

General Insurance Commission Summary Document

Commission Summary Document for Howden Insurance (Ireland) Limited

- effective date 1st October 2023

Outlined below is a list of the providers that our firm deals with - for ease of reference in alphabetical order:

Commercial lines - General insurance providers

A-Z

Insurer	Policy description	New business rate	Renewal rate	Notes
A.R.B. Underwriting Ltd	Motor Trade Combined	5.0%	5.0%	
A.R.B. Underwriting Ltd	Motor Trade Road Risks	5.0%	5.0%	
A.R.B. Underwriting Ltd	Motor Trade Road Risks Package	5.0%	5.0%	
A.R.B. Underwriting Ltd	Property Owners (IRE)	10.0%	10.0%	
A.R.B. Underwriting Ltd	Property Owners (IRE)	12.5%	12.5%	
A.R.B. Underwriting Ltd	Property Owners (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
AIG Europe S.A.	Management Liability Package (IRE)	20.0%	20.0%	
AIG Europe S.A.	Offices & Surgeries Package	20.0%	20.0%	
AIG Europe S.A.	PI Combined (IRE)	22.5%	22.5%	
AIG Europe S.A.	Property Owners (IRE)	20.0%	20.0%	
AIG Europe S.A.	Public Liability (IRE)	22.5%	22.5%	
AIG Europe S.A.	Shops & Salons Package	20.0%	20.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Aiken Insurances Ltd	Combined Liability (IRE)	10.0%	10.0%	

Aiken Insurances Ltd	PI Combined (IRE)	10.0%	10.0%
Aiken Insurances Ltd	Property Owners (IRE)	20.0%	20.0%

Insurer	Policy description	New business rate	Renewal rate	Notes
Allianz plc	Commercial Combined (IRE)	12.5%	12.5%	
Allianz plc	Commercial Vehicle	10.0%	10.0%	
Allianz plc	Engineering and Construction	15.0%	15.0%	
Allianz plc	Engineering Computers (IRE)	15.0%	15.0%	
Allianz plc	Engineering Inspection	15.0%	15.0%	
Allianz plc	Fleet	5.0%	5.0%	
Allianz plc	Freight and Hauliers Liability (IRE)	18.75%	18.75%	
Allianz plc	Goods In Transit (Domestic)	20.0%	20.0%	
Allianz plc	Motor Trade Combined	5.0%	5.0%	
Allianz plc	Motor Trade Road Risks Package	11.0%	11.0%	
Allianz plc	Offices & Surgeries Package	21.5%	21.5%	
Allianz plc	Personal Household Combined	15.0%	15.0%	
Allianz plc	Property Owners (IRE)	15.0%	15.0%	
Allianz plc	Public Liability (IRE)	15.0%	15.0%	
Allianz plc	Shops & Salons Package	20.0%	20.0%	
Allianz plc	Small Craft	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Aon Ireland Limited t/a Aon	Combined Liability (IRE)	15.0%	15.0%	
Aon Ireland Limited t/a Aon	Commercial Combined (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Arachas Corporate Brokers Limited t/a Capital IM	Combined Liability (IRE)	12.5%	12.5%	
Arachas Corporate Brokers Limited t/a Capital IM	Contract Works	15.0%	15.0%	
Arachas Corporate Brokers Limited t/a Capital IM	Fleet	12.5%	12.5%	
Arachas Corporate Brokers Limited t/a Capital IM	PI Combined (IRE)	12.5%	12.5%	
Arachas Corporate Brokers Limited t/a Capital IM	Property Owners (IRE)	17.5%	17.5%	
Arachas Corporate Brokers Limited t/a Capital IM	Commercial Combined (IRE)	10.0%	10.0%	
Arachas Corporate Brokers Limited t/a Capital IM	Property Owners (IRE)	10.0%	10.0%	
Arachas Corporate Brokers Limited t/a Capital IM	Public Liability (IRE)	8.75%	8.75%	
Arachas Corporate Brokers Limited t/a Capital IM	Commercial Combined (IRE)	12.5%	12.5%	
Arachas Corporate Brokers Limited t/a Capital IM	Commercial Combined (IRE)	12.5%	12.5%	

Insurer	Policy description	New business rate	Renewal rate	Notes
ARAG Legal Protection Limited	General Legal Expenses	5%.0%	5%.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Aviva Insurance Ireland DAC	Agricultural Vehicle	5.0%	5.0%	
Aviva Insurance Ireland DAC	All Risks	15.0%	15.0%	
Aviva Insurance Ireland DAC	Cargo	18.78%	18.78%	
Aviva Insurance Ireland DAC	Combined Liability (IRE)	20.0%	20.0%	
Aviva Insurance Ireland DAC	Commercial Combined (IRE)	20.0%	20.0%	
Aviva Insurance Ireland DAC	Commercial Vehicle	10.0%	10.0%	
Aviva Insurance Ireland DAC	Contract Works	15.0%	15.0%	
Aviva Insurance Ireland DAC	Contractors Combined (IRE)	20.0%	20.0%	

