

COREVALUE **MEDICAL PLANS**

HIRE PACKET

MAKE SURE YOU ATTACH A COPY
OF YOUR INSURANCE LICENSE(S)

LICENSING FEE: SEE ATTACHED SHEET

**PLEASE COMPLETE AND FAX OR
MAIL THE HIRE PACKET TO:**

INSURANCE MARKETING CONCEPTS, INC.

4782 W. COMMERCIAL BLVD

TAMARAC, FL 33319

866-290-3505

954-739-4133

954-739-4177 FAX

insmarketing@hotmail.com



IBN CARRIER APPOINTMENT CHECKLIST

The carrier appointment paperwork and contracting will depend on what state you in which you reside and any non-resident states in which you are selling. You must be appointed in your resident state and all non-resident states in which you will personally be writing business.

NOTE: Fees include a \$3.00 processing fee. There are a few states that do not have an appointment fee, but do require the \$3.00 a processing fee.

Check off the states below for which you are applying.

American Medical Life Insurance Company (AMLIC)

State	Check States	Appointment Fee
Alabama		\$33.00
Arizona		No fee
Arkansas - NO		\$3.00
Delaware		\$28.00
District of Columbia		\$28.00
Florida		\$63.00
Georgia		\$20.85
Hawaii		\$3.00
Illinois		No fee
Indiana - NO		No fee
Kentucky - NO		\$43.00(Resident) \$53.00(Non-Resident)
Louisiana		\$23.00
Maryland - NO		No fee
Michigan		\$3.00
Mississippi		\$28.00
Missouri		No fee
Nebraska		\$11.00
Nevada - NO		\$18.00
North Carolina - NO		\$23.00
North Dakota - NO		\$13.00
Ohio		\$23.00
Oklahoma		\$43.00
Pennsylvania		\$18.00
Rhode Island		No fee
South Carolina		\$3.00
Tennessee		\$18.00
Texas		\$13.00
Utah - NO		\$3.00
West Virginia		\$28.00
Wisconsin		\$10.00(Resident) \$27.00(Non-Resident)
Wyoming		\$18.00

Total Appointment Fees Applicable: \$ _____



IBN CARRIER APPOINTMENT CHECKLIST

Are you currently appointed with AMLI? **NO** **YES**

If yes, there is no need to send appointment fee to IBN. We will verify with AMLI to make sure you are appointed. All other forms are needed by IBN.

- IBN New Agent Appointment Request Form (IBN/AGTAPPTREQ/032409)
- Producer Agreement (Must be obtained from your FMO or Manager.)
- Carrier data form (AMLI (IBN/AGENT DATA FORM/0112109)
- AMLI Agent Appointment and Licensing Policy (IBN/AGTAPP/012109)
- AMLI Policy and Procedure for Advertising, Promotions and Marketing Materials (IBN/ADV/012109) – Sign and submit last page (#4).
- Copy of state license(s) with license number
- Copy of E&O (required for all agents)
- W-9 Form or 'Assignment of Earnings' form
- Check for appointment fee(s) made payable to Insurance Brokers Network, Inc.

All forms and checks should be sent to your FMO or manager.



CoreValue Medical

New Agency Appointment Request

To be completed by new agent: Please print or type.

Agent Name: _____

Email Address: _____

Phone Number: _____ Fax #: _____

Commissions to be paid to:

Individual (confirm name): _____

Agency (name): _____

Assigning to: A.S. NARAIN

Commission check (if not assigning) should be mailed to:

Name: N/A

Address: N/A

City: N/A

State: N/A Zip: N/A

To be completed by FMO or Manager:

Agent Hierarchy (if applicable):

Name of FMO : A. STAN NARAIN FMO CODE: 8503

Name of GA II : _____ GA II Code: _____

Name of GA: RISA ADLER GA Code: 8686

Name of PPGA: _____ PPGA Code: _____

Email (for contracting correspondence): NARAINAFC@GMAIL.COM

**Note: FMO and Manager send completed contracting to:
IBN Contracting – Gettysburg Health, 400 Baltimore Street, Gettysburg, PA 17325**

To be completed by IBN:

Date Received: _____ Reviewed by: _____

Date Sent to Insurer: _____ Date Approved by Insurer: _____

Contract _____

**AMERICAN MEDICAL AND LIFE INSURANCE COMPANY
AGENT AGREEMENT**

THIS AGREEMENT is made and entered into as of the _____ day of _____, 2009, by and between AMERICAN MEDICAL AND LIFE INSURANCE COMPANY with offices located at 8 West 38th Street, New York, New York 10018, hereinafter called "the Company", _____ with offices located at _____ ("General Agent") and _____ with offices located at _____ ("Agent"). The Company, General Agent and Agent may hereafter be referred to individually as a "Party" and collectively as the "Parties".

