

Remuneration – General Insurance

We,

- Hastings (Westport) Ltd t/a Hastings Insurance, Hastings Financial & Hastings Mortgages hereafter referred to as Hastings Insurance
- David Flannelly (Holdings) Ltd t/a Hastings Insurance, Hastings Financial & Hastings Mortgages hereafter referred to as Hastings Insurance
- Pat Hardiman Insurances Ltd t/a Hastings Insurance & Hastings Financial hereafter referred to as Hastings Insurance
- Burke Insurances Ltd t/a Hastings Insurance, Publicliability.ie & Plinsurance.ie
- Hastings Insurance (Dublin) Ltd t/a Hastings Insurance

hereafter referred to as Hastings Insurance

act as intermediary (Broker) between a consumer and a product provider with which we place its business.

The Background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is Remuneration?

Remuneration is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of remuneration is generally directly related to the value of the products sold.

Hastings Insurance does not receive commissions or other remuneration linked to the achievement of targets that do not consider our client's best interest e.g. targets relating to volume (including override commission) and bonus payments linked to business retention.

What is Commission?

Commission is payment that may be earned by an intermediary for work undertaken for both provider and consumer.

General Insurance Products

General insurance products, such as motor, home, travel, health, retail or liability insurance, are typically subject to a single or standard commission model, based on the amount of premium charged for the insurance product. Hastings Insurance may also receive additional commission as a percentage of overall premium and / or upon achieving certain other non-volume based metrics.

Profit Share Arrangements

In some cases, Hastings Insurance may be a party to a profit-share arrangement with a product provider and may earn additional commission. Any business arranged with these product providers on a client's behalf will be placed with the product provider because that product provider is, at the time of placement, the most suitable to meet the client's requirements, taking all the client's relevant information, demands and needs into account.

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of other fees, administrative costs, or non-monetary benefits such as:

- Attendance at a conference within the State, IT software or platforms, or hospitality of a reasonable de minimis value such as food and drink during a business meeting or conference
- Assistance with advertising / branding

Further details on the providers we work with, the products we sell and the commissions available to us are as follows:

Commissions Disclosure – General Insurance

A J Gallagher

Commission Rates

Product type	Commission
Life Science Insurance <ul style="list-style-type: none">- Public/Products Liability- Professional Indemnity- D&O- Combined- Property	15.00%
Fine Art Dealers Insurance Art Restorers and/or Conservators Insurance	17.50%

Arthur J Gallagher Insurance Brokers Ireland Ltd

t/a Gallagher, Polski Quote & First Ireland

Commission Rates

Risk	Commission
All Risks	0%
Nursing Homes	10%

AIG Europe SA

Commission Rates

Online on Rapidcover	Rates
Excess Rapidcover	22.50%
Shops Rapidcover	15%
Office Rapidcover	20%
Prop Own Rapidcover	20%
Com Comb Rapidcover	20%
PL Rapidcover	17.50%
PI Rapidcover	22.50%
Cyber Rapidcover	25.00%
D&O, Crime, PTL, EPL, Entity Rapidcover (Bus Guard)	20%
Marine Rapidcover	20%
PA/Travel Rapidcover	20%
Offline	
EL	6%
PL	10%
Motor	5%
Excess	10%
PI	17.50%
Cyber	20.00%
D&O, Crime, PTL, EPL, Entity	17.50%
Property	15%
Marine	20%
Terrorism	15%
PA/Travel	20%
Environmental Liability	15%

Commission Rates

Product type	Commission
Apartment Blocks	17.50%
Business Master (Commercial Combined)	20.00%
Commercial Fire	15.00%
IHR - Household	15.00%
Holiday Home	15.00%
Broker Motor Product	10.00%
Cargo Liability & Goods	18.77%
Computer	15.00%
Combined Liability	15.00%
Combined Construction – Contractors All Risks	15.00%
Combined Construction – Employers Liability & Public Liability	10.00%
Engineering Plant	15.00%
Motor – Small Fleet	10.00%
Motor – Special Types	5.00%
Motor Own Goods	10.00%
Motor Fleet	10.00%
Motor Fleet NI	10.00%
Motor Trade Combined (excl Motor)	15.00%
Motor Trade – Motor Element	7.50%
Religious Combined Protection	10.00%
Religious/Social Mini Bus	5.00%
Public Liability (not for Profit Sector)	10.00%
Medical Malpractice (Stand alone policy)	10.00%
SME Business Policy	20.00%
Property Owner	20.00%
Property Owner - NI	15.00%
Social Public Liability	10.00%
Combined Property	15.00%
Combined Risks (Not for Profit Sector)	15.00%
School Combined Protection	10.00%
School Personal Accident	15.00%
Professional Indemnity	15.00%
Social Own Goods (Not for Profit Sector – Motor)	5.00%
Hospitality Product	20.00%
Healthcare Liability	10.00%
Healthcare Combined Risks	15.00%
Healthcare Property	15.00%
Office & Retail Commercial Combined	20.00%

Ambris Europe Srl

Ambris Align

Commission Rates

Risk	Commission
Public / Products Liability	10.00%
Employers Liability	10.00%
Combined Liability i.e. Employers & Public / Products Liability	10.00%
Excess Liability	10.00%

