

The Cooke Fuller Group was established in 1981 and initially specialised in estate and retirement planning. Today, this multifaceted brokerage offers over 5000 clients access to a complete range of insurance-related products.

The Group attributes its success to its subscription of “old fashioned” values in client service, ongoing development of expertise, adaptability to changes in the Financial Services Industry and an ongoing commitment to the growth and success of South Africa.

From humble beginnings in Durban, the firm has become a “one stop brokerage shop” where the short-term and long-term insurance needs of its ever-growing client base are serviced by a staff complement of over 40 personnel.

Cooke Fuller is committed to the future development of its business, focusing on the needs of its clients and improving product offerings and service levels.

### **Short-Term Insurance**

Cooke Fuller Insurance Brokers (Pty) Ltd is a specialist short-term insurance brokerage. The company’s highly qualified account managers render advice to private individuals, as well as to small, medium, and large businesses in areas including:

- General domestic insurance
- Motor only insurance for high-value vehicles
- General commercial and corporate insurance
- Body Corporate/Sectional Title insurance
- Engineering (contract works, contractor’s liability, plant all risks)
- Farming (combination of domestic and commercial insurance as required by the farmer)
- Marine insurance (marine cargo insurance, boats, yachts, imports, exports)
- Specialist covers (professional indemnity insurance, guarantees, and specialist liabilities).

Cooke Fuller Insurance Brokers (Pty) Ltd offers outstanding service via delegated authority issued by major insurers. This allows the company to provide full administrative services including the issue of policies and efficient processing of claims. The firm holds Professional

Indemnity Insurance, Fidelity Insurance, as well as an Intermediary Guarantee Certificate, which allows the company to undertake its own premium collection.

Cooke Fuller Insurance Brokers (Pty) Ltd is proud to be affiliated with FIA (Financial Intermediaries Association of South Africa), and its service and operational standards therefore comply with those set out by FIA guidelines.

### **Long-Term Insurance/Financial Planning**

Cooke Fuller Employee Benefits (Pty) Ltd and Cooke Fuller Risk Benefits (Pty) Ltd are managed by Emma Fuller and Adrian Fuller, both of whom are Certified Financial Planners. Emma and Adrian have a combined experience of over 22 years and are both members of the Financial Planning Institute.

Cooke Fuller Employee Benefits (Pty) Ltd and Cooke Fuller Risk Benefits (Pty) Ltd render advice and intermediary services in the following areas of financial planning:

- Investment planning (portfolio structuring, performance tracking, risk profiling)
- Retirement planning (retirement annuities, endowment policies)
- Estate planning (life cover)
- Business Assurance (partnership assurance, key man assurance, contingent liability insurance, loan account redemption plans).

Cooke Fuller Employee Benefits (Pty) Ltd specialises in the administration of pension and provident funds, as well as group funeral schemes. Clients also have access to its in-house scheme, The Complete Health and Medical Plan. This scheme, administered by Cooke Fuller Risk Benefits (Pty) Ltd, offers individual products such as group life assurance, and income protection, at group rates. The Scheme has been developed over the past 25 years and offers a comprehensive range of benefits to over 300 clients.

Cooke Fuller Employee Benefits (Pty) Ltd and Cooke Fuller Risk Benefits (Pty) Ltd render independent and impartial advice via contracts with all major insurers and investment houses.

Its retail clients have recognised the need for thorough and realistic retirement planning as well as the critical importance of business assurance. Protecting its clients through the careful consideration of these areas of financial planning is and has always been of paramount

importance to the firm. This, coupled with the companies' strong succession plan, continues to provide comfort to its clients.