SureLC

Version 3.1

Producer User Guide

Revision: October 2015

Table of Contents

1.1 SURELC OVERVIEW

SureLC is an application for producers and agencies to streamline the contracting process with multiple insurance carriers. A producer sets up their profile in SureLC one time. Then, when a producer needs to get contracted with an insurance carrier, SureLC will auto populate the producer's profile directly onto that carrier's contracting paperwork, including signatures. The general agency then forwards the completed contracting bundle to the respective carrier.

1.2 GETTING STARTED: What you need

IMPORTANT: At this time, SureLC is not supported on iPads or iPhones.

The minimum software requirements needed to use SureLC, are:

Operating Systems:

Mac Users:

Operating System: OS X v10.6

Memory: 4GB

Windows Users:

Operating System: XP, 7, Vista, 8

Memory: 4GB

1.3 Other Program Requirements:

All Web Users:

Since the web version is a flash based program, you need either:

* Google Chrome since flash is embedded in Chrome, *CLICK HERE* to install Google Chrome.
* For other web browsers install Adobe Flash.
*

Monitor Resolution:

SureLC was designed for a monitor with a minimum resolution of 1280 x 800. You can use a higher resolution if you desire.

Click the following links to find directions about changing your monitor resolution.

* Windows 8
* Windows 7
* Windows XP
* MAC OS

Remember that adjusting the screen resolution also changes the size of other programs you use.

Internet Connection Speed:

Users should have a minimum of 5 Mbps download speed and 3 Mbps upload speed.

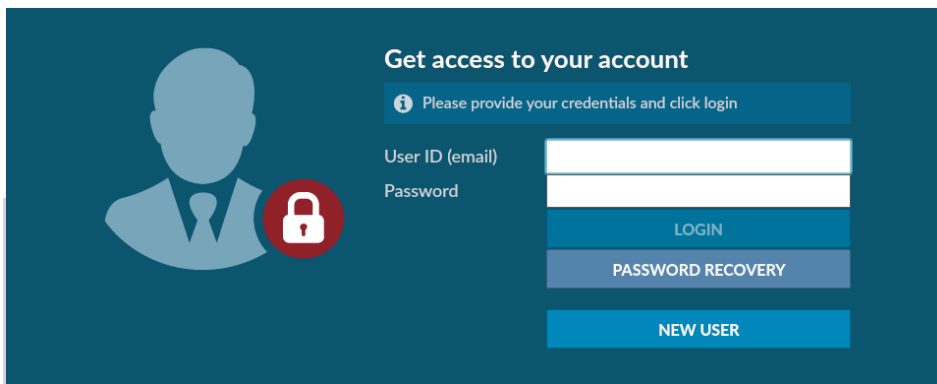Visit www.speedtest.net to test your connection speed.

1.4 Log in Credentials

For Producers: Producers accessing SureLC Web will set up their username/password upon initial registration.
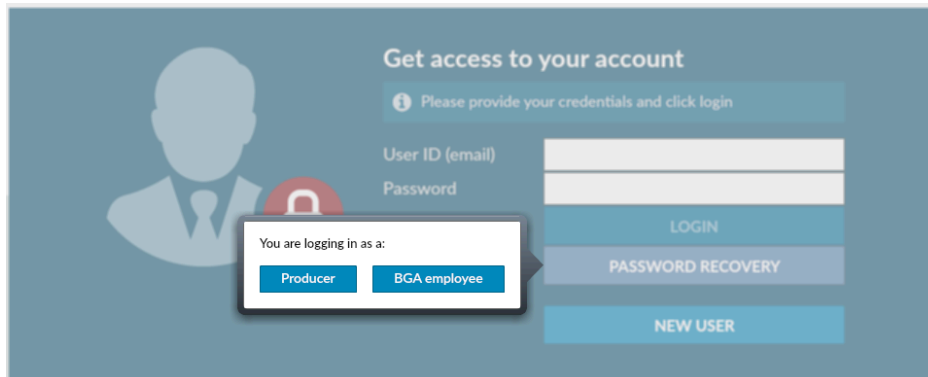
1.5 Producer Password Reset

NOTE: AS A SECURITY MEASURE, ALL USERS WILL BE REQUIRED TO RESET THEIR SURE LC PASSWORD EVERY 90 DAYS

If you do not remember the associated password for your Username you can reset it in the SureLC application yourself. First, get to the SureLC log in screen, then click **Password Recovery.**

Select Producer.

