



## Commission and Fees Explained: How we get paid

### How Do Insurance Brokers Get Paid?

It's a common question, and we're happy to explain. We believe in being open, so you feel confident about how we work.

### Commissions and Fees

We're usually paid in one of three ways: through commissions, fees, or both.

- **Commissions** come from insurance companies and are based on a percentage of your premium (usually 6–30%).
- **Fees** are paid by you directly for services like research, advice, and policy management. If a fee applies, it will always be clearly stated—no hidden costs.

Every brokerage is different. Some only take commissions, some charge fees, and others (like us) may use a mix depending on the situation. No matter how we're paid, we always work in your best interest—not the insurer's.

### Why Use a Broker?

Working with a broker offers real benefits:

- **Expert Advice:** We help you understand complex policies and find the right fit.
- **Personalised Options:** We're not tied to one insurer, so we can find the best coverage for you.
- **Claims Help:** If you need to make a claim, we'll support you through it.
- **Save Time and Money:** We compare options and negotiate to get you the best deal.

### In Summary

We're proud of what we do and the trust our clients place in us. Whether we're paid by commissions, fees, or both, our focus is always on serving you. We aim to give you more than just insurance—we provide peace of mind and real value, now and in the future.

