

[Date]

[Broker Name/Company]

[Address]

[City, State, Zip]

[Agency Name/Company]

[Address]

[City, State, Zip]

Subject: Mutual B2B Referral Agreement

Dear [Contact Person Name],

This letter serves as a formal agreement between **[Real Estate Brokerage Name]** and **[Insurance Agency Name]** to establish a professional referral partnership effective as of [Start Date].

1. Purpose

The goal of this agreement is to provide high-quality, integrated services to our respective clients. [Real Estate Brokerage Name] will refer clients in need of property and casualty insurance to [Insurance Agency Name], and [Insurance Agency Name] will refer clients seeking real estate services to [Real Estate Brokerage Name].

2. Referral Process

Each party agrees to introduce the other party's services to their clients when appropriate. Referrals shall be made via [email/phone/online portal] and will include the client's contact information and specific needs, subject to the client's consent.

3. Compensation (Select One)

☐ No monetary compensation shall be exchanged; the partnership is based on mutual lead generation.

☐ A referral fee of [Amount/Percentage] shall be paid for each successfully closed transaction/policy, where permitted by state and local laws.

4. Confidentiality

Both parties agree to handle all shared client information with strict confidentiality and in compliance with applicable data privacy laws.

5. Term and Termination

This agreement shall remain in effect until terminated by either party with [Number] days' written notice.

6. Compliance

Both parties certify that they hold the necessary licenses and will operate in accordance with all industry regulations and RESPA requirements.

Please sign below to indicate your acceptance of these terms.

Sincerely,

[Name], [Title]
[Real Estate Brokerage Name]

[Name], [Title]
[Insurance Agency Name]