

Solicitation Rules

States in which Agents must be properly insurance licensed and hold a valid company appointment with insurer prior to solicitation (1/4/2008)

Georgia
Louisiana
Utah

Once the appointment has been submitted by Insurer, the above states allow business to be submitted upon the date the Insurer applies for the appointment.

Agent must be licensed and appointed in the state of solicitation.

State requirements change frequently. This chart is based on the regulations as of the date of the document. Contact NLIC/LSW Contract & Licensing if you have specific questions.

States in which Agents must be properly insurance licensed prior to solicitation. Appointment must be processed within specified amount of time. (1/4/2008)

Alabama 15 days after date agent's contract is executed or first insurance application is submitted, whichever occurs first
Alaska*30 days from date agent's contract is executed or first insurance application is submitted
Arizona* licensed agent may submit business immediately
Arkansas 15 days after date agent's contract is executed or first insurance application is submitted
California 14 days after the application for insurance is submitted
Connecticut 15 days after date agent's contract is executed or first insurance application is submitted
Colorado licensed agent may submit business immediately
Delaware 15 days from the date agent's contract is executed or first insurance application is submitted
District of Columbia within 30 days of receipt of the insurance application not license application. Insurer must receive approval of the appointment of the agent before any commissions or other remuneration is paid
Florida 45 days from the date the first insurance application is submitted
Hawaii 15 days from agent's or business entity contract is executed or first insurance application is submitted
Idaho* 15 days from date agent's contract is executed or first insurance application is submitted
Illinois licensed agent may submit applications immediately
Indiana licensed agent may submit applications immediately

Iowa 30 days from date agent's contract is executed or the first insurance application is submitted

Kentucky 15 days of agent's contract executed or the date the first application is submitted by agent, whichever is earlier

Kansas within 30 days of date company appoints such insurance agent

Maine* 15 days from date agent's contract is executed or the first insurance application is submitted

Maryland 30 days after insurer receives application for life insurance, health insurance, or annuity

Massachusetts 15 days from date agent's contract is executed or the first insurance application is submitted

Michigan 15 days from the date of agent's contract is executed or first insurance application is submitted

Minnesota 15 days from date the agency contract is executed or the first insurance application is submitted

Mississippi* 15 days from date agent's contract is executed or first insurance application is submitted

Missouri within 30 days of insurer authorizing insurance producer to transact business of insurance

Montana 15 days from date agent's contract is executed or first insurance application is submitted

Nebraska 15 days from date agent's contract is executed or first insurance application is submitted

Nevada* 15 days after contract is executed or after first application for insurance is submitted

New Hampshire 15 days from date agent's contract is executed or first insurance application is submitted

New Jersey 15 days from the date agent's contract is executed

New Mexico 15 days from the date the contract is executed or the first insurance application from the person is accepted by the insurer

New York 15 days from date agent's contract is executed or first insurance application is submitted

North Carolina notify NC within 30 days after the effective date of the appointment. Effective date of the appointment must cover the earliest part A/B date of application within the 30 days

North Dakota 30 days from later of date agent's contract is executed or first insurance application is submitted

Ohio 30 days from later of date agent's contract is executed or first insurance application is submitted

Oklahoma 45 days from date agent's contract is executed or first insurance application is submitted

Oregon 15 days after date agent's contract is executed or first insurance application is submitted

Pennsylvania Appointment be back dated 30 days from the date the company appoints the agent

Rhode Island licensed agent may submit business immediately

South Carolina* 14 days after application [life, health or group insurance] is submitted

South Dakota 15 days from date agent's contract is executed or first insurance application is submitted

Tennessee 15 days after agent's contract executed or first insurance application is submitted

Texas notify TX within 30 days after the effective date of the appointment. Effective date of the appointment must cover the earliest part A/B date of application within the 30 days

Vermont 15 days from date the agency contract is executed or the first insurance application is submitted whichever is sooner

Virginia 30 calendar days of the date of execution of the first insurance application

Washington 30 calendar days after the date the agents has signed the first application for ins. for submission to insurer

West Virginia 15 days from the agent's contract is executed or first insurance application is submitted

Wisconsin 15 days from the agent's contract is executed or first insurance application is submitted

Wyoming 15 days from date agent's contract is executed or first insurance application is submitted

Agent must be licensed in the state of solicitation

* If business is on a resident of this state then Agent must also be licensed in the Insured resident state.

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