

We, Gallivan Murphy Insurances Brokers Limited act as Broker between you, the consumer, and the product provider with whom we place your business.

## The background

Pursuant to Central Bank (supervision and Enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025 (Section 17A) (Standards for Business) Regulations 2025, all Brokers, 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 Broker which it has agreed with its product producers.

## What is commission?

For the purpose of this document, commission is the payment earned by the Broker for work undertaken on behalf of both the provider and the consumer. The amount of commission is generally directly related to the quantity or value of the products sold.

We are remunerated by commission and other payments from product producers. When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider. Our Brokerage 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 factors that may impact a variation in charges include;

- Client segmentation
- Adviser discretion
- Competitive pressures
- Investment/pensions/saving size
- Schemes size
- Term/timeline of a policy or service
- Complexity of advice
- Preferential terms in the market, available to a Brokerage & client at the time

There are different types of commission models:

Single commission model:	where payment is made to the Broker shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.
Recurring commission model:	For Pensions, Savings & Investments recurring commission refers to further payments at intervals that are paid throughout the life span of the product & may be based on a percentage of the value of the fund or the annual premium.  For Protection products recurring commissions refers to further payments at intervals that are paid throughout the life span of the product & are based of the annual premium.
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 Brokers 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, 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.

## Clawback

Clawback is an obligation on the Broker 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 Broker 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. Include arrangements etc

## Please Note

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 non-monetary benefits such as:

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

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Further detail on the providers we work with, the products we sell and the maximum commissions available to us are outlined below.

<b>Company</b>	<b>Policy Type</b>	<b>Commission</b>
<b>360 Degree Underwriting DAC</b>	C.A.R. Annual	15.00
<b>Acasta Europe Ltd</b>	Private Motor	5.00
<b>Accelerant Insurance Limited</b>	Commercial Motor	7.50
	Employers Liability	15.00
	Private Motor	5.00
	Public Liability	16.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

<b>Ace Insurance Company</b>	Private Motor	5.00
	Travel	20.00
<b>Accredited Insurance (Europe) Ltd</b>	Private Motor	5.00
<b>Advent Risk Management Ltd</b>	Private Motor	5.00
<b>AIG Europe Limited</b>	Apartment Block	15.00
	Shop Combined	20.00
	Shop Scheme	17.50
	Property A.R.	20.00
	Goods in Transit	15.00
	Private Motor	10.00
	MTIR	22.50
	Liability Carrier	15.00
	Personal Accident	20.00
	Office	20.00
	Marine	15.00
	Exhibition	10.00
<b>Aiken &amp; Company (Insurances) Ltd</b>	Excess	10.00
	Professional Indemnity	10.00
	Private Motor	5.00
	Property Owners Liability	10.00
<b>Arthur J. Gallagher</b>	AD Fire & Theft Inspection	12.50
	Pub Policy	15.00
	AD Fire & Theft	12.50
	All Risk	20.00
<b>Allied World Insurance Company</b>	Carriers Liability	15.00
	Excess	20.00
	C.A.R. Annual	15.00
	Private Motor	5.00
<b>Allianz Insurance Ireland PLC</b>	Commercial Motor	12.00
	Employers Liability & Public Liability Hotelier	20.00
	Employers Liability & Public Liability	15.00
	Fire & Perils	15.00
	C.A.R. Annual	20.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

