

Our Remuneration – General Insurance

First Ireland Risk Management Ltd act as intermediary (Broker) between you, the consumer, and the product provider with whom we place your 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, 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 premium or value of the products sold.

What is Commission?

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

There are different types of remuneration and different commission models:

Single Commission Model: Where payment is made to the intermediary shortly after the transaction is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Indemnity Commission: Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned.

General Insurance Products

General insurance products, such as motor, home, travel, health, retail or liability insurance, are typically subject to a single commission model, based on the amount of premium charged for the insurance product.

Profit Share Arrangements

In some cases, the intermediary may be a party to a profit-share arrangement with a product provider and will 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.

Other Special Arrangements

From time to time First Ireland may offer discounts to their clients. At present we have an arrangement with Patrona Underwriting Ltd which allows us to offer a year one discount to clients or a renewal retention discount. This is provided for by funds made available by Patrona, Limits are applied.

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a transaction 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:

- Assistance with Advertising/Branding
- Attendance at product provider seminars
- Industry Educational Seminars
- Use of Product Providers resources
- Co-branded literature
- Product Provider hospitality

Commission Arrangements

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a commission is received within our business. This is the maximum our Brokerage may receive and is subject to change. We may receive a lower remuneration than the enclosed percentages/amounts.

Insurer	Policy Type	Lowest %	Highest %
Advent Risk Management	Bond		10.00%
AIG Europe S.A	Farmers Combined		10.00%
AIG Europe S.A	Special Types		10.00%
AIG Europe S.A	Apartment Block		20.00%
AIG Europe S.A	Commercial Combined		25.00%
AIG Europe S.A	Cyber Liability		20.00%
AIG Europe S.A	Instructor Commercial Vehicle		10.00%
AIG Europe S.A	Directors & Officers		20.00%
AIG Europe S.A	Environmental Impairment		15.00%
AIG Europe S.A	Liability	7.50%	17.50%
AIG Europe S.A	Marine		20.00%
AIG Europe S.A	Office		25.00%
AIG Europe S.A	Professional Indemnity	17.50%	22.50%
AIG Europe S.A	Property Owners		25.00%
AIG Europe S.A	Product Recall		15.00%
AIG Europe S.A	Shop		15.00%
AIG Europe S.A	Excess Liability		22.50%
AIG Europe S.A	Car Hire Excess		25.00%
AIG Europe S.A	Instructor Car Fleet		10.00%
AIG Europe S.A	Driving Instruction		10.00%
AIG Europe S.A	Driving Testers		10.00%
AIG Europe S.A	Fleet Insurance		5.00%
AIG Europe S.A	Home		25.00%
AIG Europe S.A	Limited Mileage		10.00%
AIG Europe S.A	Private Motor		10.00%
AIG Europe S.A	Motor Cycle		10.00%
AIG Europe S.A	Personal Accident		20.00%
AIG Europe S.A	Travel Insurance		20.00%
Alan Tierney & Partners Ltd	Commercial Combined		7.50%
Alan Tierney & Partners Ltd	Property Owners		5.00%
Allianz Plc.	Engineering Inspection		15.00%
Allianz Plc.	Property Damage		15.00%
Allianz Plc.	Transit Liability		19.00%
Allianz Plc.	Commercial Combined		15.00%
Allianz Plc.	Computer		15.00%
Allianz Plc.	Engineering		15.00%
Allianz Plc.	Fleet Insurance		5.00%
Allianz Plc.	Liability	10.00%	15.00%
Allianz Plc.	Marine		19.00%
Allianz Plc.	Marine Small Craft		15.00%
Allianz Plc.	Motor Trade Road		7.50%
Allianz Plc.	Office		15.00%
Allianz Plc.	Professional Indemnity		20.00%
Allianz Plc.	Property Owners		15.00%
Allianz Plc.	Shop		15.00%
Allianz Plc.	Excess Liability		20.00%
Allianz Plc.	Commercial Vehicle		5.00%
Allianz Plc.	Home		15.00%
Allianz Plc.	Hackney Insurance		10.00%
Allianz Plc.	Holiday Home		15.00%
Allianz Plc.	Hackney Limousine		10.00%

