SureLC

Version 2.0

Producer User Guide

Web Version

Revision: June 15, 2013

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1.0 OVERVIEW

Your agency has subscribed to use SureLC, a licensing& contracting automation software. At some point in your career, you will likely need to be contracted with multiple insurance companies to sell their products. Rather then you manually filling out each insurance company's contracting paperwork whenever you need a new appointment, SureLCautomates this process. You setup your profile in SureLC one time, and then whenever you need an appointment with a new insurance carrier, or you need a new non-resident appointment, SureLC automates this process for you and your agency.

2.0 GETTING STARTED

2.1 What You Need

To use SureLC, you need:

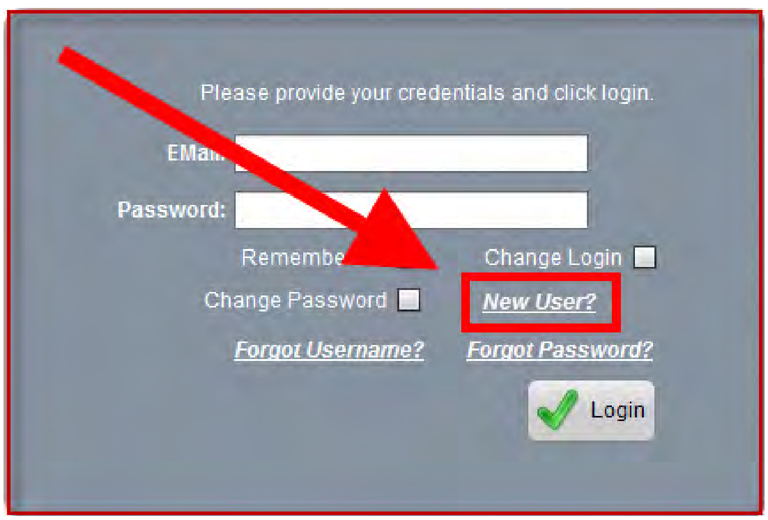
- Internet Connection
- A scanner hooked up to your computer **OR** the ability to fax documents.
- Please contact your Marketing Organization for the SureLC URL address.

2.2 Login Credentials

2.2.1 New User

From the main login page, you'll add yourself as a new Producer and create your own login credentials. Your Marketing Organization will send you a link that will bring you to the user screen. Click on "New User" and fill in information to create a username and password.

- Select "NEW USER" from the main login page.



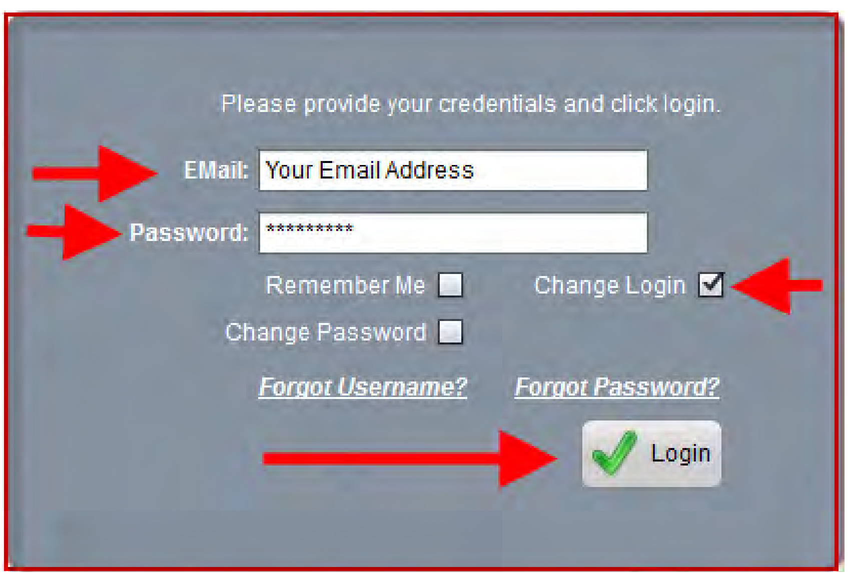
- Enter the four Required fields (SSN#, Last Name, email and Password)
- Select the Checkbox labeled "OK to pull my PDB Report".
- Select the "ADD ME" button

Note: Authorization to pull your PDB report is required in order to proceed with the paperless electronic contracting process through SureLC. If you decide not to authorize pulling your PDB report, contact your Marketing Organization so they can send you Carrier forms to complete manually.

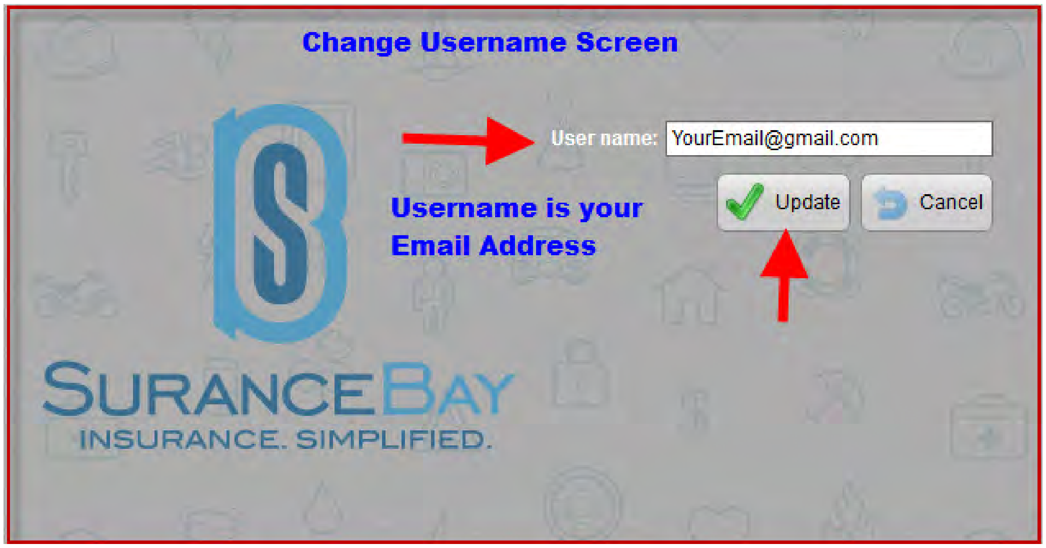
2.2.2 Change Email / Username

Your Username is your email address that was created at the time of your initial registration. If your email has changed, you'll need your username changed to match your personal information on your profile in SureLC.

- Enter your OLD email address
- Enter your password
- Select Change Login, then click on Login



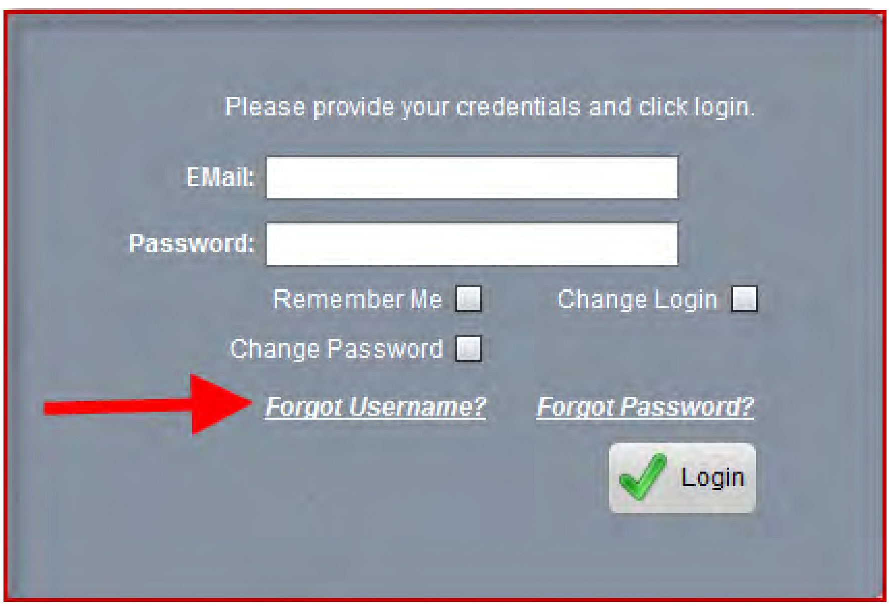
- Enter your new username which is your current email address on file in SureLC.
- Select the "Update" button.



2.2.1 Forgot Email / Username

If your email has changed and you have forgotten what was originally setup, you can request to have it sent to you.

- Select the "Forgot Username" hyperlink.



- Enter your SSN# or your cell number.
- Enter your Last Name.
- A drop down selection will populate to confirm the email address or cell # selection.

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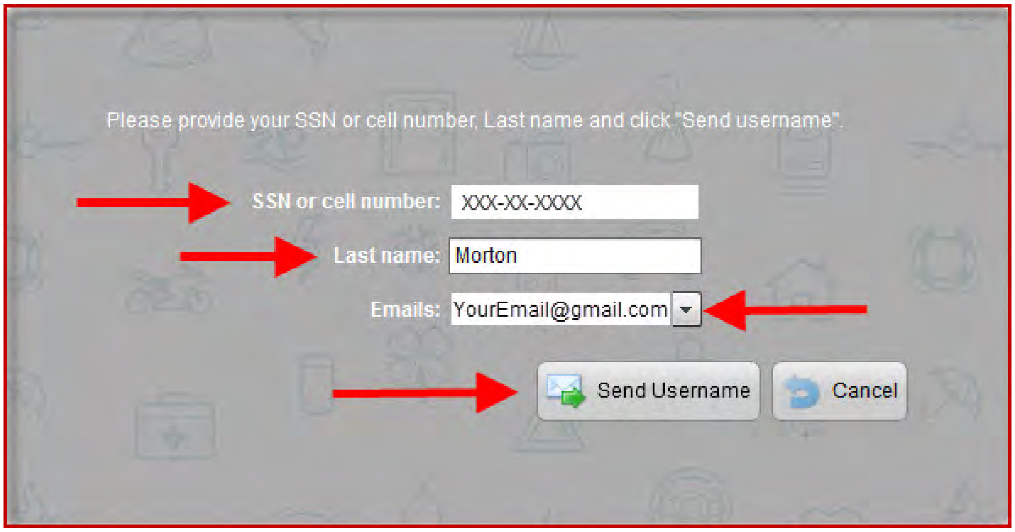
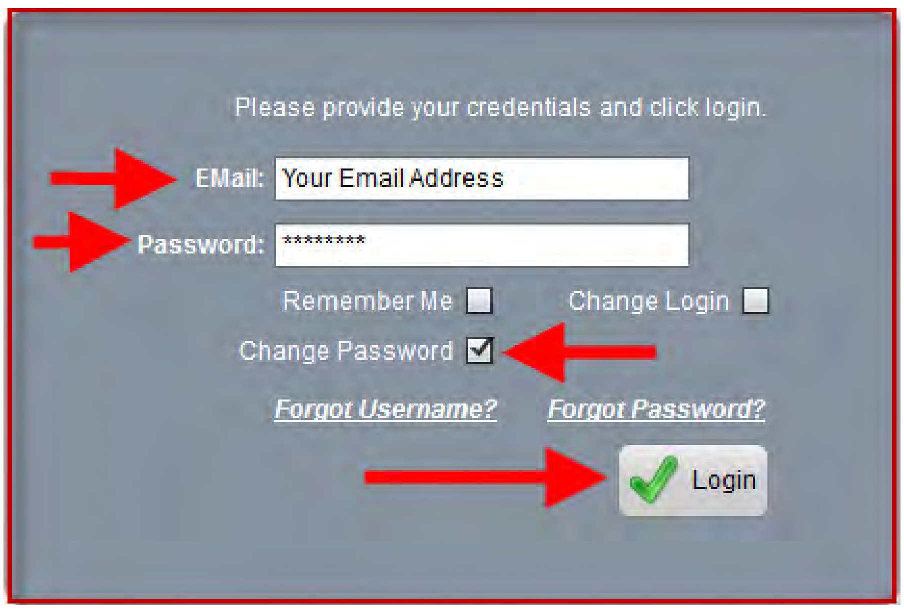
- Select the "SEND USERNAME" button.
- This will be sent to you via email or text message based on your selection.



