

INSURANCE PARTNERS

# THE NURTURING NETWORK

*Designed for YOUR Needs*

**Insurance Partners is the aggregator who understands YOUR needs and wants to help YOU achieve YOUR goals.**

*Insurance Partners has been in existence since 1989, which is much longer than our competitors. We pioneered the idea of independent agencies working together to become individually stronger. The success we've had producing profitable business for companies has allowed our members to earn lucrative contingent commissions. Many of our member agencies make more commission working through our aggregation than they would through direct company contracts on their own.*

**YOU own the business YOU produce.**

*You can cancel your contract with 14 days notice.*

*Although Insurance Partners is not a franchise, we will help YOU succeed by immersion in YOUR marketing, accounting, education, and product placement needs.*

*YOU will receive the full up-front commission for the first twelve months, allowing YOU to have a better chance of success. From day one forward, YOU will receive Contingent Commissions, and One Hundred Percent of Bonus Commissions, Trips, and other Prizes.*

*Complete transparency on commissions. No joining fees.*



INSURANCE PARTNERS

SINCE 1989

## WE KNOW what an Independent Insurance Agent needs to be successful — it's our job.

### BENEFITS OF BEING AN INSURANCE PARTNERS AGENT:

- 1 NO Fees to join
- 2 You will receive 100% of the upfront commission for the first 12 Months – allowing you to get off to a great start.
- 3 We reward your growth by capping our participation in upfront commission at \$12,000 annually.
- 4 You will have the immediate ability to participate in contingencies/profit sharing.
- 5 You will earn 100% of commissions on policies not placed through Insurance Partners companies.
- 6 You are allowed and encouraged to contract directly with companies.
- 7 You are your own boss and own your renewals.
- 8 No Life Production requirements.

We are different from other agency networks. Our network of over one hundred agency locations has been in business since 1989 and knows what it takes. All conversations are confidential. We will happily point you toward alternative agency networks for you to consider, because we're so confident you will appreciate the positive differences and choose Insurance Partners.



INSURANCE PARTNERS



# Business Divorce

In the thirty years we have been in the agency aggregation business we have had many agencies leave our group.

On the surface that sounds unhealthy, but most of those agencies sold out to other agencies or went through some other form of ownership change.

Business divorce is just like the marital kind. It can be messy. Our contract is, in essence, a pre-nuptial agreement.

In thirty years of business there has never been a lawsuit involving a member agency (past or present) and us.

Over the last several years we've seen a blizzard of lawsuits between other aggregators and agencies who want to leave them.

I find that hard to understand.

We have many times said that we aren't in the business of trying to fit square pegs into round holes. It's always better to act graciously even though the relationship is ending.

Before you sign a long-term agreement with an aggregator make sure you're not going to be party to a lawsuit in your near future. Consider whether you have the financial ability to fight the aggregator.

– Jim Holm



# Producer Application

Please complete and send to  
Jim@interagency.com  
along with page 5.

1.) How would you use the Insurance Partners' Companies?

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2.) What is your agency's total property and casualty volume?

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3.) Do you carry Error's and Omission's coverage?

Company?

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Limits?

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4.) Who are the top five property and casualty companies in your agency? (List annual premium volume for each.)

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5.) What current book of business do you plan to roll into the Insurance Partners' Companies?

Company?

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Annual Premium?

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Loss Ratio?

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6.) Has the agency or any of its agents been the subject of any formal action by the Commerce department or any other similar regulatory agency? If yes, provide detailed explanation.

Agency Contact Name:

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Agency Name:

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Agency Address:

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Mailing Address (if different):

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Phone Number:

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Fax Number:

---

E-Mail Address:

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Date of Application:

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# Membership Commitment

Please complete and send to  
Jim@interagency.com  
along with page 4.

Please check those your agency will do.

\_\_\_\_\_ 1.) I will use Insurance Partners to quote all new business that comes into my agency that fits the Insurance Partners programs, both commercial and personal. If the Insurance Partners quote is competitive in coverage and price, I will present the quote to my prospective client.

\_\_\_\_\_ 2.) I will NOT use the Insurance Partners' companies as a market of last resort. I will try to place only that business that will produce an underwriting profit through the Insurance Partners companies.

\_\_\_\_\_ 3.) I will consider moving those books of business in my agency -- that currently are in companies that do not have a solid long term position in my agency — to Insurance Partners Companies.