	Home	18.00
	Rented Property	12.50
	Holiday Home	20.00
	Private Motor	12.00
	Special Types	5.00
	Motor Cycle	5.00
	AD Fire & Theft	15.00
	Marine	5.00
	Motor Trade	5.00
	Computer	15.00
	Public Liability	10.00
	Warehouse Liability	20.00
	Personal Accident	5.00
	Marine Liability	15.50
<b>AMB</b>	Private Motor	5.00
	M.T.I.R.	17.05
<b>Ambris Align</b>	Employers Liability	12.50
	Employers Liability/Public Liability	10.00
	Excess	10.00
	Property Owner Liability	12.50
<b>Angel Risk Management</b>	Cyber Liability	25.00
	Directors & Officers Liability	15.00
<b>Aon MacDonagh Boland</b>	Employers Liability	15.00
	Public Liability	5.00
<b>Assured Partners London</b>	Directors & Officers Liability	15.00
	Excess	12.00
<b>ARA</b>	Hoteliers	10.00
	Shop Scheme	12.50
	Home	15.00
	Home Scheme	20.00
	Private Motor	5.00
	M.T.I.R.	10.00
	Property Owner Liability	10.00
	Warehouse Liability	10.00
<b>Arachas Corporate Brokers Ltd</b>	Apartment Block	17.50
	Shop Combined	7.50
	Home	20.00
	Private Motor	10.00
	AD Fire & Theft	12.50
	Motor Fleet	5.00
	Property Owner Liability	10.00
	Property & Business Interruption	15.00
<b>Arag Legal Protection Limited</b>	Commercial Motor	10.00
	Home	15.00
	Private Motor	10.00
<b>ARB Underwriting Ltd</b>	Commercial Motor	5.00
	Bond	5.00
	Employers Liability/Public Liability	15.00
	Home	15.00
	Private Motor	7.50
	Forklift	5.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

	Public Liability	15.00
	Property Owner Liability	15.00
	Health Insurance	10.00
<b>ARC INTERNATIONAL</b>	Public Liability	12.50
<b>Arc Legal Assistance Ltd</b>	Pharmacy Legal Exp	30.00
	Property Unoccupied	30.00
<b>Arch Insurance (EU) Dac</b>	Combined	15.00
	Private Motor	5.00
	Truck	5.00
<b>Assess Ireland</b>	Property Owner Liability	10.00
<b>ASG</b>	Private Motor	7.00
<b>Aston Lark</b>	Professional Indemnity	20.00
<b>Atradius</b>	Private Motor	5.00
<b>Autoline Insurance Group</b>	Automotive	5.00
	Classic Car	5.00
	Commercial Motor	5.00
	Private Motor	5.00
<b>Aviva Insurance Ireland DAC</b>	Apartment Block	15.00
	Pub Policy	15.00
	Combined	15.00
	Shop Scheme	15.00
	Contents	17.50
	Commercial Motor	10.00
	Bond	10.00
	Directors & Officers Liability/Employers Liability	25.00
	Employers Liability	20.00
	Employers Liability/Public Liability	20.00
	Fire Only	12.50
	Loss of Profits	10.00
	Goods in Transit	15.00
	Guesthouse	20.00
	Home	20.00
	Rented Property	20.00
	Health	6.00
	Lost Shared Indemnity	10.00
	Private Motor	15.00
	Tractor	5.00
	Motor Cycle	5.00
	Hackney	5.00
	Commercial Motor	5.00
	Marine	15.00
	Agricultural Motor	5.00
	Engineering	15.00
	All Risks	15.00
	Computer	15.00
	Farm Policy	15.00
	M.T.I.R	5.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