Enter your SSN, DOB and Resident State License Number, then click **Next**.

Choose **Create New Password** then click **Next**.

Next, choose where you want the Password Reset Code e-mail sent. We suggest sending it to your e-mail as some wireless carriers will block texts that come from SuranceBay. Once you have made your choice, click **Next**.

Forgot UserID / Password

1 IDENTIFICATION   **2** USER ID   **3** IDENTIFICATION CODE   **4** PASSWORD

Confirm your identity

To protect your account, we need to send you a temporary authentication key.
Please choose one of the following options and click **Next**.
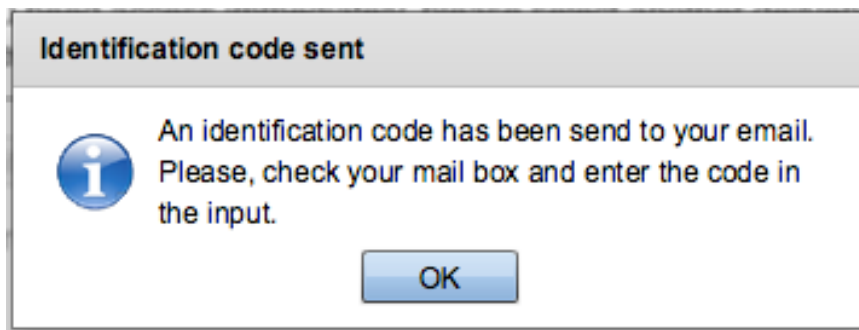
By phone (text)

(813) 800-8132 ⚪

(813) 867-5309 ⚪

Note: we do not charge for text messages sent to your mobile device; however, standard message and data rates may apply.

By e-mail

@surancebay.com ✓

@surancebay.com ⚪

◀ Previous   ▶ Next

You then get a pop up telling you that an identification code has been sent to the e-mail address you chose on the previous step. Click **OK**, and then go check your e-mail.

Identification code sent

ⓘ An identification code has been send to your email. Please, check your mail box and enter the code in the input.

OK

If you don't see the reset e-mail in your inbox be sure and check your Spam/Junk folder.

Dear Test,

Please enter this identification code back in SureLC app.

Identification code: 438639818
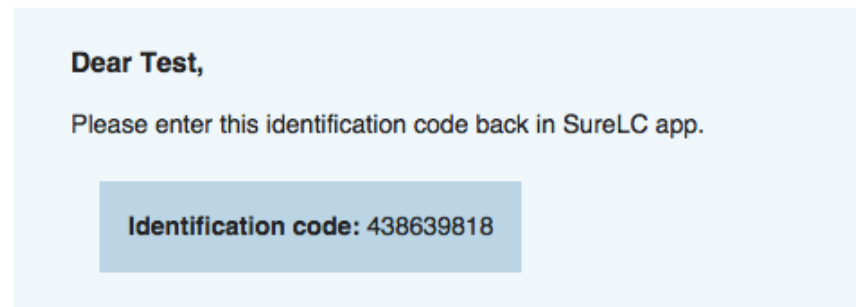
Once you get the code from the e-mail, type it into the Identification Code field in SureLC, then press **Next**.

6

Forgot UserID / Password

① IDENTIFICATION   **②** USER ID   **❸** IDENTIFICATION CODE   **④** PASSWORD

Check your e-mail

Your User ID for Test Agency is: ⬛⬛⬛⬛⬛⬛@surancebay.com
An email with identification code is on its way to: dennis.pavluk@surancebay.com
Once you receive your code, please enter it below and click **Next**

Identification code: [   ] ⬅

Haven't received your Identification code?
We text Identification codes immediately but many factors may influence how fast you
receive them. If you need access immediately, please select another delivery option by clicking
Request a new Identification code

[Request a new Identification code]

You will be able to request another Identification code in: 00:18

➡ Next

Next, enter the new password to use to log in for this SureLC profile. Remember to follow the password rules when developing your new password. Once complete, click **Next**.