Aviva Insurance Ireland DAC	Employers Liability	6.0%	6.0%
Aviva Insurance Ireland DAC	Engineering and Construction	15.0%	15.0%
Aviva Insurance Ireland DAC	Engineering Computers (IRE)	15.0%	15.0%
Aviva Insurance Ireland DAC	Engineering Inspection	15.0%	15.0%
Aviva Insurance Ireland DAC	Farm Combined	15.0%	15.0%
Aviva Insurance Ireland DAC	Fleet	10.0%	10.0%
Aviva Insurance Ireland DAC	Freight and Hauliers Liability (IRE)	18.78%	18.78%
Aviva Insurance Ireland DAC	Goods In Transit (Domestic)	18.78%	18.78%
Aviva Insurance Ireland DAC	Hotel Package	20.0%	20.0%
Aviva Insurance Ireland DAC	Marine/Air Cargo (IRE)	18.78%	18.78%
Aviva Insurance Ireland DAC	Motor Trade Combined	5.0%	5.0%
Aviva Insurance Ireland DAC	Motor Trade Road Risks	5.0%	5.0%
Aviva Insurance Ireland DAC	Motor Trade Road Risks Package	5.0%	5.0%
Aviva Insurance Ireland DAC	Offices & Surgeries Package	20.0%	20.0%
Aviva Insurance Ireland DAC	Personal Household Combined	20.0%	20.0%
Aviva Insurance Ireland DAC	Property Owners (IRE)	20.0%	20.0%
Aviva Insurance Ireland DAC	Public Liability (IRE)	10.0%	10.0%
Aviva Insurance Ireland DAC	Public/Private Hire	20.0%	20.0%
Aviva Insurance Ireland DAC	Pubs & Restaurants Package	20.0%	20.0%
Aviva Insurance Ireland DAC	Shops & Salons Package	15.0%	15.0%
Aviva Insurance Ireland DAC	Small Craft	15.0%	15.0%
Aviva Insurance Ireland DAC	Special Types	15.0%	15.0%
Aviva Insurance Ireland DAC	Truck	5.0%	5.0%

Insurer	Policy description	New business rate	Renewal rate	Notes
Axa Insurance dac	Agricultural Vehicle	5.0%	5.0%	
Axa Insurance dac	Combined Liability (IRE)	22.5%	22.5%	
Axa Insurance dac	Commercial Combined (IRE)	22.5%	22.5%	
Axa Insurance dac	Commercial Vehicle	12.5%	12.5%	
Axa Insurance dac	Farm Combined	22.5%	22.5%	
Axa Insurance dac	Farm Combined	10.0%	10.0%	
Axa Insurance dac	Fleet	12.5%	12.5%	
Axa Insurance dac	Offices & Surgeries Package	22.5%	22.5%	
Axa Insurance dac	PI Combined (IRE)	22.5%	22.5%	
Axa Insurance dac	Property Owners (IRE)	22.5%	22.5%	
Axa Insurance dac	Public Liability (IRE)	22.5%	22.5%	
Axa Insurance dac	Public/Private Hire	10.0%	10.0%	
Axa Insurance dac	Shops & Salons Package	22.5%	22.5%	
Axa Insurance dac	Special Types	5.0%	5.0%	
Axa Insurance dac	Tradesman & Professionals Package	22.5%	22.5%	
Axa Insurance dac	Truck	12.5%	12.5%	
Insurer	Policy description	New business rate	Renewal rate	Notes

