2026 Countrywide – Level One

(Applies to business effective on or after 7/1/21 and processed* in The Hartford's systems on or after 7/1/21)

Business Insurance
Base Commission Schedule

Small Business	New	Renewal
Spectrum®	15.0%	12.0%
Property, Crime, General Liability and Umbrella not written on Spectrum®	15.0%	12.5%
Financial Lines		
Technology Errors & Omissions (Tech E&O) and Miscellaneous Professional Liability	18.0%	15.0%
Management Liability	17.5%	17.5%
Auto	15.0%	12.0%
Workers' Compensation		
Workers' Compensation Non-participating Plan (WE policy symbol) and WB SP0 Program (First $25,000 in standard policy premium)	10.0%	8.0%
Workers' Compensation Non-participating Plan (WE policy symbol) and WB SP0 Program (Standard policy premium over $25,000)	9.0%	8.0%
Workers' Compensation Participating Plan (WB policy symbol)	10.0%	7.0%
Policy Holder Service Center Fees [1]		
Agent-Sale New Business	1.0%	NA
Agent-Sale Renewal Transactions	NA	1.0%
All Other Business Insurance	**Refer to Company**	

* Renewal business can be processed in our systems up to 120 days in advance of the renewal effective date.

[1] Policy Holders Service Center Fees are Applied as a reduction to Small Business rates.

For more information about The Hartford's Commission Schedules, **please contact your local representative**.

The Hartford

This Business Insurance Base Commission Schedule shall be attached to and form part of your Producer Agreement for Standard Voluntary Commercial Lines. This Base Commission Schedule and the rates of commission specified herein shall replace and supersede all previous Commercial Lines Base Commission Schedules and rates of commission effective on the date specified in this document.

Exceptions to Commission Schedule

This commission schedule shall not apply to any policy subject to a special program or other agreement between the Company and Producer that provides for a different commission, or to any policy that is subject to a commission that is or was individually negotiated or agreed to by the Company and Producers (including the renewal of any such policy).

Commission Applicability

No commission is applicable to certain items in accordance with the Company's usual commission payment methods and practices, including, but not limited to, policy expense constants, fees, assessments, surcharges, and retrospective premium adjustments. In addition, in most cases, commission is not paid on terrorism premium. The commission rate for Workers' Compensation is applied before application of premium discounts.

Risk State Commission Application

For lines of business other than Workers' Compensation, the commission rate for the policy issuance state applies. For Workers' Compensation, the total commission rate is based on the premium and commission rate applicable in each risk state.

Proprietary and Confidential – Not to be disclosed by you to third parties, except insured and prospects. **As a reminder, you are expected to comply with all applicable laws, including any pertaining to disclosure of compensation, and you are permitted to disclose to insureds and to prospects the terms of any compensation payable by The Hartford**.

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