

## **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 Zurich Insurance plc 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 Zurich, 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:

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

### 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.

Product Provider	Policy Type	Maximum Commission Rate
Accident and General	Trailer	25.00%
Accident and General	Travel	25.00%
AIG Europe S.A	Agricultural Vehicle	5.00%
AIG Europe S.A	Car Hire Excess/Gadget/Wedding	25.00%
AIG Europe S.A	Commercial Combined	25.00%
AIG Europe S.A	Computer	15.00%
AIG Europe S.A	Contractors All Risks	15.00%
AIG Europe S.A	Cyber Liability	20.00%
AIG Europe S.A	Directors & Officers Liability	20.00%
AIG Europe S.A	Employers Liability	6.00%
AIG Europe S.A	Engineering Inspection	15.00%
AIG Europe S.A	Environmental Liability	17.50%
AIG Europe S.A	Excess Liability	10.00%
AIG Europe S.A	Fire & Perils	12.00%
AIG Europe S.A	Fleet	5.00%
AIG Europe S.A	Goods In Transit	18.00%
AIG Europe S.A	Horse	15.00%
AIG Europe S.A	Household	25.00%
AIG Europe S.A	Marine	20.00%
AIG Europe S.A	Motor Contingency	15.00%
AIG Europe S.A	Motor Cycle	10.00%
AIG Europe S.A	Motor Insurance	10.00%
AIG Europe S.A	Motor Traders Internal Risk	5.00%

Product Provider	Policy Type	Maximum Commission Rate
AIG Europe S.A	Personal Accident & Travel	20.00%
AIG Europe S.A	Products Liability	10.00%
AIG Europe S.A	Professional Indemnity	17.50%
AIG Europe S.A	Property Damage	10.00%
AIG Europe S.A	Public Liability	10.00%
AIG Europe S.A	Shop	15.00%
AIG Europe S.A	Sports Liability	12.50%
AIG Europe S.A	Terrorism	15.00%
AIG Europe S.A	Trailer	25.00%
AIG Europe S.A	Transit Liability	12.00%
AIG Europe S.A	Travel	25.00%
AIG Europe S.A. Rapidcover	Commercial Combined	20.00%
AIG Europe S.A. Rapidcover	Cyber Liability	25.00%
AIG Europe S.A. Rapidcover	Directors & Officers Liability	20.00%
AIG Europe S.A. Rapidcover	Excess Liability	22.50%
AIG Europe S.A. Rapidcover	Office	20.00%
AIG Europe S.A. Rapidcover	Professional Indemnity	22.50%
AIG Europe S.A. Rapidcover	Property Owners	20.00%
AIG Europe S.A. Rapidcover	Public Liability	20.00%
AIG Europe S.A. Rapidcover	Shop	20.00%
Aiken Insurances Limited	Commercial Combined	15.00%
Aiken Insurances Limited	Excess Liability	15.00%
Aiken Insurances Limited	Financial Lines	10.00%
Aiken Insurances Limited	Household	10.00%
Aiken Insurances Limited	Marine	15.00%
Aiken Insurances Limited	Motor Insurance	5.00%
Aiken Insurances Limited	Property Damage	15.00%
Aiken Insurances Limited	Property Owners	10.00%
Alan Tierney & Partners Ltd	Commercial Combined	10.00%
Allianz Plc.	Accidental Damage Fire & Theft	10.00%
Allianz Plc.	Agricultural Vehicle	5.00%
Allianz Plc.	Apartment Block	17.50%
Allianz Plc.	Bonds	10.00%
Allianz Plc.	Caravan/Mobile Home	15.00%
Allianz Plc.	Commercial Combined	15.00%
Allianz Plc.	Computer	15.00%
Allianz Plc.	Contractors All Risks	15.00%
Allianz Plc.	Employers Liability	6.00%
Allianz Plc.	Engineering	15.00%
Allianz Plc.	Engineering Inspection	15.00%
Allianz Plc.	Fire & Perils	15.00%
Allianz Plc.	Fire Only	15.00%

Product Provider	Policy Type	Maximum Commission Rate
Allianz Plc.	Fleet	5.00%
Allianz Plc.	Holiday Home	15.00%
Allianz Plc.	Horse	15.00%
Allianz Plc.	Household	20.00%
Allianz Plc.	Marine	19.00%
Allianz Plc.	Marine Hull	15.00%
Allianz Plc.	Marine Transit	19.00%
Allianz Plc.	Motor Contingency	15.00%
Allianz Plc.	Motor Insurance	5.00%
Allianz Plc.	Motor Traders Internal Risk	15.00%
Allianz Plc.	Motor Traders Road Risk	5.00%
Allianz Plc.	Office	15.00%
Allianz Plc.	Personal Accident	15.00%
Allianz Plc.	Products Liability	10.00%
Allianz Plc.	Professional Indemnity	20.00%
Allianz Plc.	Property Owners	15.00%
Allianz Plc.	Public Liability	10.00%
Allianz Plc.	Religious	10.00%
Allianz Plc.	Religious	10.00%
Allianz Plc.	Shop	15.00%
Allianz Plc.	Special Types	5.00%
Allianz Plc.	Sports	12.00%
Allianz Plc.	Trailer	24.00%
Allianz Plc.	Transit Liability	19.00%
Allianz Plc.	Travel	25.00%
Amtrust Int. Underwriters Ltd.	Professional Indemnity	25.00%
Angel Risk Management	Directors & Officers Liability	25.00%
Angel Risk Management	Professional Indemnity	25.00%
Aquabroker Ltd.	Marine	15.00%
Aquabroker Ltd.	Marine Hull	15.00%
Aqueduct Underwriting Ltd	Holiday Home	20.00%
Aqueduct Underwriting Ltd	Household	20.00%
Arachas Corporate Brokers Limited	Car Hire Excess/Gadget/Wedding	10.00%
Arachas Corporate Brokers Limited	Caravan/Mobile Home	10.00%
Arachas Corporate Brokers Limited	Combined Liability	12.00%
Arachas Corporate Brokers Limited	Commercial Combined	8.00%
Arachas Corporate Brokers Limited	Holiday Home	15.00%
Arachas Corporate Brokers Limited	Household	15.00%
Arachas Corporate Brokers Limited	Motor Insurance	6.00%
Arachas Corporate Brokers Limited	Professional Indemnity	12.50%
Arachas Corporate Brokers Limited	Property Damage	15.00%
ARAG Legal Protection Limited	Legal Expenses	25.00%