Insurer	Policy Type	Lowest %	Highest %
Allianz Plc.	Private Motor		10.00%
Allianz Plc.	Personal Accident		15.00%
Allianz Plc.	Taxi Insurance		10.00%
Allianz Plc.	Travel Insurance		25.00%
Allianz Plc. (Pitch & Putt)	Liability		10.00%
Angel Risk Management Ltd	Directors & Officers		25.00%
Angel Risk Management Ltd	Professional Indemnity		25.00%
Aon Ireland Limited t/a Aon	Commercial Combined		9.50%
Aon Ireland Limited t/a Aon	Directors & Officers		10.00%
Aon Ireland Limited t/a Aon	Marine		12.50%
Aon Ireland Limited t/a Aon	Nursing Employers liability		10.00%
Aon Ireland Limited t/a Aon	Nursing Care Liability		10.00%
Aon Ireland Limited t/a Aon	Nursing Home Property		10.00%
Aon Ireland Limited t/a Aon	Property Owners		10.00%
Aquabroker Ltd	Marine Small Craft		15.00%
Arachas CB Ltd t/a ProEx Underwriting	Solicitors PI		14.00%
Arachas CB Ltd t/a ProEx Underwriting	Excess Liability		14.00%
Arachas Corporate Brokers Ltd	Commercial Combined		10.00%
Arachas Corporate Brokers Ltd	Private Motor		6.00%
Arachas Corporate Brokers Ltd	Professional Indemnity		10.00%
Arachas Corporate Brokers Ltd	Property Owners		10.00%
Arachas Corporate Brokers Ltd	Shop		10.00%
ARAG Legal Protection Limited	Commercial Legal Expenses	10.00%	25.00%
ARAG Legal Protection Limited	Legal Expenses		25.00%
ARB Underwriting Ltd.	Motor Trade Road		5.00%
ARB Underwriting Ltd.	Professional Indemnity		20.00%
ARB Underwriting Ltd.	Excess Liability		20.00%
ARB Underwriting Ltd.	Disabled Driver		7.00%
ARB Underwriting Ltd.	Private Motor		5.00%
ARB Underwriting Ltd.	Personal Accident		20.00%
ARB Underwriting Ltd.	Travel Insurance		20.00%
Aviva Insurance Ltd.	Business Vehicle		5.00%
Aviva Insurance Ltd.	Commercial Vehicle		10.00%
Aviva Insurance Ltd.	Apartment Block		20.00%
Aviva Insurance Ltd.	Commercial Combined		20.00%
Aviva Insurance Ltd.	Contractors Liability		20.00%
Aviva Insurance Ltd.	Computer		20.00%
Aviva Insurance Ltd.	Contract Works		20.00%
Aviva Insurance Ltd.	Engineering Accidental Damage		20.00%
Aviva Insurance Ltd.	Engineering		20.00%
Aviva Insurance Ltd.	Farmers Combined		15.00%
Aviva Insurance Ltd.	Fleet Insurance		5.00%
Aviva Insurance Ltd.	Liability		10.00%
Aviva Insurance Ltd.	Goods in Transit		18.75%
Aviva Insurance Ltd.	Motor Trade Road		5.00%
Aviva Insurance Ltd.	Office		20.00%
Aviva Insurance Ltd.	Property Damage		15.00%
Aviva Insurance Ltd.	Professional Indemnity		20.00%
Aviva Insurance Ltd.	Property Owners		20.00%
Aviva Insurance Ltd.	Shop		20.00%
Aviva Insurance Ltd.	Special Types		20.00%
Aviva Insurance Ltd.	Excess Liability		17.50%
Aviva Insurance Ltd.	Home		17.50%
Aviva Insurance Ltd.	Holiday Home		17.50%

