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.

Malcolm Flowers Insurances Ltd
Insurance Brokers

MALCOLM FLOWERS
INSURANCES LTD
Insurance Brokers

1 September 2026 NZbrokers Member Commission	AIG	Ag Guard	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%			20.00%		22.5%						21.0%
Commercial Marine (Hull; Marina or Port Ops; Stevedores; Ship Repairers)				20.0% Hollard 15.0% Lloyds								
Commercial Motor		14.0%		14.0%		14.0%			14.00%	12.0%		14.0%
Contract Works	24.0%			24.0% Hollard 20.0% Lloyds		24.0%				22.5%		24.0%
Crop												
D&O Liability (incl. Association Liability)	24.0%			24.0% Hollard 22.5% Lloyds	25.0%	24.0%			23.0%	24.0%		24.0%
Engineering & Machinery Breakdown	24.0%	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%		24.0%	25.0%	24.0%			23.0%	24.0%		24.0%
House & Contents		24.0%		22.0%		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; Dogs		20.0%		18.75%								
Management Liability				24.00%	25.0%					24.0%		
Manufacturers Liability									20.5%			
Marine Builders Risk				15.0%		22.5%						21.00%
Material Damage; Business Interruption	24.0%	24.0%		24.0%	24.0%	25.0%			20.0%	22.5%		24.0%
Mobile Plant					15.0%							24.00%
Natural Disaster	9.0%	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% (Cyber Only)		20.5% (Cyber Only)			20.5%	20.0%	20.0%	
Private Motor		14.0%		13.0%			10.0%					14.0%
Professional Indemnity; Information Tech Liability	24.0%			24.0% Hollard 22.5% Lloyds	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%		25.0%				

MALCOLM FLOWERS
INSURANCES LTD
Insurance Brokers

1 September 2026 NZbrokers Member Commission	Nautilus Marine	New India Insurance	NZI	NZI Blue	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%				21.0%					20.0%		
Commercial Motor			14.0%		14.0%			12.5%	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%	24.0%	24.5%					20.0%		
Intellectual Property Legal Expenses; Medical Malpractice												
Legal Edge											25.0%	
Legal Prosecution Defence; Internet Liability; Fidelity or Crime			24.0%					17.5%		20.0%		
Livestock; Bloodstock; Dogs			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% AIG 15.0% Lloyds				20.0%		25.0%
Mobile Plant			24.0%		14.0%			12.5%	15.0%			
Natural Disaster		5.0%	9.0%	9.0%	9.0%	8.0% AIG 7.50% Lloyds				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			24.0%					17.5%			25.0%	
Private Motor	15.0%		14.0%	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												