

Chubb Insurance Singapore Limited

LINES OF BUSINESS

1. The rate of commission for products described at the first column of Item A of the Second Schedule shall be in accordance with the respective rates reflected at the second column.
2. The rate of commission for products described at the first column of Item B of the Second Schedule shall mutually be agreed in writing prior to or at the time the agent submits an insurance quote, but the rate of commission shall at no time exceed the respective rates reflected at the second column.
3. Rates of commission can be revised from time to time with the written consent of the agent, such consent shall not be unreasonably withheld.
4. Chubb Insurance Singapore reserves the right to mutually set-off from the commissions any amounts due and payable from the agent.

FIRST SCHEDULE: PRODUCT LINES

Accident & Health:	Accident & Health products including but not limited to: Individual Personal Accident, Individual Hospital Income Individual Critical Illness, Group Personal Accident, Group Business Travel and Overseas Secondment
Personal Business Insurance	Personal Business Insurance products including but not limited to: Card Security and Home Contents
Property & Technical Lines:	Property & Technical Lines products including but not limited to: Fire & Allied Perils, Industrial All Risks, Burglary, Electronic Equipment, Construction All Risk, Erection All Risk, Energy (Oil & Petrochemical) and Power Generation;
Casualty:	Casualty products including but not limited to: Public Liability, Comprehensive General Liability, Product Liability, Workmen Injury Compensation Act, and Construction Third Party Liability;
Marine:	Marine products including but not limited to: Cargo and Marine Liability, and Freight Forwarders Liability;
Financial Lines:	Financial Lines products including but not limited to: Directors & Officers Liability, Professional Indemnity and Crime/Fidelity. All 3 classes include Commercial and Financial Institution.

SECOND SCHEDULE: COMMISSION STRUCTURE

(ITEM A) PRODUCTS

	<u>FIXED COMMISSION</u>
Chubb Hospital Income Assist	35% Commission
Chubb Personal Accident Assist	35% Commission
Chubb Senior Assist	35% Commission
Chubb Junior Assist	35% Commission
Chubb Unified Assist	35% Commission
Chubb Delight Enhanced:	35% Commission
Chubb Senior Delight:	35% Commission
Chubb Junior Delight:	35% Commission
Chubb Unified Delight:	35% Commission
Chubb Cash Delight:	15% Commission
Chubb Hospital Income Delight:	35% Commission
Chubb Home Protect:	20% Commission
Chubb Home Insure:	30% Commission
CardSecure:	30% Commission
Masterpiece	20% Commission

(B) PRODUCTS

	<u>MAXIMUM COMMISSION</u>
All Financial Lines products:	15% Commission
All Casualty Lines products, except WICA:	15% Commission
Chubb Work Guard:	10% Commission
All Property Lines products:	15% Commission
All Marine Lines products:	15% Commission
Group Personal Accident (<u>Customised</u>):	10% Commission
Group Business Travel (Customised):	10% Commission
Off-the-Shelf Group Business Travel:	30% Commission
Overseas Secondment Insurance:	10% Commission
Chubb Travel Insurance (Single Trip):	40% Commission
Chubb Travel Insurance (Annual Trip):	25% Commission
Any other Product	As per written agreement