



O'LEARY INSURANCES LIMITED

Our Remuneration

COMPANY

We, O'Leary Insurances Limited (O'Leary Insurances) 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, 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, O'Leary Insurances 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'Leary Insurances 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, Commercial & Health Insurance Customers

Product	Minimum Fee	Maximum Fee
Private Motor	€55	20% of the premium
Small Commercial Motor (up to 3.5 tonne GVW)	€55	20% of the premium
Household	€45	20% of the premium

Other Personal Insurance products	€45	20% of the premium
Commercial Insurance	5% of the premium	20% of the premium
Health insurance	€50	€500

Any premium below €275 will be subject to minimum fees. These are standard fees and O’Leary Insurances reserves the right to charge a higher fee should the complexity of the product require it.

Fees for Processing Return Premiums

Up to 10% of the Return Premium 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.

Fees for Advisory Services

Senior Advisor Personal Lines up to	€150.00 per hour
Senior Advisor Commercial up to	€350.00 per hour
Support Staff up to	€150.00 per hour

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

O’Leary Insurances 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:

- Intermediary discretion
- Whether the level of commission is negotiable
- Client relationship
- Length of time of the policy
- Amount of investment
- Length of investment
- Commercial decision
- Complexity of the case
- Product constraints by the product provider

List of Product Producers

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

Appendix 1

Company Name	Customer Type	Maximum % Single / Renewal Commission
Advent Risk Management Limited	Commercial	0% - 7.5%
AIG Europe S.A.	Commercial & Personal	0% - 25%
Aioi Nissay Dowa Insurance Company of Europe SE	Commercial	0% - 20%
Alan Tierney & Partners Limited	Commercial	0% - 7.5%
Allianz PLC	Commercial & Personal	0% -25%
Allied World Assurance Company (Europe) DAC	Commercial	0% -25%
Angel Risk Management Limited	Commercial	0% - 25%
Aon Ireland Limited	Commercial	0% - 15%
Aqua Broker Limited	Commercial & Personal	0% -15%
Arachas Corporate Brokers Limited	Commercial & Personal	0% -20%
ARAG Legal Protection Limited	Commercial & Personal	0% -17.5%
ARB Underwriting Limited	Commercial	0% -20%
Aston Lark Europe Limited	Commercial	0% - 20%
Atradius Ireland Branch of Atradius Crédito y Caución S.A. de Seguros y Reaseguros	Commercial	0% -15%
Aviva Insurance Ireland DAC	Commercial & Personal	0% -22.5%
AXA Insurance Ireland DAC	Commercial & Personal	0% - 25%
Axis Speciality Europe SE	Commercial	0% - 22.5%
Azur Underwriting (Ireland) Limited	Personal	0% - 20%
Beazley Insurance DAC	Commercial	0% -20%
Benchmark Underwriting Limited	Commercial	0% -25%
Berkshire Hathaway European Insurance DAC	Commercial	0% -20%
BHP Insurances Ltd	Commercial	0% - 10%
Blackrock Insurance Solutions Limited	Commercial	0% -11.5%
B-Mar Insurance Services VOF	Commercial & Personal	0% - 10%
Catalpa Underwriting Limited	Commercial	0% - 15%
CFC Europe S.A	Commercial	0% - 25%
Charles McCarthy Insurances Limited t/a McCarthy Insurance Group	Commercial & Personal	0% -5%
Chaucer Insurance Company DAC	Commercial	0% -25%
Chubb European Group S.E	Commercial & Personal	0% -25%

CNA Insurance Company (Europe) SA	Commercial	0% -20%
Coface Ireland, a Branch of Compagnie Française d'Assurance pour le Commerce Extérieur SA	Commercial	0% -10%
Construction Guarantee Underwriters Limited	Commercial	0% -20%
Cross Insurances Limited	Commercial	0% - 3%
Crotty Insurance Brokers Limited	Commercial	0% - 12.5%
Dolmen Insurance Brokers Limited	Commercial & Personal	0% -15%
DUAL Underwriting Ireland DAC	Commercial & Personal	0% -25%
Ecclesiastical Insurance Office plc	Commercial & Personal	0% -25%
Euler Hermes Ireland, a branch of Euler Hermes SA (NV)	Commercial	0% -20%
Everest Insurance (Ireland) DAC	Commercial	0% - 25%
FBD Insurance Plc	Commercial & Personal	0% -21.5%
Fidelis Insurance Ireland DAC	Commercial	0% - 15%
Fingal Insurance Group DAC	Commercial & Personal	0% -10%
First Ireland Risk Management Limited t/a First Ireland	Personal	0% - 20%
Footprint Underwriting DAC	Commercial & Personal	0% - 9%
Frank Glennon Limited	Commercial & Personal	0% -10%
Frost Insurances Limited	Personal & Commercial	0% - 15%
Global Risk Partners Intermediary Limited t/a Ropner Insurance Services, Lonmart and Lonmar Global Risks	Commercial	0% - 15%
Gogan Insurances Limited	Commercial	0% - 25%
Hastings Insurance (Dublin) Limited T/A Hastings Insurance	Commercial	0% - 15%
HDI Global SE - Ireland is a branch of HDI Global SE	Commercial	0% - 17.5%
Hickey Clarke & Langan General Insurances Ltd t/a Hickey Clarke & Langan	Commercial & Personal	0% - 10%
Hiscox S.A.	Commercial & Personal	0% -25%
Hispania (BGI.EU) DAC		
Hooper Dolan Limited t/a Support Services	Commercial & Personal	0% -25%
Howden Specialty Luxembourg S.a r.l	Commercial	0% -25%
HSB Engineering Insurance Limited (Irish Branch)	Commercial	0% -22.5%
International General Insurances Limited (Europe)	Commercial	0% - 20%
IPB Insurance Limited by Guarantee	Commercial	0% -17.5%
Irish Life Health DAC	Commercial	0% - 6%
Jatco Insurance Brokers PCC	Commercial & Personal	0%-15%
Joseph G.Brady Insurance Ltd t/a Brady Underwriting	Commercial	0% -15%