\_\_\_\_\_ 4.) I will quote the Insurance Partners companies on all of my renewals that I quote as part of my normal business practice. If the Insurance Partners quote represents a viable option for my client, I will present the quote to my client and give him the option to move.

\_\_\_\_\_ 5.) I will place at least 22 1/2% of my total property and casualty volume through the Insurance Partners by the third year of membership. (This does not include such things as crop insurance, which is not currently offered by the Insurance Partners. Insurance Partners will negotiate this percentage for agencies who have a 'limited' agreement with Insurance Partners and/or those agencies with over \$1,000,000 in total agency volume.)

\_\_\_\_\_ 6.) I will use the Insurance Partners programs if my alternative is to use a stand alone specialty market.

\_\_\_\_\_ 7.) I will review every marketing plan offered to me through the Insurance Partners and will use these plans whenever possible.

Signature

Date

Agency Name

Agency City



# Insurance Partner Companies

<b>Name</b>	<b>2020 Best's Rating</b>	<b>Comments</b>
Allied Insurance/Nationwide	A+	Commercial, Home & Auto
American Modern	A+	Specialty Insurance
Auto Club Insurance	A	Home & Auto
Badger Mutual Ins Co	A-	Commercial, Home & Auto
Encompass	A+	Home & Auto
Harleysville Ins Co/Nationwide	A+	Commercial Insurance
ICW Group	A	Workers Comp
Liberty	A	Commercial Insurance
Nationwide Farm	A+	Farm Packages
Safeco	A	Home & Auto
SECURA	A	Commercial, Home & Auto, Specialty
Selective	A	Home & Auto
State Auto	A-	Farm, Home & Auto
Travelers Ins Co	A++	Home & Auto (& ND Farm)
Travelers Ins Co	A++	Commercial





# Questions And Answers

Q. Is there a service fee?

*A. No fees are charged in North Dakota. All other member agents pay a \$25 monthly fee.*

Q. Will my agency be able to do business with all Insurance Partners companies?

*A. Each company retains its right to do business with agencies of its choice. If a company already has an agency in your trade area it may elect not to open its market to you. Each company is encouraged to have its own agency selection process. Companies may elect not to write business in certain states. Most current Insurance Partner companies choose not to do business in North Dakota. . .at the current time.*

Q. Is my agency required to make a volume commitment to each Insurance Partners company?

*A. Individual companies may establish whatever goals they deem necessary. Agencies are not required to work with every company.*

Q. What are the commissions paid by Insurance Partners on the various programs?

*A. Commissions vary with each company and each program. It is the philosophy of Insurance Partners to keep commissions to agents as high as possible through volume sales. For details, see the commission schedule.*

Q. Do Insurance Partners companies accept Agent of Record letters on accounts?

*A. Most accounts can be transferred freely with an Agent of Record letter. Many of Insurance Partners companies are asking 60 days lead time to honor an Agent of Record letter.*

Q. After I join Insurance Partners, how will I know another Insurance Partners' agency won't be established right across the street from me?

*A. Insurance Partners agencies are granted exclusive rights to their "core" marketing areas. If it is determined an agency is not providing Insurance Partners representation which helps Insurance Partners grow, that agency could subsequently lose its exclusivity in its marketing area.*

Q. Are Insurance Partners companies competitive?

*A. Whether or not an Insurance Partners company is competitive changes from risk to risk and from territory to territory. An effort is made to tell you which companies are competitive in your area, and on what type of risks.*



# Questions And Answers (continued)

Q. What type of risks can be written through Insurance Partners companies?

*A. Most Insurance Partners companies are standard companies looking for standard risk. Insurance Partners is not meant as a market of last choice and will not act in that capacity. Should you decide to join Insurance Partners you will be expected to treat this facility with respect as you would any other standard company in your agency.*

Q. Will I have binding authority?

*A. Certain companies, such as Travelers', Safeco, and Nationwide will extend binding authority for personal lines. Binding authority will remain with Insurance Partners unless specifically granted in writing.*

Q. What type of lead time is needed to quote a commercial account?

*A. This varies with companies and coverage desired. For the most positive results most companies would like 30 days from the time they receive the completed applications in their offices.*

Q. Who do I contact if one of my clients has a claim with an Insurance Partners company?

*A. Each company is different. For example, some companies have a series of 800 numbers for various situations. One of their 800 numbers is for claims.*

