



7 St James Terrace Malahide Co. Dublin T + 353 1 845 4361 e-mail: info@ermfinancialservices.ie web: www.ermfinancialservices.ie

ERM Financial Services Limited

Our Remuneration

We, Euro Risk Management (Insurances) Limited t/a ERM Financial Services 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 Remuneration?

Remuneration is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of remuneration is generally directly related to the value of the products sold.

What is Commission?

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

There are different types of remuneration and different commission models:

Single commission model: where payment is made to the intermediary shortly after the 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.

Profit Share Arrangements

In some cases, ERM Financial Services may be a party to a profit-share arrangement with a product provider and will earn additional commission. Any business arranged with these product providers on a client's behalf will be placed with the product provider because that product provider is at the time of placement, the most suitable to meet the client's requirements, taking all the client's relevant information, demands and needs into account.

Directors: Liam B. Kilkenny (Chairman), Eamonn G.Griffin (Managing)

Company Reg No. 202240
EURO RISK MANAGEMENT (INSURANCES LTD T/A ERM FINANCIAL SERVICES IS REGULATED BY THE CENTRAL BANK OF IRELAND



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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, flat commission 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.

Life Assurance products fall into either individual or group protection policies and Investment/Pension products would be either single or regular contribution policies. Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Investments

Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Credit Products

Commission may be earned by intermediaries for arranging credit for consumers, such as premium finance. The single, or standard, commission model is the most common commission model applied.

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.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees.

Our current basic hourly rate is €275 for Directors and Consultants and €125 for Support Staff. In determining the rate, factors such as specialist skills, complexity, value, risk and urgency will be taken into account.

We charge a €50 fee on Motor new business and renewals and a €30 fee for Household new business and renewals. We charge a €25 fee for any changes to Motor/Household Policies made during the policy term.

These are our standard fees and ERM Financial Services reserves the right to charge a higher fee should the complexity of the product or service require it.

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Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of other fees, administrative costs, or non-monetary benefits such as:

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

In Appendix 1 below is a list of our Life and Pensions providers that our firm deals with.

In Appendix 2 below is a list of our General Insurance providers that our firm deals with, which for ease of reference is in alphabetical order.

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Appendix 1:

Single Contribution Products	Initial commission	Clawback Period
Single Contribution Pension		
Aviva	5%	
Aviva (Heritage Friends)	5%	
Irish Life	5%	
New Ireland	5%	5 Years
Standard Life	5%	
Zurich Life	5.5%	
Single Contribution PRSA		
Aviva	4%	
Aviva (Heritage Friends)	7.5%	
Irish Life	5%	
New Ireland	7%	5 Years
Standard Life	5%	
Zurich Life	5.5%	
ARF / AMRF		
Aviva	5%	
Aviva (Heritage Friends)	5%	
Irish Life	5%	
New Ireland	5%	n/a
Standard Life	4%	
Zurich Life	5%	
Annuity		
Aviva	3%	
Aviva (Heritage Friends)	3%	
Irish Life	3%	
New Ireland	3%	n/a
Zurich Life	3%	
Investment Bond		
Aviva	5%	
Aviva (Heritage Friends)	4%	
BCP	2.1%	
BlackBee Investments	3%	
Broker Solutions	2.5%	
Cantor Fitzgerald Ireland Ltd.	2.25%	
Investec Europe Limited	2.25%	
Irish Life	3%	
New Ireland	4%	3 Years
Standard Life	4%	
Zurich Life	5%	

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Regular Contribution Products	Initial commission	Clawback Period	Renewal / Flat Commission
Regular Contribution Pension			
Aviva	15%		
Aviva (Heritage Friends)	25%		
Irish Life	17.5%		5%
New Ireland	25%	5 Years	8%
Standard Life	25%		5%
Zurich Life	20%	4 Years	3%
Regular Contribution PRSA			
Aviva	22.5%		
Aviva (Heritage Friends)	17.5%		
Irish Life	17.5%		5%
New Ireland	25%	5 Years	6%
Standard Life	5%		5%
Zurich Life	5%	4 Years	5%
Savings			
Aviva	15%		
Aviva (Heritage Friends)	10%		
Irish Life	5.5%		5.5%
New Ireland	10%	5 Years	2.5%
Standard Life	15%	5 Years	n/a
Zurich Life	10%	4 Years	1%

