

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	Nautilus 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%

Health sold with a risk product	120% (paper application)	7.50%				
	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.