



**Schedule of Personal Insurance Commissions: Kentucky
Effective February 17, 2019**

Automobile Policies

Automobile Policies	New	Renewal
The Standard Fire Insurance Company Adult	10.0%	10.0%
Youthful Operator	8.0%	8.0%
The Travelers Home and Marine Insurance Company Adult	N/A	13.0%
Youthful Operator	N/A	8.0%

Youthful Operator applies to vehicles where the assigned Operator's age is less than 25 years old.

Homeowner Policies

The Homeowners commission level that applies is based on whether or not the policy is Account Rounded. We will make the determination whether a policy is Account Rounded as of the time we issue a new Homeowners Policy and each subsequent renewal.

Homeowner Policies, all Homeowners forms	Account Rounded		Monoline (Other)	
	New	Renewal	New	Renewal
Travelers Personal Insurance Company	15.0%	15.0%	10.0%	10.0%
Earthquake Endorsement (Travelers Personal Insurance Company Only)	8.0%	8.0%	8.0%	8.0%
The Travelers Home and Marine Insurance Company	N/A	15.0%	N/A	10.0%
The Standard Fire Insurance Company Regular, Preferred and Super Preferred Underwriting Criteria	N/A	15.0%	N/A	10.0%
Near Standard Underwriting Criteria	N/A	10.0%	N/A	8.0%
The Automobile Insurance Company of Hartford, Connecticut Regular, Preferred and Super Preferred Underwriting Criteria	N/A	10.0%	N/A	8.0%
Near Standard Underwriting Criteria	N/A	8.0%	N/A	8.0%
Valuable Items Supplemental Endorsement	10.0%	10.0%	10.0%	10.0%
Personal Liability Supplemental Endorsement	8.0%	8.0%	8.0%	8.0%

For purposes of this Commission Schedule, Account Rounded means the Homeowners Policy (all Homeowners forms) is written for an insured who also has their personal automobile insurance with us through you, as we determine based on our records. To qualify for the Account Rounded commission level, a Homeowners policy also must have the appropriate account credit indicator.



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Landlord and Homesaver (Dwelling Fire) Policies

The commission level that applies is based on whether or not the policy is Account Rounded. We will make the determination whether a policy is Account Rounded as of the time we issue a new policy and each subsequent renewal.

Landlord and Homesaver Policies	Account Rounded		Monoline (Other)	
	New	Renewal	New	Renewal
Landlord	15.0%	15.0%	10.0%	10.0%
Earthquake Endorsement	8.0%	8.0%	8.0%	8.0%
Homesaver	N/A	10.0%	N/A	10.0%

For purposes of this Commission Schedule, Account Rounded means the Homesaver or Landlord Policy is written for an insured who also has their personal *automobile and homeowner* insurance with us through you, as we determine based on our records. To qualify for the Account Rounded commission level, the policy also must have the appropriate account credit indicator.

Specialty Lines

Specialty Lines	New	Renewal
Boat and Yacht	18.0%	18.0%
Personal Articles Policy	10.0%	10.0%
Personal Liability (PLUS) Policy	8.0%	8.0%
Private Event	\$25.00	N/A
Wedding	\$25.00	N/A

Notes:

- N/A means that the product is not available.
- Renewal Commission applies to rewrites.
- The above schedule of commissions does not apply to policies:
 - (1) Written through underwriting pools and associations, mandatory or voluntary placement programs, assigned risk plans or under a rating plan contemplating special commissions or a special method for computing or paying of commissions.
 - (2) When a different commission is mutually agreed upon in writing.
 - (3) Written to cover locations or exposures outside your home state. In such a case, the standard Commission Schedule for that state applies.
 - (4) Written in the Benefits Plus program.