

PERMANENT GENERAL COMPANIES Agency Application Checklist and Fax Cover Page

ency Name:
one Number:
ency Contact:
Application Checklist
ructions: Please complete the required forms according to the application checklist below.
Agency Application For multiple locations, please complete an Additional Location form for each location and list them below
Agency Agreement
Copy Of Current Dec Page For Errors And Omissions Coverage
Copy Of Current Licenses For Each Producer
Appropriate Documentation for YES Answers When Required
Agency Authorization For Electronic Funds Transfer Form For multiple locations with different accounts, complete a form for each location.
Voided check for <u>Each</u> Agency EFT Form
Completed and Signed W9

Important Note:

Applications will NOT be processed if any of the forms are missing or incomplete.

Using this checklist as a cover page, fax all information to either of the of the numbers below

FAX COMPLETED FORMS TO 866-946-5399 OR EMAIL TO licensing@thegeneral.com



AGENCY APPLICATION

Business Er	ntity Name:						
Trade name	e:						
Status:	Corporation	LLC	Sole	Proprietorship	Partnership	Individual	
Date Agenc	y Established:			FE	≣IN:		
Business Te	elephone:			Fax	Number:		
Physical Ad	dress (No P.O. Bo	oxes):					
						Zip Code:	
	bsite Address:						
List Addition	nal Office Location	ı <u>s</u> : (List Addi	tional On <i>i</i>	A Separate Shee	t)		
Aganay Nam	e Address		City	Ctata	Zip	Phone / Fax	
Agency Nam	e Address		City	State	Ζιρ	Priorie / Pax	
Agency Nam	e Address	;	City	State	Zip	Phone / Fax	
VOLUME I	INFORMATION:	(Attach Loss F	Ratio Info, If	Available)			
	/Written Premium:	\$			3 Auto Apps-Mo:		
Total Non-Sta	andard Auto:	\$		Total NB Non-Std Apps-Mo:			
App. Commit	tment (per mo):	#		Projected Written Premium w/ PGC:			
· · · · · · · · · · · · · · · · · · ·	NOAM					T . IW D	
	op Five NSA Marke	ets)	<u>Y</u> :	ear Appointed	Monthly Apps.	Total Written Premium	
_							
_							
_							
·	ndard Auto Markets						
2.							

Ε	RO INFORMATION: (Please Attach Copy Of Current Dec Page)		
Со	mpany: Limits: Expires:		
GI	ENERAL INFORMATION:		
Ag	ency Management System: IVANS Download? Yes No If Yes Name: IVANS Download? Yes No Il your agency sell Motor Club policies? Yes No Are you licensed with NSD? Yes No		
O	WNER/OFFICER INFORMATION: (List Additional On A Separate Sheet)		
<u>Ov</u>	vner/Officer Name: Title:		
SS	N: DOB: Spouse's Name:		
Но	me Address: Home Phone Number:		
Cit	y: State: Zip Code: County:		
P&	C License Number (if applicable): Expiration Date:		
1.	Has the business entity or any owner, partner, officer, director or employee ever been convicted of, or is the business entity or any owner, partner, officer, director or employee currently charged with, committing a crime, whether or not adjudication was withheld? "Crime" includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations and juvenile offenses. "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or no contest, or having been given probation, a suspended sentence or a fine.	Yes	No
2.	Has the business entity or any owner, partner, officer, director or employee ever been involved in an administrative proceeding regarding any professional or occupational license? "Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license. "Involved" also means having a license application denied or withdrawing an application to avoid a denial. You may EXCLUDE license terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.	Yes	No
3.	Has any demand been made or judgment rendered against the business entity or any owner, partner, officer, director or employee for overdue monies by an insurer, insured or producer, or ever been subject to a bankruptcy proceeding?	Yes	No
4.	Has the business entity or any owner, partner, officer or director ever been notified by any jurisdiction of any delinquent tax obligation that is not the subject of a repayment agreement?	Yes	No
	If you answer yes, identify the jurisdiction(s):		
5.	Is the business entity or any owner, partner, officer, director or employee a party to, or has it or any of them ever been found liable in any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation, or breach of fiduciary duty?	Yes	No
6.	Has the business entity or any owner, partner, officer, director or employee ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?	Yes	No
_	If you answered yes to any of the above questions please explain		

WARRANTY AND SIGNATURE:

NOTICE TO AGENCY OF INVESTIGATION UNDER THE FAIR CREDIT REPORTING ACT

The Agency authorizes all workers' compensation boards, industrial accident boards, corporations, companies, credit agencies, educational institutions, persons, law enforcement agencies, former or current employers and military services to release all written and verbal information to any reporting agency selected by Permanent General. The Agency and the Principal/Owner noted below releases them from any liability and responsibility for doing so. The Agency also authorizes Permanent General to procure a consumer/credit report for the purpose of reviewing and determining the Agency's worthiness in being appointed and/or licensed as a Permanent General agency. The Agency understands that it may contain information about the Agency's background and reputation. This authorization, in original or copy form, shall be valid for this and any future reports or updates that may be requested.

