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## **Contracts and Licensing F.A.Q.**

### **Q: Why do I need to complete new contracting paperwork when I am already appointed with the carrier?**

A: In order to submit business through a particular Agency, carriers require that each agent be properly appointed with the agency in the State that business is to be transacted. **It is very important to let us know if and how many different Agencies you are appointed with for the carriers; so that we can check on the dual appointment rules with a particular carrier.**

### **Q: Do I need to have E& O insurance?**

Most carriers do require E&O and some carrier have plans you can enroll in, but you must have paid production ongoing. National Insurance Brokerage does not offer E & O coverage. Below is a web site and phone # for your inquiry to the coverage and cost.

Calsurance <http://www.calsurance.com> Toll Free 800-745 7189

### **Q : Do I need to complete and Anti-money Laundering Course?**

Most carriers do require this course be taken. If you have not yet taken, please visit the following website:

<http://nailba.limra.com>

### **Q: What is the average processing time?**

A: The average processing time is 7-10 business days.

### **Q: Can the appointment forms be faxed or do you need originals?**

A: Most carriers will accept faxed copies of the appointment contracts. The only exception at this time is New York Life.

### **Q: Can I submit business prior to being appointed?**

A: Please contact the New Business Dept @ National Insurance Brokerage, or refer to the list on our web site "Pre-Appointments by Carrier".

Please submit all completed paperwork to

[L&A@nibliffe.com](mailto:L&A@nibliffe.com)