

PUBLISHING AGREEMENT

This Agreement is made as of 10/10, 2006 by and between C.R. Ekern (the "Author"), and The National Underwriter Company, an Ohio corporation (the "Publisher").

The Author has written a certain original work tentatively entitled "The Consultative Brokerage" and both parties desire to provide for the publication and sale of this work.

Therefore, in consideration of the mutual warranties, representations and covenants stated herein, the parties agree as follows:

I. Delivery of Manuscript

1.1 The Author will deliver to the Publisher the Author's original manuscript tentatively entitled "The Consultative Brokerage" (the "Work") in form ready for editorial review pursuant to Article II of this Agreement.

1.2 The timely delivery of the Work is essential to the Publisher and is of the essence of this Agreement. Therefore, if the Author fails to deliver any segment or installment of the Work upon notice by the Publisher within the grace periods specified in Attachment 2, the Publisher at its option may terminate this Agreement.

II. Editorial Review

2.1 The Publisher agrees not to make any material changes in the manuscript without consulting the Author, although the Publisher may make routine editorial changes in the manuscript without consulting the Author. After such consultation, the Publisher shall retain final authority as to the final edit of the Work.

2.2 Notwithstanding Section 2.1, the Author will revise or cause to be revised any part or parts of the Work (a) which in the opinion of the Publisher are libelous, infringe any third party's proprietary rights, or are otherwise actionable, of unclear legality or in questionable taste, or (b) which are deemed by the Publisher to be out of date. In the event Author fails to timely make such changes, the Publisher may make such revisions as it deems appropriate.

2.3 If, at any future time, in the opinion of the Publisher, the marketability of the Work will be increased by a revision, and if the Author is then deceased, or, upon being requested to do so, is unable or unwilling to make the revision(s) under the terms of this Agreement, the Publisher shall have the right to make such revision(s) or to employ another author to make them. In either such case, any such revised publication shall be considered a new work (although it may still bear the original Author's name) which shall

not be subject to any royalty payment under this Agreement and Author shall have no interest in such work.

2.4 The Author will review, correct and promptly return all galley or page proofs submitted for proofing. If the Author fails to return such proofs within the time designated by the Publisher, the Author will be deemed to have approved such proofs and the Publisher may proceed with the printing process.

2.5 Notwithstanding Section 2.1, the Publisher reserves the right to reject a manuscript at any point up to 90 days after receipt of the final manuscript if a manuscript is not satisfactory in substance and in form. The Publisher will not be considered to have received the final manuscript until it has received all of the complete and final manuscript, including the Author's responses to changes requested by the Publisher.

III. Publication and Sale

3.1 Subject to the limitations and rights described in Sections 4.3 of this Agreement, the Author hereby grants and assigns to the Publisher on a sole and exclusive basis all the print and electronic rights in and to the Work and any revisions thereof throughout the world under various imprints and trade names and in all languages, subject to the terms of this Agreement, during the term of the copyright of the Work and any revisions thereof and all renewals thereof, including without limitation the rights to duplicate, print, reprint, publish, translate, adapt, excerpt, abridge, condense, distribute and vend the Work or portions thereof and any translations or revisions of the Work or portions thereof in any and all print and/or electronic media whether now known or hereafter invented. Publisher shall have the sole and exclusive right to execute, sell, license or sublicense the rights granted herein, provided however, that the Publisher shall be prohibited from assigning, selling, licensing or otherwise transferring or conveying the rights granted in this Agreement to any competitor of the Author.

3.2 The Publisher will print, bind, publish and promote the sale of the Work, at its own expense, in such style or styles as the Publisher deems best suited for marketing the Work, at prices established from time to time by the Publisher. This publication will be made within a reasonable time from submission of the final manuscript unless delayed by strikes, fires, floods, unavailability of materials or labor, changes in regulatory or business matters impacting the relevance and marketability of the Work, delays by the Author or other circumstances beyond the reasonable control of the Publisher.

3.3 The Publisher will use commercially reasonable efforts to publish and sell the Work.

3.4 The Author will cooperate with the Publisher when requested in matters incident to the publication or sale of the Work, but not to an extent requiring any financial

expense or unreasonable amount of time. The Author will answer as far as is reasonably possible, communications from purchasers of the Work directed to the Author or to the Publisher and referred to the Author, but only to the extent that this does not require unreasonable time and expense.