Product Provider	Policy Type	Maximum Commission Rate
ARB Underwriting Ltd.	Apartment Block	12.50%
ARB Underwriting Ltd.	Combined Liability	15.00%
ARB Underwriting Ltd.	Commercial Combined	15.00%
ARB Underwriting Ltd.	Motor Insurance	5.00%
ARB Underwriting Ltd.	Motor Traders Internal Risk	5.00%
ARB Underwriting Ltd.	Motor Traders Road Risk	5.00%
ARB Underwriting Ltd.	Personal Accident	20.00%
ARB Underwriting Ltd.	Professional Indemnity	18.00%
ARB Underwriting Ltd.	Property Damage	15.00%
ARB Underwriting Ltd.	Property Owners	15.00%
ARB Underwriting Ltd.	Shop	15.00%
ARB Underwriting Ltd.	Travel	20.00%
Arthur J Gallagher Ins Brk Ltd	Combined Liability	10.00%
Arthur J Gallagher Ins Brk Ltd	Property Damage	12.50%
Arthur J Gallagher Ins Brk Ltd	Public Liability	10.00%
Arthur J Gallagher(OAMPS)	Motor Insurance	5.00%
Aviva Insurance Ltd.	Agricultural Vehicle	5.00%
Aviva Insurance Ltd.	Bonds	10.00%
Aviva Insurance Ltd.	Caravan/Mobile Home	15.00%
Aviva Insurance Ltd.	Combined Liability	10.00%
Aviva Insurance Ltd.	Commercial Combined	15.00%
Aviva Insurance Ltd.	Computer	15.00%
Aviva Insurance Ltd.	Contractors All Risks	15.00%
Aviva Insurance Ltd.	Employers Liability	6.00%
Aviva Insurance Ltd.	Engineering	15.00%
Aviva Insurance Ltd.	Engineering Inspection	15.00%
Aviva Insurance Ltd.	Fire & Perils	15.00%
Aviva Insurance Ltd.	Fire Only	12.00%
Aviva Insurance Ltd.	Fleet	5.00%
Aviva Insurance Ltd.	Horse	15.00%
Aviva Insurance Ltd.	Household	25.00%
Aviva Insurance Ltd.	Legal Expenses	24.00%
Aviva Insurance Ltd.	Marine	18.00%
Aviva Insurance Ltd.	Marine Hull	15.00%
Aviva Insurance Ltd.	Marine Transit	18.00%
Aviva Insurance Ltd.	Motor Contingency	15.00%
Aviva Insurance Ltd.	Motor Cycle	5.00%
Aviva Insurance Ltd.	Motor Insurance	10.00%
Aviva Insurance Ltd.	Motor Traders Internal Risk	10.00%
Aviva Insurance Ltd.	Motor Traders Road Risk	5.00%
Aviva Insurance Ltd.	Office	15.00%
Aviva Insurance Ltd.	Personal Accident	20.00%

Product Provider	Policy Type	Maximum Commission Rate
Aviva Insurance Ltd.	Products Liability	10.00%
Aviva Insurance Ltd.	Professional Indemnity	15.00%
Aviva Insurance Ltd.	Property Damage	10.00%
Aviva Insurance Ltd.	Property Owners	10.00%
Aviva Insurance Ltd.	Public Liability	10.00%
Aviva Insurance Ltd.	Shop	15.00%
Aviva Insurance Ltd.	Special Types	5.00%
Aviva Insurance Ltd.	Sports Liability	12.00%
Aviva Insurance Ltd.	Trailer	25.00%
Aviva Insurance Ltd.	Transit Liability	18.00%
Aviva Insurance Ltd.	Travel	25.00%
AXA Insurance dac	Apartment Block	10.00%
AXA Insurance dac	Caravan/Mobile Home	15.00%
AXA Insurance dac	Combined Liability	15.00%
AXA Insurance dac	Commercial Combined	20.00%
AXA Insurance dac	Computer	15.00%
AXA Insurance dac	Contractors All Risks	15.00%
AXA Insurance dac	Employers Liability	6.00%
AXA Insurance dac	Engineering	15.00%
AXA Insurance dac	Engineering Inspection	15.00%
AXA Insurance dac	Fire & Perils	12.00%
AXA Insurance dac	Fire Only	12.00%
AXA Insurance dac	Fleet	10.00%
AXA Insurance dac	Holiday Home	20.00%
AXA Insurance dac	Horse	15.00%
AXA Insurance dac	Household	25.00%
AXA Insurance dac	Marine Transit	18.00%
AXA Insurance dac	Motor Contingency	15.00%
AXA Insurance dac	Motor Insurance	8.00%
AXA Insurance dac	Motor Traders Road Risk	5.00%
AXA Insurance dac	Office	15.00%
AXA Insurance dac	Products Liability	10.00%
AXA Insurance dac	Professional Indemnity	15.00%
AXA Insurance dac	Property Damage	10.00%
AXA Insurance dac	Property Owners	10.00%
AXA Insurance dac	Public Liability	10.00%
AXA Insurance dac	Shop	20.00%
AXA Insurance dac	Special Types	5.00%
AXA Insurance dac	Sports Liability	12.00%
AXA Insurance dac	Trailer	25.00%
AXA Insurance dac	Transit Liability	12.00%
AXA Insurance dac	Travel	25.00%