Insurer	Policy description	New business rate	Renewal rate	Notes
Beazley Solutions Ltd	Medical Malpractice	17.5%	17.5%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Benchmark Underwriting Ltd	Combined Liability (IRE)	15.0%	15.0%	
Benchmark Underwriting Ltd	Commercial Combined (IRE)	15.0%	15.0%	
Benchmark Underwriting Ltd	Offices & Surgeries Package	17.5%	17.5%	
Benchmark Underwriting Ltd	Property Owners (IRE)	20.0%	20.0%	
Benchmark Underwriting Ltd	Shops & Salons Package	20.0%	20.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Catalpa Underwriting Limited	Combined Liability (IRE)	10.0%	10.0%	
Catalpa Underwriting Limited	Commercial Vehicle	10.0%	10.0%	
Catalpa Underwriting Limited	Fleet	12.5%	12.5%	
Catalpa Underwriting Limited	Public Liability (IRE)	10.0%	10.0%	
Catalpa Underwriting Limited	Public/Private Hire	10.0%	10.0%	
Catalpa Underwriting Limited	Truck	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
CFC Europe S.A.	Cyber Package	25.0%	25.0%	
CGPA Europe S.A.	PI Combined (IRE)	20.0%	20.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Chubb European Group SE	Cargo	15.0%	15.0%	
Chubb European Group SE	Combined Business Travel/PA/Sickness (IRE)	15.0%	15.0%	
Chubb European Group SE	Combined Liability (IRE)	10.0%	10.0%	
Chubb European Group SE	Commercial Combined (IRE)	15.0%	15.0%	
Chubb European Group SE	Contract Works	15.0%	15.0%	
Chubb European Group SE	Employers Liability	10.0%	10.0%	
Chubb European Group SE	Environmental Liability	15.0%	15.0%	
Chubb European Group SE	Excess Liability Combined	15.0%	15.0%	
Chubb European Group SE	Kidnap and Ransom	15.0%	15.0%	
Chubb European Group SE	Management Liability Package (IRE)	15.0%	15.0%	
Chubb European Group SE	Personal Household Combined	27.0%	27.0%	
Chubb European Group SE	PI Combined (IRE)	15.0%	15.0%	
Chubb European Group SE	Private Car	15.0%	15.0%	

Chubb European Group SE	Property Owners (IRE)	15.0%	15.0%
Chubb European Group SE	Public Liability (IRE)	10.0%	10.0%

Insurer	Policy description	New business rate	Renewal rate	Notes
Citynet Insurance Brokers Ltd	Combined Liability (IRE)	10.0%	10.0%	
Citynet Insurance Brokers Ltd	Property Owners (IRE)	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Dolmen Insurance Brokers Limited	Personal Household Combined	15.0%	15.0%	
Dolmen Insurance Brokers Limited	Property Owners (IRE)	15.0%	15.0%	
Dolmen Insurance Brokers Limited	Public Liability (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Dual Underwriting Ireland DAC	PI Combined (IRE)	20.0%	20.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Ecclesiastical Insurance Office Plc.	Commercial Combined (IRE)	15.0%	15.0%	
Ecclesiastical Insurance Office Plc.	Property Owners (IRE)	15.0%	15.0%	
Ecclesiastical Insurance Office Plc.	Commercial Combined (IRE)	35.0%	35.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
FBD Insurance Group Limited	Agricultural Vehicle	5.0%	5.0%	
FBD Insurance Group Limited	Combined Liability (IRE)	15.0%	15.0%	
FBD Insurance Group Limited	Commercial Combined (IRE)	20.0%	20.0%	
FBD Insurance Group Limited	Fleet	10.0%	10.0%	
FBD Insurance Group Limited	Property Owners (IRE)	20.0%	20.0%	

FBD Insurance Group LimitedPublic Liability (IRE)15.0%15.0%FBD Insurance Group LimitedPubs & Restaurants Package20.0%20.0%FBD Insurance Group LimitedSpecial Types5.0%5.0%FBD Insurance Group LimitedTruck10.0%10.0%FBD Insurance Proup LimitedCommercial Combined (IRE)21.5%21.5%FBD Insurance PLCFleet11.5%11.5%				
Group LimitedPackage20.0%20.0%FBD Insurance Group LimitedSpecial Types5.0%5.0%FBD Insurance Group LimitedTruck10.0%10.0%FBD Insurance PLCCommercial Combined (IRE)21.5%21.5%		Public Liability (IRE)	15.0%	15.0%
Group LimitedSpecial Types5.0%5.0%FBD Insurance Group LimitedTruck10.0%10.0%FBD Insurance PLCCommercial Combined (IRE)21.5%21.5%			20.0%	20.0%
Group LimitedIruck10.0%10.0%FBD Insurance PLCCommercial Combined (IRE)21.5%21.5%		Special Types	5.0%	5.0%
FBD Insurance PLC (IRE) 21.5% 21.5%		Truck	10.0%	10.0%
FBD Insurance PLCFleet11.5%11.5%	FBD Insurance PLC	• • • • • • • • • • • • • • • • • • • •	21.5%	21.5%
	FBD Insurance PLC	Fleet	11.5%	11.5%

Insurer	Policy description	New business rate	Renewal rate	Notes
Fingal Insurance Group Designated Activity Company	Agricultural Vehicle	5.0%	5.0%	
Fingal Insurance Group Designated Activity Company	Special Types	5.0%	5.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Frost Insurances Ltd	Combined Liability (IRE)	15.0%	15.0%	
Frost Insurances Ltd	Property Owners (IRE)	15.0%	15.0%	
Frost Insurances Ltd	Public Liability (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Gogan Insurances Ltd	Commercial Combined (IRE)	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
HCC International Insurance Company Plc	PI Combined (IRE)	22.5%	22.5%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Hiscox S.A.	All Risks	27.5%	27.5%	
Hiscox S.A.	Combined Liability (IRE)	27.5%	27.5%	