3.5 The Publisher will provide to the Author, free of charge, fifty (50) copies of the Work upon its publication. The Publisher will sell to the Author copies of the Work for the Author's own use (and not for the purpose of resale) at one-half of the current catalogue retail minimum order price thereof. No royalties are payable on copies sold to the Author under this section.

IV. Copyright

4.1 The Publisher assumes responsibility for all measures necessary and proper to obtain copyright protection in the Author's name in the United States and in such other countries as the Publisher, in its sole discretion, considers necessary or appropriate and the Author agrees to cooperate with the Publisher to execute any documents or other instruments as the Publisher may reasonably request. In the event of any dispute between the parties as to registration in any specific country, the Publisher shall not be obligated to make such registration, but the Author may itself proceed with the registration. Publisher shall require its licensees, if any, to include appropriate copyright notices in all copies of editions of the Work published outside the United States.

4.2 Except as described in Sections 4.3 below, the Work shall be licensed exclusively to the Publisher at all times, and the Publisher may use them in any way with credit to the Author. This includes all of the Author's property interest in any revisions made pursuant to the terms of Section 2.3. The Author hereby grants the Publisher a fully paid-up license to use his name, biographical data and photographs in the publication and promotion of the sale of the Work, provided such use shall be limited to promoting the Author as an author of the Work only. The Author warrants that the biographical data supplied to the Publisher will be accurate and no consent by any third party will be required to publish same.

4.3 Notwithstanding anything to the contrary in this Agreement, the Author retains the right to use extracts from the Work (i) in speeches, seminars, course presentations or similar instructional forums, including use in verbal presentations and written materials related thereto, (ii) in articles for publication in newspapers, magazines, journals, on Author's own Web site, or in other periodicals, and (iii) in audio or video tapes of instructional programs or of any of the seminar or similar presentations permitted under item (i) herein, including the right to grant sublicenses with respect to such permitted republications. Notwithstanding the foregoing, the Author may not publish an independent work or a compilation containing chapters of the Work substantially intact. Rather, the rights retained in this section are intended to

allow the Author to make only derivative works which are not directly competitive with the Work and the rights retained under this section are to be construed consistently with such intention.

4.4 Any type, plates, negatives, transcripts, floppy disk, and any other tangible or machine-readable medium now known or hereafter devised which is used by the Publisher in the publication of the Work shall be the property of the Publisher.

4.5 Subject to the terms of Section 3.1, above, the Publisher shall have all rights to make and use excerpts, abridgements, audio recordings, and condensations relating to the Work. As a royalty for the use of such excerpts, abridgements, audio recordings, and condensations (and in lieu of other royalty payments), the Publisher shall pay the Author a percentage of the net proceeds, if any, as received by the Publisher for any such excerpts, abridgements or condensations, exclusive of any itemized charge for transportation, shipping, shipping and handling or any similar charge or any amount charged for any sales, use, gross receipts or excise tax or duty, equal to the royalty rate in effect under Section 6.1.A., below, as applicable, immediately prior to such use. In the event any such excerpt, abridgement or condensation is sold in combination with other products of the Publisher under an unallocated package price, the net proceeds attributable to the excerpt, abridgement or condensation sold as part of such combination shall be determined by allocating the package price to all included products in a manner deemed appropriate by the Publisher in the exercise of its reasonable discretion. Notwithstanding the foregoing, the Author shall not be entitled to any royalty or other payment for the use of any such excerpt, abridgement or condensation in any of the Publisher's weekly or monthly news magazines.

4.6 At the request of the Publisher, the Author will execute and deliver all instruments and writings which may be necessary or proper to carry out and effectuate this Agreement and to vest in the Publisher the rights granted by this Agreement.

4.7 The Publisher shall have sole authority to enforce the copyright of the Work, including the right to bring any action for infringement and to compromise or settle any claim for infringement. In the course of enforcing these rights or of compromising or settling any claims related thereto by the Publisher, the Author agrees to fully cooperate with the Publisher and to execute any documents related thereto as requested by the Publisher. If any recovery is made upon any claim or settlement of any claim for infringement by the Publisher, after offset for the full costs to the Publisher of asserting such claim, the balance, if any, shall be allocated between the Publisher and the Author on the basis of the royalty provisions contained in Article VI.

