LOA LOAstayAway.com

THE FREE TOOLKIT FOR LICENSED AGENTS

The LOA Escape Kit

Everything you need to see what your Licensed-Only-Agent contract is really costing you — and how to walk away clean.

WHAT'S INSIDE

1. The 7-Question Contract Audit
2. The LOA vs. Independent Worksheet
3. “What's My Book Really Worth?” Guide
4. The 30-Day Clean Transition Roadmap

The 7-Question Contract Audit

01

Check every box you can honestly answer “yes” to. The boxes you can't check are exactly where an LOA contract quietly takes your upside.

- [ ] **1. Do I own the policies I write?**
  If a client stays but I leave, do they come with me?
- [ ] **2. Are my renewals / residuals vested?**
  Do I keep getting paid on my book after my contract ends?
- [ ] **3. Am I earning full street-level commission?**
  Or is a chunk taken off the top before I ever see it?
- [ ] **4. Can I choose from multiple carriers?**
  Or am I limited to one company's product menu?
- [ ] **5. Am I free of a non-compete / non-solicit?**
  Could my contract stop me from serving my own clients later?
- [ ] **6. Can I build sellable equity?**
  Is my book an asset I could one day sell or pass on?
- [ ] **7. Do I control my own client data?**
  Do I have my own CRM — or does the agency hold it?

> 3+ blank boxes? You're likely in an LOA-style arrangement that limits your ownership. Every one of these can be a “yes” as a true independent.

LOA vs. Independent Worksheet

Fill in your own numbers. Even rough figures make the gap obvious.

Your numbers	LOA today	Independent
Policies you write per month		
Avg. commission you keep per policy		
Your monthly commission (row 1 x 2)		
Renewal income you'd keep if you left		
Do you own the book? (yes / no)		

Not sure what independent commission or renewal levels look like for your product line? That's exactly what a free 15-minute strategy call is for — we'll fill this in with real numbers together.

What's My Book Really Worth?

03

Your “book of business” is the clients and policies you've built. It's the most important asset in your career — and LOA contracts keep it out of your hands.

In insurance, a book is real, sellable property. Independent agents routinely value their books as a multiple of annual renewal (recurring) commissions.

Book value ≈ annual renewal commissions x a multiple

Renewals are the engine of your book's value — income that pays you every year and that you could one day sell.

The LOA catch

On an LOA contract, those renewals — and the book itself — belong to the agency. The most valuable thing you're building is worth zero to you the day you leave.

What ownership changes

As a true independent, the same work builds an asset that's yours: recurring income, growing equity, something you can sell or pass on.

The 30-Day Clean Transition Roadmap

04

Going independent doesn't mean burning bridges or dropping your income. Here's a calm, four-week path.

WEEK 1

Get clear

Read your contract closely (Tool 1). Note non-compete, ownership, and notice terms. Run your numbers with Tool 2.

WEEK 2

Line up your landing spot

Choose your independent path and start carrier appointments. Set up your own CRM so your client data lives with you.

WEEK 3

Prepare the switch

Get E&O, tech, and quoting tools ready. Map how you'll service clients and write new business. Give proper notice.

WEEK 4

Go independent

Start writing business that belongs to you — vested renewals and real equity, with a team behind you.

YOUR NEXT STEP

Let's run your real numbers

In a free, no-pressure 15-minute call, we'll put your actual figures side by side and answer any question about your contract.

Book your free call →

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