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 (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
Commercial Insurance											
Material Damage Insurance										·	
Business Interruption Insurance											
Contract Works Insurance	24.0%	24.0%	24.0%	25.0%	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											
Internet Liability	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%	24.25%	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 Marine-Hull, Builders Risk, Liability		14.0%	14.0%	14.0%		14.0%	14.0%	12.5%	14.0%		14.0%
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 %		21.5%
Crop Insurance								20.0%
Domestic - Personal								
Insurance								
Home, Contents & Landlords Insurance			24.0%	25.0% as NB 22.5% as RNL		24.0%	24.5%	24.5%
Private Motor			14.0%			14.0%	14.5%	14.5%
Pleasure Craft		21.5%	21.5%			21.5%	21.5%	20.0%
Pleasure Craft (Blue Water)								15.0%
Travel	25.0%	30.0%	22.5%	25.0%	25.0%		24.0%	

Insurance Policy Class (INSURERS AND UNDERWRITERS OUTSIDE OF NZBM)	AMP Insurance	Berkshire Hathaway	Club Auto	Delta Underwriting Agency	IUA	Mecon Insurance	New India	Nautilas Marine	Protecsure	TLC	UAA
Premium Class											
Commercial Insurance											
Material Damage Insurance	24.0%	0.0%		20.0%	22.5%		20.0%		20.0%		15.0%
Business Interruption Insurance	24.0%	0.0%		20.0%	22.5%		20.0%				
Contract Works Insurance	24.0%	0.0%				22.0%					
Personal Accident, Accident & Health	24.0%	0.0%									
Engineering & Machinery Breakdown	24.0%	0.0%									
Natural Disaster Insurance	9.0%	0.0%		7.5%	7.5%	7.0%	5.0%				
General Liability Insurance	24.0%	0.0%		22.5%	0.0%	22.0%			20.0%	17.5%	15.0%
Employers Liability Insurance & Combined	24.0%	0.0%		22.5%	0.0%					17.5%	15.0%
Statutory Liability Insurance	24.0%	0.0%		22.5%	0.0%					17.5%	15.0%
Employment Disputes Insurance	24.0%	0.0%		22.5%							
Legal Prosecution & Defence, Legal Edge	24.0%	0.0%									
Internet Liability	24.0%	0.0%									
Professional Indemnity Insurance & IT	24.0%	0.0%		22.5%							
Cyber Liability and Crime Insurance	24.0%	0.0%		20.0%							
Directors & Officers, Association Liability	24.0%	0.0%		22.5%							
Management Liability	24.0%	0.0%									
Commercial Motor & Mobile Plant Insurance	14.0%	0.0%			10.0%					10.0%	15.0%

Marine-Hull, Builders Risk, Liability	20.0%	0.0%	15.0%
Cargo Insurance & Transit	20.0%	0.0%	20.0%
Carriers Liability	20.0%	0.0%	20.0%
Travel		0.0%	
Domestic - Personal Insurance			
Home, Contents & Landlords Insurance	24.5%		
Private Motor	14.5%	10.0%	
Motorcycle			20.0%
Pleasure Craft	20.0%		20.0%
Pleasure Craft (Blue Water)	15.0%		
Travel			

Life and Health Insurance	Acc	uro	A	A	АМ	IP	Д	steron	Asto	eron	Ci	gna	Fide	elity		NIB	Partne	ers Life	Southe	rn Cross
	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal	Up Front	Renewal
New Business	30%	30%	Risk Products 190% (paper application) 210%	7.50%	175%	All Benefits 6% AXA 7.5%	200%	5% increases to 10% On month 36	80%	5% increases to 10% 4 years onwards	230%	7.5%	200%	10%	140%	5%	220% 100% 25%	30% 10% 25%	30%	\$138.88 per person per policy
			(electronic application)			AXA 7.5%			150%	20%							75%	15%		
New Business Group									190%	30%					Either 5%, 10% 15%	Either 5%, 10% 15%	7370	1376	Under 100 employee s 30 % Over 100 employee s 10%	\$138.88 per person per policy
New Business Level Term Risk			120% (paper application) 130% (electronic application)	13.50%							190%	7.5%	160%	8%						
New Business Health Insurance			30% (paper application) 40% (electronic application)	20%																

lealth sold with a	120% (paper 7.50%		
isk product	application)		
	130%		
	(electronic		
	application)		
Disability benefits		170% 15%	
Medical & Hospital			100% 7.5%
Medical			100% 7.5%
			0% 25%

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.

Partners Life Bonus Commission Rates

We may receive Bonus Commission for Policies sold, the commission rates are Upfront 80-100% and on Renewal 7-8.5%, for Medical Upfront 25% and on Renewal 8.5%. The Payment and the amount of the Bonus Commission is based on the results of certain criteria that Financial Advisers are required to meet and they are measured against, the criteria include:

- Customer Advice Complaints
- Advice Process
- Cancellations
- Non-Disclosure and Misstatements
- Services Activity