AON Ireland Ltd

Commission Rates

Insurer	Product type	2019/20 Comms Paid	2019/20 TPB Share
AIIG Europe S.A.	Commercial Package	20.00%	10.00%
AIIG Europe S.A.	Environmental Impairment Liability (EIL)	17.50%	7.50%
AIIG Europe S.A.	Group Travel	20.00%	13.00%
AIIG Europe S.A.	Personal Accident & Illness	20.00%	10.00%
Allianz Ireland PLC	Engineering	15.00%	7.00%
Allianz Ireland PLC	Professional Indemnity Insurance	20.00%	10.00%
Allied World Assurance Company (Europe) Ltd	Combined Liability	20.00%	20.00%
Allied World Assurance Company (Europe) Ltd	Excess Public/Products Liability	23.00%	12.00%
Aon UK Limited	Combined Liability	20.00%	8.00%
Aon UK Limited	Commercial Package	28.00%	15.00%
Aviva Insurance Ireland DAC	Commercial Combined Package	25.00%	7.50%
Aviva Insurance Ireland DAC	Rugby Clubs : Commercial Combined	22.00%	15.00%
Aviva Insurance Ireland DAC	Stud & Stable Insurance Package	15.00%	8.00%
Aviva Insurance Ireland DAC	Engineering	15.00%	7.50%
AXA Art Insurance Limited	Fine Art Insurance	20.00%	5.00%
AXA Insurance DAC	Commercial Combined Package	20.00%	10.00%
Azur Underwriting Limited	Household Insurance	25.00%	12.00%
Barbican Underwriting Ltd	Commercial Combined Package	20.00%	10.00%
Berkshire Hathaway International Ins Ltd (UK)	Combined Liability	15.00%	10.00%
Berkshire Hathaway International Ins Ltd (UK)	Commercial Property Policy	15.00%	10.00%
Chubb European Group SE	Commercial Combined Package	20.00%	10.00%
Chubb European Group SE	Commercial Package	20.00%	10.00%
Chubb European Group SE	Directors & Officers Liability	25.00%	00.00%
Chubb European Group SE	Excess Liability Insurance	20.00%	10.00%
Chubb European Group SE	Household Insurance	25.00%	12.00%
Chubb European Group SE	One-Plan Package	20.00%	10.00%
Chubb European Group SE	Personal Accident Insurance	30.00%	20.00%
Chubb European Group SE	Private Car (Personal Lines)	12.50%	5.00%
Chubb European Group SE	Private Motor Insurance	12.50%	5.00%
Chubb European Group SE	Professional Indemnity Insurance	20.00%	10.00%
Dual Ireland Ltd	Professional Indemnity Insurance	27.50%	15.00%
Ecclesiastical Insurance Office plc	Commercial Combined Package	22.50%	12.50%
Ecclesiastical Insurance Office plc	Tennis Commercial Combined Package	25.00%	12.50%
Hiscox Insurance Company Ltd	Commercial Combined Package	20.00%	10.00%
Hiscox Insurance Company Ltd	Cyber Liability Insurance	27.50%	10.00%
Hiscox Insurance Company Ltd	Directors & Officers Liability	20.00%	00.00%
Hiscox Insurance Company Ltd	Event Insurance	20.00%	10.00%
Hiscox Insurance Company Ltd	Fine Art Insurance	25.00%	00.00%
Hiscox Insurance Company Ltd	Household Insurance	25.00%	12.00%
Hiscox Insurance Company Ltd	Medical Malpractice	20.00%	10.00%
Hiscox Insurance Company Ltd	Professional Indemnity Insurance	27.50%	10.00%
Irish Public Bodies Mutual Ins Ltd.	Commercial Combined Package	15.00%	7.50%
Irish Public Bodies Mutual Ins Ltd.	Employers Liability	17.50%	8.00%
Irish Public Bodies Mutual Ins Ltd.	Professional Indemnity Insurance	17.50%	8.00%
Irish Public Bodies Mutual Ins Ltd.	Public Liability	17.50%	8.00%

Liberty Insurance DAC	Commercial Combined Package	20.00%	10.00%
Liberty Insurance DAC	Commercial Package - NHI	20.00%	10.00%
Liberty Insurance DAC	Commercial Vehicle	10.00%	5%
Liberty Insurance DAC	Construction Liability Insurance	15.00%	10.00%
Liberty Insurance DAC	Contractors All Risks Insurance	16.50%	10.00%
Liberty Insurance DAC	Directors & Officers Liability	20.00%	10.00%
Liberty Insurance DAC	Excess Liability	20.00%	10.00%
Liberty Insurance DAC	Motor Fleet Insurance	10.00%	5.00%
Liberty Insurance DAC	Professional Indemnity Insurance	20.00%	10.00%
Liberty Insurance DAC	Property Owners Liability	17.50%	12.50%
Liberty Insurance DAC	Property/Business Interruption	20.00%	10.00%
Northern Marine Underwriters Ltd	Contractors All Risks	20.00%	10.00%
Northern Marine Underwriters Ltd	Contractors All Risks Insurance (AW)	20.00%	10.00%
Northern Marine Underwriters Ltd	Marine Insurance (AW)	25.00%	10.00%
RSA Insurance Ireland DAC	Combined Liability	25.00%	15.00%
RSA Insurance Ireland DAC	Computer All Risks	15.00%	7.50%
RSA Insurance Ireland DAC	Engineering	25.00%	10.00%
RSA Insurance Ireland DAC	Machinery Movement	25.00%	10.00%
RSA Insurance Ireland DAC	Marine Insurance	18.80%	12.50%
The Underwriting Exchange	Public/Products Liability	13.50%	6.75%
Travelers Insurance Co Ltd	Aon Total Planthire Scheme - Comm Package	12.50%	5.00%
Travelers Insurance Co Ltd	Combined Directors & Officers and Employment Practices Liability	20.00%	12.00%
Travelers Insurance Co Ltd	Commercial Combined Package	16.50%	8.00%
Travelers Insurance Co Ltd	Directors & Officers Liability - Golf	20.00%	10.00%
Travelers Insurance Co Ltd	Directors and Officers Liability	20.00%	10.00%
Travelers Insurance Co Ltd	Golf Buggy Insurance	12.50%	00.00%
Travelers Insurance Co Ltd	Golfers Combined Package	20.00%	10.00%
Travelers Insurance Co Ltd	Motor Fleet Insurance	12.50%	5.00%
Travelers Insurance Co Ltd	Motor Trade Road Risks	14.00%	7.00%
Travelers Insurance Co Ltd	Personal Accident Insurance	20.00%	10.00%
XL Insurance Company Ltd	Professional Indemnity Insurance	20.00%	10.00%
XL Insurance Company Ltd	Commercial Combined Package	20.00%	10.00%
XL Insurance Company Ltd	Construction Liability Insurance	20.00%	10.00%
XL Insurance Company Ltd	Professional Indemnity Insurance	20.00%	10.00%
Zurich Insurance Plc	Combined Liability	15.00%	10.00%
Zurich Insurance Plc	Commercial Combined Package	25.00%	13.00%
Zurich Insurance Plc	Commercial Package	11.25%	4.50%
Zurich Insurance Plc	Commercial Vehicle	5.00%	0.00%
Zurich Insurance Plc	Computer All Risks	15.00%	7.50%
Zurich Insurance Plc	ICMA : Commercial Vehicle Insurance	10.00%	0.00%
Zurich Insurance Plc	ICMA : Motor Fleet Insurance	10.00%	0.00%
Zurich Insurance Plc	ICMA : Private Motor Insurance	10.00%	0.00%
Zurich Insurance Plc	Motor Fleet	5.00%	0.00%
Zurich Insurance Plc	Motor Trade Road Risks	5.00%	0.00%
Zurich Insurance Plc	Private Car (Commercial)	5.00%	0.00%
Zurich Insurance Plc	Professional Indemnity Insurance	20.00%	10.00%
Zurich Insurance Plc	Real Estate Property & Property Owners Liability Pkg	10.00%	10.00%