Individual Protection	Yr1	2	3	4	5	6	7	8	9+	Clawback Period
Aviva	200 %	30%	30%	30%	30%	30%	30%	30%	30%	2 Years
Irish Life	120 %	28%	30%	28%	28%	30%	28%	28%	28%	
New Ireland	225 %	50%	20%	20%	20%	12.5 %	12.5 %	12.5 %	12.5 %	5 Years
Royal London	225 %	0%	0%	0%	0%	3%	3%	3%	3%	5 Years
Zurich Life	100 %	12%	12%	12%	12%	12%	12%	12%	12%	1 Year

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Group Protection	Death in Service	Clawback Period	Permanent Health Insurance	Clawback Period
Aviva	6%		12.5%	
Irish Life	6% p.a.		12.5% p.a.	
New Ireland	15%	1 Year	20%	1 Year
Zurich Life	6%	n/a	12.5%	n/a

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Appendix 2:

Company Name	Product Offering	Commission
360 Underwriting	Auctioneers Bond	0.00
360 Underwriting	Owner Control Programme	5.00
Acasta European Insurance Company Ltd	Construction Bond	10.00
Accident & General Insurances	MV	0.00
AIG Europe Limited	Commercial Combined	20.00
AIG Europe Limited	Commercial Vehicle	5.00
AIG Europe Limited	Cyber Liability	20.00
AIG Europe Limited	Directors & Officers	20.00
AIG Europe Limited	D & O & E Liability	20.00
AIG Europe Limited	D&O, EPL & Entity	20.00
AIG Europe Limited	Private Motor	5.00
AIG Europe Limited	Office Insurance	20.00
AIG Europe Limited	PA & Travel	20.00
AIG Europe Limited	Personal Accident	25.00
AIG Europe Limited	Prof Indemnity	17.50
AIG Europe Limited	Property Owners	20.00
AIG Europe Limited	PA & Travel	25.00
AIG Europe Limited	Shop Insurance	20.00
AIG Europe Limited	Travel	20.00
AIG Europe Limited	Excess Liability	22.50
AIG Europe Limited	Miscellaneous	20.00
Aiken Insurances Ltd	Commercial Combined	10.00
Aiken Insurances Ltd	Prof Indemnity	10.00
Aiken Insurances Ltd	Property Owners	10.00
Allianz p.l.c.	CBR - Combined Home Insurance	15.00
Allianz p.l.c.	ENG - Engineering Plant	15.00
Allianz p.l.c.	HPR - Personal Lines Household	15.00
Allianz p.l.c.	HPY - Hospitality Product	15.00
Allianz p.l.c.	HYR - Holiday Home ROI	15.00
Allianz p.l.c.	HYT - Hull Marine	15.00
Allianz p.l.c.	LPR - Landlord House Insurance	15.00
Allianz p.l.c.	OGR - Motor - Own Goods	5.00
Allianz p.l.c.	PCR - RoI - Broker Motor Product	5.00
Allianz p.l.c.	REN - Engineering	15.00
Allianz p.l.c.	RFL - Religious Commercial Fleet ROI	5.00
Allianz p.l.c.	RPM - Hospital Malpractice Insurance	10.00
Allianz p.l.c.	RRP - Religious Protection	10.00
Allianz p.l.c.	SFN - Motor - Small Fleet U.K.	5.00
Allianz p.l.c.	SFR - Motor - Small Fleet	5.00
Allianz p.l.c.	SME - Business Policy	15.00
Allianz p.l.c.	SMP - Property Owners	15.00

