



MEMBERSHIP GUIDELINES

Please review the Membership Guidelines, per the NAILBA bylaws (*effective 06/2010*), to determine the appropriate membership category for your company.

If you are unsure about the most appropriate category for your organization, or have any questions regarding membership criteria, please contact NAILBA at (703) 383-3081 for clarification.

REGULAR MEMBERSHIP

To be accepted as a REGULAR member agency, an agency must satisfy the following qualifications.

1. The agency must be a duly licensed, independent brokerage agency.
2. The agency must derive its primary income from brokerage distribution.
3. An agency must maintain, in good standing, a direct reporting brokerage general agent's contract with at least three (3) brokerage carriers and place at least 12 new cases each year with each carrier.
4. The agency is not directly or indirectly owned or controlled by one or more insurance carrier, or by one or more subsidiary, affiliate or employee of one or more insurance carrier.
5. A Regular member agency's production is primarily derived from producers who are not directly controlled by that agency.
6. The agency is committed to promoting and advocating the independent brokerage system.

NEW QUALIFIED MEMBERSHIP

To be accepted as a QUALIFIED member agency, an agency must satisfy the following qualifications.

1. The agency must be a duly licensed, independent brokerage agency.
2. The agency must derive its primary income from brokerage distribution.
3. An agency must maintain, in good standing, a direct reporting brokerage general agent's contract with at least three (3) brokerage carriers and place at least 12 new cases each year with each carrier.
4. A Qualified member agency's production is primarily derived from producers who are not directly controlled by that agency or its parent company.
5. The agency is committed to promoting and advocating the independent brokerage system.

ASSOCIATE MEMBERSHIP

This category represents the independent agency which has "rolled up" their direct reporting contracts under a joint marketing master agreement. The firm holding the master agreements must be a Regular member agency (as outlined above) with all dues current. Should the Regular agency not renew their membership, the affected Associate Member agency must surrender its membership. Associate Member agencies must be clearly in the independent wholesale brokerage business, as determined by the Board of Directors.

PROVISIONAL MEMBER AGENCY

An agency that would otherwise qualify as a Regular Member agency, with the exception of the number of direct reporting contracts, may be a Provisional Member for a period of not more than two (2) consecutive years. A Provisional member agency shall have all of the rights and privileges of a Regular Member agency.

MEMBER EMERITUS

This category shall be for a retired principal from a NAILBA member agency. S/he shall be no longer involved in the day-to-day operations of the agency. S/he shall have no less than five (5) continuous years of NAILBA membership, in good standing, prior to retirement. Benefits of this membership type include registration to NAILBA annual meetings, the magazine *Perspectives*, the email newsletter *NAILBA Now*, and other NAILBA communications.

MARKETING GROUP MEMBERSHIP

A national marketing group whose membership is comprised primarily of Wholesale Brokerage General Agencies that work within the brokerage industry may qualify for NAILBA membership under the following conditions:

1. The marketing group must employ at least one (1) full-time staff person whose responsibilities focus solely on the management of that marketing group.
2. The marketing group must have no fewer than six (6) member agencies.
3. The marketing group must supply a list of its members to NAILBA along with the other required documentation necessary for consideration for NAILBA membership.
4. The marketing group should strongly encourage its members to also be NAILBA members. It should be willing to provide opportunities for NAILBA to explain and discuss the benefits of NAILBA membership to its members (at its annual meeting, or other gatherings of its membership).

A Marketing Group that is accepted for membership shall be entitled to the rights and privileges of a Regular Member EXCEPT for the right to vote on matters submitted to a vote of the members. The right to vote is reserved for individual member agencies.

National Association of Independent Life Brokerage Agencies

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