



For advisor use only. Not for client distribution.



Renewal Commission Rates

You may notice an adjustment on your RBC Insurance® commission statement for the period ending February 6, 2026.

Renewal commission rates for policies can vary, depending on the product as noted in your schedule. Each year, we receive the year-end production totals that provide us with the figures required to calculate the renewal qualification rate (if applicable) on qualified policies for years 2 – 10.

What does this mean for me?

If your client's policy renewed into its second year prior to this information being available, the policy renewed with a base commission rate. Once the renewal qualification rates were determined, your policies are updated to reflect the appropriate renewal rate.

If you qualify for higher renewal rates on your policies, a retroactive adjustment will be included on your FASAT commission statement for the period ending February 6, 2026.

What should I see on my FASAT statement?

If an adjustment is made, you should see the reversal of the policy at the old rate and a payment on the same policy at the new rate. The description associated with each policy on the statement should show "MakeUp Adj". All policies that renew after January 8, 2026, will pay at the appropriate renewal rate based on your qualification level.

Questions?

If you have questions or require more information, we'd be happy to help.

- If you submit your business directly to RBC Insurance, contact us at inslccs@rbc.com.
- If you submit your business through an MGA or other distributor, please contact your MGA or distributor office.