The Agency hereby verifies the foregoing answers and statements and declares that they were made under the penalties of perjury. The Agency authorizes Permanent General to release, for the purpose of processing the agency's application for license/appointment, any information obtained to any Permanent General Companies affiliate or to the principal of the Agency recommending the Agency's appointment to Permanent General. The Agency understands and agrees that any misrepresentation of fact, whenever discovered, will be the basis for termination for cause of any such appointment. The Agency agrees to immediately notify your office of any material changes in the above information.

(Agency Principal/Owner Signature)	Date	
(Agency Principal/Owner Signature)	Date	
APPROVED:		
Agency Sales Representative		



Individual Agent Information Form - Copies of Current Licenses Must Be Attached

Each producer, officer, principal, or member involved in the solicitation, negotiation, or sale of business on behalf of Permanent General Companies must fill out an Individual Agent Information Form

Full L	Legal Name of Agent To Be Appointed:				
Maid	en or Former Name(s), If Applicable:				
N	Male Female Place Of Birth:	Date 0	Of Birth:	Marital Status:	
Empl	loyer:	_ Social	Security Number:		
Agen	nt Position:	_ DOI Li	cense Number:		
E-Ma	ail Address:	_ Licens	e Expiration Date:		
Fax I	Number:	_ Busine	ess Number:		
List y	our place(s) of residence for past five years	s (leave no gaps), if nec	essary attach additior	nal sheet:	
Addr	ess:	City:	State:	Zip Code:	
Addr	ess:	City:	State:	Zip Code:	
Maili	ng Address (If different):				
		Background Informa	ation		
1.	Have you filed for, or been discharged from with a filing or discharge date, whichever it			t for the benefit of credito Yes	rs No
2.	Do you have delinquent unpaid debts inclusively support payments or alimony payments, e			anding civil judgments, c Yes	hild No
3.	Have you been convicted, plead guilty, or trust, within the last five years?	plead no contest to any	misdemeanor involvi	ng dishonesty or breach o Yes	of No
4.	Have you ever been convicted, plead guilt	ty, or plead no contest to	any felony?	Yes	No
5.	Has your insurance license ever been reverse penalized, sanctioned, or subject to any or regulatory organization as a result of your banking, or real estate?	ther disciplinary action b	y a state or federal re	gulatory agency or self-	No
6.	Are you now the subject of any complaint, the previous questions?	, investigation, or procee	eding that could result	in a YES answer to any Yes	of No

* If you have answered YES to any question, provide complete details and appropriate documents such as official court records.

List your insurance and/or employment history for the past five years. If during the past five years you were self-employed in an industry other than insurance, provide company name, address, and daytime phone number and contact person for <u>four</u> long-term customers and/or vendors and your commercial landlord.

Company Name:			From: (mo/yr)	To: (mo/yr)
Address:		City:	State:	Zip Code:
Job Title:	S	upervisor/Manage	er:	
May we contact your employer?	Yes	No		
Company Name:			From: (mo/yr)	To: (mo/yr)
Address:		City:	State:	Zip Code:
Job Title:	S	upervisor/Manago	er:	
May we contact your employer?	Yes	No		
If necessary, list any additional employ	yment history	on a separate sh	eet.	
Notice to Ag	ent of Inves	stigation Repor	Under Fair Credit Re	porting Act
I authorize all corporations, companies employers to release all written and verelease them from any liability and resconsumer/credit/criminal background rworthiness in being appointed, license stand-alone consumer notification that appointment. This authorization, in oribe requested, the extent allowed by la	erbal informat ponsibility for report ("Consider or contracted a Consumer iginal or copy w.	tion about me to a doing so. I also umer Report") Fo ed ("appointment" Report will be re form, shall be va	any reporting agency selection authorize Permanent George the purpose of reviewing as a Permanent Gener quested and used for the lid for this and any future	ected Permanent General. I eneral to procure a eg and determining my cal agent. I have been given a e purpose of evaluating me for e reports or updates that may
processing my application for appointre the principal of the agency recomment that any misrepresentation of fact, who appointment. I herby certify that I have participating in the business of insurance.	ment, any info ding my appo enever discov e never been	ormation obtained intment with Perr vered, will be the l	to any Permanent Gene nanent General Compan pasis for the termination	ral Companies affiliate or to ies. I understand and agree for cause of any such
I agree to immediately notify Permane	nt General of	any material cha	nges in the above inform	nation.
Agent Signature			Date	