Product Provider	Policy Type	Maximum Commission Rate
Balens	Commercial Combined	Case By Case
Benchmark Underwriting Ltd.	Commercial Combined	20.00%
Benchmark Underwriting Ltd.	Household	15.00%
Benchmark Underwriting Ltd.	Professional Indemnity	20.00%
Benchmark Underwriting Ltd.	Property Owners	20.00%
Benchmark Underwriting Ltd.	Shop	20.00%
Berkshire Hathaway European Insurance DAC	Property Owners	20.00%
Berkshire Hathaway European Insurance DAC	Commercial Combined	20.00%
Berkshire Hathaway European Insurance DAC	Combined Liability	20.00%
Berkshire Hathaway European Insurance DAC	Professional Indemnity	20.00%
Berkshire Hathaway European Insurance DAC	Excess Professional Indemnity	20.00%
Berkshire Hathaway European Insurance DAC	Directors & Officers Liability	20.00%
Berkshire Hathaway European Insurance DAC	Cyber Liability	20.00%
Blackrock Insurance Solutions	Employers Liability	10.00%
Blackrock Insurance Solutions	Property Damage	10.00%
Blackrock Insurance Solutions	Public Liability	10.00%
Blenheim Park Ltd T/A Intasure	Household	10.00%
Blue Insurances Ltd	Car Hire Excess/Wedding	20.00%
Blue Insurances Ltd	Gadget	15.00%
Blue Insurances Ltd	Pet	5.00%
Blue Insurances Ltd	Travel	30.00%
Brady Underwriting	Commercial Combined	15.00%
Brady Underwriting	Event	10.00%
Brady Underwriting	Legal Expenses	10.00%
Brady Underwriting	Personal Accident	10.00%
Brennan Insurances	Products Liability	10.00%
Brennan Insurances	Public Liability	10.00%
Brennan Insurances	Transit Liability	12.00%
C.N.A. Hardy	Commercial Combined	20.00%
C.N.A. Hardy	Cyber Liability	20.00%
C.N.A. Hardy	Employers Liability	7.50%
C.N.A. Hardy	Marine Goods	25.00%
C.N.A. Hardy	Professional Indemnity	25.00%
C.N.A. Hardy	Transit Liability	20.00%
Canopius Underwriting Ltd	Personal Accident	25.00%
Canopius Underwriting Ltd	Trailer	25.00%
Canopius Underwriting Ltd	Travel	25.00%
Catalpa Underwriting Limited	Combined Liability	10.00%
Catalpa Underwriting Limited	Motor Insurance	10.00%
CFC Underwriting	Commercial Combined	20.00%
CFC Underwriting	Employers Liability	17.50%
CFC Underwriting	Marine	35.00%

<b>Product Provider</b>	<b>Policy Type</b>	<b>Maximum Commission Rate</b>
CFC Underwriting	Terrorism	24.50%
Chubb European Group SE	Accidental Damage Fire & Theft	15.00%
Chubb European Group SE	Agricultural Vehicle	5.00%
Chubb European Group SE	Bonds	10.00%
Chubb European Group SE	Combined Liability	10.00%
Chubb European Group SE	Commercial Combined	15.00%
Chubb European Group SE	Computer	15.00%
Chubb European Group SE	Contractors All Risks	15.00%
Chubb European Group SE	Crime	15.00%
Chubb European Group SE	Cyber Liability	15.00%
Chubb European Group SE	Directors & Officers Liability	20.00%
Chubb European Group SE	Employers Liability	10.00%
Chubb European Group SE	Employment Practice Liability	20.00%
Chubb European Group SE	Environmental Liability	15.00%
Chubb European Group SE	Excess Liability	15.00%
Chubb European Group SE	Fire & Perils	12.00%
Chubb European Group SE	Fire Only	12.00%
Chubb European Group SE	Horse	15.00%
Chubb European Group SE	Household	15.00%
Chubb European Group SE	Household	23.00%
Chubb European Group SE	Marine Goods	25.00%
Chubb European Group SE	Motor Contingency	15.00%
Chubb European Group SE	Motor Insurance	7.50%
Chubb European Group SE	Pension Trustee Liability	25.00%
Chubb European Group SE	Personal Accident	30.00%
Chubb European Group SE	Personal Accident & Travel	20.00%
Chubb European Group SE	Products Liability	10.00%
Chubb European Group SE	Professional Indemnity	20.00%
Chubb European Group SE	Property Damage	15.00%
Chubb European Group SE	Property Owners	15.00%
Chubb European Group SE	Public Liability	10.00%
Chubb European Group SE	Shop	15.00%
Chubb European Group SE	Sports	12.00%
Chubb European Group SE	Trailer	25.00%
Chubb European Group SE	Transit Liability	12.00%
Chubb European Group SE	Travel	25.00%
Citynet Insurance Brokers Ltd.	Combined Liability	12.00%
Citynet Insurance Brokers Ltd.	Commercial Combined	12.50%
Citynet Insurance Brokers Ltd.	Employers Liability	9.50%
Citynet Insurance Brokers Ltd.	Excess Liability	12.00%
Citynet Insurance Brokers Ltd.	Motor Insurance	10.00%
Citynet Insurance Brokers Ltd.	Professional Indemnity	10.00%