Hiscox S.A.	Commercial Combined (IRE)	27.5%	27.5%
Hiscox S.A.	Contingency Package	27.5%	27.5%
Hiscox S.A.	Cyber Package	27.5%	27.5%
Hiscox S.A.	Employers Liability	27.5%	27.5%
Hiscox S.A.	Holiday Home	27.5%	27.5%
Hiscox S.A.	Management Liability Package (IRE)	27.5%	27.5%
Hiscox S.A.	Medical Malpractice	27.5%	27.5%
Hiscox S.A.	Offices & Surgeries Package	27.5%	27.5%
Hiscox S.A.	Personal Household Combined	27.5%	27.5%
Hiscox S.A.	Property Owners (IRE)	27.5%	27.5%
Hiscox S.A.	Public Liability (IRE)	27.5%	27.5%
Hiscox S.A.	Single Class (Commercial)	27.5%	27.5%
Hiscox S.A.	Combined Liability (IRE)	27.5%	27.5%
Hiscox S.A.	Management Liability Package (IRE)	27.5%	27.5%
Hiscox S.A.	Medical Malpractice	27.5%	27.5%
Hiscox S.A.	PI Combined (IRE)	27.5%	27.5%
Hiscox S.A.	Public Liability (IRE)	27.5%	27.5%

Insurer	Policy description	New business rate	Renewal rate	Notes
Howden Insurance (Ireland) Limited	PI Combined (IRE)	10.0%	10.0%	
Howden Insurance (Ireland) Limited	Excess Professional Indemnity	10.0%	10.0%	
Howden Insurance (Ireland) Limited	Excess Professional Indemnity	15.0%	15.0%	
Howden Insurance (Ireland) Limited	Management Liability Package (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Howden Insurance (Ireland) Limited t/a Robertson Low	Combined Liability (IRE)	12.5%	12.5%	
Howden Insurance (Ireland) Limited t/a Robertson Low	Commercial Combined (IRE)	12.5%	12.5%	

Howden Insurance (Ireland) Limited t/a Robertson Low	Contract Works	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Cyber Package	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Employers Liability	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Engineering and Construction	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Excess Liability Combined	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Excess Professional Indemnity	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Management Liability Package (IRE)	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Offices & Surgeries Package	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	PI Combined (IRE)	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Products Liability	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Property Owners (IRE)	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Public Liability (IRE)	12.5%	12.5%
Howden Insurance (Ireland) Limited t/a Robertson Low	Pubs & Restaurants Package	12.5%	12.5%

Insurer	Policy description	New business rate	Renewal rate	Notes
HSB Engineering Insurance Limited	Engineering and Construction	17.5%	17.5%	
HSB Engineering Insurance Limited	Engineering Computers (IRE)	15.0%	15.0%	
HSB Engineering Insurance Limited	Engineering Inspection	17.5%	17.5%	
HSB Engineering Insurance Limited	Special Types	17.5%	17.5%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Joseph G Brady (Insurances) Limited t/a Brady Insurance	Combined Business Travel/PA/Sickness (IRE)	15.0%	15.0%	
Joseph G Brady (Insurances) Limited t/a Brady Insurance	Combined Liability (IRE)	10.0%	10.0%	

Joseph G Brady				
(Insurances) Limited	Public Liability (IRE)	10.0%	10.0%	
t/a Brady Insurance				

