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| **General Insurance Pricing Practice (GIPP) Fair Value Form** | Logo, company nameDescription automatically generated |

**Instructions**

Rules on General Insurance Pricing Practices (GIPP) became effective on 1st October 2021 and 1st January 2022, as set out by The Financial Conduct Authority (FCA).

Aro Underwriting Group compile and review information of fees and charges made by brokers on our products (Including Willow, Aro Plus and Aro Ten) on a regular basis to ensure oversight of the distribution chain.

We therefore require support from all brokers in providing us with information on fees and other costs that are associated on our products.

Please provide fee information below and return to us via email to [enquiries@aro-underwriting.co.uk](mailto:enquiries@aro-underwriting.co.uk)

**Company Information**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Distributor Information** | | | | | | | | |
| Please complete all applicable fields below. The information provided should include the type and amount of remuneration (including fees and commissions) of each party in the distribution chain, whether this is part of the premium or otherwise paid by the customer, for the product. If there is more than one party in the distribution chain (Other than Aro and the insurers for whom Aro act on behalf of) please indicate this in the questions below | | | | | | | | |
| Explanation of activities provided: (Select all that apply) | | | | | | | | |
| **Direct** - The product is distributed directly to insureds. The broker’s role is to understand the demands and needs of the insured and then obtain quotations from insurers. | | | | | | | | Yes/No |
| **Wholesale** - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. | | | | | | | | Yes/No |
| **Advised** - the product is sold on an advised basis | | | | | | | | Yes/No |
| **Non-Advised** - the product is sold on a non-advised basis | | | | | | | | Yes/No |
| **Claims** - the broker provides claims first notification of loss | | | | | | | | Yes/No |
| **Other** - please describe | | | | | | | | Yes/No |
|  | | | | | | | | |
| **Direct –** Where you are the only party (Other than Aro and the insurer for whom Aro act on behalf of) in the distribution chain, please advise your commissions, fees and remunerations below. | | | | | | | | |
| **Fees** | **New Business Fee** | **Mid-Term Adjustments Fee** | | | **Cancellations Fee** | | | **Renewals Fee** |
|  |  | | |  | | |  |
| **Other Remuneration** |  | | | | | | | |
| **Retained Commission** |  | | | | | | | |
| **Wholesale -** Where an additional party exists in the distribution chain (Other than Aro and the insurer for whom Aro act on behalf of), please advise additional commissions, fees and remunerations paid to that party below. | | | | | | | | |
| **Fees** | **New Business Fee** | **Mid-Term Adjustments Fee** | | | **Cancellations Fee** | | | **Renewals Fee** |
|  |  | | |  | | |  |
| **Other Remuneration** |  | | | | | | | |
| **Retained Commission** |  | | | | | | | |
| **Claims –** Where claims service is provided by you or an additional party in the distribution chain (Other than Aro, the insurer for whom Aro act on behalf of or the claims TPA appointed by them), please advise additional commissions, fees and remunerations paid to that party below. | | | | | | | | |
| **Fees** | **New Business Fee** | | **Mid-Term Adjustments Fee** | | | **Cancellations Fee** | **Renewals Fee** | |
|  | |  | | |  |  | |
| **Other Remuneration** |  | | | | | | | |
| **Retained Commission** |  | | | | | | | |
| **Other –** Where any party other than those referred to above forms part of the distribution chain, please advise additional commissions, fees and remunerations paid to that party below. | | | | | | | | |
| **Fees** | **New Business Fee** | | **Mid-Term Adjustments Fee** | **Cancellations Fee** | | | | **Renewals Fee** |
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| **Other Remuneration** |  | | | | | | | |
| **Retained Commission** |  | | | | | | | |
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| **Information on any ancillary products/activities sold alongside the product which may affect the product’s value: (Select all that apply)** | | | | | | | | |
| Legal Expenses | | | | | | | | Yes/No |
| Gap Cover | | | | | | | | Yes/No |
| Key Cover | | | | | | | | Yes/No |
| Emergency Home Cover | | | | | | | | Yes/No |
| Loss Recovery (pays for a loss assessor to act on insureds behalf) | | | | | | | | Yes/No |
| Breakdown Cover | | | | | | | | Yes/No |
| Windscreen Cover | | | | | | | | Yes/No |
| Courtesy car Cover | | | | | | | | Yes/No |
| Risk Management Services e.g. health & safety assessment, consultancy | | | | | | | | Yes/No |
| Premium Finance (if offered by the same provider) | | | | | | | | Yes/No |
| Other - please describe | | | | | | | | Yes/No |
| Information on how the selected products above affect the product’s value: | | | | | | | | |
|  | | | | | | | | |
| Please confirm that the above remuneration for all products (Including ancillary products) paid by the customer is consistent with the regulatory obligations. Where necessary, please provide further details below: | | | | | | | | Yes/No |
|  | | | | | | | | |

Further information on our products and how we collect and store data can be found on [www.aro-underwriting.com](http://www.aro-underwriting.com)

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