

How to Get Contracted With Insurance Carriers

The Missing Link



State License =
Legal right to sell



FMO = Access to
carriers



Contracting =
Authorization to sell
a specific product

Without Carrier Approval



- Cannot submit applications



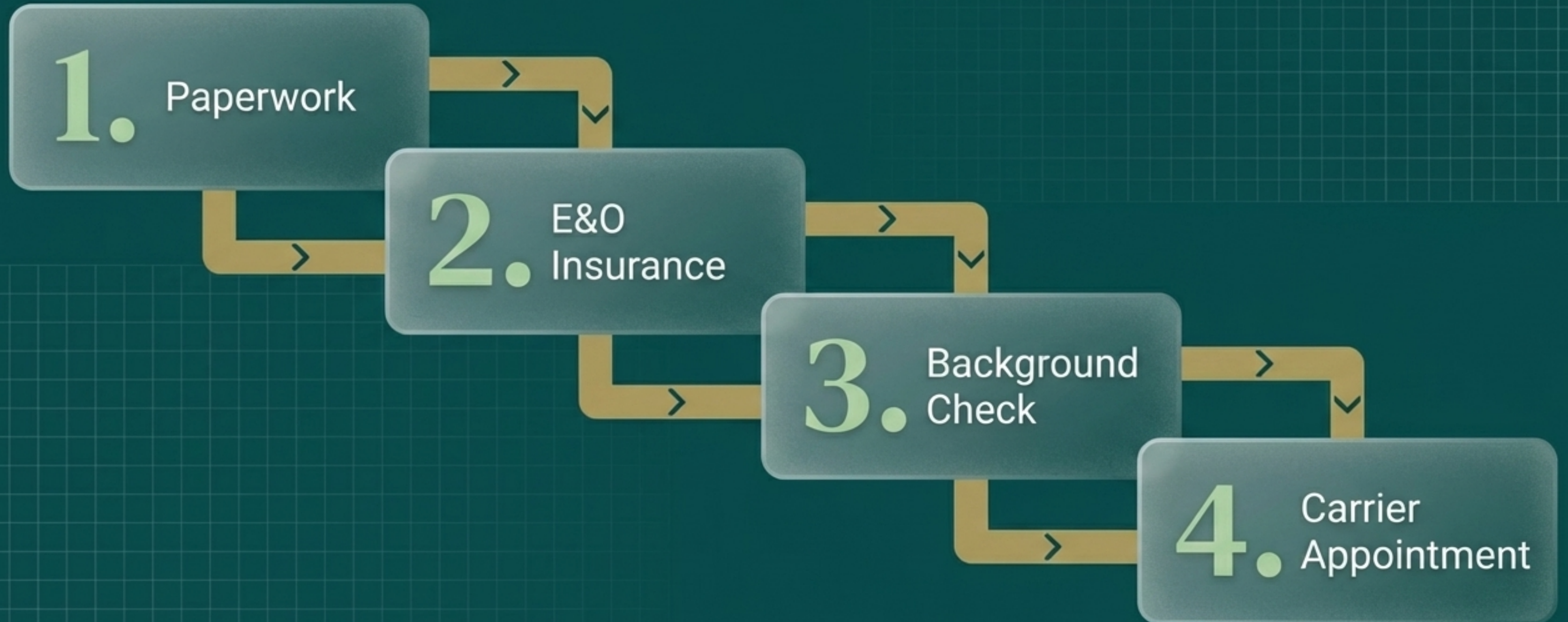
- Cannot earn commissions



- Cannot help clients with that carrier's plans

**Every day you wait on
on contracting is a day
you are not earning.**

The 4-Step Process



1. The Contracting Packet



Requires:

- Personal info & license numbers
- Tax ID & direct deposit details
- Carrier-specific forms

The Rule: Submit it clean the first time.



2. Errors & Omissions (E&O)

Hard requirement before carrier approval

\$50-\$80
/ month

1M per claim
1M aggregate



3. Background Check

- Standard carrier requirement
- Requires clean record & active license

Varies by state: 2 to 14 days

4. Official Appointment

The final green light to sell

- Carrier officially registers you
- May require State DOI registration
- Processing times vary widely



Realistic Timeline

Pre-completed E&O

Day 1: Submit packet to FMO

Day 10: Background clears

Day 3: FMO submits to carriers

Weeks 2-3: Appointed & ready to sell

Clean vs. Incomplete



Clean Submission =
Selling in 2-3 weeks



One Missing Field =
+1-2 extra weeks

Double-check every number before submitting.

Your Next Steps



Set up E&O insurance this week.



Ask your FMO which carriers match your market demand.



Submit a 100% clean contracting packet.