

**LOCKTON INSURANCE  
BROKERS (IRELAND)**

*Commission Log*

16 August 2021



UNCOMMONLY INDEPENDENT

[www.locktoninternational.com](http://www.locktoninternational.com)

Insurer Name	ClassDescription/Product Code	Commn%
AIG	Liability: Primary EL (all manual placed policies)	6.00%
	Liability: Primary PL (all manual placed policies)	10.00%
	Liability: Motor (all manual placed policies)	5.00%
	Liability: Excess (all manual placed policies)	10.00%
	Liability: Product Recall (all manual placed policies)	15.00%
	Liability: Environmental (all manual placed policies)	15.00%
	Property: PD/BI (all manual placed policies)	15%
	Property: Marine (all manual placed policies)	20%
	Property:Terrorism (all manual placed policies)	15%
	Financial Lines: Commercial PI PIBA Scheme (all manual placed policies)	30%
	Financial Lines: Cyber Policies (all manual placed policies)	20%
	Financial Lines: Everything else @ standard FL commission of (all manual placed policies)	17.5%
	A&H:PA/Travel (all manual placed policies)	20%
	PI (On-line placements on Rapidcover)	22.50%

Insurer Name	ClassDescription/Product Code	Commn%
Allianz Insurance Plc	CBR - Combined Home Insurance	15%
	CGD - Cargo goods	18.78%
	CGL - Cargo Liability	18.78%
	CMP - Computer	15%
	CPR - Combined Construction (ROI)	10%
	CPR - Combined Construction (ROI): Premium class MML	5%
	CPR - Combined Construction (ROI): Premium class CAR	15%
	ENG - Engineering Plant	15%
	HHR - Combined Home Insurance	20%
	HPR - Personal Lines Household: Premium class HH1 - HH3	20%
	HPR - Personal Lines Household: Premium class HH4	15%
	HPR - Personal Lines Household: Premium classes HH5 -HH8	20%
	HPR - Personal Lines Household: Premium classes HP1 - HP7	25%
	HPY - Hospitality Product	15%

**Lockton Companies LLP**

Authorised and regulated by the Financial Conduct Authority. A Lloyd's broker.  
Registered in England & Wales at The St Botolph Building, 138 Houndsditch, London EC3A 7AG. Company No. OC353198.

Insurer Name	ClassDescription/Product Code	Commn%
Allianz Insurance Plc	HYR - Holiday Home ROI	20%
	HYT - Hull Marine	15%
	LIA - Combined Liability	10%
	LIA - Combined Liability: Premium class MML	5%
	LIA - Combined Liability: Premium class CAR	15%
	LPR - Landlord House Insurance	15%
	MTC - Motor Traders Combined: Premium classes CMF, EL, PL, BI, GAP	15%
	MTC - Motor Traders Combined: Premium class CMV	7.50%
	MTC - Motor Traders Combined: Premium class PRL	15%
	OGR - Motor - Own Goods	7.50%
	PCR - Rol - Broker Motor Product	7.50%
	PFP - Professional Indemnity	20%
	PRP - Combined Property: Premium class CMF	17.50%
	PRP - Combined Property: Premium class TRM	15%
	PRP - Combined Property: Premium classes BI, GAP and MMP	17.50%
	SFN - Motor - Small Fleet U.K.	7.50%
	SFR - Motor - Small Fleet	7.50%
	SME - Business Policy	15%
	SMP - Property Owners	15%
	SPL - Social Public Liability	10%
	STR - Motor - Special Types	7.50%
	PCR - Rol - Broker Motor Product	5%
	RBR - Religious Mini-Bus ROI	5%

Insurer Name	ClassDescription/Product Code	Commn%
Allianz Insurance Plc	RES - School Protection	15%
	RES - School Protection	10%

Commission will be allowed to the intermediary on premiums actually paid to and received by Allianz in respect of insurance introduced and controlled by the Intermediary while the Intermediary continues to hold this intermediary appointment and to be authorised under the 1995 Act (and the S.I. No. 229/2018-European Union (Insurance Distribution) Regulations 2018), and for that period only. Whenever return of premium has to be made to an insured on which commission has been paid to the Intermediary the corresponding part of such commission must be refunded by the Intermediary to Allianz.

Commission terms for all business will be those laid down or specified in writing by Allianz for the time being and from time to time. Allianz reserve the right to revise and alter the rates of commission from time to time at their discretion. Revisions in such rates will become effective upon notice in writing to the Intermediary by Allianz in respect of all business introduced by the Intermediary thereafter.

The rates as laid down or specified in this report have not accounted for any individual increase or decrease in single policy commission which has been agreed by the intermediary separately with Allianz for a specific policy. Where any such non-standard commission is paid in respect of a single policy, these commission are not included within this report and it is the responsibility of the intermediary to disclose such non-standard commissions to the CBI and/or the policyholder. The intermediary is required to comply with its obligations as per Clause 8 of the Terms of Business Agreement, "Disclosure to Customer".