Product Provider	Policy Type	Maximum Commission Rate
Citynet Insurance Brokers Ltd.	Property Damage	14.50%
Citynet Insurance Brokers Ltd.	Public Liability	12.50%
CNA Insurance Company (Europe) SA	Commercial Combined	20.00%
CNA Insurance Company (Europe) SA	Employers Liability	10.00%
CNA Insurance Company (Europe) SA	Marine Goods	25.00%
CNA Insurance Company (Europe) SA	Professional Indemnity	12.50%
CNA Insurance Company (Europe) SA	Property Damage	15.00%
CNA Insurance Company (Europe) SA	Property Owners	25.00%
CNA Insurance Company (Europe) SA	Public Liability	10.00%
Compagnie Francaise pour le Commerce Exterieur	Credit	10.00%
Corporate Underwriting Ltd.	Marine Goods	19.00%
Corporate Underwriting Ltd.	Trailer	15.00%
Corporate Underwriting Ltd.	Transit Liability	18.78%
Cover Centre Insurance Ltd.	Caravan/Mobile Home	15.00%
Cover Centre Insurance Ltd.	Holiday Home	10.00%
Cover Centre Insurance Ltd.	Household	15.00%
Cover Centre Insurance Ltd.	Motor Insurance	10.00%
Culleton Insurances Ltd.	Motor Insurance	10.00%
Dolmen Insurance Brokers Ltd.	Holiday Home	15.00%
Dolmen Insurance Brokers Ltd.	Household	15.00%
Dual Corporate Risk	Commercial Combined	20.00%
Dual Oliva Ltd	Combined Liability	20.00%
Dual Oliva Ltd	Property Damage	20.00%
Dual Private Client	Household	20.00%
Dual Private Client	Motor Insurance	10.00%
Dual Underwriting Ltd	Combined Liability	20.00%
Dual Underwriting Ltd	Motor Insurance	10.00%
Dual Underwriting Ltd	Property Damage	20.00%
EBA Insurance Services Ltd	Bonds	15.00%
Ecclesiastical Ins Office Plc.	Agricultural Vehicle	15.00%
Ecclesiastical Ins Office Plc.	Apartment Block	10.00%
Ecclesiastical Ins Office Plc.	Caravan/Mobile Home	15.00%
Ecclesiastical Ins Office Plc.	Commercial Combined	15.00%
Ecclesiastical Ins Office Plc.	Computer	15.00%
Ecclesiastical Ins Office Plc.	Contractors All-Risks	15.00%
Ecclesiastical Ins Office Plc.	Employers Liability	6.00%
Ecclesiastical Ins Office Plc.	Fire & Perils	15.00%
Ecclesiastical Ins Office Plc.	Fire Only	12.00%
Ecclesiastical Ins Office Plc.	Horse	15.00%
Ecclesiastical Ins Office Plc.	Household	15.00%
Ecclesiastical Ins Office Plc.	Marine Goods	18.00%
Ecclesiastical Ins Office Plc.	Motor Contingency	15.00%

Product Provider	Policy Type	Maximum Commission Rate
Ecclesiastical Ins Office Plc.	Motor Insurance	5.00%
Ecclesiastical Ins Office Plc.	Multi Risk	5.00%
Ecclesiastical Ins Office Plc.	Office	15.00%
Ecclesiastical Ins Office Plc.	Products Liability	10.00%
Ecclesiastical Ins Office Plc.	Professional Indemnity	15.00%
Ecclesiastical Ins Office Plc.	Property Damage	10.00%
Ecclesiastical Ins Office Plc.	Property Owners	15.00%
Ecclesiastical Ins Office Plc.	Public Liability	10.00%
Ecclesiastical Ins Office Plc.	Shop	15.00%
Ecclesiastical Ins Office Plc.	Sports	12.00%
Ecclesiastical Ins Office Plc.	Trailer	25.00%
Ecclesiastical Ins Office Plc.	Transit Liability	12.00%
Ecclesiastical Ins Office Plc.	Travel	25.00%
Everest Insurance (Ireland) DAC	Commercial Combined	25.00%
Everest Insurance (Ireland) DAC	Employers Liability	25.00%
Everest Insurance (Ireland) DAC	Public Liability	25.00%
Everest Risk Management (Ireland) Ltd	Commercial Combined	25.00%
FBD Insurance Plc.	Combined Liability	11.50%
FBD Insurance Plc.	Commercial Combined	21.50%
FBD Insurance Plc.	Commercial Motor Insurance	6.50%
FBD Insurance Plc.	Computer	15.00%
FBD Insurance Plc.	Employers Liability	7.50%
FBD Insurance Plc.	Engineering Inspection	15.00%
FBD Insurance Plc.	Fire & Perils	15.00%
FBD Insurance Plc.	Fleet	11.50%
FBD Insurance Plc.	Guesthouse	15.00%
FBD Insurance Plc.	Holiday Home	15.00%
FBD Insurance Plc.	Household	15.00%
FBD Insurance Plc.	Marine Goods	15.00%
FBD Insurance Plc.	Private Motor Insurance	15.00%
FBD Insurance Plc.	Motor Special Types	15.00%
FBD Insurance Plc.	Property Damage	21.50%
FBD Insurance Plc.	Property Owners	21.50%
FBD Insurance Plc.	Public Liability	11.50%
FBD Insurance Plc.	Shop	15.00%
Fingal Insurance Group DAC	Accidental Damage Fire & Theft	10.00%
Fingal Insurance Group DAC	Apartment Block	10.00%
Fingal Insurance Group DAC	Combined Liability	10.00%
Fingal Insurance Group DAC	Commercial Combined	10.00%
Fingal Insurance Group DAC	Contractors All Risks	10.00%
Fingal Insurance Group DAC	Household	10.00%
Fingal Insurance Group DAC	Marine	10.00%