2.2.2 Change Password

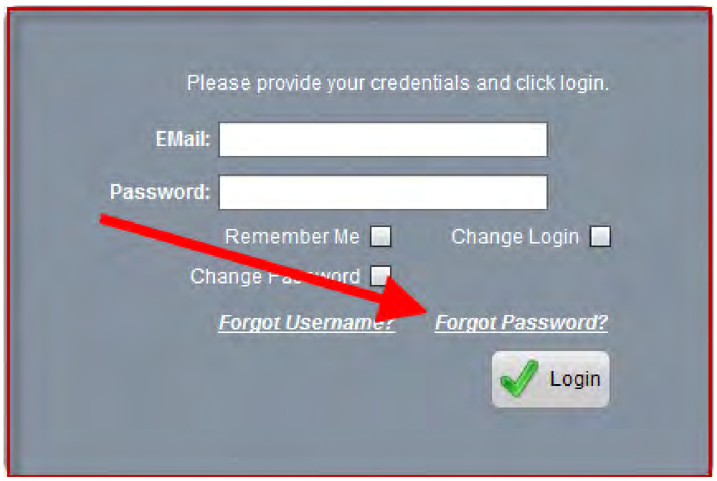
- Enter your email address
- Enter your current password
- Select Change Password, then click on Login



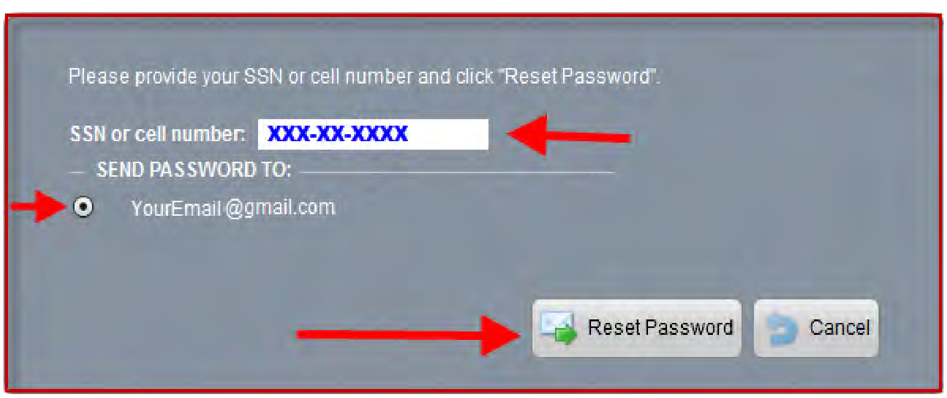
- Enter your new Password twice.
- Select the "Update" button.

2.2.3 Forgot Password

- Select the "Forgot Password" hyperlink.



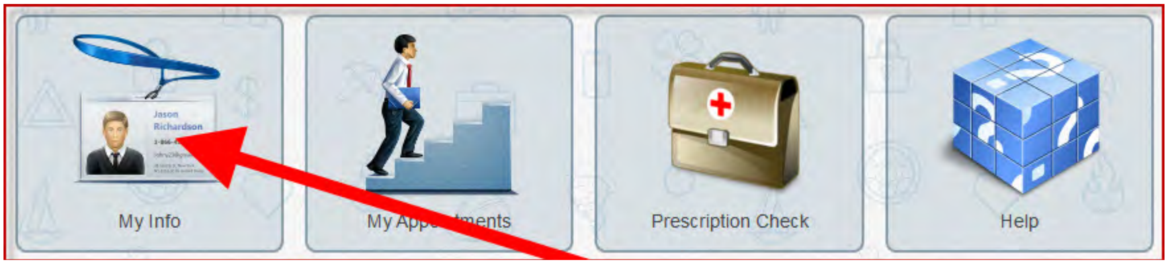
- Enter your SSN# or your cell number.
- Your email address and cell number on file will populate - Please select one for your preferred method of retrieval.
- Select the "RESET PASSWORD" button.
- This will be sent to you via email or text based on your selection.



3.0 SETTING UP YOUR PROFILE

Once you set up your profile in SureLC, it will be used to populate all requested contracting paperwork.

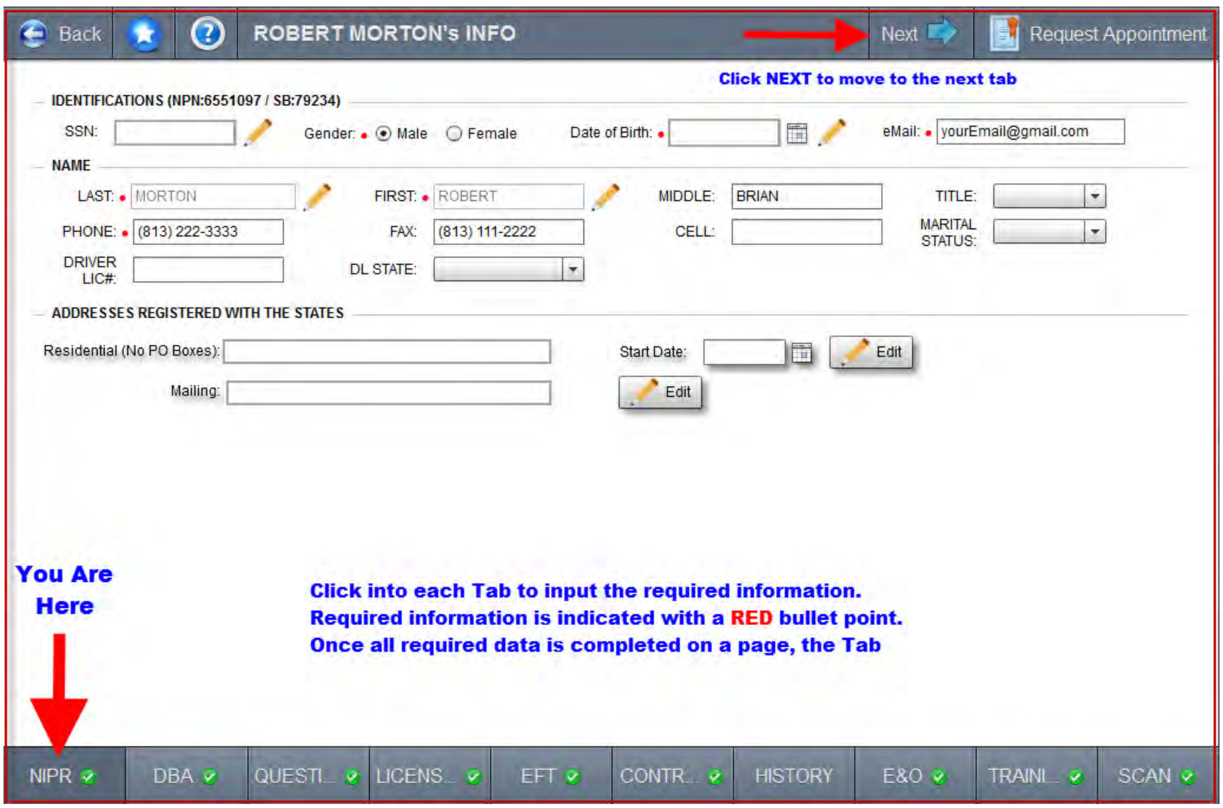
After logging in, click on the Producer Info icon.



3.1.1 NIPR Tab

This is information is fed from NIPR (National Insurance Producer Registry). The more information you provide here, the fewer questions you'll need to answer as contract requests are processed.

- Complete all Required fields with a **RED** bullet point.



3.1.2 DBA Tab

The DBA selection explains how you will be doing business.This will affect how forms are populated, and how commissions will be paid.

- Enter a DBA selection.

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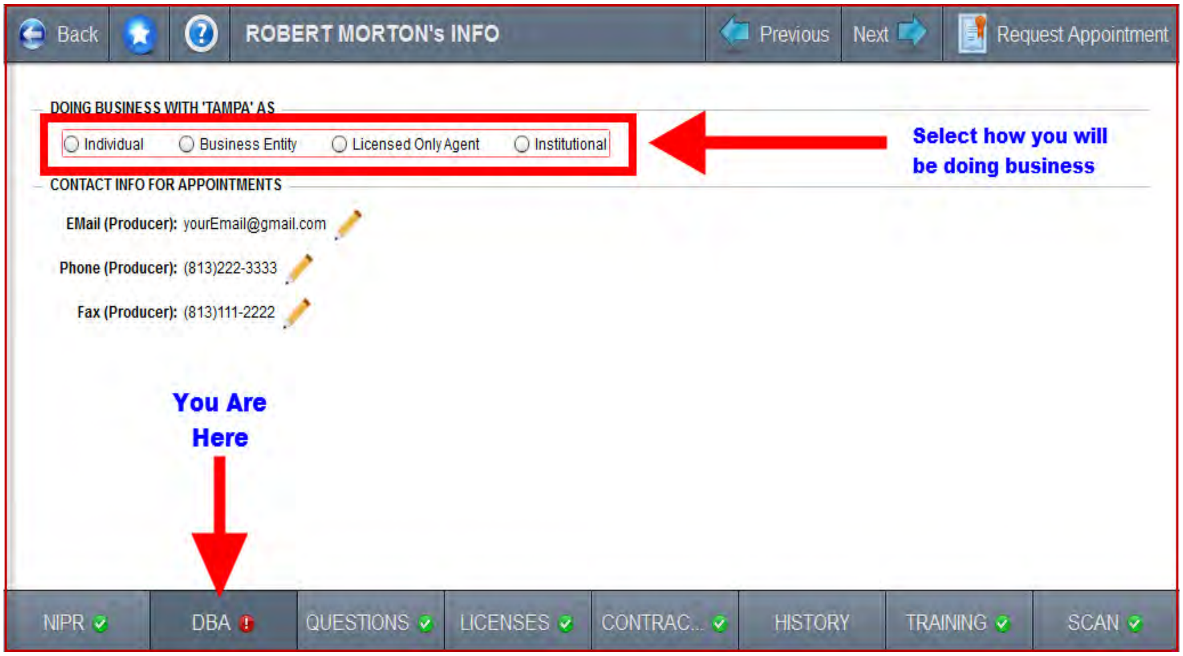
- Confirm your contact information is accurate. Click on the pencil icon to make any necessary corrections.



3.1.2.1 Individual

Individual agents are independent contractors for the insurance companies they represent. While the agent collects commissions, they do not collect a salary from the companies they represent.Typically 1099 would apply to the Producers SSN#.

- Select Individual

Optional Item - Individual Producer Has Solicitors

Individual Producers may have LOA Solicitor Agents underneath their hierarchy with the carriers.

If applicable you'll want to ensure the "HAS SOLICITORS" checkbox is selected so downline agents will be able to be set-up properly in SureLC.

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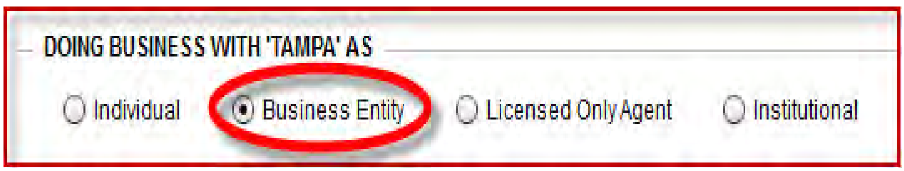
- Select "HAS SOLICITORS"

3.1.2.2 Business Entity

Business Entities are Principals or Signing Officers for their own company and intend to have 1099 apply to the Tax ID# for their company.

- Select Business Entity



- Enter the EIN#
- Enter your Title
- Select the "Has Solicitor" checkbox if you'll have License Only agents (Solicitors) underneath your hierarchy.
- Is your BusinessEntity registered with NIPR (National Insurance Producer Registry)? Select the applicable button below:
  - If YES - "RETRIEVE FROM NIPR".
  - If NO- "CREATE WITHOUT NIPR".

