

New Agent Carrier Contracting

Welcome New Agent!

Now that you have created a SureLC account, it's time to get contracted with your core carriers. The chart below breaks down each carrier that you are to get contracted with initially. You will be able to access more carriers later!

Core Carriers

These are carriers that you will have access to contract with once you have created your SureLC account. You must have your AML Certification to get contracted with ANY carriers.

Log into the Anti-Money Laundering Course here:

americanamicable.com/marketing/MarketingLogon.php

Username: aml

Password: course

JIT(Just-In-Time) Carriers

These are carriers that you can write a policy with while you are waiting on your contract request to be approved by the carrier.

Please note that carrier requests can take up to 2 weeks to process. They should show BGA status, meaning they are being reviewed at Home Office/HQ. Home Office will send them to the carrier and you will see, "Delivered to Carrier". For the most up-to-date information on the status of a contracting request, please check HQ to see if they have provided you with your writing number. If it's been longer than two weeks and you still have not received your writing number, please ask your mentor to create a ticket for you. This ticket will go to the Operations Manager, Asia Vetter, for further review.

Some carriers may require you to have an E&O. If you don't have one, you can visit

<http://calsurance.com/sfglife> to obtain one.

Don't see the information you're looking for? Please visit HQ Carrier Resources page for more information on each carrier.

[HQ Carrier Resources Page](#)

Core Carriers	JIT	E&O	Additional Information
American Amicable(AmAm) (Occidental)	JIT https://hq.quility.com/cms/document/view/166075 Reside in any US state outside of PA, as this state requires pre-appointment. <i>Note: The Quility Secure Future Preferred (QSFP) AmAm product cannot be used for the Just-In-Time appointment process. The agent must first be appointed with AmAm prior to submission.</i>	NO	American Amicable/Occidental products are not available in NY or NH. Even is they have a non-resident license. Agents selling in IA, MA, MI, NJ, RI, & VT must sell Occidental rather than American Amicable.
American General (AIG) Corebridge	NO	YES If you do not have E & O, wait to request AIG	Products not available in NY
Americo	NO	NO	Products not available in NY & VT

F&G	Pre-appointment States: AL, DE, DC, GA, IA, LA, MA, NC, NH, NM, PA, PR, SC, TX, UT, WI, WY	*E&O insurance is required for agents selling in these states: AL, KY, MA, MS, RI	Now available for agents in NY. Upline must hold a NY license and have an F&G agent number to receive overrides.
Foresters	JIT Document Library Quility Pre-appointment States: CT, LA, MA, NM, & PA	E&O Insurance is required to sell all products with this carrier EXCEPT for the Strong Foundation and PlanRight products.	States where a license is required in order to receive override commissions: FL, GA, MA, NM, PA
Legal & General(Banner)	All non-resident state appointments are done "JIT" (Just In Time).	YES	Not available in New York
Mutual of Omaha	JIT Document Library Quility	MOO Products that require E&O Insurance are Income Advantage, Life Protection Advantage, AccumUL Answers, Term Life Answers,	States where a license is required in order to receive override commissions: GA, MA, MT, NM, PA, UT, VA Agents selling stand-alone DI or CI

		Critical Advantage, Income Solutions DI, Long-term Care Products	products must have a health license for Accidental Death.
SBLI	All non-resident state appointments are now Just-In-Time (JIT)! Agents must submit at least 3 cases with other carriers to qualify for SBLI contracting. <i>We will be tracking this internally and sending appointments out automatically.</i>	YES If you do not have E & O, wait to request SBLI	You must be pre-appointed in FL and VA to receive override commissions. (These two states will count toward your total of eight.) You must be licensed in the following states to receive an override commission (but not necessarily appointed, see the previous bullet): CA, FL, GA, KS, KY, LA, MA, MT, NM, PA, SC, TX, VA, WI. State availability - all states except NY and MT
United Home Life(UHL)	Pre-appointment States: AL, GA, KY, LA, OK, OH, PA, TX, VT	NO	HQ will send you the link to get contracted via email from producersexpress@sircon.com

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Qualifying For Additional Carriers

These are carriers that you must qualify for. You will have the ability to request 4 additional carriers at 15 apps, and again at 25 apps. Operations Manager, Asia Vetter, will receive a notification from HQ stating you have qualified and she will reach out to you to select your 4 additional carriers. After 25 apps, you can request additional carriers by emailing Asia@thevetteragency.com

[American Equity Annuity](#)

[Assurity](#)

[Athene](#)

[Columbus Life](#)

[John Hancock](#)

[Lafayette Life](#)

[Liberty Bankers](#)

[Mutual Trust Life](#)

[National Life Group](#)

[NY agents use this link to get contracted with NLG:](#)

[Royal Neighbors](#)

Transamerica