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Allianz p.l.c.	SPL - Social Public Liability	10.00
Arachas Corporate Brokers Ltd	Apartment Contents	15.00
Arachas Corporate Brokers Ltd	Holiday Home Zurich	15.00
Arachas Corporate Brokers Ltd	Residential Let Zurich	15.00
Arachas Corporate Brokers Ltd	Owner Occupied Zurich	15.00
Arachas Corporate Brokers Ltd	Holiday Home Basic Zurich	10.00
Arachas Corporate Brokers Ltd	Holiday Home AXA	10.00
Arachas Corporate Brokers Ltd	Homeworker Lloyds	15.00
Arachas Corporate Brokers Ltd	Mobile Home Lloyds	10.00
Arachas Corporate Brokers Ltd	Mid Net Worth Lloyds	15.00
Arachas Corporate Brokers Ltd	Non Standard Lloyds	10.00
Arachas Corporate Brokers Ltd	Touring Caravan Lloyds	10.00
Arachas Corporate Brokers Ltd	Unoccupied PDH Lloyds	10.00
Arachas Corporate Brokers Ltd	Commercial Vehicle RSA	6.00
Arachas Corporate Brokers Ltd	Liability	10.00
Arachas Corporate Brokers Ltd	Contractors All Risks	13.00
Arachas Corporate Brokers Ltd	Professional Indemnity	10.00
Arachas Corporate Brokers Ltd	Property Owners	15.00
Arachas Corporate Brokers Ltd	Security Liability Hiscox	12.50
Arachas Corporate Brokers Ltd	Cleaning Liability Hiscox	11.25
Arachas Corporate Brokers Ltd	Recruitment Liability Hiscox	12.50
ARB Underwriting Ltd	Prof Indemnity	17.50
ARB Underwriting Ltd	RoadRisk Motortrade	5.00
Aviva Insurance Europe SE	Acc/Damge/Fire/Theft	15.00
Aviva Insurance Europe SE	Carriers Liability	15.00
Aviva Insurance Europe SE	Commercial Combined	15.00
Aviva Insurance Europe SE	Combined Liability	15.00
Aviva Insurance Europe SE	Combined Property	10.00
Aviva Insurance Europe SE	Contractors All Risk	15.00
Aviva Insurance Europe SE	Commercial Vehicle	5.00
Aviva Insurance Europe SE	Eng. Inspection Only	0.00
Aviva Insurance Europe SE	Engineering	15.00
Aviva Insurance Europe SE	Aviva Fleet (A)	10.00
Aviva Insurance Europe SE	Farm Insurance	15.00
Aviva Insurance Europe SE	Forklift Insurance	5.00
Aviva Insurance Europe SE	Forklift Insurance	12.50
Aviva Insurance Europe SE	Home	15.00
Aviva Insurance Europe SE	Inspection & SUD Cov	15.00
Aviva Insurance Europe SE	Private Motor	5.00
Aviva Insurance Europe SE	Motor Fleet	7.50
Aviva Insurance Europe SE	Marine (cargo)	15.00
Aviva Insurance Europe SE	Office Insurance	12.50
Aviva Insurance Europe SE	Property Combined	15.00

