

Commission paid to Malcolm Flowers Insurances Ltd

Malcolm Flowers Insurances Ltd receives a commission (brokerage) when you, the client, accepts our financial advice and purchases an insurance policy. The commission is paid to us by the Product Provider (Insurer) based on each insurance policy that you, the client, purchase.

The commission is only paid on the portion of the premium that the Product Provider (Insurer) receives – called the ‘company premium’. The company premium consists of the total premium less government levies and taxes. The commission paid by the Product Provider (Insurer) is detailed below. Note this is the maximum commission payable and in some circumstances actual commission is less than shown below. We may charge clients fees for financial advice. We will tell you what the fee is before you accept any advice from us or our Advisers. We will charge fees that are payable by you the client when our advice is followed, accepted and the insurance policy is purchased. The fees we charge are for our placement, implementation and administration of the insurance policies that you choose to accept and purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

15 March 2026 NZbrokers Member Commission	AIG	Allianz- Assistance	Ando	Berkshire Hathaway Specialty	Chubb	Classic Cover	Cover-More	Delta	Dual (includes IUA)	Emergence	Lumley
Aviation	15.0%							0.0% (UAVs)			
Commercial Marine (Hull; Liability; Cargo; Carriers Liability)	21.0%				22.5%						21.0%
Commercial Marine (Hull; Marina or Port Ops; Stevedores; Ship Repairers)			15.0%								
Commercial Motor			14.0%		14.0%				12.0%		14.0%
Contract Works	24.0%		20.0%		24.0%				22.5%		24.0%
Crop											
D&O Liability (incl. Association Liability)	24.0%		22.5%	25.0%	24.0%			23.0%	24.0%		24.0%
Engineering & Machinery Breakdown	24.0%		24.0%		24.0%				24.0%		24.0%
Environmental Impairment Liability								15.5%			
General Liability; Employment Liability; Employment Disputes	24.0%		24.0%	25.0%	24.0%			23.0%	24.0%		24.0%
House & Contents			20.0%		25.0% as NB 22.5% as RNL						24.0%
Intellectual Property Legal Expenses; Medical Malpractice				25.0%				20.5%			
Legal Edge											
Legal Prosecution Defence; Internet Liability; Fidelity or Crime			24.0%	25.0%				23.0%			24.0%
Livestock; Bloodstock			18.75%								
Management Liability				25.0%					24.0%		
Manufacturers Liability								20.5%			
Marine Builders Risk			15.0%		22.5%						
Material Damage; Business Interruption	24.0%		24.0%	24.0%	25.0%			20.0%	22.5%		24.0%
Mobile Plant				15.0%							
Natural Disaster	9.0%		9.0%	9.0%	10.0%			8.0%	7.5%		9.0%
Personal Accident, A&H, Disability	24.0%		24.0%		24.0%				24.0%		24.0%
Pleasure Craft			20.0%								21.5%
Pleasure Craft (Blue Water)											
Private Edge; Cyber; Crime	24.0%		20.0%		20.5% (Cyber only)			20.5%	20.0%	20.0%	
Private Motor			13.0%			10.0%					14.0%
Professional Indemnity; Information Tech Liability	24.0%		22.5%	25.0%	24.0%			23.0%	24.0%		24.0%
Q Pack Plus Combined Liability											
Trade Credit											
Travel	25.0%	30.0%	22.5%		25.0%		28.0%				



Allianz @ Partners


 Cover-More
TRAVEL INSURANCE


Lumley



15 March 2026 NZbrokers Member Commission	Nautilus Marine	New India Insurance	NZI	QBE	360 Commercial (Chubb & AIG)	Star Underwriting Agency	TLC Underwriting Agency	UAA	Vero	Vero Liability	Zurich
Aviation											
Commercial Marine (Hull; Liability; Cargo; Carriers Liability)	15.0%		21.0%	21.0%					20.0%		21.0%
Commercial Marine (Hull; Marina or Port Ops; Stevedores; Ship Repairers)	15.0%								20.0%		
Commercial Motor			14.0%	14.0%				15.0%	20.0%		14.0%
Contract Works			24.0%	24.0%					20.0%		25.0%
Crop									20.0%		
D&O Liability (incl. Association Liability)			24.0%	24.0%	23.25%		17.5%		20.0%	25.0%	25.0%
Engineering & Machinery Breakdown			24.0%	24.0%					20.0%		25.0%
Environmental Impairment Liability											
General Liability; Employment Liability; Employment Disputes			24.0%	24.0%	23.25%		17.5%	15.0%	20.0%	25.0%	25.0%
House & Contents			24.0%	24.5%					20.0%		
Intellectual Property Legal Expenses; Medical Malpractice											
Legal Edge										25.0%	
Legal Prosecution Defence; Internet Liability; Fidelity or Crime							17.5%		20.0%		
Livestock; Bloodstock			18.75%						20.0%		
Management Liability					23.25%						
Manufacturers Liability											
Marine Builders Risk	15.0%		21.0%						20.0%		21.0%
Material Damage; Business Interruption		20.0%	24.0%	24.0%	23.25%				20.0%		25.0%
Mobile Plant				14.0%			12.5%	15.0%			
Natural Disaster		5.0%	9.0%	9.0%	8.0%				20.0%		10.0%
Personal Accident, A&H, Disability			24.0%	24.0%					20.0%		25.0%
Pleasure Craft	20.0%		21.5%	21.5%					20.0%		
Pleasure Craft (Blue Water)	20.0%								20.0%		
Private Edge; Cyber; Crime										25.0%	
Private Motor	15.0%		14.0%	14.5%		10.0%			20.0%		
Professional Indemnity; Information Tech Liability			24.0%	24.0%	23.25%				20.0%	25.0%	25.0%
Q Pack Plus Combined Liability				24.0%							
Trade Credit				10.0%							
Travel											

