

Remuneration – General Insurance

We,

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

360 Degree Underwriting Dac

Commission Rates

| Risk | Commission |
|--------------------------------|------------|
| Latent Defects Insurance (LDI) | 15.00% |
| Owner Controlled CAR/DSU/TPL | 15.00% |
| Excess of Loss TPL | 15.00% |

Commission Rates

| Product type | Commission |
|--|------------|
| Life Science Insurance - 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

| Product Type | Commission |
|---------------|------------|
| All Risks | 0% |
| Nursing Homes | 10% |

Commission Rates

| Product Type | Commission |
|---|------------|
| Online on Rapidcover | |
| 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 | 10% |
| 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% |

Allianz Plc

Commission Rates

| Risk | Commission |
|--|-------------------|
| Apartment Blocks | 17.50% |
| Business | 20.00% |
| Broker Household | 15.00% |
| Broker Motor Product | 10.00% |
| Cargo Goods | 18.77% |
| Cargo Liability | 18.77% |
| Computer | 15.00% |
| Combined Liability | 15.00% |
| Combined Construction | 15.00% |
| Engineering Plant | 15.00% |
| Engineering | 15.00% |
| Motor Contingency | 5.00% |
| Motor – Small Fleet | 10.00% |
| Motor – Special Types | 5.00% |
| Motor Own Goods | 10.00% |
| Motor Fleet | 10.00% |
| Motor Traders Combined | 15.00% |
| Religious Protection | 10.00% |
| Religious Mini Bus | 5.00% |
| Religious Fleet | 5.00% |
| Religious Own Goods | 5.00% |
| Religious Agric Veh | 5.00% |
| Public Liability | 10.00% |
| Public Liability / Malpractice | 10.00% |
| Medical Malpractice (Stand alone policy) | 10.00% |
| SME Business Policy | 20.00% |
| SMP Property Owner | 20.00% |
| Social Public Liability | 10.00% |
| Social & Community Per accdt | 15.00% |
| Combined Property | 20.00% |
| Combined Risks | 15.00% |
| School Protection | 10.00% |
| Personal Accident | 15.00% |
| Professional Indemnity | 20.00% |
| Hospitality Product | 20.00% |
| Healthcare Combined Liability | 10.00% |
| Healthcare Property | 15.00% |

Ambris Europe Srl

Ambris Align

Commission Rates

| Product Type | Commission |
|---|------------|
| Public / Products Liability | 10.00% |
| Employers Liability | 10.00% |
| Combined Liability i.e. Employers & Public / Products Liability | 10.00% |
| Excess Liability | 10.00% |

Commission Rates

| Insurer | Product type | 2019/20 Comms Paid | 2019/20 TPB Share |
|---|--|--------------------|-------------------|
| AIG Europe S.A. | Commercial Package | 20.00% | 10.00% |
| AIG Europe S.A. | Environmental Impairment Liability (EIL) | 17.50% | 7.50% |
| AIG Europe S.A. | Group Travel | 20.00% | 13.00% |
| AIG 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 Malpractise | 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 Toal 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% | 0.00% |
| 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

Commission Rates

| Personal Lines | | | |
|-----------------------|---------------------------|--|-------------------|
| Product | Risk | Insurer | Commission |
| HAO | Apartment Owner | Zurich | 15% |
| HAR | Apartment Renter | Zurich | 15% |
| HBO | Bespoke Apt. Owner | Zurich | 15% |
| HBR | Bespoke Apt. Renter | Zurich | 15% |
| HSH | Holiday Home | Zurich | 15% |
| HSO | Owner Occupied | Zurich | 15% |
| HSO | Owner Occupied | Aviva | 15% |
| HSR | Residential Let | Zurich | 15% |
| HSR | Residential Let | Aviva | 15% |
| KD | Owner Occupied | Zurich | 15% |
| KDL | Residential Let | Zurich | 15% |
| KHB | Holiday Home Basic | Zurich | 10% |
| KHH | Holiday Home | Zurich | 10% |
| HM | Holiday Home | AXA | 10% |
| CHH | Capital Holiday Home | Lloyds Insurance Company S.A. Company S.A. | 15% |
| KHWM | Homeworker | Lloyds Insurance Company S.A. | 15% |
| KMH | Mobile Home | Lloyds Insurance Company S.A. | 10% |
| KMW | Mid Net Worth | Lloyds Insurance Company S.A. | 15% |
| CSHO | Specialist Home | Lloyds Insurance Company S.A. | 15% |
| CSHR | Specialist Home Let | Lloyds Insurance Company S.A. | 15% |
| KNS | Non Standard Construction | Lloyds Insurance Company S.A. | 10% |
| KS | Owner Occupied | Zurich | 15% |
| KSL | Residential Let | Zurich | 15% |
| KTC | Touring Caravan | Lloyds Insurance Company S.A. | 10% |
| KU | Unoccupied PDH | Lloyds Insurance Company S.A. | 10% |
| RCV | Light Commercial Vehicle | RSA | 6% |
| LCV | Light Commercial | Zurich | 6% |