Insurer	Policy Type	Lowest %	Highest %
Aviva Insurance Ltd.	Legal Expenses		24.00%
Aviva Insurance Ltd.	Private Motor		10.00%
Aviva Insurance Ltd.	Motor Cycle		5.00%
Aviva Insurance Ltd.	Personal Accident		20.00%
AXA Insurance DAC	Apartment Block		22.50%
AXA Insurance DAC	Commercial Combined	13.50%	22.50%
AXA Insurance DAC	Contractors Liability		20.00%
AXA Insurance DAC	Disabled Driver		8.00%
AXA Insurance DAC	Fleet Insurance		10.00%
AXA Insurance DAC	Liability	10.00%	15.00%
AXA Insurance DAC	Home		20.00%
AXA Insurance DAC	Holiday Home		20.00%
AXA Insurance DAC	Private Motor		8.00%
AXA Insurance DAC	Nursing Home Property		22.50%
AXA Insurance DAC	Office		22.50%
AXA Insurance DAC	Property Damage		22.50%
AXA Insurance DAC	Property Owners		22.50%
AXA Insurance DAC	Shop		22.50%
AXA Insurance DAC	Taxi Insurance		15.00%
AXA Insurance DAC	Commercial Vehicle		10.00%
Balens Europe BV (BV)	Professional Indemnity		10.00%
Benchmark Underwriting Ltd.	Commercial Combined		20.00%
Benchmark Underwriting Ltd.	Office		20.00%
Benchmark Underwriting Ltd.	Property Owners		20.00%
Benchmark Underwriting Ltd.	Shop		20.00%
Benchmark Underwriting Ltd.	Home		15.00%
Benchmark Underwriting Ltd.	Holiday Home		15.00%
Berkshire Hathaway Specialty	Contractors Liability		10.00%
Berkshire Hathaway Specialty	Professional Indemnity		17.50%
BGI EU Hispania Global UW S.A.	Liability		0.00%
BGI EU Hispania Risk Broker S.A.	Engineering		10.00%
BGI EU Hispania Risk Broker S.A.	Goods in Transit		12.50%
BGI EU Hispania Risk Broker S.A.	Marine		12.50%
BGI EU Hispania Risk Broker S.A.	Transit Liability		12.50%
BGI EU Hispania Risk Broker S.A.	Trailer Policy		12.50%
BGI EU Hispania Risk Broker S.A.	Warehouse Liability		12.50%
BGI EU Hispania Risk Broker S.A.	Excess Liability		12.50%
Bishopsgate Insurance Brokers Europe NV	Commercial Combined		10.00%
Bishopsgate Insurance Brokers Europe NV	Jeweller Combined		12.50%
Blackrock Insurance Solutions	Liability		10.00%
Blue Insurances Ltd	Travel Insurance		14.22%
Blue Square Underwriting	Commercial Combined		17.50%
Buchner Barella Holding GMBH	Business Vehicle		6.50%
Bump (Ornella Underwriting Ltd)	Private Motor		6.00%
Canopus Underwriting Ltd	Personal Accident		25.00%
Canopus Underwriting Ltd	Travel Insurance		25.00%
Capital Ins Markets (Arachas t/a)	Apartment Block		15.00%
Capital Ins Markets (Arachas t/a)	Caravan		15.00%
Capital Ins Markets (Arachas t/a)	Commercial Combined		10.00%
Capital Ins Markets (Arachas t/a)	Contractors Liability		10.00%
Capital Ins Markets (Arachas t/a)	Contract Works		15.00%
Capital Ins Markets (Arachas t/a)	Liability		10.00%
Capital Ins Markets (Arachas t/a)	Home		15.00%
Capital Ins Markets (Arachas t/a)	Holiday Home		15.00%

Insurer	Policy Type	Lowest %	Highest %
Capital Ins Markets (Arachas t/a)	Private Motor		6.00%
Capital Ins Markets (Arachas t/a)	Professional Indemnity		12.50%
Capital Ins Markets (Arachas t/a)	Property Owners		15.00%
Capital Ins Markets (Arachas t/a)	Travel Insurance		24.00%
Capital Ins Markets (Arachas t/a)	Commercial Vehicle		8.00%
Capital Ins Markets (Arachas t/a)	Motor Trade Combined	9.00%	11.50%
Capital Ins Markets (Arachas t/a)	Medical Malpractice		15.00%
Cartow.ie	Extra Benefits		35.51%
Catalpa Underwriting Ltd	Fleet Insurance		10.00%
CFC Europe S.A.	Commercial Combined		20.00%
CFC Europe S.A.	Cyber Liability		20.00%
CFC Europe S.A.	Liability		20.00%
CFC Europe S.A.	Medical Malpractice		23.00%
CFC Europe S.A.	Professional Indemnity		20.00%
CFC Europe S.A.	Excess Liability		20.00%
CFC Europe S.A.	Directors & Officers		20.00%
Chubb European Group SE	Commercial Combined	15.00%	17.50%
Chubb European Group SE	Directors & Officers		20.00%
Chubb European Group SE	Fleet Insurance		7.50%
Chubb European Group SE	Liability	8.00%	15.00%
Chubb European Group SE	Home		23.00%
Chubb European Group SE	Holiday Home		23.00%
Chubb European Group SE	Private Motor		5.00%
Chubb European Group SE	Marine		25.00%
Chubb European Group SE	Personal Accident		20.00%
Chubb European Group SE	Property Damage		15.00%
Chubb European Group SE	Professional Indemnity		20.00%
Chubb European Group SE	Property Owners		15.00%
Chubb European Group SE	Travel Insurance		20.00%
Chubb European Group SE	Excess Liability		20.00%
Citynet Insurance Brokers Ltd.	Liability		10.00%
Citynet Insurance Brokers Ltd.	Property Owners		10.00%
Citynet Insurance Brokers Ltd.	Private Motor		10.00%
CNA Insurance Company (Europe) SA	Warehouse Liability		25.00%
CNA Insurance Company (Europe) SA	Commercial Combined	10.00%	27.50%
CNA Insurance Company (Europe) SA	Cyber Liability		20.00%
CNA Insurance Company (Europe) SA	Liability	5.00%	22.50%
CNA Insurance Company (Europe) SA	Goods in Transit		25.00%
CNA Insurance Company (Europe) SA	Marine	12.50%	25.00%
CNA Insurance Company (Europe) SA	Property Damage		20.00%
CNA Insurance Company (Europe) SA	Professional Indemnity		22.50%
CNA Insurance Company (Europe) SA	Transit Liability	10.00%	25.00%
CNA Insurance Company (Europe) SA	Excess Liability		17.50%
Credendo - Excess & Surety SA	Bond		15.00%
Credendo - Excess & Surety SA	Home		15.00%
Credendo - Excess & Surety SA	Private Motor		10.00%
Credendo - STE	Bond		15.00%
Dolmen Insurance Brokers Limited	Property Owners		10.00%
Dolmen Insurance Brokers Ltd.	Home		15.00%
Dolmen Insurance Brokers Ltd.	Holiday Home		15.00%
Dual Europe GmbH	Domiciliary Care		15.00%
Dual Europe GmbH	Nursing Care Liability		15.00%
Dual Underwriting Ireland DAC	Professional Indemnity		20.00%
Dual Underwriting Ireland DAC	Home		20.00%

