

AGENT'S AGREEMENT

Under this Agreement, dated this ____ day of _____, 20 __,

_____, hereinafter called "**General Agent,**" appoints:

_____, hereinafter called "**Agent,**" who accepts the appointment as General Agent representative to obtain applications for insurance on behalf of insurance carriers to be specified by RISK insurance and reinsurance solutions, hereinafter called "RISK." The parties agree to the following terms and conditions:

1. In consideration for the services to be performed hereunder by Agent, RISK will pay to the Agent the percentage of first year and renewal premiums set out in the attached Schedule of Commissions as and when the Agent earns commissions for premiums paid by clients.
2. If any premium shall be refunded for any reason or cause, either before or after termination of this contract, the Agent shall repay to RISK, on demand, all commissions previously allowed on that premium.
3. If the commissions earned on insurance products made available by RISK are less than \$25.00, the commission shall be retained until the accumulated value is \$25.00. If at the end of any calendar year, the total commissions earned are less than \$25.00, it will be retained by RISK.
4. Commissions payable under the terms of this Agreement shall be fully vested for a period of ten years and paid as earned to the Agent. In the event of death, commissions earned on policies still in force will be paid to the Estate of the Agent or to any other party designated by the Agent.
5. General Agent will supervise Agent in selling insurance plans hereunder in accordance with information provided by RISK.
6. This Agreement is effective only when Agent is duly licensed as required by his/her State Insurance Department, and Agent will not knowingly violate any of the laws and regulations of said Department or any other applicable State Insurance Department. The General Agent will supervise Agent in such compliance.
7. All money received from applications shall be paid in trust by General Agent and delivered to RISK with applications at the earliest opportunity.
8. Agent shall not advertise, nor make any representations on behalf of RISK which are not approved by RISK in writing prior to use by Agent.
9. Agent has no authority to alter, modify, waive or change any of the terms, rates or conditions of the Policies or contracts. The Agent does not have binding authority and is required to abide by the underwriting rules of the underwriting company. The Agent agrees to indemnify and hold RISK harmless from all losses, expenses, damages and liabilities resulting from unauthorized acts by the Agent or its employees.
10. Agent agrees to protect any confidential information of the Company's customers that is accessible by the Agent. Confidential Information includes, but is not limited to any nonpublic personal information about RISK's customers or potential customers, regardless of whether it is personally identifiable or anonymous information.
11. Nothing contained in this Agreement shall be construed to create the relationship of employer/employee between RISK and Agent. Agent is an independent contractor. Agent has no authority to incur any debt in the name of RISK.
12. This Agreement may be terminated by RISK at any time upon written notice of such termination to the General Agent.

In witness whereof, the parties execute this Agreement as of the date first stated.

Agent Signature

Agent Name

Agency

Agent email

Agent cell Number

Agency Telephone number

Address

City & State

Zip

GENERAL AGENT SIGNATURE: _____ GA CODE #: _____

APPROVED BY: _____
RISK OFFICIAL

Date

**SCHEDULE OF COMMISSIONS
AGENT'S AGREEMENT**

RISK insurance and reinsurance solutions, agrees to pay the following percentage of commissions based on premiums received as they are earned:

Disability Income Plans	Year 1	Years 2-10
Platinum plans outside of MI, ND, FL, CO, NH, NY - Platinum eZ-Select or eZ-DI!® Platinum - Platinum Plus - Executive Platinum	30%	4%
All available Plans in MI, ND, FL, CO, NH Executive Silver Plans - in all states where it is available Executive Blue Plans - in all states where it is available	30%	3%

No commissions will be payable for policy or modal fees. No commissions will be payable for premiums waived.

 Licensed Agent Signature Name Date

 RISK official Name Date