



Commission paid to Albany Insurance Services Ltd / Albany Insurance Services Canterbury Ltd.

Albany Insurance Services Ltd / Albany Insurance Services Canterbury Ltd receive commissions when you the Client accepts our financial advice and purchases an Insurance Policy. The commission is paid by the Product Provider on each insurance policy that you the client purchases. The commission is only paid on the portion of the premium that the insurance company receives – called ‘the company premium’. The company premium consists of the total premium less government levies and taxes. The commission paid by the insurance company is displayed below. Note this is the maximum commission payable and in some circumstances actual commission is less than shown below. **Fees:** We may charge clients fees for financial advice which we will clearly detail and advise before you accept any advice from Us. We will charge fees that are payable by you the Client when our advice is followed and accepted, and the insurance policy is purchased. The fees we charge are for our service, placement, and administration of the insurance policies and claims.

	INSURERS - PRODUCT PROVIDERS													
Insurance Product	AIG	Allianz (incl Club Marine and Allianz Global)	Ando	Berkshire Hathaway	Chubb	Dual	Delta	Lumley	IAG New Zealand Limited	QBE	Rosser (Chubb & Zurich only)	Vero	Vero Liability	Zurich
Material Damage	24.0%	24.0%	24.0%		25.0%	24.0%		24.0%	24.0%	24.0%	24.25%	24.0%		25.0%
• Natural Disaster	9.0%	9.0%	9.0%		10.0%	7.0%		9.0%	9.0%	9.0%	9.0%	9.0%		10.0%
Business Interruption	24.0%	24.0%	24.0%		25.0%	24.0%		24.0%	24.0%	24.0%	24.25%	24.0%		25.0%
Natural Disaster	9.0%	9.0%	9.0%		10.0%	7.0%		9.0%	9.0%	9.0%	9.0%	9.0%		10.0%
Contract Works	24.0%	24.0%	24.0%		24.0%	24.0%		24.0%	24.0%	24.0%		24.0%		25.0%
Natural Disaster	9.0%	9.0%	9.0%		10.0%	7.0%		9.0%	9.0%	9.0%				
General & Products Liability	24.0%	24.0%	24.0%		24.0%	24.0%	22.5%	24.0%	24.0%	24.0%	24.25%	24.0%	25.0%	25.0%
EL & Stat Liability and Emp. Disputes	24.0%	24.0%	24.0%		24.0%	24.0%	22.5%	24.0%	24.0%	24.0%	24.25%	24.0%	25.0%	25.0%
Legal Prosecution Defence								24.0%						
Internet Liability							22.5%	24.0%						
Fidelity or Crime							22.5%	24.0%						
Private Edge, Cyber, Crime	24.0%					20.0% (Cyber)								
Professional Indemnity	24.0%	24.0%	24.0%		24.0%	24.0%	22.5%	24.0%	24.0%	24.0%	24.25%	24.0%	25.0%	25.0%
Information Technologies							22.5%			24.0%				
Q Pack Plus Combined Liability										24.0%				
Management Liability						24% (Mind the Gap)					24.25% (SurePac)			
D&O Liability (incl Association Liability)	24.0%	24.0%	24.0%		24.0%	24.0%	22.5%	24.0%	24.0%	24.0%	24.25% (SurePac)	24.0%	25.0%	25.0%
Legal Edge												25.0%	25.0%	