ARB Underwriting Ltd	Professional Indemnity	20%
Capital Cover Group Limited	<b>PERSONAL LINES</b>	
	HAO Apartment Owner	15%
	HAR Apartment Renter	15%
	HBO Bespoke Apt. Owner	15%
	HBR Bespoke Apt. Renter	15%
	HSH Holiday Home	15%
	HSO Owner Occupied	15%
	HSR Residential Let	15%

Insurer Name	ClassDescription/Product Code	Commn%
Capital Cover Group Limited	KD Owner Occupied	15%
	KDL Residential Let	15%
	KHB Holiday Home Basic	10%
	KHH Holiday Home	10%
	HM Holiday Home	10%
	KHW Homeworker	15%
	KHWM Homeworker	15%
	KMH Mobile Home	10%
	KMW Mid Net Worth	15%
	KNS Non Standard Construction	10%
	KS Owner Occupied	15%
	KSL Residential Let	15%
	KTC Touring Caravan	10%
	KU Unoccupied PDH	10%
	RCV Light Commercial Vehicle	6%
<b>COMMERCIAL LINES</b>		
	Construction Liability RSA	10%
	ConstructionLiability HDI	10%
	Construction Liability Allianz	10%
	CAR Contractors All Risks	13%
	Electrical Liability	10%
	Professional Indemnity HDI	10%
	PI Lloyds	10%

Insurer Name	ClassDescription/Product Code	Commn%
Capital Cover Group Limited	Property Owners Canopus	15%
	Property Owners Brit	15%
	Property Owners Ergo	15%
	Property Owners HDI	15%
	Security Liability	12.50%
	Cleaning Liability	11.25%
	Recruitment Liability	12.50%
	Oil Distributors Liability	8%
CFC Underwriting Limited	All products	20%
Chubb	Commercial Package	15%
	Property Damage/Business Interruption	15%
	Combined Liability	10%
	Monoline Public Liability	10%
	Monoline Employers Liability	10%
	Environmental Impairment Liability	15%
	Excess Liability	15%
	Professional Indemnity	15%
	Crime	15%
	Cyber	15%
	D&O	15%
	Marine	15%
	Contractors All Risk	15%

Insurer Name	ClassDescription/Product Code	Commn%
Chubb	Masterpiece Household	15%
	Masterpiece Motor	7.50%
	Personal Accident/Travel	20%
	Surety	10%
	Entertainment	15%
Contessa Limited	PD policies	15%
Contessa Limited	PI and PA policies.	10%
DUAL Corporate Risks Limited	Household	20%
	Motor policies	10%
Ecclesiastical Insurance Office PLC	Charity, Faith and Community Insurance (CHA)	15.00%
	Heritage (IHG)	15.00%
	Education (ISS)	15.00%
	Property Owners (IPO)	15.00%
	Commercial Combined (ICS) and Commercial Package (IIP)	15.00%
	Engineering, Cyber (CEN)	15.00%
Euler Hermes Eur SA NV (Irish Brch)	Surety and Guarantee ( Bonding )	20%
FBD Insurance PLC	Property	15%
	Commercial Combined	15%
	Employers Liability Only	6%
	Public Liability Only	10%

Insurer Name	ClassDescription/Product Code	Commn%
FBD Insurance PLC	Public & Employers Liability	10%
	Motor Fleet & Motor Traders Road Risk	10%
	Commercial Motor	5%
	Private Motor	5%
	Other Motor (Tractors & Special Types)	5%
	Home	15%
	Computer	15%
	Marine	15%
	Farm	15%
	All Others	15%

These rates of commission apply to all business transacted under the agency agreement.

Please note that the rates provided are the standard commission rates applying to this agency. There may be different rates applying to individual policies or schemes within this agency which you should identify separately.

Commission is payable on New Business, Adjustments and Renewals.

FBD Insurance Plc reserves the right to adjust commission rates as per our agency agreement.

Hiscox	All lines	20%
HSB Engineering Insurance Ltd (part of Munich Re)	All products	20%
IRS commission on	All lines	22.20%
KennCo Underwriting Ltd.	Private car	5%
	Commercial Vehicle	5%

Insurer Name	ClassDescription/Product Code	Commn%
KennCo Underwriting Ltd.	Household	15%
	Travel	20%
	Motors Traders Road Risk	5%
	Commercial Property	15%
	Combined Liability	15%
Munich Re	Marine	25%
	Freight Liability	25%
	Engineering	20%
	Terrorism	17.50%
Liberty Insurance DAC	Commercial Vehicle	10%
	Fleet	10%
Liberty Mutual Insurance Europe Ltd	PI	20%
London Ireland Market Exchange Ltd (LIME)	Motor fleet	7.50%
	All remaining products	10%
Commissions vary between products and risks. Commissions are set out with quotations and renewals and on LIME's invoices. It is noted that the commission rate can and does change depending on the risk.		
Newline Insurance Co Ltd	generally 20% with no additional agreements for subscription market brokerage or otherwise, although you records would show actual figures.	20%
O'Driscoll O'Neill DAC	on products placed	12.50%

