

A Quick Guide to Licensing

Completing Licensing Paperwork

- Complete all fields and sign where indicated
- Include copy of state license/s, void check if direct deposit is desired, and the E&O declarations page. Also send your AML certificate if applicable.
- Documents can be faxed or emailed as originals are not required.
- You will get an agent number in about 5-10 business days, unless it's a just in time appointment.
- We will email you the number and effective date when we get it from the carrier.

Adding a State to an Appointment

- Simply send us a copy of the state license with a request to add it to your desired carrier via fax or email.

Accessing the Pre-Appointment Grid

- Using Internet Explorer, go to www.zenithmarketing.com and log in.
- Go to Quick Links/ Contracting & Licensing/ Procedures & Requirements/ Pre-Appointment States
**Please note this grid is updated often.*

*Please notify us of any address changes you may have.

Glossary of Some Common Licensing Terms

Just in Time/ Pending Business: Carrier will appoint only when business is submitted, or if the state is considered pre-appointment.	Pre-appointment: Rule that differs by carrier and state. Application cannot be dated before agent is appointed in that state with that carrier.
E&O: Errors & Omissions. Insures agents against lawsuit. Most carriers require proof of it.	AML: Anti-money laundering. Mandatory training all carriers require. We recommend doing it through LIMRA at https://aml.limra.com
Principal: Usually an officer of an agency, this is the person who will set up a corporation with a carrier.	Solicitor: Someone who will assign all their compensation to an agency, and they are <i>not</i> the principal. Also called a license only/ sub agent.
Effective Date: A date assigned by the carrier that indicates when your agent code was made active.	EFT: Electronic funds transfer or direct deposit, used for your commissions. May be mandatory.

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