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Aviva Insurance Europe SE	Property Combined	15.00
Aviva Insurance Europe SE	Property Owners	20.00
Aviva Insurance Europe SE	Shopkeepers	15.00
Aviva Insurance Europe SE	Special Types	5.00
Aviva Insurance Europe SE	Surgery	15.00
Aviva Insurance Europe SE	Traders Combined	15.00
AXA Insurance dac	Private Motor	5.00
AXA Insurance dac	Household	12.50
AXA Insurance dac	Commercial Vehicle	5.00
AXA Insurance dac	On Line Liability	15.00
AXA Insurance dac	On Line Commercial	17.50
AXA Insurance dac	Commercial Combined	15.00
AXA Insurance dac	Property Owners	15.00
AXA Insurance dac	Fleet	5.00
AXA XL Insurance Company	Professional Indemnity	25.00
AXA XL Insurance Company	Directors and Officers	25.00
Benchmark Underwriting Ltd	Home	15.00
Benchmark Underwriting Ltd	Office Insurance	17.50
Benchmark Underwriting Ltd	Property Combined	17.50
Benchmark Underwriting Ltd	Property Owners	17.50
Benchmark Underwriting Ltd	Retail	17.50
Blue Insurance Ltd	Travel	15.00
Blue Insurance Ltd	Travel	15.00
Broker Options	Liability	15.00
Brady Underwriting	Personal Accident	15.00
Brady Underwriting	Public Liability	10.00
Worldwide Insurance Brokers & Advisors	Combined Liability	15.00
Worldwide Insurance Brokers & Advisors	Liability	15.00
CityNet	Liability	10.00
Clinical Trials Insurance Services	Products Liability	15.00
Corporate Underwriting Ltd	Carriers Liability	18.78
Corporate Underwriting Ltd	Marine (cargo)	18.78
Direct Insurance Company PLC	Liability	10.00
Dolmen Insurance Brokers Ltd	Flex	10.00
Dolmen Insurance Brokers Ltd	Amethyst	10.00
Dolmen Insurance Brokers Ltd	Homeworks	12.50
Dolmen Insurance Brokers Ltd	Property Works	10.00
Dolmen Insurance Brokers Ltd	Unoccupied	10.00
Dolmen Insurance Brokers Ltd	Land Liability	15.00
Dolmen Insurance Brokers Ltd	Property Owners	15.00
Dolmen Insurance Brokers Ltd	Contractors All Risks	12.50
Dolmen Insurance Brokers Ltd	Directors & Officers	20.00
Dolmen Insurance Brokers Ltd	Event Insurance	10.00
Dolmen Insurance Brokers Ltd	Home Insurance	15.00

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Dolmen Insurance Brokers Ltd	Professional Indemnity	10.00
Dual Corporate Risks Ltd	Home	20.00
Dual Corporate Risks Ltd	Multi Policy	10.00
Dual Corporate Risks Ltd	Private Vehicle	10.00
Ecclesiastical Insurance Office plc	Charity, Faith & Community	15.00
Ecclesiastical Insurance Office plc	Heritage	15.00
Ecclesiastical Insurance Office plc	Education	15.00
Ecclesiastical Insurance Office plc	Property Owners	15.00
Ecclesiastical Insurance Office plc	Commercial Combined	15.00
Ecclesiastical Insurance Office plc	Engineering/Cyber	15.00
Ecclesiastical Insurance Office plc	Household	15.00
ES Risks	Construction Bond	15.00
Stuart Insurances Ltd t/a Eversure	Self Build	0.00
Everest Underwriting	Property Owners	17.50
Everest Underwriting	Property Owners Online	20.00
OBF Insurance Group Ltd	Home	10.00
Frost Underwriting	Commercial Combined	15.00
Frost Underwriting	Public Liability	10.00
Hiscox SA	Commercial Combined	17.50
Hiscox SA	Combined Liability	17.50
Hiscox SA	Cyber Liability	17.50
Hiscox SA	D & O & E Liability	17.50
Hiscox SA	D&O, EPL & Entity	17.50
Hiscox SA	Home	17.50
Hiscox SA	Liability	11.25
Hiscox SA	Office Insurance	17.50
Hiscox SA	Prof Indemnity	17.50
Hiscox SA	Public Liability	17.50
Hiscox SA	Traders Combined	17.50
HSB Engineering Insurance	Equipment Breakdown	17.50
HSB Engineering Insurance	Energy	17.50
HSB Engineering Insurance	Computer	17.50
HSB Engineering Insurance	Terrorism	17.50
HSB Engineering Insurance	Engineering	17.50
HSB Engineering Insurance	Construction	17.50
Irish Engineering Services	Eng. Inspection Only	12.80
Irish Engineering Services	Engineering	0.00
Irish Engineering Services	Inspection Only	15.00
iSure Underwriting	Shop Insurance	15.00
iSure Underwriting	Tradesman	16.00
iSure Underwriting	Property Owners	19.00
iSure Underwriting	Commercial Combined	16.00
IUS Limited	Combined Liability	16.00
JLT Insurance Brokers Ireland Limited	Commercial Combined	0.00