Insurer Name	ClassDescription/Product Code	Commn%
RSA Insurance Ireland (Galway)	Own Goods	10%
	Haulage	7.50%
	Employers Liability	15
	Public Liability	15
RSA Insurance Ireland DAC	Contractors All Risks	15%
	Carriers Liability	20%
	Cargo	18.80%
	Employers Liability	6%
	Engineering	15%
	Apartments/Block of Flats	15%
	Household	15%
	Household Select	15%
	Household Safehome	15%
	Marine	15%
	Office	17.50%
	Personal Accident/Travel	20%
	Combined	15%
	Professional Indemnity	17.50%
	Public Liability	10%
	Property	12.50%
Shop	15%	
Traders	20%	
Commercial Vehicle	5%	

Insurer Name	ClassDescription/Product Code	Commn%
RSA Insurance Ireland DAC	Private Motor	5%
Travelers Insurance Co Ltd		
"Normal" commission rates are set out below and Travelers often quote net.		
	Motor Fleet	5%
	Motor Trade Road Risks	5%
	Motor Trade (Property & Liability covers)	15%
	Property Covers (Package or Stand Alone but excluding Motor Trade)	15%
	Employers Liability (Package)	15%
	Employers Liability (Stand Alone)	6%
	Public Liability (Package)	15%
	Public Liability (Stand Alone)	10%
	Technology E&O and Cyber Liabilities	20%
	Management Liability Package	17.50
	Enhanced rates are applicable for:	
	GEN General	20.00%
	IEP Populus	20.00%
The Underwriting Exchange		
	Employers Liability	2.5% -15%
	Employers Liability UK	7.5% - 10%
	Excess Public Liability	10%
	Excess Public/Products Liability	10%
	Material Damage	10% - 15%
	Property Owners	10% - 20%
	Public Liability	10%

Insurer Name	ClassDescription/Product Code	Commn%
The Underwriting Exchange	Public Products and Pollution Liability	2.5% - 13.5%
	Public/Products Liability	10%
The above commission rates are standard however we note occasionally commission may vary on an individual risk if approved.		
Willis Towers Watson		
	Asgard Private Car	8%
	Asgard Commercial fleet	8%
	Asgard Bus & Coach fleet	8%
	Asgard Bus & Coach 1 - 4	8%
	Golfsure Combined	15%
	Golfsure Motor	5%
	Golfsure Personal	0% Commission Administration fee: Euro2.75/member
	Office Combined	15% Administration fee Euro50
	Propsure	17.50%
	Tradesure liability	15% Administration fee 5%
	Tradesure commercial motor	10% Administration fee 5%
<b>SIMI MOTOR TRADE</b>		
	Property,BI,Money	15% Administration fee 6%
	Liability	7% Administration fee 6%
	Motor	5% Administration fee 6%
The above commission rates are standard however we note occasionally commission may vary on an individual risk if approved.		

Insurer Name	ClassDescription/Product Code	Commn%
Wrightway Underwriting Ltd.	AD: ADF&T	10.00%
	AG: Special Types	5.00%
	AT: Trailer ADF&T	10.00%
	CL: Carriers Liability	10.00%
	EN: Engineering Inspection	15.00%
	House (HM; HQ; HS; HV)	17.50%
	LH: Haulage Liability	8.00%
	LI: Trades Liability	12.00%
	PC: Private Car	5.00%
	PV: Private Car / Light Commercial Vehicle	5.00%
	TR: Haulage Single Vehicle	5.00%
	TT: Traders Transit	5.00%
	WF: Haulage Fleet	5.00%
	WM: Multi Vehicle	5.00%
	WT: Haulage Single Vehicle	5.00%
Zurich - Standard Agency	Commercial Motor Vehicle	10.00%
	Private "All Risks" Policy	15.00%
	Annual Travel Policy	15.00%
	Building in the Course of Erection	15.00%
	Contractors "All Risks" Policy	20.00%
	Commercial Combined Policy	20.00%
	Commercial Liability Policy (covering E.L.)	10.00%