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Insurer	Policy description	New business rate	Renewal rate	Notes
KennCo Underwriting Limited	Commercial Combined (IRE)	15.0%	15.0%	
KennCo Underwriting Limited	Cyber Package	12.5%	12.5%	
KennCo Underwriting Limited	Motor Trade Combined	15.0%	15.0%	
KennCo Underwriting Limited	Motor Trade Road Risks	7.5%	7.5%	
KennCo Underwriting Limited	Motor Trade Road Risks Package	7.5%	7.5%	
KennCo Underwriting Limited	Personal Household Combined	15.0%	15.0%	
KennCo Underwriting Limited	Personal Travel	15.0%	15.0%	
KennCo Underwriting Limited	PI Combined (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Liberty Seguros Compania de Seguros y Reaseguros, S.A.	Commercial Vehicle	11.0%	11.0%	
Liberty Seguros Compania de Seguros y Reaseguros, S.A.	Fleet	11.0%	11.0%	
Liberty Seguros Compania de Seguros y Reaseguros, S.A.	Public/Private Hire	8.0%	8.0%	
Liberty Seguros Compania de Seguros y Reaseguros, S.A.	Special Types	10.0%	10.0%	
Liberty Seguros Compania de Seguros y Reaseguros, S.A.	Truck	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
M.J. O'Neill (Insurances) Limited t/a Yachtsman Euromarine	Small Craft	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
MIS Underwriting Limited	General Legal Expenses	47.0%	47.0%	
Insurer	Policy description	New business rate	Renewal rate	Notes
Munich Re Risk Solutions Ireland Limited	All Risks	22.5%	22.5%	
Insurer	Policy description	New business rate	Renewal rate	Notes
Nationwide Broker Services Limited	Contractors Combined (IRE)	20.0%	20.0%	
Insurer	Policy description	New business rate	Renewal rate	Notes
Nordic Forsakring & Riskhantering AB t/a Pen Underwriting	Combined Liability (IRE)	8.0%	8.0%	
Nordic Forsakring & Riskhantering AB t/a Pen Underwriting	Commercial Combined (IRE)	15.0%	15.0%	
Nordic Forsakring & Riskhantering AB t/a Pen Underwriting	Fleet	7.5%	7.5%	
Nordic Forsakring & Riskhantering AB t/a Pen Underwriting	Public Liability (IRE)	8.0%	8.0%	
Insurer	Policy description	New business rate	Renewal rate	Notes
O'Callaghan Insurances Limited	Commercial Combined (IRE)	10.0%	10.0%	
O'Callaghan Insurances Limited	Property Owners (IRE)	10.0%	10.0%	
Insurer	Policy description	New business rate	Renewal rate	Notes
O'Leary Insurances Ltd	PI Combined (IRE)	5.0%	5.0%	
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Insurer	Policy description	New business rate	Renewal rate	Notes
Optis Insurances Limited	Combined Business Travel/PA/Sickness (IRE)	15.0%	15.0%	

Optis Insurances Limited	Combined Liability (IRE)	15.0%	15.0%
Optis Insurances Limited	Commercial Combined (IRE)	15.0%	15.0%
Optis Insurances Limited	Contract Works	15.0%	15.0%
Optis Insurances Limited	Contractors Combined (IRE)	15.0%	15.0%
Optis Insurances Limited	Goods In Transit (Domestic)	15.0%	15.0%
Optis Insurances Limited	Offices & Surgeries Package	15.0%	15.0%
Optis Insurances Limited	PI Combined (IRE)	20.0%	20.0%
Optis Insurances Limited	Property Owners (IRE)	17.5%	17.5%
Optis Insurances Limited	Public Liability (IRE)	15.0%	15.0%
Optis Insurances Limited	Pubs & Restaurants Package	15.0%	15.0%
Optis Insurances Limited	Shops & Salons Package	15.0%	15.0%

Insurer	Policy description	New business rate	Renewal rate	Notes
Ornella Underwriting Limited	Combined Liability (IRE)	10.0%	10.0%	
Ornella Underwriting Limited	Commercial Combined (IRE)	10.0%	10.0%	
Ornella Underwriting Limited	Commercial Vehicle	7.5%	7.5%	
Ornella Underwriting Limited	Farming Livestock	10.0%	10.0%	
Ornella Underwriting Limited	Fleet	11.0%	11.0%	
Ornella Underwriting Limited	Livestock (Including Domestic Pets)	10.0%	10.0%	
Ornella Underwriting Limited	Property Owners (IRE)	10.0%	10.0%	
Ornella Underwriting Limited	Public Liability (IRE)	5.0%	5.0%	
Ornella Underwriting Limited	Special Types	7.5%	7.5%	
Ornella Underwriting Limited	Truck	7.5%	7.5%	
Ornella Underwriting Limited	Combined Liability (IRE)	6.25%	6.25%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Prestige Underwriting Services (Ireland) Limited	Motor Trade Combined	10.0%	10.0%	

Prestige Underwriting Services (Ireland) Limited	Motor Trade Road Risks Package	10.0%	10.0%
Prestige Underwriting Services (Ireland) Limited	PI Combined (IRE)	15.0%	15.0%
Prestige Underwriting Services (Ireland) Limited	Public Liability (IRE)	10.0%	10.0%