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JLT Insurance Brokers Ireland Limited	Liability	10.00
JLT Insurance Brokers Ireland Limited	Prof Indemnity	0.00
Kbis Equestrian Insurance	Equestrian Insurance	12.50
Kbis Equestrian Insurance	Freelance Liability	12.50
Kbis Equestrian Insurance	Farm Insurance	12.50
Kbis Equestrian Insurance	Liability	12.50
Kbis Equestrian Insurance	Prof Indemnity	12.50
KennCo Underwriting Ltd	Motor	5.00
KennCo Underwriting Ltd	Home	15.00
KennCo Underwriting Ltd	Commercial	15.00
KennCo Underwriting Ltd	Motor Trade	5.00
KennCo Underwriting Ltd	Professional Indemnity	15.00
KennCo Underwriting Ltd	Cyber	12.50
KennCo Underwriting Ltd	Garage Combined	15.00
KennCo Underwriting Ltd	Medical Malpractice	10.00
KennCo Underwriting Ltd	Travel	20.00
Liberty Insurance dac	Motor Fleet	10.00
Liberty Insurance dac	Commercial Motor	10.00
Lime Insurance	Motor Fleet	7.50
Lime Insurance	Unoccupied Property	10.00
Lockton Companies Inter Ltd	Prof Indemnity	12.50
NMU (Specialty) Ltd	Carriers Liability	20.00
NMU (Specialty) Ltd	Contractors All Risk	20.00
NMU (Specialty) Ltd	Goods in Transit	20.00
NMU (Specialty) Ltd	Marine (cargo)	20.00
O'Callaghan Insurances	Unoccupied Property Owners	10.00
O'Callaghan Insurances	Property Owners	10.00
O Driscoll O Neil DAC	Commercial Combined	10.00
O Driscoll O Neil DAC	Event Insurance	0.00
O Driscoll O Neil DAC	Property Owners	15.00
O'Leary Insurance	Prof Indemnity	5.00
Onyx Insurance Brokers	Professional Indemnity	15.00
Onyx Insurance Brokers	Carriers Liability	15.00
Optis Insurances Limited	B & B	15.00
Optis Insurances Limited	CAR	15.00
Optis Insurances Limited	Couriers	12.50
Optis Insurances Limited	Commercial Combined	15.00
Optis Insurances Limited	Employers/Public Liability	15.00
Optis Insurances Limited	Pub Restaurant	15.00
Optis Insurances Limited	Office	15.00
Optis Insurances Limited	Personal Accident	15.00
Optis Insurances Limited	Professional Indemnity	20.00
Optis Insurances Limited	Property Owner	17.50
Optis Insurances Limited	Real Estate	17.50

