



MYCHARGES

Sterner Holdings Ltd

REMUNERATION SUMMARY

CREATED ON: Mon, 13th of May 2024

REFERENCE: 6641e4b8efea1

The remuneration information contained in this document is correct as at the 'Created On' date specified above. This information is subject to change at any time. For a copy of our most up-to-date remuneration, please contact your Sterner Holdings Ltd representative.



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MYCHARGES

Remuneration Summary

We, Sterner Holdings Limited t/a Alliance Insurance Brokers, The Wealth Shop Alliance and Alliance Financial Planning 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 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 commission?

For the purpose of this document, commission is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of commission is generally directly related to the quantity or value of the products sold.

- We are usually remunerated by commission from the Product Producers and Insurers with whom we facilitate Investment and Insurance Based Investment transactions on your behalf.
- This commission payment will not influence our decision to recommend a particular product. We consider how the Product Producers and Insurers have integrated sustainability risks into their investment product offerings prior to making our recommendations to our clients.

There are different types of commission models:

Single commission model:	where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.
Trail/Renewal commission model:	Further payments at intervals are paid throughout the life span of the product.
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.

Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

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.

Life Assurance/Investments/Pension products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail relating to accumulated fund.

Trail commission, bullet commission, fund based or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up through an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.

Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Credit Products

Commission may be earned by intermediaries for arranging credit for consumers, such as credit finance to fund a larger premium.

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.

Please Note

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a maximum potential commission may be received within our business. This is the maximum our Brokerage will take and there are products and providers where the level may be lower and is subject to change. In certain cases our Brokerage may take a lower remuneration than the enclosed percentages/amounts on a case by case basis. This will be disclosed to each client as per the Central Bank Consumer Protection Code regulations, on a client by client basis.

Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of non-monetary benefits such as:

- Attendance at product provider seminars
- Assistance with Advertising/Branding

Remuneration Details

Further detail on the providers we work with, the products we sell and the maximum commissions available to us are outlined below.

AIG Europe S.A

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
PA/Travel	20%
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
PI	17.5%
PI Rapidcover	25%
Professional Indemnity	10%
Professional Indemnity	18%
Professional Indemnity	15%
Professional Indemnity	5%
Professional Indemnity	15%
Trailer	25%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Car Hire Excess	25%
Classic Car Scheme	8%
Classic Car Scheme	10%
Limited Mileage	10%
MG Owners Scheme	8%
Morris Minor	10%
Motor Cycle	10%
Multi Vehicle	6%
Multi Vehicle	8%
Private Car	10%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	20%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Cyber Liability	20%
D&O, Crime, PTL, EPL, Entity	17.5%
D&O, Crime, PTL, EPL, Entity Rapidcover (Bus Guard)	20%
Directors and Officers	20%
EL	6%
Employers Liability	6%
Environmental Liability	18%
Excess Liability	10%
PL	10%
PL Rapidcover	20%
Products Liability	10%
Property Owners Liability	9.5%
Public Liability	10%
Sports Liability	12%
Transit Liability	12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Claim	15%
Fire Schedule	12%
Fire/Perils	12%
Household	25%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Agricultural Vehicle	5%
Annual	25%
Apartments	20%
Com Comb Rapidcover	20%
Commercial Combined	25%
Commercial Package	20%
Commercial Vehicle	6%
Commercial Vehicle	10%
Computer	15%
Contractors Works	15%
Crime	17.5%
Crisis Management	25%
Cyber	20%
Cyber Rapidcover	25%
Directors and Officers	15%
Driving Instruction	10%
Driving Instruction	8%
Driving Testers	10%
Engineering Insurance Inspection	15%
Excess	10%
Excess Rapidcover	25%
Fleet Insurance	5%
Glass	15%
Goods in Transit	18%

Product	Commission %
Horses	15%
Instructor Vehicle	10%
Livestock	15%
Loss of Profits	12%
Marine	20%
Money	15%
Motor Contingency	15%
Motor Traders	5%
Multi Risk	5%
Office	20%
Office Combined	20%
Office Rapidcover	20%
Prop Own Rapidcover	20%
Property	15%
Property Damage	10%
Property Owners	20%
Shop	15%
Shop Combined	20%
Shopkeepers	15%
Shops Rapidcover	20%
Terrorism	15%
Theft	15%

Allianz Plc.

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission €	Commission %
PFP Professional Indemnity	€19	20%
Professional Indemnity	-	15%
SPI Professional Indemnity	-	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Contingency	15%
Motor Contingency	15%
Multi Vehicle	5%
OGR Motor - Own Goods	5%
PCR Rol Broker Motor Product	10%
Private motor	5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	15%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
CGL Cargo Liability	19%
Cargo Liability	18.775%
Employers Liability	6%
Hull Damage/ Liability	15%
LIA Combined Liability	10%
LIA Combined Liability - EL	6%
LIA Combined Liability - PL	10%
LIN Combined Liability NI - EL	6%
LIN Combined Liability NI - PL	10%
Products Liability	10%
Public Liability	10%
RPL Public Liability MML	5%
RPL Public Liability	10%
SPL Social Public Liability	15%
Sports Liability	12%
Transit Liability	18%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Accidental Damage	10%
Fire Only	15%
Fire Schedule	12%
Fire/Perils	15%
Glass	15%
HHR Combined House Insurance	20%
HPR Personal lines household	15%
HYR Holiday Home ROI	15%
IHR Broker Household	15%
Theft	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Agricultural Vehicle	0.5%
All Risks	15%
Apartment Block	17.5%
Apartment Blocks	17.5%
Auctioneers Bond	15%
Aviation	10%
BMR Business - Commercial Motor	5%
Bond	7.5%
Bond	10%
Broker Household	15%
Business Interruption	15%
Business Interruption	15%
CBR Combined Property	15%
CGD Cargo Goods	19%
CMP Computer	15%
CPR Commercial Construction	6%
Caravan	15%
Cargo Goods	18.775%
Combined Risks	15%
Combined Traders	15%
Commercial Combined	15%
Commercial Fire	15%
Commercial Package	15%
Commercial Vehicle	5%