3.1.2.3 Licensed Only Agent (Solicitor)

License OnlyAgents (LOA) are appointed and authorized by an Agent/Agency to solicit and receive applications for insurance as a representative.LOA's are not usually given the power to bind coverage but are required to be licensed.

Carriers pay all commissions directly to the Agent/Agency the LOA/Solicitor works for, and the LOA is paid from the company they work for.

- Select License Only Agent
- Contact your Marketing Organization to let them know WHO you solicit for.

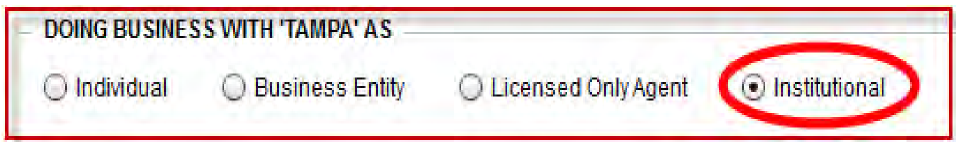
PLEASE NOTE: You will need to contact your Marketing Organization directly to let them know WHO you solicit for.

3.1.2.4 Institutional

Institutional agents are registered representatives who usually work for a Broker Dealer.

Carriers pay all commissions directly to the Broker Dealer the agent represents, and the agent is paid directly by their Broker Dealer.

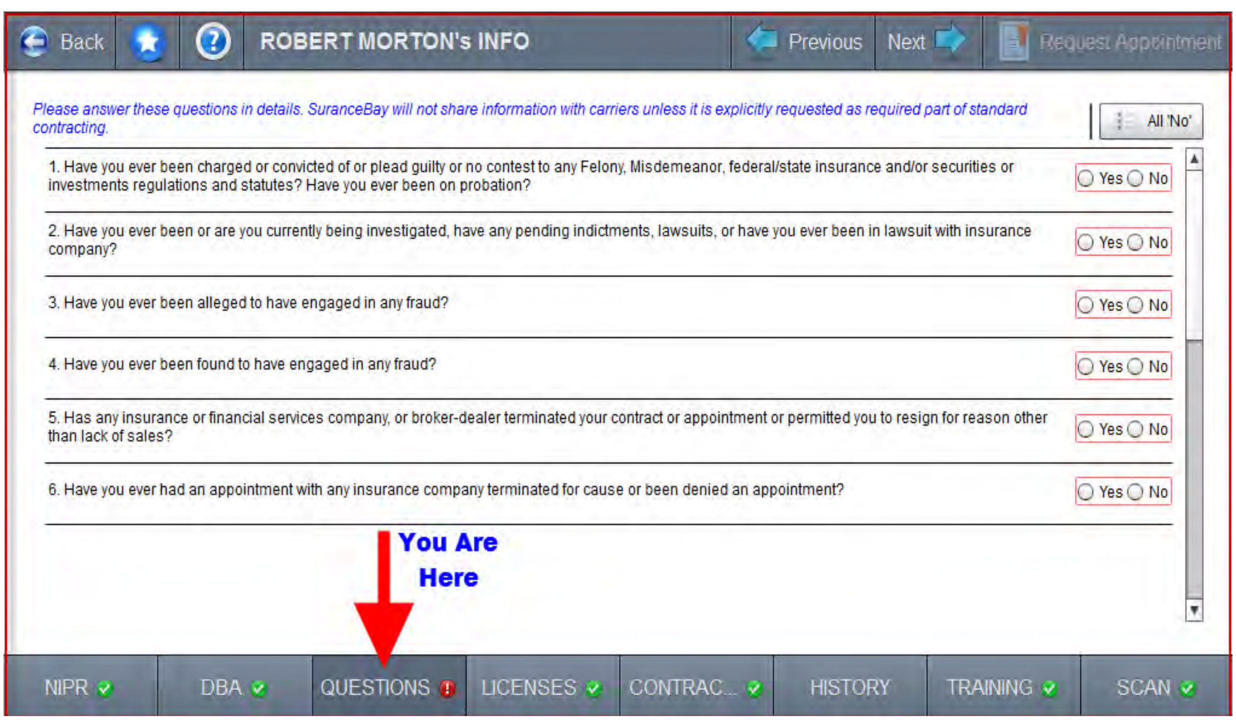
- Select Institutional



PLEASE NOTE: Your Market Organization will know who your Broker Dealer is based on the FINRA verification completed under your Training Tab. If there are any changes needed, please contact your Marketing Organization directly.

3.1.3 Questions Tab

Review and answer all Background Questions. Please ensure you scroll through the entire page to ensure all questions have been answered. Any unanswered questions will halt the contract request process and possibly delay business submitted.



- If you answer a question "Yes", there may be sub-questions that populate.
- If Sub-questions populate, you must answer all appropriate sub-questions that relate to your incident.
- Provide a Date of the Incident.
- Select the "Related Documents" button to upload supporting documentation or write your own Letter of Explanation.

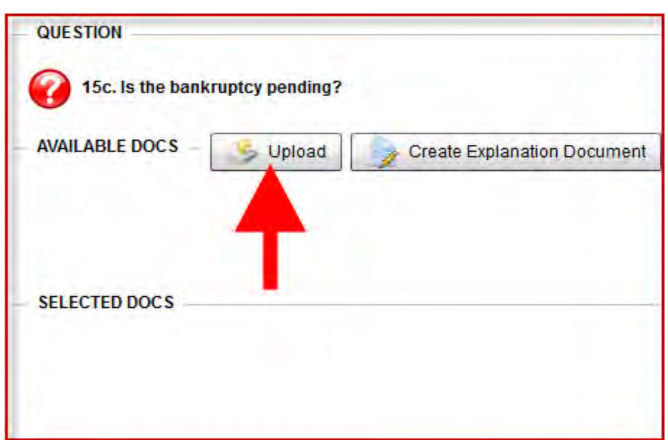
3.1.3.1 Upload Supporting Documentation

Upload a prepared Letter of Explanation or any supporting documentation, such as Court Documents, etc....

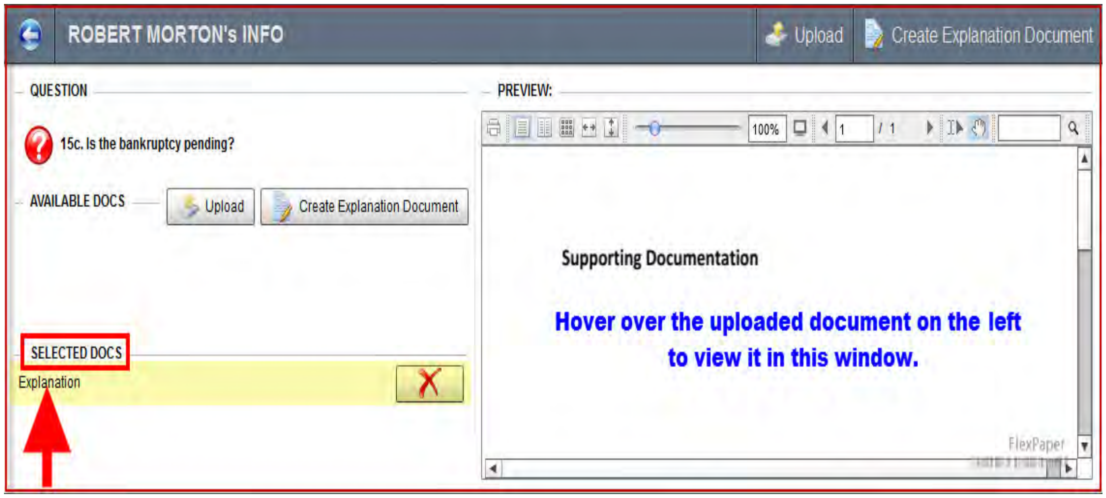
You'll need to upload an explanation and/or documentation for <u>each</u> question you answer "YES".

Each question is answered independently with each Carrier's contracting forms. This is to ensure your documentation is only sent to the Carrier if applicable to the unique set of questions asked for that particular contract.

- Select Upload
- Retrieve your supporting documentation from wherever you have it saved on your computer.
- Attach as many documents needed.



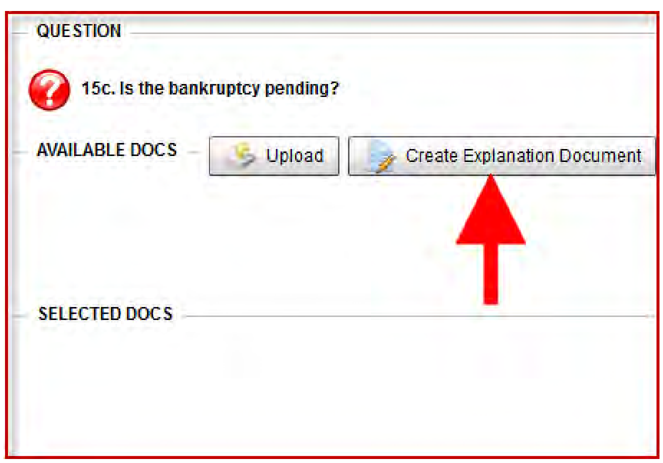
- Your uploaded document is moved to the SELECTED DOCS section.
- AVAILABLE documents are simply a holding tank for all explanation forms available. In order for form to be applied to the specific question asked, it will need to be listed in the "**SELECTED DOCS**" section.



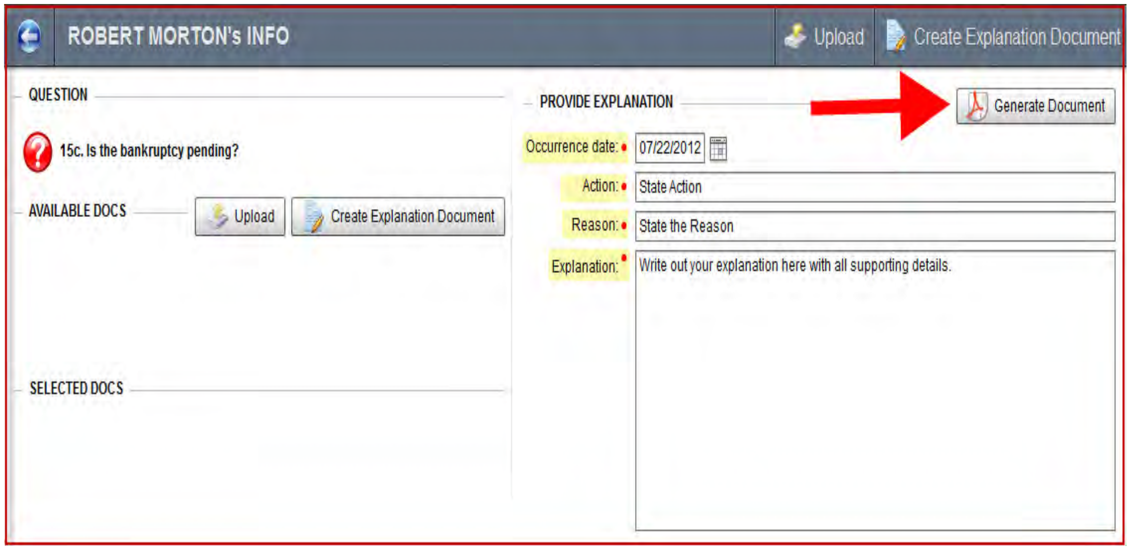
- Use the bach arrow button in the top left hand corner to go back to the full list of question.