Agency Trust/Sweep Account EFT Authorization Agreement

New Trust/Sweep Account Implementation

1234567891

Change Trust/Sweep	Account		Fax to: 866-94 Email to: <u>licen</u>		neral.com
Agent #		Email:			
Phone #					
Agency Name:					
Address:					
- Bank Name:				<u> </u>	
Bank City / State:					
Bank Routing #:					
Bank Account #:					
into and withdrawals from the instructions. Permanent Geagainst any liability that may by written agreement of the Agreement between Agent Authorized Signature:	eneral Companies, I y arise against it on parties and will aut And Permanent Ge	nc. or its affiliates herb account of this author omatically terminate to	oy agree to indemni ization. This agree velve months after t	fy the bank na ment may teri	amed above minate at any time
Title:					
Date:					
	COP\	OF CHECK RE	QUIRED		
Your Insurance Co	ompany			0000]
Anywhere you wis Money Making Cit	sh		Date		
Pay to The order of	ACE VOID	ED CHECK HI	DOLLARS		
Your Bank Address Any City USA			DOLLARS		

1234567:

0000



Agency Commission Direct Deposit Account EFT Authorization Agreement

New Commission Account Implementation

Change Commission Account

Fax to: 866-946-5399 or

Email to: licensing@thegeneral.com

Agent #		Email:		
Phone #		Fax #:		
Agency Name:				
Address:				
Bank Name:				
Bank City / State	e:			
Bank Routing #				
Bank Account #	:			
into and withdraw instructions. Perr against any liabili by written agreem	als from the above bank ac nanent General Companie ty that may arise against it nent of the parties and will a en Agent And Permanent	nent General Companies, Inc. account. I further authorize the es, Inc. or its affiliates herby ag on account of this authorizati automatically terminate twelve General Companies, Inc.	e above bank to ac gree to indemnify th on. This agreemen e months after the	cept and honor such ne bank named above nt may terminate at any tim
_	ature			
Title: Date:				
	CO	PY OF CHECK REQL	JIRED	
A N F T	our Insurance Company snywhere you wish doney Making City USA ray to he order of	ODED CHECK H	Date	0000
	- 123/156780 -	-1234567-	0000	



UNDER THE FAIR CREDIT REPORTING ACT

This is to inform you that a consumer report or an investigative consumer report may be obtained from a Consumer Reporting Agency for the purposes of reviewing and determining your worthiness in being approved and/or licensed as a Permanent General Agent.

This report may contain information bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living from public record sources or through personal interviews with your neighbors, friends or associates. You will receive a copy of whatever credit report we obtain before we take any adverse action against you. You may also have a right to request additional disclosures regarding the nature and scope of the investigation.

PAYMENT CARD INDUSTRY STANDARDS (PCI)

The Agency will abide by Permanent General's policies regarding the protection of the Cardholder Data:

- Shred, incinerate, or pulp hardcopy materials that contain cardholder data so that it cannot be reconstructed.
- For any cardholder data on electronic media, the data should be rendered unrecoverable so that it cannot be reconstructed.

THIS CONSUMER NOTIFICATION IS TO BE RETAINED BY THE APPLICANT

Form W-9
(Rev. October 2007)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give form to the requester. Do not send to the IRS.

2	Name (as shown on your income tax return)							
on page	Business name, if different from above							
Print or type Specific Instructions	Check appropriate box: ☐ Individual/Sole proprietor ☐ Corporation ☐ Partnership ☐ Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=p Other (see instructions) ◆		Exempt payee					
Print ic Inst	Address (number, street, and apt. or suite no.)	Requester's	name and ac	ddress (optional)				
Specif	City, state, and ZIP code							
See	List account number(s) here (optional)							
Par	Taxpayer Identification Number (TIN)							
back alien	r your TIN in the appropriate box. The TIN provided must match the name given on Line 1 up withholding. For individuals, this is your social security number (SSN). However, for a r, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entemployer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i>	esident ities, it is	Social secur	ity number				
Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter. Employer identification number								
	Certification			•				
Unde	er penalties of perjury, I certify that:							
1. T	he number shown on this form is my correct taxpayer identification number (or I am waiting	ng for a numb	per to be iss	ued to me), and				
	am not subject to backup withholding because: (a) I am exempt from backup withholding							

- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- 3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here Signature of U.S. person ♦ Date ♦

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- 1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
 - 2. Certify that you are not subject to backup withholding, or
- 3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States.
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

• The U.S. owner of a disregarded entity and not the entity,

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- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

- 1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
 - 2. The treaty article addressing the income.
- 3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
- 4. The type and amount of income that qualifies for the exemption from tax.
- 5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

- 1. You do not furnish your TIN to the requester,
- 2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
- 3. The IRS tells the requester that you furnished an incorrect ${\sf TIN},$

- 4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
- 5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see Special rules for partnerships on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). Check the "Limited liability company" box only and enter the appropriate code for the tax classification ("D" for disregarded entity, "C" for corporation, "P" for partnership) in the space provided.