Product	Commission %
Commercial property	15%
Computer	15%
Contract Guarantee Bond	7.5%
Contractors All Risks	15%
Contractors Works	15%
Credit and Guarantee	10%
Directors and Officers	15%
ENG Engineering	15%
Engineering Business Interruption	15%
Engineering Insurance Inspection	15%
Fleet Insurance	5%
Goods in Transit	19%
HPY Hospitality	15%
HPY Hospitality	15%
HPY Pleasure Craft	16%
HYT Hull Marine	18%
Hackney	10%
Hackney - Limousine	10%
Horses	15%
Hull Insurance	10%
Internal Risks	10%
Internal Risks	15%
Internal Risks	15%
LPR Landlord House Insurance	15%

Product	Commission %
Livestock	15%
Loss of Profits	12%
MFR Motor - Fleet	5%
MTC Motor Traders Combined	15%
MTC Road Risk Only	10%
MTR Motor - Road Risks	5%
Marine: Small Craft	15%
Money	15%
Motor Caravan Club	10%
Motor Special Types	5%
Motor Trader Combined 5%	10%
Motor Traders Combined BI	15%
Motor Traders Combined CMF	15%
Motor Traders Combined CMV	7.5%
Motor Traders Combined EL	15%
Motor Traders Combined GAP	15%
Motor Traders Combined PL	15%
Motor Traders Combined PRL	15%
Moyot Own Goods	7.5%
OFM Office	15%
Office	15%
POP Property Owner	15%
PRP Combined Property	15%
Pleasure Craft	15%

Product	Commission %
Property Damage	10%
Property Owners	15%
RCR Combined Risks - BI	15%
RCR Combined Risks - BU	15%
RCR Combined Risks - CL	15%
RCR Combined Risks - EL	15%
RCR Combined Risks - FG	15%
RCR Combined Risks - FR	15%
RCR Combined Risks - GAP	15%
RCR Combined Risks - GAR	15%
RCR Combined Risks - MML	15%
RCR Combined Risks - PA	15%
RCR Combined Risks - PL	15%
REN Engineering	15%
RPM Hospital Malpractice Insurance	10%
RTM Retail	15%
Religious Protection	10%
Rented Property	15%
Retail	15%
SBR - Social Mini-Bus ROI	5%
SCR Combined Risk	15%
SFR Motor - Small Fleet	5%
SHC Shop	15%
SME - Business Policy	15%

Product	Commission %
SMP - Property Owners	15%
STR - Motor - Special Types	15%
Shop	15%
Shopkeepers	15%
Social Agricultural Vehicle	5%
Special Types	5%
TXM Taxi/ Hackney	10%
Taxi	10%
Trailer	25%

[Aon Insurance Markets Ireland](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity Insurance Dual	15%
Professional Indemnity Insurance Hiscox	10%
Professional Indemnity Insurance Irish Public Bodies Mutual	8%
Professional Indemnity Insurance Liberty	10%
Professional Indemnity Insurance XL Insurance	10%
Professional Indemnity Insurance XL Insurance	10%
Professional Indemnity Insurance Zurich	10%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car (Personal Lines) Chubb	5%
Private Motor Insurance Chubb	5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident & Illness AIG	10%
Personal Accident Insurance Chubb	20%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	11%
Combined Liability Berkshire Hathaway	10%
Combined Liability Zurich	10%
Directors & Officers Liability - Golf Travelers Insurance	10%
Directors and Officers Liability Travelers Insurance	10%
Employers Liability Irish Public Bodies Mutual	8%
Excess Liability Liberty	10%
Professional Indemnity Insurance Chubb	10%
Property Owners Liability	15%
Public Liability Irish Public Bodies Mutual	8%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	10%
Household Insurance Azur Underwriting	12%
Household Insurance Chubb	12%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Aon Toal Planthire Scheme - Commercial Package Travelers Insurance	5%
Combined Directors & Officers and Employment Practices Liability Travelers Insurance	12%
Combined Liability Allied World	10%
Combined Liability Aon UK	8%
Combined Liability RSA	15%
Combined Traders	8%
Commercial Combined	10%
Commercial Combined Package Axa	10%
Commercial Combined Package Barbican	10%
Commercial Combined Package Chubb	10%
Commercial Combined Package Ecclesiastical Insurance Office plc	12.5%
Commercial Combined Package Hiscox	10%
Commercial Combined Package Irish Public Bodies Mutual	7.5%
Commercial Combined Package Liberty	10%
Commercial Combined Package Travelers Insurance	8%
Commercial Combined Package XL Insurance	10%
Commercial Combined Package Zurich	13%
Commercial Package - NHI Liberty	10%
Commercial Package AIG	10%
Commercial Package Aon UK	15%
Commercial Package Chubb	10%
Commercial Package Zurich	4.5%
Commercial Property Policy Berkshire Hathaway	10%
Commercial Vehicle Liberty	5%