Commission Rates

Product type	Commission
Beazley Solutions Ltd Marine Hull – Yacht Policy	0.0%
Beazley Solutions Ltd Marine Hull – Pleasure Craft Policy	0.0%
Knighthood Corporate Assurance Services Ltd Marine Hull – Marine Craft Insurance for Passenger Boat and Marine Service Operators	0.0%
Knighthood Corporate Assurance Services Ltd Marine Hull – Marine Craft Insurance for Passenger Boat and Marine Service Operators	5.0%
Knighthood Corporate Assurance Services Ltd Combined Liability – Liability Insurance for Passenger Boat and Marine Service Operators	2.5%
Knighthood Corporate Assurance Services Ltd Combined Liability – Liability Insurance for Passenger Boat and Marine Service Operators	0.0%

Arachas Corporate Brokers Ltd

t/a Arachas, Capital Insurance Markets, Capital IM, Covercentre, BJP Taxi

Commission Rates

Insurer	Product type	Commission
Commercial Lines		
AXA	Coach	10.00%
Swiss Re	Commercial Combined	15.00%
RSA	Construction	10.00%
HDI	Construction	10.00%
Allianz	Construction	12.50%
Munich Re Risks Sol Irl	Contractors All Risk	15.00%
RSA	Liability for Tradesmen	12.50%
Hiscox	Cleaning	11.25%
Aviva	Liability for Electrical Contractors	12.50%
Sportscover AGCS	Employers Liability	0.00%
AXA	Events	10.00%
Hiscox	Events	10.00%
Hiscox	Exhibition	10.00%
Zurich	Fleet Insurance	5.00%
Berkshire Hathaway	Capital Fleet Scheme	12.50%
Hiscox	Commercial Combined (ODON)	10.00%
ARC Legal	Legal Expenses	15.00%
AXA	Leisure	10.00%
Travelers	Oil Distributors Commercial Combined	10.00%
Aviva	Personal Accident – Soccer Schemes	0.00%
Crispin Speers	Personal Accident & Illness	10.00%
Crispin Speers (Sports)	Personal Accident & Illness	10.00%
Zurich	Personal Accident & Illness	7.50%
Bishopsgate/Arch	Professional Indemnity	12.50%
HDI	Professional Indemnity	10.00%
Lloyds	Professional Indemnity	10.00%
Canopus	Property Owners	15.00%
Brit	Property Owners	15.00%
Ergo	Property Owners	15.00%
Sportscover AGCS	Public Liability	0.00%
Bishopsgate	Property Risk	10.00%
Bishopsgate	Liability Risk	8.75%
AXA	Security, Cleaning, Recruitment	12.50%
Hiscox	Security	12.50%
Hiscox	Recruitment	12.50%
Aviva	Gyms, Sports Centres, Sports Clubs, Childrens Amusement Arcades	12.50%
AXA	Sports	10.00%
Crispin Speers	Sports (Travel)	10.00%

BJP	Taxi	00.00%
AIC	Pharmaceutical Schemes	10.00%
Ecclesiastical	Commercial Property	17.50%
Swiss Re	Commercial Property	17.50%
Personal Lines		
Zurich	Apartment Owner	15.00%
Zurich	Apartment Renter	15.00%
Zurich	Bespoke Apt. Owner	15.00%
Zurich	Bespoke Apt. Renter	15.00%
Zurich	Holiday Home	15.00%
Zurich	Owner Occupied	15.00%
Zurich	Residential Let	15.00%
Zurich	Owner Occupied	15.00%
Zurich	Residential Let	15.00%
Zurich	Holiday Home Basic	10.00%
Zurich	Holiday Home	10.00%
AXA	Holiday Home	10.00%
Lloyds Ins Co S.A.	Homeworker	15.00%
Lloyds Ins Co S.A.	Homeworker	15.00%
Lloyds Ins Co S.A.	Mobile Home	10.00%
Lloyds Ins Co S.A.	Mid Net Worth	15.00%
Lloyds Ins Co S.A.	Non Standard Construction	10.00%
Zurich	Owner Occupied	15.00%
Zurich	Residential Let	15.00%
Lloyds Ins Co S.A.	Touring Caravan	10.00%
Lloyds Ins Co S.A.	Unoccupied PDH	10.00%
RSA	Light Commercial Vehicle	6.00%

Arag Legal Protection Ltd

Commission Rates

Product type	Commission
Commercial/EPL Standalone Package	15.00%
Motor/PA/Breakdown	16.00%

ARB Underwriting Ltd

Commission Rates

Product type	Commission
Commercial Property - Commercial Combined	15.00%
Commercial Vehicle - AdvANTage Select	5.00%
Motor Trade - ARB Motor Trade (COB 160)	5.00%
Commercial Property - Motor Trade (Internal)	10.00%
Private Motor - ARB Standard Motor (COB 100)	5.00%
ARB Ideal	5.00%
Professional Indemnity	20.00%
Commercial Property - Combined Liability	15.00%
Travel - Annual Multi-trip	20.00%
Commercial Property - AIG Apartment Block	12.50%