Product Provider	Policy Type	Maximum Commission Rate
Fingal Insurance Group DAC	Marine Hull	5.00%
Fingal Insurance Group DAC	Motor Insurance	5.00%
Fingal Insurance Group DAC	Motor Special Types	5.00%
Fingal Insurance Group DAC	Professional Indemnity	10.00%
Fingal Insurance Group DAC	Property Owners	10.00%
Fingal Insurance Group DAC	Self Build	10.00%
Footprint Underwriting DAC	Motor Insurance	7.50%
Frost Insurances Ltd	Self Build	15.00%
Frost Insurances Ltd	Combined Liability	15.00%
Frost Insurances Ltd	Property Damage	15.00%
Great American International Insurance (EU) DAC	Bonds	15.00%
Great American International Insurance (EU) DAC	Contractors All Risks	25.00%
H J Roelofs (UK) Limited t/a BGI	Marine	15.00%
H J Roelofs (UK) Limited t/a BGI	Transit Liability	12.50%
Hickey Clarke & Langan Ltd.	Caravan/Mobile Home	10.00%
Hickey Clarke & Langan Ltd.	Household	10.00%
Hiscox SA	Event	17.50%
Hiscox SA	Combined Liability	9.00%
Hiscox SA	Commercial Combined	20.00%
Hiscox SA	Directors & Officers Liability	20.00%
Hiscox SA	Household	20.00%
Hiscox SA	Office	20.00%
Hiscox SA	Professional Indemnity	20.00%
HSB Engineering Insurance Limited	Computer	20.00%
HSB Engineering Insurance Limited	Contractors All Risks	20.00%
HSB Engineering Insurance Limited	Employers Liability	25.00%
HSB Engineering Insurance Limited	Marine	25.00%
HSB Engineering Insurance Limited	Terrorism	17.50%
HSB Engineering Insurance Limited	Transit Liability	25.00%
Integro Insurance Brokers (Tysers Ireland Ltd)	Professional Indemnity	15.00%
iSure Underwriting Ireland	Combined Liability	16.00%
iSure Underwriting Ireland	Commercial Combined	17.50%
iSure Underwriting Ireland	Property Owners	19.00%
iSure Underwriting Ireland	Shop	15.00%
JF Dunne Insurances Ltd.	Motor Insurance	5.00%
JLT Insurance Brokers Ireland Limited / Marsh	Combined Liability	10.00%
JLT Insurance Brokers Ireland Limited / Marsh	Commercial Combined	10.00%
JLT Insurance Brokers Ireland Limited / Marsh	Sports	10.00%
Joseph G Brady Insurance Ltd	Public Liability	10.00%
Joseph G Brady Insurance Ltd	Combined Liability	10.00%
Joseph G Brady Insurance Ltd	Commercial Combined	10.00%
KennCo Underwriting Ltd	Commercial Combined	15.00%

Product Provider	Policy Type	Maximum Commission Rate
KennCo Underwriting Ltd	Household	15.00%
KennCo Underwriting Ltd	Motor Traders Combined	10.00%
KennCo Underwriting Ltd	Combined Liability	15.00%
KennCo Underwriting Ltd	Motor Insurance	7.50%
KennCo Underwriting Ltd	Property Owners	15.00%
KennCo Underwriting Ltd	Travel	15.00%
Kidd Insurances (Alan B Kidd)	Accidental Damage Fire & Theft	5.00%
Kidd Insurances (Alan B Kidd)	Caravan/Mobile Home	15.00%
Kidd Insurances (Alan B Kidd)	Commercial Combined	15.00%
Kidd Insurances (Alan B Kidd)	Holiday Home	10.00%
Kidd Insurances (Alan B Kidd)	Household	15.00%
Kidd Insurances (Alan B Kidd)	Motor Damage	10.00%
Kidd Insurances (Alan B Kidd)	Public Liability	15.00%
Kidd Insurances (Alan B Kidd)	Trailer	24.00%
Kidd Insurances (Alan B Kidd)	Travel	24.00%
Kidd Insurances Lloyds (AlanL)	Caravan/Mobile Home	10.00%
Kidd Insurances Lloyds (AlanL)	Holiday Home	10.00%
Kidd Insurances Lloyds (AlanL)	Household	10.00%
Liberty Seguros	Commercial Combined	17.50%
Liberty Seguros	Fleet	10.00%
Liberty Seguros	Holiday Home	21.00%
Liberty Seguros	Household	21.00%
Liberty Seguros	Motor Insurance	11.00%
London Ireland Market Exchange Ltd	All Types	Case By Case
Luker Rowe & Company Ltd	Household	10.00%
MacDonagh Boland Crotty MacRedmond t/a Aon	Aviation	10.00%
MacDonagh Boland Crotty MacRedmond t/a Aon	Care Home Scheme	10.00%
MacDonagh Boland Crotty MacRedmond t/a Aon	Combined Liability	11.00%
MacDonagh Boland Crotty MacRedmond t/a Aon	Excess Liability	10.00%
MacDonagh Boland Crotty MacRedmond t/a Aon	Marine	12.50%
Mapfre t/a InsureandGo	Travel	20.00%
Mary Kennedy Bloodstock Insurances Ltd	Public Liability	10.00%
Mentor S.A. Insurance Brokers	Excess Liability	10.00%
Mentor S.A. Insurance Brokers	Combined Liability	10.00%
Midas Underwriting	Household	17.50%
MJ O'Neill (Insurances) Ltd	Marine	10.00%
MS Amlin Underwriting @ Lloyds	Commercial Combined	23.00%
Munich Re Risk Solutions Irl Ltd	Computer	20.00%
Munich Re Risk Solutions Irl Ltd	Contractors All Risks	20.00%
Munich Re Risk Solutions Irl Ltd	Employers Liability	25.00%
Munich Re Risk Solutions Irl Ltd	Marine	25.00%
Munich Re Risk Solutions Irl Ltd	Terrorism	17.50%

