

## Our Remuneration

We, Jim Mannion & Co Insurances Ltd act as intermediary 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 commission?

For the purpose of this document, 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.

### Details of Commission Range

Our firm's commission options are displayed as a range, showing the maximum amount which can be received. The level of commission depends on individual circumstances, based on the following factors:

- The firm's discretion
- Whether the level of commission is negotiable
- Client relationship
- Length / Term of the policy or contract
- Size of the investment
- Commercial decision
- Complexity of the case
- Product constraints / rules set by the product provider

There are different types of remuneration/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.

**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.

**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**

In some cases, the Broker 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.

**Preferred Provider Rate**

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a commission or fee is received within our business. This is the maximum our Brokerage will take and is subject to change, in certain cases our Brokerage may take a different remuneration than the enclosed percentages/amounts. This will be disclosed to each client as per the Central Bank Consumer Protection Code regulations, on a client by client basis.

**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:

The firm may also be in receipt of non-monetary benefits such as: Attendance at product provider seminars and/or Assistance with Advertising/Branding.

## Maximum Commission Rates

Single Contribution Products	Initial commission	Clawback Period	Trail commission
Single Contribution Pension			
Aviva	5%		1% p.a.
Friends First	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	5 Years	1% p.a.
Standard Life	5%		1% p.a.
Zurich Life	5.5%		0.5% p.a.
Single Contribution PRSA			
Aviva	4%		0.5% p.a.
Friends First	7.5%		0.25% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	7%	5 Years	0.5% p.a.
Standard Life	5%		0.5% p.a.
Zurich Life	5.5%		0% p.a.
ARF			
Aviva	5%		1% p.a.
Friends First	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	n/a	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.
Annuity			
Aviva	3%		n/a
Friends First	3%		n/a
Irish Life	3%		n/a
New Ireland	3%	n/a	n/a
Zurich Life	3%		n/a
Investment Bond			
Aviva	5%		1% p.a.
BCP	2.1%		
BlackBee Investments	3%		
Broker Solutions	2.5%		
Cantor Fitzgerald Ireland Ltd.	2.25%		
Friends First	4%		0.75% p.a.
Investec Europe Limited	2.25%		
Irish Life	3%		0.5% p.a.
New Ireland	4%	3 Years	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.

Regular Contribution Products	Initial commission	Clawback Period	Renewal / Flat Commission	Trail commission
Regular Contribution Pension				
Aviva	15%			1% p.a.
Friends First	25%			0.75% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	8%	1% p.a.
Standard Life	25%		5%	1% p.a.
Zurich Life	20%	4 Years	3%	0.5% p.a.
Regular Contribution PRSA				
Aviva	22.5%			0.5% p.a.
Friends First	17.5%			0.25% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	6%	0.5% p.a.
Standard Life	5%		5%	0.5% p.a.
Zurich Life	5%	4 Years	5%	0% p.a.
Savings				
Aviva	15%			1% p.a.
Friends First	10%			0.75% p.a.
Irish Life	5.5%		5.5%	0.5% p.a.
New Ireland	10%	5 Years	2.5%	0.5% p.a.
Standard Life	15%	5 Years	n/a	1% p.a.
Zurich Life	10%	4 Years	1%	0.5% p.a.

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

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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<b>Mortgages</b>	<b>Commission</b>	<b>Clawback Period</b>
Finance Ireland	1%	3 Years
Haven	1%	3 Years
ICS	1%	3 Years
KBC Bank	1%	3 Years
PTSB	1%	3 Years

<b>Other Products</b>
Please see the table below for information on general insurance products.

Jim Mannion & Co. (Insurances) Ltd., trading as Mannion Insurances, is Regulated by The Central Bank of Ireland.