For a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line.

For an LLC classified as a partnership or a corporation, enter the LLC's name on the "Name" line and any business, trade, or DBA name on the "Business name" line.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt payee" box in the line following the business name, sign and date the form.

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Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

- 1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).
- 2. The United States or any of its agencies or instrumentalities,
- 3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
- 4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
- 5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

- 6. A corporation,
- 7. A foreign central bank of issue,
- 8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
- 9. A futures commission merchant registered with the Commodity Futures Trading Commission,
 - 10. A real estate investment trust,
- 11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
- 12. A common trust fund operated by a bank under section 584(a),
 - 13. A financial institution,
- 14. A middleman known in the investment community as a nominee or custodian, or
- 15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for	THEN the payment is exempt for		
Interest and dividend payments	All exempt payees except for 9		
Broker transactions	Exempt payees 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker		
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5		
Payments over \$600 required to be reported and direct sales over \$5,000 1	Generally, exempt payees 1 through 7		

See Form 1099-MISC, Miscellaneous Income, and its instructions.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt payees, see *Exempt Payee* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.
- 2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

²However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a federal executive agency.

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- **3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
- **4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
- 5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

	For this type of account:	Give name and SSN of:
	Individual Two or more individuals (joint account)	The individual The actual owner of the account or, if combined funds, the first individual on the account '
3.	Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4.	a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee 1
	b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5.	Sole proprietorship or disregarded entity owned by an individual	The owner ³
	For this type of account:	Give name and EIN of:
6.	Disregarded entity not owned by an individual	The owner
		The owner Legal entity ⁴
7.	individual	,
7. 8.	individual A valid trust, estate, or pension trust Corporate or LLC electing	Legal entity ⁴
7. 8. 9.	individual A valid trust, estate, or pension trust Corporate or LLC electing corporate status on Form 8832 Association, club, religious, charitable, educational, or other	Legal entity ⁴ The corporation
7. 8. 9.	individual A valid trust, estate, or pension trust Corporate or LLC electing corporate status on Form 8832 Association, club, religious, charitable, educational, or other tax-exempt organization	Legal entity ¹ The corporation The organization

List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- · Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS personal property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: *spam@uce.gov* or contact them at *www.consumer.gov/idtheft* or 1-877-IDTHEFT(438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

²Circle the minor's name and furnish the minor's SSN.

³You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.



NOTICE UNDER THE FAIR CREDIT REPORTING ACT

This is to inform you that a consumer report or an investigative consumer report may be obtained from a Consumer Reporting Agency for the purposes of reviewing and determining your worthiness in being approved and/or licensed as a Permanent General Agent.

This report may contain information bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living from public record sources or through personal interviews with your neighbors, friends or associates. You will receive a copy of whatever credit report we obtain before we take any adverse action against you. You may also have a right to request additional disclosures regarding the nature and scope of the investigation.

PAYMENT CARD INDUSTRY STANDARDS (PCI)

Every Permanent General Agent or Agency agrees to abide by Permanent General's policies regarding the protection of the credit cardholder data. These include, but are not limited to the Agent's or Agency's duty to:

- Shred, incinerate, or pulp hardcopy materials that contain cardholder data so that it cannot be reconstructed.
- For any cardholder data on electronic media, render the data unrecoverable so that it cannot be reconstructed.

THESE NOTIFICATIONS MUST BE RETAINED BY THE AGENT OR AGENCY



AGENCY AGREEMENT

This Agency Agreement (hereinafter, this "Agreement") is made and entered into as of the Effective Date by and between (hereinafter, "Agent") and one or more of the following companies, but at all times only with respect to those state(s) or territories, if any, in which, (i) such company currently holds a certificate of authority to do business, (ii) such company currently appoints independent agents, and (iii) Agent is currently licensed and appointed by such company:

Permanent General Assurance Corporation
Permanent General Assurance Corporation of Ohio
The General Automobile Insurance Company, Inc.

(each hereinafter referred to as a "Company" or collectively as "the Companies"). Each Company shall be a party to this Agreement only during such time or times when all of the conditions specified in (i), (ii), and (iii) above apply to such Company. If, during the term of this Agreement, all of the conditions specified in (i), (ii), and (iii) above cease to apply to a Company, such Company shall retain the rights and benefits provided to it under this Agreement with respect to the time or times during which all such conditions applied to it.