Q. If I have questions about underwriting or rating, how can I get help?

*A. The function of The Insurance Partners staff is to facilitate clear communication between Insurance Partners agencies and the company staff. Our personnel can field most questions immediately or get timely answers from the companies.*

Q. Will my agency receive contingencies?

*A. Insurance Partners agencies will share in contingency bonus formulas - see the commission schedule.*

Q. Are promotional materials available?

*A. All of the companies are very helpful in providing promotional materials. Some of the individual companies have co-op ad programs. Insurance Partners will also co-op ads in some instances.*



# Questions And Answers (continued)

Q. What happens if my agency wants to contract with an Insurance Partners company on a direct basis?

*A. We understand the developing relationships that will exist in Insurance Partners. In the event an Insurance Partners producer would like a direct contract with an Insurance Partners company, a share of the agency's revenues from that company would be paid to Insurance Partners. Please refer to the sample Insurance Partners Agency Agreement for complete details. If you have a direct contract with an Insurance Partners company at the time that you join, your contract will not be disturbed.*

Q. How will I keep up-to-date on Insurance Partners products and companies?

*A. Seminars are held to introduce companies and products. Seminars are usually held in several separate locations. You will receive informational mailings as well. Insurance Partners agencies have already received over 750 mailings.*

Q. What happens if I leave Insurance Partners?

*A. Insurance Partners companies ask that you replace the business within 18 months. You will receive no commission on the run off policies beginning six months after termination. You may move these accounts.*

Q. Many companies run promotions and incentive programs. Who will receive the benefit of those programs?

*A. We will pass along the incentives, such as trips, to Insurance Partners agencies. Insurance Partners agents have received many trips and prizes with a total value to date of well in excess of \$500,000.*

Q. Who owns the business?

*A. The contract states: Use and Control of Producer's Work Product. The use and control of my work product, shall remain in my undisputed possession and ownership, and The Nurture Network shall not use its records of those products in any marketing method for the sale, service, or renewal of any form of insurance coverage, or other product which shall abridge my right of ownership, use, and control, nor shall The Nurture Network refer or communicate this product information to any other producer, ("My" refers to YOUR agency.)*

Q. If I have questions regarding the operation of Insurance Partners who should I call?

*A. Call the marketing director at Insurance Partners, Jim Holm, 612,244.9173, or Cesar @ 612-701-8461*



# Insurance Partners Fees

*Each agency is charged a fee of \$25 per month for advertising (regardless of size and production). This fee has been (and is) used for some combination of print materials, unified purchases of various sales aids, defraying print cost for mailings, defraying postage and handling cost for mailings, etc. Not applicable in North Dakota*