Insurer	Policy Type	Lowest %	Highest %
Dual Underwriting Ireland DAC	Holiday Home		20.00%
Dual Underwriting Ireland DAC	Private Motor		10.00%
Ecclesiastical Ins Office Plc.	Apartment Block		15.00%
Ecclesiastical Ins Office Plc.	Commercial Combined		15.00%
Ecclesiastical Ins Office Plc.	Liability		15.00%
Ecclesiastical Ins Office Plc.	Property Damage		15.00%
Ecclesiastical Ins Office Plc.	Property Owners		15.00%
Ecclesiastical Ins Office Plc.	Home		15.00%
Ecclesiastical Ins Office Plc.	Holiday Home		15.00%
Ecclesiastical Ins Office Plc.	Travel Insurance		25.00%
Everest Insurance Ireland DAC	Liability		20.00%
Everest Risk Management (Ireland) Ltd	Commercial Combined		17.50%
Everest Risk Management (Ireland) Ltd	Property Owners		17.50%
FBD Insurance Plc.	Shop		21.50%
FBD Insurance Plc.	Business Vehicle		6.50%
FBD Insurance Plc.	Commercial Combined		21.50%
FBD Insurance Plc.	Contractors Liability		21.50%
FBD Insurance Plc.	Farmers Combined		15.00%
FBD Insurance Plc.	Fleet Insurance		11.50%
FBD Insurance Plc.	Liability	7.50%	21.50%
FBD Insurance Plc.	Motor Trade Road		11.50%
FBD Insurance Plc.	Office		21.50%
FBD Insurance Plc.	Property Owners		21.50%
FBD Insurance Plc.	Special Types		6.50%
FBD Insurance Plc.	Home		15.00%
FBD Insurance Plc.	Holiday Home		15.00%
FBD Insurance Plc.	Private Motor		5.00%
Fingal Insurance Group DAC	Engineering Accidental Damage		5.00%
Fingal Insurance Group DAC	Engineering		5.00%
Fingal Insurance Group DAC	Home		10.00%
Fingal Insurance Group DAC	Special Types		5.00%
Footprint Underwriting DAC	Private Motor		7.50%
Great American Int Insurance Ltd	Bond		15.00%
Hayward Aviation Ltd.	Airside Cover		10.00%
Hayward Aviation Ltd.	Aviation		10.00%
Hesse & Partners AG	Commercial Combined		10.00%
Hickey Clarke & Langan Ltd.	Home		10.00%
Hickey Clarke & Langan Ltd.	Holiday Home		10.00%
Hiscox SA	Commercial Combined		22.50%
Hiscox SA	Cyber Liability		22.50%
Hiscox SA	Directors & Officers		22.50%
Hiscox SA	Liability	17.50%	22.50%
Hiscox SA	Medical Malpractice		22.50%
Hiscox SA	Office		22.50%
Hiscox SA	Professional Indemnity		27.50%
Hiscox SA	Home		22.50%
Hiscox SA	Holiday Home		22.50%
Howden Insurance (Ireland) Limited	Commercial Combined		10.00%
Howden Insurance (Ireland) Limited	Medical Malpractice		10.00%
Howden Insurance (Ireland) Limited	Professional Indemnity	10.00%	15.00%
Howden Insurance (Ireland) Limited	Excess Liability		7.50%
HSB Engineering Insurance Ltd.	Computer		17.50%
HSB Engineering Insurance Ltd.	Contract Works		17.50%
HSB Engineering Insurance Ltd.	Engineering Accidental Damage		17.50%

