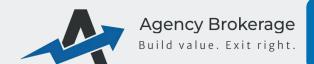


Due Diligence Checklist for Joining an Agency Network

Before affiliating with any agency network, use the following questions to evaluate the agreement, its long-term implications, and its impact on your agency's control and value.

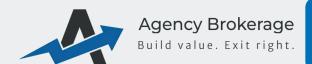
	Agreement Structure & Duration
	What is the initial term of the agreement, and does it automatically renew?
	Are there penalties or fees for early termination?
	Can the agreement be modified without my consent?
	Commissions & Compensation
	What is the commission split for business written under the network?
	Are there any production bonuses for growth?
	How are contingency bonuses and profit-sharing distributed?
	Do I have visibility into how bonuses are calculated and allocated?
	What are the initial and ongoing fees I must pay to the network?
	Carrier Access & Appointments
	Do I need to place all of the business through the network's carrier relationships or can I retain direct appointments outside the network?
	Will carrier appointments be in my agency's name or the network's sub-code?
	If I leave the network, can I retain direct appointments or must I reapply?
	Are there minimum production requirements to keep access to certain carriers?



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	Agreement Structure & Duration
	What is the initial term of the agreement, and does it automatically renew?
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	Can the agreement be modified without my consent?
	Exit Terms & Restrictions
✓ <u>✓</u> ✓ <u>—</u> — — — — — — — — — — — — — — — — — —	What happens to my book of business if I terminate the agreement?
	Will I continue to receive renewal commissions after termination?
	Are there restrictions on moving to another aggregator or directly to carriers?
	Is there a non-compete or non-solicitation clause after I leave?
	Sale & Succession
	What is the commission split for business written under the network?
	Are there any production bonuses for growth?
	How are contingency bonuses and profit-sharing distributed?
	Do I have visibility into how bonuses are calculated and allocated?
	What are the initial and ongoing fees I must pay to the network?



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	Transparency & Support
G= G= G= G=	Will I receive reports showing production and revenue by carrier?
	What kind of training, support, or technology does the network provide?
	Who owns the client data if the network hosts my AMS or CRM?
	Liability & Compliance
and the second	What is the initial term of the agreement, and does it automatically renew?
	Are there penalties or fees for early termination?
	Can the agreement be modified without my consent?
	Notes
	Build Value Exit Right