Insurer	Policy description	New business rate	Renewal rate	Notes
Rokstone Insurance Europe Ltd t/as iSure Underwriting	Combined Liability (IRE)	15.0%	15.0%	
Rokstone Insurance Europe Ltd t/as iSure Underwriting	Commercial Combined (IRE)	16.0%	16.0%	
Rokstone Insurance Europe Ltd t/as iSure Underwriting	Contractors Combined (IRE)	15.0%	15.0%	
Rokstone Insurance Europe Ltd t/as iSure Underwriting	Property Owners (IRE)	19.0%	19.0%	
Rokstone Insurance Europe Ltd t/as iSure Underwriting	Shops & Salons Package	15.0%	15.0%	
Rokstone Insurance Europe Ltd t/as iSure Underwriting	Tradesman & Professionals Package	15.0%	15.0%	
Rokstone Insurance Europe Ltd t/as iSure Underwriting	Property Owners (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
RSA Insurance Ireland dac	Cargo	16.5%	16.5%	
RSA Insurance Ireland dac	Combined Liability (IRE)	15.0%	15.0%	
RSA Insurance Ireland dac	Commercial Combined (IRE)	15.0%	15.0%	
RSA Insurance Ireland dac	Contract Works	20.0%	20.0%	
RSA Insurance Ireland dac	Engineering and Construction	15.0%	15.0%	
RSA Insurance Ireland dac	Engineering Computers (IRE)	15.0%	15.0%	
RSA Insurance Ireland dac	Fleet	9.0%	9.0%	
RSA Insurance Ireland dac	Freight and Hauliers Liability (IRE)	20.0%	20.0%	
RSA Insurance Ireland dac	Goods In Transit (Domestic)	20.0%	20.0%	
RSA Insurance Ireland dac	Offices & Surgeries Package	16.5%	16.5%	
RSA Insurance Ireland dac	Personal Household Combined	15.0%	15.0%	

RSA Insurance Ireland dac	Property Owners (IRE)	20.0%	20.0%
RSA Insurance Ireland dac	Public Liability (IRE)	15.0%	15.0%
RSA Insurance Ireland dac	Shops & Salons Package	16.5%	16.5%
RSA Insurance Ireland dac	Single Class (Commercial)	12.5%	12.5%
RSA Insurance Ireland dac	Special Types	15.0%	15.0%

Insurer	Policy description	New business rate	Renewal rate	Notes
Securus Insurance Limited	Property Owners (IRE)	10.0%	10.0%	
Securus Insurance Limited	Public Liability (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Shepherd Compello B.V.	Special Types	17.5%	17.5%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Specialist Risk Europe Limited t/a LIME	Fleet	7.5%	7.5%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Specialist Risk Europe Limited t/a The Underwriting Exchange	Combined Liability (IRE)	10.0%	10.0%	
Specialist Risk Europe Limited t/a The Underwriting Exchange	Commercial Combined (IRE)	12.5%	12.5%	
Specialist Risk Europe Limited t/a The Underwriting Exchange	Public Liability (IRE)	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Specialist Underwriting Services Ltd	Commercial Combined (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Thomond Underwriting Limited	Combined Business Travel/PA/Sickness (IRE)	10.0%	10.0%	

