

Controlled Business REVISED

Applications are considered controlled business when they are written on an agent themselves, their immediate family, or when the agent is the Payer on the policy. We do not advance the agent on controlled business and no Production credit is given either. However, the business will pay commissions as earned.

Here is a simple definition of who is considered controlled business that can also be found on the Agency Resource Center under the Policy Issue tab:

- **Agent***
- **mother or step mother**
- **father or step father**
- **brother or step brother**
- **sister or step sister**
- **spouse**
- **child**
- **an application where the agent is the Payer on the policy**
- **an application written by an agent on another agents family member which falls under the controlled business definition.**
- **an application that is submitted where the agent is a signer on the account being drafted.**

*Agent is defined as anyone in the agent pipeline who has committed to contracting with the company.

The following will no longer be considered as controlled business: mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparent, aunt, uncle, and cousin.

You are responsible for marking controlled business so that it is easily distinguished. At the top of every controlled business application, please mark "Controlled Business". If sending paper applications, the transmittal has a blank for the listing of controlled business. Please mark this as well.

For EAPP business, a comment in the notes section that this is controlled business and an email to PI referencing the policy number.

Save yourself confusion down the road by keeping these definitions handy and marking your controlled business.

I HAVE READ AND UNDERSTAND THE COMPANY'S GUIDELINES FOR THE SALE OF CONTROLLED BUSINESS.

Agents signature

Dated