| Commercial Lines | | | |
|---------------------------------|-----------------------|-----------------------------------|-------------------|
| Product | Risk | Insurer | Commission |
| Construction | Liability | RSA | 10% |
| | Liability | HDI | 10% |
| | Liability | Allianz | 12.5% |
| | Liability | Sompo | 15% |
| Trademaster | Liability | RSA | 12.5% |
| CAR | Contractors All Risks | Munich Re Risks Solutions Ireland | 15.0% |
| Electrical | Liability | Aviva | 12.5% |
| Professional Indemnity | PI | HDI | 10% |
| | PI | Lloyds | 10% |
| | PI | Bishopsgate / Arch | 12.5% |
| Property | Property Owners | Canopius | 15% |
| | Property Owners | Brit | 15% |
| | Property Owners | Ergo | 15% |
| | Property Owners | HDI | 15% |
| | Property Owners | Ecclesiastical | 17.5% |
| | Property Owners | Swiss Re | 17.5% |
| Security | Commercial Combined | AXA | 12.5% |
| Cleaning | Commercial Combined | AXA | 12.5% |
| Recruitment | Commercial Combined | AXA | 12.5% |
| Sport & Leisure | Commercial Combined | Aviva | 12.5% |
| Leisure | Commercial Combined | NBS | 10% |
| Community & Events | Commercial Combined | Hiscox | 10% |
| Legal Expenses | Legal Expenses | Am Trust | 15% |
| Travel/PA | Travel/PA | Travelers | 10% |
| Petrol | Commercial Combined | Citynet | 7.5% |
| Petrol & Retail | Commercial Combined | Sompo | 15% |
| Petrol Forecourts | Property Risk | Bishopsgate | 10% |
| | Liability Risk | Bishopsgate | 8.75% |
| Household | Home | Dual | 12.5% |
| | | Hiscox | 11.25% |
| Hiscox Open Market | All Other | Hiscox | 11.25% |
| Aviation | Airside/Aviation | Haywards | 5% |
| Oil Distributors | Liability | Travelers | 10% |
| | Motor | Travelers | 10% |
| IPU Pharmacy & Locum | PI | JMM Ireland | 10% |
| Cyber Pro | Liability | Ascent | 12.5% |
| Catering | Liability | AXA | 10% |
| Motor Trade | Motor Trade | Travelers | 5% |
| Fleet | Motor | Berkshire Hathaway | 12.5% |

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% |

Commission Rates

| Product type | Commission |
|---------------------------------|------------|
| Engineering Inspection Services | 15.00% |

Assist Insurances Ltd

Commission Rates

| Product type | Commission |
|-----------------|------------|
| Fleet Insurance | 10.00% |

