

California Small Group Products & Commissions - 2020

Carrier	Products	Group Size	Commission
Aetna	Medical Dental (standalone, with medical) Dental, Vision	1-100 2-50 51-100, 2-100	5% ¹ 9%, 10% (first year only) 10%, 7.5%
Ameritas (Inshore Benefits)	Dental	1+	8%
Anthem Blue Cross	Medical Dental, Vision, Life (contributory) LTD and STD (contributory) Life, LTD, STD (voluntary)	1-100 2-100 2-50, 51-100 10-100	5% ² 10% 15%, 10% 15%
Blue Shield of California	Medical, Dental, Vision Life	1-100 2-100	5%, 10%, 10% 10%
California Dental Network	Dental HMO	2-99	10%
CaliforniaChoice	Medical, Chiropractic Dental, Voluntary Vision, Life	1-100 1-100	5%, 6.5% 12%
Chinese Community Health Plan	Medical	1-50, 51-100	6.5% ³ , 5%
Community Care Health	Medical	1-100	5%
Covered California for Small Business	Medical and Dental	1-100	5%
Delta Dental (Allied Administrators)	Dental, Vision	2-99	10%
Delta Dental (Inshore Benefits)	Dental	3+	8%
Guardian	Dental, Vision, STD Life, LTD Voluntary Life, Voluntary LTD, Voluntary STD	2-99 2-99 3-99, 3-99, 10-99	10% DG ⁷ 15% DG ⁷ 13%
Health Net	Medical, Dental, Vision, Life	1-100	5%, 10%, 10%, 10% ⁷
Humana	Dental, Vision (contributory/voluntary) Life (contributory) Life (voluntary)	2+ 2-50, 51-99 2-99	10% DG ⁷ / 10% 10%, 15% DG ⁷ 15%
Humana (Inshore Benefits)	Dental	2+	8%
Kaiser Permanente	Medical Dental KPIC PPO & Fee-for-Service Dental HMO (DeltaCare)	1-100 1-100 1-100	5% ⁴ \$2.65 pmpm \$1.32 pmpm
Landmark Healthplan	Chiropractic, Chiropractic w/Acupuncture	2+	10%
Lincoln Financial Group	Dental (contributory), Dental (voluntary) Vision (contributory/voluntary) Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	2-1,000 2-1,000 2-1,000 2-1,000	10% DG, 10% or 15% 10% 15% DG 10%, 15% or 20%
MediExcel Health Plan	Medical, Dental	1-100, 1+	7%, 10%
MetLife	Dental HMO, Vision Dental PPO (contributory, voluntary) Life, LTD, STD Buy-Up Life, Voluntary LTD, Voluntary STD	5+, 2+ 2+, 5+ 10+ 10+	10% ⁵ 10% ⁶ 15% ⁶ 15% ⁵
Oscar Health Plan of California	Medical	1-100	5%
Principal Financial Group	Dental, Life, Vision, STD (contributory, voluntary) LTD (contributory, voluntary)	3+, 5+ 3+, 5+	10% ⁸ 15% ⁸
Sharp Health Plan	Medical (HMO, PPO)	1-100	5%, 3%
Sutter Health Plus	Medical, Dental, Vision	1-50, 51-100	6.5%, 5%
The Hartford	Life, STD LTD	4+, 10+ 4+	10% DG 15% DG
TriNet	PEO: Main Street PEO: Passport PEO: White Collar	20-500 2+ 2-250	Negotiated ⁹ 15% of admin, 25% of set up ⁹ 15% of admin, 25% of set up ⁹
UnitedHealthcare	Medical, Dental ACEC Life/Health Trust Restaurant and Hospitality Association Benefit Trust Life Vision, LTD	1-100, 2-100 2-100 2-99 2-50, 51-100 2-100, 2-100	5%, 10% DG 5% 5% 10%, 10% DG 10%, 15% DG
Unum	Dental, Vision (contributory), Vision (voluntary) Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	10-500 2-500 2-500	10%, 10%, 12% 10% DG ⁷ , 15% DG ⁷ , 10% DG ⁷ 15%
Vision Service Plan (Inshore Benefits)	Vision (contributory, voluntary)	3+, 1+	8%
Western Health Advantage	Medical	1-100	5%

¹ When Aetna small group medical plans annualized premium reaches \$1,000,000 and above, per case, commissions will be paid at 1%.