V. Warranties of Author

5.1 The Author warrants to the Publisher that the Author is the sole creator of the Work, that the Work is original with the Author, that the Author is the sole owner of all rights granted to the Publisher by this Agreement, that all registrations of unpublished versions of the Work have been disclosed to the Publisher, that the Work has not been published and that the Work is not in the public domain.

5.2 In addition, the Author warrants that the Work does not violate any right of privacy of any third party, that it is not libelous or obscene, that it does not infringe upon any statutory or common law copyright, that there are no material omissions or negligent statements of advice in the Work, and that the Work and the use of any materials by the Author in the course of preparing the Work do not violate the proprietary rights of any third party.

VI. Royalty Payments

6.1 The Publisher agrees to pay the Author a royalty for each copy of the Work sold by Publisher as follows:

A. Except as otherwise provided by this Agreement, a royalty of 12- $\frac{1}{2}$ % will be paid on the Publisher's net selling price for each copy of the Work sold. For the purposes of this Agreement "net selling price" means the amount the Publisher actually receives for copies of the Work, exclusive of itemized charges for transportation, shipping, shipping and handling, and any other such charges.

B. No royalty shall be paid on copies (i) furnished to the Author pursuant to Section 3.4, above, (ii) furnished without charge for review, advertising, sample, premium or like purposes, or (iii) used for internal purposes by the Publisher or distributed for any other use where payment is not received by the Publisher.

C. If at any time after two years from the initial release of the Work the Publisher has on hand a larger stock of the Work than it deems justified by the current demand and rate of sales, it shall have the right to liquidate such surplus stock at any price that it can obtain. No royalties shall be paid on copies of the Work sold under the provisions of this paragraph unless the price obtained shall exceed the Publisher's cost of manufacture as shown on its books (defined as all direct and indirect printing and publishing expenses, but before any allocation of general and administrative expense), in which case the royalty shall be computed on the excess of the sale price over the cost of manufacture.

D. No royalty shall be paid on copies returned.

E. On any agreements to transfer, sell or license to others the right to reprint or replicate or otherwise reproduce all or portions of the Work, to include the Work in an electronic database, or to make visual or sound reproductions or adaptations, motion pictures, educational and commercial television or video versions, Braille and large-type editions, microfilm or microfiche, microcomputer adaptations, electronic versions, translations, or foreign editions or adaptations, either in English or in other languages, or under any other third-party licensing arrangement, a royalty of 12.5% of the Publisher's net proceeds as received by the Publisher.

6.2 The Publisher shall render to the Author, as of June 30 and December 31 of each year, a report containing a complete and accurate statement of the net copies of the Work sold by the Publisher during the preceding six month period. This report will be sent to the Author within 30 days of the date the Publisher's books for such period are closed, but the failure of the Publisher to render a report to the Author on the day it is due will not give the Author the right to terminate this Agreement and the Author will have no claim for damages or interest against the Publisher unless such report is more than 90 days past due.

6.3 All royalties shall be payable with the issuance of the Publisher's report for the applicable reporting period.

6.4 Upon 30 days notice to the Publisher, the Publisher will allow the Author, or an agent or accountant authorized by the Author, at any time during the Publisher's business hours, access to any account books of the Publisher which relate to the Work and sales thereof during the prior two calendar years for the sole purpose of verifying the Publisher's statement of royalties. The Author may conduct no more than one such review during any twelve month period and shall complete any such review within a reasonable time. Such review shall be conducted by the Author at the Author's sole expense. Statements not reviewed within the time period as authorized shall be deemed accepted and shall thereafter not be subject to adjustment or challenge by either party. All information obtained in such review shall be treated by the Author and any representatives of the Author as confidential and shall not be disclosed publicly or used for any other commercial purpose.

6.5 Publisher's net selling price for those copies of Works distributed through third parties, whether in print, electronic medium, or otherwise, shall be based on the amount received by the Publisher from such third party. In no event will the amount upon which any royalty payment is computed include any itemized charge for transportation, shipping, shipping and handling or any similar charge or any amount charged for any sales, use, gross receipts or excise tax or duty. In the event the Work is sold in combination with other products of the Publisher under an unallocated package price, the net selling price of the Work sold as part of such combination shall be determined by allocating the package price to all included products based on the ratio of

their separate current catalog prices to the combined package price, provided that if such allocation method is impracticable or inappropriate due to the products and/or media involved or any republication as part of a collective work, Publisher may substitute one or more alternative allocation methods as it deems appropriate.

