

### The Delaney Agency Protocol

Carefully read through this handout and continually refer back to it.  
If you have any questions, email [mgwynn@sfgdelaney.com](mailto:mgwynn@sfgdelaney.com).

### Contracting Protocol

#### **New Agents:**

- If you have any new agents (licensed or unlicensed) to bring on to our team, email Mary Grace their information.
- She will send them a welcome email, licensing if requested, and their SFG Set Up Packet.

#### **Set Up Paperwork:**

##### Signatures

- Wet signatures are required on the SFG Set Up Paperwork.
- Electronic signatures are not accepted.

##### Electronic Funds Transfer Page

- SFG must abide by many insurance carrier's requirements regarding the Electronic Funds Transfer.
  - Formats that are allowed:
    1. Void check with name pre-printed on it:
      - Check number must be greater than 100
      - Bank deposit slips are not accepted
    2. Typed letter from the bank:
      - Must be on bank letterhead
      - Must have typed account number, routing number, and agent's name
      - Must be signed by a bank representative
    3. Direct Deposit Form:
      - Must have bank logo printed on the form
      - Check image on direct deposit form is not allowed
      - Must have typed account number, routing number, and agent's name

##### Employment and Address History

- ANY gaps in employment or address history must be explained. Even gaps as short as two weeks must be explained.
- Employment history and address history must cover the last 7 years.

##### Anti-Money Laundering

- Your Anti-Money Laundering Certificate must be obtained from either American Amicable or LIMRA.
- If LIMRA, state date in which you acquired your AML.
- If AmAm, include generated certificate.

##### Licensed and Unlicensed Agents

- The Contracting Department only processes packets that include a copy of the agent's insurance license.
  - Paperwork without a copy of an insurance license will be marked as pending.
- Unlicensed agents can receive 30 day access to our website and SFG emails by submitting a completed set up packet and proof of enrollment in a pre-licensing course.

Background Check

- Make sure that you are disclosing too much rather than too little on your legal questionnaire.
- Every carrier runs a background check.

Court Documents

- Court documents are only required for felony charges and convictions.
  - Felony Charges and Convictions (2 documents total):
    1. “Notice of Hearing” or another document that states the charges and allegations
    2. Copy of the official document which states the resolution of the charges or any final judgment

Agent Information Corrections

- Each agent’s information is entered into our contracting software exactly how the agent fills out their paperwork.
- The agent’s address, email address, and phone number populate from NIPR.
- If NIPR has incorrect information, the agent will need to call them and have it corrected.

**Application Protocol**

Submitting New Business

- All applications are due by **11am EST on Friday** of each week.
- Any applications submitted after 11am will not be processed until the following week.
- This is the final deadline but scrub and submit to Mary Grace as you go.
- Follow the ‘Application Submission Process’ handout for detailed, step-by-step directions on submitting all new business.

Uncontracted Carriers

- **Never ever** submit applications to uncontracted carriers.
  - You must have your writing number before submitting any applications yourself.
  - You can submit multiple first time apps to Mary Grace labeled ‘Needs New Contracting’ until you’ve received your writing number.
  - If an app is sent to the carrier before the agent has a writing number, major issues occur.
  - ***Please make this a priority as we do not want to damage our relationships with the carriers.***
- Pre-appointment states and carriers:

American Amicable/Occidental	PA
American Equity	MT, PA
Americo	AL, GA, KY, LA, MT, OH, PA, PR, WI, VI
Assurity	PA
Aviva	PA, MT
Baltimore Life	AL, FL, IN, KS, LA, MO, MT, NJ, OR, PA, GA
Fidelity	none
Foresters	LA, PA, CT, MA, NM
Genworth	PA, MT
Gerber	GA
Kemper	All
LSW	PA

MOO	PA, MT
North American	none
TransAmerica	GA, KS, LA, MT, PA
UHL	GA, LA, PA, TX
Voya (ING)	none

E-Apps

- **Never ever** write an E-App as a first time writer with any carrier. This is a major hindrance.
- **Your first app must be a paper application** that you submit to Mary Grace labeled ‘Needs New Contracting’.
- A copy of every E-App has to be submitted to Mary Grace just the same as a hand written app.
- All carriers allow you to download and save E-Apps as PDF files.
- When naming the E-App file please indicate that it is an E-App. Ex: Wynn, Mary-Brian Delaney-Gerber-E-App
- If you cannot for any reason save a copy of the E-App, please complete the first page of the application with all of the insured’s info by hand.
  - “E-APP” will need to be written in big, bold letters on the New Business Transmittal Form (NBTF) so there is no confusion about why the rest of the application is missing.

Gerber E-Apps

- You must save a copy of the E-app before submitting or you will not obtain a copy.
- Gerber will not give you a copy of the app until the policy has been issued.
- If you hit submit before downloading a copy of the application, then you will need to fill out the first page of the app by hand. Attach this to the New Business Transmittal form (NBTF) and lead.

Gerber

- **Never ever** submit Gerber applications to Gerber yourself.
- All Gerber apps must come through the home office.
- Submit all Gerber apps to Mary Grace labeled ‘Not Sent’ if already contracted.

**Other Important Reminders**

Errors and Omissions Insurance (E&O)

- ALL carriers *except* AmAm, TransAm, UHL, and some MOO products require an agent to have E&O insurance.
- Please make sure you have obtained your E&O before requesting appointment with any other carrier.

Overrides

- In order to collect overrides on agents from VA, NM, and FL, the upline manager must also be licensed in those states.

Business Cards

- When you are ready to order business cards, you can find templates, logos, and instructions in your Dropbox folder.

Charitable Donations

- The Delaney Agency recognizes the importance of giving back to our communities. If there is a charity that you believe we should raise money for, please email Mary Grace with your suggestion.

Keep your agency looking spiffy!

- If you're a growing agency, you will notice a feature in OPT that will occasionally pop up a list of agents that have not logged in for 90 days. It will ask you to mark whether or not they are still with SFG.
- It is *very* important that you take the time to complete this correctly.
- The number of agents we have in limbo causes issues so be sure to keep your agency organized and up to date!

Contact Information

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Please be sure to CC your upline manager on all emails to help streamline communication!

Websites

- **SFGLaunchpad.com** – Delaney Agency site with tons of informative information. Password login is 'agent'.
- **SFGDelaney.com** – Home website that you should know inside and out! Login will be sent to you once you have completed contracting.
- **Facebook.com/TheDelaneyAgency**
- **Twitter.com/TheDelaneyAgenc**