Insurer	Category	Product	Commission
AIG Europe S.A	Commercial	Retail	15%
Aiken Insurances Limited	Commercial	Property Owners	10%
Aiken Insurances Limited	Professional Indemnity	Professional Indemnity	10%
Aston Lark	Marine	Boat Insurance	15%
Allianz Plc.	Commercial	APT Apartment Blocks	17.5%
Allianz Plc.	Commercial	BMR Business	15%
Allianz Plc.	Commercial	Business Interruption	15%
Allianz Plc.	Commercial	CBR Combined Home	15%
Allianz Plc.	Commercial	CGD Cargo Goods	19%
Allianz Plc.	Commercial	ENG Engineering Plant	15%
Allianz Plc.	Commercial	HPY Hospitality	15%
Allianz Plc.	Commercial	MTC Motor Traders Combined	15%
Allianz Plc.	Commercial	MTC Road Risk Only	10%
Allianz Plc.	Commercial	OFM Office	7%
Allianz Plc.	Commercial	OGR Commercial Vehicle	7.5%
Allianz Plc.	Commercial	PRP Combined Property	15%
Allianz Plc.	Commercial	SCR Combined Risks	15%
Allianz Plc.	Commercial	SFR Motor Small Fleet	5%
Allianz Plc.	Commercial	SME Business Policy	15%
Allianz Plc.	Commercial	SMP Property Owners	15%
Allianz Plc.	Commercial	TXM Taxi/Hackney	10%
Allianz Plc.	Home and Contents	IHR Broker Household	15%
Allianz Plc.	Home and Contents	LPR Landlord House	15%
Allianz Plc.	Home and Contents	HHR Combined House	15%
Allianz Plc.	Home and Contents	HPR Personal Lines household	15%
Allianz Plc.	Home and Contents	HYR Holiday Home ROI	15%
Allianz Plc.	Liability	CGL Cargo Liability	19%
Allianz Plc.	Liability	LIA Combined Liability	10%
Allianz Plc.	Liability	Public Liability	10%
Allianz Plc.	Liability	SPL Social Public Liability	10%
Allianz Plc.	Marine	HLD Hull Damage/Liability	18.5%
Allianz Plc.	Marine	HYT Pleasure Craft	15%
Allianz Plc.	Personal Motor	OGR Motor Own Goods	7.5%
Allianz Plc.	Personal Motor	PCR ROI Broker Motor Product	5%
Allianz Plc.	Professional Indemnity	SPI Professional Indemnity	15%
AquaBroker	Marine	Boat Insurance	10%
Arachas	Commercial	Professional Indemnity	10%
Arachas	Home and Contents	Holiday Home	10%
Arachas	Liability	Combined Liability	10%

Arachas	Liability	Contractors All Risk	12%
Arachas	Liability	Engineer Policy	12%
Arachas	Liability	Public Liability	10%
Arachas	Professional Indemnity	Professional Indemnity	10%
ARB Underwriting Ltd.	Commercial	Motor Trade (COB 160)	5%
ARB Underwriting Ltd.	Commercial	Property Owners	15%
Assess Ireland	Commercial	Engineering	13%
Aviva Insurance Ltd.	Commercial	Agricultural Vehicle	5%
Aviva Insurance Ltd.	Commercial	Commercial Vehicle	7.5%
Aviva Insurance Ltd.	Commercial	Contractors Works	20%
Aviva Insurance Ltd.	Commercial	Engineering	20%
Aviva Insurance Ltd.	Commercial	Farm	15%
Aviva Insurance Ltd.	Commercial	Fleet Insurance	5%
Aviva Insurance Ltd.	Commercial	Goods in Transit	20%
Aviva Insurance Ltd.	Commercial	Motor Traders	5%
Aviva Insurance Ltd.	Commercial	Motor Factors	20%
Aviva Insurance Ltd.	Commercial	Office Combined	16%
Aviva Insurance Ltd.	Commercial	Property Owners	20%
Aviva Insurance Ltd.	Commercial	Self-Build	20%
Aviva Insurance Ltd.	Commercial	Shop	16%
Aviva Insurance Ltd.	Commercial	Special Types	17%
Aviva Insurance Ltd.	Commercial	Surgery Insurance	16%
Aviva Insurance Ltd.	Home and Contents	Holiday Homes	20%
Aviva Insurance Ltd.	Home and Contents	Household	20%
Aviva Insurance Ltd.	Liability	Public Liability	10%
Aviva Insurance Ltd.	Liability	Transit Liability	20%
Aviva Insurance Ltd.	Marine	Marine	16%
Aviva Insurance Ltd.	Personal Motor	Private Motor	10%
AXA Insurance dac	Commercial	Commercial Combined	20%
AXA Insurance dac	Commercial	Commercial Vehicle	5%
AXA Insurance dac	Commercial	Farm	20%
AXA Insurance dac	Commercial	Guest House	17.5%
AXA Insurance dac	Commercial	Office Combined	17.5%
AXA Insurance dac	Commercial	Property Owners	17.5%
AXA Insurance dac	Commercial	Rental Property	20%
AXA Insurance dac	Commercial	Shop/Office/Surgery	17.5%
AXA Insurance dac	Commercial	Tractor/Agri	10%
AXA Insurance dac	Commercial	Tradesmen and Professionals	15%
AXA Insurance dac	Home and Contents	Holiday Home	20%
AXA Insurance dac	Home and Contents	House	20%