In consideration of the mutual promises and covenants contained in this Agreement, and in consideration of such other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by the parties, the parties hereby agree as follows:

- AUTHORITY OF AGENT. The Agent (whether an individual or a properly formed, qualified, and authorized business entity) is an
 independent contractor of, and not an employee of, each Company. Subject to the requirements imposed by law, the terms and
 conditions of this Agreement, and each Company's underwriting rules and regulations, Agent, if duly licensed and appointed by a
 Company in a state or territory, is authorized to act as an independent insurance agent of such Company in that state or territory to:
 - A. Solicit and receive applications, provide quotes based upon such Company's rates, bind coverage, and collect, receive, and receipt premiums for insurance products.
 - B. Provide all usual and customary services of an insurance agent on all insurance contracts placed by the Agent with such Company.
 - C. Agent shall have no authority to:
 - Bind any Company (a) based on information Agent knows or has reason to know is false, (b) with an effective date prior to
 the date Agent receives the request and required down payment for such coverage, (c) on any class of risk or type of
 business not permitted under such Company's underwriting rules and regulations, or (d) for a period in excess of three (3)
 business days from the time the application is taken.
 - Make, vary, add to, or in any way alter the provisions of any Company policy, or waive any of any Company's rights thereunder without such Company's prior written consent.
 - Delegate or assign any of Agent's authority under this Agreement to any third party without the prior express written consent of the Companies.
 - Solicit or receive applications for, provide quotes for, bind coverage, or provide any other services in connection with any Company's insurance products in any state or territory in which Agent is not properly licensed and appointed by such Company.
 - Use any Company's name, trademarks, logos, slogans, copyrighted material, or other property in any printed, electronic, audio, or other medium without such Company's prior written consent.
 - D. By written notice specifying the effective date, a Company or the Companies may expand, restrict, or modify all or any part of Agent's authority under this Agreement. Agent shall have no authority to represent or act on behalf of any Company except as expressly provided in this Agreement.
- II. DUTIES OF AGENT. The Agent agrees to:
 - A. Comply with all applicable laws, to include being properly licensed in any state, territory, county, or municipality in which Agent represents a Company.
 - B. Comply with each Company's underwriting rules, regulations and rate manuals. Agent understands and agrees that any Company may change its underwriting rules and regulations at any time and further agrees to comply with any such change as of the effective date thereof.
 - C. Keep true and accurate records and accounts of all business transacted on behalf of each Company Agent also agrees to physically maintain such records for at least the minimum time required by any applicable laws and regulations (including without limitation, tax, labor and employment, corporation, and insurance laws) and, if no longer legal requirement exists, for a period of 7 years (unless another period of time is specified by written notice by a Company). Agent further agrees to forward all applications, renewals, endorsements, and payments to e a c h Company to which they apply, or such Company's designee, in the manner specified by that Company, including but not limited to electronic transmission.

- D. Maintain in force an agent's policy of errors and omissions insurance with an aggregate limit of liability of not less than \$500,000 insuring Agent and Agent's employees. Agent shall maintain such insurance at its sole cost and expense and shall furnish evidence of such insurance to the Companies at the inception of this Agreement, and annually thereafter until such time as all obligations under this Agreement have been satisfied. The Companies may, at their option, require a complete copy of the policy. In the event of a lapse of insurance, policy cancellation, increase in deductible, change in carrier or claim asserted, Agent shall provide immediate written notice to the Companies.
- E. Pay Agent's operating expenses including, but not limited to, license fees and taxes.
- F. Instruct policyholders to immediately report all claims or losses directly to the appropriate Company, and to refer all inquiries or information received by Agent regarding a claim or loss to the appropriate Company.
- G. Grant each Company for which Agent has, at any time during the term of this Agreement, performed duties under this Agreement access to Agent's facilities for the purpose of inspecting records and accounts and provide reasonable assistance to any such Company during such inspections.
- H. Provide each Company for which Agent has, at any time during the term of this Agreement, performed duties under this Agreement, or such Company's designee, any and all information in Agent's possession or control pertaining to the subject matter of this Agreement, including but not limited to all or part of any file maintained by Agent with regard to any insurance policy issued by any such Company that was placed by Agent.
- At the request of any Company, fully cooperate with such Company in resolving any insurance department complaint or other regulatory action concerning any insurance policy issued by the Company that was placed by Agent.
- J. Comply with the Companies' policies regarding the protection of credit cardholder data.

Agent shall not accept any brokered business from any other agent, broker, brokerage, producer, subproducer, or other third party. Agent shall not delegate or assign any of Agent's duties under this Agreement to any third party without the prior express written consent of the Companies.

III. ACCOUNT RELATIONSHIP BETWEEN AGENT AND A COMPANY

- A. Agent is responsible for collecting any premium payments required under each Company's underwriting rules and regulations.

