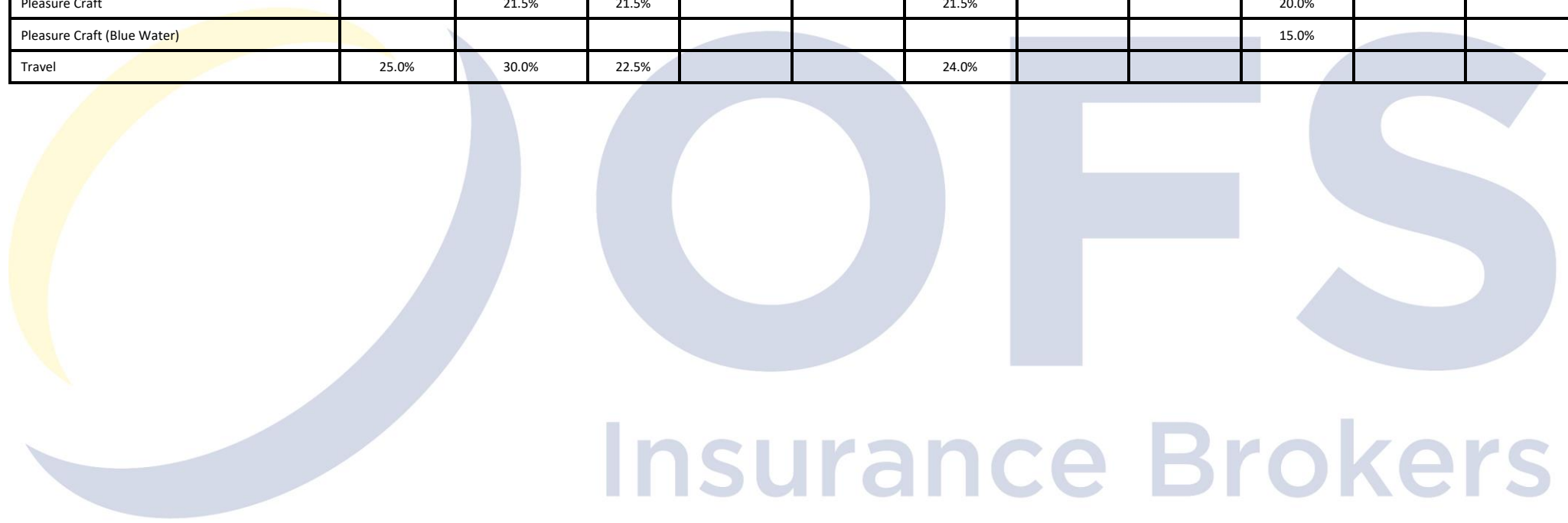




NZbrokers Broker Commission Insurance Policy Class	AIG Insurance	Allianz Insurance (including Club Marine, Allianz Global & Global Transport)	Ando Insurance	Chubb Insurance	Dual Underwriting	NZI Insurance (including Lumley Insurance)	QBE Insurance	Rosser Underwriting (Chubb & Zurich Insurance)	Vero Insurance (including Vero Marine)	Vero Liability Insurance	Zurich Insurance
<b>Domestic - Personal Insurance</b>											
Home, Contents & Landlords Insurance			24.0%			24.0%			24.5%		
Private Motor			14.0%			14.0%			14.5%		
Pleasure Craft		21.5%	21.5%			21.5%			20.0%		
Pleasure Craft (Blue Water)									15.0%		
Travel	25.0%	30.0%	22.5%			24.0%					





Life and Health Insurance	AIA		AMP		Asteron		Fidelity		NIB	
	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal
New Business	Risk Products 190%	7.50%	100%	All Benefits 6% - 12%	200% (Upfront)	5% increases to 10% 4 years onwards	200%	10%	5% to 100%	5% - 20%
					150% (Spread 20)	20%				
					80% (Level 30)	30%				
New Business Group	120%	13.50%			20% (Nominal)	20% each renewed year (Nominal)	0-25%	0-25%	Either 5%, 10% 15%	Either 5%, 10% 15%
New Business Level Term Risk	120%	13.50%			Same as New Business	Same as New Business	160%	10%		
New Business Health Insurance	30%	20%			N/A	N/A	N/A	N/A		
Health sold with a risk product	120%	7.50%			N/A	N/A	N/A	N/A		
Disability benefits					Same as New Business	Same as New Business	200%	10%		
Medical & Hospital					N/A	N/A	N/A	N/A		
Medical					N/A	N/A	N/A	N/A		

#### **Fire & General Insurance Products**

- We receive commission (brokerage) when you, the client accepts our financial advice and purchases an insurance policy. The commission is paid to us by the Insurer (product provider) based on each insurance policy that you purchase. The commission only applies to the company premium and natural disaster premium portion of the total premium and excludes any fire emergency levies, EQ levies or other government charges.

#### **Life and Health Insurance products**

- We receive commission when you, the client, accepts our financial advice and purchases Life and or Health insurance policies. The commission is paid by the Insurer (product provider) based on each insurance policy that you purchase. The commission only applies to the company premium portion of the total premium.