# Insurance Partners - Members

**American Midwest Agency	Afton	2017	**Klein Insurance Agency	New York Mills	2021
Strong Agency, Inc	Albert Lea	2002	Nisswa Ins Services Inc	Nisswa	1996
**Beaudry Hometown Ins	Albertville	2019	**Garry Insurancenter	North St. Paul	2021
Jeff Timm Agency, Inc	Alexandria	2021	**A Family First Ins Agcy	Owatonna	2009
Marketing Link Ins Agcy	Amboy	1997	**Klein Insurance Agency	Park Rapids	2021
**Ames Agcy - Ins	Andover	1996	Lieser Ins Agency	Paynesville	<b>1989</b>
Strong Ins Serv Inc DbA Rg Ins	Baxter	1996	Nettestad Insurance	Pelican Rapids	2013
Kensington Ins Agcy	Belgrade	<b>1989</b>	The Banks Agcy Inc	Pine Island	1996
**St Croix Valley Insurance	Big Lake	2019	**Hal Tiffany Agency, Inc.	Roseville	2019
**Gillette Agency, Inc	Bloomington	2020	Royal Ins Agcy	Royalton	<b>1989</b>
Insurance Concepts	Bloomington	2001	Butch Johnson	Rushford	2008
The Insurance Office	Brainerd	1996	**Town & Country Agency	Russell	<b>1989</b>
**Kortuem Ins Agency	Chanhassen	2020	**Alloy Ins Agcy	Sartell	1999
**North Suburban Agencies	Coon Rapids	1996	**Smisek Ins Agcy, Inc.	Shakopee	1996
North Star	Cook	2018	Kadrie Ins Agency	Shoreview	2002
Daniel Glinski Agency	Duluth	2001	**Gopher State Agency, LLC	Spring Lake Park	2020
**T. French Insurance Agency	Eagan	2021	Hoffman Ins Agency	St. Cloud	1996
**Klein Insurance Agency	Eagle Bend	2021	Mike's Insurance	St. James	1997
North American Ins Agcy	Elrosa	<b>1989</b>	Quality Ins Serv Inc	St. Paul	1996
Miner's Insurance	Eveleth	1996	**Kuhn Ins Agcy Llc	Staples	2007
American Home Agency	Excelsior	2020	**Knakmuhs/Tracy Ins Agcy	Tracy	1996
Jerry Smestad Insurance	Fairmont	2001	**Harbor Insurance	Two Harbors	2018
**Town & Country Ins	Finlayson	<b>1989</b>	Johnson Ins Agency	Upsala	1996
**Landmark Ins Services	Forest Lake	<b>1989</b>	Hegland Agcy	Virginia	1996
**Alloy Ins Agcy	Gaylord	1999	S. J. Podpeskar Ins	Virginia	1996
**R.I.G. Metro, LLC	Golden Valley	2020	**Klein Insurance Agency	Wadena	2021
IPN LLC	Golden Valley	2018	Strong Insurance	Wadena	1996
**Greater Ins Service Of Ne Mn	Grand Rapids	<b>1989</b>	**Knakmuhs Agcy	Walnut Grove	1996
**Town & Country Agcy	Hanley Falls	<b>1989</b>	**Rongstad Insurance Services	Waseca	2020
Keith MacDonald	Hermantown	2009	**Associated Insurance	Wh Bear Lake	2015/1996
C. R. Pustovar Agency	Hibbing	1996	Kensington Ins Agcy	Willmar	<b>1989</b>
**Town & Country Ins	Hinckley	<b>1989</b>	M. G. Ins Agcy	Willmar	2004
First State Real Estate Agcy	Lake Lillian	1998	**Town & Country Agcy	Wood Lake	<b>1989</b>
Center Ins Agency, Inc.	Litchfield	<b>1989</b>	First Service Agcy Inc	Wyoming	<b>1989</b>
**Arisen Partners	Maplewood	2019	The Banks Agcy Inc	Zumbrota	<b>1989</b>
Southwest Assur. Corp.	Marshall	1996	**A Family First Insurance Agency	Nashua, IA	2020
**Town & Country Agency	Marshall	<b>1989</b>	Security Insurance	New Salem, ND	<b>1989</b>
**Greater Midwest	McGregor	2019	First State Real Estate Agency	Sioux Falls, SD	<b>1989</b>
Unity Ins & Inv Services	Mentor	1996	**Great Lakes Insurance	Ashland, WI	2018
**Town & Country Ins	Mora	<b>1989</b>	**Bourget Insurance	Chippewa Falls, WI	2021
Rentz Agcy Inc	Morris	1996	**Southard Insurance	Eau Claire, WI	2021
**WIN Insurance Agency, Inc.	Mounds View	2019	**St. Croix Valley Insurance	Hudson, WI	2019
**Haas Insurance Agcy	Newport	2017			



# Insurance Partners Commission Schedule

Effective 6/1/2021

Commission Levels are set on criteria established to help Insurance Partners meet company goals.  
Commission Levels can be adjusted up or down and are periodically reviewed.

## Commercial Lines P&C

Generally, as a Level A Producer, I will receive all of the upfront commission less 2% for commercial lines business. (If the company pays 20% I will receive 18%. If the company pays 15%, I will receive 13%.)

Generally, as a Level B Producer, I will receive all of the upfront commission less 3.5% for commercial lines business.

### Exceptions:

<b>Badger Mutual Comm'l Lines</b>	<b>Level B</b>	<b>Ins. Partners Prod</b>	<b>Home Office</b>
New		<b>10.0%</b>	10.0%
Optional (Reduced Premium or Agency Billed)		<b>10.0%</b>	7.5%

## Personal Lines and Farm P&C

Generally, as a Level A+ Producer, I will receive all of the upfront commission less 2% for personal lines business. (Travelers only.)

Generally, as a Level A Producer, I will receive all of the upfront commission less 2.5% for personal lines business.

