

# General Insurance commissions guide

- Commissions are paid on or around 25<sup>th</sup> of the month following the month of inception for all completed policies.
- Commissions are paid electronically by BACS, with a statement made available via the Internet.
- Any claw backs will be offset against future commission earnings. In the event that no offset is possible, the claw back must be repaid within 7 working days from receipt of a written demand by CETA.
- Commission is calculated on the Net premium (i.e. Gross less IPT)

Products	%
<b>Household</b> <ul style="list-style-type: none"> <li>• Standard or Notional using our Panel of Insurers</li> <li>• Residential Let</li> <li>• Unoccupied properties</li> <li>• Single Insurer - AXA Protector</li> <li>• Non standard (depending upon Insurer and Policy)</li> </ul>	17.5% 17.5% 17.5% 27.5% 10% to 15%
<b>Household add on products</b> <ul style="list-style-type: none"> <li>• 5 star emergency breakdown</li> <li>• Let property emergency breakdown</li> <li>• Homebuyers legal protection</li> </ul>	17.5% 17.5% 17.5%
<b>MPPI / ASU</b> <ul style="list-style-type: none"> <li>• Standard product (Indemnity)</li> <li>• Standard product Non Indemnity (monthly commission)</li> <li>• Age banded less than 40 years of age</li> <li>• Age banded 40 or over</li> </ul>	27.5% 30.0% 27.5% 25.0%
<b>Small commercial</b> <ul style="list-style-type: none"> <li>• Trade and Professional Liability</li> <li>• Shops and Offices</li> <li>• Property owners</li> <li>• Van Insurance</li> <li>• Non standard / referrals</li> </ul>	17.5% 17.5% 17.5% 10% 6.5% to 10%
<b>Motor</b> new business renewal	7.5% 5%
<b>Caravan</b> <ul style="list-style-type: none"> <li>• Touring, Static and Park Home</li> <li>• Emergency breakdown assistance</li> <li>• Legal expenses</li> </ul>	15% 15% 15%
<b>Other</b> <ul style="list-style-type: none"> <li>• Equine</li> <li>• White and Brown goods warranty</li> <li>• ID theft</li> <li>• Travel (Annual and trip)</li> </ul>	12.5% 15% 25% 20%
<b>Transfer business</b> (items transferred into our agency)	Insurer commission less 5%
<b>Introducer</b> (referral) business	Standard less 2.5%

Please note these commissions apply to members who are Directly Authorised with the FSA. If you are a member of a network you should refer to your Network Agency Agreement as, for compliance reasons, you may not have access to all our products.