Product Provider	Policy Type	Maximum Commission Rate
Munich Re Risk Solutions Irl Ltd	Transit Liability	25.00%
Norman Thompson Insurances Ltd	Commercial Combined	15.00%
Northern Marine U/W Ltd.	Marine	20.00%
Oakside Surety Limited	Bonds	15.00%
OBF Insurance Group Ltd.	Caravan/Mobile Home	12.00%
OBF Insurance Group Ltd.	Holiday Home	12.00%
OBF Insurance Group Ltd.	Household	12.00%
Optis Insurances Ltd.	Combined Liability	15.00%
Optis Insurances Ltd.	Commercial Combined	15.00%
Optis Insurances Ltd.	Contractors All Risks	15.00%
Optis Insurances Ltd.	Household	15.00%
Optis Insurances Ltd.	Marine Goods	20.00%
Optis Insurances Ltd.	Office	15.00%
Optis Insurances Ltd.	Personal Accident	15.00%
Optis Insurances Ltd.	Professional Indemnity	20.00%
Optis Insurances Ltd.	Property Owners	17.50%
Optis Insurances Ltd.	Self Build	15.00%
Optis Insurances Ltd.	Shop	15.00%
Patrona Underwriting Ltd	Accidental Damage Fire & Theft	10.00%
Patrona Underwriting Ltd	Combined Liability	15.00%
Patrona Underwriting Ltd	Commercial Combined	10.00%
Patrona Underwriting Ltd	Contractors All Risks	15.00%
Patrona Underwriting Ltd	Engineering	15.00%
Patrona Underwriting Ltd	Fleet	7.50%
Patrona Underwriting Ltd	Holiday Home	15.00%
Patrona Underwriting Ltd	Household	15.00%
Patrona Underwriting Ltd	Marine Transit	10.00%
Patrona Underwriting Ltd	Motor Insurance	7.50%
Patrona Underwriting Ltd	Motor Special Types	7.50%
Patrona Underwriting Ltd	Property Damage	7.50%
Patrona Underwriting Ltd	Public Liability	5.00%
Prestige U/W Serv. (Ire.) Ltd.	Combined Liability	15.00%
Prestige U/W Serv. (Ire.) Ltd.	Commercial Combined	15.00%
Prestige U/W Serv. (Ire.) Ltd.	Contractors All Risks	15.00%
Prestige U/W Serv. (Ire.) Ltd.	Directors & Officers Liability	15.00%
Prestige U/W Serv. (Ire.) Ltd.	Holiday Home	25.00%
Prestige U/W Serv. (Ire.) Ltd.	Household	25.00%
Prestige U/W Serv. (Ire.) Ltd.	Motor Insurance	8.00%
Prestige U/W Serv. (Ire.) Ltd.	Motor Traders Road Risk	10.00%
Prestige U/W Serv. (Ire.) Ltd.	Property Damage	14.00%
Prestige U/W Serv. (Ire.) Ltd.	Public Liability	10.00%
Prestige U/W Serv. (Ire.) Ltd.	Shop	15.00%

Product Provider	Policy Type	Maximum Commission Rate
Primassure Ltd	Commercial Combined	15.00%
Primassure Ltd	Professional Indemnity	16.50%
Robertson Low Insurances Ltd	Apartment Block	15.00%
Robertson Low Insurances Ltd	Aviation	10.00%
Robertson Low Insurances Ltd	Bonds	10.00%
Robertson Low Insurances Ltd	Combined Liability	10.00%
Robertson Low Insurances Ltd	Commercial Combined	10.00%
Robertson Low Insurances Ltd	Contractors All Risks	10.00%
Robertson Low Insurances Ltd	Cyber Liability	10.00%
Robertson Low Insurances Ltd	Directors & Officers Liability	10.00%
Robertson Low Insurances Ltd	Employers Liability	10.00%
Robertson Low Insurances Ltd	Event	10.00%
Robertson Low Insurances Ltd	Excess Liability	10.00%
Robertson Low Insurances Ltd	Fire & Perils	10.00%
Robertson Low Insurances Ltd	Household	15.00%
Robertson Low Insurances Ltd	Products Liability	10.00%
Robertson Low Insurances Ltd	Professional Indemnity	10.00%
Robertson Low Insurances Ltd	Property Damage	10.00%
Robertson Low Insurances Ltd	Property Owners	10.00%
Robertson Low Insurances Ltd	Public Liability	10.00%
RSA Insurance Ireland DAC	Accidental Damage Fire & Theft	10.00%
RSA Insurance Ireland DAC	Agricultural Vehicle	5.00%
RSA Insurance Ireland DAC	All Risks	15.00%
RSA Insurance Ireland DAC	Apartment Block	15.00%
RSA Insurance Ireland DAC	Caravan/Mobile Home	15.00%
RSA Insurance Ireland DAC	Combined Liability	17.50%
RSA Insurance Ireland DAC	Commercial Combined	15.00%
RSA Insurance Ireland DAC	Commercial Combined	20.00%
RSA Insurance Ireland DAC	Computer	15.00%
RSA Insurance Ireland DAC	Contractors All Risks	20.00%
RSA Insurance Ireland DAC	Crime	20.00%
RSA Insurance Ireland DAC	Directors & Officers Liability	15.00%
RSA Insurance Ireland DAC	Employers Liability	6.00%
RSA Insurance Ireland DAC	Engineering	15.00%
RSA Insurance Ireland DAC	Engineering Inspection	15.00%
RSA Insurance Ireland DAC	Farmers Combined	15.00%
RSA Insurance Ireland DAC	Fidelity Guarantee	20.00%
RSA Insurance Ireland DAC	Financial Lines	15.00%
RSA Insurance Ireland DAC	Fire & Perils	15.00%
RSA Insurance Ireland DAC	Fire Only	15.00%
RSA Insurance Ireland DAC	Fleet	5.00%
RSA Insurance Ireland DAC	Holiday Home	25.00%