AXA Insurance dac	Liability	Employers Liability	15%
AXA Insurance dac	Liability	Products Liability	15%
AXA Insurance dac	Liability	Public Liability	15%
AXA Insurance dac	Liability	Combined Liability	15%
AXA Insurance dac	Personal Motor	Private Car	10%
AXA Insurance dac	Professional Indemnity	Professional Indemnity	15%
Benchmark Underwriting	Commercial	Commercial Combined	17.5%
Benchmark Underwriting	Commercial	Office/Shop	17.5%
Benchmark Underwriting	Commercial	Property Owners	17.5%
Benchmark Underwriting	Home and Contents	Holiday Home	20%
Benchmark Underwriting	Home and Contents	Household	20%
Blue Insurances Ltd	Travel	Travel	32%
Brady Underwriting	Commercial	Commercial Combined	10%
Brady Underwriting	Commercial	Event Annual Combined	10%
Brady Underwriting	Commercial	Event Combined	10%
Broker Options	Liability	Combined Liability	14%
Broker Options	Liability	Public Liability	14%
Citynet Insurance Brokers	Liability	Combined Liability	10%
Citynet Insurance Brokers	Liability	Public Liability	10%
Dolmen Insurance Brokers	Home and Contents	Rental Property	10%
Dolmen Insurance Brokers	Home and Contents	Holiday Home	10%
Dolmen Insurance Brokers	Home and Contents	Household	10%
Dolmen Insurance Brokers	Home and Contents	Unoccupied	10%
Dolmen Insurance Brokers	Liability	Property Owners Liability	10%
FBD Insurance Plc.	Commercial	Commercial Combined	15%
FBD Insurance Plc.	Commercial	Fleet Insurance	10%
FBD Insurance Plc.	Commercial	Property Owners	15%
Frost Insurances Ltd	Commercial	Property Owners	13%
Hickey Clarke & Langan Ltd.	Home and Contents	Household	10%
Irish Engineering Services	Commercial	Engineering	13%
iSure Underwriting Ireland	Commercial	Commercial Combined	15%
iSure Underwriting Ireland	Commercial	Property Owners	15%
iSure Underwriting Ireland	Liability	Combined Liability	15%
iSure Underwriting Ireland	Liability	Public Liability	15%
KennCo Underwriting Ltd	Commercial	Commercial Combined	15%
KennCo Underwriting Ltd	Commercial	Commercial Vehicle	5%
KennCo Underwriting Ltd	Commercial	Garage Combined	6.5%
KennCo Underwriting Ltd	Commercial	Motor Trade	5%
KennCo Underwriting Ltd	Commercial	Property Owners	15%
KennCo Underwriting Ltd	Home and Contents	Holiday Homes	14%
KennCo Underwriting Ltd	Home and Contents	Household Policies	14%



KennCo Underwriting Ltd	Home and Contents	Rental Home	14%
KennCo Underwriting Ltd	Liability	Combined Liability	15%
KennCo Underwriting Ltd	Liability	Public Liability	15%
KennCo Underwriting Ltd	Personal Motor	Private Car	5%
KennCo Underwriting Ltd	Professional Indemnity	Professional Indemnity	15%
KIDD	Home and Contents	House	13.5%
Liberty Insurance	Commercial	Commercial Vehicle	10%
Liberty Insurance	Commercial	Taxi/Hackney	8%
Liberty Insurance	Commercial	Tractor/Agri	10%
Liberty Insurance	Home and Contents	Houses	20%
MIS Underwriting	Home and Contents	Household	7%
O'Callaghan Insurances Ltd.	Commercial	Commercial Combined	15%
O'Callaghan Insurances Ltd.	Commercial	Property Owner	15%
O'Callaghan Insurances Ltd.	Commercial	Unoccupied	15%
O'Callaghan Insurances Ltd.	Home and Contents	House	15%
Optis Insurances Ltd.	Commercial	Commercial Combined	15%
Optis Insurances Ltd.	Commercial	Property Owner	15%
Optis Insurances Ltd.	Liability	Combined Liability	15%
Optis	Liability	Public Liability	15%
Optis Insurances Ltd.	Professional Indemnity	Professional Indemnity	20%
Ornella Underwriting Ltd	Commercial	Commercial Vehicle	5%
Ornella Underwriting Ltd	Commercial	Commercial Combined	10%
Ornella Underwriting Ltd	Commercial	Engineering	15%
Ornella Underwriting Ltd	Commercial	Fleet	10%
Ornella Underwriting Ltd	Commercial	Special Types	5%
Ornella Underwriting Ltd	Personal Motor	Private Car	5%
Pen Underwriting Ltd	Commercial	Commercial Combined	10%
Pen Underwriting Ltd	Commercial	Commercial Vehicle	5%
Pen Underwriting Ltd	Commercial	Fleet	5.5%
Prestige Underwriting	Commercial	Commercial Vehicle	8%
Prestige Underwriting	Commercial	Motor Trade	7.5%
Prestige Underwriting	Home and Contents	Rental Property	15%
Prestige Underwriting	Home and Contents	Holiday Home	15%
Prestige Underwriting	Home and Contents	Household	15%
Prestige Underwriting	Personal Motor	Private Motor	8%
Prestige Underwriting	Professional Indemnity	Professional Indemnity	10%
Robertson Low	Commercial	Commercial Combined	12%
Robertson Low	Commercial	Contractors All Risks	10%
Robertson Low	Commercial	Property Owner	12%
Robertson Low	Liability	Combined Liability	10%

