

Public Disclosure Statement

Financial Advice Provider Licence

Trevor Strong Insurances (2013) Limited ("TSI") has a transitional licence from the Financial Markets Authority to provide fire & general insurance advice. General insurance means cover for your personal and business assets, business liabilities and specialist risks.

Our licence requires us to:

- keep records of all financial advice;
- have an internal process for resolving client complaints; and
- comply with all financial markets conduct regulations, such as disclosing information to clients and reporting to regulatory authorities.

Financial Advice Services

TSI offers general insurance advice about products from a comprehensive range of insurers. We only deal with Underwriting Agencies and Insurers who are licenced to carry on business in New Zealand as listed on the Reserve Bank of New Zealand register. We do not obtain quotes from insurers that do not have a sufficient credit rating or insurers who cannot deal with brokers. There may therefore be some insurers offering cover that we do not deal with. For a complete list of the insurers we deal with refer *Insurance Partners* below.

Adviser Duties

TSI brokers are bound by the Financial Markets Conduct Act 2013. This requires them to:

- meet standards of competence, knowledge, and skill which are described in the Code of Professional Conduct for Financial Advice Services;
- give priority to clients' interests whenever a conflict of interest arises;
- exercise care, diligence, and skill in giving financial advice; and
- meet standards of ethical behaviour, conduct, and client care set out in the Code of Professional Conduct for Financial Advice Services.

Service Charges

TSI will **not** charge you for the time we spend understanding your needs, identifying and negotiating offers of insurance or otherwise advising you. If you choose not to take our advice then there is no cost to you. However, if you take our advice and we put any cover in place for you then we will charge you a Service Margin in order to provide and maintain our high service.

Incentives

The insurer will pay TSI brokerage equal to a percentage of the insurer premiums charged. Note: brokerage rates differ between insurers (for the same type of policy) and between policy types. If the TSI staff member involved in giving advice becomes aware of a potential conflict of interest, they will take steps to manage that conflict, and give the client's interests priority.

Complaints and Dispute resolution

For information about our internal complaints process and dispute resolution scheme visit <https://www.tsibrokers.co.nz/disclosure-statement/complaints-process/>

Insurance Partners

- Agile Underwriting Services
- AIG Insurance NZ Ltd
- Allianz Australia Insurance Ltd
- Ando Insurance Group
- AWP Services NZ Ltd
- Chubb Insurance NZ Ltd
- Classic Cover Insurance Ltd
- Club Marine a div of AAI Ltd
- Clubauto Insurance NZ Ltd
- Dashwood Brewer & Phipps Ltd
- Delta Insurance NZ Ltd
- Delta Property Insurance Ltd
- DUAL New Zealand Ltd
- Fidelity Life Assurance
- Haven Knox-Johnston
- HDI Global Specialty SE - Australia
- International Underwriting Agencies Ltd
- Lumley a division of IAG NZ Ltd
- Mariner Marine Insurance
- MECON Insurance Pty Ltd
- National Auto Club Agency Ltd
- Nautical Insurance Limited
- NM Insurance
- NZI Marine
- NZI, a division of IAG NZ Ltd
- NZUA (NZ Underwriting Agencies) Ltd
- Offshore Market Placements Limited
- Primacy Underwriting Management Pty Ltd
- Protecsure PTY Ltd
- Protecta Insurance NZ Ltd
- QBE Aviation Australia
- QBE Insurance (Australia) Ltd
- Rosser Underwriting Limited
- Sage Partners Ltd
- Salt Marine Risks
- Star Underwriting Agents Ltd
- The North of England Protecting & Indemnity Association Limited, trading as Sunderland Marine
- TLC Insurance Ltd
- Tokio Marine Kiln
- Underwriting Agencies of Australia (NZ)
- Velos Group
- Vero Insurance Ltd
- Vero Liability Insurance Ltd
- Vero Marine Insurance Ltd
- Zurich Auto New Zealand Ltd
- Zurich New Zealand