

BLACK WING VENTURES DIRECT

Carrier Contracting & Onboarding Guide

Welcome to Black Wing Ventures Direct. Please follow the steps below carefully to ensure a smooth and efficient onboarding process. Completing everything correctly the first time will significantly reduce delays in carrier approvals and allow you to begin writing business as quickly as possible.

STEP 1: CREATE YOUR REAGAN AI ACCOUNT

Create your Reagan AI account by clicking the onboarding link provided in your welcome email.

Reagan AI will serve as your primary dashboard where you can: View your business and production Track effectuated policies Manage carrier contracting Onboard future agents under your hierarchy
Save your Reagan AI login information for future access.

STEP 2: COMPLETE ALL REAGAN AI REQUIREMENTS

Carefully complete all requested information within Reagan AI. Once completed, you will automatically be redirected to SureBay (SureLC) to begin requesting carrier appointments.

STEP 3: COMPLETE YOUR SURELC PROFILE

Profile Setup Checklist

- All yellow and red notification bubbles are completed
- Correct bank account information is entered
- Voided check or direct deposit form is uploaded
- "Doing Business As" is listed as Individual
- "Has Solicitors" is NOT selected
- "Assigning Commissions" is NOT selected
- Contact information is accurate and up to date

E&O; Insurance Checklist

- Active E&O; Insurance policy is uploaded
- Policy is valid and not expired
- General Liability Insurance is NOT required

Need E&O; coverage?

<https://refer.nextinsurance.com/KaU7l3x>

Licensing & Training Checklist

- All licenses are active and current
- Continuing Education requirements are completed
- Carrier-specific training is completed
- Anti-Money Laundering (AML) training is completed

AML training can be completed directly through SureLC.

STEP 4: UPDATE YOUR SIGNATURE

Navigate to the Signature section within SureLC and create a new signature. Once completed successfully, today's date should appear at the top of the signature page.

STEP 5: REQUEST YOUR CARRIER APPOINTMENTS

Navigate to the Requests section in SureLC and create a new request for each carrier below:

- Baltimore Life Insurance Company
- Mutual of Omaha (United of Omaha)
- American Amicable of Texas
- Aetna Health and Life Insurance Company (AHLIC)

AHLIC is the contracting company used for Aflac products. When requesting your appointment in SureLC, select Aetna Health and Life Insurance Company (AHLIC), not Aflac.

Additional Carriers

- Ethos – Contracting email will be sent directly after Reagan AI is completed.
- Chubb (Combine) – Contracting is completed separately through the Chubb portal.

STEP 6: COMPLETE EACH CARRIER REQUEST

Request Type:

- Contract – If you have never held the appointment
- Transfer – If you currently hold the appointment elsewhere

Select Fixed Life products and include every state in which you currently hold an active insurance license.

STEP 7: CARRIER-SPECIFIC INSTRUCTIONS

For Baltimore Life:

- Select YES if asked whether you plan to sell iProvide Whole Life
- Select Baltimore Life as your Present Primary Company

STEP 8: VERIFY SUBMISSION STATUS

- Verify status shows "At BGA"
- Verify all requested carriers have been submitted
- Monitor email for follow-up requests

AVERAGE APPROVAL TIMES

Baltimore Life — ~2 Weeks
Mutual of Omaha — ~2 Weeks
American Amicable — ~2 Weeks
Ethos — ~1 Week
AHLIC (Aflac) — ~1 Week
Chubb (Combine) — 1–2 Business Days

IMPORTANT: Most contracting delays occur because of missing banking information, expired E&O; insurance, incomplete signatures, or unanswered carrier emails. Please monitor your email daily until all appointments are approved.

QUESTIONS OR SUPPORT

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