Aviva Insurance Ireland Dac

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) Property Owners | 24.00% |
| Packages (AO) Office | 23.00% |
| Packages (AS) Shop | 20.00% |
| Packages (AE) Management Liability | 25.00% |
| 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

| Risk | Commission |
|--|-------------------|
| Home | 20.00% |
| Private Motor | 10.00% |
| Shop, Office Surgery (online) | 22.50% |
| Trades (online) | 25.00% |
| Commercial Combined (Manually traded/submission based) | 20.00% |
| IAFD (Irish Association of Funeral Directors) Commercial Combined Scheme | 20.00% |
| Farm | 16.00% |
| Commercial Vehicles | 10.00% |
| Fleet | 12.50% |
| Taxi | 20.00% |
| Bus | 10.00% |
| Agricultural Vehicle (tractor) | 10.00% |
| Motorcycle | 5.00% |
| Motor Traders | 5.00% |
| Special Types | 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) Admin & Underwriting Fees Charged per policy | 15.00% €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

| Product Type | 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 | 20.00% |
| 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% |

Close Brothers Limited

Close Brothers Premium Finance is a trading style of Close Brothers Limited

Commission Rates

| Product type | Commission |
|-----------------|------------|
| Premium Finance | 1.00% |

CNA Hardy – CNA Insurance Company (Europe) SA

Commission Rates

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

Corin Underwriting (Europe) GmbH

Commission Rates

| Product type | Commission |
|---|------------|
| Public / Products Liabilities | 17.50% |
| Employers and Public / Products Liabilities | 17.50% |
| Contractors All Risks | 17.50% |

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

| Product Type | Commission |
|--|------------|
| 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% |

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

| Product Type | 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% |

Commission Rates

| Product type | Commission |
|--|------------|
| Commercial All Risks policy | 10.00% |
| Employers Liability Policy and Public & Products Liability | 15.00% |

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 | 17.50% |
| Computer / Cyber | 17.50% |
| Equipment Breakdown | 17.50% |
| Energy | 00.00% |
| Terrorism | 00.00% |
| | |
| Engineering Services | 17.50% |

Intact Insurance Ireland Dac

Formerly RSA Insurance Ireland Dac

Commission Rates

| Product type | Commission |
|--|------------|
| Private Motor | 10.00% |
| Household | 20.00% |
| Contractors All Risks | 15.00% |
| Carriers Liability | 20.00% |
| Cargo | 18.80% |
| Allied Trades Employers / Public Liability | 20.00% |
| Engineering | 15.00% |
| Apartment block | 20.00% |
| Marine | 15.00% |
| Office | 20.00% |
| Combined | 20.00% |
| Property | 20.00% |
| Shop | 20.00% |
| Commercial Vehicle | 10.00% |
| Own Goods | 10.00% |
| Haulage | 5.00% |

Irish Engineering Services

Commission Rates

| Product type | Commission |
|---------------------|------------|
| Inspection Services | 15.00% |

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% |

JMM (Ireland) Ltd

Commission Rates

| Product type | Commission |
|---|------------|
| Employers Liability | |
| Public Liability | Packages |
| Products Liability | 15.00% |
| Professional Indemnity / Employee & Offices | |
| Medical Malpractice Packages | |
| 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 |
|------------------|---|-------------------------|
| Travelers Ins Co | Property Damage Employers Liability Public & Products Liability | 50% 7.50% |
| 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 | 12.50% | 15.00% |
| 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 Ireland Ltd

(Formerly Wrightway Underwriting)

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% |

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% |
| Professional Indemnity | 17.00% |

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

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 | 17.50% |
| Non-Standard Property Owners | 17.50% |

Sparrow Insurances Ltd t/a Howden

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% |

Tysers 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% |

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 | |
| - Combined | 15.00% |
| - Motor | 5.00% |
| 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% |

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% |
| Combined Property Policy | Fire & Additional Perils, Material Damage All Risks, B.I., B.I. All Risks |
| Combined Property Policy | Business All Risks, Book Debts, Burglary, Glass, Money, Marine Cargo - Imp/Exp & Git |
| 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 | 22.50% |
| Commercial Liability Policy - EL | 22.50% |
| Commercial Liability Policy - PL | 22.50% |
| Commercial Combined – EL & PL | 22.50% |
| Computer 'All Risks' Policy | 15.00% |
| Combined Property Policy | 22.50% |
| 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% |
| 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 | 22.50% |
| Tradestar Shop | 20.00% |
| Directors & Officers | 20.00% |