Generally, as a Level B Producer, I will receive all of the upfront commission less 3.5% for personal lines business.

Generally, as a Level C Producer, I will receive all of the upfront commission less 4% for personal lines business.

### Exceptions:

<b>Badger Mutual Pers'l Lines</b>	<b>Level B</b>		
Home		<b>15.0%</b>	5.0%
Auto		<b>13.0%</b>	5.0%

### Selective Insurance Personal Lines

Level A Producers will be paid based on a Home Office Retention of 3.0%.

Level B Producers will be paid based on a Home Office Retention of 3.5%.

## Profit Sharing and Contingent Commission

No member agency shall qualify for participation in contingent or profit-sharing commission if that member agency had an individual agency loss ratio over 100% with that particular carrier during the qualification period.

Generally, Profit Sharing/Contingent is paid to all Level A Producers on basis of 50% of pro rata share.

Generally, Profit Sharing/Contingent is paid to all Level B Producers on basis of 40% of pro rata share.

### Commercial Exceptions:

#### Badger Mutual Comm'l Lines

Level A Producers will receive 50% of the pro-rata share of contingent, providing the Producer places at least \$10,000 in total written premium through Badger Mutual.

#### Liberty Mutual Comm'l Lines

Producers must place at least \$5,000 in total written premium through Liberty Mutual.

#### The Travelers Comm'l Lines

Producers must place a minimum of \$5,000 in total written premium through Travelers Commercial Lines.

#### Harleysville/Nationwide Insurance Commercial Lines

Profit Sharing Commission will be paid to those producers that place at least \$25,000 total written premium with Harleysville/Allied/Nationwide Insurance (Personal and commercial).

### Personal Exceptions:

#### AAA

Profit Sharing Commission and Bonus Commission will be paid to those producers that place business with AAA Personal Lines based on the following (based on written premium placed):

	<b><u>Ins. Partners Producer</u></b>	<b><u>Home Office</u></b>
Level C	20%	80%
<b>American Modern Insurance Group (AMIG)</b>		
Level A Producer will receive 60% of bonus commission on a pro-rata basis		
Level B Producer will receive 40% of bonus commission on a pro-rata basis		

#### Allied/Harleysville/Nationwide Insurance Personal Lines

Profit Sharing Commission will be paid to those producers that place at least \$25,000 total written premium with Harleysville/Allied/Nationwide Insurance (Personal and commercial).

#### Travelers Property Casualty Personal Lines

Level A+ are generally paid 50% of Profit Sharing – same as Level A

#### Badger Mutual Personal Lines

Producers will receive their pro-rata share of contingent, providing they place at least \$10,000 in total written premium through Badger Mutual.

## Life Insurance

The Home Office will retain 15% of the Life Insurance commission.



### **Miscellaneous**

*Producers who leave Insurance Partners will receive no commission for renewal business placed through Insurance Partners beginning 60 days after the notice of termination of membership and will not share in contingent commissions.*

*Producers who have access to Insurance Partners, but lose access to a specific company, will receive 5% commission or the prevailing commission (whichever is less) for renewal policies.*

*The retained upfront commission for any Producer will be limited to \$12,000 in any one calendar year. This maximum does not include bonus commissions or contingent commissions. Excess to maximums paid only to active member agencies.*

*Member agencies who are new to Insurance Partners will retained 100% of the up-front commission for the first twelve months of their contract. If new members elect to waive this provision the termination fee amount will be reduced.*

*Member agencies who no longer are meeting the membership criteria will have their normal compensation reduced by 35%. They will receive notification at least 75 days before the reduction in commission goes into effect. If the member agencies "cures" the noted deficiency within sixty days of the notification the pending reduction will be withdrawn.*

*Member agencies who place less than \$200,000 in total annual written premium through Insurance Partners during the previous year are not eligible to share in profit sharing or bonus commissions – unless that member agency is on target to place \$200,000 in total annual written premium through Insurance Partners within twenty-four months. Whether or not a member agency is "on target" is at the sole discretion of the Home Office.*

*Member agencies who have more than a ten percent decline in total written premium placed through Insurance Partners, as of the prior year end -- are not eligible to share in profit sharing or bonus commissions.*