Product Provider	Policy Type	Maximum Commission Rate
RSA Insurance Ireland DAC	Household	25.00%
RSA Insurance Ireland DAC	Marine Goods	20.00%
RSA Insurance Ireland DAC	Marine Hull	15.00%
RSA Insurance Ireland DAC	Marine Transit	20.00%
RSA Insurance Ireland DAC	Motor Insurance	7.50%
RSA Insurance Ireland DAC	Motor Special Types	5.00%
RSA Insurance Ireland DAC	Motor Traders Combined	5.00%
RSA Insurance Ireland DAC	Office	22.50%
RSA Insurance Ireland DAC	Personal Accident	25.00%
RSA Insurance Ireland DAC	Personal Accident & Travel	20.00%
RSA Insurance Ireland DAC	Professional Indemnity	22.50%
RSA Insurance Ireland DAC	Property Damage	15.00%
RSA Insurance Ireland DAC	Public Liability	10.00%
RSA Insurance Ireland DAC	Shop	17.50%
RSA Insurance Ireland DAC	Trailer	25.00%
RSA Insurance Ireland DAC	Transit Liability	20.00%
RSA Insurance Ireland DAC	Travel	30.00%
Securus Insurance Ltd	Combined Liability	10.00%
Securus Insurance Ltd	Commercial Combined	10.00%
Securus Insurance Ltd	Cyber Liability	10.00%
Securus Insurance Ltd	Directors & Officers Liability	10.00%
Securus Insurance Ltd	Engineering	10.00%
Securus Insurance Ltd	Event	10.00%
Securus Insurance Ltd	Excess Liability	10.00%
Securus Insurance Ltd	Household	12.50%
Securus Insurance Ltd	Marine Goods	10.00%
Securus Insurance Ltd	Motor Insurance	5.00%
Securus Insurance Ltd	Personal Accident & Travel	10.00%
Securus Insurance Ltd	Professional Indemnity	10.00%
Securus Insurance Ltd	Property Owners	15.00%
Specialist Underwriting Services Ltd.	Combined Liability	12.50%
Specialist Underwriting Services Ltd.	Commercial Combined	15.00%
Specialist Underwriting Services Ltd.	Personal Accident	10.00%
Specialist Underwriting Services Ltd.	Property Owners	15.00%
Specialist Underwriting Services Ltd.	Travel	10.00%
Steve Wassell Insurance Management Ltd	Bonds	15.00%
Stuart Insurances Ltd	Household	15.00%
Tasker & Partners Ltd (JRP)	Commercial Combined	18.00%
Tasker & Partners Ltd (JRP)	Property Damage	20.50%
Tasker & Partners Ltd (JRP)	Property Owners	20.50%
Tasker & Partners Ltd (JRP)	Public Liability	18.00%
The Underwriting Exchange	Combined Liability	12.50%

Product Provider	Policy Type	Maximum Commission Rate
The Underwriting Exchange	Commercial Combined	17.50%
The Underwriting Exchange	Fleet	7.50%
The Underwriting Exchange	Property Damage	15.00%
Thomond Underwriting Ltd.	Combined Liability	15.00%
Thomond Underwriting Ltd.	Commercial Combined	15.00%
Thomond Underwriting Ltd.	Bonds	Case by case
Thomond Underwriting Ltd.	Combined Liability	15.00%
Thomond Underwriting Ltd.	Commercial Combined	15.00%
Thomond Underwriting Ltd.	Contractors All Risks	15.00%
Thomond Underwriting Ltd.	Cyber Liability	12.00%
Thomond Underwriting Ltd.	Personal Accident	10.00%
Thomond Underwriting Ltd.	Professional Indemnity	12.50%
Thomond Underwriting Ltd.	Property Damage	15.00%
Travelers Insurance Co Ltd	Combined Liability	12.00%
Travelers Insurance Co Ltd	Commercial Combined	18.00%
Travelers Insurance Co Ltd	Employers Liability	9.00%
Travelers Insurance Co Ltd	Financial Lines	28.00%
Travelers Insurance Co Ltd	Fleet	8.00%
Travelers Insurance Co Ltd	Motor Insurance	8.00%
Travelers Insurance Co Ltd	Motor Traders Combined	18.00%
Travelers Insurance Co Ltd	Motor Traders Road Risk	13.00%
Travelers Insurance Co Ltd	Professional Indemnity	18.00%
Travelers Insurance Co Ltd	Property Damage	18.00%
Travelers Insurance Co Ltd	Property Owners	18.00%
Travelers Insurance Co Ltd	Public Liability	18.00%
W R Berkley Ins (Eur) Ltd	Combined Liability	20.00%
W R Berkley Ins (Eur) Ltd	Commercial Combined	20.00%
W R Berkley Ins (Eur) Ltd	Employers Liability	20.00%
W R Berkley Ins (Eur) Ltd	Public Liability	20.00%
Willis Towers Watson Ins. (Ireland) Ltd	Accidental Damage Fire & Theft	10.00%
Willis Towers Watson Ins. (Ireland) Ltd	Apartment Block	17.50%
Willis Towers Watson Ins. (Ireland) Ltd	Combined Liability	15.00%
Willis Towers Watson Ins. (Ireland) Ltd	Commercial Combined	15.00%
Willis Towers Watson Ins. (Ireland) Ltd	Contractors All Risks	10.00%
Willis Towers Watson Ins. (Ireland) Ltd	Employers Liability	6.00%
Willis Towers Watson Ins. (Ireland) Ltd	Fleet	12.50%
Willis Towers Watson Ins. (Ireland) Ltd	Guesthouse	10.00%
Willis Towers Watson Ins. (Ireland) Ltd	Household	15.00%
Willis Towers Watson Ins. (Ireland) Ltd	Marine Goods	18.00%
Willis Towers Watson Ins. (Ireland) Ltd	Motor Insurance	10.00%
Willis Towers Watson Ins. (Ireland) Ltd	Motor Traders Combined	15.00%
Willis Towers Watson Ins. (Ireland) Ltd	Motor Traders Internal Risk	10.00%