Insurer	Policy Type	Lowest %	Highest %
HSB Engineering Insurance Ltd.	Engineering		17.50%
HSB Engineering Insurance Ltd.	Engineering Inspection		17.50%
Intasure	Home		10.00%
Intasure	Holiday Home		10.00%
Integrity (Frost Insurances Ltd)	Commercial Combined		15.00%
Integrity (Frost Insurances Ltd)	Liability		15.00%
Integrity (Frost Insurances Ltd)	Property Damage		15.00%
Integrity (Frost Insurances Ltd)	Property Owners		15.00%
Irish Eng. Services Ltd	Engineering		15.00%
Irish Eng. Services Ltd	Engineering Inspection		15.00%
iSure: Imperium Insurance Management Ltd	Commercial Combined		17.50%
iSure: Imperium Insurance Management Ltd	Contractors Liability		15.00%
iSure: Imperium Insurance Management Ltd	Liability	10.00%	15.00%
iSure: Imperium Insurance Management Ltd	Property Owners		19.00%
iSure: Imperium Insurance Management Ltd	Shop		15.00%
Ivernia Insurance Ltd	Private Motor		8.00%
JF Dunne Insurances Ltd.	Private Motor		5.00%
Joseph G Brady Insurance Ltd	Commercial Combined		10.00%
Joseph G Brady Insurance Ltd	Liability		10.00%
Joseph G Brady Insurance Ltd	Personal Accident		15.00%
KennCo Underwriting Ltd	Commercial Combined		15.00%
KennCo Underwriting Ltd	Contractors Liability		15.00%
KennCo Underwriting Ltd	Motor Trade Combined		15.00%
KennCo Underwriting Ltd	Liability		15.00%
KennCo Underwriting Ltd	Motor Trade Road		10.00%
KennCo Underwriting Ltd	Professional Indemnity		15.00%
KennCo Underwriting Ltd	Property Owners		15.00%
KennCo Underwriting Ltd	Commercial Vehicle		5.00%
KennCo Underwriting Ltd	Disabled Driver		5.00%
KennCo Underwriting Ltd	Home		15.00%
KennCo Underwriting Ltd	Holiday Home		15.00%
KennCo Underwriting Ltd	Private Motor		10.00%
KennCo Underwriting Ltd	Taxi Insurance		7.50%
KennCo Underwriting Ltd	Travel Insurance		15.00%
KennCo Underwriting Ltd (XSD)	Private Motor		5.00%
Liberty Mutual Ins. Eur. Ltd.	Directors & Officers		20.00%
Liberty Mutual Ins. Eur. Ltd.	Professional Indemnity		20.00%
Liberty Mutual Ins. Eur. Ltd.	Excess Liability		20.00%
Liberty Seguros	Business Vehicle		11.00%
Liberty Seguros	Excess Liability		20.00%
Liberty Seguros	Fleet Insurance		10.00%
Liberty Seguros	Special Types		11.00%
Liberty Seguros	Commercial Vehicle		12.00%
Liberty Seguros	Disabled Driver		12.00%
Liberty Seguros	Home		22.00%
Liberty Seguros	Hackney Insurance		5.00%
Liberty Seguros	Holiday Home		22.00%
Liberty Seguros	Private Motor		12.00%
Liberty Seguros	Taxi Insurance		5.00%
Luker Rowe & Company Ltd (UK)	Home		10.00%
Mapfre (Insure & Go)	Travel Insurance		20.00%
Marsh Ireland Brokers Limited	Commercial Combined		10.00%
Marsh Ireland Brokers Limited	Liability		10.00%
Marsh Speciality	Aviation		8.00%