WITNESSETH

WHEREAS, the Company is a licensed life, accident and health insurer; and

WHEREAS, Agent is a [not] for-profit corporation organized pursuant to the laws of the State of _____ and licensed by the State Departments of Insurance in the states where it conducts business as a life, accident and health insurance agent, engaged in the business of selling, marketing and servicing insurance policies; and

WHEREAS, The Company desires to engage the services of Agent in the distribution of the Products by providing marketing services as more fully set forth in this Agreement; and

WHEREAS, the Company authorizes General Agent to recruit Agent on behalf of the Company; and

WHEREAS, Agent desires to accept the engagement by the Company and the recruitment by General Agent to provide such services in connection with the Products.

NOW THEREFORE, for and in consideration of these premises and of the mutual covenants and agreements hereinafter set forth, the Parties hereto agree as follows:

I. DEFINITIONS

"New Business" means those contracts entered into by the Company and Policyholder(s) each calendar year solely through the efforts of Agent where the effective date of the Master Policy is on or after the effective date of this Agreement or any renewal thereof and the employer was not a Policyholder prior to the date of the Master Policy arranged by Agent.

"Policyholder" means a Plan Sponsor (employer, association union or other lawfully recognized group) that has entered into a master policy agreement for the benefit of its employees or members or participants ("Enrollees").

"Master Policy" means the agreement between a Policyholder and the Company pursuant to which the Policyholder offers insurance benefits to Enrollees.

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"Products" means the various life, medical, dental benefit plans or other benefit plans or services that are, or may be, offered by the Company to Policyholders pursuant to which Policyholders will provide insurance benefits to its Enrollees.

"General Agent" means the entity to which the Company maintains an agreement to provide certain marketing support services to Agent including but not limited to distribution of compensation payments, training of Agents and provisioning of marketing materials.

"Program" means the combination of the products offered by the Company plus ancillary insurance and non insurance goods and services not offered by the Company but which are provided through the Agent to Policyholders for the benefit of Enrollees.

II. REPRESENTATIONS AND WARRANTIES

A. Representations and Warranties of Agent

Agent hereby represents and warrants to The Company:

1. There is no restriction or limitation, by reason of any law, regulation, contract, agreement or otherwise, upon Agent's right or ability to enter into this Agreement or to fulfill its obligations hereunder.
2. Agent will comply with all applicable statutory and regulatory requirements, including but without limitation, maintaining, at all times that this Agreement is in effect, all licenses, certificates and permits required by any state in which Agent performs services for, or on behalf of the Company, as well as all other applicable State and Federal statutory and regulatory requirements, including HIPAA, during the term of this Agreement. Agent shall immediately notify the Company of any loss or suspension of its, or, on obtaining knowledge of, any Agent license. Agent shall immediately on learning thereof, notify The Company of any criminal, civil or administrative action involving Agent.
3. Agent hereby warrants and represents that: (i) Agent has never suffered any loss, suspension or termination of any license issued by a federal, state or local government authority in connection with the sale of any type of insurance; and (ii) Agent has never suffered suspension or termination of the right to represent an insurance company for cause other than normal expiration of an agreement.

B. Representations and Warranties of the Company

The Company hereby represents and warrants to Agent:

1. There is no restriction or limitation, by reason of any law, regulation, contract, agreement or otherwise, upon the Company's right or ability to enter into this Agreement or to fulfill its obligations hereunder.

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2. The Company is in compliance with and will continue to comply with all applicable statutory and regulatory requirements related to its business, including but without limitation, licenses, certificates and permits required by the State of New York and in those states where it is authorized to provide insurance.

