# 2026 EXCESS & SURPLUS LINES COMPENSATION PLAYBOOK

CAA's 2026 Excess & Surplus Lines Compensation Playbook breaks down commission structures, profit-sharing levels, and performance benchmarks—giving your agency the insight to make smarter, more strategic wholesale decisions.

**Use it to:**

- Compare compensation programs
- Identify consolidation opportunities
- Strengthen your negotiating position

**Need support?** Contact a member of the CAA Team to assist you.

| BROKER | STATES | BINDABLE BUSINESS | BINDABLE BONUS | BROKERAGE BUSINESS | BROKERAGE BONUS | COMMENTS |
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| AMWINS<br>Intranet Page | ALL | AmWins Access Division - 13.5% on New Business; 12.5% on Renewal Business | | AmWins Brokerage Division - 10% on New and Renewal Business | | Supplemental compensation will only be paid on qualified business placed by AmWins Brokerage Division; however, AmWins Access Division growth will apply to the baseline and thresholds for net premium growth.<br>< or = to 15% growth - 1% New; 0.5% Renewal<br>> 15% growth - 1.5% New; 1% Renewal<br>Non-wholesale business, including AmWins Underwriting, exclusive products and programs, employee benefits business, personal lines business, Workers' Compensation business, employers indemnity business, and non-subscription policies are excluded. |
| Berkley Aspire a Berkley Company<br>Intranet Page<br>*Berkley Aspire is an E&S carrier not a broker. | ALL | 13.5% New business<br>13.5% Renewal business;<br><br>CAA will receive 1% on all direct written premium $0-$3m. If direct written premium for the calendar year exceeds $3m, CAA will receive 1.5% on all direct written premium | | | | |
| BRIDGE SPECIALTY GROUP<br>Intranet Page | ALL | 12.5% on Broker of Record Letter Business for Initial Policy Period | Supplemental Compensation of 2% Attributable to New Business if Agent Achieves its Minimum Growth Rate for Applicable Calendar Year<br>Supplemental Compensation of 1.5% Attributable to Renewal Business if Agent Achieves its Minimum Growth Rate for Applicable Calendar Year | | | Excluded Business:<br>Policies for which Agent Receives 11% or More in Commission<br>Any Non-Wholesale Business<br>Exclusive Products and Programs (Ex: Fireworks Program)<br>Workers' Compensation<br>Non-Subscription Policies |

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| Burns & Wilcox<br>Intranet Page | ALL | 12.5% commission provided there is sufficient commission paid from the carrier for B&W to retain 5% | | 12.5% commission provided there is sufficient commission paid from the carrier for B&W to retain 5% | | Workers' Compensation is excluded from the commission schedule; Special marketing fee on a first dollar basis is as follows:<br>• Achieving < $38,750,000 in Net Written Premium - 0%<br>• Achieving $38,750,000 - $40,249,999 in Net Written Premium - 0.50%<br>• Achieving $40,250,000 - $41,999,999 in Net Written Premium - 0.75%<br>• Achieving $42,000,000+ in Net Written Premium - 1%<br>• Achieving $42,000,000+ in New Written Premium – B&W to pay special one-time payment of $125,000 |
| CHRIS-LEEF general agency<br>Intranet Page | All except<br>SD<br>TX | 13% | | 12% | | Chris-Leef reserves the right to annually amend, alter, change, or repeal any contract revision. For an annual written premium over $5m in 2025 or 2026, Chris-Leef will agree to pay a retroactive growth incentive of an additional 0.5% commission. Rollover books are outside of production terms unless they have met rollover agreement production numbers - total premium volume must exceed 10% of the baseline threshold of $3.5m to receive upfront or backend commission payment. |
| CRC GROUP<br>Intranet Page | ALL | 12% on New Business<br>11% on Renewal Business | | 11% New and Renewal | | Extension to 2023 agreement to be signed annually by both parties; Additional 1% on BORs - first year only; Annual 0.50% bonus on New and Renewal Business; Non-Wholesale, Programs, Transportation, Workers' Compensation, Non-Recurring, JH Blades and Tapco business excluded from commission schedule |

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| RT RYAN TURNER SPECIALTY<br>Intranet Page | ALL | Negotiate with Broker; 5% Minimum Retained Commission to RT | | Negotiate with Broker; 5% Minimum Retained Commission to RT | | RT will only owe the incentive override if the written business premium is equal to or greater than 10% growth.<br>> 10% but < 20% growth - 0.05%<br>20% but < 30% - 1%<br>30%+ - 1.5%<br>Non-recurring business, net to agency deals, auto, Workers' Compensation, transportation and personal lines business excluded from override. |
| STEADILY<br>Intranet Page | All except<br>SD<br>TX | 15% New<br>12% Renewal | | | | |
| SW Risk wholesale risk solutions<br>Intranet Page | ALL | 12.5% commission provided there is sufficient commission paid from the carrier for SWR to retain 5%<br>BORs that are excluded from the special marketing fee the first year will have a maximum commission to SWR of 2.5% of carrier's gross commission | | 12.5% commission provided there is sufficient commission paid from the carrier for SWR to retain 5%<br><br>BORs that are excluded from the special marketing fee the first year will have a maximum commission to SWR of 2.5% of carrier's gross commission | | Special marketing fee on a first dollar basis is as follows:<br>Achieving $7,000,000 to $8,000,000 in approved binding business - .5% additional commission on total premium<br>Achieving $8,000,001 to $9,000,000 in approved binding business - .5% additional commission on total premium (totaling 1% including above)<br>Exclusions:<br>BORs placed in the calendar year that do not require marketing (BORs that renew subsequent years will be eligible for override for corresponding agreement year)<br>All new and existing policies which generate less than 5% net retained commission to SWR |

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| xpt eXpert Partner Team<br>Intranet Page | ALL | 12.5% commission provided there is sufficient commission paid from the carrier for XPT to retain 5% | | 12.5% commission provided there is sufficient commission paid from the carrier for XPT to retain 5% | | Additional 1% commission paid on any policy moved to XPT via BOR Workers' Compensation, Transportation, Non-Recurring Business, Wrap Policies and Builder's Risk are excluded |