ROBINSON LEGACY
PARTNERS
PEOPLE | PROTECTION | POSSIBILITIES

REAL ESTATE
BUILDS WEALTH.
INSURANCE
PROTECTS IT.

2026 INDEPENDENT PRODUCER COMPENSATION STRUCTURE

1099 | COMMISSION CALCULATED ANNUALLY

Assumption: $1,200 Estimated Premium per Item

Monthly Items	Commission %	Est. Monthly Premium	Est. Monthly Commission	Est. Annualized Income
0	—	$0	$0	$0
1 – 10	10%	$1,200 – $12,000	$120 – $1,200	$1,440 – $14,400
11 – 20	12%	$13,200 – $24,000	$1,584 – $2,880	$19,008 – $34,560
21 – 30	14%	$25,200 – $36,000	$3,528 – $5,040	$42,336 – $60,480
31+	16%	$37,200+	$5,952+	$71,424+

HIGHER PRODUCTION EXAMPLES (AT 16% COMMISSION)

Monthly Items	Est. Monthly Premium	Est. Monthly Commission	Est. Annualized Income
50	$60,000	$9,600	$115,200
100	$120,000	$19,200	$230,400

All figures are estimates only, based on an assumed average premium of $1,200 per item. Actual earnings will vary based on actual issued premium.

HOW COMPENSATION WORKS

- Independent Producers are compensated 100% through commissions with no salary or guaranteed compensation.
- Monthly commission percentage is determined by total issued items for the month.
- Commissions are calculated on issued premium, not quoted or submitted premium.
- Income figures are estimates only based on an assumed average premium of $1,200 per item. Actual earnings will vary based on production and actual issued premium.

PRODUCER RESPONSIBILITY & CHARGEBACKS

- Independent Producers are responsible for all policies for the first 90 days from the effective date.
- If a policy cancels, is non-renewed, or is rewritten within the first 90 days, the commission will be charged back to the producer.
- After 90 days, the agency will assume the normal renewal and retention responsibility, subject to carrier terms.

More People. More Protection. A Stronger Tomorrow.

PRODUCTION & QUALITY STANDARDS

- There is no minimum monthly production requirement; however, increased production unlocks higher commission levels.
- Maintain all required insurance licenses and appointments.
- Maintain accurate and timely CRM documentation.
- Follow approved consent-based calling, texting, and communication practices.
- Maintain acceptable underwriting and business-quality standards.
- Follow all applicable agency, carrier, state, and regulatory requirements.

INSURANCE EXCLUSIVITY

- While affiliated with Robinson Legacy Partners as an Independent Producer, producers must maintain an exclusive insurance relationship with the agency.
- You may not represent, market, solicit, place, or sell insurance business through another insurance agency or carrier unless expressly authorized in writing by Robinson Legacy Partners.
- This exclusivity applies to your insurance activities only and does not prevent you from continuing to operate your real estate business or other non-competing business activities.

RLP RESOURCES & SUPPORT

- Access to RLP-approved training, technology, CRM systems, marketing resources, lead opportunities, team contests, agency events, office collaboration, and other resources.
- Access to agency-provided leads and resources is contingent upon maintaining appropriate licensing, compliance, documentation, underwriting quality, and professional standards.
- Independent Producers are responsible for their own taxes, licensing, insurance, and business expenses unless otherwise agreed to in writing.

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