Assess Ireland

Commission Rates

Product type	Commission
Engineering Inspection Services	15.00%

Commission Rates

Product type	Commission
Agri Business	15.00%
Comm Motor (MV)	5.00%
Comm Motor (MZ)	10.00%
Contract Works	20.00%
Eng Ins (JC)	20.00%
Eng Ins (JF)	20.00%
Eng Ins (JM)	20.00%
Eng Ins (JP)	20.00%
Eng Ins (JW)	20.00%
Inspection (JC)	20.00%
Aviva Private Clients	20.00%
Home (FP)	20.00%
Home (HA)	20.00%
Home (HY)	20.00%
Marine (MA)	20.00%
Marine (NP)	15.00%
Motor Fleet	10.00%
Motor Trade	5.00%
Packages (AC)	20.00%
Packages (AO)	20.00%
Packages (AS)	20.00%
Packages (US)	Mixed
Private Motor (M9)	7.50%
Private Motor (MP)	5.00%
Private Motor (MR)	10.00%
Private Motor (MY)	10.00%
Trademark	20.00%

Axa Insurance Dac

Commission Rates

Product type	Commission	Roll Over Commission
House Owner Occupied	20.00%	
Rental Property	15.00%	
Holiday Home	15.00%	
Private Motor	10.00%	
Shop, Office Surgery	22.50%	25.00%
Tradesmen & Professionals	20.00%	25.00%
Property Owners Insurance	22.50%	25.00%
Business Combined (-Enterprise, -Portfolio)	17.50%	25.00%
IAFD (Irish Association of Funeral Directors) Commercial Combined Scheme	20.00%	
Farm	16.00%	
Goods Carrying Vehicle/Haulage Vehicles	10.00%	
Fleet (non WTW Asgard)	12.50%	
Fleet (Funeral Directors Scheme Fleet)	12.50%	
SPSV (Taxi)	10.00%	
Bus	10.00%	
Agricultural Vehicle	10.00%	

Axis Speciality Europe SE

Commission Rates

Product Type	Commission
Medical Malpractice	20.00%

Balens Europe BV

Commission Rates

Product type	Commission
All Risks	0%

Beazley Insurance Dac

Commission Rates

Product type	Commission
Event Insurance Products	25 %
Medical Malpractice	20 %
Pleasure Craft	20 %
Virtual Care Products	20%
Cyber Liability	0%
Management Liability	0%

Benchmark Underwriting Ltd

Commission Rates

Product type	Commission
Benchmark Options	15.00%
Rental Property	15.00%
Holiday Home	15.00%
Retail Insurance	20.00%
Office Insurance	20.00%
Property Owners	20.00%

Berkshire Hathaway European Insurance Dac

Commission Rates

Product type	Commission
Property	15 %
Casualty	10 %
Financial Lines	15 %

REV Risk Management (Europe) Ltd

t/a - Blue Square Underwriting Ltd

Commission Rates

Product type	Commission
Property Owners	20.00%
Commercial Combined	17.50%
Retail/Office Package	17.50%
Standalone Liability	15.00%

Joseph G Brady Insurance Ltd

t/a Brady Insurance

Commission Rates

Product type	Commission
Eventinsure Product	10.00%
Business Protect (Retail, Office, Hospitality & Manufacturing, Property Owners, Land)	15.00%
Admin & Underwriting Fees Charged per policy	€20-€50
Personal Accident	15.00%
Legal Expenses with Eventinsure	10.00%
Legal Expenses with All other Products	15.00%

Campion Insurance Ltd t/a Campion Insurance

Commission Rates

Risk	Commission
Property Owners	6.25%
Apartment Block	6.25%
Vacant Buildings	6.25%
Special Types	5.00%
Contractors All Risk	10.00%
Self-Build Insurance	2.5%
Marine, Goods in Transit, Carriers Liability	10.00%
Tree Surgeons/Forestry Liability	2.5%
ADFT Forestry Equipment	2.5%
Landscapers Liability	2.5%
Professional Indemnity	10.00%

Catalpa Underwriting Ltd

Commission Rates

Product type	Commission
Motor	10.00%
Liability	10.00%

CFC Underwriting Ltd/ CFC Europe SA

Commission Rates

Product type	Commission
All Commercial Products	22.50%

Chubb European Group SE

Commission Rates

Product type	Commission
Commercial Package	15.00%
Property Damage/Business Interruption	15.00%
Combined Liability	10.00%
Monoline Public Liability	10.00%
Monoline Employers Liability	10.00%
Environmental Impairment Liability	15.00%
Excess Liability	15.00%
Professional Indemnity	15.00%
Crime	15.00%
Cyber	15.00%
D&O	15.00%
Marine	15.00%
Contractors All Risk	15.00%
Masterpiece Household	15.00%
Masterpiece Motor	7.50%
Personal Accident/Travel	20.00%
Surety	10.00%
Entertainment	15.00%

Commission Rates – at www.mytravelinsurance.ie

Product type	Commission
Travel Insurance	
- Annual Multi Trip	20.00%
- Single Trip	20.00%
- Backpacker	20.00%

CNA Hardy – CNA Insurance Company (Europe) SA

Commission Rates

Product type	Commission
Professional Indemnity	17.50%
Malpractice	20.00%
Cyber/Tech	20.00%

Coverdrone EU BV

t/a Coverdrone

Commission Rates

Product type	Commission
Drone Insurance	15%

Coversure Ltd

t/a Surety Bonds

Commission Rates

Product type	Commission
Surety Bonds	5.00%

DeCare Dental Insurance

Commission Rates

Product type	Commission
Dental Insurance	10.00%

Dolmen Insurance Brokers Ltd

Commission Rates

Product type	Commission
Flex	10.00%
Amethyst	10.00%
Premier	10.00%
Homeworks	12.50%
Property Works	12.50%
Unoccupied	10.00%
Land Liability	15.00%
Property Owners	15.00%
Contractors All Risks	12.50%
Directors & Officers	20.00%
Event Insurance	10.00%
Dolmen SI (Sums Insured) Home	15.00%
Dolmen SI (Sums Insured) Residential	15.00%
Professional Indemnity	10.00%