 Any premium payment so received must be remitted as soon as is practicable to such Company, and no commission may be withheld by Agent.
- B. All funds received by Agent as premium payments for insurance written under this Agreement are received in trust for the sole and exclusive benefit of the Company to which they belong. Agent shall immediately forward or transmit all premiums to such Company, or its designee, in the manner specified by that Company including, but not limited to, electronic transmission.
- C. Each Company shall be responsible for billing and collecting installment and renewal premiums.
- D. If this Agreement is terminated for any reason, each Company will continue to bill, process, and renew business issued pursuant to this Agreement following such termination.

IV. COMMISSIONS.

- A. Each Company will pay as full compensation for all services rendered under this Agreement commissions as specified in the schedule of commissions, attached to and made part of this Agreement as Schedule A. The Companies are listed with their commission schedules in Schedule A, and each Company reserves the right to discontinue any product line listed in Schedule A without notice. Agent has no authority to, and shall not, obligate any Company to pay commissions or other compensation to any third party. Agent is solely responsible for compensating Agent's employees.
- B. By written notice specifying the effective date, any Company may change its schedule of commissions.
- C. Commissions on policies written by Agent for a Company shall be paid by such Company within twenty (20) days after the end of the month in which such policies were received and recorded by that Company. Agent shall not be entitled to a commission on a policy unless the completed application and initial premium payment due for the policy has been received by the Company. In the event that such business is cancelled during the policy term, regardless of reason, the Company will advise Agent of the amount of the unearned commission. Agent shall remit the unearned commission to such Company within twenty (20) days of the receipt of such notice.
- Each Company shall have the right to offset any sums due it from Agent from any sums due Agent from that Company. This right shall survive the termination of this Agreement.

V. TERMINATION OR SUSPENSION.

- A. Termination for Cause. This Agreement shall terminate for cause immediately upon the occurrence of any of the following events:
 - 1. Any public authority revokes, cancels or declines to renew the Agent's license or certificate of authority.
 - The sale or transfer of Agent's business, or the sale or transfer of over 50% of Agent's assets, or Agent's merger or consolidation with another firm, unless this Agreement is assigned as provided in subparagraph a. below.
 - a. Agent agrees to give advance written notice to the Companies of any sale or transfer of the Agent's business, or any part thereof, or of its consolidation with a successor firm. The Companies may, at their option, (i) assign this Agreement to the successor, (ii) enter into a new Agreement with the successor, or (iii) terminate this Agreement.

- b. If Agent directly or indirectly sells all or any portion of its Company-related expirations, data or files to any person or entity which any affected Company in its sole discretion deems to be a competitor of that Company, such Company may, at its option, directly solicit any or all of its past or present policyholders, for any and all purposes, free of any claim of the Agent or the Agent's successor or assignee.
- 3. Agent ceases doing business as an insurance producer.
- 4. Agent becomes insolvent or a petition in bankruptcy is filed by or on behalf of Agent.
- 5. Agent engages in fraudulent conduct.
- 6. Agent is delinquent or in default as described in paragraph V.C. below and such delinquency or default continues for more than thirty (30) days after written notice thereof.

In the event that this Agreement terminates for cause pursuant to this paragraph V.A., Agent forfeits any and all current or future rights to commission, income, policy renewals, policy expirations, customer information, or other data or information generated or maintained by the Agent in connection with the sale of insurance under this Agreement. Agent further agrees that any Company for which Agent has, at any time during the term of this Agreement, performed duties under this Agreement, may take immediate possession of all of the above property or information, which property, records and information may be retained or transferred by that Company at its option.

In the event this Agreement is terminated for cause due to the Agent's default or delinquency under this Agreement, each affected Company shall apply the proceeds from the sale or service of renewals or expirations first to any expenses incurred by it in connection with such sale or service, and then to any indebtedness owed by Agent to such Company. If the proceeds are insufficient to discharge in full the Agent's indebtedness to such Company, Agent shall remain liable for the balance of such indebtedness and Agent shall be liable for additional damages which include, but are not limited to, attorneys' fees and prejudgment interest at the maximum legal rate per annum form the date of default. Any sums obtained by such Company in excess of Agent's indebtedness to it shall be returned to the Agent provided that such sums are obtained by the Company within twelve (12) months after the termination of this Agreement.