Thomond Underwriting Limited	Combined Liability (IRE)	15.0%	15.0%	
Thomond Underwriting Limited	Commercial Combined (IRE)	15.0%	15.0%	
Thomond Underwriting Limited	Contract Works	12.5%	12.5%	
Thomond Underwriting Limited	Property Owners (IRE)	15.0%	15.0%	
Thomond Underwriting Limited	Public Liability (IRE)	15.0%	15.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Tokio Marine Europe S.A.	Bond Miscellaneous	20.0%	20.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Travelers Insurance Designated Activity Company	Commercial Combined (IRE)	15.0%	15.0%	
Travelers Insurance Designated Activity Company	Cyber Package	20.0%	20.0%	
Travelers Insurance Designated Activity Company	Fleet	5.0%	5.0%	
Travelers Insurance Designated Activity Company	Management Liability Package (IRE)	17.5%	17.5%	
Travelers Insurance Designated Activity Company	Motor Trade Combined	5.0%	5.0%	
Travelers Insurance Designated Activity Company	Motor Trade Road Risks	5.0%	5.0%	
Travelers Insurance Designated Activity Company	Motor Trade Road Risks Package	5.0%	5.0%	
Travelers Insurance Designated Activity Company	PI Combined (IRE)	15.0%	15.0%	
Travelers Insurance Designated Activity Company	Property Owners (IRE)	15.0%	15.0%	
Travelers Insurance Designated Activity Company	Public Liability (IRE)	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Tysers Ireland Limited t/a Tysers Underwriting	Cargo	22.5%	22.5%	
Tysers Ireland Limited t/a Tysers Underwriting	Freight and Hauliers Liability (IRE)	22.5%	22.5%	
Tysers Ireland Limited t/a Tysers Underwriting	Goods In Transit (Domestic)	22.0%	22.0%	
Tysers Ireland Limited t/a Tysers Underwriting	Marine/Air Cargo (IRE)	22.5%	22.5%	
Tysers Ireland Limited t/a Tysers Underwriting	Single Class (Commercial)	17.0%	17.0%	
Tysers Ireland Limited t/a Tysers Underwriting	Special Types	17.0%	17.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Willis Towers Watson (Ireland) Ltd	Combined Liability (IRE)	15.0%	15.0%	
Willis Towers Watson (Ireland) Ltd	Commercial Combined (IRE)	15.0%	15.0%	
Willis Towers Watson (Ireland) Ltd	Commercial Vehicle	10.0%	10.0%	
Willis Towers Watson (Ireland) Ltd	Fleet	12.5%	12.5%	
Willis Towers Watson (Ireland) Ltd	Motor Trade Combined	15.0%	15.0%	
Willis Towers Watson (Ireland) Ltd	Motor Trade Combined	14.0%	14.0%	
Willis Towers Watson (Ireland) Ltd	Motor Trade Combined	15.0%	15.0%	
Willis Towers Watson (Ireland) Ltd	Motor Trade Combined	15.0%	15.0%	
Willis Towers Watson (Ireland) Ltd	Motor Trade Combined	12.0%	12.0%	
Willis Towers Watson (Ireland) Ltd	Motor Trade Combined	14.0%	14.0%	
Willis Towers Watson (Ireland) Ltd	Motor Trade Road Risks Package	5.0%	5.0%	
Willis Towers Watson (Ireland) Ltd	Property Owners (IRE)	17.5%	17.5%	
Willis Towers Watson (Ireland) Ltd	Truck	10.0%	10.0%	
Willis Towers Watson (Ireland) Ltd	Commercial Vehicle	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Wrightway Underwriting Ltd	Agricultural Vehicle	8.5%	8.5%	
Wrightway Underwriting Ltd	Combined Liability (IRE)	8.0%	8.0%	
Wrightway Underwriting Ltd	Commercial Combined (IRE)	8.0%	8.0%	
Wrightway Underwriting Ltd	Commercial Vehicle	8.5%	8.5%	
Wrightway Underwriting Ltd	Engineering and Construction	15.0%	15.0%	
Wrightway Underwriting Ltd	Fleet	7.5%	7.5%	
Wrightway Underwriting Ltd	Freight and Hauliers Liability (IRE)	15.0%	15.0%	
Wrightway Underwriting Ltd	Goods In Transit (Domestic)	10.0%	10.0%	
Wrightway Underwriting Ltd	Public Liability (IRE)	8.0%	8.0%	
Wrightway Underwriting Ltd	Special Types	8.5%	8.5%	
Wrightway Underwriting Ltd	Truck	10.0%	10.0%	

Insurer	Policy description	New business rate	Renewal rate	Notes
Zurich Insurance Company Ltd	Combined Liability (IRE)	20.0%	20.0%	
Zurich Insurance Company Ltd	Commercial Combined (IRE)	20.0%	20.0%	
Zurich Insurance Company Ltd	Commercial Vehicle	10.0%	10.0%	
Zurich Insurance Company Ltd	Engineering and Construction	15.0%	15.0%	
Zurich Insurance Company Ltd	Farm Combined	15.0%	15.0%	
Zurich Insurance Company Ltd	Fleet	7.5%	7.5%	
Zurich Insurance Company Ltd	Motor Trade Combined	6.5%	6.5%	
Zurich Insurance Company Ltd	Offices & Surgeries Package	20.0%	20.0%	
Zurich Insurance Company Ltd	Personal Household Combined	20.0%	20.0%	
Zurich Insurance Company Ltd	PI Combined (IRE)	17.5%	17.5%	
Zurich Insurance Company Ltd	Property Owners (IRE)	20.0%	20.0%	

Zurich Insurance Company Ltd	Public Liability (IRE)	10.0%	10.0%
Zurich Insurance Company Ltd	Shops & Salons Package	20.0%	20.0%
Zurich Insurance Company Ltd	Special Types	5.0%	5.0%

Personal lines - General insurance providers

A-Z

Insurer	Policy description	Commission	Notes
AIG Europe SA (AIG EUROPE)	Private Motor	12%	
Insurer	Policy description	Commission	Notes
Allianz plc	Commercial Vehicle	10%	
Allianz plc	Home Insurance	15%	
Allianz plc	Private Motor	7.5%	
Insurer	Policy description	Commission	Notes
Insurer ARAG Legal Protection Ltd	Policy description Home Insurance	Commission 20%	Notes
			Notes
			Notes
ARAG Legal Protection Ltd	Home Insurance	20%	
ARAG Legal Protection Ltd Insurer	Home Insurance Policy description	20% Commission	
ARAG Legal Protection Ltd Insurer	Home Insurance Policy description	20% Commission	