III. DUTIES OF THE AGENT

1. The Agent shall forward applications on approved company forms for insurance policies of the Company to the Home Office or to Company's designated entity for consideration. The Agent shall deliver all policies promptly upon receipt of same from the Company. The Agent shall conduct the business in accordance with the insurance laws of the State and the Company's rules and regulations now in effect and as they may be revised from time to time.
2. The Agent shall make every reasonable effort to maintain in force all policies of the Company and shall render all reasonable assistance in connection therewith.
3. The Agent shall not incur any liability or expense for the General Agent or the Company unless expressly authorized to do so.
4. The Agent shall maintain sufficient and accurate records for the performance of the business of the Company and such records shall be open for the inspection of the General Agent and the Company or their authorized representatives at any time. Such records shall be the sole and exclusive property of the Company.
5. Verbal or written agreements made between the Agent and General Agent shall not be the responsibility of the Company unless expressly approved by the Company.
6. All products not provided by the Company which are provided by the Agent in a Program to a Policyholder shall be the sole responsibility of the Agent. Agent hereby agrees to indemnify and hold harmless The Company, its administrative agent, Policyholders, their affiliated companies and agents and their respective officers, directors and employees from any and all claims, suits, demands, liabilities, costs, damages and expenses of any kind or nature, including reasonable attorneys' fees, that are determined in a final adjudication as arising out of or related in any way to products not provided by the Company. This provision shall survive the termination of this Agreement.
7. Agent agrees to be fully familiar with the Products with the approval and assistance of the Company.
8. Agent shall, comply with all of the Company's rules and/or regulations and/or requirements in existence as of the Effective Date and contained in the Company's Agent Manual (the "Manual"), and as may be modified by the Company from time to time, a copy of which will be provided to Agent.

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9. Agent acknowledges and agrees that it has no authority to offer a Master Policy to any Plan Sponsor on behalf of the Company without the prior written approval of a duly authorized representative of the Company.
10. Agent acknowledges and agrees that it shall have no authority to sign any contract, nor make any binding obligation, on behalf of the Company. Approval will arise, if at all, from strict adherence to underwriting, eligibility and other criteria established solely by the Company and Policyholders.
11. Agent acknowledges and agrees that it shall not directly or indirectly solicit, market or sell products in any state in which the Company is not licensed to sell and/or market insurance. The Company will provide a list of any such states, and any updates to such list, to Agent.
12. All monies received for the Company by the Agent for premiums, by reason of this Agreement, shall belong solely and exclusively to the Company and shall be collected only with prior approval of the Company and subject to the Company's procedures relating thereto. If the Company authorizes Agent to collect and hold premiums, such monies shall be received and held by the Agent in a fiduciary capacity and only in an interest bearing account which shall be deemed in trust for the Company, and shall be paid over in full to the Company as and when directed. The interest accrued shall be payable to the Company.
13. The Agent shall be responsible to and shall indemnify the Company for the acts and/or omissions of employees.
14. Any and all marketing materials, including solicitation letters, brochures, magazines or news articles concerning the Products prepared by Agent shall be approved in writing by the Company before such materials are distributed. Unless agreed to by the Parties, the costs of preparation and distribution of such materials shall be borne by the Party preparing them.
15. Agent shall not employ or make use of any advertisement or material in which the Company's or Policyholders names and/or corporate symbols are contained without the prior express written consent of the Company and Policyholders.
16. All printed materials, applications, sales literature and other written material which The Company may furnish to Agent shall remain the property of the Company, subject at all times to its control, and Agent shall return all such materials to the Company immediately upon the termination of this Agreement or upon the Company's request.
17. Agent shall not make any representations with respect to the Products except as may be contained in the written materials approved by or prepared and furnished by the Company, and shall make no oral or written alteration, modification or waiver of any of the terms or conditions applicable to the Products.

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18. The Agent shall make every reasonable effort to maintain in force all policies held by Policyholders of the Company and shall render all reasonable assistance in connection therewith.
19. The Company and Policyholders shall not be liable in any manner for any compensation, expenses, costs or damages resulting from their failure or refusal to accept a potential Policyholder solicited by Agent irrespective of the reason or cause for such failure or refusal.
20. Agent shall promptly report any and all inquiries from regulatory agencies directly to the Company and shall fully cooperate and support the Company's investigations and response to said inquiries.
21. Agent shall maintain errors and omissions insurance with a reputable carrier during the term of this Agreement in an amount reasonably required by the Company, but in no event less than one million (\$1,000,000) dollars per occurrence and two million dollars (\$2,000,000) in the aggregate. Agent shall notify the Company within one business day of any reduction, modification, cancellation or termination of such coverage.

IV. COMPENSATION

- A. The Company shall pay to the Agent as commission the sums provided in the Schedule of Commissions attached hereto. Payments under the Schedule of Commission shall accrue only with respect to premiums paid to the Company.
- B. The Company reserves the right, upon ninety (90) days prior written notice, to modify the Schedule of Commissions for policies issued by the Company after the effective date of such modification.
- C. Except as otherwise provided herein, the commissions shall be payable to the Agent as long as:
 1. the Company retains the risk (such retention being at the sole option of the Company) and
 2. the Agent continues to service the Company, the Policyholders and the Enrollees and cooperates with the Company in its own efforts; and
 3. the Policyholder has a contract with the Company originated solely by the activities of Agent and
 4. the Agent is recognized by the Policyholder as its Broker of Record.

