

O'Mahony Boylan Golden (Munster) Ltd .

Our Remuneration

We, O'Mahony Boylan Golden (Munster) Limited act as intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.

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.

Renewal commission model: Further payments at intervals are paid throughout the life span of the product.

General Insurance Products

Our products, such as motor, home, travel, 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, O'Mahony Boylan Golden (Munster) Ltd 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 our 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 our client's requirements, taking all the client's relevant information, demands and needs into account.

Fees

O'Mahony Boylan Golden (Munster) Ltd may charge you a fixed fee or a percentage of the insurance premium and levies for the services provided as follows:

Professional Fee for Personal and Commercial Insurance Customers

Product	Minimum Fee	Maximum Fee
Private Motor	€40	25% of the premium €37.00 Fee applies in respect of Optional MLPA cover.
Small Commercial Motor (up to 3.5 tonne GVW)	€40	25% of the premium
Household	€40	25% of the premium €25.00 Fee applies in respect of Optional Keycare cover.
Other Personal Insurance products	€40	25% of the premium
Commercial Insurance	€75	25% of the premium
Return Premiums (from€60 / Over €100)	€25	€40

These are standard fees and O'Mahony Boylan Golden (Munster) Ltd reserves the right to charge a higher fee should the complexity of the product require it.

Fees for Processing Return Premiums

Up to €40.00 on Return Premiums amount may be charged. In accordance with the Consumer Protection Code, this Fee will not be charged without the customer's prior written agreement. We may also charge a Claims Handling Fee by negotiation.

On occasion we may need to charge rates different to the above depending on the complexity of the case in question; we shall advise you of these changes in advance and before business is transacted.

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

List of Product Producers

Appendix 1 lists the providers that our firm deals with, which for ease of reference is in alphabetical order.

<u>Company Name</u>	<u>Policy</u>		<u>Commission</u>
	<u>Type</u>	<u>Description</u>	<u>Rate %</u>
AIG Europe Ltd	CV	Commercial Vehicle	10
AIG Europe Ltd	M1	Private Motor	10
AIG Europe Ltd	FG	Fidelity Guarantee	12
AIG Europe Ltd	PI	Professional Liability	22.5
AIG Europe Ltd	PL	Public Liability	22.5
AIG Europe Ltd	BM	Business Multiperil	25
AIG Europe Ltd	CC	Combined Commercial	25
AIG Europe Ltd	CP	Cancer Care Product	25
AIG Europe Ltd	OC	Office Combined	25
AIG Europe Ltd	OP	Office	25
AIG Europe Ltd	PO	Property Owners	25
AIG Europe Ltd	SC	Shopkeepers	25
Alan B Kidd	CM	Combined Liability	7.5
Alan B Kidd	CA	Caravan	10
Alan B Kidd	H2	Unoccupied Property	10
Alan B Kidd	HH	Holiday Home	10
Alan B Kidd	H1	Home Insurance	15
Allianz Corporate Ireland Plc	M1	Private Motor	8.5
Allianz Corporate Ireland Plc	CV	Commercial Vehicle	10
Allianz Corporate Ireland Plc	MA	Marine	10
Allianz Corporate Ireland Plc	PL	Public Liability	10
Allianz Corporate Ireland Plc	FO	Fire Only	12
Allianz Corporate Ireland Plc	LI	Liability	12
Allianz Corporate Ireland Plc	EN	Engineering	15
Allianz Corporate Ireland Plc	MT	Motor Traders	15
Allianz Corporate Ireland Plc	PI	Professional Liability	15
Allianz Corporate Ireland Plc	CB	Combined Liability	17.5
Allianz Corporate Ireland Plc	CO	Comprehensive	17.5
Allianz Corporate Ireland Plc	FR	Fire	17.5
Allianz Corporate Ireland Plc	CC	Combined Commercial	20
Allianz Corporate Ireland Plc	GH	Guest House Ins	20
Allianz Corporate Ireland Plc	H1	Home Insurance	20
Allianz Corporate Ireland Plc	MH	Marine Hull	20
Allianz Corporate Ireland Plc	OP	Office	20
Allianz Corporate Ireland Plc	SC	Shopkeepers	20
Allianz Corporate Ireland Plc	PO	Property Owners	25