	Public Liability	10.00
	Property Owners Liability	24.00
	Personal Accident	15.00
	Office	23.00
	Special Types Fleet	10.00
	Travel	20.00
<b>Axa Insurance Dac</b>	Aviation	15.00
	Apartment Block	20.00
	Combined	20.00
	Commercial Motor	10.00
	Employers Liability/Public Liability	20.00
	Excess	10.00
	Loss of Profits	17.50
	Home	20.00
	Home Scheme	15.00
	Rented Property	20.00
	Professional Indemnity	20.00
	Private Motor	10.00
	Forklift	10.00
	Motor Cycle	5.00
	Hackney	5.00
	Motor Fleet	12.50
	Commercial Motor	12.50
	Marine	32.50
	Farm Policy	16.00
	Property Owners Liability	20.00
	Property & Business Interruption	20.00
	Marine Yacht	15.00
	Truck	10.00
	Taxi	5.00
<b>Benchmark - RSA Insurance Ireland</b>	Combined	15.00
	Holiday Home	15.00
	Private Motor	10.00
	Office	15.00
<b>Blackrock Insurance Solutions Ltd</b>	Employers Liability/Public Liability	10.00
<b>Blue Insurance</b>	Private Motor	5.00
	Self-Build	15.00
	Travel	25.00
<b>Bump Insurance</b>	Loss of Profits	17.50
<b>BMU</b>	Home	15.00
	Liability	15.00
<b>Broker Options</b>	Private Motor	5.00
	Excess Professional Indemnity	15.00
<b>Brady Underwriting</b>	Hoteliers	10.00
	Employers Liability/Public Liability	10.00
	Public Liability	10.00
	Products Liability	10.00
	Personal Accident	10.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

<b>BRO</b>	Hoteliers	15.00
	Shop Scheme	15.00
	Motor Trade	15.00
<b>Brokers Quill</b>	Truck	10.00
<b>Bluesquare Underwriting Ltd</b>	Combined	20.00
	Employers Liability/Public Liability	17.50
	Motor Fleet	12.50
	Self-Build	15.00
<b>Broker Support Services</b>	Breakdown	10.00
	Pub Policy	11.00
	Goods in Transit	45.00
	Home	10.00
<b>BSU Ireland</b>	Pub Policy	15.00
	Employers Liability/Public Liability	17.50
	Public Liability	10.00
	Property Owner Liability	17.50
	Travel	15.00
<b>Catalpa Underwriting Ltd</b>	Carriers Liability	20.00
	Commercial Motor	7.50
	Trailer	15.00
	Carriers Liability	20.00
<b>Capital Insurance Brokers</b>	Aviation	7.50
	Apartment Block	17.50
	Caravan	15.00
	Hoteliers	10.00
	Pub Policy	10.00
	Combined	12.50
	Shop Scheme	12.50
	Commercial Legal Expenses	15.00
	Employers Liability/Public Liability	12.50
	Fire	10.00
	Home	15.00
	Home Scheme	15.00
	Home Protection	15.00
	Rented Property	15.00
	Professional Indemnity	12.50
	Private Motor	5.00
	Motor Trade	12.50
	Caravan	20.00
	All Risks	12.50
	Farm Policy	10.00
Mobile Home	10.00	
Motor Trade	10.00	
<b>Click For Cover Underwriting Ltd</b>	Combined	20.00
	Employers Liability/Public Liability	10.00
<b>Chubb Insurance Company</b>	Private Motor	5.00
	Directors & Officers Liability	10.00
	Personal Accident	20.00
	Travel	20.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

<b>Optis (Citynet)</b>	Employers Liability/Public Liability Hotelier	10.00
	C.A.R. Annual	10.00
	Home	10.00
	Professional Indemnity	10.00
	Private Motor	12.00
	AD Fire & Theft	10.00
	Motor Fleet	6.50
	Public Liability	15.00
<b>CITY</b>	Hoteliers	5.00
	Property Owner Liability	10.00
	Liability/Carrier	5.00
<b>CNA Insurance Company Europe SA</b>	Combined	17.50
	Cosmeticinsure	30.00
	Pharmacy PI	30.00
	Property Unoccupied	30.00
<b>Contessa Ltd</b>	Contents	15.00
	Property	12.50
<b>COBRA London Markets Limited</b>	Combined	12.50
<b>Corporate Underwriting</b>	Commercial Motor	18.78
	Trailer	15.00
	Marine	15.00
	Public Liability	15.00
	Carriers Liability	20.00
	Marine G.I.T.	18.78
<b>Consilium an Aventum Group</b>	Employers Liability/Public Liability	10.00
<b>Cover Centre - Zurich Insurance plc</b>	Carriers Liability	10.00
	Commercial Motor	9.00
	Home	15.00
	Home Scheme	15.00
	Home Protection	15.00
	Rented Property	15.00
	Holiday Home	15.00
	Private Motor	5.00
	Caravan	15.00
	Mobile Home	10.00
<b>Close Brothers</b>	Commercial HCCA	7.00
<b>CRA</b>	Commercial Motor	10.00
	Home	15.00
<b>Crash Services</b>	Commercial Motor	10.00
	Private Motor	5.00
<b>Robertson Low Insurances Ltd</b>	Professional Indemnity	7.50
<b>Cullinane Twomey</b>	Commercial Motor	5.00
<b>DAS Legal Expense Insurance Company</b>	Commercial	15.00
	Home	20.00
	Private Motor	10.00
<b>DeCare Dental Insurance Ireland</b>	Health Insurance	10.50

