



Be Well Insurance Solutions

Sylvia Oliverez  
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Certified  
Insurance  
Agent

## 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](http://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.