<u>Company Name</u>	<u>Policy Type</u>	<u>Description</u>	<u>Commission Rate %</u>
Arachas	CB	Combined Liability	10
Arachas	CM	Combined Liability	10
Arachas	LI	Liability	10
Arachas	PL	Public Liability	10
Arachas	PP	Public/Products	10
Arachas	TM	Tradesman	10
ARB Underwriting Ltd	CV	Commercial Vehicle	5
ARB Underwriting Ltd	M1	Private Motor	5
ARB Underwriting Ltd	MT	Motor Traders	5
		Combined	
ARB Underwriting Ltd	CC	Commercial	15
Asgard	M1	Private Motor	5
Aviva	FC	Farmers Combined	6
		Combined	
Aviva	CC	Commercial	7.5
Aviva	CM	Combined Liability	7.5
Aviva	SU	Surgery	7.5
Aviva	BM	Business Multiperil	10
Aviva	CB	Combined Liability	10
Aviva	CV	Commercial Vehicle	10
Aviva	EN	Engineering	10
Aviva	GT	Goods In Transit	12
Aviva	M1	Private Motor	12
Aviva	PO	Property Owners	12
Aviva	TD	Trademark	12
Aviva	TR	Tractor Insurance	12
Aviva	OP	Office	12.5
Aviva	H1	Home Insurance	17.5
Aviva	CO	Comprehensive	20
Aviva	FA	Farm Multiperil	20
Aviva	FR	Fire	20
Aviva	H2	Unoccupied Property	20
Aviva	SC	Shopkeepers	20
Aviva	TC	Traders Combined	20
Aviva/O'Leary Ins	M1	Private Motor	5
Aviva/O'Leary Ins	H1	Home Insurance	17.5
Aviva/O'Leary Ins	SC	Shopkeepers	20

<u>Company Name</u>	<u>Policy Type</u>	<u>Description</u>	<u>Commission Rate %</u>
AXA Broker	PL	Public Liability	7.5
AXA Broker	CV	Commercial Vehicle	10
AXA Broker	M1	Private Motor	10
AXA Broker	CM	Combined Liability	12
AXA Broker	TM	Tradesman	15
AXA Broker	H1	Home Insurance	20
AXA Broker	PP	Public/Products	20
AXA Broker	OP	Office	25
AXA Broker	SC	Shopkeepers	25
AXA Broker	TR	Tractor Insurance	25
Axiom Underwriting	TV	Travel	17.5
Benchmark Underwriting Ltd	H1	Home Insurance	15
Benchmark Underwriting Ltd	OC	Office Combined	17.5
Benchmark Underwriting Ltd	OP	Office	17.5
Benchmark Underwriting Ltd	PO	Property Owners	17.5
Benchmark Underwriting Ltd	SC	Shopkeepers	17.5
Benchmark Underwriting Ltd	SU	Surgery	17.5
Brian J Pierce Ltd	HA	Hackney	8.5
Bump Insurance	M1	Private Motor	6
CoverCentre Insurance	CV	Commercial Vehicle	6
CoverCentre Insurance	H1	Home Insurance	15
Dolmen Ins Brokers	H3	Household	7.5
Dolmen Ins Brokers	H1	Home Insurance	15
Dolmen Ins Brokers	H2	Unoccupied Property	20
Dolmens Various	H3	Household	7.5
Dolmens Various	H1	Home Insurance	10
Dolmens Various	PL	Public Liability	12
Dolmens Various	CC	Combined Commercial	15
Dolmens Various	H2	Unoccupied Property	20
FBD	CV	Commercial Vehicle	5
FBD	CB	Combined Liability	10
FBD	PL	Public Liability	10
FBD	PP	Public/Products	10
FBD	H1	Home Insurance	15
FBD	TC	Traders Combined	15
FBD	BM	Business Multiperil	20
FBD	SC	Shopkeepers	20

