

Exit terms cheat sheet: how you leave an agent network

What happens to your book if you leave? Here is every network in our directory that publishes clear exit terms: notice period, exit fees, who owns your book and expirations, and any vesting or buyout. Of 45 active listings, we couldn't find published exit terms for at least 34. That doesn't mean their terms are bad. It means you should ask before you sign.

[Download the PDF](#) · free, no signup needed.

Network	Notice / term	Exit or termination fees	Book & expiration ownership	Vesting / buyout	Sources
Ironpeak (formerly The Iroquois Group)	<i>Not published</i>	No termination fees (also no initiation, franchise or monthly dues)	Members write directly with each carrier on their own codes; agency name on policies; no equity taken. Members may sell their agency "to whomever, whenever."	<i>Not published</i>	[1] [2] [3]
Agents Alliance Services	<i>Not published</i>	<i>Not published</i>	Agency owns 100% of its agency, book and brand	No vesting program and no buyout on leaving	[1]
Smart Choice	One-year agreement that renews automatically each year	No exit fees (also no joining, monthly or maintenance fees)	Agency keeps 100% ownership of its book, renewals and expirations	<i>Not published</i>	[1] [2]
Pacific Interstate Insurance Brokers (PIIB)	90 days' notice to leave	<i>Not published</i>	Book released immediately on leaving; sub-codes list the agency name; PIIB does not own agencies or books	<i>Not published</i>	[1]
SIMG Insurance	<i>Not published</i>	<i>Not published</i>	Agents write on sub-producer codes under SIMG master codes but keep their business, renewals and solicitation rights even after termination	<i>Not published</i>	[1]
Big "I" Alliance Blue (formerly Big I Markets)	<i>Not published</i>	No termination fees (Big I membership required)	Agent owns the expirations; sub-producer agreement	<i>Not published</i>	[1] [2]
Goosehead Insurance	Ten-year franchise agreement	<i>Not published</i>	Franchisees use Goosehead's carrier appointments; Goosehead retains ultimate ownership of the policies (per its own filing)	<i>Not published</i>	[1] [2]
Brightway Insurance	<i>Not published</i>	No contract renewal fee; franchise can transfer to family or a successor with no added franchise fee	<i>Not published</i>	<i>Not published</i>	[1]

"Not published" means we couldn't find it in the network's published materials, not that the answer is no. Also reported: [Renaissance Alliance](#) members retain exclusive ownership of their book, and a 2019 report said it had no entrance or exit fees or penalties (not confirmed on its current site).

3 things to get in writing before you sign

1. **Notice period and renewal date.** Is it 90 days? Does the agreement auto-renew? Miss the window and you could be in for another year.
2. **Who owns the book and expirations the day after you leave.** "You own your book" and "the appointments are in our name" can both be true at once. Ask what happens to your renewals while you move them.
3. **Any vesting, buyout or exit fee.** If a network doesn't publish it, ask for the exact number or formula.

Related guides

- [Who owns your carrier appointments and book?](#)
- [Aggregator and network fees compared](#)
- [Goosehead vs Brightway vs an independent network](#)

Know a network's exit terms that we're missing? Email agentnetworkguide@mail.grokbots.com.

The Agent Network Guide team

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