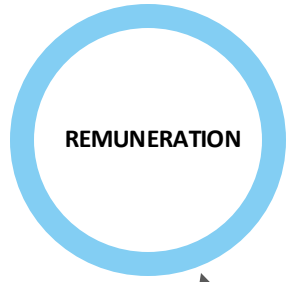


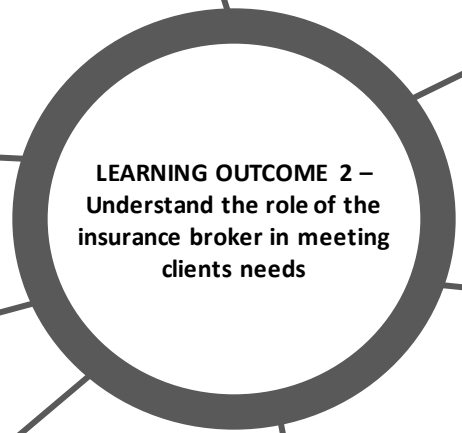
- ✓ The customer's demands and needs
- ✓ How the recommendation addresses these demands and needs
- ✓ The reasons for the recommendations



- ✓ Brokerage/commission
- ✓ Fee



*'The complete and final agreement of all terms between the insured and insurer by the time that they enter into the contract'*



- ✓ Proposal forms
- ✓ Insurer questionnaires
- ✓ Broker questionnaires
- ✓ Survey reports

- ✓ Regulatory information
- ✓ Terms of business agreements (TOBAs)
- ✓ Privacy notice
- ✓ Service level agreements (SLA)



- ✓ Do it right – first time
- ✓ Ask if you don't know
- ✓ Put it in writing



- ✓ Short complaints
- ✓ Complex complaints