3.1.3.2 Create a Letter of Explanation

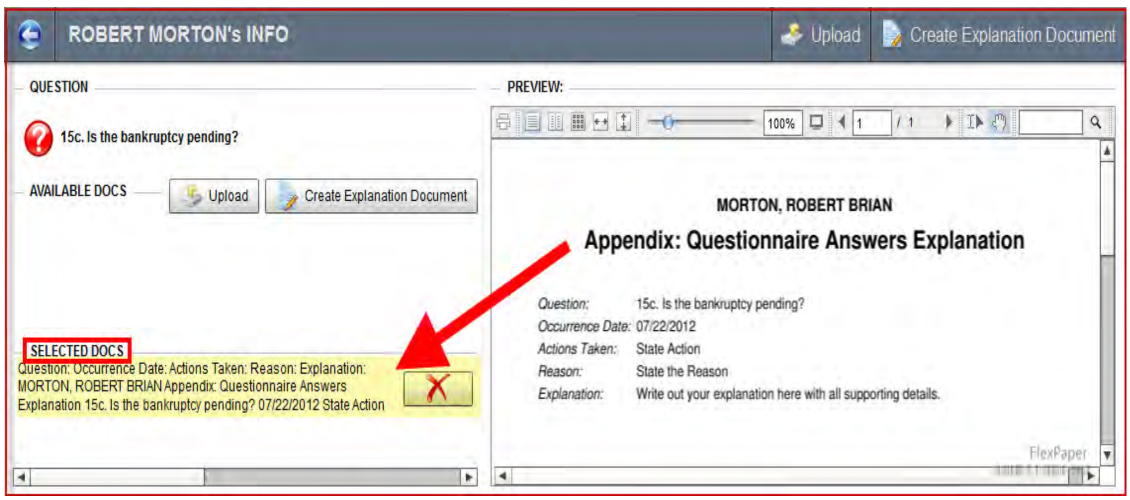
Some questions can be easily explained in your own words. To create your own Letter of Explanation simply select the option indicated in the screenshot below.



- Select "CREATE EXPLANATION DOCUMENT" button
- Provide Occurance Date, Action, Reason, and Explanation.
- Select GENERATE DOCUMENT..



- Your uploaded document is moved to the SELECTED DOCS section.



- Use the back arrow button in the top left hand corner to go back to the full list of question.

3.1.3.3 Removing Documentation

Remove any documentation that is now old, or simply not applicable.

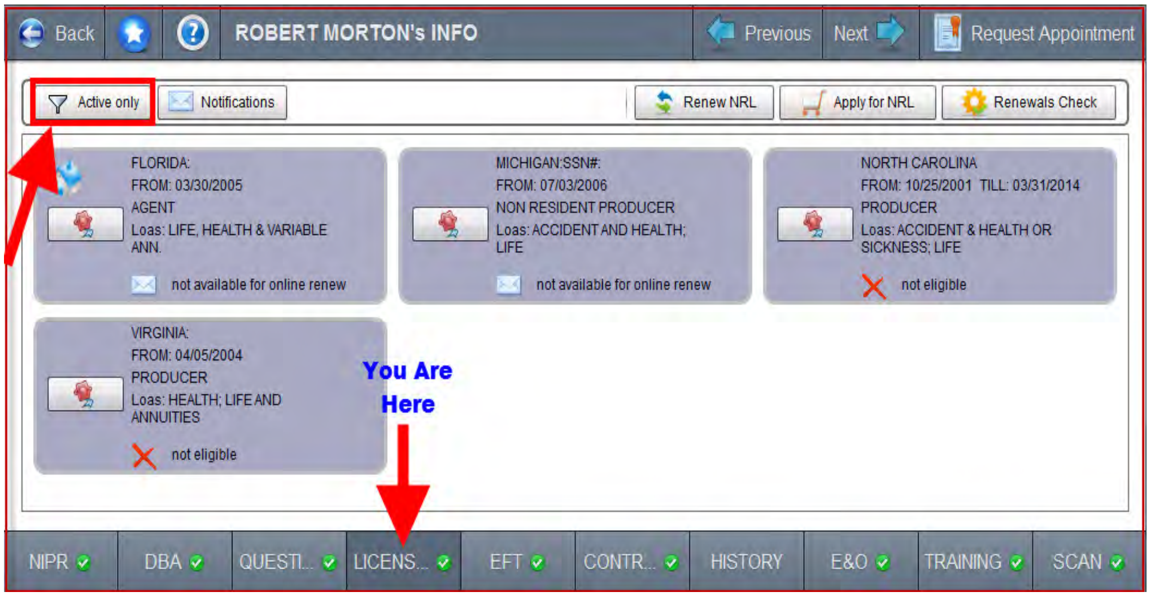
- Go to Scan Tab
- Hover over the document with your mouse, and select the Blue File cabinet icon.
- Or simply click into the file and re-label the document as "ARCHIVED".
- Any documents that have been archived will no longer apply to contract requests.

3.1.4 Licenses Tab

View your state license records. SureLC provides routine data updates from NIPR (National Insurance Producer Registry).

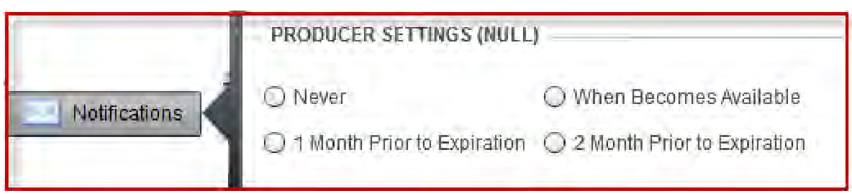
3.1.4.1 Licenses Filter

Click on the filter button to view ALL License records including Active and Inactive records.



3.1.4.2 License Reminder Notifications

Set reminder notifications to alert you when renewals are coming due.



3.1.4.3 Renewal Check

Run a quick Renewal Check to verify which licenses are due for renewal and which are eligible for completion online.

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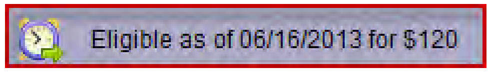
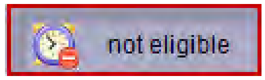
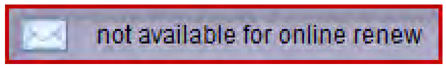
- See if any renewal licenses are eligible. Any stating "NOT ELIGIBLE" could simply mean the license is not due for renewal at this time.



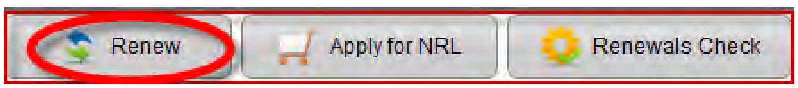


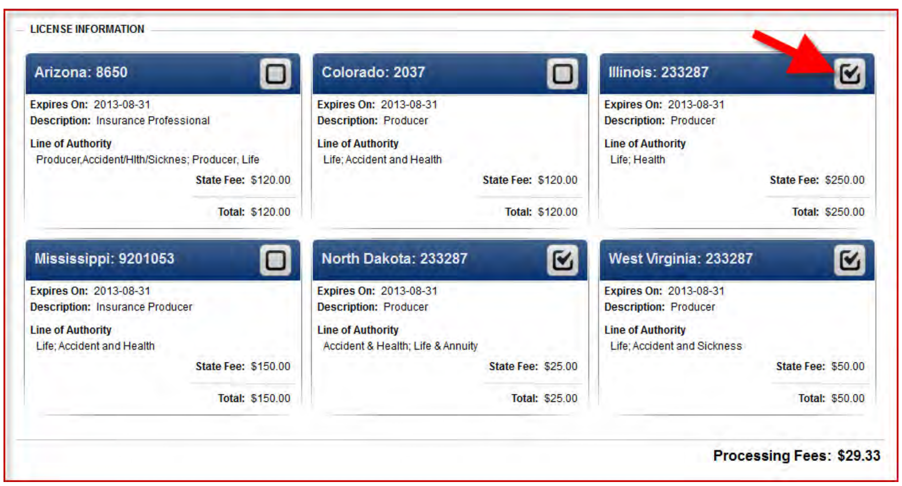
- See if licenses are available for online renewal.



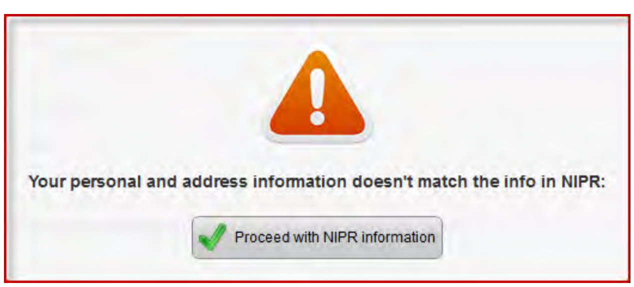
3.1.4.4 Renew Licenses

- Select RENEW button and choose the licenses you would like to renew by placing a checkmark next to each license record.





- The address on file in SureLC will be verfied against what is on file with NIPR. If there's a descrepency you'll receive an alert message as follows:



- If you receive this message you have two options.

    1. Proceed with the address on file through NIPR.
    2. Revert out of the license request, contact NIPR directly to correct the address, then proceed back through the renewal request through SureLC.

- Complete all required fields under the Personal Information and employment history, if it wasn't retrievable from your SureLC records.

- Answer all Background questions

- Accept all disclosures and fees for each state you are renewing. Place a checkmark in the ACCEPTED box for each.

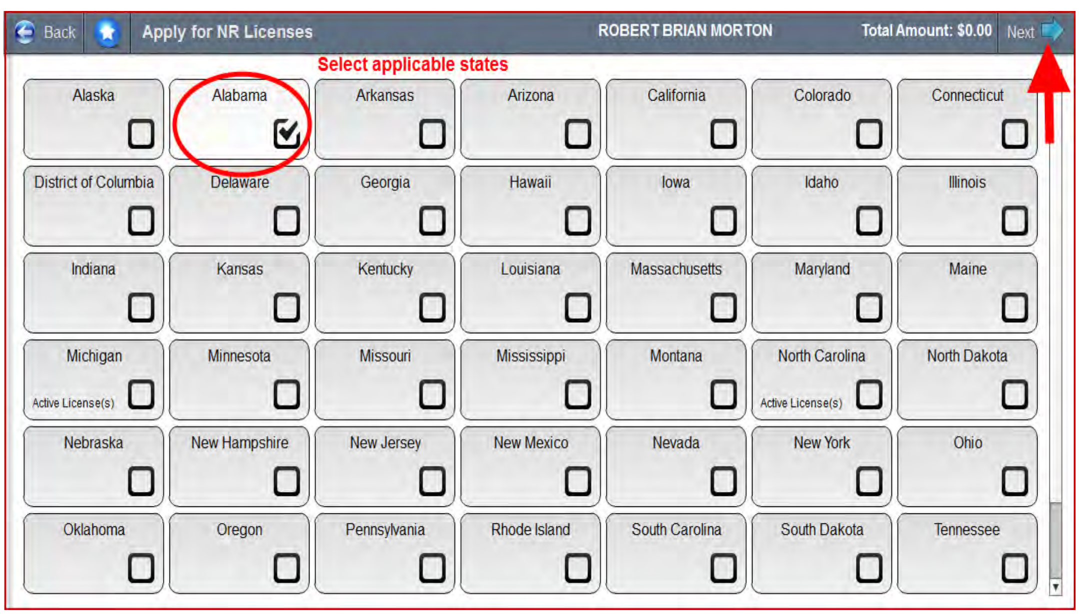
- Enter Credit Card details to complete the transaction.

3.1.4.5 Apply for NEW Non-Resident Licenses

Easily apply for a NEW non-resident state license right through SureLC.

