



Is an Insurance Network Right for You?

A Decision-Making Checklist for Independent Agents

2025



Checklist: What To Look for Before Joining a Network

Before joining any network, look beyond the promises and examine how the structure supports your vision, not just their value proposition.

Use this list to pressure-test how well a network aligns with your agency's goals. Each question highlights a specific advantage to confirm or a limitation to uncover.

1	<p>Does the network's alignment and ownership match what your agency is looking for?</p> <p>Not all networks are structured the same. Some are designed for startup agencies, while others cater to established firms. Ownership models vary with some backed by private equity, while others are member-owned. Understanding the network's structure and ownership helps ensure its priorities align with your agency's goals. Speak with current members to gain honest insights into their experiences.</p>	<input type="checkbox"/>
2	<p>Do the services provided align with your agency's needs?</p> <p>Matching services to your agency's stage of growth means you can receive meaningful support. Are you a newer agency that would benefit from a personal lines rater and marketing support? Or are you an established agency that prefers commercial lines quote-and-bind technology and direct access to carriers and underwriters?</p>	<input type="checkbox"/>
3	<p>Will you retain full control of your brand, staff, and decision-making?</p> <p>Retaining control over your agency's identity and operations is essential for maintaining independence. Review the agreement carefully as it will indicate whether you retain ownership of your book of business, control over client relationships, and full authority over staffing, operations, and branding. Ask whether you can choose your own agency management system (AMS) or if you must use one mandated by the network.</p>	<input type="checkbox"/>
4	<p>Does the network offer full transparency?</p> <p>Verify that the contract language matches what the network representative has told you. Request details on commission payments, profit-sharing calculations, and any member non-compete clauses. Clarify</p>	<input type="checkbox"/>

	whether you can work directly through the network or must go through another agency to gain access. This transparency can mean fair compensation and helps avoid unexpected restrictions or fees.	
5	Are you maximizing commissions and earning profit sharing? The financial model of a network helps you assess the true ROI of joining. Some networks promote low monthly fees but generate revenue through commission splits and limited profit-sharing payouts. Ask for a sample profit-sharing schedule and historical payout data. Understand your total cost and return on investment.	<input type="checkbox"/>
6	Do you have a peer community to exchange strategies and solutions with? Ask how members connect. What is the average size of member agencies, and how do they compare to yours? Are there structured forums, performance groups, or strategy sessions led by experienced agency owners? Strong communities foster growth through shared experience—not just shared access.	<input type="checkbox"/>
7	What happens if you want to leave the network? Knowing exit terms upfront protects your flexibility and future options. Review the agreement for termination notice requirements and any non-compete clauses. Look for exit fees, buyout provisions, and financial penalties. Also, check whether the network has the first right of refusal if you decide to sell your agency.	<input type="checkbox"/>

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