

For P&C Insurance
Producers' Eyes Only

The SECRET TRUTH



What No One Tells You About Producer Compensation Models

To Own or Not to Own?

Here, we investigate the differences between a typical compensation package versus the lifestyle or entrepreneur model.

Based on the sample book of business, which one best fits your goals and life?

Sample Book of Business

20%

80%

New Business \$100,000

Renewal Business \$400,000

Total Book \$500,000

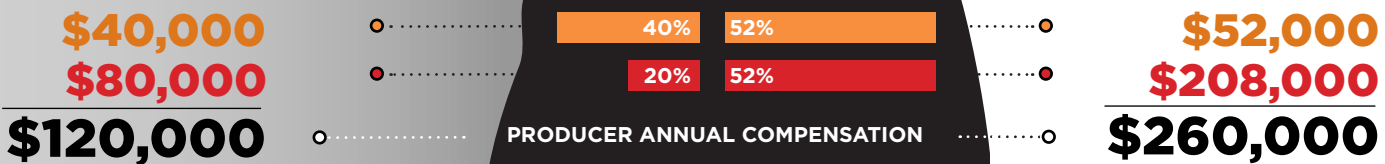
CORPORATE MODEL

Corporate model with safety of large organizational culture, but less freedom, no ownership, and tight noncompete.

ENTREPRENEUR MODEL

Entrepreneur model with freedom to determine your own level of success and financial destiny and ownership without a noncompete.

NEW POLICY VS. RENEWAL COMMISSIONS



PRODUCER ANNUAL COMPENSATION

WHAT EXPENSES ARE INCLUDED?

- Account Executive/Office Staff
- Accounting/Tech Support
- Computer Hardware
- CE Credits
- E&O
- Health Insurance
- Licensing
- Marketing
- Office Expenses/Utilities
- Office/Desk Space Rental
- Payroll Processing
- Training
- Car/Travel & Expenses
- Workers' Comp

WHAT CUSTOMER RETENTION TOOLS ARE AVAILABLE?

- Client Learning Management
- Claims Advocate Support
- Claims Software
- Fortune 500 Quality Tools

Total Annual Compensation



No influence, choice, or oversight over included expenses.



Total cost for those services that are not included is approximately \$30,000. Producer has complete control.

Total cost is approximately \$12,000

\$0

No Difference Annually

+\$0

No Ownership and No Stock @ Retirement

Corporate Model
\$120,000

OTHER IMPORTANT PACKAGE ELEMENTS

N	Equity Ownership Option	Y
N	Stockholder Option	Y
Y	Access to Markets	Y
N	High Producer Retention Rate	Y
Y	Commitment to Education	Y
N	Freedom to Leave/Move	Y
Y	Noncompete/Restrictions	N

\$218,000

Entrepreneur Model



\$98,000

More Annually

+\$1,000,000

Equity Ownership of Book & Company Stock @ Retirement

What Must Align Beyond the Dollars?

- Ownership/Corporate Values
 - Leadership Oversight Style
 - Leadership Transparency
 - Leadership Also Producers
 - Mentors - for You
 - Opportunities to Mentor
- Commitment to Team Health
 - Family Culture
 - Strong Community Involvement
 - Internal/Active Team Support
 - Technology Support

NOW THAT THE SECRET IS OUT, if you're an insurance industry producer and you'd like to learn more about how to be in control of your financial future, click here.