Dual Underwriting Ireland Dac

Commission Rates

Product type	Commission
Private Motor	10.00%
Household	20.00%

Ecclesiastical Insurance Office Plc

Commission Rates

Product type	Commission
Charity, Faith and Community Insurance	15.00%
Heritage	15.00%
Education	15.00%
Property Owners	15.00%
Commercial Combined & Commercial Package	15.00%
Engineering, Cyber	
Legal Expenses	15.00%

Fastnet Underwriting Limited

Commission Rates

Product type	Commission
Private Motor	5.00%

FBD Insurance

Commission Rates

Property	21.5%
Commercial Combined	21.5%
Employers Liability Only	7.5%
Public Liability Only	11.5%
Public & Employers Liability	11.5%
Motor Fleet & Motor Traders Road Risk	11.5%
Commercial Motor	6.5%
Private Motor	5%
Other Motor (Tractors & Special Types)	5%
Home	15%
Computer	15%
Marine	15%
Farm	15%
All Others	15%

Footprint Underwriting Ltd

Commission Rates

Product type	Commission
Private Motor including Legal Expenses	9.00%

Frost Insurances Ltd

Commission Rates

Product type	Commission
Retail	15.00%
Trade	15.00%
Property Owners	15.00%
Unoccupied Property	15.00%
Commercial Combined	15.00%
Professional Indemnity	15.00%
Retail Pharmacy	15.00%
Product Dispensing Risk	15.00%
Locum Professional Indemnity	15.00%
Treatment Risk	15.00%

Generali Seguros y Reaseguros S.A. t/a RedClick

Commission Rates

Risk	Commission
Private Motor	11.00%
Household	21.00%
Commercial Vehicle	11.00%
Fleet	10.00%
Taxi	10.00%

Hastings Insurance (Dublin) Ltd

t/a Hastings Insurance

Commission Rates

Insurer	Product type	Commission
Hiscox	Salon (Hair & Beauty) Combined Scheme	15.00%
Axa	Funeral Directors Combined Scheme	15.00%
Axa	Motor (Hearse, Mourning Cars)	5.00%
Allianz	Fleet Policy	2.50%
Hiscox	Combined Traders	10.00%
Hiscox	Defamation Policy	10.00%

Hickey Clarke & Langan

Commission Rates

Product type	Commission	Admin Fee
Household Owner Occupied, Let, Holiday Home & Unoccupied Properties	10.00%	New Business €0 Renewal €25
Mobile Home	10.00%	New Business €0 Renewal €25

Commission Rates

Product type	Commission
Household	22.50%
Events	22.50%
Professions & Speciality Commercial - PL Scheme	22.50% 30.00%

Howden Insurance (Ireland) Ltd

t/a Robertson Low

Commission Rates

Product type	New Business Commission	Existing Business Commission
Apartment Block	10.00%	10.00%
Apartment Block (Aviva)	15.00%	15.00%
Aviation/Hull	10.00%	10.00%
Bonds	10.00%	10.00%
Business Interruption	10.00%	10.00%
Contractors	12.00%	12.00%
Contractors All Risk	10.00%	10.00%
Construction Bond	10.00%	10.00%
Commercial Combined (NBS)	5.00%	5.00%
Commercial Combined	10.00%	10.00%
Combined Liability	10.00%	10.00%
Crime	12.00%	12.00%
Cyber	12.00%	12.00%
Directors & Officers	12.00%	12.00%
Event	10.00%	10.00%
Employers Liability	10.00%	10.00%
Environmental/Pollution	10.00%	10.00%
Exhibition Insurance	10.00%	10.00%
Fire & Perils	10.00%	10.00%
Hospitality & Retail	10.00%	10.00%
High Net Worth	15.00%	15.00%
HNW Household	15.00%	15.00%
Latent Defects	15.00%	15.00%
Material Damage	10.00%	10.00%
Medical Malpractice	12.00%	12.00%
Motor Fleet	10.00%	10.00%
Product Liability	10.00%	10.00%
Professional Indemnity	12.00%	12.00%
Professional Indemnity – Excess Layer	12.00%	12.00%
Public Liability	10.00%	10.00%
Property	10.00%	10.00%
Property Owner	10.00%	10.00%
Sports Leisure	10.00%	10.00%
Transport & Logistics	10.00%	10.00%
Warranties & Indemnities	10.00%	10.00%

HSB Engineering Insurance Ltd

Commission Rates

Product type	Commission
Construction	15.00%
Plant	15.00%
Computer	15.00%
Engineering/Inspection	15.00%
Breakdown	15.00%

Irish Engineering Services

Commission Rates

Product type	Commission
Inspection Services	15.00%

Irish Life Health

Commission Rates

Product type	Commission
Health Insurance	6.00%

Ivernia Insurance Limited

Commission Rates

Product type	Commission
Private Motor - Ivernia Protect	8.00%
Private Motor – Ivernia Total	8.00%
Household	17.5%

Jatco Insurance Brokers PCC Ltd – Kerry London Cell

Commission Rates

Product type	Commission
Professional Indemnity, D&O and Cyber Risks	15%

Commission Rates

Product type	Commission
Employers Liability Public Liability Products Liability Professional Indemnity / Employee & Offices Medical Malpractice Packages	Packages 15.00%
Professional Indemnity	10.00%
Medical Malpractice	10.00%

Kennco Underwriting Ltd

Commission Rates

Product type	Commission
Motor (car/Van)	10.00%
Household	20.00%
Commercial	15.00%
Motor Trade Road Risk	7.50%
Garage Combined	15.00%
Professional Indemnity	15.00%
Cyber	12.50%
Medical Malpractice	10.00%
Travel	20.00%

Keycare Assistance Limited

Commission Rates

Product type	Commission
Key Care Insurance	€10.00

LHK Kelleher Insurance Ltd.