Insurer Name	ClassDescription/Product Code	Commn%
Zurich - Standard Agency	Commercial Liability Policy (covering P.L.)	10.00%
	Commercial Liability Policy (covering Products)	10.00%
	Computer "All Risks" Policy	20.00%
	Commercial Motor Vehicle	10.00%
	Combined Property Policy (covering Fire & Additional Perils, Material Damage All Risks, B.I., B.I. All Risks)	20.00%
	Combined Property Policy (covering Business All Risks, Book Debts, Burglary, Glass, Money, Marine Cargo - Imp/Exp & Git)	20.00%
	Private Motor Vehicle	10.00%
	Commercial Combined (U.K.) Pol	20.00%
	Engineering Policy	20.00%
	Farm Fire Policy	15.00%
	Fidelity Policy	20.00%
	Fleet Motor Vehicle	10.00%
	Group Personal Accident Travel	20.00%
	Household	20.00%
	Household DA	20.00%
	Legal Expenses	25.00%
	Miscellaneous Bonds Policy	20.00%
	Combined Caravan/Mobile Home	15.00%
	Marine Policy	20.00%
	Motor Traders Internal Policy	10.00%
	Personal Accident Policy	15.00%
	Group Personal Accident Policy	15.00%

Insurer Name	ClassDescription/Product Code	Commn%
Zurich - Standard Agency	Private Dwelling House Policy	20.00%
	Private Motor Vehicle	10.00%
	Personal Accident Travel Pol.	15.00%
	Personal Accident Road & Rail	15.00%
	Apartment Block Policy	20.00%
	Motor Traders Combined (covering MIA and MIB 10%)	10.00%
	Guest House "All In" Policy	15.00%
	Office Policy	20.00%
	Tradestar-Property Owners	20.00%
	Residential Care Home Policy	15.00%
	Shops Policy	15.00%
	Small Craft/ Yacht Policy	15.00%
	Cyber Insurance	20.00%
	Farm Policy	12.50%
	Broker Household	20.00%
	Broker Household DA	20.00%
	Mini Fleet Vehicle	10.00%
	Tradestar Office	20.00%
	Professional Indemnity	20.00%
	Tradestar Property Owners	20.00%
	Tradestar Shop	20.00%
	Note: Where a transaction on a composite policy covers more than one class of risk the commission payable will be calculated as if each were a separate transaction	

Insurer Name	ClassDescription/Product Code	Commn%
Zurich - Sterling Agency	Commercial Motor Vehicle	10.00%
	Private "All Risks" Policy	15.00%
	Annual Travel Policy	15.00%
	Building in the Course of Erection	15.00%
	Contractors "All Risks" Policy	20.00%
	Commercial Combined Policy	20.00%
	Commercial Liability Policy (covering E.L.)	10.00%
	Commercial Liability Policy (covering P.L.)	10.00%
	Commercial Liability Policy (covering Products)	10.00%
	Computer "All Risks" Policy	20.00%
	Commercial Motor Vehicle	10.00%
	Combined Property Policy (covering Fire & Additional Perils, Material Damage All Risks, B.I., B.I. All Risks)	20.00%
	Combined Property Policy (covering Business All Risks, Book Debts, Burglary, Glass, Money, Marine Cargo - Imp/Exp & Git)	20.00%
	Private Motor Vehicle	10.00%
	Commercial Combined (U.K.) Pol	20.00%
	Engineering Policy	20.00%
	Farm Fire Policy	15.00%
	Fidelity Policy	20.00%
	Fleet Motor Vehicle	10.00%
	Group Personal Accident Travel	20.00%
	Household	20.00%
	Household DA	20.00%
	Legal Expenses	25.00%



Insurer Name	ClassDescription/Product Code	Commn%
Zurich - Standard Agency	Miscellaneous Bonds Policy	20.00%
	Combined Caravan/Mobile Home	15.00%
	Marine Policy	20.00%
	Motor Traders Internal Policy	10.00%
	Personal Accident Policy	15.00%
	Group Personal Accident Policy	15.00%
	Private Dwelling House Policy	20.00%
	Private Motor Vehicle	10.00%
	Personal Accident Travel Pol.	15.00%
	Personal Accident Road & Rail	15.00%
	Apartment Block Policy	20.00%
	Motor Traders Combined (covering MIA and MIB 10%)	10.00%
	Guest House "All In" Policy	15.00%
	Office Policy	20.00%
	Tradestar-Property Owners	20.00%

Insurer Name	ClassDescription/Product Code	Commn%
Zurich - Standard Agency	Residential Care Home Policy	15.00%
	Shops Policy	15.00%
	Small Craft/ Yacht Policy	15.00%
	Farm Policy	20.00%
	Cyber Insurance	12.50%
	Broker Household	20.00%
	Broker Household DA	20.00%
	Mini Fleet Vehicle	10.00%
	Tradestar Office	20.00%
	Professional Indemnity	20.00%
	Tradestar Property Owners	20.00%
	Tradestar Shop	20.00%
	Note: Where a transaction on a composite policy covers more than one class of risk the commission payable will be calculated as if each were a separate transaction	