- Select the APPLY button

- Select the states you wish to apply for
- Select NEXT



- Make all applicable selectionsfor License Type and Line of Authority.
- Select NEXT

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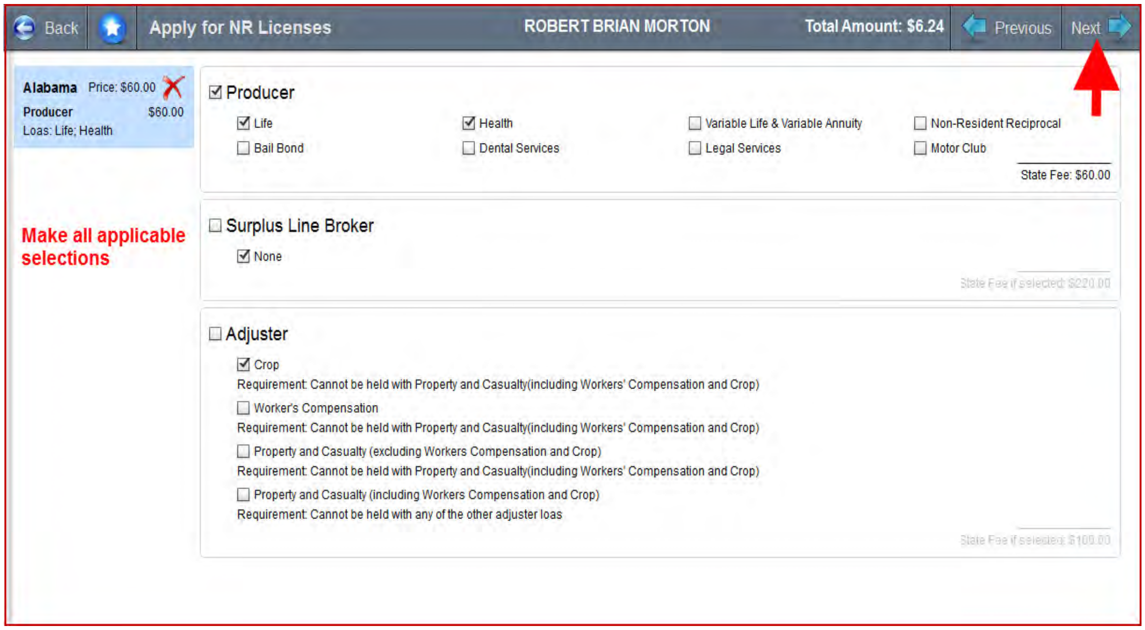
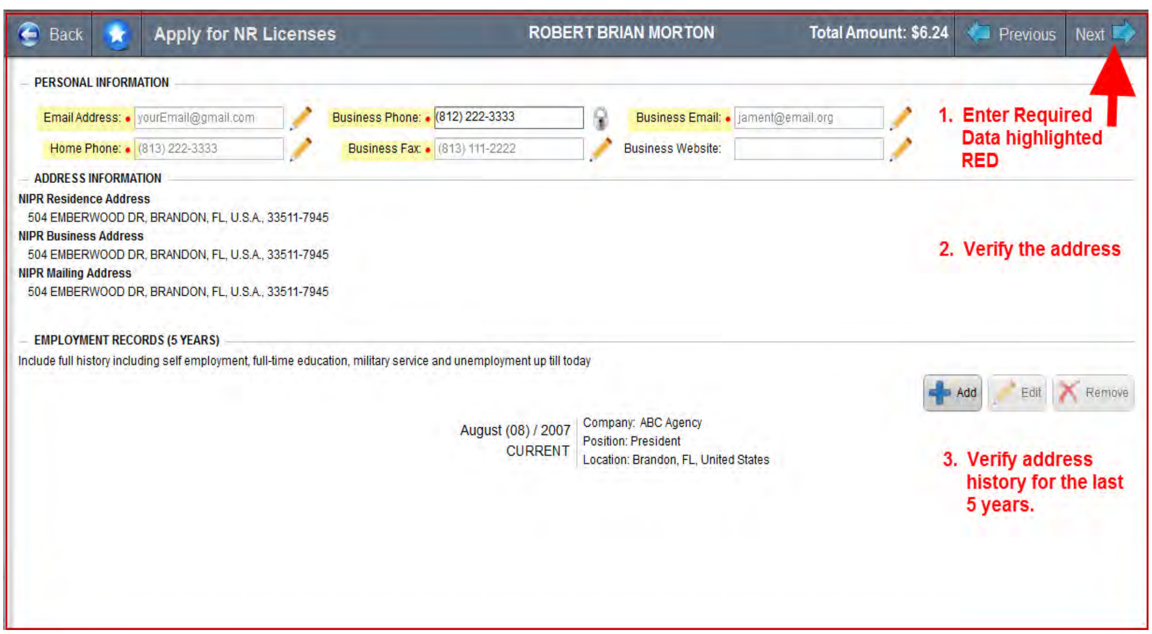
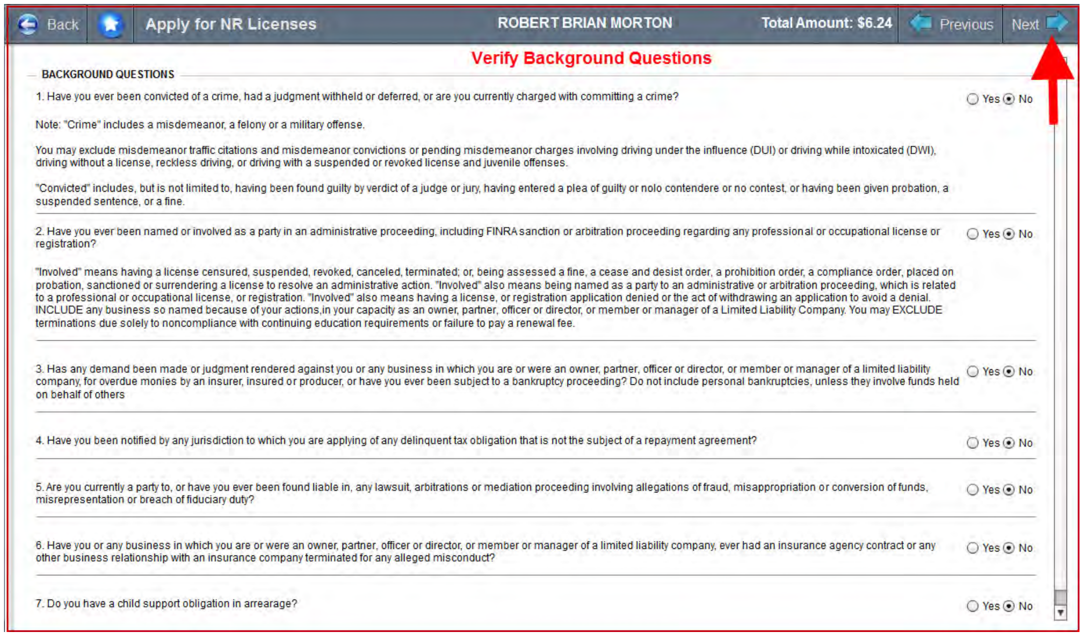


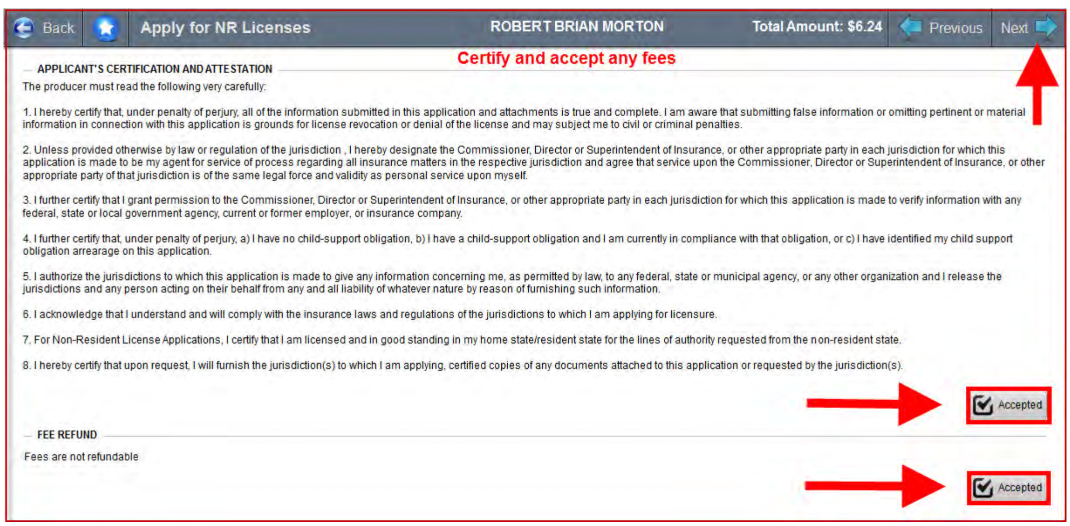
- Enter Required Personal Data
- Address listed should reflect how you are listed with NIPR (National Insurance Producer Registry). If this address is inaccurate, you'll need to login to NIPR directly and have this corrected before applying for a license or renewal through SureLC.
- Verify 5 years of Employment History. Please EDIT or ADD History as needed.
- Select NEXT



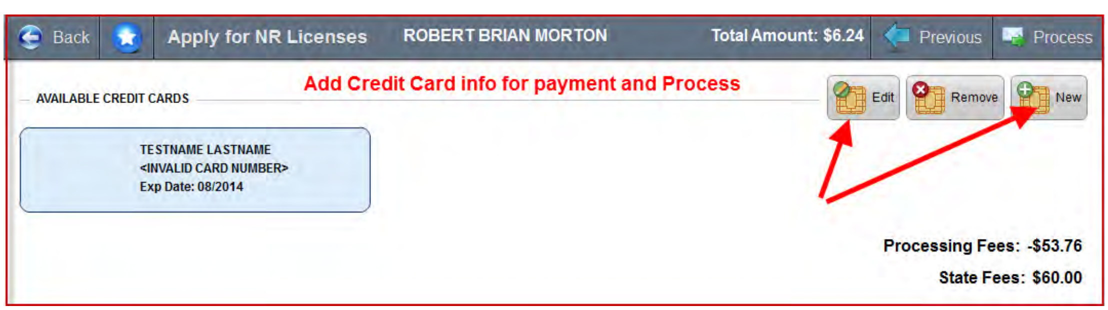
- Verify all Background Questions are complete.
- Select NEXT



- Certify and accept any fees.
- Select NEXT



- Add or edit Credit Card information for payment of fees.
- Select PROCESS



3.1.5 EFT Tab

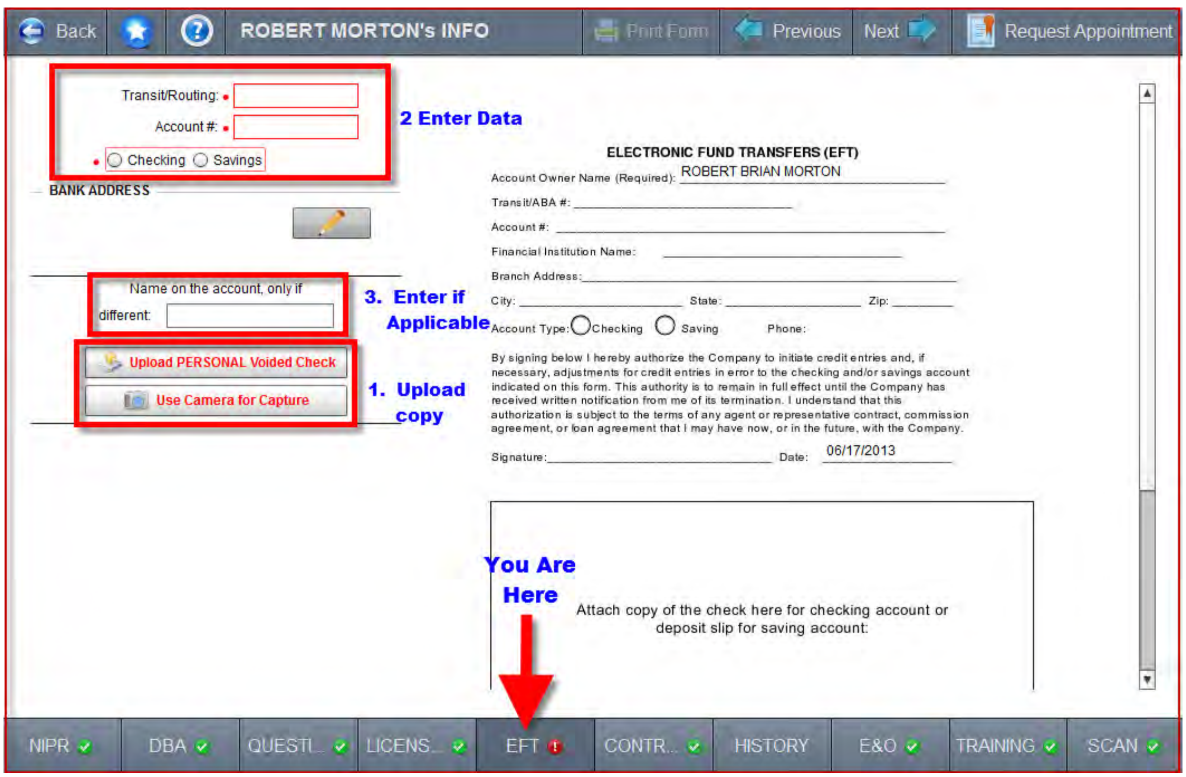
This tab will only be available for Brokerage Associates doing business as an INDIVIDUAL or BUSINESS ENTITY.