² When Anthem Blue Cross small group medical plans annualized premium reaches \$1,000,001 commissions will be paid at 0.8%.

³ Chinese Community Health Plan: when annualized premium for a single group reaches \$500,001 or more in a contract year, the commission is reduced to 1.0% for amounts over \$500,001 for that group.

⁴ For Kaiser Permanente groups with aggregate premium higher than \$1,000,001 or more in a contract year, the commission rate is 1.0%.

⁵ MetLife's Standard Broker Commission is displayed. A non-standard commission agreement will be required for each coverage when commission level requested is non-standard.

⁶ MetLife's Non-Standard Broker Commission is displayed. A non-standard commission agreement will be required. Please advise your Warner Pacific Rating Analyst of your request for a flat commission in the proposal.

⁷ Commissions paid at a flat percentage schedule can be requested. Please advise your Warner Pacific Rating Analyst of your request at time of request for proposal.

⁸ Principal Life Insurance Company's commissions paid at a flat percentage are available for all group coverages. Please advise your Warner Pacific Rating Analyst of your request for a flat percentage commission in the proposal.

⁹ TriNet commissions for Blue Shield are subject to a Broker/Carrier relationship (active appointment). Brokers with a Blue Shield relationship taking % of medical premiums receive 10% of TriNet's service fee (PEMP). In addition, Brokers with an already established Blue Shield relationship receive 6.5% of medical premiums for groups under 100.

Warner Pacific believes this information to be accurate as of the revision date. However, it is subject to change and therefore accuracy cannot be guaranteed. Revised 04/10/2020

Legend
Contributory = Employer Sponsored
DG = Downgrade

California Large Group Products & Commissions - 2020

Carrier	Products	Group Size	Commission
Aetna	Medical Dental, Vision, Life, LTD, STD	101+ 101+	5% (negotiable) ¹ 10% (negotiable) ²
Ameritas (Inshore Benefits)	Dental	1+	8%
Anthem Blue Cross	Medical Dental, Vision Life, LTD, STD (contributory, voluntary)	101-300 101-300 101-300	4% (negotiable) 10%, 10% DG 10% (negotiable)
Blue Shield of California	Medical, Dental, Vision, Life	101-299	PSF ³ , 7%, 7%, 10%
Cigna	Medical Dental, Vision Life, Disability	100-250 50-250, 101-250 101-250	Negotiable 10% ¹ Negotiable
Delta Dental (Inshore Benefits)	Dental	3+	8%
Health Net	Medical, Dental, Vision, Life	101-500	5%, 10%, 10%, 10% DG
Humana	Dental, Vision (voluntary/contributory)	2+	10%/10% DG ⁶
Humana (Inshore Benefits)	Dental	2+	8%
Kaiser Permanente	Medical	100-300	5% (negotiable) ¹
Landmark Healthplan	Chiropractic, Chiropractic w/Acupuncture	2+	10%
Lincoln Financial Group	Dental (contributory), Dental (voluntary) Vision (contributory/voluntary) Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	2-1,000 2-1,000 2-1,000 2-1,000	10% DG, 10% or 15% 10% 15% DG 10%, 15% or 20%
MediExcel Health Plan	Medical, Dental	101+	5%, 10%
MetLife	Dental HMO, Vision Dental PPO (contributory, voluntary) Life, LTD, STD Buy-Up Life, Voluntary STD	5+, 2+ 2+, 5+ 10+ 10+	10% ⁴ 10% ⁵ 15% ⁵ 15% ⁴
Principal Financial Group	Dental, Life, Vision, STD (contributory, voluntary) LTD (contributory, voluntary)	3+, 5+ 3+, 5+	10% ⁷ 15% ⁷
Sharp Health Plan	Medical	101+	5% (negotiable) ¹
The Hartford	Life, STD, LTD	4+, 10+, 4+	10% DG, 10% DG, 15% DG
TriNet	PEO: Main Street PEO: Passport PEO: White Collar	20-500 2+ 2-250	Negotiated ⁸ 15% of admin, 25% of set up ⁸ 15% of admin, 25% of set up ⁸
UnitedHealthcare	Medical ACEC Life/Health Trust Restaurant and Hospitality Association Benefit Trust Dental, Life Vision, LTD	101-300 101-300 100-300 101-300 101-300	5% (negotiable) 5% ⁹ 5% ⁹ 10% DG 10%, 15% DG
Unum	Dental, Vision (contributory), Vision (voluntary) Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	10-500 2-500 2-500	10%, 10%, 12% 10% DG ⁶ , 15% DG ⁶ , 10% DG ⁶ 15%
Vision Service Plan (Inshore Benefits)	Vision (contributory, voluntary)	3+, 1+	8%