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Optis Insurances Limited	Self Build	15.00
Optis Insurances Limited	Shop	15.00
Optis Insurances Limited	Goods in Transit Level of Cover €5000 = €30.25 €2000 = €24.00 €1,000 = €12.00	
Pen Underwriting Ltd	Motor Fleet	7.50
Prestige Underwriting Services Limited	Property	14.00
Prestige Underwriting Services Limited	Home	15.00
Prestige Underwriting Services Limited	Motor Trade	10.00
Prestige Underwriting Services Limited	Private Car	8.00
Prestige Underwriting Services Limited	Private Car EDI	6.00
Prestige Underwriting Services Limited	Liability	15.00
Patrona Underwriting Ltd	ADF&T	10.00
Patrona Underwriting Ltd	AXA Haulage	5.00
Patrona Underwriting Ltd	Courier - Axa	5.00
Patrona Underwriting Ltd	Combined Liability	5.00
Patrona Underwriting Ltd	Courier	7.50
Patrona Underwriting Ltd	Carriers Liability	10.00
Patrona Underwriting Ltd	Commercial Vehicle	5.00
Patrona Underwriting Ltd	Equestrian Property	7.50
Patrona Underwriting Ltd	Equestrian Liability	5.00
Patrona Underwriting Ltd	Fleet	7.50
Patrona Underwriting Ltd	Horsebox - Axa	5.00
Patrona Underwriting Ltd	Transport Fleet	5.00
Patrona Underwriting Ltd	Logistics Combined	15.00
Patrona Underwriting Ltd	Logistics Vehicle	7.50
Patrona Underwriting Ltd	Non Standard Car/Van	5.00
Patrona Underwriting Ltd	Own Goods Vehicle	7.50
Patrona Underwriting Ltd	Private Car	5.00
Patrona Underwriting Ltd	Public Liability	5.00
Patrona Underwriting Ltd	Rental Fleet	7.50
Patrona Underwriting Ltd	Taxi	5.00
Patrona Underwriting Ltd	Standard Haulage	5.00
Patrona Underwriting Ltd	Special Types	5.00
Robertson Low Insurances Limited	Commercial Combined	15.00
Robertson Low Insurances Limited	Commercial Combined	5.00
Robertson Low Insurances Limited	Home & Motor Policy	0.00
Robertson Low Insurances Limited	Private Motor	5.00
Robertson Low Insurances Limited	Prof Indemnity	10.00
Robertson Low Insurances Limited	Public Liability	17.50
Robertson Low Insurances Limited	Traders Combined	10.00
Robertson Low Insurances Limited	Excess Liability	10.00
RSA Insurance Ireland DAC	Contractors All Risks	15.00

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RSA Insurance Ireland DAC	Carriers Liability	20.00
RSA Insurance Ireland DAC	Cargo	18.80
RSA Insurance Ireland DAC	Employers Liability	6.00
RSA Insurance Ireland DAC	Engineering	15.00
RSA Insurance Ireland DAC	Apartments/Block of Flats	15.00
RSA Insurance Ireland DAC	Household Non Full Cycle	15.00
RSA Insurance Ireland DAC	Marine	15.00
RSA Insurance Ireland DAC	Office	15.00
RSA Insurance Ireland DAC	Personal Accident/Travel	20.00
RSA Insurance Ireland DAC	Combined	11.00
RSA Insurance Ireland DAC	Professional Indemnity	17.50
RSA Insurance Ireland DAC	Public Liability	10.00
RSA Insurance Ireland DAC	Property	10.00
RSA Insurance Ireland DAC	Shop	11.00
RSA Insurance Ireland DAC	Traders	20.00
RSA Insurance Ireland DAC	Commercial Vehicle	5.00
RSA Insurance Ireland DAC	Private Motor Non Full Cycle	5.00
RSA Insurance Ireland DAC	Own Goods	10.00
RSA Insurance Ireland DAC	Haulage	5.00
Securus Insurance Limited	Property Owners Liability Online	15.00
Securus Insurance Limited	Property Owners Liability Offline	10.00
Securus Insurance Limited	D&O	10.00
Securus Insurance Limited	Vacant Property Online	15.00
Securus Insurance Limited	Vacant Property Offline	10.00
Securus Insurance Limited	Excess Liability	10.00
Securus Insurance Limited	Private Motor	10.00
Shield Insurance Markets	Self Build	0.00
Square Mile Underwriting	Prof Indemnity	20.00
Stackhouse Poland Ltd	Acc/Damage/Fire/Theft	15.00
Stackhouse Poland Ltd	Carriers Liability	12.50
Specialist Underwriting Services Ltd	Shopsafe	15.00
Specialist Underwriting Services Ltd	Gourmetsafe	15.00
Specialist Underwriting Services Ltd	Chipsafe	15.00
Specialist Underwriting Services Ltd	Miscellaneous Safe	15.00
Specialist Underwriting Services Ltd	Property Owners	15.00
Specialist Underwriting Services Ltd	Personal Accident	10.00
Specialist Underwriting Services Ltd	Personal Accident/Illness	10.00
Specialist Underwriting Services Ltd	Travel	10.00
Specialist Underwriting Services Ltd	Combined Liability	12.50
Thomond Underwriting Ltd	Liability	15.00
Thomond Underwriting Ltd	Material Damage & BI	15.00
Thomond Underwriting Ltd	Property Owners	15.00
Thomond Underwriting Ltd	Personal Accident & Illness	10.00
Thomond Underwriting Ltd	Contractors All Risks	15.00