PLEASE NOTE: If you are doing business as a “Licensed Only Agent” or "Institutional" Producer, this tab will not be available.

- Upload a copy of a voided check. There are 3 options:
  - Use Upload button from the EFT Tab
  - Use the Camera Capture button from the EFT tab.
  - Upload from the SCAN Tab.

- Enter your Routing Number, Account Number and Account Type.

- If the name on your checking/savings account is different than your personal name, please provide that information in the space provided.



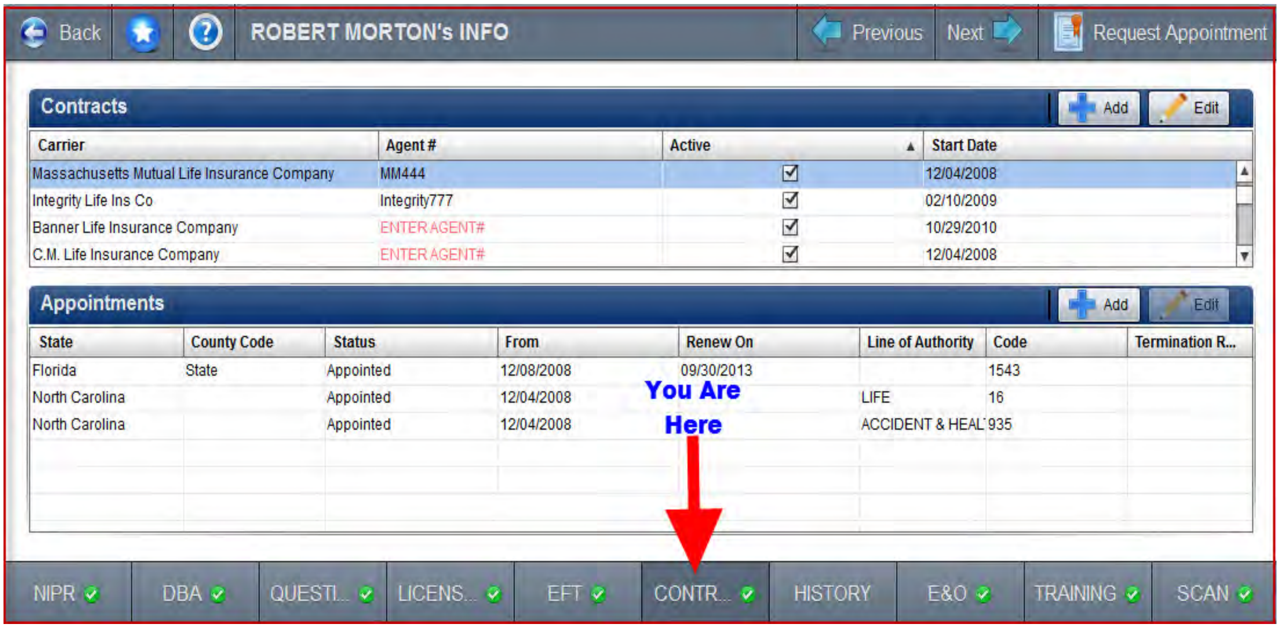
- If you are doing business as a BUSINESS ENTITY, move the data and voided check to your BUSINESS ACCOUNT.

- Simply click on the button displayed below.

3.1.6 Contracts Tab

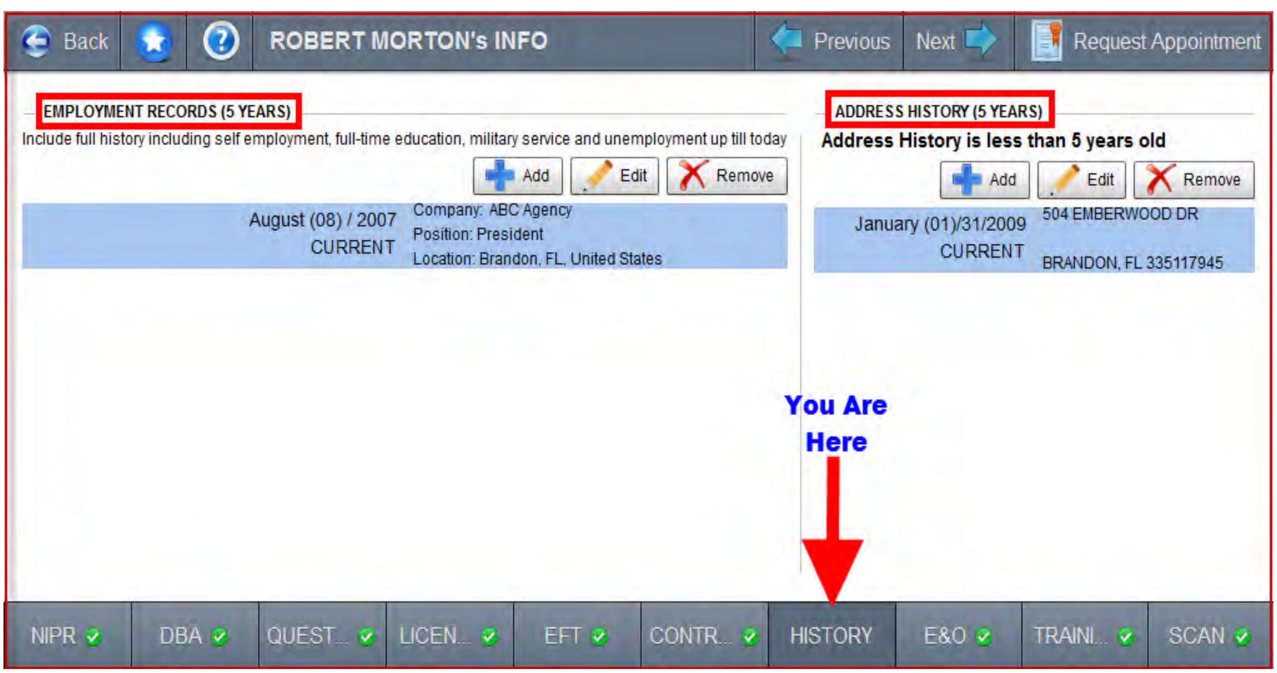
The Contracts Tab is not a required tab, it simply provides a means for tracking your Active and Inactive Contracts/Appointments.

- The Contracts section tracks your Appointments with the CARRIER.
- The Appointments section tracks your STATE appointments

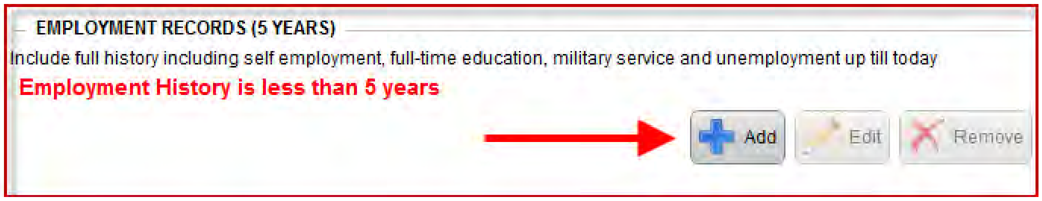


3.1.7 History Tab

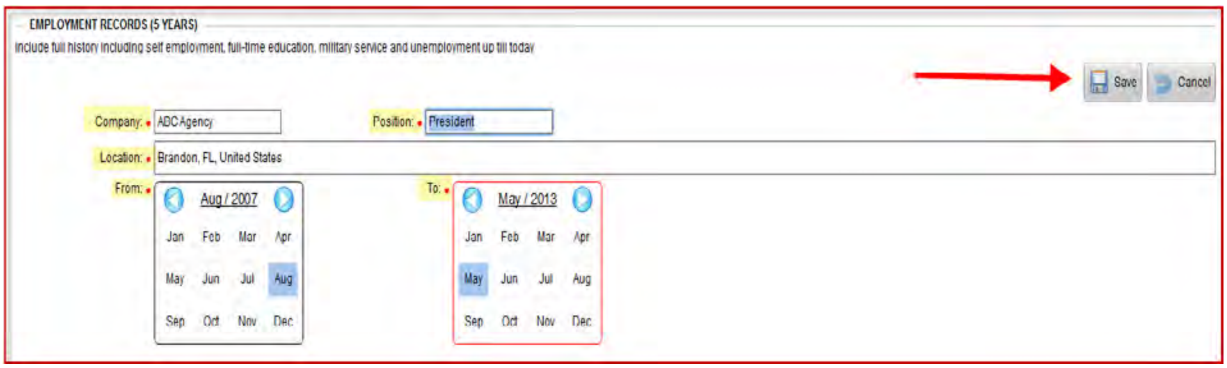
Provide your last 5 years history for employment and residence. This is Optional Data, but the more information provided, the fewer questions needed when requesting a contract.



- Select The ADD button



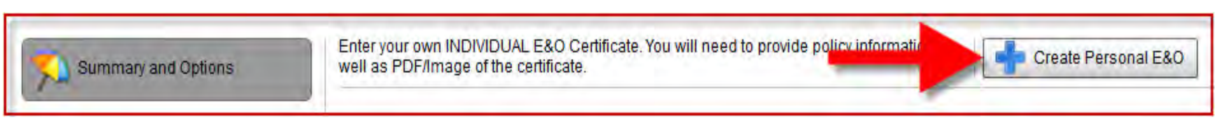
- Enter Required fields
- Date fields only require Month and Year (Click on Year to change the Year)
- Select the SAVE button

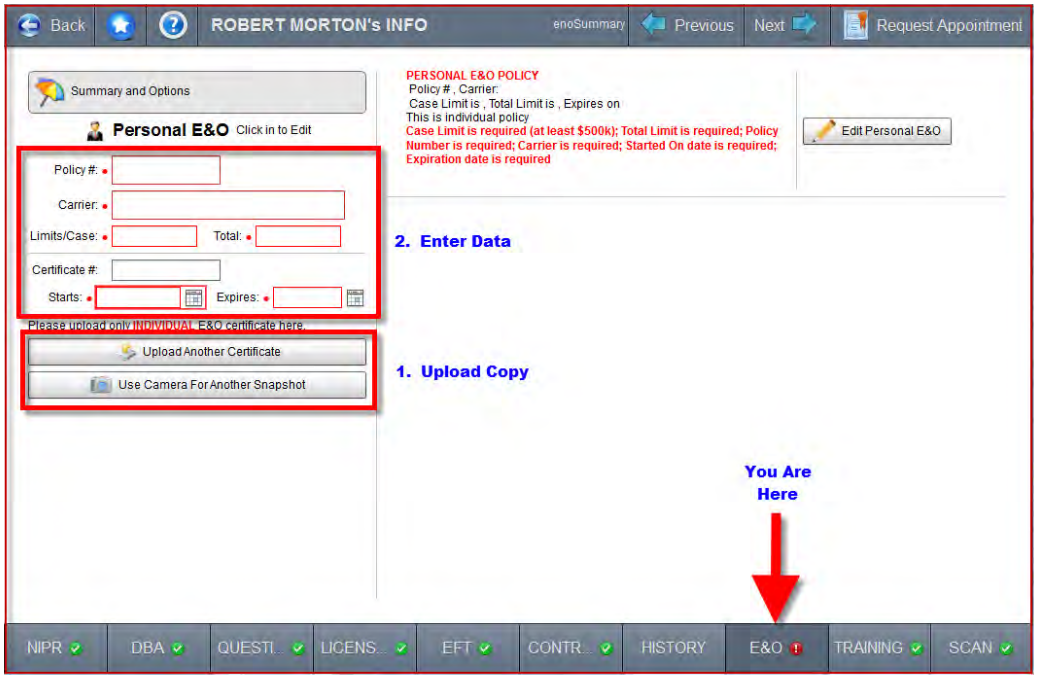


3.1.8 E&O Tab

Maintain a current copy of your E&O declaration page.

