



ONE BIG SWITCH IRELAND COMMISSION SUMMARY

Effective Date: 12-March-2026

OBS People Power Holdings Limited, trading as "One Big Switch" is Regulated by the Central Bank of Ireland.

Purpose of this Document

This Commission Summary Document outlines the types of commissions One Big Switch Ireland may receive from product providers (insurers) when arranging insurance products for consumers. It is provided in accordance with the requirements of the Central Bank of Ireland Consumer Protection Code 2012 (as amended).

General Information

- Commissions are payments made to One Big Switch Ireland by insurers for the distribution and servicing of insurance products.
- Commissions may take the form of initial commissions, renewal commissions, or profit-share/override commissions.
- Where commissions are based on a percentage of premium, the amount payable will vary depending on the value of the premium.
- Full details of the exact commission payable in respect of a consumer's individual policy will be provided on request.

Life Insurance

- Product Provider: JSBCA Ltd t/as Low
- Initial Commission: Up to 55% of the premium (exclusive of government charges)

Mortgage Protection Insurance

- Product Provider: JSBCA Ltd t/as Low
- Initial Commission: Up to 55% of the premium (exclusive of government charges)

Health Insurance

- Product Provider: MLC Insurance Services (Ireland) Ltd t/as Get Set Go
- Initial Commission: up to €30 (exclusive of government charges)

Home Insurance

- Product Provider: Zurich Insurance Europe AG
- Initial Commission: Up to 25% of the premium (exclusive of government charges)

Car Insurance

- Product Provider: Zurich Insurance Europe AG
- Initial Commission: Up to 43% of the premium (exclusive of government charges)

Travel Insurance

- Product Provider: MLC Insurance Services (Ireland) Ltd t/as Get Set Go
- Initial Commission: Up to 10% of the premium (exclusive of government charges)



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Car Hire Excess / Personal Accident Insurance

- Product Provider: American International Group, Inc. / AIG Europe S.A
- Initial Commission: Up to 20% of the premium (exclusive of government charges)
- Renewal Commission: up to 20% of the renewal premium (exclusive of government charges)

Other Forms of Commission

One Big Switch Ireland does not currently receive any other forms of commission such as:

- Profit Share / Override Commission: Additional commission based on overall business performance with a provider.
- Non-monetary benefits: Such as training, IT support, or marketing assistance.

Further Information

If you would like details of the exact commission earned in respect of your policy, please contact us contact@onebigswitch.ie