Product	Commission %
Commercial Vehicle Zurich	-
Computer All Risks RSA	7.5%
Computer All Risks Zurich	7.5%
Construction Liability Insurance Liberty	10%
Construction Liability Insurance XL Insurance	10%
Contractors All Risks Insurance (AW) Northern Marine	10%
Contractors All Risks Insurance Liberty	10%
Contractors All Risks Northern Marine	10%
Cyber Liability Insurance Hiscox	10%
Cyber with Beazley	20%
Directors & Officers Liability Chubb	25%
Directors & Officers Liability Hiscox	-
Directors & Officers Liability Liberty	10%
Directors and Officers Liability Liberty	10%
Engineering Aviva	7.5%
Engineering RSA	10%
Environmental Impairment Liability (EIL) AIG	7.5%
Event Insurance Hiscox	10%
Excess Liability	10%
Excess Liability Insurance Chubb	10%
Excess Public/Products Liability Allied World	12%
Fine Art Insurance Axa	5%
Fine Art Insurance Hiscox	-
Golf Buggy Insurance Travelers Insurance	-

Product	Commission %
Golfers Combined Package Travelers Insurance	10%
Group Travel AIG	13%
Household Insurance	12%
ICMA : Motor Fleet Insurance Zurich	-
ICMA : Private Motor Insurance Zurich	-
Machinery Movement RSA	10%
Marine Insurance (AW) Northern Marine	10%
Marine Insurance RSA	12.5%
Medical Malpractice Hiscox	10%
Motor Fleet Insurance Liberty	5%
Motor Fleet Insurance Travelers Insurance	5%
Motor Fleet Zurich	-
Motor Trade Road Risks Travelers Insurance	7%
Motor Trade Road Risks Zurich	-
Multi Risk	7.5%
One-Plan Package Chubb	10%
Personal Accident Insurance	10%
Private Car (Commercial) Zurich	-
Property Owners	15%
Property Owners Liability Liberty	12.5%
Property/Business Interruption Liberty	10%
Public/Products Liability The Underwriting Exchange	6.75%
Real Estate Property & Property Owners Liability Pkg	10%
Rugby Clubs : Commercial Combined Package Aviva	15%

Product	Commission %
Stud & Stable Insurance Package Aviva	8%
Tennis Commercial Combined Package Ecclesiastical Insurance Office plc	12.5%

[Aquabroker Ltd.](#)

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Multi Risk	5%

[Arachas](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	12.5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Construction Liability	10%
Engineering	12%
Liability - RSA, HDI, Allianz	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Cleaning Contractor	12%
Combined Traders	15%
Contractors All Risks	13%
House - Holiday Home - KHB, KHH OR HM	10%
House - Holiday Home HSH	15%
House - Holiday Home HSH	15%
House - Rental Let	15%
Liability HISCOX	13%
Oil Distributors	8%
Petrol Stations	7.5%
Property Owners	15%
Recruitment Consultants	12.5%
Schools	10%
Security Contractors	12.5%

[Arachas Corporate Brokers](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Damage	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Public Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Caravan	15%
Caravan	10%
Holiday Home	10%
Household	15%
Mobile Home	10%
Mobile Home	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Multi Risk	5%

ARB Underwriting Ltd.

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	20%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	18%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor ARB Ideal	8%
Private Car	10%
Road risk	10%
vehicle	5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	20%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Excess Liability	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
AIG apartment blocks	12.5%
Commercial Combined	15%
Commercial Vehicle	7.5%
Hackney	5%
Motor Trade	10%
Motor Trade - ARB Motor Trade (COB 150)	8%
Motor Trade - ARB Motor Trade (COB 160)	5%
Motor Trade - Commercial Property Motor Trade Internal)	10%
Motor Trade - Commercial Property SS MTIR	10%
Property Owners	10%
Shopkeepers	15%
Surestone MTIR policies	10%
Taxi	15%

Aviva Group Ire. Plc. (Value)

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car	7.5%

Aviva Insurance Ltd.

Broker Partnership Agreement with Aviva. Sterner Holdings Ltd has a broker partnership agreement with Aviva, which includes an adjustable annual payment as an uplift. This payment is designed to support our business operations and does not influence our decision-making process when advising clients on recommended products. Our recommendations are based solely on the suitability of the product for the client's needs, in compliance with the Central Bank Consumer Protection Code regulations.

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Caravan	15%
Motor Contingency	15%
Motor Cycle	5%
Multi Vehicle	5%
Private Car	7.5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	20%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	9%
Combined Liability	10%
Employers Liability	6%
Products Liability	10%
Public Liability	10%
Sports Liability	12%
Transit Liability	18%
Transit Liability	12%
Warehouse Liability	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Homes	20%
Household	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Admin Bond	20%
Agricultural Vehicle	5%
All Risks	10%
All Risks	15%
Bakery Motor Scheme	5%
Bond	10%
Claims Management	10%
Commercial Combined	15%
Commercial Vehicle	10%
Computer	15%
Contractors Works	15%
ENG INS - JC	15%
ENG INS - JF	15%
ENG INS - JM	15%
ENG INS - JP	15%
Engineering	20%
Engineering Business Interruption	15%
Engineering Insurance Inspection	15%
Farmers Combined	15%
Fidelity Guarantee	15%
Fire Schedule	12%
Fire/Perils	15%
Fleet Insurance	5%
Glass	15%

Product	Commission %
Goods in Transit	18%
Horses	15%
I.D.A. Motor Scheme	5%
Internal Risks	10%
Livestock	15%
Loss of Licence	10%
Loss of Profits	12%
MARINE	15%
Marine	18%
Marine: Small Craft	15%
Milk Agents Motor	5%
Money	15%
Motor Traders	5%
Multi Risk	5%
Office Combined	15%
PACKAGES - AO	16%
PACKAGES - AS	16%
PACKAGES - US	15%
Property Damage	10%
Property Owners	10%
Property Owners Liability	20%
Property Owners Product - Fast Trade	21%
R.I.A.I. Motor Scheme	5%
R.I.A.I. Motor Scheme	5%