PLEASE NOTE: Institutional Producers will not have an E&O tab to maintain as they are typically covered under their Broker Dealer's Master Policy.



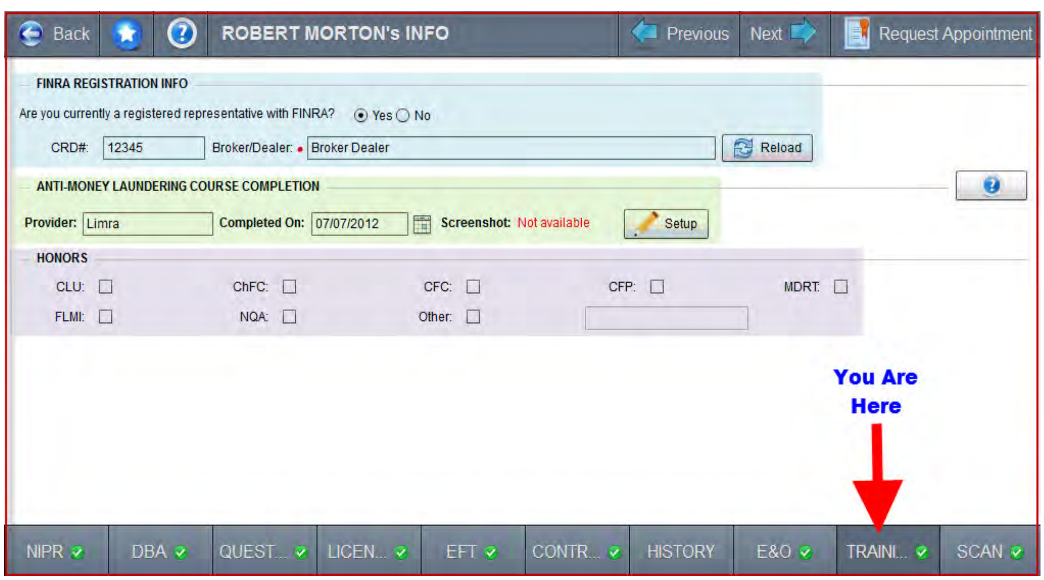


- Upload a copy of E&O Policy. There are 3 options:
  - Use the Upload button from the E&O Tab
  - Use the Camera Capture button from the E&O Tab.
  - Upload from the SCAN Tab.

- Enter your E&O policy data in the fields provided.

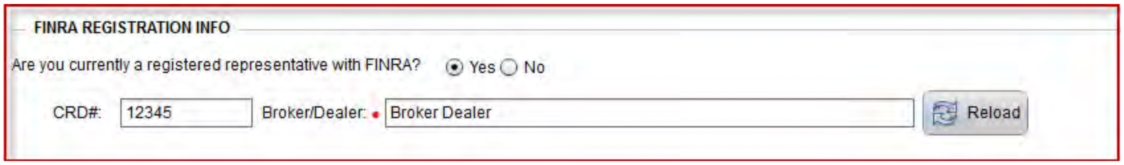
3.1.9 TRAINING Tab

Easily retrieve your training data by simply answering a few questions. SureLC allows easy access to it right when you need it and provides copies for your Marketing Organization or Broker Dealer.



3.1.9.1 FINRA Registration Info

- If you are currently a Registered Rep with FINRA, you can easily have the data uploaded into SureLC. By selecting the YES radio button, SureLC will begin searching the FINRA database for verification.



3.1.9.2 AML Certification

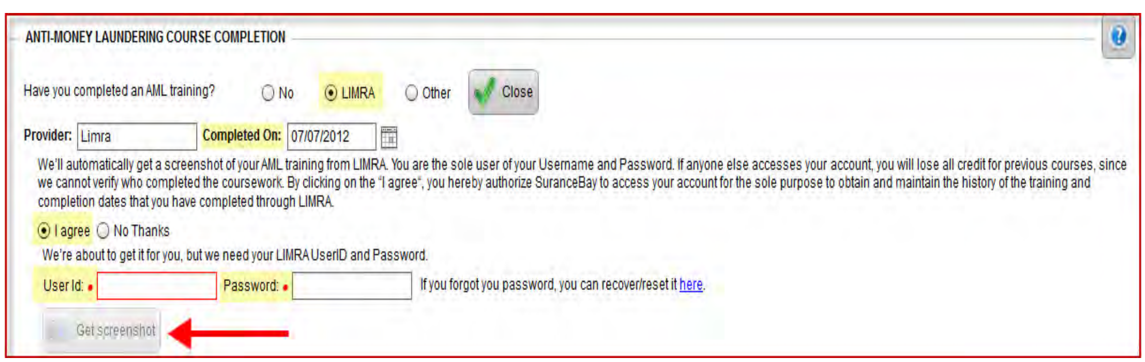
- Enter your AML certification Provider and Completion Date.

- If you completed your AML through LIMRA, you can retrieve a screenshot of completion by selecting the "**GET IT FOR ME**" button.

- Agree to the Terms.

- Provide User ID and Password.

- The User ID and Password are the login credentials for the LIMRA website. (**NOT the your SureLC credentials**)
- Select "GET SCREENSHOT"
- If an incorrect completion date is entered, upon retrieving a screenshot the date will automatically be adjusted to reflect the correct date of completion on file with LIMRA
- If you've forgotten LIMRA password, simply select the recover/reset link.



3.1.9.3 Honors

- Select any Honors you hold

3.1.10 SCAN Tab

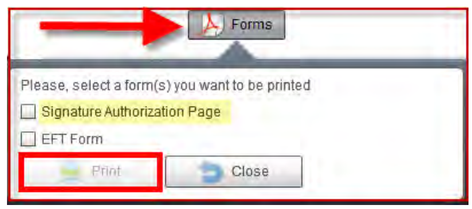
3.1.10.1 Required Forms

The only Required Form is the Signature Authorization Page. This isso your signature can be applied to contracting paperwork you've requested.

The signature authorization form can be printed or emailed to to you for completion. You can also complete this on your monitor using your mouse to write on the screen.

- Select the SIGNATURE CAPTURE button to complete your signature online with your mouse.

- If you would prefer a printed copy of the form to upload. Select the FORMS button.



- Please ensure your signature doesn't extend outside the box or your signature will be cut off at any protruding areas.
- We recommend using a black Sharpie marker.

Signature Authorization

PLEASE READ THIS AUTHORIZATION, SIGN IN THE BOX BELOW AND SUBMIT THIS FORM BY FOLLOWING THE INSTRUCTIONS PROVIDED ON THE COVER PAGE

I, ROBERT BRIAN NORTON, hereby authorize SuranceBay, LLC and its general agency customers (the "Authorized Parties") to affix or append a copy of my signature, as set forth below, to any and all required signature fields on forms and agreements of any insurance carrier (a "Carrier") designated by me through the SureLC software or through any other means, including without limitation, by e-mail or orally. The Authorized Parties shall be permitted to complete and submit all such forms and agreements on my behalf for the purpose of becoming authorized to sell Carrier insurance products. I hereby release, indemnify and hold harmless the Authorized Parties against any and all claims, demands, losses, damages, and causes of action, including expenses, costs and reasonable attorneys' fees which they may sustain or incur as a result of carrying out the authority granted hereunder.

By my signature below, I certify that the information I have submitted to the Authorized Parties is correct to the best of my knowledge and acknowledge that I have read and reviewed the forms and agreements which the Authorized Parties have been authorized to affix my signature. I agree to indemnify and hold any third party harmless from and against any and all claims, demands, losses, damages, and causes of action, including expenses, costs and reasonable attorneys' fees which such third party may incur as a result of its reliance on any form or agreement bearing my signature pursuant to this authorization.

Please sign in the center of the box below.

PRODUCERID79234

<u>Note:</u>The **Signature Authorization Page** is a required document that you must sign and have uploaded toSureLC. Failure to sign and upload this document to your profile will inhibit your Marketing Organization from producing yourcontracting paperwork. Should you choose not to sign, you will need to complete your contracting requests manually.

3.1.10.2 Optional Forms

- **Voided Check**.
- **E&O Declaration Page**
- **CE Certification**
- **AML Certification**
- **LTC Certification**
- **Letter of Explanation**
- **Court Documents**

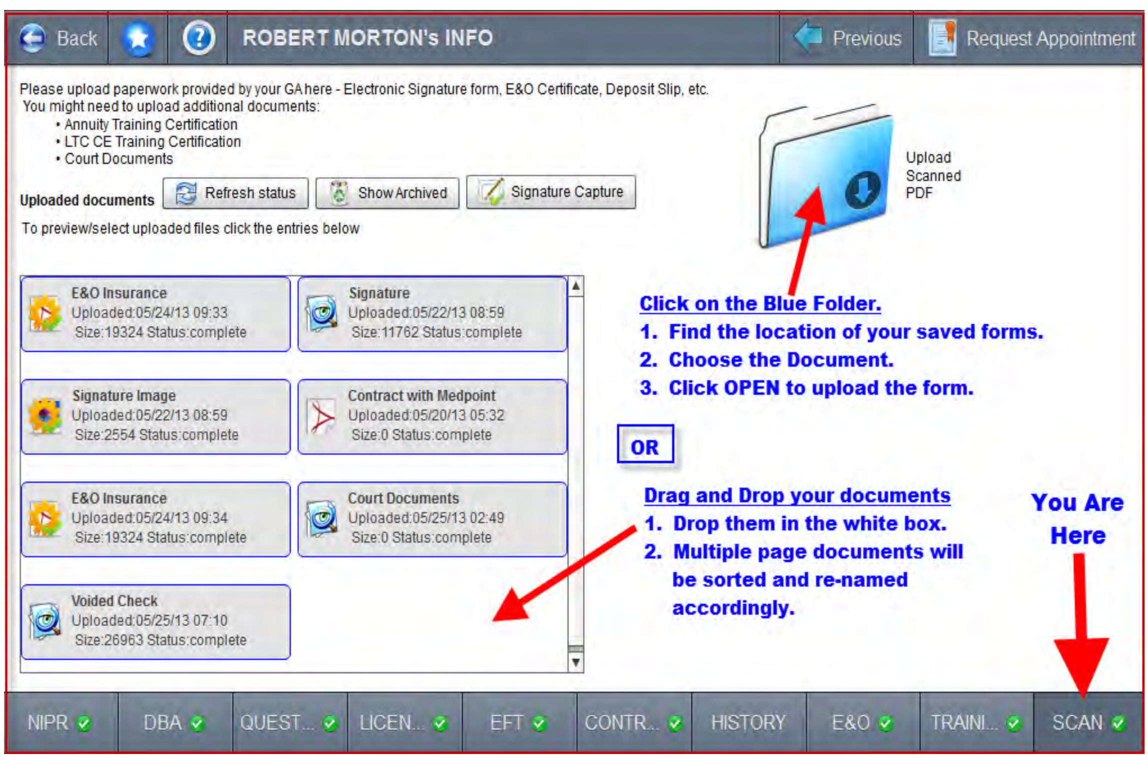
3.1.10.3 <u>Upload Document Process</u>

Forms can be uploaded several different ways. If you don't have a scanner or other means of saving documents to your computer for uploading, please contact your Marketing Organization for assistance and they'll upload the forms for you.

- **<u>CLICK ON BLUE FOLDER</u>** - From the SCAN Tab, click the blue folder and choose the location where the forms have been saved. Once selected, click "Open" to upload forms.

- **<u>DRAG & DROP</u>** - Drag and drop the forms into the large box to the left of the screen as indicated below. Once you releasethe form it will begin the upload process.

