

Intermediaries Commission and Clawback Table

Bupa UK General Business

This General Business Commission Table and General Business Clawback Table, in addition to Bupa's Terms of Business Agreement for General Business (as amended or updated from time to time), sets out the relationship between Bupa and our intermediaries.
April 2024



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Notes to Bupa General Business

Commission Table - this applies to Insurance Business only

The Initial Commission Rate means (where a percentage figure is given) the relevant percentage of the Net Subscriptions payable for the first year of the Cover or Affinity Cover or, if the Cover or Affinity Cover is purchased for less than a year, the relevant percentage of the Net Subscriptions payable for such lesser period. The relevant percentage shall be the Initial Commission Rate shown in the table below for the Scheme to which the Cover or Affinity Cover relates.

The Renewal Commission Rate means (where a percentage figure is given) the relevant percentage of the Net Subscriptions payable for the year for which the Cover or Affinity Cover is renewed or if the Cover or Affinity Cover is renewed for less than a year, the relevant percentage of the Net Subscriptions payable for such lesser period. The relevant percentage shall be the Renewal Commission Rate shown in the table below for the Scheme to which the Cover or Affinity Cover relates.

This General Business Commission Table must be read in conjunction with, and subject to, Bupa's Terms of Business Agreement for General Business and the General Business Clawback Table.

In the event of an inconsistency between Bupa's Terms of Business Agreement and this document, the Terms of Business Agreement will take precedence.

Group Schemes – Experience Rated - this applies to Insurance Business only

Current Schemes

- Bupa Select

Group Schemes – Experience Rated (continued)

- this applies to Insurance Business only

Initial Commission Rate and Renewal Commission Rate

	Level 3	Level 2 [^]	Level 1 [^]
Where the Net Subscriptions for the Group* are			
Up to £10,000	6%	8%	10%
Between £10,001 and £20,000	6%	8%	9%
Between £20,001 and £30,000	5%	7%	8%
Between £30,001 and £60,000	5%	6%	7%
Between £60,001 and £90,000	4%	5%	6%
Between £90,001 and £130,000	3%	4%	5%
Between £130,001 and £150,000	3%	4%	5%
Between £150,001 and £200,000	3%	4%	4%
Over £200,000	Net priced***	Net priced***	Net priced***

*For Group Schemes where the aggregate Net Subscriptions for all schemes purchased or renewed by a Group in any year are less than £200,000, commission is payable at the relevant rate upon the aggregate Net Subscriptions for that Group in that year.

***For Group Schemes where the aggregate Net Subscriptions for all schemes purchased or renewed by a Group in any year are more than £200,000, the Initial Commission Rate and Renewal Commission Rate are nil. However, Bupa may, in its absolute discretion, if requested by the Customer or by the Intermediary, who by making the request is confirming that they have any necessary client consent/s to do so, (and upon production of evidence satisfactory to Bupa of such consent/s if requested by Bupa), pay commission to the Intermediary. If Bupa agrees, Bupa shall increase the Net Subscriptions payable to cover the cost of the commission.

[^]If an Intermediary is entitled to receive commission in respect of a Group Scheme, the Intermediary will receive commission at Level 3 shown in the General Business Commission Table, except for (a) an Intermediary which Bupa has notified in writing will be eligible to receive commission at Level 2, in which case the Intermediary will receive commission at the rate shown as Level 2 in the General Business Commission Table; or (b) an Intermediary which Bupa has notified in writing will be eligible to receive commission at Level 1, in which case the Intermediary will receive commission at the rate shown as Level 1 in the General Business Commission Table.

Group Schemes – Community Rated - this applies to Insurance Business only

Commission* in respect of new SME Business unless we have agreed otherwise in writing shall be paid at the following rates**

	Initial Commission Rate	Subsequent Renewal Commission Rate
PMI (effective 01.07.2012)	6%	6%

* For Group Schemes where the aggregate Net Subscriptions for all schemes purchased or renewed by a Group in any year are less than £200,000, commission is payable at the relevant rate upon the aggregate Net Subscriptions for that Group in that year.

** For Group Schemes where the aggregate Net Subscriptions for all schemes purchased or renewed by a Group in any year are more than £200,000, the Initial Commission Rate and Renewal Commission Rate are nil. However, Bupa may, in its absolute discretion, if requested by the Customer or by the Intermediary, who by making the request is confirming that they have any necessary client consent/s to do so, (and upon production of evidence satisfactory to Bupa of such consent/s if requested by Bupa), pay commission to the Intermediary. If Bupa agrees, Bupa shall increase the Net Subscriptions payable to cover the cost of the commission.