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

<b>Dexco Insurance</b>	Employers Liability/Public Liability	15.00
	Excess	15.00
<b>Dolmen Insurance</b>	Hoteliers	10.00
	Combined	15.00
	Fire Only	15.00
	Home	15.00
	Home Scheme	15.00
	Rented Property	10.00
	Holiday Home	15.00
	Malpractice	20.00
	Motor Trade	15.00
	Products Liability	15.00
	Property Owner Liability	10.00
	Liability/Carrier	10.00
	<b>DOMI</b>	Motor Trade
Marine Liability		5.00
<b>Dual Underwriting Ltd</b>	Home	10.00
	Professional Indemnity	20.00
	Private Motor	10.00
<b>Ecclesiastical Insurance</b>	Home	12.50
	Property & Business Interruption	15.00
<b>Ergo Versicherung AG</b>	Employers Liability/Public Liability	10.00
<b>Euromarine Insurance Services Ltd</b>	Marine Liability	9.30
<b>Europa General Insurance Co LTD</b>	Commercial Motor	5.00
	Home	20.00
	Private Motor	5.00
	Motor Fleet	8.00
	Engineering	15.00
<b>Everest (Blue Square)</b>	Hoteliers	15.00
	Combined	17.50
	Shop Scheme	17.50
	Employers Liability/Public Liability	15.00
	C.A.R. Annual	15.00
	Home	17.50
	Self-Build	15.00
	Public Liability	17.50
	Prop Owner Liability	17.50
Special Types	5.00	
<b>Everest Global</b>	Hoteliers	15.00
	Employers Liability/Public Liability	15.00
	Public Liability	15.00
	Property Owner Liability	17.50
<b>Excella MGA</b>	Apartment Block	22.50
	Property Owner Liability	22.50
<b>Fastnet Underwriting Limited</b>	Private Motor	5.00
<b>FBD Insurance</b>	Hoteliers	15.00
	Employers Liability	20.00
	Guesthouse	20.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

	Private Motor	10.00
	Motor Trade	15.00
	Public Liability/Products Liability	15.00
	Property & Business Interruption	20.00
<b>Fingal Insurance Brokers Ltd.</b>	Combined	10.00
	Public Liability	10.00
	Special Types	5.00
<b>Finsure Insurance</b>	Commercial Motor	10.00
	Home	12.00
	Private Motor	5.00
<b>Frost Insurances t/a Frost Underwriting</b>	Legal Expenses	15.00
	Hoteliers	15.00
	Combined	15.00
	Shop Scheme	15.00
	Contents	15.00
	Employers Liability	10.00
	Fire Only	15.00
	Fire and Perils	10.00
	Home	20.00
	Home Scheme	15.00
	Rented Property	15.00
	Holiday Home	15.00
	Private Motor	5.00
	Surgery	15.00
	Treatment Risk	10.00
<b>GJIS Europe Limited</b>	Shop Combined	5.00
<b>Hickey Clarke Langan - Lloyds Insurance</b>	Fire Only	20.00
	Home	10.00
<b>Aviva Health</b>	Health	6.00
<b>Hiscox Underwriting Ltd</b>	Directors & Officers Liability EL/PL	17.50
	Home	20.00
	Malpractice	25.00
	Motor Trade	18.00
	Excess Liability	17.50
	Directors & Officers Liability	20.00
	Property Liability	17.50
	Excess	17.50
	Office	17.550
<b>HSB Engineering Ltd</b>	Home	15.00
	Inspection	17.50
	Private Motor	10.00
	Special Types	5.00
	AD Fire & Theft	15.00
<b>Irish Engineering Services</b>	Inspection	15.00
<b>Integrity Underwriting</b>	Combined	15.00
	Employers Liability/Public Liability	15.00
	Property Owners Liability	20.00
<b>IPOR Underwriting</b>	Combined	15.00
	Employers Liability/Public Liability	15.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