Forgot UserID / Password

① IDENTIFICATION   **②** USER ID   **③** IDENTIFICATION CODE   **❹** PASSWORD

Create new password

Your User ID for Test Agency (branch DB) is: **roman.malko@gmail.com**
Changing your password periodically helps ensure the security of your account information

New password: | Confirm password:
`asd` | [   ]

Required rules for your password:

⚪ At least 8 characters long   ⚪ Contains special character (_!@#$.-&%?^)

⚪ Contains uppercase letters   ✅ Different than your previous 13 passwords

✅ Contains lowercase letters   ✅ Must not match your User ID

⚪ Contains digits

➡ Next

If you've done everything correctly, you get a screen that tells you that you were successful resetting your SureLC password.

Click **Finish** to get back to the SureLC log in screen where you can use your e-mail and newly reset password to log in.

1.6 Registering a Producer in SureLC/Producer View

This is how a **Producer** adds him or her self to SureLC.

1. The producer uses a link, or signs in through the agency website to access that agency's SureLC webpage. On this page, click **New User** to start the registration process.

2. **Identification:** Enter agent information by SSN and Last name OR license state and number then click **Next**.

Test Agency account powered by SureApp

① IDENTIFICATION ② NEW USERID ③ REVIEW & CONFIRMATION ④ ACTIVATION

Welcome to the SureApp account creation workflow

We will help you create a new producer's account in just a few short steps.
First you will need to help us:

1. Identify the producer
2. Identify the producer's record in the National Insurance Producer Registry (NIPR) database

Use one of the available identification methods to provide the data. Then press **Next.**

SSN **OR** License State

Last name License Number

[Cancel] [Next]

3. Identification: Enter the producer's date of birth, press **Enter** or the Tab key on your keyboard, then click **Next**.

Test Agency account powered by SureApp

① IDENTIFICATION ② NEW USERID ③ REVIEW & CONFIRMATION ④ ACTIVATION

Confirming producer's identity

We still need to confirm Robert B Morton's identity before you can proceed with the account setup.

Please type in producer's date of birth, press Enter key and then press **Next**.

Date of birth (MM/DD/YYYY)

[Cancel] [Next]

1. **Identification**. Read and accept the **Authorization to Obtain Producer Database Report** disclaimer. Use the scroll bar to the right of the disclaimer to scroll to the bottom of the text, then click **I Accept**.

Brokerage, Inc. account powered by SureApp™

1 IDENTIFICATION   2 NEW USERID   3 REVIEW & CONFIRMATION   4 ACTIVATION

We've found the record in the NIPR database!

The full name on the account is **Robert B Morton**.
We need your authorization to access your Producer Database Report (PDB). To provide us with the explicit authorization please read agreement to the end and press **I accept** below.

Note that it may take a few seconds to access the PDB report.

AUTHORIZATION TO OBTAIN PRODUCER DATABASE REPORT

As part of your initial registration with SureLC, you hereby authorize us to pull your Producer Database ("PDB") report from the National Insurance Producer Registry ("NIPR"). Every licensed producer has a PDB report maintained by NIPR. NIPR is a subsidiary of the National Association of Insurance Commissioners ("NAIC"). The PDB consolidates information on each producer's licensing information as updated on a regular basis by participating state insurance departments. The PDB also includes data from external sources such as the Regulatory Information Retrieval System to provide a more comprehensive producer profile. Currently, the NIPR includes information in the PDB from all 50 states, the District of Columbia and Puerto Rico. According to NIPR, the following information is included in the PDB: (a) General demographic information related to all producers, such as name and addresses, (b) License

[Cancel]   [✓ I accept]

2. **New UserID:** Enter the producer's e-mail address and confirm. This is the e-mail address used to send the account activation e-mail and serve as the user log in. Cell phone is optional and only used as an identifier when the producer needs to reset the password. When complete, press **Next.**

Test Agency account powered by SureApp

1 IDENTIFICATION   **2 NEW USERID**   3 REVIEW & CONFIRMATION   4 ACTIVATION

New User ID

Dear **Robert B Morton**,
Please provide the e-mail address that we will use to identify your SureApp account. **This e-mail will become your User ID**. Make sure you have access to this e-mail so we can send you password reset instructions in case your password is lost or compromised.