- B. Termination without Cause. The Companies or Agent may terminate this Agreement without cause by giving the other at least 30 days prior written notice of termination. This Agreement shall also automatically terminate without cause in the event that Agent ceases to maintain a license in at least one of the states or territories to which this Agreement applies. In the event that this Agreement is terminated without cause pursuant to this paragraph V.B.:
 - 1. Each Company shall service, or arrange for the servicing of any of its unexpired insurance policies placed by Agent.
 - Each Company shall, at the Agent's request, provide the Agent with a complete list of existing policies placed by the Agent with that Company, including expiration dates.
 - Agent's authority to write or bind any new or renewal policies on behalf of the Companies shall cease immediately upon
 receipt of the notice of termination. Agent shall continue to have authority to service and bind endorsements on existing
 policies.
 - 4. Agent retains any and all current or future rights to commissions, policy expirations, and customer information or other data generated and maintained by Agent in connection with the sale of insurance under this Agreement provided that Agent, at the time of such termination, is not in default of any of Agent's duties or obligations hereunder.
- C. Suspension of Authority. If Agent is delinquent in the payment of amounts due a Company or is otherwise in default of any term or condition of this Agreement, such Company may, by notice to Agent, immediately suspend the Agent's authority to (a) write or bind any new or renewal policies, or (b) change any existing policy.
 - This paragraph V.C. shall not apply to routine differences in the accounting records of the Agent and the Company which are
 minor in amount and do not involve premiums collected and willfully withheld by the Agent.
 - Agent's authority will be restored to full force and effect upon payment of the delinquent amount to the affected Company, or by full and satisfactory cure of the default.
 - In the event the delinquency or default continues for more than thirty (30) days after written notice, this Agreement shall terminate for cause as provided in paragraph V.A.(6) above.
- D. Upon termination of this Agreement, Agent must immediately return all property belonging to the Companies in Agent's possession. This includes, but is not limited to, all rating or underwriting manuals, forms, and applications, Electronic copies of any materials and information belonging to the Company must be destroyed by Agent immediately upon termination of this Agreement.

VI. INDEMNIFICATION.

- A. Each Company shall indemnify and hold harmless Agent against any claims or liabilities and any legal or other expenses reasonably incurred by the Agent in connection with investigating or defending any such claims or liabilities the Agent may become obligated to pay to or in behalf of any policyholder based on actual or alleged error of that Company in its processing or handling of business placed by Agent with that Company, except to the extent Agent has caused, contributed to, or compounded such error.
- B. Agent shall promptly notify the appropriate Company upon receipt of notice of a claim or the commencement of any action relating to such claim. Such Company shall be entitled to participate in such action, or to assume the defense of such action with counsel satisfactory to the Company. If the Company assumes the defense of any such action, it shall not be liable to the Agent

for any legal or other expenses subsequently incurred by the Agent in connection with such action.

- C. Agent shall indemnify and hold each Company harmless from any claims or liabilities which that Company may become obligated to pay to or on behalf of any policyholder by virtue of any negligent or fraudulent act or omission of Agent or any person acting on Agent's behalf, reimbursing the Company for any and all loss or expense, including legal fees, reasonably incurred by such Company in connection with payment, investigation, or defense of any such claim or liability, from the date the Company makes demand for indemnity.
- D. This paragraph VI. shall survive the termination of this Agreement.

VII. GENERAL PROVISIONS.

- A. This Agreement will be governed by and interpreted in accordance with the laws of the state or territory in which Agent has its principal place of business. Any provision of this Agreement that is contrary to any law of such state or territory is amended to conform to such law. The unenforceability of any provision in this Agreement shall not affect the validity or enforceability of any other provision.
- B. This Agreement, and all its Exhibits and Schedules, and including the attached Notice Under the Fair Credit Reporting Act and the notice regarding Payment Card Industry Standards, contains the entire contract between the parties and supersedes all previous Agreements, whether written or oral, between the Companies and the Agent.
- C. If Agent is a business entity, rather than an individual, the principal owners of Agent may be required to sign an Addendum to Agency Agreement Personal Guaranty. When signed, that Addendum becomes a part of this Agreement.
- D. Except as specifically provided in it, this Agreement may not be modified or amended, in whole or in part, except by a written amendment signed by all of the parties.
- E. As used in this paragraph VII.E., the term "Confidential Information" shall mean: (a) information regarding the Companies' business including, but not limited to, their financial condition, information systems, plans and strategies, products or services, rating or underwriting methods or strategies, customers, agents, personnel, marketing plans, and business methods and techniques including, but not limited to, Companies' trade secrets; (b) any and all designs, ideas, concepts and technology embodied therein; and (c) information that is marked "confidential", "proprietary" or in like words, or that is summarized in writing as being confidential prior to, or promptly after, disclosure to Agent. Upon receipt of Confidential Information, Agent will hold such information in confidence and will safeguard it in at least the same manner as a prudent business person would safeguard his or her own confidential information of a similar nature. Agent will not, and will not permit any of its officers, directors, employees, contractors, representatives, or agents (collectively "Associates") to, directly or indirectly, report, publish, distribute, disclose or otherwise disseminate the Confidential Information, or any portion thereof, to any third party. Agent will not use, or permit any of its Associates to use, Confidential Information, or any portion thereof, for the benefit of itself, its Associates, or any third party, or for any purpose, except as necessary to carry out Agent's duties and obligations under this Agreement. If Agent or any of its Associates attempts to use or disclose any Confidential Information in contravention of this Agreement, then, in addition to other available remedies, the Companies, and each of them, shall have the right to injunctive relief enjoining any such attempt, it being acknowledged that legal remedies are inadequate. Upon request Agent shall immediately return or destroy all such Confidential Information in its possession. This paragraph VII.E shall survive the termination of this Ag
- F. No waiver of any right or power hereunder, at one or more times, shall be deemed a waiver or relinquishment of such right or power at any other time or times.
- G. This Agreement shall be binding on and inure to the benefit of the parties and their respective permitted assigns, and successors. Agent shall not assign or transfer (by operation of law or otherwise) to any other person or entity this Agreement or any of the rights of Agent created hereunder, or delegate to any other person or entity the performance by Agent of any of its duties, covenants or obligations created hereunder without the Companies' prior written consent. The Companies, or any of them, may assign this Agreement and any of the rights created hereunder, and delegate the duties, covenants or obligations created hereunder to any affiliate company or to any person or entity that acquires control of, or all or any significant portion of the assets of, the Companies or any of them.