Insurer	Policy description	Commission	Notes
Aviva Insurance Ireland DAC	Commercial Vehicle	10%	
Aviva Insurance Ireland DAC	Home Insurance	20%	
Aviva Insurance Ireland DAC	Private Motor	10%	
Insurer	Policy description	Commission	Notes
AXA Insurance Ltd	Commercial Vehicle	12.5%	
AXA Insurance Ltd	Home Insurance	20%	
AXA Insurance Ltd	Private Motor	10%	
Insurer	Policy description	Commission	Notes
Axa XL Insurance	Home Insurance	20%	
Insurer	Policy description	Commission	Notes
Blue Insurances Ltd	Travel Insurance	30%	
Insurer	Policy description	Commission	Notes
Chubb Insurance Co of Eur SE	Home Insurance	25%	
Insurer	Policy description	Commission	Notes
Cover Centre	Home Insurance	15%	
Insurer	Policy description	Commission	Notes
Dolmen Insurance Brokers Ltd	Home Insurance	15%	

Insurer	Policy description	Commission	Notes
Dual Underwriting Ireland DAC	Home Insurance	25%	
Dual Underwriting Ireland DAC	Private Motor	10%	
Insurer	Policy description	Commission	Notes
Eversure	Home Insurance	15%	
Insurer	Policy description	Commission	Notes
FBD Insurance plc	Home Insurance	15%	
Insurer	Policy description	Commission	Notes
Finsure	Home Insurance	12%	
Insurer	Policy description	Commission	Notes
Footprint Underwriting Limited	Private Motor	7.5%	
Insurer	Policy description	Commission	Notes
Hickey, Clarke & Langan Ltd	Home Insurance	10%	
Insurer	Policy description	Commission	Notes
Hiscox Underwriting Ltd	Home Insurance	27.5%	
Insurer	Policy description	Commission	Notes
KennCo Underwriting Ltd	Commercial Vehicle	7.5%	
KennCo Underwriting Ltd	Home Insurance	15%	
KennCo Underwriting Ltd	Private Motor	7.5%	
KennCo Underwriting Ltd	Travel Insurance	15%	

Insurer	Policy description	Commission	Notes
Liberty Insurance Limited	Commercial Vehicle	11%	
Liberty Insurance Limited	Home Insurance	21%	
Liberty Insurance Limited	Private Motor	11%	
Insurer	Policy description	Commission	Notes
Motorist Insurance MIS	Private Motor	5%	
Insurer	Policy description	Commission	Notes
O.C.I.	Home Insurance	10%	
Insurer	Policy description	Commission	Notes
Octane	Private Motor	5%	
Insurer	Policy description	Commission	Notes
Prestige Underwriting Services	Home Insurance	15%	
Prestige Underwriting Services	Private Motor	5%	
Insurer	Policy description	Commission	Notes
Ornella Underwriting Ltd	Commercial Vehicle	7.5%	
Ornella Underwriting Ltd	Home Insurance	15%	
Ornella Underwriting Ltd	Private Motor	7.5	
Insurer	Policy description	Commission	Notes
RSA Insurance Ireland DAC	Home Insurance	15%	
RSA Insurance Ireland DAC	Private Motor	7%	

Insurer	Policy description	Commission	Notes
Securus Insurance Ltd	Home Insurance	15%	
Insurer	Policy description	Commission	Notes
Sertus Underwriting	Private Motor	5%	
Insurer	Policy description	Commission	Notes
Arachas Corporate Brokers Limited	Home Insurance	15%	
Insurer	Policy description	Commission	Notes
Willis Towers Watson	Private Motor	10%	
Insurer	Policy description	Commission	Notes
Wrightway Underwriting Ltd	Commercial Vehicle	5%	
Wrightway Underwriting Ltd	Home Insurance	17.5%	
Wrightway Underwriting Ltd	Private Motor	7.5%	
Insurer	Policy description	Commission	Notes
Zurich Insurance plc	Commercial Vehicle	10%	
Zurich Insurance plc	Home Insurance	20%	
Zurich Insurance plc	Private Motor	5%	

Howden Insurance (Ireland) Limited trading as Howden, Build-Zone, CRS Yachts, Haven Knox-Johnston, Lark Music, Performance Film and Media Insurance, Principal Insurance, Protean Risk, RL Underwriting, Robertson Low, Sanctum Health, Sanctum Superyacht Insurance, Self-Build Zone, and Wright Insurance Brokers is regulated by the Central Bank of Ireland. Howden Insurance (Ireland) Limited is authorised and regulated by the Financial Conduct Authority, No. 973308. Registered in Ireland under company registration number 338916. Registered Office: 48 Ringsend Road, Dublin 4, D04 EK2K, Ireland. Calls may be monitored and recorded for quality assurance purposes. HIL-008-0325