Optionally, let us know your cell number. This will be the most convenient and most secure way to authenticate you in the future, should you forget your User ID and(or) password.

When you are done press **Next**.

✱ E-mail	✱ Confirm e-mail	Cell phone

[Cancel]   [Next]

3. **Review and Confirmation:** Verify the data on this screen is correct. If not, click **Back** and make any changes needed. If the information is correct, click **Next**.

Test Agency account powered by SureApp

① IDENTIFICATION ② NEW USERID ③ **REVIEW & CONFIRMATION** ④ ACTIVATION

Review and confirmation

Review the information below. If some of the information is incorrect, press **Back** button and make changes. To create your account and proceed to password selection press **Next**.

New user information:

First name	Robert
Last name	morton
SSN	
E-mail/User ID	k@surancebay.com
Cell phone	(813) 864-5309

[Back]   [Next]

7. **Activation:** A screen displays that confirms your account creation along with a message that says you will soon get your account activation e-mail from**setup@surancebay.com**.

Test Agency account powered by SureApp

① IDENTIFICATION ② NEW USERID ③ REVIEW & CONFIRMATION ④ **ACTIVATION**

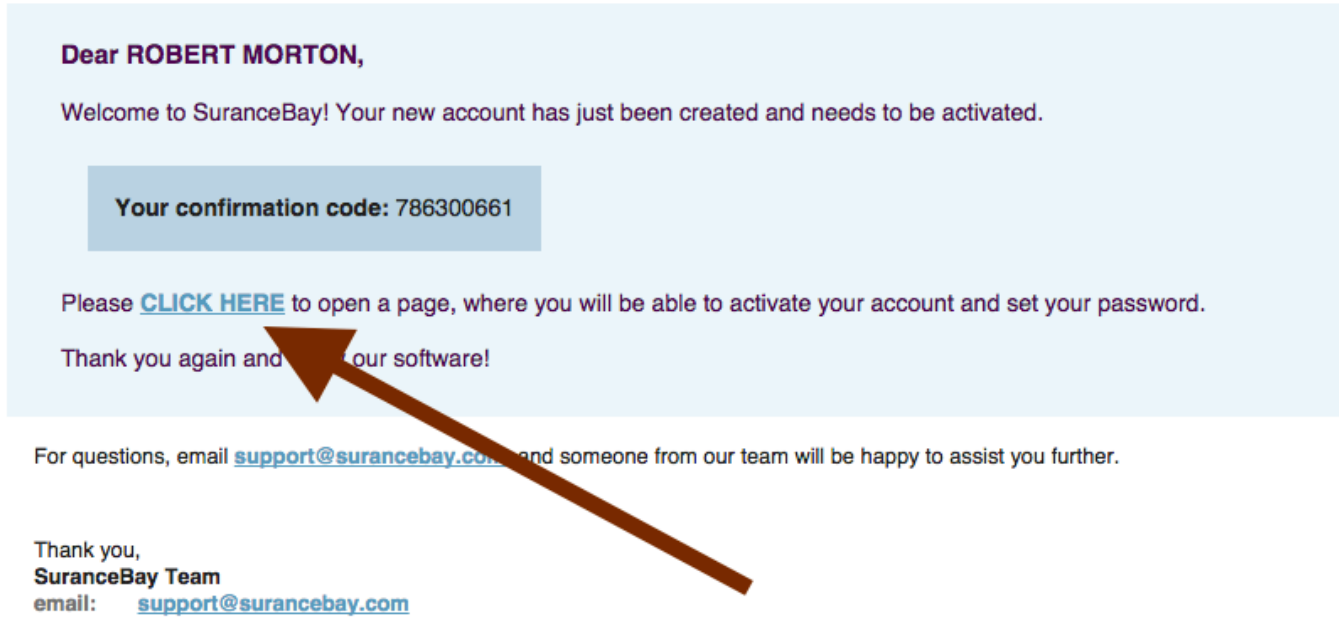**Congratulations! Your account has been created.**

In a few moments you will receive an e-mail message from **setup@surancebay.com** with your account activation link. After opening this link you will see the page where you will be able to change your account password.