VII. Termination and Cancellation

7.1 If at any time the Publisher is of the opinion that the Work contains matter which could be considered libelous, an infringement of any third party's proprietary rights, or otherwise actionable or of unclear legality, or if the Author fails to perform any obligations imposed on the Author under this Agreement within 30 days after having been given written demand, then the Publisher may elect to terminate this Agreement and shall notify the Author of such termination. Such termination will not, however, excuse any existing breach of this Agreement by the Author and the Publisher shall retain all rights to damages or other relief allowed by law or equity in connection with the failure of the Author to perform any obligations under this Agreement.

7.2 If the Publisher shall discontinue its book and/or manual publication business, then the Author may terminate this Agreement 60 days after giving notice in writing to the Publisher. Upon such termination of this Agreement, the exclusive right to print, publish and vend the Work shall immediately revert to and vest in the Author, and the Publisher shall immediately assign all copyrights thereon to the Author by proper and sufficient instrument or instruments of assignment, without payment or compensation to the Publisher; and the Author shall have the right and option (to be exercised within three months after such termination) to purchase all unsold copies of said work which the Publisher then owns, at a fair price to be agreed upon by the parties. No royalties shall be paid to the Author on such sale. If the Author does not buy all unsold copies of the Work, the Publisher shall have the right to retain and to advertise, vend and sell subject to the terms of this Agreement all such copies not purchased by the Author. In such event, royalties due the Author on sales of the Work shall be computed on the basis specified in Section 6.1.C., above. If the parties are unable to agree on a fair price for any unsold copies, then the matter shall be settled by arbitration held in Cincinnati, Ohio in accordance with the rules then in force of the American Arbitration Association, with the expenses of the arbitrator to be divided equally between the parties.

7.3 If at any time after one year from the date of first publication of the Work under this Agreement, the Publisher is of the opinion that the public demand does not justify continued publication or if changes in condition shall, in the Publisher's sole judgment, make the continued publication of the Work unprofitable, or if at any time the mechanical properties used in the production process of the printed Work are destroyed by fire or other casualty, the Publisher shall have the right to cancel this Agreement on 60 days written notice to the Author and to sell any remaining inventory of the Work at any price the Publisher may set. In such event, royalties due the Author on sales of the Work

shall be computed on the basis specified in Section 6.1.C., above. In such event, upon the request of the Author, the Publisher will transfer all of its rights in the Work to the Author.

7.4 Notwithstanding any other provision hereof, this Agreement will automatically terminate upon the exercise by the Author or the Author's heirs of any statutory rights to terminate the grant of copyright made under this Agreement.

VIII. Indemnification/Remedies

8.1 The Author will indemnify, hold harmless and defend the Publisher from any cost, liability or expense (including the reasonable attorneys' fees of the Publisher) resulting from any misrepresentation or breach of warranty or agreement by the Author in connection with this Agreement, regardless of any allegations involving the Publisher's negligence in publishing such material, including all actions, suits, proceedings, claims, demands and judgments incident to the foregoing. Although not a condition of such right of indemnification, the Publisher will give reasonable notice to the Author of every such claim, demand or suit. The Publisher agrees to assume the defense of any such claims so long as it reasonably believes that the Author's warranties under this Agreement are true and not subject to misrepresentation. Absent a judicial finding which is in conflict with the warranties of the Author or which would otherwise support a determination that the warranties of the Author were not true, the Publisher agrees not to seek reimbursement of its costs of defense of such claim from the Author, provided that the Author agrees to fully cooperate in the defense of any such claim.

8.2 Any moneys due and owing from the Author to the Publisher may be deducted by the Publisher from any sums that may be payable to the Author under this or any other agreement between the parties.

8.3 Any controversy or claim arising out of this Agreement or the breach thereof shall be settled by arbitration in Cincinnati, Ohio in accordance with the rules then in force of the American Arbitration Association and judgment on the award may be entered in any court, state or federal, having jurisdiction.

IX. Miscellaneous

9.1 This instrument contains the entire agreement between the Author and the Publisher with respect to the subject matter of this Agreement, and any other understandings between the parties with respect to the subject matter of this Agreement not contained in this instrument are hereby superseded. Any of the terms and conditions of this Agreement may be waived at any time by the party entitled to the benefit thereof without affecting the other terms and conditions of this Agreement. Any waiver of a breach of any provision of this Agreement shall not constitute a waiver of any subsequent

breach. This Agreement may only be amended or modified in a writing signed by both parties.

