

# HOW DO WE GET PAID FOR THE FINANCIAL ADVICE & PRODUCTS THAT WE PROVIDE FOR YOU



NZbrokers Broker  
Commission Insurance  
Policy Class

AIG Insurance	Allianz Insurance (incl Club Marine, Allianz Global & Global Transport)	Ando Insurance	Chubb Insurance	Dual Underwriting	NZI Insurance (inc Lumley Insurance)	QBE Insurance	Rosser Underwriting (Chubb & Zurich Insurance)	Vero Insurance (Vero Marine)	Vero Liability Insurance	Zurich Insurance
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## COMMERCIAL INSURANCE

Material Damage Insurance										
Business Interruption Insurance										
Contract Works Insurance	24%	24%	24%	25%	24%	24%	24%	24.25%	24%	25%
Personal Accident, Accident & Health										
Engineering & Machinery Breakdown										
Natural Disaster Insurance	9%	9%	9%	10%	7%	9%	9%	9%	9%	10%
General Liability Insurance										
Employers Liability Insurance & Combined Statutory Liability Insurance										
Employment Disputes Insurance										
Legal Prosecution & Defence, Legal Edge	24%	24%	24%	24%	24%	24%	24%	24.25%	24%	25%
Internet Liability										
Professional Indemnity Insurance & IT										
Cyber Liability and Crime Insurance										
Directors & Officers, Association Liability										
Management Liability										
Commercial Motor & Mobile Plant Insurance		14%	14%	14%		14%	14%	12.5%	14%	14%
Marine-Hull, Builders Risk, Liability										
Cargo Insurance & Transit	21%	21%	21%	22.5%		21%	21%		20%	21%
Carriers Liability										
Travel	25%	30%	22.5%	25%	25%	24%				
Trade Credit										
Aviation	15%									
Livestock/Bloodstock			18.75%		18.75%			21.5%		
Crop Insurance								20%		

## DOMESTIC - PERSONAL INSURANCE

Home, Contents & Landlords Insurance			24%	25% as NB 22.5% as RNL	24%	24.5%		24.5%		
Private Motor			14%		14%	14.5%		14.5%		
Pleasure Craft		21.5%	21.5%		21.5%	21.5%		20%		
Pleasure Craft (Blue Water)								15%		
Travel	25%	30%	22.5%	25%	25%	24%				

## 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.

# HOW DO WE GET PAID FOR THE FINANCIAL ADVICE & PRODUCTS THAT WE PROVIDE FOR YOU



Insurance Policy Class (INSURERS AND UNDERWRITERS OUTSIDE OF NZBM)	AMP Insurance	Insurance Berkshire Hathaway	Club Auto	Delta Underwriting Agency	IUA	Mecon Insurance	New India	Nautilus Marine	Protecsure	TLC	UAA
<b>PREMIUM CLASS COMMERCIAL INSURANCE</b>											
Material Damage Insurance	24%	0%		20%	22.5%		20%		20%		15%
Business Interruption Insurance	24%	0%		20%	22.5%		20%				
Contract Works Insurance	24%	0%				22%					
Personal Accident, Accident & Health	24%	0%									
Engineering & Machinery Breakdown	24%	0%									
Natural Disaster Insurance	9%	0%		7.5%	7.5%	7%	5%				
General Liability Insurance	24%	0%		22.5%	0%	22%			20%	17.5%	15%
Employers Liability Insurance & Combined	24%	0%		22.5%	0%					17.5%	15%
Statutory Liability Insurance	24%	0%		22.5%	0%					17.5%	15%
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%							
Directors & Officers, Association Liability	24%	0%		22.5%							
Management Liability	24%	0%									
Commercial Motor & Mobile Plant Insurance	14%	0%			10%					10%	15%
Marine-Hull, Builders Risk, Liability	20%	0%						15%			
Cargo Insurance & Transit	20%	0%						20%			
Carriers Liability	20%	0%						20%			
Travel		0%									
<b>DOMESTIC - PERSONAL INSURANCE</b>											
Home, Contents & Landlords Insurance	24.5%										
Private Motor	14.5%		10%								
Motorcycle								20%			
Pleasure Craft	20%							20%			
Pleasure Craft (Blue Water)	15%										
Travel											

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