Product	Commission %
Salon Insurance	20%
Self Build	15%
Shop	15%
Shopkeepers	15%
Special Types	5%
Surgery Insurance	15%
Theft	15%
Traders Combined	15%

[Aviva Life & Pensions Ireland DAC](#)

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	150%	22%	24

Single Premium PRSA

Product	Initial %	Recurring %
Single Premium PRSA	4%	0.5%

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	150%	22%	24

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Savings	15%	1%	48

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	150%	22%	24

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Regular Premium PRSA	22.5%	0.5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5.25%	1%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	150%	22%	24

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	200%	30%	48

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	5.25%	1%

Group Life Protection

Product	Initial %	Recurring Commission %
Group Life	6%	6%

Group Income Protection

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Regular Premium pension	20%	1%	48
Single premium pension	5.25%	1%	-

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5.25%	1%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

[AXA Insurance dac](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Car	10%
Caravan	15%
Morris Minor	5%
Motor	10%
Motor Contingency	15%
Multi Vehicle	5%
Private Car	10%
Van	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Employers Liability	6%
Liability	15%
Products Liability	10%
Public Liability	10%
Sports Liability	12%
Transit Liability	12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	20%
Household	25%
Household	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Agricultural Vehicle Insurance	5%
Apartment Block Insurance	10%
Bus Insurance	5%
Commercial Combined	20%
Commercial Package	20%
Commercial Vehicle	5%
Commercial Vehicle	8%
Farm	17.5%
Fire/Perils	12%
Fleet Insurance	10%
Glass	15%
Goods Carrying Vehicles	5%
Guest House	10%
Hackney	5%
Hackney	15%
I.D.A. Motor Scheme	8%
Motor Traders	5%
Multi Risk	5%
Office Combined	15%
Professionals Insurance	15%
Property Damage	10%
Property Owners	20%
R.I.A.I. Motor Scheme	8%
Rental Property	20%

Product	Commission %
Rental Property	15%
Services Protect Insurance	15%
Shop/Office/Surgery	17.5%
Shopkeepers	20%
Shopkeepers	17.5%
Specials Insurance	5%
Tractor/Agri	5%
Tradesmen and Professionals	15%
Tradesmen and Professionals	15%

BCP

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	2.5%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial €	Recurring Commission %
ARF	No	0.75%

[Benchmark Underwriting Ltd.](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	20%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	15%
Household	15%
Household	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	20%
Commercial Package	20%
Office/Shop	15%
Property Owners	20%
Traders Combined	15%

[bespoke](#)

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product
Investments

[BlackBee](#)

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	3%	0.5%

[Blue Insurances Ltd](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	15%
Travel - Unions	10%
Travel - White Label	20%
Travel - Wholesale	30%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Car Hire Excess	20%
Motor Breakdown	20%

[Joseph G Brady Insurance Ltd t/a Brady Underwriting](#)

Personal Accident Plan

Product	Commission %
PERSONAL ACCIDENT	15%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Business Protect (Retail, Office, Hospitality & Manufacturing)	15%
Business protect	15%
Commercial Combined	10%
Eventinsure	10%
Eventinsure Product	10%
Legal Expenses	10%

[Broker Options](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel Insurance	15%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	10%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Excess Insurance	15%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	15%
Combined Tradesmen Liability	10%
Cyber Liability	10%
Liability	15%
Public Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Hearing Aid Insurance	15%
Unoccupied Properties	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Apartment Block	10%
BSS Holiday Home Scheme	10%
BSS Landlord Rental Scheme	10%
Commercial Combined Risks	10%
Contractors All Risk Scheme	10%
Contractors Liability	15%
Directors & Officers	10%
Directors & Officers Insurance	10%
Event Insurance	10%
Leisure Risks	10%
Liability	10%
Office Combined	10%
Organisers Liability	15%
Property	10%
Property Owners Risks	10%
Specialist Risk Business	15%
Tradesmen Insurance	15%
Unoccupied Risks	10%

Ornella Underwriting Ltd t/a Bump Insurance

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car	6%

Cantor Fitzgerald Ireland Ltd

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	3%

Citynet Insurance Brokers Ltd.

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Employers Liability	7.5%
Public Liability	12.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All types	10%
Property Damage	12.5%

[Conexim](#)

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product
Investments

[Arachas Corporate Brokers t/a Cover Centre](#)

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Apartment Landlord	15%
Apartment Owner Occupied	15%
HOUSEHOLD	15%
Homeshield Rental	15%
Kidd Endeavour	15%
Kidd High Net Worth	15%
Kidd Holiday Home	10%
Kidd Homeworker	15%
Kidd Mobile Home Fixed Site	10%
Kidd Non-standard Construction	10%
Kidd Touring Caravan	10%
Kidd Unoccupied	10%
Kiddsure Select	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Motor	6%
Light Commercial Vehicle	10%

ARAG Legal Protection Ltd

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission €	Commission %
Commercial Legal Expenses	€24.59	25%
EL Policy	-	6%

[Davy Select](#)

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRSA	0.5%	0.5%

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	0.5%	0.5%

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	0.5%	0.5%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	0.5%	0.5%

[Dolmen Insurance Brokers Ltd.](#)

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined liability	8.5%
Professional Indemnity	10%
Property Owners Liability	8.5%
Public Liability	8.5%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Amethyst	10%
Dolmen SI (Sums Insured) Home	15%
Dolmen SI (Sums Insured) Residential	15%
Flex	10%
Holiday Home	15%
Household	15%
Premier	10%
Unoccupied (via Relay & Direct)	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Camper Van	10%
Commercial Combined	8.5%
Contractors All Risks	12.5%
Directors & Officers	20%
Event Insurance	10%
Homeworks	12.5%
Land Liability	15%
Property Owners	15%
Property Works	12.5%
Rental Property	10%

