

WARM LEADS COMMISSIONS



The Hartford pays a specific percentage for New Business and Renewals per the below breakdown:

Businessowners:	15% New Business 12% Renewal
Workers' Comp:	10% New Business 08% Renewal
Commercial Auto:	10% New Business 10% Renewal



Liberty Mutual reduces 5% New Business and 2% Renewal Commissions for making the sale.

Businessowners:	15% New Business 15% Renewal
Workers' Comp:	5-10% New Business 5-10% Renewal
Commercial Auto:	15% New Business 15% Renewal
General Liability:	15% New Business 15% Renewal
Inland Marine:	20% New Business 20% Renewal
Property:	15% New Business 15% Renewal
Umbrella:	15% New Business 15% Renewal



Travelers pays a specific percentage for New Business and Renewals per the below breakdown:

BOP 2.0 & Commercial Multi-Peril, Property, or General Liability

All Industries:	14% New Business 14% Renewal
Financial Services, Healthcare, Professional Services, Technology Services:	17% New Business 14% Renewal
Apartments, Contractors, Garage, Restaurants, Residential Condominiums:	14% New Business 11% Renewal
Commercial Auto:	14% New Business 11% Renewal
Commercial Umbrella:	14% New Business 14% Renewal
Workers' Compensation - <i>Guaranteed Cost</i>	
Rates apply to first \$25,000 of premium:	11% New Business 09% Renewal (CA & TX) 11% New Business 08% Renewal (All other States)
Rates > \$25,000 of Premium	04% New Business 04% Renewal (TX) 05% New Business 05% Renewal (All other States)



COMMERCIAL LINES

Commercial Package Policy	15%	SMARTbusiness Package Policy	15%
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NSI - PROPERTY AND CASUALTY

Specialty Businessowners	Commercial Package or Monoline	15%
Childcare & Personal Appearance	<i>Exceptions:</i>	
<i>Exceptions:</i>	Special Events	20%
Cyber Suite	Special Events - Liquor Liability	20%
Equipment Breakdown	Employment Practices Liability	15%
Commercial Auto	Directors & Officers	15%
	Umbrella / Excess Liability	15%

**** NOTE:** Gross commission as shown above will be reduced by 50% for the first year.
**** NOTE:** Renewals will be reduced by a flat 2 points (regardless of commission).