Once you have your password set up you can start working with SureApp.

[Finish]

8. **Account activation and password creation:** Once you receive the e-mail click on the activation link contained in the body of the message. If you receive the email in your inbox, check your Spam/Junk

11

folder. **Note: This is a one time use link. Do not attempt to use this link to log into SureLC later, It will not work.**

Dear ROBERT MORTON,

Welcome to SuranceBay! Your new account has just been created and needs to be activated.

Your confirmation code: 786300661

Please CLICK HERE to open a page, where you will be able to activate your account and set your password.

Thank you again and ___ our software!

For questions, email support@surancebay.co___ and someone from our team will be happy to assist you further.

Thank you,
SuranceBay Team
email: support@surancebay.com

9: Once the new page opens, create your SureLC profile password. Be sure and follow the password rules. When you meet one of the password creation rules, a check appears next to the rule. When you satisfy all the rules, the system activates the **Next** button.
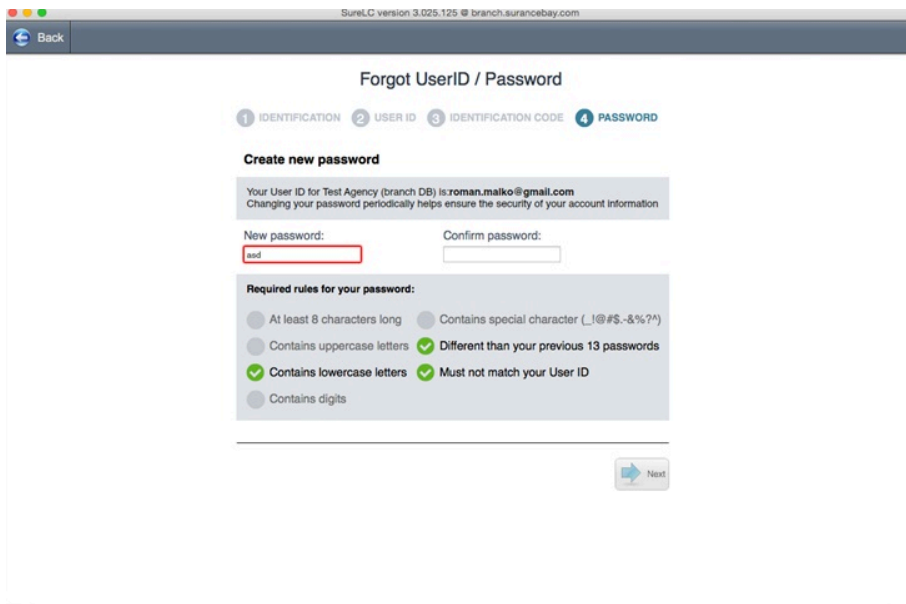
10. Once completed, you receive the following message and you can log into you SureLC profile with the e-mail login and newly created password.
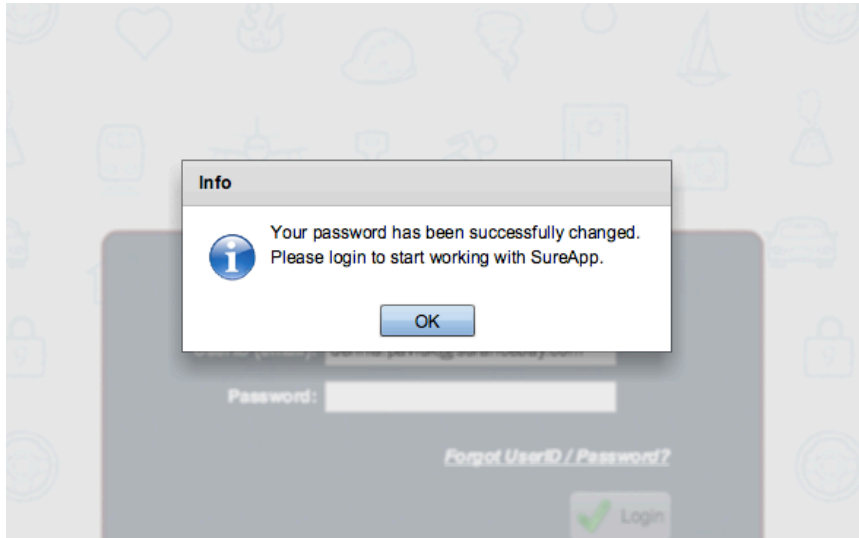
NOTE: After account activation, use the SureLC weblink the agency you are contracting through sent you to access SureLC.