[Ecclesiastical Insurance Office Plc.](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Caravan	15%
Motor Contingency	15%
Private Car	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Employers Liability	6%
Products Liability	10%
Sports Liability	12%
Transit Liability	12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Apartment Block Insurance	10%
Charity, Faith and Community Insurance (CHA)	15%
Combined Liability	15%
Commercial Combined	15%
Commercial Combined (ICS)	15%
Commercial Package (IIP)	15%
Directors & Officers	15%
Education (ISS)	15%
Engineering, Cyber (CEN)	15%
Fire/Perils	15%
Fire/Perils	12%
Glass	15%
Heritage (IHG)	15%
Holiday Home	15%
Legal Expenses	15%
Miscellaneous	15%
Multi Risk	5%
Office Combined	15%
Property Damage	10%
Property Owners	15%
Property Owners (IPO)	15%
Shop	15%
Shopkeepers	15%

FBD Insurance Plc.

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Contingency	5%
Multi Vehicle	5%
Private Mtr	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	9%
Employers Liab Only	6%
Employers Liability	6%
Employers and Public Liability	10%
Public Liab & Employers Liab	10%
Public Liab Only	10%
Public Liability	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	15%
Home	15%
Household	20%
Property	20%
Property	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All Other	15%
All Others Guesthouse Fire /Theft Accidental Damage	15%
Comm Combined	20%
Comm Mtr	5%
Commercial Combined	15%
Commercial Combined	20%
Commercial Combined	20%
Commercial Motor	5%
Commercial Package	20%
Farmers Combined	15%
Farming and Growing Trees	20%
Fire/Perils	15%
Fleet Insurance	5%
Fleet Mtr & Motor Traders Road Risk	10%
Guest House - Fire/ Theft/ Accidental Damage	15%
Motor Fleet/Motor Trade/ Road risk	10%
Multi Risk	5%
Other Motor (Tractor)	5%
Other Motor (Tractor)	5%
Property Owners	20%
Shopkeepers	15%

[Footprint Underwriting DAC](#)

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor GI Business	7.5%
Private Car	7.5%

Frost Insurances Ltd

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Property Owners Liability	12.5%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Self Build Policy	15%

Greenman

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	2.5%	0.5%

Hickey Clarke & Langan Ltd.

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All policy types	10%

Hive Insurance

Personal Accident Plan

Product	Commission %	Clawback Period (Months)
Personal Accident Plan	22.5%	12
Sports Accident Plan	22.5%	12

Accident, SIC & hospital plan

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Accident, Sickness & Hospitalisation Plan	20%	20%	12

Irish Life Assurance plc

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	100%	28%	60

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	160%	28%	60

Single Premium PRSA

Product	Initial %	Recurring %
Single Premium PRSA	5%	0.75%

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	100%	28%	60

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	5.5%	0.5%	5.5%	48

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	160%	20%	60

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium PRSA	17.5%	0.5%	5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	0.75%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	160%	28%	60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	120%	30%	60

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	5%	0.5%

Group Life Protection

Product	Initial %	Recurring Commission %
Group Life	6%	6%

Group Income Protection

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	17.5%	0.5%	5%	48
Single premium pension	5%	0.75%	-	-

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	0.75%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

[KBIS Limited](#)

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident Insurance	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Combined Liability insurance	10%
Farriers Liability Insurance	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household Insurance	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Property Insurance	10%
Equestrian Establishment Property Insurance	10%
Masterplan	10%

KennCo Underwriting Ltd

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	15%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Motor Policies	15%
Private Car	7.5%
Private Motor Choice	5%
Private Motor Unique	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	15%
Public Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Homes	15%
Home - Choice	15%
Home - Rental	15%
Home - Unique	15%
Household Policies	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Commercial Vehicle	7.5%
Garage Combined	15%
Hackney	7.5%
Motor Policies	15%
Motor Trade Policies	10%
Property Owners	15%

[Liberty Insurance](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
PROFESSIONAL INDEMN.	17.5%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Cars	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
COMBINED ALL RISKS	12%
COMBINED TRADERS	12%
COMMERCIAL MOTOR	19%
COMMERCIAL VEHICLE	8.5%
CONTRACTORS ALL RISK	12%
Directors & Officers	20%
Houses	20%
MOTOR TRADE	12%
Taxi/ Hackney	8%
Tractor/ Agri	10%

[Liberty Seguros](#)

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car	8%
Private Car	8%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Homes	10%
Household	17.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Agricultural Vehicle	10%
Commercial Combined	15%
Commercial Vehicle	8.5%
Fleet Insurance	8%
Hackney	5%
Private Motor	8.5%
Rental Property	20%

Mercer

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	3.5%	1%

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	3%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	4.5%	1%

[MIS Underwriting Ltd](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission €	Commission %
MOTOR EXCESS=	€15	-
Motor Extra Benefits	-	45%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
ROI Owner Occupied	20%
ROI Residential Let	25%

[New Ireland Assurance Company plc](#)

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	225%	50%	60

Single Premium PRSA

Product	Initial %	Recurring %	Clawback Period
Single Premium PRSA	10%	0.5%	60

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	225%	50%	60

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	2.5%	60

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	225%	50%	60

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium PRSA	25%	0.5%	6%	60

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
PRB	5%	1%	60

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	225%	50%	60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	225%	50%	60

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Investments	5%	1%	36
Regular Contribution Investment Policy	15%	0.5%	60
Regular Contribution PRSA	25%	0.5%	60
Regular Contribution Pensions	25%	1%	60

