

Advisors Insurance Brokers**LICENSING AND CONTRACTING FREQUENTLY ASKED QUESTIONS**

Q1. Do I require a License in a Particular State before I can Solicit a Client and Have the Client Sign an Application?

A. Every agent must have a license to sell insurance in their state issued by the Insurance Commissioner's office. After that, an agent can get contracted through a brokerage house with a specific carrier to be able to write business with them.

Q2. How do I know if I have an active license and appointment?

A. To know whether an agent has an active license, or is appointed with a particular carrier, they can call **our Licensing and Contracting Director Rich Altier 800-695-8224 Ext-129 or Email Rich at Raltier@AdvisorsIB.com**

Q3. What does "pre-appointment" mean?

A. Pre-appointment means that an agent must be licensed and contracted with a company before any new business can be solicited, signed, dated, and submitted. Not all carriers are pre-appointment, but a few still are. It is vital that an agent know which carriers are and are not pre-appointment, especially when submitting business with a new carrier or one that you have not done business with in the last 6 months. Any questions regarding this should be directed to our **Licensing and Contracting Director Rich Altier 800- 695-8224 Ext-129 or Email Rich at Raltier@AdvisorsIB.com.**

Q4 How do I know if the carrier I'm submitting business with is pre-appointment or not?

A. For any questions regarding pre-appointment carriers, please contact Rich Altier 800-695-8224 Ext-129 or Email Rich at Raltier@NYLTCB.com.

Q5. How do I get appointed in more than one state with the same carrier?

A. Usually if an agent decides to become appointed in more than one state, he/she will need to email or fax to our Licensing and Contracting Director (518-688-8139) a copy of the license from that a particular state with a request for us to appoint in that state with that carrier. You can also send multiple state licenses with the initial contract. Please note that most carriers no longer complete the appointment until the first piece of new business is received for that state.

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