1.7 Completing Producer Profiles In SureLC

There are multiple tabs within a producer's profile. This article provides information, on a per-tab basis, about completing producers' SureLC profiles.

1.8 NIPR TAB

This information is obtained from the National Insurance Producer Registry. All fields with a red bullet point are required. Be sure and verify all this information is correct. Press the pencil icon if any of the required information needs to be changed.

- **eMail field** - must be unique per-producer, and is synchronized with the email address field NIPR has on file for the producer. Don't use the same email address more than once for multiple producers in this tab. This email address field is not used on contracting paperwork. The email address in the producer's DBA tab is applied to carrier contracting paperwork.
- **Mailing Address** - this is the mailing address NIPR has on file. The mailing address on this tab is not populated on carrier contracting paperwork. The mailing address in the producer's DBA tab is applied to the producer's carrier contracting paperwork unless your Agency overrides these settings.
- **Business Address** - this is the business address NIPR has on file. The business address on this tab is not populated on carrier contracting paperwork. The business address in the producer's DBA tab is applied to the producer's carrier contracting paperwork unless your Agency overrides these settings.

1.9 DBA TAB

This tab designates how business is done. This affects how forms are populated and how commissions are paid.

- **Individual** - the producer receives commissions directly from the insurance company at the set commission rate. The producer will receive a 1099 from the insurance company with their SSN at the end of the year.
- **Business Entity** - the applicant is an Owner or Officer of a business entity that has an Employer Identification Number and commissions are paid directly to the Business Entity's bank account.
- **Licensed Only Agent** - also frequently referred to as "Solicitors". This selection is for the applicants who:

    - Need to be appointed by a carrier

    - Do not Receive commissions directly from the carrier

    - Are not an Owner or Officer of a Business Entity

Unless your Agency overrides the producer's values, the phone #, fax #, mailing address, business address, email address, etc. information applied to carrier's contracting forms is obtained from the producer's DBA tab.

1.10 QUESTIONS TAB

On this tab, all background questions must be answered. Ensure you scroll through the entire page and answer all questions. Unanswered questions will halt the contract request process and possibly delay submitted business.

If you answer a question Yes, you may see sub-questions. If the system displays sub-questions, you must answer all related questions related to the incident.

If you answer Yes to a sub-question, enter the date of the incident then click **explanation**. On this screen, you can upload any supporting documentation or create an explanation document.
Note: if you have one supporting document that is an explanation for three different sub-questions, you must attach that document to each question.

Once all required fields are complete, click **Generate Document**. Finally, click the Back Arrow to return to the main questions screen.

1.11 LICENSES TAB

The Licenses Tab receives information from NIPR, the National Insurance Producer Registry. In addition, SuranceBay updates producer's licenses using the guidelines *POSTED HERE*.
This tab is for informational purposes only and requires no entries.
Click the filter button to see all producer licenses, active and inactive, or choose **Active only** to see only those licenses that are current. You can also choose **Eligible For Renew** to show only licenses that are eligible for renewal based on that state's certification renewal guidelines.

1.12 EFT TAB

The Electronic Funds Transfer Tab (EFT) is where you set up all banking information related to payout of commissions.

Enter the bank account routing number, account number and account type then upload a copy of a voided check for this account.

Note that this tab is only visible for producers doing business as either "Individual" or "Business Entity" as they're the only ones receiving commissions from the carrier.