Commission Rates

Insurer	Product type	Commission Share 50%
Travelers Ins Co	Property Damage	7.50%
	Employers Liability	
	Public & Products Liability	
Travelers Ins Co	Road Risks	2.5%

Marsh Ireland Insurance Brokers

Commission Rates

Product type	Commission
Electrical Contractors Scheme	10.00%
Charities	10.00%
Sports	10.00%
IPB Motor	0%
Motor Fleet	0%
Community Employment Schemes	0%

Charles McCarthy Insurance Group

t/a McCarthy Insurance Group

Commission Rates

Product type	Commission
All Risks	0%

McDonald Dwyer Reddy & Byrne Insurances Limited t/a Shield Insurance Markets and Self Build Protect

Commission Rates

Product type	Commission
Self Build Insurance	5.0%

MIS Underwriting Ltd

Commission Rates

Product type		Commission
Owner Occupied		20.00%
Residential Let		25.00%
Key		€18
Travel		25.00%
Motor Excess	Bronze	€ 9.00
	Silver	€12.00
	Gold	€14.00
	Platinum	€15.00
Rent Guarantee		€ 8.00

M J O’Neill (Insurances) Ltd

t/a Yachtsman Euromarine

Commission Rates

Product type	Commission
Yachts	10.00%
Motor Boat	10.00%
Marine Trade	10.00%

Munich Re Risk Solutions Ireland Ltd

Commission Rates

Product type	Commission
Facultative - Domestic Transit	20%
Facultative - Marine Cargo	20%
Facultative - Marine Goods in Transit	20%
Domestic Transit	20%
Marine Cargo	20%
Marine Goods in Transit	20%
Stock Throughput	20%
Worldwide Machinery Installation	20%
Computer	20%
Contractors All Risks Annual	20%
Contractors All Risks Specific	20%
Contractors Plant	20%
Erection All Risks Annual	20%
Erection All Risks Specific	20%
Machinery Movement	20%
Deterioration of Stock	20%
Forwarding	20%
Forwarding & Haulage	20%
Forwarding, Haulage & Warehousing	20%
Haulage & Warehousing	20%
Hauliers Liability	20%
Terrorism	17.5%

NBS Commercial Ltd t/a NBS Ireland

Commission Rates

Product Type	Commission
Construction Liability	12.50%
Professional Indemnity	15.00%
Leisure (Pubs/Guesthouses/Hotels/ Nightclubs/Retail/Restaurants/Property Owners)	15.00%

New Dawn Risk (Europe) Limited

t/a New Dawn Risk

Commission Rates

Product type	Commission
Cyber	12.50%
Professional Indemnity	12.50%
Management Liability	12.50%
Clinical Trials	12.50%

NFP Commercial Insurance Solutions (Ireland) Ltd

Commission Rates

Product	Commission Payable Up To	Admin Fee Up To
All Financial Lines Products (PI, D&O, Med Mal, Crime, Cyber)	10%	20%
Property Owners	10%	20%
Unoccupied Properties	15%	20%
Tour Operators	15%	20%
Commercial Combined (Incl SME Package Policies)	15%	20%
Liability and Excess Liability	15%	20%
Marine	15%	20%
Surety Bonds	Nil	20%
Personal Lines	15%	20%
Motor (incl Fleet/Trade)	5%	20%
Other	15%	20%

OBF Insurance Group Ltd

Commission Rates

Product type	Commission
Mobile Home/Caravan	10.00%
Household/Holiday Home	12.00%
Professional Indemnity	Up to 12.50%
D&O	Up to 10.00%
Cyber	Up to 10.00%
D&C	Up to 10.00%
Medical Malpractice & Medical Malpractice Combined	Up to 10.00%

O'Callaghan Insurances Ltd

Commission Rates

Product type	Commission
Property Owners	10.00%
Vacant Risks	10.00%

Optis Insurance Ltd

Commission Rates

Product type	Commission	London Market Rate
Combined Liability	15.00%	QBE 2.0%/XLC 2.5%
Commercial Combined	15.00%	2.0%
Property Owners/Real Estate	17.50%	n/a
Pub/Restaurant €100 Admin Fee Applied on all Policies	15.00%	2.0%
Shop/Retail	15.00%	2.0%
Professional Indemnity	20.00%	n/a
Self-Build	15.00%	2.5%
Couriers/Carriers Liability	15.00%	n/a
Office	15.00%	2.0%
Goods in Transit	15.00%	n/a
B&B/Guesthouse	15.00%	2.5%
Contractors All Risk	15.00%	2.5%
Personal Accident	15.00%	2.5%
Legal Expenses	15.00%	n/a
Open Market	n/a	Variable
Motor Fleet	n/a	10%

Ornella Underwriting Ltd

t/a Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting

Commission Rates

Product type	Commission
ADF&T	15.00%
Bloodstock	7.50%
Commercial Combined	10.00%
Care Homes	Set according to policy plan
Commercial Vehicle	8.00%
EquiCover	7.50%
Engineering	15.00%
Equestrian Liability	5.00%
Connect Home	15.00%
Fleet	10.00%
Horsebox	5.00%
Logistics Combined	10.00%
Private Car Evolve	5.00%
Private Car FlexiCar	8.00%
Connect Car	8.00%
Special Types	5.00%
Special Types Trailers	5.00%

Premium Credit Limited t/a Premium Credit Ireland

Commission Rates

Product	Commission
Commercial Premium Finance	1.00%
Personal Premium Finance	3.25%

Pen Underwriting Ltd

Commission Rates

Product type	Commission
Commercial Combined	10.00%
Motor Fleet	Up to 7.50%

Prestige Underwriting Services (Ireland) Ltd

Commission Rates

Product type	Commission
Amtrust ROI Property Owner	14.00%
Prestige Homesafe	15.00%
Prestige Ireland Commercial Vehicle	10.00%
Prestige Ireland Motor Trade	7.50%
Prestige Ireland Non Standard Commercial Vehicle	8.00%
Prestige Ireland Non Standard Private Car	8.00%
Prestige Ireland Non Standard Private Car EDI	6.00%
Prestige ROI Coverall	15.00%
Classic Car Insurance – Abbey Autoline	10.00%

PSC Insurance (Europe) Ltd.

t/a PSC Europe

Commission Rates

Product type	Commission
Tax Indemnity	10%

Rokstone Insurance Europe Ltd

t/a iSure Underwriting

Commission Rates

Product type	Commission
Tradesman	15.00%
Commercial Combined	17.50%
Property Owners	21.00%
Unoccupied Property Owners	15.00%
Shop	15.00%

Isure charges a nominal administration fee of €45 on premiums up to €1,000 and €50 on premiums over €1,000 from Policyholders.