9.2 This Agreement shall inure to and be binding upon the executors, administrators and assigns of the Author and upon the successors and assigns of the Publisher. This Agreement may not be assigned by the Author without the prior written consent of the Publisher which the Publisher shall be under no obligation to give due to the nature of the Author's services. This Agreement may not be assigned by the Publisher, without the prior written consent of the Author, which shall not be unreasonably withheld, except to a successor of the book and/or manual publication business of the Publisher.

9.3 Nothing expressed or implied herein is intended or shall be construed as conferring upon any person, firm or corporation, other than the Publisher and the Author, any right or remedy under this Agreement or in any way based on this Agreement. To the extent the Author employs an agent or any representative or advisor, the Author is solely responsible for any expenses of or compensation due such entity.

9.4 This Agreement will be deemed to have been made at Erlanger, Kentucky and will be governed by and construed in accordance with the laws of the Commonwealth of Kentucky.

9.5 All notices, requests and demands under this Agreement shall be in writing and shall be deemed to have been given if delivered in person or five business days after being sent by certified mail, postage prepaid, or one business day after having been sent by overnight courier service as follows or to such other address as a party may designate by proper notice to the other:

If to Publisher:

(If by post)

The National Underwriter Company
Attention: Editorial Director
P.O. Box 14367
Cincinnati, Ohio 45250-0367

(If by other means of delivery)

The National Underwriter Company
Attention: Editorial Director
5081 Olympic Blvd.
Erlanger, KY 41018

If to Author:

3104 East Camelback Road, Suite 544
Phoenix, AZ 85016

provided that the semi-annual reports of sales and royalty remittances may be sent to the Author by ordinary first-class mail.

IN WITNESS WHEREOF, the parties have executed and delivered this Agreement as of the date stated above.

AUTHOR:



C.R. Ekern

6/25/51

(Date of Birth)

US

(Country of Citizenship)

86-0991970

(Federal Tax ID No.)

**THE NATIONAL UNDERWRITER
COMPANY**

By: Heana B. Reitz
Editorial Director

Attachment 1
To the Publishing Agreement of 10/10, 2006
By and Between
C.R. Ekern (the "Author")
And
The National Underwriter Company (as the "Publisher")

The following is an outline for the original manuscript for a work tentatively entitled *The Consultative Brokerage*.

Section One

The Importance of a Value Proposition.

Seven chapters introducing how the brokerage business has changed over the years and demonstrating changing buyer expectations. Introduces the concepts of Consultative Brokerage, True Cost of Risk, and differentiation through resources.

Section Two

The Five Principles of Consultative Brokerage.

Issues – How a broker differentiates itself by understanding buyer issues. These issues lead to the ability to help buyers reduce their indirect loss costs. Explores how a broker determines this and explains the importance to buyers.

Relationships – How a successful broker uses relationships to develop credibility. The purpose of the relationship is to create trust so that a conceptual presentation will be accepted by the buyer. Also discusses the subject of testing relationships.

Resources – This shows the readers how resource capabilities are utilized to create a unique value proposition. Begins the dialogue on the quantification of the outcome so that a reader will understand how to build a value proposition for the buyer.

Institutionalizations – This demonstrates how a successful producer utilizes the weight of his organization and creates a business-to-business relationship. This allows her to prospect and retain accounts over a long period of time.

Broker Control – Broker Control is the ability of an individual broker to orchestrate the process. It is the key to determining whether or not they will successfully attract or retain the account.

Section Three

Demonstrating Impact on True Cost of Risk

This section discusses the importance of indirect costs on a buyer's balance sheet. It demonstrates how the five principles lead to a successful quantification of costs and how the broker demonstrates true value on a buyer's balance sheet.

Section Four

Creating Quality Consultative Brokerage Presentations

This section focuses on the "work product" that is delivered to the client. It provides the broker with knowledge on what a proposal or Stewardship Report should demonstrate

Attachment 2
To the Publishing Agreement of 10/10, 2006
By and Between
C.R. Ekern (as the "Author")
And
The National Underwriter Company (as the "Publisher")

- I. Delivery Schedule for Manuscript Components.** The scheduled delivery date for the manuscript is January 24, 2007, although chapters may be submitted prior to that date as they are completed.

Author CR
Publisher DR
Date 10/10/06