

REMUNERATION - TRANSPARENCY

The services performed by us (directly or indirectly) on your account within the context of a mandate as intermediary, may be remunerated according to various modalities.

1. Fees

A contract is concluded between the parties (between you and us), which defines the following:

- On the one hand, and in a detailed manner, the services that must be performed by us on your request.
- On the other hand, the fees or the parameters that will allow you to easily determine their amount.

This contract shall describe in full transparency the relationships contracted between you and us and shall contain the entirety of the rights and obligations between the parties. The fees shall be invoiced by us directly.

This remuneration modality must not be confused with the commissions that are dealt with below.

2. Commissions

The insurance premiums paid by you to one or more insurers include the remuneration for the mediation services that we must provide on your account. This commission corresponds to a percentage of the insurance premium, and may vary according to the branch. These percentages are determined together with the different insurers with whom we collaborate, based on the 'agency contracts'.

Notes:

- All assignments that we have conducted on your account in the pre-contractual phase shall only be paid for according to this procedure to the extent that one or more insurance policies are effectively taken out (and paid) through your doing after the negotiations. In the absence of any insurance policy effectively taken out, these tasks shall be performed free.

- You can find the list of services and mediation dealings that these commissions remunerate in the case of a completed assignment on our website under the page '[AssurMiFID: code of conduct](#)'. Deviations may occur providing there is joint agreement.

3. Compensating service remuneration to the account of the insurer, on the one hand, and that related to global objectives, on the other hand

These remunerations are never connected to the conclusion of a specific contract with an insurer. This here concerns a financial compensation for administrative assignments that are outsourced to us by the insurer. These assignments are paid for by the insurers.

The objective pursued to your advantage is two-fold:

- On the one hand, to allow you to have a detailed overview of the contractual obligations of the insurer to you (contract certainty). By making the administrative route shorter, this cooperation brings the policy signed by you into existence more quickly.
- On the other hand, the administrative costs that are included in the insurance premium will weigh less heavily by avoiding double work and additional information exchanges.

These financial compensations differ based on the size of the assignments that we accept on behalf of the insurer. However, when it involves objectives agreed with the insurers, our remuneration is conditional.

4. Remuneration that is connected to claim settlement

The remuneration for the services we provide when settling claims in the branches life and non-life is included in the commissions linked to the insurance premiums paid by you, unless the parties agreed otherwise

In the case of a fee-based remuneration, the contract shall provide clarity case by case about the modalities that are associated with the management of the claims.

5. List of the services and mediation dealings that are remunerated by commissions in the context of a completed assignment

Pre-contractual phase:

- Identification of the risk,
- Analysis of the requirements,
- Information and advice,
- Impartial analysis of the markets,
- Seeking out conditions and quotations (including, if required, a co-insurance policy),
- Preparation of the proposal.

6. Presentation and comment on the proposal and advice

Contractual phase:

- Presentation of the completed insurance proposal or brief to the insurer with instructions to draft a policy,
- Preparation and dispatch of the appendices (provisional cover, certificates),
- Checking of the documents prepared by the insurer,
- Return of incorrect documents for correction,
- Transfer of the approved documents and of the sectoral form concerning the pre-contractual information obligation,
- Draft contract for collection of the insurance premium,
- Creation of the 'client policy' file on paper and electronically,
- Return of the signed example of the policy to the insurers and filing of the information form after signature on your behalf,
- Collection of the annual premium (+ any reminders),
- Updating of the insurance guarantee according to the evolution of your requirements:
 - Information from the insurer,
 - Checking of the 'addendum',
 - Updating of the 'data' cards,
 - Inherent correspondence.
- Renewal negotiation,
- Consultation and regular analysis of the claim statistics,
- Administrative follow-up:
 - Contract and addendum,
 - Accounting data,
 - Information obligation.
- Cancellation: preparation of an ad-hoc addendum and updating of the information.