Group Life Protection

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Group Life	20%	20%	12

Group Income Protection

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Group IP	20%	20%	12

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	25%	1%	8%	60
Single premium pension	5%	1%	-	60

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	1%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

NFP Commercial Insurance Solutions (Ireland)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	10%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Personal Lines	20%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Liability & Excess Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Comm package	14.5%
Commercial combined	20%
Motor (Incl Fleet/Trade etc.)	20%
PL/Malpractice	9.5%
Property Owners	20%
Tour Operators	20%
Unoccupied Properties	20%

[OBF Insurance Group Ltd.](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	12%
Household	12%
Mobile Home	12%

Arachas Corporate Brokers- O'Driscoll O'Neil

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel/Personal Accident - Crispin Speers & Partners Ltd	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product
Classic Car - Aviva Insurance Limited

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product

Soccer Personal Accident - Aviva Insurance Limited

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
COMBINED LIABILITY	7.5%
Combined Liability -Sportscover	-
PUBLIC LIABILITY	7.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
ALL RISKS	7.5%
ALL RISKS	7.5%
COMBINED ALL RISKS	7.5%
COMBINED TRADERS	10%
COMMERCIAL COMBINED	10%
Commercial Combined - Hiscox SA	15%
Commercial Combined - XL Insurance Company SE	15%
Legal Protection ARC Legal Assistance Ltd	15%
Property Owners Commercial Combined - Swiss Re Corporate Solutions	15%

[Optis Insurances Ltd.](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
P.I	20%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	15%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	15%
ELPL	15%
Public Liability	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Commercial Package	15%
Contractors All Risks	15%
Office	15%
Property Owner	17.5%
Pub/Restaurant	15%
Real Estate	17.5%
Self Build	15%
Shop	15%
Shopkeepers	15%

[Patrona Underwriting Ltd](#)

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
MOTOR CYCLE	5%
Non-standard Car	5%
Non-standard Van	5%
Private Car	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Carriers Liability	10%
Combined Liability	10%
Contractors Liability	15%
Equestrian Liability	5%
Public Liability	5%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	15%
Household	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
ADF&T	10%
AXA Haulage	5%
All Risks	15%
Commercial Combined MGAM	15%
Commercial Combined- Gefion	15%
Commercial Vehicle	5%
Courier - Axa	5%
Engineering	15%
Fleet	7.5%
Fleet Risk Fix	5%
Flexi Fleet	7.5%
Horse Box - Axa	5%
Logistics Combined	15%
Logistics Combined - Gefion	15%
Logistics Combined MGAM	15%
Logistics HGV - Gefion	7.5%
Logistics HGV AXA	5%
Logistics Vehicle	7.5%
Own Goods Vehicle	7.5%
Rental Fleet	7.5%
Single Vehicle Courier Axa	7.5%
Single Vehicle Courier Gefion	7.5%
Special Types	5%
Special Types - Axa	5%

Product	Commission %
Standard Haulage	5%
Transport Fleet	5%
Unmanned Aircraft	7.5%

Phoenix Life Limited

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	2%

Premium Credit Ireland

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Insurance Loans	10%
Personal Insurance Loans	10%

Prestige Underwriting Services (Ireland) Limited

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	5%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Octane Ireland Motor	8%
Octane Ireland Motor EDI	6%
Prestige Ireland Private Motor	10%
Prestige Personal Portfolio (Home, Motor & New NI Motor)	-
Private Car	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Combined Liability	15%
Public Liability	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	25%
Household	25%
Prestige Homesafe	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Amtrust Property ROI	14%
Commercial Combined	15%
Commercial Vehicle	8%
Commercial Vehicle	8%
Motor Trade	10%
Prestige Ireland Motor Trade	10%
Prestige Ireland Non Standard CV	8%
Prestige Manual Product	-
Rental Property	20%
Shopkeepers	15%

Quilter

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product
Investments

Royal London Insurance DAC

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	200%	36%	60

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	200%	36%	60

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	225%	36%	60

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	225%	36%	60

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Personal Retirement Bond	5%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	200%	36%	60

Multi Claim Protection Cover

A Multi Claim Protection product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Multi Claim Protection Cover	225%	36%	60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	225%	60%	60

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
ARF	5%

[RSA Insurance Ireland DAC](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident/Travel	20%
Travel	30%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professinal Indemnity	22.5%
Professional Indemnity	10%
Professional Indemnity	17.5%
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Caravan	15%
Classic Car Scheme	5%
Limited Mileage	5%
MG Owners Scheme	5%
Morris Minor	5%
Motor	5%
Motor Damage	10%
Multi Vehicle	5%
RSA Broker Motor Insurance Private Car	8%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	20%
Personal Accident	15%
Sports Person Accident	25%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Carriers Liability	20%
Combined Liability	10%
Combined Liability	9%
Employers Liability	6%
Employers Liability	6%
Office Liability	10%
Public Liability	10%
Public Liability	10%
Sports Liability	17.5%
Transit Liability	18%
Transit Liability	20%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	25%
Household	25%
R.I.A.I. Home Secure	5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All Risks	15%
Apartments/Block of Flats	15%
Barristers Office	22.5%
Cargo	20%
Combined	15%
Commercial Combined	15%
Commercial Package	20%
Commercial Vehicle	5%
Commercial Vehicle Fleet	5%
Contractors All Risks	15%
Engineering	15%
Engineering	15%
Farmers Combined	15%
Fire/Perils	15%
Fire/Perils	12.5%
Fleet Insurance	10%
Glass	20%
I.D.A. Motor Scheme	5%
I.H.C.A. Motor Scheme	5%
Motor Traders	5%
Multi Risk	5%
Office	17.5%
Office Combined	17.5%
Office Combined	15%