IN WITNESS WHEREOF, the partie	es have caused this Agreement to be executed at	
effective as of	, 20	(the "Effective Date").
AGENT:		
	oration a partnership an LLC / LLP	
BY:		
TITLE (if applicable):		
THE COMPANIES:		
BY:		
TITLE: Sr. Vice President and Chie		

Addendum to Agency Agreement Personal Guaranty

This is an Addendum to Agency Agreement Personal Guaranty ("Adde entered into by [enter name of Agent]	("Agent") and one or more of the Permanent General companies ("Agency Agreement"). Unless otherwise specified in this Addendum,
In consideration of credit being extended to Agent by the Co business relationship as set forth in the Agency Agreement sufficiency of which is hereby acknowledged, each of the s severally and individually responsible for the payment of any and affiliated entity of the Companies, or any of them, arising under agreement that shall remain in full force and effect until terminate	ompanies, or any of them, and in recognition of an ongoing and other good and valuable consideration, the receipt and signatory personal guarantors ("Guarantors") agrees to be jointly all sums due to the Companies, or any of them, or any related on the companies, or resulting from, the Agency Agreement. This is a continuing
The Guarantors agree that this Addendum shall be binding upon notwithstanding any discharge, reduction, extension, or modification under, or by reason of, any law (whether relating to bankrup consolidation or any other change in the composition, nature, programmers under this Addendum be in any manner modified, discussion, to seek contribution from, or to exhaust or pursue any reconcondition precedent to Guarantors' liability hereunder; and (b) accordance with its terms without notice to, or the consent of, the upon or arising out of the lack of diligence on the part of the Compof Agent guaranteed hereunder. Further, Guarantors waive, to the liability of the Guarantors hereunder or the enforcement of thereof toll any statute of limitations as to the Agent shall operate to toll the financial obligations guaranteed hereunder have been paid by Age to enforce any remedy which the Companies, or any of them, may	on of any or all of Agent's obligations under the Agency Agreement ptcy, insolvency, or otherwise) or any reorganization, merger personnel, or location of the Agent; nor shall the liability of the minished, or discharged by reason of any of the foregoing. The ompanies, nor any of them, shall be required to make any demandures or remedy to take any action whatsoever against Agent as a Companies may amend the Agency Agreement at any time in e Guarantors. The Guarantors hereby waive any defense based panies, or any of them, in the collection of the financial obligations of the financial obligations of the financial obligations of the statute of limitations limiting the financial obligations are the statute of limitations as to the Guarantors. Until all of Agent's ent in full, Guarantors waive any right of subrogation or other right
In the event that it is necessary for any Company to place a party for collection, the signatories agree to pay any and all limited to, all expenses and costs of collection, reasonable attorned any principal sum outstanding from the date of default through payments.	Il collection costs incurred by that Company, including, but no ey's fees, and prejudgment interest at the maximum legal rate or
This Addendum shall ensure to the benefit or the Companies, Guarantors and their legal representatives, successors, and assign that the Guarantors may not assign or delegate their obligations Companies.	gns, it being further understood and agreed to by the Guaranton
This Addendum is made and entered into as of the Effective Date or	f the Agency Agreement.
PERSONALGUARANTOR	AGENCYNAME
PERSONALGUARANTOR	AGENCYNAME
DEDSONAL CHARANTOR	ACENCYNAME