1.13 HISTORY TAB

The History Tab purposely omits the Green Check Mark or Red Exclamation Point validation because the information entered into the History Tab is used for state licensing purposes. You may input as little or as much information into this tab as required.

If you apply for or renew state licenses and the History Tab is not completed, you are prompted to enter the requisite information during the state license application process.

1.14 E&O TAB

The E&O Tab stores the current copy of the Errors and Omissions Insurance policy information and Declaration Page.

Click **Add Existing E&O**.

Enter the E&O policy number, carrier, limits per case and total limits. Add a certificate number if you have one and then the policy start and end date.

Once complete, click **Add Policy**.

Click **Upload**, find the policy certificate on your PC and upload.

If you do not have E&O and would like to purchase a policy and your agency permits, you can buy an E&O policy from this screen.

To purchase a policy, click **Buy Now**.

On Step 1, choose the plan to purchase, then click **Next**

On Step 2, Fill in all required information. Every field with an asterisk is required. Once complete, click **Next**.

On Step 3, Answer all questions. Simply click in the answer box to choose the required answer. Once complete, click **Next**.

On Step 4, Read the disclosure and then check the box **Affirm your application**.

On Step 5 Read the disclosure, then type your name as your digital signature. You can also view the **Policy Document**. Once complete, click on **Agree and Apply Electronic Signature.**

On step 6, choose your payment method, fill in the required information, then click **Process Transaction.**

Once complete, you receive confirmation and an e-mail is sent to you within 30 minutes that includes your policy documents. Additionally, a copy of the E&O Policy certificate is uploaded to your SureLC profile.

1.15 TRAINING TAB

The first thing on this tab is whether a producer is registered with FINRA. Click **Yes** and SureLC retrieves the CRD number and Broker Dealer information.

Next, enter Anti-Money Laundering training information. Click **None** if the training has not been completed

If the AML training was completed through LIMRA, a screen shot of the completion information can be uploaded using **Upload**, or SureLC can retrieve a screen shot of the completion information for you.

First, click **Get It For Me**. Next, agree to the terms and provide a LIMRA password. Then press **Get Screen Shot**.

Note: SureLC does not store any LIMRA passwords; it is only used to get the completion screen shot.

If the AML training was completed through an organization other than LIMRA, click **Other**, fill in the Provider name and date that training was completed.

Click **Upload** to attach a copy of the completion certificate.

On the Training tab, click the checkboxes next to any honors held.

1.16 SCAN TAB

The Scan tab is a holding area for pertinent personal forms needed to complete a contract. Forms added during the initial set-up are stored on this tab.

The most important item stored on this tab is the Signature Authorization Form. This form must be uploaded to this tab or the signature can be manually created by the producer.

To upload *an* already prepared signature authorization page, click on the blue upload folder and choose the needed form on your computer.

To preview a form on the Scan tab, hover your mouse over the form and that form displays on the right side of the screen, or you can double click the form to open it up in a new window.

To change a form type, click the gear icon, click **Change Form Type** button and choose the proper form type from those listed.

To remove a form from the Scan tab, click the gear icon, then click the Blue Filing Cabinet button to archive the form.

To download a copy of a form, click the gear icon, then press **download**.

PRODUCER VIEW ONLY (MANUALLY CREATING A SIGNATURE)

To create a signature authorization page using SureLC, click **Signature Capture**. Read, then accept the Signature Authorization Disclaimer Page, click **create signature** and, using your mouse, draw the signature to use. Not happy with your first try? Click **Erase** and try again.