Directors: Liam B. Kilkenny (Chairman), Eamonn G.Griffin (Managing)

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Thomond Underwriting Ltd	Professional indemnity	12.50
Thomond Underwriting Ltd	Cyber with Lloyd's Insurance Co SA	12.00
Thomond Underwriting Ltd	Bonds case by case depending on Surety	-
Tokio Marine HCC	Construction Bond	10.00
Travelers Insurance Company Limited	Commercial Combined	15.00
Travelers Insurance Company Limited	Motor Trade Internal	15.00
Travelers Insurance Company Limited	Public Liability	15.00
Travelers Insurance Company Limited	RoadRisk Motortrade	5.00
Travelers Insurance Company Limited	Traders Combined	15.00
Trust Insurance Services Ltd	Liability	10.00
The Underwriting Exchange	Commercial Combined	10.00
The Underwriting Exchange	Carriers Liability	15.00
The Underwriting Exchange	Liability & CAR	10.00
The Underwriting Exchange	Commercial Combined	15.00
The Underwriting Exchange	Combined Liability	10.00
The Underwriting Exchange	Combined Property	15.00
The Underwriting Exchange	Liability (TUE)	12.50
The Underwriting Exchange	Liability (TUE)	7.50
The Underwriting Exchange	Liability	10.00
The Underwriting Exchange	Property Combined	17.50
The Underwriting Exchange	Property Owners	15.00
WillisTowersWatson Insurances (Irel) Ltd	Golfsure Combined	15.00
WillisTowersWatson Insurances (Irel) Ltd	Golfsure Motor	5.00
WillisTowersWatson Insurances (Irel) Ltd	Golfsure Personal	0.00 / €2.75 fee
WillisTowersWatson Insurances (Irel) Ltd	Private Car	5.00
WillisTowersWatson Insurances (Irel) Ltd	Commercial Fleet	5.00
WillisTowersWatson Insurances (Irel) Ltd	Bus & Coach Fleet	5.00
WillisTowersWatson Insurances (Irel) Ltd	Bus & Coach 1-4 Vehicles	5.00
WillisTowersWatson Insurances (Irel) Ltd	Office Combined	15% & €50 fee
WillisTowersWatson Insurances (Irel) Ltd	Tradesure Liability	15.00 + 5.00 fee
WillisTowersWatson Insurances (Irel) Ltd	Tradesure Commercial Motor	10.00 + 5.00 fee
WillisTowersWatson Insurances (Irel) Ltd	Property Owners	17.50
WillisTowersWatson Insurances (Irel) Ltd	SIMI Motor Trade	5.00- 15.00
Woodbrook London Markets	Combined Liability	12.50
Wrightway Underwriting Ltd	ADF&T	
Wrightway Underwriting Ltd	Special Types	10.00
Wrightway Underwriting Ltd	Trailer ADF&T	5.00
Wrightway Underwriting Ltd	Breakdown Assistance	10.00
Wrightway Underwriting Ltd	Carriers Liability	5.00
Wrightway Underwriting Ltd	Engineering Inspection	10.00
Wrightway Underwriting Ltd	House	15.00

