
Aon AMI Partnership announcement

Client FAQs

Q. What has Aon announced?

A. Aon in New Zealand is evolving the way that we support clients with personal lines (private motor, home, contents and pleasurecraft) insurance. We have entered into an agreement with AMI for the provision of personal insurance services, which is anticipated to commence in quarter two, 2025. We are excited about this opportunity to partner with AMI on personal lines, so that we can offer our clients the best of both worlds - exceptional commercial risk advice from Aon, and exceptional personal insurance from AMI - to ensure they have the best possible advice and protection for all their insurance needs.

Q. What personal lines insurance does this change cover?

A. The change covers most clients with existing personal lines policies covering private motor, home, contents and pleasurecraft, and most new clients with personal lines needs. The FAQs below outline when and how this change will take place.

There are some exceptions where Aon will continue to provide personal lines support as we do today. These are our Agri, Stylecover* and private clients.

If you are an Agri or Stylecover* client, your relationship with and support from Aon remains the same as it does today. For our private clients, we are pleased to announce that we are setting up a dedicated Private Client team. If you are a private client, your broker will be in touch to discuss.

There is no impact to Aon's provision of commercial insurance advice and services, or to our Life & Health business. We will continue to meet our clients' commercial, life and health insurance needs as we do today.

Q. Why is Aon making this change now, and why with AMI?

A. Our world is becoming more volatile and as individuals face rapid change in their risks, and with more frequency, now is the right time to evolve the way we serve our clients. After a thorough assessment of the market, we have chosen to enter an agreement with AMI for the direct provision of personal lines insurance.

AMI, owned by IAG, is one of New Zealand's largest direct insurers, supporting over 700,000 customers with their personal insurance needs. AMI has been helping New Zealanders and their families for almost 100 years. AMI is proud to be recognised as one of New Zealand's most trusted brands and for its commitment to outstanding customer service. In 2024, AMI was recognised as the General Insurance Company of the Year in New Zealand by the Australian and New Zealand Institute of Insurance and Finance.

Aon and AMI share similar values about service excellence and putting the needs of New Zealanders first, so we are pleased to enter into this agreement to better address the changing needs of our clients. By partnering with AMI on personal lines, we can offer our clients the best of both worlds - exceptional commercial risk advice from Aon, and exceptional personal insurance from AMI - to ensure they have the best possible advice and protection for all their insurance needs.

Q. When does the partnership commence?

A. We expect the partnership will commence sometime during Q2 2025. Once it does, there will be a 12-month transition period whereby personal lines clients with policies that are up for renewal will be offered policy terms by AMI directly. Aon will help support this new direct relationship with AMI.

Q. What will change when the partnership commences?

A. When the partnership commences, clients with existing personal lines policies that are up for renewal will be offered policy terms by AMI directly. Aon will help support this new direct relationship with AMI. When your renewal date is coming up, you'll be guided through the process to discuss continued cover with AMI.

Prior to renewal, personal lines clients will continue to be supported by Aon as they are today. This includes any claims, mid-term adjustments or other updates to your policy.

When the partnership commences, any new clients with personal lines needs will be referred directly to AMI.

If an existing or new client has both commercial and personal lines needs, you will be jointly supported by Aon and AMI, with Aon providing commercial insurance advice and services as we do today and AMI looking after your personal insurance needs.

For Agri, Stylecover* and private clients, there will be no change after the partnership commences.

Q. Who do I contact about my existing policy?

A. Nothing changes in relation to your policy or your service until after the partnership commences and your renewal date is coming up. Until then you should continue to contact your current Broker to discuss your existing policy as you do today. This includes claims, change of address or any other amendments to your policy.

Q. What will happen at my next renewal?

A. Once the partnership commences, when your renewal date is coming up, you'll be guided through the process to discuss continued cover with AMI.

Q. How will AMI handle my personal data?

A. AMI will uphold the same data privacy standards as Aon, including robust technology and operating procedures to ensure data security.

Q. What if I do not want to transition my policy to AMI?

Aon has chosen to partner with AMI on personal lines because we believe that, in an increasingly volatile world, it enables us to offer our clients the best of both worlds - exceptional commercial risk advice from Aon, and exceptional personal insurance from AMI.

As outlined above, AMI is one of New Zealand's largest direct insurers, trusted by over 700,000 customers and recognised in 2024 as General Insurer of the Year, In addition to being a trusted insurer, the AMI offering also includes:

- AMI Roadside Rescue – 24/7 rescue and recovery
- AMI MotorHub – vehicle servicing and repairs
- AMI HomeHub – a one-stop shop for customers during their home repair claim.

Aon and AMI share similar values about service excellence and putting the needs of New Zealanders first, so we are pleased to enter into this agreement with them to better address the changing needs of our clients.

However, if you do not wish to discuss continued cover with AMI, you are free to engage any provider directly in the market if you wish to do so.

** Agri refers to clients who hold policies for farm packages, crop insurance or specialist rural cover, for example. Stylecover refers to clients who have policies through brands including Mike Pero, Insurance People and Honda insurance, for example.*