Kenngo Underwriting Limited	Commercial	0% -15%
Liberty Mutual Insurance Europe SE Liberty Specialty Markets is a trading name of Liberty Mutual Insurance Europe SE	Commercial	0% - 22.5%
Liberty Seguros, Compania de Seguros Y Reaseguros, S.A, trading as Liberty Insurance	Commercial & Personal	0% - 22.5%
London ReGmbH	Commercial	0%-20%
M.J.O'Neill (Insurances) Ltd t/a Yachtsman Euromarine, Yachtsman Marine Insurance, Yachtsman Seguros de Barcos	Commercial & Personal	0% - 20%
Marsh Ireland Brokers Limited	Commercial	0% - 10%
McGivern Insurance Ltd	Commercial	0% - 5%
MIB Insurance Services Limited	Commercial	0% - 10%
Miller Europe SRL	Commercial	0 – 10%
MIS Underwriting Limited	Commercial & Personal	0% - 25%
Munich Re Risk Solutions Ireland Limited	Commercial	0% - 25%
NBS Commercial Limited trading as NBS Ireland are a tied agent of Accelerant Agency Ltd	Commercial	0% -15%
Munster Insurance & Financial Ltd t/a Broker Solutions Ireland	Commercial	0% -12.5%
NFP Commercial Insurance Solutions (Irl) Ltd	Commercial & Personal	0% -12.5%
Nordic Försäkring & Riskhantering AB t/a Gallagher European Risk Services	Commercial	0%-20%
Nordic Försäkring & Riskhantering AB t/a Blackwall Green Europe	Commercial	0% -10%
Norman Thompson Insurances Ltd T/A Thompson Insurances Corporate and Personal Brokers	Commercial	0%-10%
OBF Insurance Group Limited	Commercial & Personal	0% -10%
O'Callaghan Insurances Ltd T/A O'Callaghan Insurances, Quoteme.ie and Quoteline	Personal	0% -10%
Optis Insurances Limited t/a Optis Insurance	Commercial & Personal	0% -20%
Ornella Underwriting Ltd	Commercial & Personal	0% -15%
Pantaenius GmbH	Personal	0% - 10%
Pen Underwriting is a trading name of Nordic Försäkring & Riskhantering AB	Commercial	0% - 20%
Premium Credit Limited	Commercial	0% - 1%
Prestige Underwriting Services (Ireland) Limited	Commercial	0% -12.5%
PSC Insurance (Europe) Ltd, trading as Paragon International Insurance Brokers, Paragon Brokers (Europe)	Commercial	0% -10%
QBE Europe SA/NV t/a QBE European Operations	Commercial	0% - 25%
Risk Transfer Group (Europe) Limited T/A Corporate Underwriting	Commercial	0% - 20%
Rokstone Insurance Europe Limited trading as iSure Underwriting	Commercial	0% - 21%

RSA Insurance Ireland DAC	Commercial & Personal	0% - 20%
The SCOR Channel Syndicate 2015 at Lloyds Insurance Company S.A.	Commercial	0% - 20%
Sean Barrett Bloodstock Insurances Limited	Commercial	0% - 7.5%
Security Trust Scandinavia AB t/a Compass Underwriting Europe	Commercial	0% - 25%
Securus Insurance Ltd	Commercial & Personal	0% - 15%
Sertus Underwriting Limited	Personal	0% - 10%
Spring Insure Europe Limited	Commercial	0% - 20%
Specialist Underwriting Services Limited	Personal	0% - 17.5%
Starr Insurance Europe Limited & Others	Commercial	0% - 17.5%
Stuart Insurances Limited	Commercial	0% - 17.5%
The National Farmers Union Mutual Insurance Society Limited	Commercial	0% -15%
The Underwriting Exchange (Ireland) Limited, t/a The Underwriting Exchange, LIME, MX Underwriting Europe	Commercial	0% -10%
Thomond Underwriting Limited	Commercial	0% -15%
Tokio Marine Europe SA t/a Tokio Marine HCC	Commercial	0% -10%
Travers & Co. Insurances Limited trading as Travers Financial Services, Travers Insurances	Commercial	0% -17.5%
Travelers Insurances DAC	Commercial	0% -17.5%
Tysers Ireland Limited T/A Tysers Underwriting	Commercial	0% -17.5%
Vertigo Inspection (ROI) Limited t/a Irish Engineering Services	Commercial	0% -15%
W Denis Europe UADBB	Commercial	0% -10%
Willis Towers Watson Insurances (Ireland) Limited, t/a Willis Towers Watson under the Asgard brand	Personal	0% -10%
Willis Towers Watson Insurances (Ireland) Limited, trading as Willis Towers Watson	Commercial & Personal	0% -15%
Worldwide Insurance Brokers and Advisors Ltd t/a Cover 365 and Broker Options	Commercial	0% -15%
Wrightway Underwriting Limited	Commercial & Personal	0% -17.5%
XL Catlin Services SE under the Angel / Angel Risk Management brand	Commercial & Personal	0% -25%
XL Insurance Company SE	Commercial	0% - 25%
XS Direct Insurance Brokers Limited	Personal	0% -5%
Zurich Engineering Inspection Services Ireland Limited	Commercial	0% -15%
Zurich Insurance Ireland Limited	Commercial & Personal	0% -25%