Once you have a good signature, click **Done**.
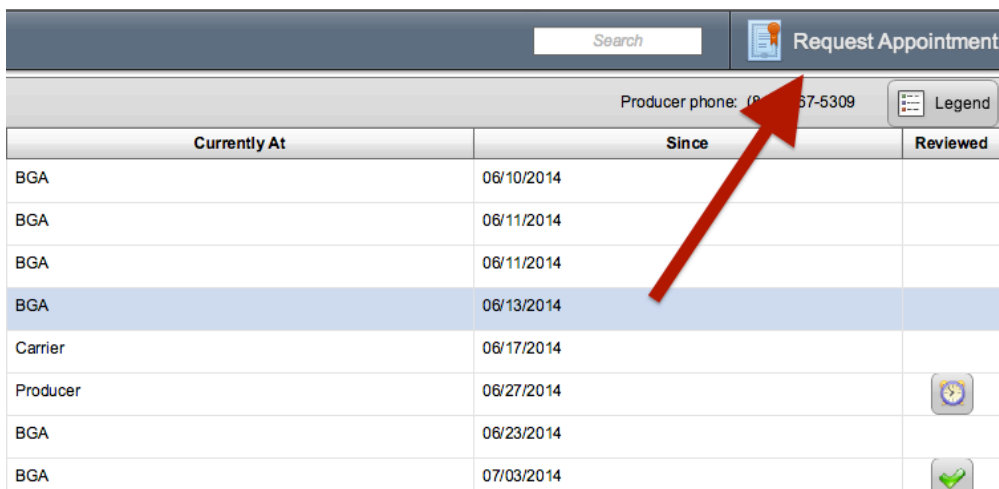
1.17 Requesting an Appointment (Producer View)

MY APPOINTMENTS

After logging into SureLC, click My Appt. Requests/Get Appointed**.**
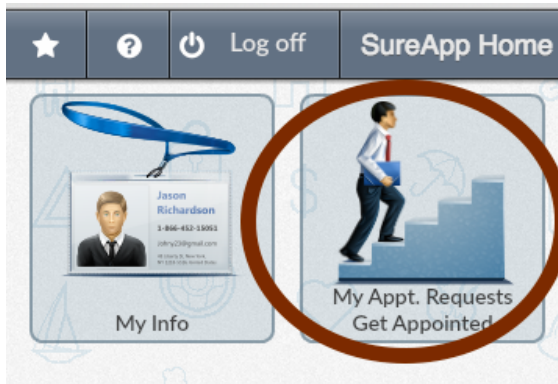
REQUEST APPOINTMENT

On this screen, click **Request Appointment**.

CARRIER AND REQUEST TYPE

On this screen, choose the carrier to contract with and then choose the request type (usually Contract)

After you make your selections, click **Next**.

STATES AND PRODUCTS SELECTIONS

On this screen, choose the states you want to be contracted in and then choose the products you want to write. Only states that the producer has an active insurance license display as available options.

After you make your selections, click **Next**.

MISCELLANEOUS QUESTIONS

This page contains carrier specific questions. Answer all required questions before continuing.

Forms Review and Application of Signature

All carriers require an additional step before submitting. To perform that step click **Next**.

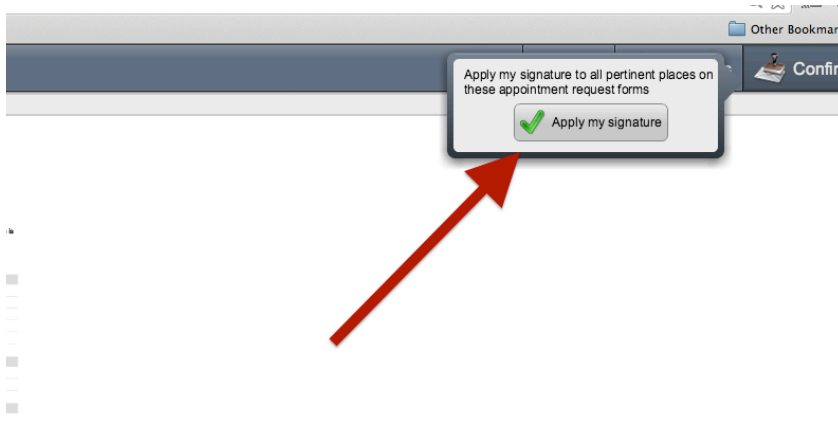On this page, the carrier requires you to scroll through the contracting paperwork. Be sure and scroll to the bottom of the page, then press **Confirm**.

Finally, click the Apply My Signature button.

A successful appointment request generates the following message.

Success

Thank you for your appointment request. It has been submitted and received by our contracting department. You will be notified if anything further is needed.

OK