Insurer	Policy Type	Lowest %	Highest %
Mary Kennedy Bloodstock Ins Ltd	Horses		10.00%
Midas Underwriting	Home		17.50%
MIS Underwriting Limited	Home		20.00%
MJ ONeill Ins LtdT/A Yachtsman	Marine Small Craft		10.00%
Munich Re Risk Solutions	Contract Works		20.00%
Munich Re Risk Solutions	Computer		20.00%
Munich Re Risk Solutions	Goods in Transit		25.00%
Munich Re Risk Solutions	Marine		25.00%
Munich Re Risk Solutions	Transit Liability		25.00%
NBS Ireland	Contractors Liability		12.50%
NBS Ireland	Property Owners		15.00%
NBS Ireland	Professional Indemnity		15.00%
NFP Commercial Insurance Solutions	Apartment Block		5.25%
NFP Commercial Insurance Solutions	Commercial Combined		10.00%
NFP Commercial Insurance Solutions	Contractors Liability		7.50%
NFP Commercial Insurance Solutions	Cyber Liability		10.00%
NFP Commercial Insurance Solutions	Liability	10.00%	11.50%
NFP Commercial Insurance Solutions	Home		10.00%
NFP Commercial Insurance Solutions	Private Motor		5.00%
NFP Commercial Insurance Solutions	Property Damage		10.00%
NFP Commercial Insurance Solutions	Property Owners		10.00%
NFP Commercial Insurance Solutions	Excess Liability		15.00%
Norman Thompson Ins Ltd (GRoH)	Commercial Combined		15.00%
O Leary Insurances Ltd.	Excess Liability		10.00%
OBF Insurance Group Ltd.	Caravan		12.00%
OBF Insurance Group Ltd.	Home		12.00%
OBF Insurance Group Ltd.	Holiday Home		12.00%
OBF Insurance Group Ltd.	Medical Malpractice		12.00%
O'Callaghan Insurances	Property Owners		10.00%
Optis Insurances Ltd.	Office		15.00%
Optis Insurances Ltd.	Self Build		15.00%
Optis Insurances Ltd.	Commercial Combined		15.00%
Optis Insurances Ltd.	Contractors Liability		15.00%
Optis Insurances Ltd.	Contract Works		15.00%
Optis Insurances Ltd.	Liability		15.00%
Optis Insurances Ltd.	Medical Malpractice		10.00%
Optis Insurances Ltd.	Property Owners		17.50%
Optis Insurances Ltd.	Shop		15.00%
Optis Insurances Ltd.	Excess Liability		15.00%
Optis Insurances Ltd.	Home		15.00%
Optis Insurances Ltd.	Personal Accident		15.00%
Optis UK	Professional Indemnity		10.00%
Optis UK	Business Vehicle		7.50%
Optis UK	Commercial Combined		10.00%
Optis UK	Contractors Liability	5.00%	10.00%
Optis UK	Fleet Insurance	7.50%	10.00%
Optis UK	Liability		10.00%
Optis UK	Medical Malpractice		10.00%
Optis UK	Property Damage		10.00%
Optis UK	Property Owners	10.00%	15.00%
Optis UK	Terrorism		15.00%
Optis UK	Excess Liability		10.00%
Ornella Underwriting Ltd	Business Vehicle		5.00%
Ornella Underwriting Ltd	Fleet Insurance		10.00%

Insurer	Policy Type	Lowest %	Highest %
Ornella Underwriting Ltd	Liability		10.00%
Ornella Underwriting Ltd	Home		15.00%
Ornella Underwriting Ltd	Holiday Home		15.00%
Ornella Underwriting Ltd	Private Motor	10.00%	15.00%
Ornella Underwriting Ltd	Nursing Care Liability	10.00%	15.00%
Ornella Underwriting Ltd	Nursing Home Property		20.00%
Ornella Underwriting Ltd	Special Types		5.00%
Ornella Underwriting Ltd	Commercial Vehicle		10.00%
Pen Underwriting (Nordic)	Commercial Combined		10.00%
Pen Underwriting (Nordic)	Fleet Insurance	5.00%	10.00%
Pen Underwriting (Nordic)	Liability		10.00%
Pine Walk Europe SRL (Oakside Div)	Bond		15.00%
Prestige UW Services	Liability		14.00%
Prestige UW Services	Motor Trade Road		7.50%
Prestige UW Services	Commercial Vehicle		8.00%
Prestige UW Services	Home		25.00%
Prestige UW Services	Holiday Home		25.00%
Prestige UW Services	Private Motor		6.00%
Prestige UW Services	Special Types		8.00%
Prestige UW Services	Taxi Insurance		10.00%
RSA Broker Motor Insurance	Private Motor		7.50%
RSA Insurance Ireland DAC	Goods in Transit		25.00%
RSA Insurance Ireland DAC	Special Types		5.00%
RSA Insurance Ireland DAC	Transit Liability		20.00%
RSA Insurance Ireland DAC	Apartment Block		15.00%
RSA Insurance Ireland DAC	Commercial Combined	12.50%	21.00%
RSA Insurance Ireland DAC	Contractors Liability		10.00%
RSA Insurance Ireland DAC	Computer		15.00%
RSA Insurance Ireland DAC	Contract Works		15.00%
RSA Insurance Ireland DAC	Engineering Accidental Damage		15.00%
RSA Insurance Ireland DAC	Engineering		15.00%
RSA Insurance Ireland DAC	Fleet Insurance	5.00%	10.00%
RSA Insurance Ireland DAC	Liability		10.00%
RSA Insurance Ireland DAC	Marine		20.00%
RSA Insurance Ireland DAC	Nursing Home Property	17.50%	20.00%
RSA Insurance Ireland DAC	Office		17.50%
RSA Insurance Ireland DAC	Property Damage		15.00%
RSA Insurance Ireland DAC	Property Owners		15.00%
RSA Insurance Ireland DAC	Driving Instruction		10.00%
RSA Insurance Ireland DAC	Home		20.00%
RSA Insurance Ireland DAC	Holiday Home		20.00%
RSA Insurance Ireland DAC	Private Motor		7.50%
RSA Insurance Ireland DAC	Personal Accident		25.00%
RSA Insurance Ireland DAC	Travel Insurance		30.00%
RSA Insurance Ireland DAC	Transit Liability		20.00%
Securus Insurance Ltd	Home		12.50%
Servca European	Medical Malpractice		20.00%
Servca European	Excess Liability		10.00%
Servca Limited	Directors & Officers		22.50%
Servca Limited	Professional Indemnity		5.00%
Servca Limited	Excess Liability		10.00%
Specialist U/W Services Ltd	Commercial Combined	10.00%	15.00%
Specialist U/W Services Ltd	Personal Accident		10.00%
Specialist U/W Services Ltd	Travel Insurance		10.00%

