

## Commission Arrangement

Patrona Underwriting Limited is a Managing General Agent, and acts on behalf of the insurer (provider) you have requested information about in the administration of policies they insure. We are regulated as an intermediary by the Central Bank of Ireland. We are paid a commission by the insurer, some of which we pay on to retail insurance intermediaries whom you engage to find you the best insurance. The remaining amount of commission, shown below, is retained by us as we act for the insurer and perform functions that the insurer would otherwise have to do themselves such as:

- Policy administration including document creation and issuance
- Underwriting functions
- Compliance functions
- Complaint and Data Protection administration
- Retail broker auditing
- Information systems infrastructure and maintenance
- Premium collection, disbursement and credit control

<b>Howden Broking Group Limited</b>			
<b>Commission Table as at 31<sup>st</sup> March 2020</b>			
Product Code	Policy Type	Description	Retained Commission*
EQ	Liability	Equestrian Liability	7%
EP	Property	Equestrian Property	7%
HO	Livestock	Horses	7%

\*This amount is influenced by a multiple of factors which means it is variable.  
The amount displayed is an indication only.

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