Medical Level Funded

Cigna	Medical Level Funded	25-250	Negotiable
National General Benefits Solutions	Medical Level Funded	2-24, 25-50	7%, 6% ¹⁰

¹ Large group contract is a co-broker relationship.

² Aetna's ancillary products commission is 10% standard but can be negotiated. This is a co-broker relationship.

³ Blue Shield's fully-insured medical products commission is a Producer Service Fee (PSF) model. Please contact your Large Group Sales Representative with questions or to obtain a copy of the Blue Shield FAQ.

⁴ MetLife's Standard Broker Commission is displayed. A non-standard commission agreement will be required for each coverage when commission level requested is non-standard.

⁵ MetLife's Non-Standard Broker Commission is displayed. A non-standard commission agreement will be required. Please advise your Warner Pacific Rating Analyst of your request for a flat commission in the proposal.

⁶ Commissions paid at a flat percentage schedule can be requested. Please advise your Warner Pacific Rating Analyst of your request at time of request for proposal.

⁷ Principal Life Insurance Company's commissions payable at a flat percentage are available for all group coverages. Please advise your Warner Pacific Rating Analyst of your request for a flat commission in the proposal.

⁸ TriNet commissions for Blue Shield are subject to a Broker/Carrier relationship (active appointment). Brokers with a Blue Shield relationship taking % of medical premiums receive 10% of TriNet's service fee (PEMP). In addition, Brokers with an already established Blue Shield relationship receive 5% of medical premiums for groups with 101+.

⁹ Contract for groups of 301+ is a co-broker relationship for the ACEC and Restaurant and Hospitality Association Benefit Trust products.

¹⁰ Commissions paid on total sold premium based on enrolled employee count. All tiers adjustable 0%-29%.

Workers' Compensation

Carrier	Group Size	Carrier	Group Size
Amtrust	Minimum premium: \$500/year	Omaha National	Minimum premium: \$10,000/year
Atlas General Insurance Services	Minimum premium: \$2,500/year	PIE Insurance (Sirius Group)	No Minimum Premium
BHHC	Minimum premium: \$1,500/year	Preferred Employers	Minimum premium: \$1,500/year
Employers Compensation Insurance	Minimum premium: \$750/year	Republic Indemnity	Minimum premium: \$1,000/year
Guard Insurance	Minimum premium: \$1,500/year	The Hartford	Minimum premium: \$600/year
Insurance Company of the West (ICW)	Minimum premium: \$1,500/year	Travelers Insurance	Minimum premium: \$500/year
Liberty Mutual	Minimum premium: \$500/year		

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Revised 06/01/2020