

# cactus

Insurer	Product Type	Commision
<b>AIG New Zealand</b>		
	Material Damage & Business Interruption	23.00%
	Natural Disaster	6.50%
	Employers Liability	23.00%
	Public & Products Liability	23.00%
	Statutory Liability	23.00%
	Accident & Health including:- Corporate Travel Group Personal Accident, Group Sports Injury Individual Personal Accident Individual Travel - ( <i>Internet Travel</i> ) Expatriate	Corporate Travel 25.0%.Group Personal Accident 20.0%. Expatriate 20.0%
	Commercial Property incl. Business Interruption (non Steadfast SME Binder)	Perils 23.0%,
	Natural Disaster	6.50%
	Contract Works	20.00%
	Engineering/Machinery Breakdown	20.00%
	Marine Cargo	20.00%
	Marine Liabilities/Carriers Liability	15.00%
	General Liability incl. Statutory & Employers, Private Edge	23.00%
	Cyber/Crime	20.00%
	Umbrella/Excess Liability	20%
	Trustees Liability	20%
	Directors & Officers	25%
	Professional Indemnity	20%
	Employment Practices Liability	20%
<b>ANDO Insurance Group</b>		
	Material Damage & Business Interruption	25.00%
	Natural Disaster	9.00%

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	Liability products	25.00%
	Crime/Fidelity	25.00%
	Private Motor Vehicle	15.00%
	Commercial Motor Vehicle	15.00%
	Contract Works	20.00%
	Contact Works - Natural Disaster	9.00%
	Engineering lines	20.00%
	House and Contents	25.00%
	Personal Accident	25.00%
	Commercial Marine - Cargo	20.00%
	Commercial Marine - Liability	20.00%
	Commercial Marine - Hull	20.00%
	Pleasurecraft	20.00%
<b>Classic Cover</b>		
	Motor	10.00%
<b>Delta Liability</b>		
	Liability	22.50%
	Cyber	20.00%
	Environmental Liability	15.00%
	Medical Malpractice	20.00%
	UAV Operators	0.00%
	Intellectual Property	15.00%
	Personal Cyber	15.00%
<b>Delta Property</b>		
	Material Damage/Business Interruption	20.00%
	Natural Disaster	7.50%
<b>Dual New Zealand Ltd</b>		
	Material Damage & Business Interruption	22.50%
	Natural Disaster	7.50%
	Directors & Officers	25.00%
	Information Technology	25.00%
	Management Liability	25.00%
	Professional Indemnity	25.00%
	Accident & Health	25.00%

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	Financial Institutions	25.00%
	Statutory Liability & Defence Costs	25.00%
	Employers Liability	25.00%
	Cyber Liability as part of Mind the Gap Liability package	20.00%
	Cyber Liability as a stand-alone policy	20.00%
	Crime	25.00%
<b>NZI, including Lumley General Insurance</b>		
	Material Damage	22.50%
	Business Interruption	22.50%
	Natural Disaster	7.00%
	Commercial Motor	12.50%
	Liability	25.00%
	Engineering incl. Contract Works	23.50%
	Marine	20.00%
	Home and Contents - Broker Link	24.50%
		23.30%
	Private Motor Vehicle - Broker Link	15.00%
		14.00%
	Home & Contents - Non Broker Link	23.30%
		21.80%
	Private Motor Vehicle - Non Broker Link	14.00%
		12.50%
	Personal Accident	21.50%
NZI SCTP	MD	26.00%
NZI SCTP	BI	26.00%
NZI SCTP	MD/BI ND	8.50%
NZI SCTP	Liabilities	26.00%
NZI SCTP	CMV	14.00%

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<b>Star Underwriting Agency</b>		
	Private Motor vehicle	10.00%
<b>Protecsure</b>		
	Stand Alone Equipment Insurance	20.00%
<b>QBE Insurance (Australia) Ltd</b>		
	Material Damage & Business Interruption	22.50%
	Natural Disaster	6.00%
	Liability lines (other than Marine Liabilities)	22.50%
	Q Pack Management Liability	22.50%
	Umbrella / Excess Liability	22.50%
	Professional Indemnity	22.50%
	Directors & Officers Liability	22.50%
	Marine Cargo (inland & overseas)	20.00%
	Marine - Carriers Liability	17.50%
	Marine - Commercial Hull	20.00%
	Marine Liabilities	20.00%
	Marine - Home Contents In Transit	20.00%
	Marine - Pleasure Craft	20.00%
	Marine - Private Pleasure Craft	20.00%
	Motor Vehicle	12.50%
<b>Vero Insurance New Zealand Limited</b>		
	Material Damage & Business Interruption	22.50%
	Natural Disaster	7.50%
	Home & Contents	Perils 24.00%, Natural Disaster 9.00%
	Marine Cargo Marine - Local Sending's (Inland Transit)	20.00%
	Marine Liability	20.00%
	Marine Hull - Commercial	20.00%

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	Marine Pleasurecraft	20.00%
	Marine Pleasurecraft Blue Water	15.00%
	Accident and Health	20.00%
	Contract Works	Perils 24.00%, Natural Disaster 9.00%
	Engineering	24.00%
	Motor - Commercial	14.00%
	Motor - Private Use	14.00%
	General/Products Liability	24.00%
	Employers Liability	24.00%
	Statutory Liability	24.00%
	Legal Edge	25.00%
Vero Rural		
	Farm MD/BI Natural Disaster	9.00%
	Business Interruption	24.00%
	All Motor	14.00%
	Farm Assetts	24.00%
	Farm Liability	24.00%
	Machinery Breakdown	24.00%
	Boat	20.00%
	Home and Contents	24.00%
<b>Vero Liability Insurance Limited</b>		
	Associations Liability	20.00%
	Contaminated Products	20.00%
	Defence Costs	20.00%
	Directors' and Officers' Liability	20.00%
	Employers Liability	20.00%
	Employment Disputes	20.00%
	Fidelity Guarantee	20.00%
	LawSafe	20.00%
	LegalEdge	25.00%
	Liability Consequential Loss	20.00%
	Product Recall	20.00%
	Professional Indemnity	20.00%
	Public Liability	20.00%
	Statutory Liability	20.00%

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	Trustees Liability	20.00%
<b>Zurich Australian Insurance Ltd - New Zealand Branch</b>		
	Material Damage & Business Interruption	25.00%
	Engineering	25.00%
	Natural Disaster	10.00%
	Motor Vehicle	12.50%
	Casualty	25.00%
	Liability/Financial lines	25.00%
	Carriers Liability	20.00%
	Ship Repairers Liability	15.00%
	Freight Forwarders Liability	15.00%
	Marine Liability (other)	20.00%
	Marine Cargo	20.00%