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Wrightway Underwriting Ltd	Haulage	17.50
Wrightway Underwriting Ltd	Trades Liability	12.00
Wrightway Underwriting Ltd	Private Car	7.50
Wrightway Underwriting Ltd	Private Car / Light Commercial Vehicle	5.00
Wrightway Underwriting Ltd	Haulage Single Vehicle	5.00
Wrightway Underwriting Ltd	Traders Transit	5.00
Wrightway Underwriting Ltd	Haulage Fleet	5.00
Wrightway Underwriting Ltd	Multi Vehicle	5.00
Yachtsman Euromarine	Yacht Insurance	15.00
Zurich DFI Scheme	Private Motor	2.50
Zurich DFI Scheme	Household	5.00
Zurich Direct ICA Scheme	Commercial Vehicle	2.50
Zurich Direct ICA Scheme	Home	2.50
ZurichDirect ICA Scheme	Private Motor	2.50
Zurich Insurance plc	Commercial Motor Vehicle	5.00
Zurich Insurance plc	Private "All Risks" Policy	15.00
Zurich Insurance plc	Annual Travel Policy	15.00
Zurich Insurance plc	Building in the Course of Erection	15.00
Zurich Insurance plc	Contractors "All Risks" Policy	15.00
Zurich Insurance plc	Commercial Combined Policy	15.00
Zurich Insurance plc	Commercial Liability Policy	6.00
Zurich Insurance plc	Commercial Liability Policy	10.00
Zurich Insurance plc	Commercial Liability Policy	10.00
Zurich Insurance plc	Computer "All Risks" Policy	15.00
Zurich Insurance plc	Commercial Motor Vehicle	5.00
Zurich Insurance plc	Combined Property Policy	12.50
Zurich Insurance plc	Combined Property Policy	15.00
Zurich Insurance plc	Private Motor Vehicle	5.00
Zurich Insurance plc	Commercial Combined (U.K.) Pol	15.00
Zurich Insurance plc	Engineering Policy	15.00
Zurich Insurance plc	Farm Fire Policy	12.50
Zurich Insurance plc	Fidelity Policy	15.00
Zurich Insurance plc	Fleet Motor Vehicle	5.00
Zurich Insurance plc	Group Personal Accident Travel	15.00
Zurich Insurance plc	Household	15.00
Zurich Insurance plc	Household DA	20.00
Zurich Insurance plc	Legal Expenses	25.00
Zurich Insurance plc	Miscellaneous Bonds Policy	15.00
Zurich Insurance plc	Combined Caravan/Mobile Home	15.00
Zurich Insurance plc	Marine Policy	17.50
Zurich Insurance plc	Motor Traders Internal Policy	10.00
Zurich Insurance plc	Personal Accident Policy	15.00
Zurich Insurance plc	Group Personal Accident Policy	15.00

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Zurich Insurance plc	Private Dwelling House Policy	15.00
Zurich Insurance plc	Private Motor Vehicle	5.00
Zurich Insurance plc	Personal Accident Travel Pol.	15.00
Zurich Insurance plc	Personal Accident Road & Rail	15.00
Zurich Insurance plc	Apartment Block Policy	20.00
Zurich Insurance plc	Motor Traders Combined	5.00
Zurich Insurance plc	Motor Traders Combined	5.00
Zurich Insurance plc	Guest House "All In" Policy	15.00
Zurich Insurance plc	Office Policy	15.00
Zurich Insurance plc	Tradestar-Property Owners	15.00
Zurich Insurance plc	Residential Care Home Policy	15.00
Zurich Insurance plc	Shops Policy	15.00
Zurich Insurance plc	Small Craft/ Yacht Policy	15.00
Zurich Insurance plc	Farm Policy	12.50
Zurich Insurance plc	Broker Household	15.00
Zurich Insurance plc	Broker Household DA	20.00
Zurich Insurance plc	Mini Fleet Vehicle	5.00
Zurich Insurance plc	Tradestar Office	15.00
Zurich Insurance plc	Professional Indemnity	15.00
Zurich Insurance plc	Tradestar Property Owners	15.00
Zurich Insurance plc	Tradestar Shop	15.00

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