

[Date]

[Agent/Agency Name]

[Address]

[City, State, Zip Code]

Subject: Guide to Navigating Carrier Appointment Requirements

Dear [Agent Name],

Welcome to [Agency/Company Name]. To begin representing our insurance carriers and selling their products, you must first complete the formal appointment process. This guide outlines the necessary steps and documentation required to ensure a smooth onboarding experience.

## **1. Required Documentation**

Please prepare the following documents for submission:

- Current Resident and Non-Resident State Licenses
- Proof of Errors and Omissions (E&O) Insurance
- Updated Resume or Work History
- Voided Check (for electronic commission payments)
- Completed W-9 Form

## **2. Background and Compliance Checks**

Most carriers require the following verifications as part of the Vector One or FINRA standards:

- Criminal Background Check
- Credit Report Review
- Regulatory Action History (SURETY/NIPR check)
- Anti-Money Laundering (AML) Training Certificate

## **3. Application Process**

To initiate your appointment, please follow these steps:

1. Access our online portal at [URL/Link].
2. Complete the Uniform Contracting Application.
3. Select the specific carriers you wish to be appointed with.
4. Electronically sign the Carrier Agreements.

## **4. Approval Timeline**

Once submitted, carrier approvals typically take between [Number] to [Number] business days. Please note that "Just-in-Time" (JIT) appointment states may not process your appointment until your first piece of business is submitted.

If you have any questions regarding specific carrier requirements or the status of your application, please contact our Licensing Department at [Phone Number] or [Email Address].

Sincerely,

[Your Name]  
[Your Title]  
[Company Name]