Product	Commission %
Property	12.5%
Property	12.5%
Property Damage	15%
Property Owners	15%
R.I.A.I. Motor Scheme	5%
Shop	15%
Shopkeepers	15%
Surgery	17.5%
Traders	20%
Traders	20%

[Securus Insurance Ltd](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
PA/Travel (Chubb)	10%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
PROFESSIONAL INDEMN.	10%
Professional Indemnity (AXA XLI)	10%
Professional Indemnity (Chubb)	10%
Professional Indemnity (Citynet)	-

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Chubb Masterpiece Motor	5%
Classic Car	5%
HNW Motor - Dual	5%
Private Motor	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Cyber Liability (Various)	10%
Excess Liability	10%
Excess Liability	10%
Excess Liability (CNA Hardy)	10%
Excess Liability (Chubb)	10%
PROPERTY OWNERS	15%
PUBLIC LIABILITY	13.7%
Premises Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
HOUSEHOLD	15%
OL PROPERTY OWNER	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
APARTMENT BLOCK	15%
COMMERCIAL COMBINED	16%
Chubb Masterpiece Household	12.5%
Clinical Trials (Chubb)	10%
Commercial Combined (Chubb)	10%
Commercial Combined (Citynet)	-
D&O (Chubb)	10%
D&O (HCC)	10%
Engineering (HSB)	10%
Event Cancellation (Chubb)	10%
HNW Household - Dual	12.5%
Kidnap & Ransom (Chubb)	10%
MOTOR FLEET	15%
Marine Cargo (CNA)	10%
Miscellaneous	15%
Office	15%
POL - Securus - offline	10%
POL - Securus - online	15%
Property Owners (Citynet)	10%
Terrorism Cover (Citynet)	-
UNOCCUPIED PROPERTY OWNERS INSURANCE QBE	10%
Vacant Property (Securus - offline)	10%
Vacant Property (Securus - online)	15%

Sertus Underwriting Limited

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Motor	7.5%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
HOUSEHOLD	15%

Standard Life International dac

Single Premium PRSA

Product	Initial %	Recurring %
Single Premium PRSA	5%	0.5%

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Savings	15%	1%	60

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal
Regular Premium PRSA	5%	0.5%	5%

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	1%

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	4%	1%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	25%	1%	8%	60
Single premium pension	5%	1%	-	48

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	4%	1%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

[Specialist Underwriting Services Ltd.](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel - Business	10%
Travel - Individual	10%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	10%
Personal Accident / Illness	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	12.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Chip Safe	15%
Commercial Combined	15%
Commercial Package	15%
Gourmet Safe	15%
Property Owners	15%
Shop Safe	15%

Travelers Insurance Co Ltd

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Classic Car Scheme	5%
Multi Vehicle	5%
Private Car	10%
Private Motor Vehicle - NB and RnI	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	9%
Employers Liability	6%
Employers Liability (Package)	15%
Employers Liability (Stand Alone)	6%
Management Liability Package	17.5%
Management Liability Package - NB	25%
Motor Trade (Property & Liability covers)	15%
Public Liability	10%
Public Liability (Package)	15%
Public Liability (Stand Alone)	10%
Technology E&O and Cyber Liabilities	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
APARTMENT BLOCK	15%
Commercial Combined	15%
Commercial Package	15%
Commercial Vehicle	5%
Directors & Officers	17.5%
Fleet Insurance	5%
Golf Select	20%
I.H.C.A. Motor Scheme	5%
Motor Fleet	5%
Motor Trade Road Risks	5%
Motor Trade Road Risks - NB	10%
Motor Traders	5%
Motortrade	10%
Multi Risk	5%
Property Covers (Package or Stand Alone but excluding Motor Trade)	15%
Property Owners	15%
R.I.A.I. Motor Scheme	5%

[Specialist Risk Europe Ltd t/a The Underwriting Exchange & MX Underwriting](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Employers Liability	10%
Excess Public Liability	10%
Liability	12.5%
Product Liability	10%
Property Owners Liability	12.5%
Public Liability	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Apartments	10%
Clinical Trials	10%
Combined	17.5%
Commercial Combined	12.5%
Commercial Package	10%
Commercial Property	10%
Motor Fleet	7.5%
Property	15%
Terrorism	10%

[Willis Towers Watson Insurances \(Ireland\) Limited t/a Willis Towers Watson](#)

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	10%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission €	Commission %
Asgard Private Car	€5	5%
Motor Damage	-	10%
Multi Vehicle	-	5%
Private Car	-	10%
Rent a Car	-	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission €	Commission %
Combined Liability	-	9%
Combined Liability	-	9%
Motor Traders - Liabilities	-	14%
Public Liability	-	10%
SIM Liability	€7	7%
SIMI MOTOR TRADE - LIABILITY	-	7%
Tradesure Liability	€15	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission €	Commission %
Apartments	-	17.5%
Asgard Bus & Coach 1-4	€5	5%
Asgard Bus & Coach Fleet	€5	5%
Asgard Commercial Fleet	€5	5%
Commercial Combined	-	10%
Commercial Combined	-	13%
Commercial Package	-	11.5%
Commercial Vehicle	-	10%
Commercial Vehicle	-	8%
Fleet Insurance	-	10%
Golfsure Combined	€15	15%
Golfsure Motor	€5	5%
Golfsure Personal	€5	5%
Guest House	-	10%
Internal Risks	-	10%
Motor Fleet	-	7.85%
Motor Traders- Material Damage	-	15%
Motor Traders- Road Risks	-	5%
Office Combined	€15	15%
Property Owners	-	17.5%
Propsure	€17.5	17.5%
SIMI MOTOR TRADE - MOTOR	-	5%
SIMI MOTOR TRADE - PROPERTY, BI, MONEY	-	15%
SIMI Motor	€5	5%