Robertson Low	Professional Indemnity	Professional Indemnity	10%
RSA Insurance Ireland DAC	Commercial	Commercial Combined	12%
RSA Insurance Ireland DAC	Commercial	Engineering	15%
RSA Insurance Ireland DAC	Commercial	Fleet Insurance	10%
RSA Insurance Ireland DAC	Commercial	Office Combined	15%
RSA Insurance Ireland DAC	Home and Contents	Property Owners	20%
RSA Insurance Ireland DAC	Home and Contents	Holiday Home	20%
RSA Insurance Ireland DAC	Home and Contents	Household	20%
RSA Insurance Ireland DAC	Liability	Carriers Liability	21%
RSA Insurance Ireland DAC	Personal Motor	Private Motor	8%
Securus Insurance Ltd	Commercial	Apartment Block	15%
Securus Insurance Ltd	Commercial	Commercial Combined	15%
Securus Insurance Ltd	Commercial	Motor Fleet	5%
Securus Insurance Ltd	Commercial	Property Owners	15%
Securus Insurance Ltd	Home and Contents	Household	15%
Securus Insurance Ltd	Liability	Combined Liability	13%
Securus Insurance Ltd	Liability	Public Liability	13%
Specialist Underwriting Services	Commercial	Gourmet Safe	15%
Thomond Underwriting Ltd.	Commercial	Commercial Combined	15%
Thomond Underwriting Ltd.	Commercial	Contractors All Risks	15%
Thomond Underwriting Ltd.	Commercial	Property Owners	15%
Thomond Underwriting Ltd.	Liability	Combined Liability	15%
Thomond Underwriting Ltd.	Liability	Public Liability	15%
Travelers Insurance Co Ltd	Commercial	Commercial Combined	20%
Travelers Insurance Co Ltd	Commercial	Garage Combined	11%
Travelers Insurance Co Ltd	Commercial	Golf	20%
Travelers Insurance Co Ltd	Commercial	Motor Trade Road Risks	5%
Travelers Insurance Co Ltd	Commercial	Property Owners	20%
Willis Towers Watson	Commercial	Bus & Coach 1-4	8%
Willis Towers Watson	Commercial	SIMI Motor Trade	8%
Wrightway Underwriting	Commercial	Agri/Special Types	6%
Wrightway Underwriting	Commercial	Commercial Vehicle	6%
Wrightway Underwriting	Commercial	Engineering	11%
Wrightway Underwriting	Commercial	Haulage Single Vehicle	5%
Wrightway Underwriting	Commercial	Mini Fleet	10%
Wrightway Underwriting	Commercial	Motor Fleet	9%
Wrightway Underwriting	Commercial	Truck/Rigid Vehicle	10%
Wrightway Underwriting	Home and Contents	Household	17.5%
Wrightway Underwriting	Liability	Carriers Liability	10%

Wrightway Underwriting	Liability	Combined Liability	11%
Wrightway Underwriting	Liability	Contractors Combined Liability	12%
Wrightway Underwriting	Liability	Contractors Liability	12%
Wrightway Underwriting	Liability	Hauliers Combined Liability	8%
Wrightway Underwriting	Liability	Public Liability	11%
Wrightway Underwriting	Personal Motor	Private Car - Elite	7.5%
Wrightway Underwriting	Personal Motor	Private Car - Fresh	5%
Yachtsman Euromarine	Marine	Pleasure Craft	15%
Yachtsman Euromarine	Marine	Marine Combined	10%
Zurich Insurance Plc.	Commercial	Commercial Combined	20%
Zurich Insurance Plc.	Commercial	Commercial Property	12%
Zurich Insurance Plc.	Commercial	Commercial Vehicle	10%
Zurich Insurance Plc.	Commercial	Farm Policy	15%
Zurich Insurance Plc.	Commercial	Fleet Insurance	7.5%
Zurich Insurance Plc.	Commercial	Motor Traders	5%
Zurich Insurance Plc.	Commercial	Office Policy	20%
Zurich Insurance Plc.	Commercial	Property Owners	20%
Zurich Insurance Plc.	Home and Contents	Household	20%
Zurich Insurance Plc.	Personal Motor	Private Car	7.50%
Zurich Insurance Plc.	Professional Indemnity	Professional Indemnity	16%