*After all limited contingent calculations have been made each spring, a final calculation will be made to determine if Limited Agreement member agencies have all realized more income through this agreement than they would have but for this agreement. If a shortfall exists 50% of that shortfall will be paid to that member. To fund that shortfall reimbursement, 1/3<sup>rd</sup> of that amount will be paid by Nurture Network and the remaining two-thirds will be paid by all Insurance Partners members and limited agreement members on a pro rata basis of total paid contingent for that year. Short fall will be funded through paid profit-sharing only. Should there not be paid profit-sharing to cover the shortfall it will not be paid.*

## INSURANCE PARTNERS

# COMMISSION FLOW





# Insurance Partners Management Team

## **JAMES R. HOLM**

- Graduate of North Dakota State University in 1970 with a B.S. in Business Economics
- 1970-1976 - The Continental Insurance Companies Management Trainee Program, Field Representative, Special Agent, Senior Underwriter
- 1976-1977 - Aid Insurance Company, Senior Underwriter
- 1977-1979 - Northfield Insurance Company, Senior Underwriter
- 1979-1985 - Jolm H. Crowther, Inc., Manager of Bismarck Office, Regional Vice-President in charge of Bismarck, Billings, Des Moines, Sioux Falls, and Madison
- 1982 - Designated as Lloyd's of London Correspondent
- 1982-1985 - State Representative for NAPSLO
- 1985-2017 - Insurance Partners - President
- 2017-Present - Insurance Partners - CEO



# Insurance Partners Management Team

## **JAYNE HOLM**

- Graduate of North Dakota State University in 1973 with a Bachelor of Science Degree in Fashion Design and Merchandising.
- 1975-1978 - Brush Marketing, Secretary
- 1978-1979 - Anderson Construction, Purchasing Secretary
- 1988-Present - Insurance Partners, Administrative & Marketing