Effective from 1 July 2012, unless Bupa has agreed otherwise in writing, the Initial and Renewal Commission Rates for Group Schemes – Community Rated must meet the following Qualifying Criteria:

1. The Group Scheme must be New Business for PMI accepted by Bupa as Bupa Select on a community rated basis (excluding Affinity Schemes);
2. The contract start date must be on or after 1 July 2012;
3. Must be subsequently renewed by the same Intermediary; and
4. Net Subscriptions due to be paid to Bupa in the first calendar year of the Group Scheme must be less than £200,000 in aggregate.

For all other business which does not meet the Qualifying Criteria, including renewals of existing schemes, the commission rates shall be based on the Net Subscriptions for the Group as set out in the General Business Commission Table for Group Schemes – Experience Rated or as otherwise agreed in writing by Bupa.

Group Schemes – Dental, Cash Plan - this applies to Insurance Business only

Initial Commission Rate and Renewal Commission Rate

	Initial Commission Rate	Subsequent Renewal Commission Rate
Dental*** (effective 01.06.2013)	10%	10%
Cash Plan	10%	10%

***Other than where the aggregate Net Subscriptions for any Dental Scheme purchased or renewed by a Group in any year are more than £200,000, commission is payable at the relevant rate upon the aggregate Net Subscriptions for that Group in that year.

Unless Bupa has agreed otherwise in writing, the Initial and Renewal Commission Rates for Group Schemes must meet the following Qualifying Criteria:

1. Must be subsequently renewed by the same Intermediary; and
2. Net Subscriptions due to be paid to Bupa in the first calendar year of the Group Scheme must be less than £200,000 in aggregate.

For all other business which does not meet the Qualifying Criteria, including renewals of existing schemes, the commission rates shall be based on the Net Subscriptions for the Group as set out in the General Business Commission Table for Group Schemes – Experience Rated or as otherwise agreed in writing by Bupa.

Affinity Schemes – Experience Rated - this applies to Insurance Business only

	Portion of Net Subscriptions between	Initial Commission Rate applicable to relevant portion of Net Subscriptions **	Renewal Commission Rate applicable to relevant portion of Net Subscriptions **
Each Affinity Scheme *	£0 to £100,000	5%	5%
	£100,001 to £150,000	3.5%	3.5%
	£150,001 to £200,000	2.5%	2.5%
	£200,001 to £1,000,000	1%	1%
	£1,000,000+	As agreed with Bupa	As agreed with Bupa

*In the case of any Experience-Rated Affinity Scheme, commission is payable at the relevant rate upon each portion of the Net Subscriptions. For example, if the Net Subscriptions are £149,000, commission is payable at 5% upon the first £100,000 of Net Subscriptions and at 3.5% upon the remaining £49,000.

**Applicable only to intermediaries appointed at group level.

Individual Schemes - this applies to Insurance Business only

Commission in respect of Individual Schemes purchased or renewed other than in connection with an Affinity Scheme or unless we have agreed otherwise in writing shall be paid at the following rates.

	Initial Commission Rate	Renewal Commission Rate
Bupa By You	50%*	5%
Bupa Fundamental Health Insurance	N/A	5%
BupaCare	N/A	5%
Bupa EssentialCare	N/A	5%
Bupa LocalCare	N/A	5%
Bupa Local HospitalCare	N/A	5%
Bupa SeniorCare	N/A	5%
Bupa Health	N/A	5%
Bupa Your Choice	N/A	7%

*The Initial Commission Rate shall be 10% if Bupa does not require the person purchasing the cover to provide a medical questionnaire at the time they request the cover, eg In the case of ex-group transfers and inter-fund transfers (eg movement from Bupa Global schemes).

Subscription Services

Commission in respect of group Schemes purchased or renewed unless we have agreed otherwise in writing shall be paid at the following rates.

	Initial Commission Rate	Renewal Commission Rate
Well+ Bronze	15%	10%
Well+ Silver	15%	10%

General Business Clawback Table - this applies to Insurance Business only

Days*	Percentage of commission on New Business or Renewal Business to be repaid to Bupa
Up to 91	100%
92 to 122	90%
123 to 152	80%
153 to 183	70%
184 to 213	60%
214 to 244	50%
245 to 274	40%
275 to 304	30%
305 to 335	20%
336 to 365	10%

*‘Days’ means in respect of any lapse the number of days between and including the commencement date or date of renewal of the Cover or the Affinity Cover as the case may be and the date of lapse.

Notes to Bupa General Business Clawback Table - this applies to Insurance Business only

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In the event of an inconsistency between Bupa's Terms of Business Agreement and this document, the Terms of Business Agreement will take precedence.

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