Insurer	Policy Type	Lowest %	Highest %
Spring Insure Europe Ltd	Cyber Liability		20.00%
Spring Insure Europe Ltd	Directors & Officers		20.00%
Spring Insure Europe Ltd	Professional Indemnity		20.00%
Stuart Insurances	Home		15.00%
Sweeney Walsh & Associates	Liability		7.50%
Sweeney Walsh & Associates	Property Damage		7.50%
Tasker (Europe) t/a Jensten Brokers	Holiday Home		15.00%
Tasker (Europe) t/a Jensten Brokers	Property Damage		15.00%
Tasker (Europe) t/a Jensten Brokers	Property Owners	15.00%	20.00%
The Underwriting Exchange Ltd.	Property Damage		15.00%
The Underwriting Exchange Ltd.	Apartment Block		15.00%
The Underwriting Exchange Ltd.	Contractors Liability		10.00%
The Underwriting Exchange Ltd.	Liability		10.00%
The Underwriting Exchange Ltd.	Property Owners		12.50%
The Underwriting Exchange Ltd.	Excess Liability		17.50%
Thomond Underwriting Ltd.	Contract Works		15.00%
Thomond Underwriting Ltd.	Commercial Combined		15.00%
Thomond Underwriting Ltd.	Contractors Liability		15.00%
Thomond Underwriting Ltd.	Liability		15.00%
Thomond Underwriting Ltd.	Property Damage		15.00%
Thomond Underwriting Ltd.	Property Owners		15.00%
Thomond Underwriting Ltd.	Personal Accident		10.00%
Travelers Insurance Co Ltd	Apartment Block		15.00%
Travelers Insurance Co Ltd	Commercial Combined	5.00%	17.50%
Travelers Insurance Co Ltd	Cyber Liability		25.00%
Travelers Insurance Co Ltd	Directors & Officers		25.00%
Travelers Insurance Co Ltd	Motor Trade Combined	9.00%	11.50%
Travelers Insurance Co Ltd	Motor Trade Road		10.00%
Travelers Insurance Co Ltd	Professional Indemnity		25.00%
Travelers Insurance Co Ltd	Property Owners		15.00%
Travelers Insurance Co Ltd	Special Types		5.00%
Tysers Ireland Ltd t/a Tysers U/W	Goods in Transit		18.75%
Tysers Ireland Ltd t/a Tysers U/W	Marine		18.75%
Tysers Ireland Ltd t/a Tysers U/W	Transit Liability		18.75%
Tysers Ireland Ltd t/a Tysers U/W	Trailer Policy		15.00%
Tysers Ireland Ltd t/a Tysers U/W PI	Solicitors Professional Indemnity		14.00%
Tysers Ireland Ltd t/a Tysers U/W PI	Excess Liability		14.00%
Willis Towers Watson Ins (Ire) Ltd	Apartment Block		17.50%
Willis Towers Watson Ins (Ire) Ltd	Golf Buggy		5.00%
Willis Towers Watson Ins (Ire) Ltd	Business Vehicle		10.00%
Willis Towers Watson Ins (Ire) Ltd	Commercial Combined		15.00%
Willis Towers Watson Ins (Ire) Ltd	Fleet Insurance		10.00%
Willis Towers Watson Ins (Ire) Ltd	Motor Trade Combined	9.50%	11.50%
Willis Towers Watson Ins (Ire) Ltd	Liability		10.00%
Willis Towers Watson Ins (Ire) Ltd	Private Motor		5.00%
Willis Towers Watson Ins (Ire) Ltd	Motor Trade Road		5.00%
Willis Towers Watson Ins (Ire) Ltd	Personal Accident		8.50%
Willis Towers Watson Ins (Ire) Ltd	Property Owners		17.50%
Willis Towers Watson Ins (Ire) Ltd	Rental Car		5.00%
Willis Towers Watson Ins (Ire) Ltd	Special Types		5.00%
Worldwide Ins.Brok & Adv. Ltd	Contractors Liability		13.07%
Worldwide Ins.Brok & Adv. Ltd	Liability		13.07%
Wrightway Underwriting Ltd.	Goods in Transit		5.00%
Wrightway Underwriting Ltd.	Business Vehicle		5.00%