RSA Insurance Ireland Dac

Commission Rates

Product type	Commission
Private Motor Full Cycle	7.50%
Private Motor Non Full Cycle	5.00%
Household Full Cycle	20.00%
Household Non Full Cycle	20.00%
Contractors All Risks	15.00%
Carriers Liability	20.00%
Cargo	18.80%
Employers Liability	6.00%
Engineering	15.00%
Apartment/Block of Flats	15.00%
Marine	15.00%
Office	17.50%
Personal Accident/Travel	20.00%
Combined	17.50%
Professional Indemnity	17.50%
Public Liability	10.00%
Property	17.50%
Shop	17.50%
Traders	20.00%
Commercial Vehicle	5.00%
Own Goods	10.00%
Haulage	5.00%

Sean Barrett Bloodstock Insurance Ltd

Commission Rates

Product type	Commission
Bloodstock	0%

Securus Insurance

Commission Rates

Product type	Commission	Fee Payable
D&O (Chubb)	10.00%	
D&O (HCC)	10.00%	€50
Clinical Trials (Chubb)	10.00%	
Engineering (HSB)	10.00%	
Excess Liability (CNA Hardy)	10.00%	
Excess Liability (Chubb)	10.00%	
HNW Household (Dual)	12.50%	
HNW Motor (Dual)	5.00%	
Marine Cargo (CNA)	10.00%	
Chubb Masterpiece Household	12.50%	
Chubb Masterpiece Motor	5.00%	
Professional Indemnity (Chubb)	10.00%	
Professional Indemnity (CNA)	10.00%	
Professional Indemnity (Citynet)	00.00%	10.00%
Professional Indemnity (HCC Int)	10.00%	
Professional Indemnity (AXA XL)	10.00%	
Property Owners (Chubb)	10.00%	
Property Owners (Citynet)	00.00%	10.00%
Vacant Property (Securus-online)	15.00%	
Vacant Property (Securus-offline)	10.00%	
Property Owners (Channel Syndicate)	10.00%	
PA/Travel (Chubb)	10.00%	
POL – Securus online	15.00%	€50 min
POL – Securus offline	10.00%	€50 min
Event Cancellation (Chubb)	10.00%	
Cyber Liability (Various)	10.00%	
Commercial Combined (Chubb)	10.00%	
Commercial Combined (Citynet)	00.00%	10.00%
Terrorism Cover (Citynet)	00.00%	
Kidnap & Ransom (Chubb)	10.00%	

Service First Insurance Placement Ltd

t/a Service First Insurance

Commission Rates

Product type	Commission
Commercial Property Owners	15.00%

Sparrow Insurances Ltd

Commission Rates

Product type	Commission
Automotive	10.00%

Specialist Risk Europe Ltd

t/a The Underwriting Exchange, MX underwriting, LIME

Commission Rates

Product type	Commission
Motor Fleet	7.50%
Motor Trade & Liability	10.00%
Liability	10.00%
Property	10.00%
Property Owners	10.00%
Personal Accident	10.00%

Specialist Underwriting Services Ltd

Commission Rates

Product type	Commission
Combined Traders	
- Shopsafe	15.00%
- Gourmetsafe	15.00%
-Chipsafe	15.00%
- Miscellaneous Safe	15.00%
Property Owners	15.00%
Personal Accident	10.00%
Personal Accident/Illness	10.00%
Travel - Individual	10.00%
Travel - Business	10.00%
Combined Liability	12.50%

Spring Insure Europe Ltd

t/a Spring Insure, Spring

Commission Rates

Product Type	Commission
Commercial Directors & Officers	20%
Financial Institutions Directors & Officers	20%
Financial Institutions Professional Indemnity	20%
Financial Institutions Crime	20%
Cybersecurity	20%

Thomond Underwriting Ltd

Commission Rates

Insurer	Product type	Commission
Arch Insurance EU DAC	Liability	15.00%
Calpe Insurance Company Limited via Corin Underwriting Ltd	Liability	15.00%
Lloyd’s Insurance Co SA	Material Damage & BI	15.00%
Lloyd’s Insurance Co SA	Property Owners	15.00%
Lloyd’s Insurance Co SA	Personal Accident & Illness	10.00%
HSB Engineering Insurance Ltd	Contractors All Risks	12.50%
Great American International Insurance (EU) DAC	Contractors All Risk	15.00%
AmTrust Europe Ltd through Collegiate Underwriting	Professional Indemnity	12.50%
Bonds Case by case depending on Surety		

WIL Speciality Insurance Ltd

t/a Titlesolv

Commission Rates

Product Type	Commission
Defective Title Insurance	15.00%

Tokio Marine Europe SA

t/a Tokio Marine HCC

Commission Rates

Product type	Commission
Products Available – online only:	
Professional Indemnity	25.00%
Public/Products Liability	25.00%
Professional Indemnity, Employers Liability and Public Liability package	25.00%
Products Available – offline only	
Professional Indemnity	20.00%
Combined Technology Professional Indemnity	20.00%
Public/Products Liability	20.00%
Trade Credit	15.00%

Travelers Insurance Dac

Commission Rates

Product type	Commission
Automotive Combined	15.00%
Automotive Motor	5.00%
General Ireland	20.00%
Marine Cargo Insurance	20.00%
Medical Supplies Insurance	15.00%
Medical Supplies Insurance PI	17.50%
Motor Trader Road Risk	5.00%
PI Combined	25.00%
Technology Ireland Combined	15.00%
Technology Ireland PI	17.50%
Management Liability Package	17.50%

Travers & Co Insurance Ltd

Commission Rates

Product Type	Commission
Motor Trade	10.00%

Tyser Ireland Ltd

t/a Tysers Underwriting

Commission Rates

Product type	Commission
Carriers Liability	18.775%
Marine Cargo	18.775%
Trailers & Containers	15.000%