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- D. The Company, at its sole discretion, may discontinue writing, or alter, the terms of the health care coverage under the agreement executed between a Policyholder and the Company in accordance with the terms of such agreement. If the Company terminates, rescinds, or otherwise cancels its contract with a Policyholder and returns premium charges, Agent agrees to repay to the Company on demand the amount of compensation that it has received based upon the returned premium charges. In the event that Agent does not make repay the aforesaid compensation within thirty (30) days of the Company's written notice, the Company shall have the right to (i) offset the amount to be refunded against any future marketing fees due under this Agreement; and/or (ii) terminate this Agreement, effectively immediately, and pursue the recovery of such money with the remedies provided for under this Agreement.

V. GENERAL PROVISIONS

A. Term and Termination

1. The term of this Agreement shall be for one (1) years, commencing on the date first set forth above. Unless sooner terminated in accordance with the provisions set forth below, this Agreement shall automatically renew for successive one-year term(s).
2. This Agreement may be terminated:
 - a) at the end of a term by either party for any or no reason by giving 90 days' prior written notice of termination to the other party at any time this Agreement is in effect. In such case, termination shall be effective at the end of the term. After the effective date of termination, the Agent shall be precluded from marketing new or renewal business on behalf of the Company and shall return to the Company any and all documents furnished to the Agent by the Company.
 - b) by either party effective immediately with written notice, with termination effective on the date of mailing, for the following causes:
 - (1) The filing of a voluntary or involuntary bankruptcy petition involving the other party, or the appointment of a receiver, conservator; supervisors, or similar official concerning the other party; or
 - (2) The assignment by the other party of all or substantially all of its assets for the benefit of its creditors; or
 - (3) The inability of the other party to pay its debts as they become due; or
 - (4) upon the termination of all Policies by the Company in accordance with the termination provisions of each of such Policy or the withdrawal of any particular policy or product by the Company from the marketplace in accordance with relevant law; or
 - (5) upon the discovery of any fraudulent or material misrepresentation of Agent;
or

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- (6) upon the termination, revocation, suspension and/or limitation of any required insurance related license, permit or approval in any state in which it is marketing and/or selling and/or servicing the Company's Products, in which case Agent's ability to provide services under this Agreement in that particular state is terminated until such license, permit or approval is once again in effect; or
 - (7) upon accounting irregularities as adjudged solely by the Company; or
 - (8) if Agent becomes subject to a regulatory investigation of any nature, unless the Company is satisfied with the outcome of such investigation; or
 - (9) upon the commitment of any gross negligence or reckless misconduct by the Agent in connection with this Agreement as determined solely by The Company; or
 - (10) by the Company immediately upon a change of ownership and control of Agent or a merger of Agent with any other entity, unless Company consents in writing to such change or merger; or
 - (11) Agent induces or attempts to induce a Policyholder or Enrollee to give up coverage or replace a master policy with one issued by another company, unless such change is clearly in the best interest of the Policyholder or Enrollee.
- c) by either Party on thirty (30) days written notice upon the failure of either Party to comply with any material term, condition or obligation of this Agreement and the failure of such Party to undertake substantial efforts to remedy the default within fifteen (15) days after the non-defaulting Party shall have given written notice thereof to the non-performing Party, or such other longer period of time as in the opinion of the non-defaulting Party shall be reasonable under the circumstances;
3. Termination of this Agreement shall in no way affect the terms and conditions of any Master Policy or other agreement with a Policyholder issued by the Company or by the Agent on the Company's behalf during the term of this Agreement.
 4. Neither Party shall incur any liability to the other by reason of the expiration or termination of this Agreement or its non-renewal, provided, however, that the termination of this Agreement for any reason shall not terminate any rights, obligations or liabilities which either Party may accrue prior to such termination which, under the terms of this Agreement, continue after such termination,
 5. At the Company's request, after termination, Agent agrees to continue to provide reasonable account support services to the Company until such time as the Company, or its designee, assumes the account support services responsibilities. Agent further agrees that it shall reasonably cooperate with the Company to assure an orderly transition of marketing and account support services to the Company or its designee.

