Licensing & Contracting

SureLC is our online paperless solution for submitting appointment and licensing information electronically to carriers. Through SureLC, we have access to updated carrier paperwork and a direct feed to NIPR (National Insurance Producers Registry) which prepopulates the majority of producer information, saving you time in the appointment process.

What You Need to Know

Please note the current average carrier turnaround time for appointment requests is 2-3 weeks from the submission date of the appointment request.

You will set up your profile one time and the information you enter will allow us to generate your contracting paperwork with each life carrier in our portfolio. You will merely confirm that it is correct prior to submission to the carrier.

Please take the time to read the most common issues below to ensure you understand how the system works to avoid any unnecessary complications and/or delays in the appointment process.

- **Are you licensed in the resident state of the applicant?** You are responsible for maintaining your resident state and non-resident state licenses with a **life line of authority** AND you must be licensed in the resident state of the applicant/owner prior to taking an application.

- **Are you using the proper credentials to login and/or have you created a profile in our SureLC Environment?** If you have used SureLC for contracting in the past, you cannot use the same user ID (email address) and Password combination that you used for another agency. You can use the same user ID (email address) and different passwords, or you can use the same password with different user IDs.

- **Are you accessing SureLC through the link we provided?** Please make sure you are using the dedicated SureLC URL for the agency through which you are initiating your request. Each agency has their own dedicated URL for which you will have unique credentials. Our link can be found below and on the next page.

- **Have you had recent changes to bank accounts or agency information that has been saved in SureLC?** Any documentation that was loaded into the system from your previous setup will automatically populate on your new profile (i.e. void checks, E & O Certificates, EFT information, state licenses). If you do not confirm this information, you may see delays in the submission and/or approval of your appointment or the payment of your commissions.

- **Have you updated all changes to your information with your resident state licensing department?** If your information populates from NIPR incorrectly when you set up your profile (in the NIPR tab), you will need to update this information with your state licensing department or NIPR to avoid incorrect information populating in the future.

Setting Up Your SureLC Profile

To begin the contracting process for **life business** please **click here** to register on our contracting site.

Click here to view a brief video describing the process of registering your profile in SureLC.

You will need to register as a **NEW** User.

Please see the next page for additional instructions and tips.

Please note - some of our partner agencies utilize SureLC for contracting. Your user name can be the same for each profile. However, your password will be different depending on the agency.

Below is a chart with our agency link and additional instructions to setup contracting profiles with space to record your User Name and Password for each profile.

Product Types	Agency Name	Link to Agency's SureLC Profile	User Name	Password
Life	Duncan Advisor Resources	https://surelc.surancebay.com/sbweb/agency/72		
Disability/LTC	Cohen	Not available. Please contact Cohen directly to begin the contracting process.		
Annuities	Simplicity Marketing	Please email amy.glenn@duncanar.com and request the link via email.		

Quick Guide to Completing Your SureLC Setup

NIPR Information you provided to NIPR will automatically load. **Please double check for accuracy and complete any additional information needed.**

DBA Please choose from the available options as noted below.

Individual Receives commissions directly from Carrier.

Business Entity If you will be signing as principal of your agency and commissions will be paid to the agency from the carrier.

You will also need to check the box marked "Has Solicitors" if there are any other agents that will be assigning commissions to your agency.

Licensed Only Agent If you are NOT the principal of the agency but will be assigning your commissions to the agency.

You will need to choose the agency that you are a solicitor for. If the agency is not available please contact Amy Glenn.

EFT You will need to upload a void check unless you are a licensed only agent.

Training If you have completed Anti-Money Laundering training, please upload a certificate of completion. If you completed the training through LIMRA, you can upload a screenshot of your training by providing your LIMRA password.

E&O You will need to upload the declarations page of your E&O policy.

SCAN You will need to complete your signature for the signature authorization page.

Requesting a New Carrier Appointment

Prior to requesting an appointment, make sure you have read **What You Need to Know** found at the beginning of the Licensing & Contracting section and that your **SureLC profile is current and complete**.

Appointment processes and restrictions vary by carrier. Please be aware of the following restrictions and only request an appointment if you have forthcoming business with that carrier:

Pennsylvania and Montana are pre-appointment with many carriers – This means your appointment must be approved **by the carrier before the date on the application**. Other states with some carrier pre-appointment restrictions include Indiana, Florida, Louisiana, Georgia, Kansas, Wisconsin, and Utah.

Just In Time Appointments – Most carriers are moving to Just In Time appointment restrictions. This means that we can prepare your contracting paperwork and you can confirm it, but it will not be processed by the carrier until new business is submitted. If new business is not submitted in 90 days, your contracting will be discarded and all new paperwork will be required.

15-Day Window for Appointment Approvals – Some carriers require that your appointment be approved within 15 days of either the date the application was signed or the date the application was submitted to the carrier. Holding an application for an extended period of time could result in the application being rejected, and all new signatures being required.

