

Confirmation States

- In the following states the agent **cannot solicit business prior to American National's receiving confirmation** from the State of the agent's appointment with the company:

South Dakota

Effective The Date Paperwork is mailed to the State

- In the following states the **agent appointment is effective the date the appointment paperwork is mailed to the state** by American National.

***California - 14 days**

Georgia - Backdating is not allowed

Pennsylvania - Backdating is not allowed

Utah - 30days

*Appointment can be backdated in these states for the number of days indicated. Policies must be dated within that time frame.

Revised 09/06

Simultaneous Submission States

- In the following states the appointment for a licensed agent **must be received by the Department of Insurance within a specified number of days** from the date the Policy Application was signed, in order to be in compliance with solicitation and signing requirements:

Alabama	15 days	Mississippi	15 days
Alaska	*	Missouri	*
Arizona	*	Montana	15 days
Arkansas	15 days	Nebraska	15 days
Colorado	*	Nevada	15 days
Connecticut	15 days	New Hampshire	15 days
Delaware	15 days	New Mexico	15 days
District of Columbia	30 days	New Jersey	15 days
Florida	***** 45 days	North Carolina	30 days
Hawaii	15 days	North Dakota	30 days
Idaho	15 days	Ohio	30 days
Illinois	*	Oklahoma	15 days
Indiana	*	Oregon	*
Iowa	30 days	Rhode Island	*+
Kansas	30 days	South Carolina	15 days
Kentucky	15 days +	Tennessee	15 days
Louisiana	15 days	Texas	30 days
Maine	15 days	Vermont	15 days
Maryland	30 days	Virginia	30 days
Massachusetts	15 days	Washington	30 days
Michigan	15 days	West Virginia	15 days
Minnesota	15 days	Wisconsin	15 days
		Wyoming	15 days (Electronic Submission Only)

If policy application is submitted to the Home Office with an applicant's file, indicate at the bottom of the Checklist, Form 4980, that policy application is included.

- * Indicates this is a producer state where no company appointment is required. Business may be submitted with the contracting and licensing paperwork directly to the Home Office. The agent's current, active producer license **must** accompany the application for business.
- ** Indicates there is no specified number of days. Business **may** be submitted, in a timely manner, simultaneously with the licensing/contracting paperwork to the Home Office for processing.
- ***** **Can** submit application prior to appointment being processed by insurer, but no commissions shall be paid by insurer until appointment has been received by DOI.
- + This state accept business as simultaneous submission if producer has proof of E&O coverage or bond on file at the DOI.

Note:

- Commissions cannot be paid to agents until they become appointed. This is applicable to all states.
- Particular attention should be paid to the regulations for each state that an agent and his/her sub-producers are writing business. American National is not obligated to accept any business that is not in compliance with state regulations.

States	The agent's appointment is effective the date the paperwork is mailed to the state	Simultaneous Submission States	Confirmation States
ALABAMA		X	
ALASKA		X	
ARIZONA		X	
ARKANSAS		X	
CALIFORNIA	X		
COLORADO		X	
CONNECTICUT		X	
DISTRICT OF COLUMBIA		X	
DELAWARE		X	
FLORIDA		X	
GEORGIA	X		
HAWAII		X	
IDAHO		X	
ILLINOIS		X	
INDIANA		X	
IOWA		X	
KANSAS		X	
KENTUCKY		X	
LOUISIANA		X	
MAINE		X	
MARYLAND		X	
MASSACHUSETTS		X	
MICHIGAN		X	
MISSISSIPPI		X	
MINNESOTA		X	
MISSOURI		X	
MONTANA		X	
NEBRASKA		X	
NEVADA		X	
NEW HAMPSHIRE		X	
NEW JERSEY		X	
NEW MEXICO		X	
NORTH CAROLINA		X	
NORTH DAKOTA		X	
OHIO		X	
OKLAHOMA		X	
OREGON		X	
PENNSYLVANIA	X		
RHODE ISLAND		X	
SOUTH CAROLINA		X	
SOUTH DAKOTA			X
TENNESSEE		X	
TEXAS		X	
UTAH	X		
VERMONT		X	
VIRGINIA		X	
WASHINGTON		X	
WEST VIRGINIA		X	
WISCONSIN		X	
WYOMING		X*	

*Electronic Submission only.

**Paper Submission only