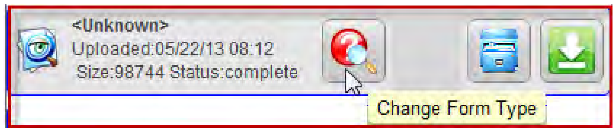
- **<u>UPLOAD SEPARATELY WITHIN EACH TAB</u>** - You always have the option to upload forms separately within each Tab as you move through the profile. For example: Voided Checks can be uploaded from within the EFT Tab.



3.1.10.4 Form Types / Labels

Infrequently, SureLC may encounter difficulty recognizing your uploaded files. This is normally due to bad quality PDF files or otherwise unrecognized forms. If you have uploaded files that SureLC does not recognize, you will need to manually tell SureLC what the file type is. Follow these steps:

- Hover your mouse cursor over the form that is unknown.
- The image of the form will populate in thepreview screen to the far right.
- Click the "CHANGE FORM TYPE" icon.

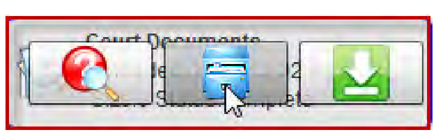


- Select the appropriate form type from the menu that appears.

3.1.10.5 Archive Forms

Archive any documents that are old, expired, or simply not applicable.Any documents that have been archived will no longer apply to contract requests.

- Hover over the document with your mouse and select the Blue File cabinet icon.
- Or simply click into the file and re-label the document as "ARCHIVED".

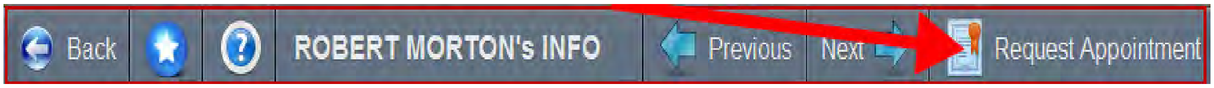


4.0 REQUESTING A CARRIER APPOINTMENT

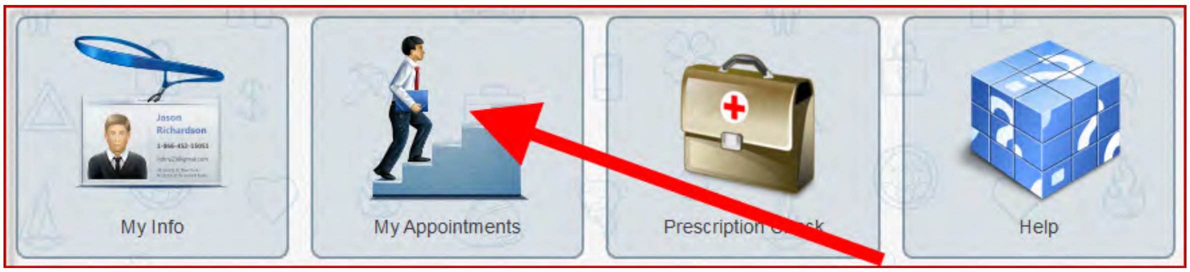
After your profile has been set up in SureLC, you can request contracting paperwork with any carrier.

4.1 Requesting Appointments

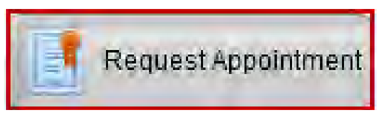
- Click on "REQUEST APPOINTMENT" in the "My Info" section.



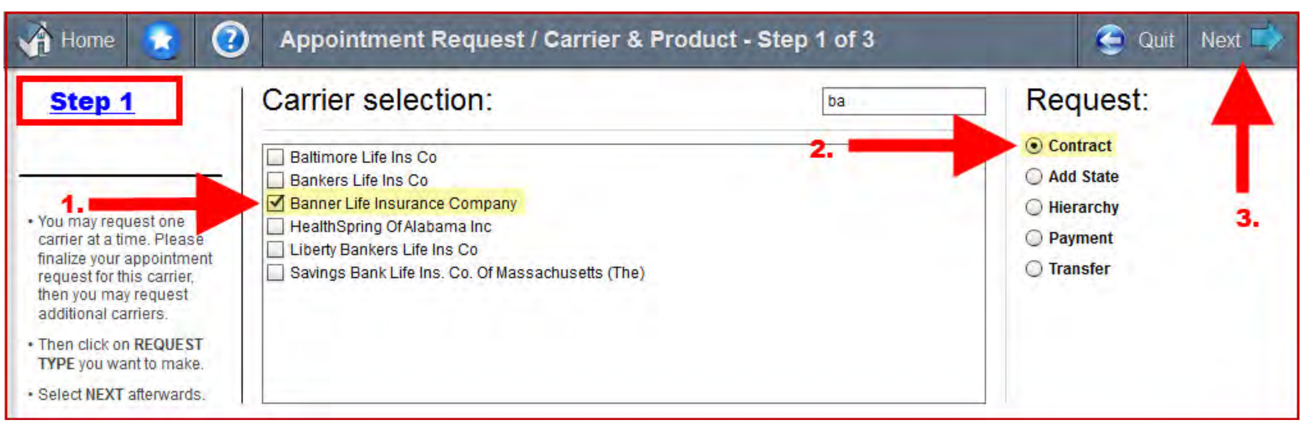
- **OR**, Click on the "MY APPOINTMENTS" Icon on the SureLC Desktop.



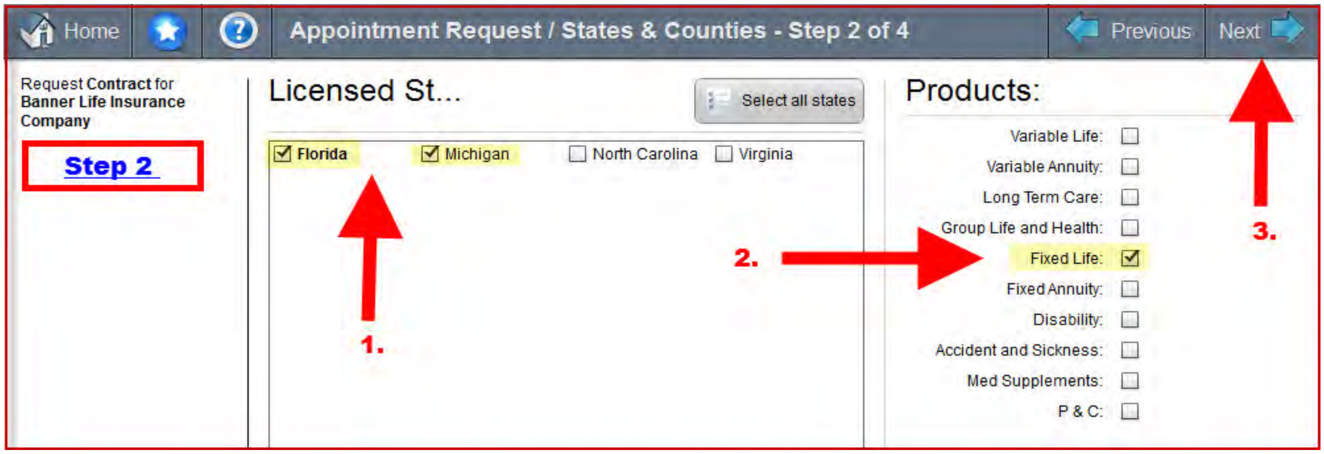
- Click on the "REQUEST APPOINTMENT" button to begin the appointment request process:



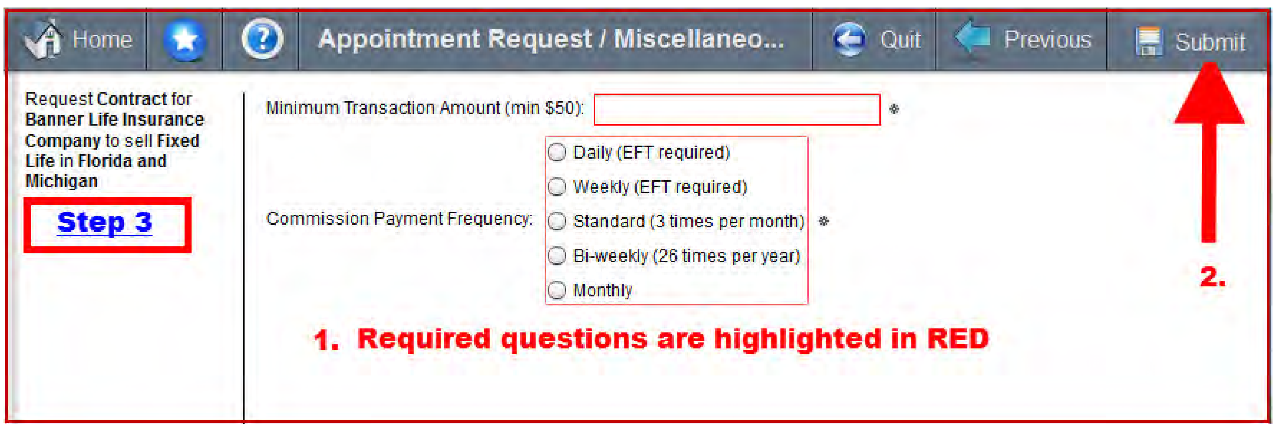
4.1.1 Step 1 - Carrier and Request Type



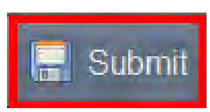
4.1.2 Step 2 - State(s) and Product(s)



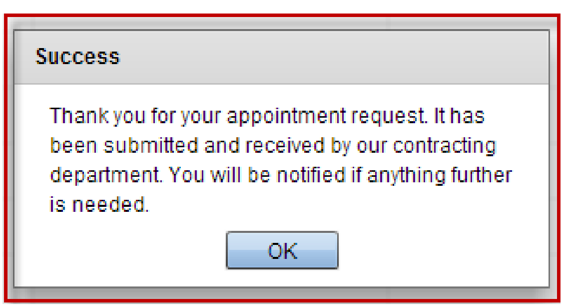
4.1.3 Step 3 - Carrier Specific Questions



- Select the SUBMIT Button.



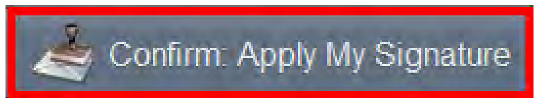
- A successful request will show the following notice.



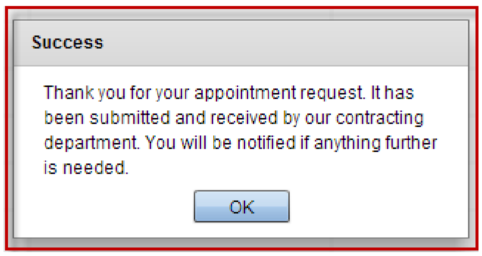
4.1.4 Step 4 - Preview & Confirm

Certain Carriers require you to PREVIEW the forms prior to applying your signature. If you see the PREVIEW button below, you'll need to select it and review the contracting forms.

- Scroll through and review the pagesto the bottom of the file
- Select the "**CONFIRM: Apply my Signature**" button.



- A successful request will show the following notice.



4.2 Requesting Appointments (Outside of SureLC)

If you prefer not to use SureLC to submit contracting requests, contact yourMarketing Organizationto get paper contract copies to be completed manually.

- Send your Marketing Organization an email.
- Call your Marketing Organization directly.
- Submit new business to your Marketing Organization, which will prompt them to process appointment paperwork if you are not contracted with the carrier (non pre-appointment states only).

5.0 TROUBLESHOOTING AND FREQUENTLY ASKED QUESTIONS

5.1 Producer Training Video

Click herefor a full-length demo for how to set up your profile and submit appointment requests.

5.2 Printing Problem

SureLC requires that you have Adobe Reader version 9.2 or higher. Click here to install the most recent version of Adobe Reader.

5.3 Viewing SureLC

To best view SureLC, set your monitor's resolution to 1280 x 800.

If you have any additional problems and/or questions, contact your Marketing Organization for support.

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