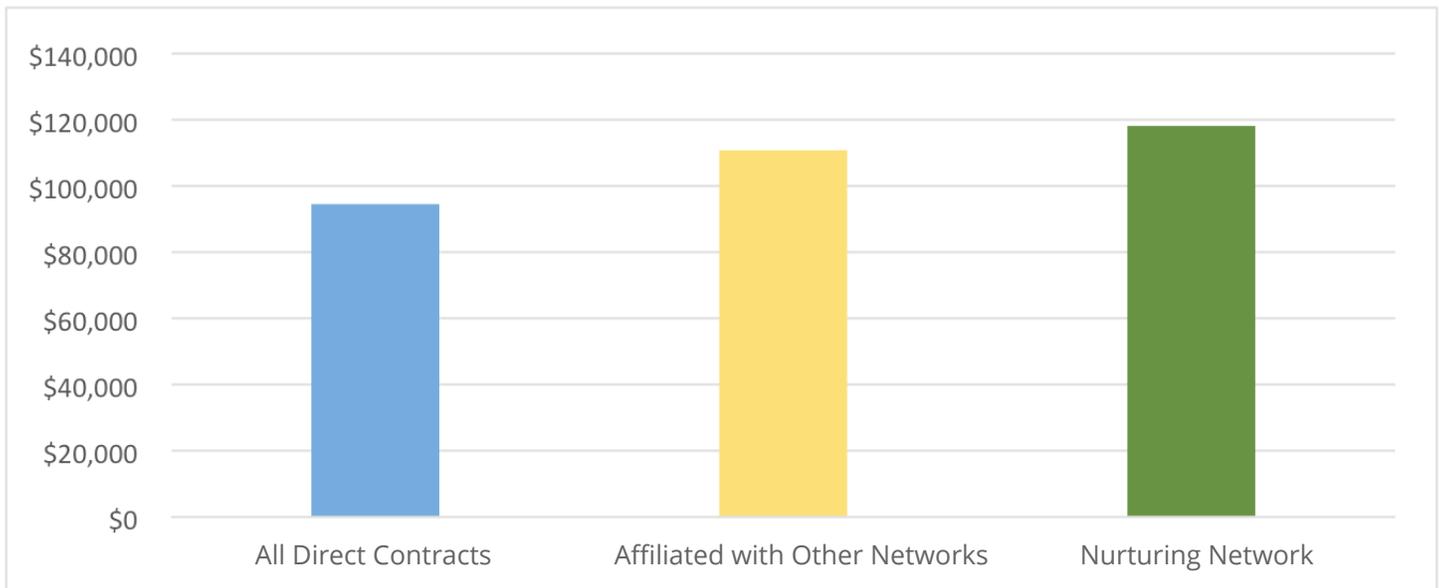
## **MOLLY GARRETT**

- Graduate of University of St. Thomas, St. Paul, MN with BA in Journalism & Advertising
- 1997-2000 - Cargill, Inc., Marketing Assistant, HR Direct Representative
- 2000-2002 - Javalynx Internet Coffeehouse, CEO, Co-Owner
- 2002-2006 - Target Stores, Salesfloor Team Lead
- 2006-2011 - Independent Furniture Refinisher and Sales
- 2011-Present - Insurance Partners, Agency Relationships Manager, Commercial Underwriter



# Revenue Comparisons

- Look Inside the numbers. Through YOUR membership in an aggregation, YOU will be able to place about 20% more business than agencies NOT affiliated with a network because YOU will have more competitive quotes and broader underwriting acceptance. Outside of a network, the average new agent would have \$93,750 in annual commission plus about \$750 in contingent commission after three years.
- Under a network, YOU would not only place more business, but YOU would earn higher commission rates because YOU'RE part of a much larger volume of business with the companies. Placing your business through the average network will increase YOUR total revenue by about 17%.



- Under Insurance Partners YOU'RE asked to place 22.5% of YOUR business through network contracts. YOU still are placing 77.5% of YOUR business through direct contracts and retaining 100% of that commission. Because YOU only share commissions on a small portion of YOUR business, YOU will make 25% more revenue by working through Insurance Partners.
- Once YOUR agency's premium reaches about \$500,000 in a given year, YOU will retain 100% of the up-front commission (Ask for details.)
- Joining a network will allow YOU to increase YOUR revenue by 17%, but making the wise decision to join Insurance Partners will allow that increase to be 25%.
- As YOU continue to grow, the value of Insurance Partners' augmentation and supplementation will allow YOU even larger profits as YOU become less reliant on our markets



# Look before You Leap

## **When starting a business be sure to have a firm exit strategy.**

Things change. According to the Small Business Administration about half of sole proprietorships last more than five years. Only a third last over ten years.

We have heard stories of insurance agents joining agency networks and being forced to drop out of the insurance industry entirely when they decide they need to quit. They seemingly discovered that they're embroiled so tightly by their contract with the aggregator that they have no real economic choice but to "sell" their book to the aggregator -- and quit the industry.

That is unfortunate. **Successful aggregation should be about facilitating an enhancement of choices.**

Over our three decades in business, Insurance Partners has had a number of agencies leave our network for a variety of reasons. Being a part of a network doesn't fit everyone's ideals, and circumstances change. No agents had to leave the industry, after they left Insurance Partners.

If you decide to leave Insurance Partners you can walk away with just a few days' notice. You own the business and have full rights to exercise the renewal information.

Should you decide to seek contracts with those companies that we provided access to under your agreement with us, you will need to compensate us for that business for only three years, per the contract. This has happened only a handful of times over the many years.

Should you ever want to leave us, you can. We will work very hard to make sure you don't feel that you have to make that decision.



# Intangible Value

It's readily apparent that membership in an agency group creates value through market access, increased commission scales, group purchasing, and more frequent and larger contingency commissions. What isn't so readily seen are the Intangibles:

**Perpetuation:** Interaction with other member agencies often has resulted in perpetuation agreements between agencies. In those rare situations where an agency principal is incapacitated without a perpetuation plan, we can provide assistance.

**Acquisition:** Not only will you receive help in finding possible acquisitions – you will receive help in finding funding.

**Consultation:** You will have access to some of the best insurance minds in our area to aid your business placement and agency management.

**Ongoing Training:** We bring in outstanding speakers to keep you current along with frequent updates through mailings and email. Our seminars recharge your minds while providing timely carrier and product updates.

**Group Info Exchange:** Our seminars are constructed to allow free exchange of ideas with other member agencies. Over the years, your peers can become an extended family.

**Adversarial Role:** You have people on your side who will work on your behalf if the need arises. We've seen it all over the last three decades.

**Excess and Surplus Lines Markets:** our experience and understanding of the excess and surplus lines market is far superior to our competitor's.

*“For the strength of the pack is the wolf,  
and the strength of the wolf is the pack.”*

*- Rudyard Kipling*

Questions?  
Call Jim

612-244-9173