	Property Owner Liability	20.00
	Hoteliers	10.00
	Motor Trade	17.50
	Liability Carrier	17.50
	Surgery	5.00
<b>Isure Underwriting</b>	Apartment Block	20.00
	Combined	17.50
	Employers Liability/Public Liability	15.00
	Home	15.00
	Private Motor	5.00
	Farm Policy	15.00
	Self-Build	10.00
	Excess Liability	15.00
	Trades Liability	15.00
<b>Ivernia Insurance</b>	Home	17.50
	Private Motor	8.00
<b>JRP Underwriting Ltd</b>	Property Occupied	30.00
	Thatched Property	30.00
	Property Unoccupied	30.00
<b>KBIS Insurance</b>	Home	17.50
	Private Motor	10.00
<b>KEN</b>	Hoteliers	5.00
	Shop Scheme	5.00
	Commercial Motor	5.00
	Home	10.00
	Home Scheme	10.00
	Private Motor	5.00
	Forklift	5.00
	Motor Trade	5.00
<b>Kennco Underwriting Ltd</b>	Combined	15.00
	Commercial Motor	5.00
	Directors & Officers Liability EPL	15.00
	Employers Liability	15.00
	Guesthouse	15.00
	Home	15.00
	Rented Property	10.00
	Professional Indemnity	10.00
	Private Motor	10.00
	Excess Liability	15.00
	Directors & Officers Liability	15.00
	Taxi Fleet	5.00
<b>Kidd Insurances</b>	Caravan	10.00
	Breakdown Assist	7.50
	Carriers Liability	10.00
	Fire and Perils	10.00
	Home	10.00
	Home Scheme	10.00
	Holiday Home	15.00
	Private Motor	15.00
	Mobile Home	20.00
<b>Kindlon Insurance Group</b>	Home	15.00
	Mobile Home	10.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

<b>RedClick</b>	Commercial Motor	12.00
	Home	22.00
	Home scheme	5.00
	Private Motor	12.00
	Property Liability and Business Interruption	17.50
	Special Types	10.00
	Taxi	8.00
<b>Lime Insurance</b>	Combined	10.00
	Commercial Motor	10.00
	Employers Liability/Public Liability	12.50
	Home	15.00
	Private Motor	11.00
	Property Owner Liability	15.00
<b>Lloyd's Insurance Company S.A</b>	Home	10.00
	Professional Indemnity	10.00
	Special Types	10.00
<b>Marsh Ireland Brokers Ltd</b>	Public Liability	10.00
<b>MGB Insurance Brokers Ltd</b>	Professional Indemnity	10.00
	Directors & Officers Liability	15.00
<b>Motor Insurance Services</b>	Commercial Motor	10.00
	Home	20.00
	Private Motor	5.00
	Travel	25.00
<b>MIS Excess</b>	Caravan	35.00
	Commercial Motor	5.00
	Private	5.00
<b>Munich Re Risk Solutions Ireland Ltd</b>	Carriers Liability	20.00
	Employers Liability/Public Liability	15.00
	C.A.R.	20.00
<b>NBS Underwriting</b>	Pub Policy	18.00
	Combined	18.00
	Employers Liability/Public Liability	18.00
	Private Motor	5.00
	Self-Build	18.00
	Public Liability	18.00
<b>NBS Ireland</b>	Property Occupied	30.00
<b>NBS Ireland</b>	All Sports	22.50
<b>Nexus</b>	Combined	15.00
	Bond	15.00
	Employers Liability/Public Liability	15.00
<b>NFP Commercial Insurance Solutions Irl</b>	Property A.R.	5.00
	Professional Indemnity	10.00
<b>OBF Insurance Group</b>	Home	10.00
	Caravan	10.00
	Mobile Home	8.75
<b>Assured Partners</b>	Fire and Perils	10.00
	Public Liability	15.00
	Property Owner Liability	15.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