Tysers Belgium NV

Commission Rates

Product type	Commission
Protection and Indemnity (P&I)”	10.00%

Willis Towers Watson

Commission Rates

Product type	Commission
Asgard Private Car	9.00%
Asgard Commercial Fleet	9.00%
Asgard Bus & Coach Fleet	9.00%
Asgard Bus & Coach 1-4	9.00%
Golfsure	15.00%
- Combined	5.00%
- Motor	
Golfsure Personal	2.00/member
Office Combined	15.00%
Propsure	17.50%
Tradesure Liability	15.00%
Tradesure Commercial Motor	10.00%
SIMI Motor Trade	
- Property, BI, Money	15.00%
- Liability	14.00%
- Motor	5.00%

Worldwide Insurance Brokers & Advisors Ltd

t/a Brokers Options

Commission Rates

Product type	Commission
All Risks	0%

Wrightway Underwriting Ltd

Commission Rates

Product type	Commission
ADF&T	10.00%
Special Types	5.00%
Trailer ADF&T	10.00%
Breakdown Assistance	5.00%
Carriers Liability	10.00%
Engineering Inspection	15.00%
Haulage Fleet	10.00%
House	17.50%
Haulage Property	8.00%
Haulage Liability	8.00%
Trades Liability	12.00%
Mini Fleet	10.00%
Elite Private Car	10.00%
Private Car / Light Commercial Vehicle	5.00%
Truckway Single Vehicle	10.00%
Haulage Single Vehicle	5.00%
Traders Transit	5.00%
Haulage Fleet	5.00%
Multi Vehicle	5.00%
Haulage Single Vehicle	5.00%

XL Catlin Services SE

t/a Angel Risk Management

Commission Rates

Product type	
Professional Indemnity	25%
Directors & Officers	25%
Cyber Liability	25%

Zurich Insurance Inspection Services Ltd

Commission Rates

Product type	Commission
Inspection Services	15.00%

Zurich Insurance Company (UK)

Commission Rates

Product type	Commission
Commercial Motor Vehicle	5.00%
Private 'All Risks' Policy	15.00%
Annual Travel Policy	15.00%
Building in the Course of Erection	15.00%
Contractors 'All Risks' Policy	15.00%
Commercial Combined Policy	20.00%
Commercial Liability Policy - EL	6.00%
Commercial Liability Policy - PL	10.00%
Computer 'All Risks' Policy	15.00%
Commercial Motor Vehicle BLA, BLF, BLT 7.5%	10.00%
Combined Property Policy Fire & Additional Perils, Material Damage All Risks, B.I., B.I. All Risks	12.50%
Combined Property Policy Business All Risks, Book Debts, Burglary, Glass, Money, Marine Cargo - Imp/Exp & Git	15.00%
Private Motor Vehicle 5.00% or	7.50%
Commercial Combined (UK)Pol	15.00%
Engineering Policy	15.00%
Farm Fire Policy	12.50%
Fidelity Policy	15.00%
Fleet Motor Vehicle HPT 7.5%	7.50%
Group Personal Accident Travel	15.00%
Household	20.00%
Legal Expenses	25.00%
Miscellaneous Bonds Policy	15.00%
Combined Caravan/Mobile Home	15.00%
Marine Policy	17.50%
Motor Traders Internal Policy	10.00%
Personal Accident Policy	15.00%
Group Personal Accident Policy	15.00%
Private Dwelling House Policy	15.00%
Personal Accident Travel Policy	15.00%
Personal Accident Road & Rail	15.00%
Apartment Block Policy – HPT 20%	15.00%
Motor Traders Combined (MIA & MIB 10%)	5.00%
Guest House 'All In' Policy	15.00%
Office Policy	15.00%
Residential Care Home Policy	15.00%
Shops Policy	15.00%
Small Craft/Yacht Policy	15.00%
Farm Policy	12.50%

Broker Household		20.00%
Mini Fleet Vehicle		5.00%
Tradestar Office		17.50%
Professional Indemnity		15.00%
Tradestar Property Owners	15.00% or	17.50%
Executive Risk Solutions		20.00%
Tradestar Shop		17.50%

Zurich Insurance Europe AG

Commission Rates

Product Type	Commission
Commercial Motor Vehicle	5.00%
Light Commercial Vehicles	10.00%
Private 'All Risks' Policy	15.00%
Annual Travel Policy	15.00%
Building in the Course of Erection	15.00%
Contractors 'All Risks' Policy	15.00%
Commercial Combined Policy	20.00%
Commercial Liability Policy - EL	15.00%
Commercial Liability Policy - PL	15.00%
Commercial Combined – EL & PL	15.00%
Computer 'All Risks' Policy	15.00%
Combined Property Policy	20.00%
Private Motor Vehicle	7.50%
Engineering Policy	15.00%
Farm Fire Policy	15.00%
Fidelity Policy	15.00%
Fleet Motor Vehicle	10.00%
Group Personal Accident Travel	15.00%
Household	20.00%
Household DA	20.00%
Legal Expenses	25.00%
Miscellaneous Bonds Policy	15.00%
Combined Caravan/Mobile Home	15.00%
Marine Policy	17.50%
Motor Traders Internal Policy	10.00%
Personal Accident Policy	15.00%
Group Personal Accident Policy	15.00%
Private Dwelling House Policy	15.00%
Private Motor Vehicle	7.50%
Personal Accident Travel Policy	15.00%
Personal Accident Road & Rail	15.00%
Apartment Block Policy	20.00%
Motor Traders Combined (MIA & MIB 10%)	5.00%
Guest House 'All In' Policy	17.50%
Office Policy – HPT 20%	17.50%
Tradestar – Property Owners	20.00%
Residential Care Home Policy	17.50%
Shops Policy – HPT 20%	17.50%
Small Craft/Yacht Policy	15.00%

Farm Policy	15.00%
Broker Household	20.00%
Broker Household DA	20.00%
Mini Fleet Vehicle	7.50%
Tradestar Office	20.00%
Professional Indemnity	20.00%
Tradestar Property Owners	20.00%
Tradestar Shop	20.00%
Directors & Officers	20.00%