<u>Company Name</u>	<u>Policy Type</u>	<u>Description</u>	<u>Commission Rate %</u>
Finsure	CA	Caravan	6
Footprint Underwriting Ltd	M1	Private Motor	9
Frost Insurance	CB	Combined Liability Combined	12
Frost Insurance	CC	Commercial	12
Frost Insurance	PI	Professional Liability	12
Frost Insurance	PO	Property Owners	12
Frost Insurance	SC	Shopkeepers	12
Hickey Clarke & Langan Ltd	H1	Home Insurance	12.5
Irish National	CV	Commercial Vehicle	12
JLT	PI	Professional Liability	8.5
Kennco Underwriting Ltd	CV	Commercial Vehicle	5
Kennco Underwriting Ltd	M1	Private Motor	7.5
Kennco Underwriting Ltd	MT	Motor Traders	12
Kennco Underwriting Ltd	H1	Home Insurance	15
Keycare Ireland	KC	Key Care	72.8
KIDD	CA	Caravan	10
KIDD	H1	Home Insurance	15
Liberty Insurance	M1	Private Motor	5
Liberty Insurance	CV	Commercial Vehicle	10
Liberty Insurance	FL	Fleet Insurance Combined	10
Liberty Insurance	CC	Commercial	20
Lycetts	M1	Private Motor	5
Mcarthys	M1	Private Motor	5
Motorist Insurance Services	H1	Home Insurance	20
Motorist Insurance Services	TV	Travel	25
Motorist Legal Protection	LE	Legal Expenses	77
OBF Insurance Group Ltd.	CA	Caravan	10
OBF Insurance Group Ltd.	H1	Home Insurance	12
OBF Insurance Group Ltd.	H2	Unoccupied Property	12
O'Driscoll O'Neil Ltd	PL	Public Liability	7
O'Driscoll O'Neil Ltd	GH	Guest House Ins	7.5
O'Driscoll O'Neil Ltd	LE	Legal Expenses Combined	7.5
O'Driscoll O'Neil Ltd	CC	Commercial Combined	10
	CC	Commercial	10

O'Learys			
O'Learys	PI	Professional Liability	12.5
O'Learys	EL	Employers Liability	20
O'Learys	PO	Property Owners	22

<u>Company Name</u>	<u>Policy Type</u>	<u>Description</u>	<u>Commission Rate %</u>
Optis	PL	Public Liability	6
Optis	CB	Combined Liability	7.5
Optis	CM	Combined Liability	12
Patrona Underwriting	M1	Private Motor	6
Patrona Underwriting	CV	Commercial Vehicle	7.5
Patrona Underwriting	H1	Home Insurance	15
Pen Underwriting	CB	Combined Liability	12
Pen Underwriting	FL	Fleet Insurance	12
Prestige Underwriting Services	H1	Home Insurance	15
Prestige Underwriting Services	MT	Motor Traders	15
Prestige Underwriting Services	TV	Travel	25
Robertson Low	CM	Combined Liability	10
Robertson Low	CW	Contractors Works	10
Royal & Sun Alliance	CV	Commercial Vehicle	5
Royal & Sun Alliance	M1	Private Motor	5
Royal & Sun Alliance	MA	Marine	5
Royal & Sun Alliance	GT	Goods In Transit	7.5
Royal & Sun Alliance	AD	Accidental Damage	10
Royal & Sun Alliance	CM	Combined Liability	10
Royal & Sun Alliance	FL	Fleet Insurance	10
Royal & Sun Alliance	OC	Office Combined	10
Royal & Sun Alliance	OP	Office	10
Royal & Sun Alliance	CB	Combined Liability	20
Royal & Sun Alliance	H1	Home Insurance	20
Royal & Sun Alliance	HH	Holiday Home	20
Royal & Sun Alliance	PO	Property Owners	25
Royal & Sun Alliance	SC	Shopkeepers	25
Sertus Underwriting Ltd	CV	Commercial Vehicle	5
Sertus Underwriting Ltd	M1	Private Motor	5
Travelers	M1	Private Motor	5
Tyrrell Insurance Brokers Ltd	H1	Home Insurance	20
WILLIS	GO	Golf Buggy	5
WILLIS	CV	Commercial Vehicle	10

WILLIS	GH	Guest House Ins	10
WILLIS	H1	Home Insurance	10
WILLIS	M1	Private Motor	10