How do we get paid for the Financial Advice and Products that we provide to you?

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 (Vero Marine)	Vero Liability Insurance	Zurich Insurance
Commercial Insurance											
Material Damage Insurance											
Business Interruption Insurance			24.0%	25.0%	24.0 -25.0%						
Contract Works Insurance	24.0%	24.0%				24.0%	24.0%	24.25%	24.0%		25.0%
Personal Accident, Accident & Health											
Engineering & Machinery Breakdown											
Natural Disaster Insurance	9.0%	9.0%	9.0%	10.0%	7.0%	9.0%	9.0%	9.0%	9.0%		10.0%
General Liability Insurance											
Employers Liability Insurance & Combined											
Statutory Liability Insurance											
Employment Disputes Insurance											
Legal Prosecution & Defence, Legal Edge	24.0%	24.0%	24.0%	24.0%	24.0 - 25.0%	24.0%	24.0%	24.25%	24.0%	25.00/	25.00/
Internet Liability		24.0%								25.0%	25.0%
Professional Indemnity Insurance & IT											
Cyber Liability and Crime Insurance											
Directors & Officers, Association Liability											
Management Liability											
Commercial Motor & Mobile Plant Insurance		14.0%	14.0%	14.0%		14.0%	14.0%	12.5%	14.0%		14.0%
Marine-Hull, Builders Risk, Liability											2
Cargo Insurance & Transit	21.0%	21.0%	21.0%	22.5%		21.0%	21.0%		20.0%		21.0%
Carriers Liability											
Travel	25.0%	30.0%	22.5%	25.0%	25.0%	24.0%					
Trade Credit						10.0%					
Aviation	15.0%										
Livestock/Bloodstock			18.75%		18.75%						
Crop Insurance											

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
Domestic - Personal Insurance											
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%					

Insurance Brokers

Insurance Policy Class (Insurers and Underwriters Outside of NZBM)	AMP Insurance	Classic Cover	Delta Underwriting Agency	Insurance Facilitators	IUA	Protecsure	Star Insurance	Sunderland Marine
Commercial Insurance								
Material Damage Insurance	24.0%		20.0%	10% - Forestry	22.5%	20.0%		
Business Interruption Insurance	24.0%		20.0%		22.5%			
Contract Works Insurance	24.0%							
Personal Accident, Accident & Health	24.0%							
Engineering & Machinery Breakdown	24.0%							
Natural Disaster Insurance	9.0%		7.5%		7.5%			
General Liability Insurance	24.0%		22.5%		0.0%	20.0%		
Employers Liability Insurance & Combined	24.0%		22.5%		0.0%			
Statutory Liability Insurance	24.0%		22.5%		0.0%			
Employment Disputes Insurance	24.0%		22.5%					
Legal Prosecution & Defence, Legal Edge	24.0%							
Internet Liability	24.0%							
Professional Indemnity Insurance & IT	24.0%		22.5%					
Cyber Liability and Crime Insurance	24.0%		20.0%					
Directors & Officers, Association Liability	24.0%		22.5%					
Management Liability	24.0%							
Commercial Motor & Mobile Plant Insurance	14.0%				10.0%			
Marine-Hull, Builders Risk, Liability	20.0%							15.0%
Cargo Insurance & Transit	20.0%							0 14 0
Carriers Liability	20.0%				er		$\mathbf{OK}($	
Travel								
Domestic - Personal Insurance								
Home, Contents & Landlords Insurance	24.5%							
Private Motor	14.5%	10.0%	10.0%				10.0%	
Motorcycle		10.0%					10.0%	
Pleasure Craft	20.0%							15.0%
Pleasure Craft (Blue Water)	15.0%							
Travel								

Life and Health	AIA		АМР		Asteron		Fidelity		NIB		
Insurance	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	srok	ers	

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.