<b>Octane</b>	Commercial Motor	10.00	
	Private Motor	10.00	
<b>ODON</b>	Hoteliers	10.00	
	Home	10.00	
	Home Scheme	7.50	
	Motor Trade	10.00	
	Public Liability/Products Liability	10.00	
	Surgery	5.00	
<b>Optis Insurance</b>	Hoteliers	15.00	
	Commercial Motor	5.00	
	Employers Liability	15.00	
	Employers Liability/Public Liability	15.00	
	Home	10.00	
	Professional Indemnity	20.00	
	Private Motor	5.00	
	All Risks	15.00	
	Property Owner Liability	17.50	
	Liability/Carrier	5.00	
	Product Recall	15.00	
	Property & Business Interruption	15.00	
	Personal Accident & Public Liability	15.00	
	Surgery	12.00	
	Trades Liability	15.00	
	<b>Ornella Underwriting Ltd</b>	Money	5.000
Hoteliers		5.00	
Pub Policy		10.00	
Commercial Motor		10.00	
Employers Liability/Public Liability		10.00	
Home		15.00	
Home Scheme		15.00	
Rented Property		15.00	
Private Motor		10.00	
Forklift		7.50	
Motor Cycle		10.00	
AD Fire & Theft		5.00	
Trailer		15.00	
Engineering		10.00	
Livestock		7.50	
All Risks		5.00	
Motor Trade		15.00	
Truck		20.00	
Truck Policy		15.00	
<b>Precision Underwriting</b>	Commercial Motor	7.50	
	Employers Liability/Public Liability	15.00	
	Professional Indemnity	15.00	
	Private Motor	10.00	
	Engineering	15.00	
<b>Premium Credit</b>	HCCA	10.00	

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

<b>Prestige Underwriting</b>	Commercial Motor	10.00
	Employers Liability	10.00
	Home	15.00
	Private Motor	10.00
	Motor Trade	10.00
	Public Liability	10.00
<b>PSC Insurance Europe Ltd</b>	Employers Liability/Public Liability	5.00
	Private Motor	10.00
<b>QBE Insurance (Europe) Ltd t/a QBE Ireland</b>	Hackney	8.00
	Directors & Officers Liability	20.00
	Taxi	7.50
<b>Arch Insurance (EU) Dac</b>	Commercial Motor	10.00
	Private Motor	5.00
<b>Robertston Low Insurances Ltd</b>	Combined	10.00
	Carriers Liability	10.00
	Cyber Liability	12.00
	Employers Liability/Public Liability	10.00
<b>Lonmar Global Risks Limited</b>	Combined	17.50
	Accidental Damage	10.00
	Marine	10.00
<b>Intact Insurance DAC</b>	Breakdown	10.00
	Hoteliers	10.00
	Combined	20.00
	Carriers Liability	20.00
	Contents	15.00
	Commercial Motor	12.00
	Fire Only	15.00
	C.A.R. Annual	15.00
	Goods in Transit	15.00
	Guesthouse	20.00
	Home	20.00
	Rented Property	20.00
	Private Motor	10.00
	Marine	15.00
	Property & Business Interruption	12.50
	Special Types	10.00
<b>Securus</b>	Combined	10.00
	Classic Car	5.00
	Fire Only	15.00
	Fire and Perils	15.00
	Home	14.50
	Professional Indemnity	20.00
	Private Motor	5.00
	Prop Owner Liability	15.00
<b>Sertus – Intact Insurance DAC</b>	Commercial Motor	12.00
	Private Motor	10.00
<b>Thomond Insurance Co. Ltd</b>	Public Liability	15.00
<b>Travelers</b>	Hoteliers	17.00
	Cyber Liability	17.50
	Employers Liability/Public Liability	15.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