Appointment Terminations – Carrier appointments can be terminated by the carrier due to non- production if no new business has been submitted in the last 12 months or more. If you previously had an appointment with a carrier but have not written business with that carrier in the last 12 months, please email L&C@duncanar.com to confirm your appointment is still active prior to writing business.

To ensure a seamless contracting process:

- Always request your appointment prior to meeting with the client and obtaining signatures on the application.
- Ask the licensing & contracting coordinator if there are any restrictions on the appointment you are requesting.
- Respond to all requests for additional information in a timely manner. Delayed response times can push you out of the 15 day window for approval.

Failure to meet the carrier requirements can result in the need to obtain a new application from the client, delayed processing and placement of the policy, and late commission payments.

To Request a Carrier Appointment –

You will send an email to L&C@duncanar.com to request a new carrier appointment.

Please include the following information with your request:

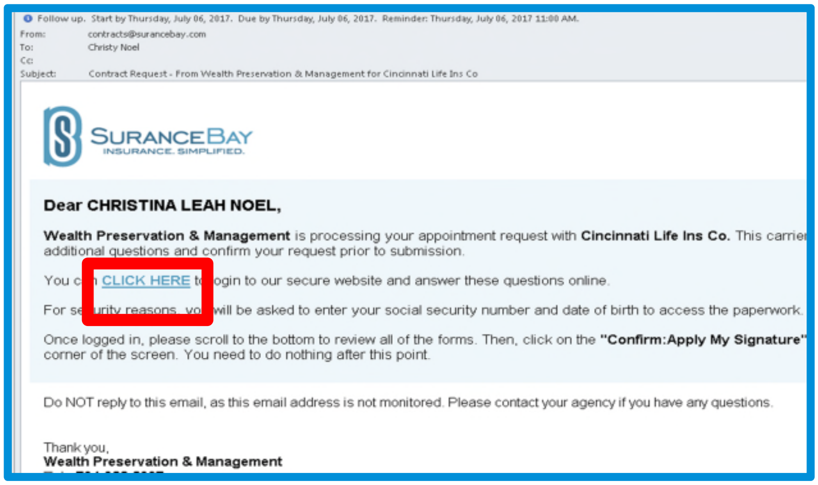
- Carrier
- Product
- State of the Application **- This is the resident state of the policy owner.**

Once your paperwork is prepared, you will need to confirm the information before it can be submitted to the carrier.

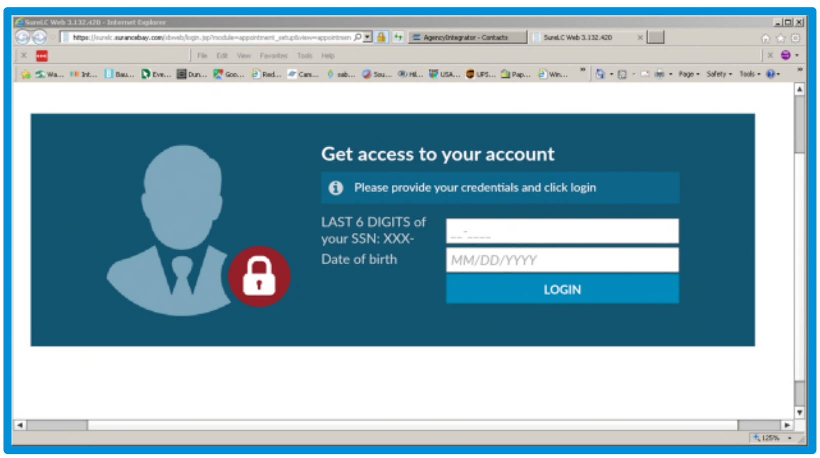
Confirming a New Carrier Appointment

Once you send an email request for a carrier appointment, our Licensing & Contracting Coordinator will prepare your paperwork and send you a the paperwork to confirm before submitting it to the carrier.

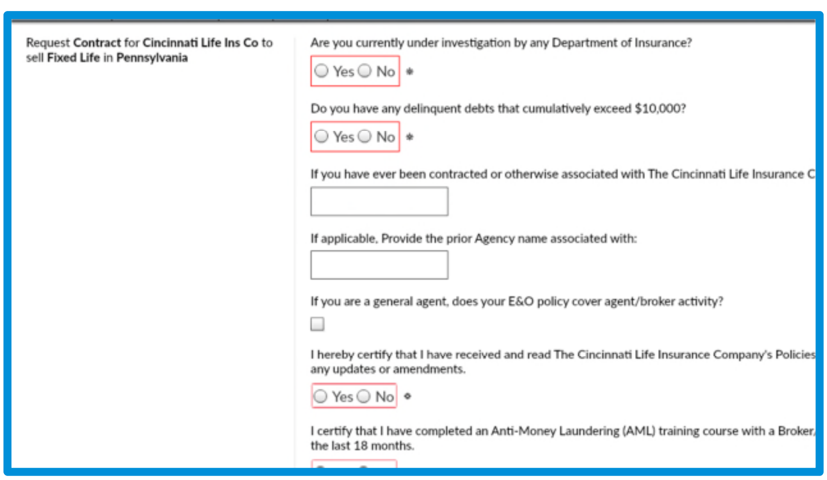
You will receive an email from SureanceBay letting you know that you contracting paperwork is ready for your approval. Wealth Preservation and Management is the corporate name we use to contract with the carriers.



