



		Can a producer solicit business prior to company appointment?		If "YES", contract paperwork can be submitted along with your first application, but appointment must be submitted to the State DOI NO LATER than the timeframe shown below (based on date identified by the DOI).	Is the writing agents' hierarchy required to be appointed to receive commissions?	
		YES	NO		YES	NO
Alabama	AL	☐		15 days		☐
Alaska	AK	☐		No state requirement		☐
Arizona	AZ	☐		No state requirement		☐
Arkansas	AR	☐		15 days		☐
California	CA	☐		30 days	☐	
Colorado	CO	☐		No state requirement	☐	
Connecticut	CT	☐		15 days		☐
Delaware	DE	☐		15 days		☐
District of Columbia	DC	☐		30 days		☐
Florida <sup>2</sup>	FL	☐		37 days	☐	
Georgia	GA	☐		15 days	☐	
Hawaii	HI	☐		15 days		☐
Idaho	ID	☐		15 days		☐
Illinois	IL	☐		No state requirement		☐
Indiana	IN	☐		No state requirement		☐
Iowa	IA	☐		30 days		☐
Kansas	KS	☐		30 days		☐
Kentucky <sup>1</sup>	KY	☐		15 days	☐	
Louisiana	LA	☐		15 days	☐	
Maine	ME	☐		15 days		☐
Maryland	MD	☐		No state requirement		☐
Massachusetts	MA	☐		15 days	☐	
Michigan	MI	☐		15 days		☐
Minnesota	MN	☐		15 days		☐
Mississippi	MS	☐		15 days	☐	
Missouri	MO	☐		No state requirement		☐
Montana	MT	☐		15 days	☐	
Nebraska	NE	☐		15 days		☐
Nevada	NV	☐		15 days		☐
New Hampshire	NH	☐		15 days		☐
New Jersey	NJ	☐		15 days		☐
New Mexico	NM	☐		15 days	☐	
North Carolina	NC	☐		15 days	☐	
North Dakota	ND	☐		30 days		☐
Ohio <sup>2</sup>	OH	☐		30 days		☐
Oklahoma	OK	☐		15 days	☐	
Oregon	OR	☐		No state requirement		☐
Pennsylvania	PA	☐		30 days	☐	
Rhode Island	RI	☐		No state requirement		☐
South Carolina	SC	☐		14 days	☐	
South Dakota	SD	☐		15 days		☐
Tennessee	TN	☐		15 days		☐
Texas	TX	☐		30 days	☐	
Utah	UT	☐		15 days	☐	
Vermont	VT	☐		15 days		☐
Virginia <sup>2</sup>	VA	☐		30 days	☐	
Washington <sup>3</sup>	WA	☐		15 days	☐	
West Virginia	WV	☐		15 days		☐
Wisconsin	WI	☐		15 days	☐	
Wyoming	WY	☐		15 days		☐

<sup>1</sup> Kentucky - May solicit business prior to appointment if producer has the financial responsibility of \$1 million occurrence/\$2 million aggregate on file with the State Insurance Department.

<sup>2</sup> Florida, Ohio, and Virginia - Commissions will be held until the appointment is approved as required by state regulations.

<sup>3</sup> Washington - If notice of appointment is not submitted electronically, the appointment must be received and processed by the OIC before producer can solicit business.

Proof of E & O coverage is required for all states to proceed with appointment.