	E&O Liability	15.00
	Private Motor	5.00
	Trustee Liability	20.00
	Office	15.00
<b>The Underwriting Exchange</b>	Fire and Perils	12.50
	C.A.R. One Off	7.50
	Jarvey	10.00
	Public Liability/Products	10.00
	Combined Traders	10.00
	Property Occupied	30.00
<b>Tysers Ireland Ltd</b>	Carriers Liability	20.00
	Excess	14.00
	Professional Indemnity	18.00
	Trailer	15.00
	Carriers Liability	18.00
	Marine	25.00
<b>Wakam</b>	Commercial Motor	10.00
	Private Motor	5.00
	Truck Policy	10.00
<b>Willis Insurance Brokers Ltd</b>	Apartment Block	18.00
	Bus/Coach	10.00
	Combined	15.00
	Commercial Motor	10.00
	Private Motor	10.00
	Special Types	10.00
	Forklift	5.00
	Tractor	5.00
	AD Fire & Theft	10.00
	Motor Fleet	10.00
	Private Motor	5.00
	Motor Trade	5.00
<b>Worldwide Insurance Brokers</b>	Commercial Motor	10.00
	Home	20.00
	Private Motor	5.00
	Truck	10.00
	Motor Fleet	5.00
<b>.W R.Berkley Insurance (Europe), Limited</b>	Professional Indemnity	20.00
	Private Motor	20.00
	Motor Fleet	5.00
	Truck	10.00
<b>Wrightway Underwriting Ltd</b>	Breakdown Assist	5.00
	Hoteliers	5.00
	Carriers Liability	10.00
	Commercial Motor	5.00
	Home	17.50
	Home Protection	10.00
	Private Motor	5.00
	Motor Cycle	5.00
	Agricultural Motor	5.00
	Special Types TPO	5.00
	Special Types Fleet	5.00
	Truck	5.00
<b>XL Insurance Company</b>	Professional Indemnity	20.00

# GALLIVAN MURPHY INSURANCE BROKERS LTD.

	Private Motor	5.00
<b>Yachtsman Euromarine</b>	Rowing Club	10.00
<b>Zurich Insurance PLC</b>	Hoteliers	15.00
	Shop Combined	15.00
	Shop Scheme	15.00
	Camper Van	8.00
	Commercial Motor	10.00
	Fire Only	15.00
	Loss of Profits	12.50
	Book Debts	12.50
	C.A.R. One Off	5.00
	C.A.R. Annual	15.00
	Goods in Transit	15.00
	Guesthouse	20.00
	Home	20.00
	Home Scheme	20.00
	Rented Property	20.00
	Private Motor	10.00
	Special Types	5.00
	Marine	17.75
	Agricultural Motor	5.00
	Motor Trade	15.00
	Farm Policy	15.00
	Self-Build	15.00
	Public Liability	10.00
	Property Owners Liability	15.00
	Excess PI	15.00
	Plant All Risks	15.00
	Surgery	20.00
	Marine Liability	5.00
	Marine	15.00
	Special Types Fleet	5.00
	Exhibition	15.00