Product Provider	Policy Type	Maximum Commission Rate
Willis Towers Watson Ins. (Ireland) Ltd	Motor Traders Road Risk	5.00%
Willis Towers Watson Ins. (Ireland) Ltd	Office	15.00%
Willis Towers Watson Ins. (Ireland) Ltd	Professional Indemnity	10.00%
Willis Towers Watson Ins. (Ireland) Ltd	Property Damage	17.50%
Willis Towers Watson Ins. (Ireland) Ltd	Property Owners	17.50%
Willis Towers Watson Ins. (Ireland) Ltd	Public Liability	10.00%
Wilson Smith Group London	Marine Goods	3.00%
Wilson Smith Group London	Terrorism	3.00%
Wrightway Underwriting Ltd.	Accidental Damage Fire & Theft	10.00%
Wrightway Underwriting Ltd.	Combined Liability	12.00%
Wrightway Underwriting Ltd.	Commercial Combined	5.00%
Wrightway Underwriting Ltd.	Engineering Inspection	15.00%
Wrightway Underwriting Ltd.	Fleet	10.00%
Wrightway Underwriting Ltd.	Holiday Home	17.50%
Wrightway Underwriting Ltd.	Household	17.50%
Wrightway Underwriting Ltd.	Marine Transit	5.00%
Wrightway Underwriting Ltd.	Motor Insurance	10.00%
Wrightway Underwriting Ltd.	Property Damage	10.00%
Wrightway Underwriting Ltd.	Trailer	10.00%
Wrightway Underwriting Ltd.	Transit Liability	10.00%
XL	Commercial Combined	25.00%
XS Direct Insurance Brokers Ltd	Motor Insurance	7.50%
Zurich Insurance Plc.	All Risks	15.00%
Zurich Insurance Plc.	Apartment Block	15.00%
Zurich Insurance Plc.	Bonds	15.00%
Zurich Insurance Plc.	Caravan/Mobile Home	15.00%
Zurich Insurance Plc.	Commercial Combined	15.00%
Zurich Insurance Plc.	Computer	15.00%
Zurich Insurance Plc.	Contractors All Risks	15.00%
Zurich Insurance Plc.	Cyber Liability	20.00%
Zurich Insurance Plc.	Employers Liability	6.00%
Zurich Insurance Plc.	Engineering	20.00%
Zurich Insurance Plc.	Farmers Combined	12.50%
Zurich Insurance Plc.	Fidelity Guarantee	15.00%
Zurich Insurance Plc.	Fleet	5.00%
Zurich Insurance Plc.	Guesthouse	15.00%
Zurich Insurance Plc.	Household	20.00%
Zurich Insurance Plc.	Legal Expenses	25.00%
Zurich Insurance Plc.	Marine	15.00%
Zurich Insurance Plc.	Marine Goods	20.00%
Zurich Insurance Plc.	Marine Hull	15.00%
Zurich Insurance Plc.	Motor Insurance	6.50%

Product Provider	Policy Type	Maximum Commission Rate
Zurich Insurance Plc.	Motor Traders Combined	10.00%
Zurich Insurance Plc.	Motor Traders Internal Risk	10.00%
Zurich Insurance Plc.	Office	15.00%
Zurich Insurance Plc.	Personal Accident	15.00%
Zurich Insurance Plc.	Personal Accident & Travel	15.00%
Zurich Insurance Plc.	Professional Indemnity	25.00%
Zurich Insurance Plc.	Property Owners	15.00%
Zurich Insurance Plc.	Public Liability	10.00%
Zurich Insurance Plc.	Self Build	15.00%
Zurich Insurance Plc.	Shop	15.00%
Zurich Insurance Plc.	Travel	15.00%
Zurich Insurance Plc.	Accidental Damage	12.50%
Zurich Insurance Plc.	Accidental Damage Fire & Theft	10.00%
Zurich Insurance Plc.	All Risks	15.00%
Zurich Insurance Plc.	Apartment Block	10.00%
Zurich Insurance Plc.	Caravan/Mobile Home	15.00%
Zurich Insurance Plc.	Combined Liability	10.00%
Zurich Insurance Plc.	Commercial Combined	15.00%
Zurich Insurance Plc.	Computer	15.00%
Zurich Insurance Plc.	Contractors All Risks	15.00%
Zurich Insurance Plc.	Employers Liability	6.00%
Zurich Insurance Plc.	Engineering Inspection	15.00%
Zurich Insurance Plc.	Fidelity Guarantee	12.50%
Zurich Insurance Plc.	Fire & Perils	15.00%
Zurich Insurance Plc.	Fire Only	12.50%
Zurich Insurance Plc.	Fleet	5.00%
Zurich Insurance Plc.	Holiday Home	15.00%
Zurich Insurance Plc.	Marine Goods	18.00%
Zurich Insurance Plc.	Marine Hull	15.00%
Zurich Insurance Plc.	Motor Insurance	7.50%
Zurich Insurance Plc.	Motor Special Types	5.00%
Zurich Insurance Plc.	Motor Traders Combined	5.00%
Zurich Insurance Plc.	Motor Traders Internal Risk	10.00%
Zurich Insurance Plc.	Office	15.00%
Zurich Insurance Plc.	Personal Accident	20.00%
Zurich Insurance Plc.	Property Owners	15.00%
Zurich Insurance Plc.	Public Liability	10.00%
Zurich Insurance Plc.	Shop	15.00%
Zurich Insurance Plc.	Trailer	15.00%
Zurich Insurance Plc.	Transit Liability	18.00%
Zurich Insurance Plc.	Travel	25.00%