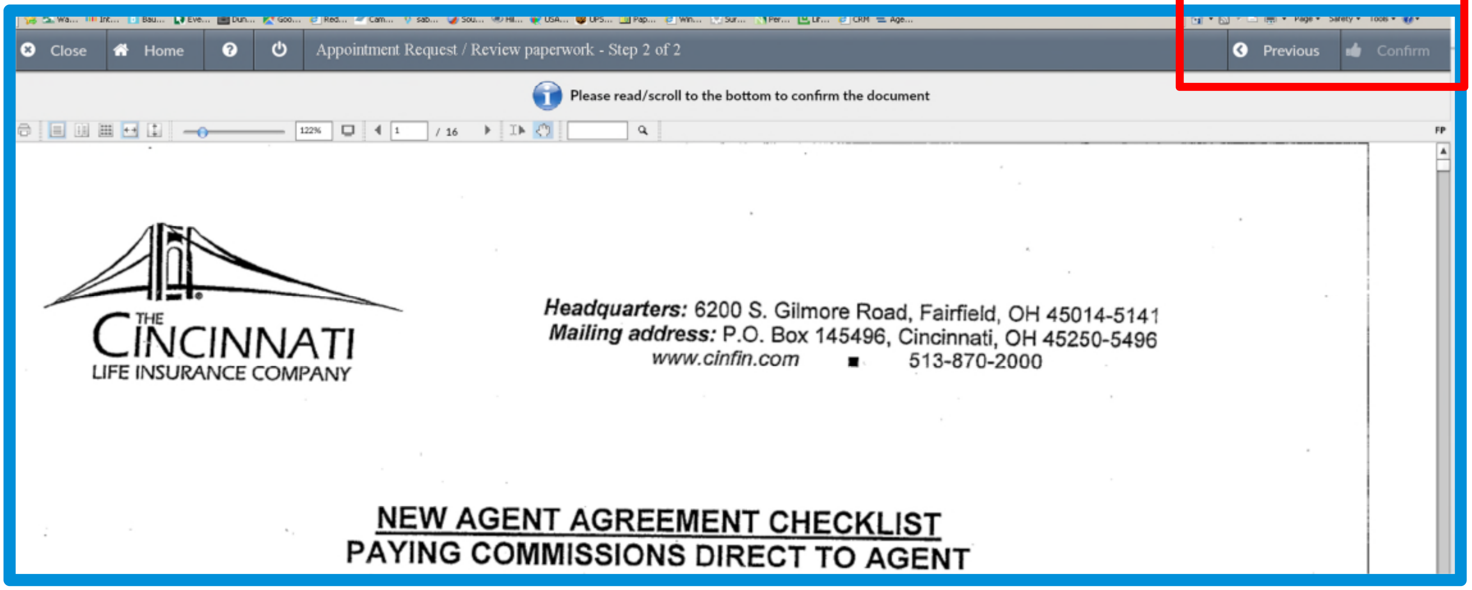
You will click on the link in the email and you will be directed to the Sure LC website to sign in and confirm your paperwork.



You will then be prompted to enter your information (Last 6 of SSN and Date of Birth) to login to the site and access the paperwork.



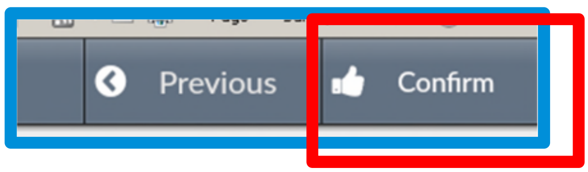
Once you have logged in, you will be directed to a list of questions that are carrier specific and required, by the carrier, to be answered by you. Typically this involves five questions or less. The questions outlined in red are mandatory before you can proceed to reviewing the paperwork. Once you have answered all the questions, the Next button will become clickable in the top, right corner of the screen.



You will then be directed to the paperwork that needs your approval. You must scroll through **<u>all</u>** pages and verify your information. You will scroll using the down arrow key or the scroll bar on the right side of the screen.

After you reach the bottom of the paperwork, the Confirm button will populate in the top right corner. **If you did not scroll all the way to the bottom of the paperwork, the Confirm button will not be available.**

Click the confirm button.



After the paperwork is confirmed, you will click the button to apply your signature.

The Licensing & Contracting Coordinator will receive notification that you have confirmed your contracting, and submit the completed paperwork to the carrier.

You will be contacted if any additional information is requested by the carrier, and notified when we receive approval from the carrier.