

Small Group Broker Agreement

This Agreement made this on this ____ day of ______, 20____ by and between DELTA DENTAL OF NEW JERSEY, INC. herein called

"Delta Dental" and

, herein called the "Agent" or "Agency" (the

entity to whom Delta Dental will pay commissions).

WITNESSETH

Delta Dental agrees to pay said Agent fees in accordance with the schedule below and in the manner designated, on the first year's premium paid to Delta Dental and subsequent years' premium paid to Delta Dental for Small Business Program business placed by agent with Delta Dental under through Delta Dental Small Business Program Group Agreements.

AGENT FEE SCHEDULE: 10% of ANNUAL PREMIUM

he fees at the rate provided in the above schedule, subject to the terms and conditions of this agreement, shall be paid to Agent provided that Agent is licensed in New Jersey or Connecticut, appointed as required under the respective state law ,complies with applicable marketing and underwriting standards applicable to the Delta Dental Small Business Program, and that for each small business group: (1) the agent / agency whose name appears above continues to be designated by the group named in the Group Agreement as the Agent with respect to such group and (2) performs services relating to the above-named group in a manner satisfactory to Delta Dental. At its option, Delta Dental may reconfirm the identity of the broker of record.

Fees shall be payable at the time respective premiums are paid to Delta Dental and are calculated as part of the premiums charged to the group. If a premium adjustment shall be made for any period, then a corresponding adjustment shall be made to the Agent's fee in the current period.

Agent is not authorized to receive any monies due to Delta Dental unless authorized in writing by Delta Dental and written authorization signed by an officer of Delta Dental is delivered to Agent. In the event any funds belonging or due Delta Dental are received by Agent, they shall be deposited by Agent in a separate trust account and remitted in full to Delta Dental within five working days after receipt. Any funds not remitted as herein provided shall bear interest at the rate of 18% per annum. In the event that suit is brought to collect monies due herein under, Delta Dental shall be entitled to collect its costs of suit and a reasonable attorney's fee.

Delta Dental reserves the right to unilaterally revise the Agent fee schedule, and the commencement date of the revised fee will be at the conclusion of the annual contract with an Agent. Notification of the new fee schedule and the commencement date will be communicated to the Agent by Delta Dental within a reasonable amount of time. Any indebtedness of Agent to Delta Dental shall be first lien against any fees due said Agent or his representative successor or assigns under this agreement, and such fees shall be applied to offset such indebtedness.

This agreement may be assigned in the event an Agent merges with a successor entity, provided that (1) Agent notifies Delta Dental of the merger in writing and (2) group designates successor entity as Agent. In such event, Delta Dental shall have the right to terminate this agreement and any obligations it may have hereunder on not less than sixty days written notice to the successor entity.

No assignment, transfer or disposal of any interest that Agent may have on account of this agreement shall be made at any time without written approval of Delta Dental. Delta Dental may, at its option, be responsible for enrolling and servicing the group, and Agent hereby agrees to abide by the elected option of Delta Dental. In either event, Agent agrees to render satisfactory services as directed by Delta Dental.

"It shall be Agent's responsibility and Agent agrees to comply with NJSA 17:22A-41.1 in New Jersey and with CGS 38a-707a in Connecticut."

Signature	Chief Financial Officer
	Delta Dental of New Jersey, Inc.
Print name	Delta Dental Plaza
	1639 Route 10
	Parsippany, NJ 07054
Agent or Agency	Telephone: 973-285-4000
	Fax: 973-285-4138
	www.DeltaDentalNJ.com
Address/City/State/Zip	

Taxpayer I.D. Number Telephone