Product	Commission €	Commission %
SIMI Motor Trade Property, BI & Money	€15	15%
Traders Combined	-	10%
Tradesure Commercial Motor	€10	10%

[Wrightway Underwriting Ltd.](#)

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Damage	5%
Private Car	10%
Private Car / Light Commercial Vehicle	5%
Van Plan	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Carriers Liability	10%
Carriers Liability	10%
Combined Liability	8%
Contractors Combined Liability	12%
Haulage Liability	10%
Liability Scheme	12%
PUBLIC LIABILITY	12%
Trades Liability	12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
HOUSEHOLD	17.5%
Holiday Home	17.5%
House	17.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
ADF&T	10%
ADF&T	10%
Commercial Vehicle	5%
Engineering	10.5%
Haulage Fleet	5%
Haulage Property	10%
Haulage Single Vehicle	10%
Haulage Single Vehicle	5%
Inspection	15%
MARINE INSURANCE	5%
MOTOR FLEET	5%
Mini Fleet	10%
Multi Risk	5%
Multi Vehicle	10%
Own Goods	10%
Rental Property	17.5%
Rigid Vehicle	10%
Special Types	5%
Special Types	5%
Survey Fee	-
TRANSIT INSURANCE	5%
Traders Transit	5%
Traders Transit	5%
Trailer ADF&T	10%

Product	Commission %
Truck Plan	10%
Watford Fleet	5%
Watford MultiPlan	5%
Watford TruckPlan	5%

[XS Direct Ins. Brokers Ltd.](#)

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car	10%

[Zurich Insurance Europe AG](#)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Annual Travel Policy	15%
Group Personal Accident Travel	15%
Personal Accident Travel Pol.	15%
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%
Professional Indemnity	25%
ZPI - Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Caravan	15%
Motor Damage	10%
Multi Vehicle	5%
Private Car	7.5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Group Personal Accident Policy	15%
Personal Accident	20%
Personal Accident Policy	15%
Personal Accident Road & Rail	15%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Employers Liability	6%
Public Liability	10%
Transit Liability	18%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Broker Household	15%
Broker Household DA	20%
Combined Caravan/Mobile Home	15%
Holiday Home	15%
Home Insurance	22%
Household	15%
Household	15%
Household DA	15%
Private Dwelling House Policy	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Accidental Damage	12.5%
All Risks	15%
Apartment Block Insurance	10%
Apartment Block Policy	15%
Building in the Course of Erection	15%
Combined Property Policy	15%
Combined Property Policy	12.5%
Commercial Combined	15%
Commercial Combined (U.K.) Pol	15%
Commercial Property	12%
Commercial Vehicle	7.5%
Commercial Vehicle	5%
Commerical Package	20%
Computer	15%
Computer All Risks" Policy"	15%
Contractors All Risks" Policy"	15%
Contractors Works	15%
Contractors Works	12.5%
Cyber Policy	20%
Directors & Officers	20%
ENP- Engineering	15%
Elite Private Car	7.5%
Engineering Insurance Inspection	15%
Engineering Policy	20%

Product	Commission %
Farm Policy	12.5%
Fidelity Guarantee	12.5%
Fidelity Policy	15%
Fire Schedule	12.5%
Fire/Perils	12.5%
Fire/Perils	15%
Fleet Insurance	5%
Fleet Motor Vehicle	5%
Goods in Transit	18%
Guest House All In" Policy"	15%
HGV Fleet	10%
Hackney	5%
I.D.A. Motor Scheme	5%
I.H.C.A. Motor Scheme	5%
Internal Risks	10%
Legal Expenses	15%
Legal Expenses	25%
MRP - Marine	15%
Marine	20%
Marine Policy	17.5%
Marine: Small Craft	15%
Miscellaneous Bonds Policy	15%
Motor Traders	5%
Multi Risk	5%

Product	Commission %
Nursing Home Combined	15%
Office Combined	15%
Office Policy	15%
Private All Risks" Policy"	15%
Property Owners	15%
R.I.A.I. Motor Scheme	5%
Residential Care Home Policy	15%
Shop	15%
Shopkeepers	15%
Shops Policy	15%
Small Craft/ Yacht Policy	15%
Special Types	5%
Special Types	5%
Tradestar Office	15%
Tradestar Property Owners	15%
Tradestar Shop	15%
Tradestar-Property Owners	15%
Trailer	15%
Truck Way- Single Truck	10%

[Zurich Life Assurance plc](#)

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	90%	18%	12

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	180%	40%	12

Single Premium PRSA

Product	Initial %	Recurring %
Single Premium PRSA	5%	0.75%

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	100%	12%	12

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	1%	48

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	100%	12%	12

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium PRSA	30%	0.75%	5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	0.5%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	180%	40%	12

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	5%	0.5%

Group Life Protection

Product	Initial %	Recurring Commission %
Group Life	6%	6%

Group Income Protection

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	20%	0.5%	3%	48
Single premium pension	5.5%	0.5%	-	-

Cancer Cover

A Cancer Cover Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Cancer Cover	100%	12%	12

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	0.5%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

Important information - Please take note:

- I. The information contained within this document was created on Mon, 13th of May 2024 and accurately reflected the remuneration information of Sterner Holdings Ltd on this date.
- II. From time to time either Sterner Holdings Ltd or the providers with whom we deal may make alterations to our remuneration arrangements. As such, this document should be viewed as a point-in-time snapshot.
- III. To ensure that you are referring to the most recent and correct version of this document, please contact your Sterner Holdings Ltd representative.