA Insurance, AIA New Zealand, IAG New Zealand, Medical Assurance Society and nib NZ.

## Representative Experience

- Acting for a prominent life and health insurer on its product distribution arrangements.
- Advising a number of insurers on the implications of the Financial Services Legislation Amendment Act 2019 and strategies to adopt in response, whether that involved optimising their Financial Advice Provider proposition or implementing procedures to ensure a no advice model, and adjusting distribution arrangements in response to the new regime.
- Assisting our insurer clients constructively respond to regulatory investigations and thematic reviews.
- Assisting insurance providers and dealer groups with training in response to changes to the financial advice regime, conduct and culture initiatives, and regulatory actions.
- Assisting a number of insurers with their submissions in relation to the proposed new regulatory conduct regime contained in the Financial Markets (Conduct of Institutions) Amendment Bill.
- Advising insurers on the regulators' conduct and culture reviews, assisting with the development of their responses, compliance and remediation plans, and conduct risk management.
- Assisting with obtaining insurer licences and approvals for transfers and amalgamations from the Reserve Bank.
- Ensuring insurance policies and administrative practices are consistent with the requirements of the Human Rights Act.
- Advising a number of insurers, banks and independent financial advice groups on insurance distribution arrangements, including both the contractual arrangements and related regulatory matters. More recently this has included reviewing and updating distribution arrangements to ensure alignment with regulators' expectations of

conduct and culture and delivering good customer outcomes.

- Assisting a variety of corporate clients and insurers on the placement of warranty and indemnity insurance in relation to both buy side and sell side policies.

## Your Key Contacts

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