



Insurance Consulting Agreement

Transparent & California-Compliant (For clients who request our services but decide to purchase directly with a carrier or through another agent/broker)

Agency: Sylvia Oliverez, Consultant/Agent & Broker
 DBA: Be Well Insurance Solutions
 California Licensed Insurance Broker – License # 0B78529

Our Commitment to You: We love helping people find the right coverage. When you purchase a policy through us, the insurance company fully compensates us, so every quote, comparison, and consultation is 100% complimentary. However, when extensive time is invested in research, custom plan design, written recommendations, or ongoing guidance, and a prospective client chooses not to purchase a plan through us, the insurance companies provide no compensation. To fairly support our licensed professionals and continue serving the community, we must charge a modest professional fee only when prospective clients choose not to purchase a plan through us. We sincerely appreciate your understanding.

Services & Fees – Clearly Stated

Situation	Cost to You	What You Receive
You purchase a policy through us	\$0 – Completely complimentary	Unlimited quotes, full consultation, application assistance, and ongoing service
You request consultation but purchase directly with a carrier or through another agent/broker	\$250–\$350 per hour (billed in 15-minute increments, minimum 1 hour; rate depends on complexity and line of business)	In-depth needs analysis, custom plan comparisons, written recommendations, and unlimited questions

Estimated Hourly Fees for Specific Consulting (if no policy is placed through us) Our rates are aligned with California industry averages for licensed broker consulting services.

- **Individual/Family Plans (IFP) Consulting:** \$200/hour (average CA fee: \$150–\$250/hour)
- **Medicare Consulting:** \$250/hour (average CA fee: \$200–\$300/hour)



- **Business/Group Health Plans Consulting:** \$300–\$350/hour (covers employer-sponsored plans, compliance review, multiple carrier comparisons, and contribution strategies; average CA fee for business consulting: \$250–\$400/hour)
- **Property & Casualty (P&C) Consulting:** \$300/hour (includes home, auto, commercial lines, risk analysis, and multi-carrier quotes; average CA fee: \$250–\$350/hour)

These estimates assume 1–3 hours for a standard session depending on complexity; a detailed time estimate will be provided upfront.

Payment Terms (only if no policy is placed through us)

- Time is tracked precisely and an itemized invoice will be provided within 5 business days after our final meeting.
- Payment is due within 10 days of invoice date via check, ACH, or credit card.
- A \$75 late fee will apply after 30 days; unpaid balances may be sent to collections.
- Fees are fully refundable if you believe the services were not performed competently or honestly (per California Insurance Code § 1632).

Commission Disclosure If you do purchase through us, the insurance company (never you) pays us a commission. Detailed commission schedules for all lines of business (e.g., Individual/Family Plans, Life, Medicare, Group, P&C) are available upon request at no cost.

Duration This agreement is valid for 12 months from the date signed.

Your Rights Under California Law

- You will receive a separate, signed Broker Fee Agreement (if billable time occurs) and a detailed, itemized invoice.
- Any fee paid is fully refundable if the services were not performed (California Insurance Code § 1632).
- You may contact the California Department of Insurance at 800-927-HELP (4357) or www.insurance.ca.gov with questions or concerns.

Client Information & Agreement

Client Name: _____

Address: _____

Phone: _____

Email: _____



Signature: _____

Date: _____

Agency Representative: _____

Title: Licensed Insurance Broker

Date: _____

Once we receive this agreement signed by you, we will promptly countersign it and return a fully executed copy for your records. We sincerely appreciate the trust you have placed in us and look forward to assisting you.

*Note: Because many Part D carriers have recently eliminated broker commissions on stand-alone prescription drug plans, we are only able to offer these plans as a courtesy when they are packaged with a Medicare Supplement policy. We appreciate your understanding as we continue to serve our clients with care and integrity.