Insurer	Policy Type	Lowest %	Highest %
Wrightway Underwriting Ltd.	Contractors Liability	5.00%	12.00%
Wrightway Underwriting Ltd.	Engineering Accidental Damage		10.50%
Wrightway Underwriting Ltd.	Engineering		10.50%
Wrightway Underwriting Ltd.	Fleet Insurance		5.00%
Wrightway Underwriting Ltd.	Liability		5.00%
Wrightway Underwriting Ltd.	Special Types		5.00%
Wrightway Underwriting Ltd.	Transit Liability		10.00%
Wrightway Underwriting Ltd.	Trailer Policy		10.00%
Wrightway Underwriting Ltd.	Commercial Vehicle		10.00%
Wrightway Underwriting Ltd.	Disabled Driver		5.00%
Wrightway Underwriting Ltd.	Home		17.50%
Wrightway Underwriting Ltd.	Holiday Home		17.50%
Wrightway Underwriting Ltd.	Private Motor		5.00%
Wrightway Underwriting Ltd.	Multi Vehicle		5.00%
Wrightway Underwriting Ltd.	Extra Benefits		5.00%
WTW Credit & Surety Ltd	Credit Guarantee		5.00%
XL Insurance Company Ltd	Barristers Professional Indemnity		20.00%
XL Insurance Company Ltd.	Liability		10.00%
XL Insurance Company Ltd.	Excess Liability		20.00%
XL Insurance Company Ltd.	Professional Indemnity		20.00%
XL Insurance Company Ltd.	Private Motor		6.50%
XL Insurance Company Ltd.	Property Damage		15.00%
Zurich Eng Insp Serv Ltd	Engineering		20.00%
Zurich Eng Insp Serv Ltd	Engineering Inspection		20.00%
Zurich Global Corporate UK	Fleet Insurance		5.00%
Zurich Insurance Plc.	Apartment Block		20.00%
Zurich Insurance Plc.	Commercial Combined		20.00%
Zurich Insurance Plc.	Computer		20.00%
Zurich Insurance Plc.	Commercial Vehicle		10.00%
Zurich Insurance Plc.	Contract Works		15.00%
Zurich Insurance Plc.	Engineering Accidental Damage		20.00%
Zurich Insurance Plc.	Engineering		20.00%
Zurich Insurance Plc.	Farmers Combined		15.00%
Zurich Insurance Plc.	Fleet Insurance		7.50%
Zurich Insurance Plc.	Liability		6.00%
Zurich Insurance Plc.	Goods in Transit		17.50%
Zurich Insurance Plc.	Motor Trade Road		5.00%
Zurich Insurance Plc.	Office		15.00%
Zurich Insurance Plc.	Professional Indemnity		20.00%
Zurich Insurance Plc.	Property Owners	15.00%	17.50%
Zurich Insurance Plc.	Special Types		5.00%
Zurich Insurance Plc.	All Risks		20.00%
Zurich Insurance Plc.	Disabled Driver		7.50%
Zurich Insurance Plc.	Home		20.00%
Zurich Insurance Plc.	Holiday Home		20.00%
Zurich Insurance Plc.	Private Motor		7.50%
Zurich Insurance Plc.	Multi Vehicle		7.50%
Zurich Insurance Plc.	Personal Accident		15.00%
Zurich Insurance Plc.	Travel Insurance		25.00%
Zurich Insurance Plc.	Excess Liability		20.00%