

**State 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?**

*Alabama North American is currently not accepting new Producer appointments.*

Alaska Y No state requirement N  
Arizona Y No state requirement N  
Arkansas Y 15 days N  
California Y 14 days Y  
Colorado Y No state requirement Y  
Connecticut Y 15 days N  
Delaware Y 15 days N  
District of Columbia Y 30 days N  
Florida<sup>2</sup> Y 45 days Y  
Georgia N Restricted Y  
Hawaii Y 15 days N  
Idaho Y 15 days N  
Illinois Y No state requirement N  
Indiana Y No state requirement N  
Iowa Y 30 days N  
Kansas Y 30 days N  
Kentucky<sup>1</sup> Y 45 days Y  
Louisiana Y 15 days Y  
Maine Y 15 days N  
Maryland Y No state requirement N  
Massachusetts Y 15 days Y  
Michigan Y 15 days N  
Minnesota Y 15 days N  
Mississippi Y 15 days Y  
Missouri Y No state requirement N  
Montana Y 15 days Y  
Nebraska Y 15 days N  
Nevada Y 15 days N  
New Hampshire Y 15 days N  
New Jersey Y 15 days N  
New Mexico Y 15 days Y  
North Carolina Y 30 days Y  
North Dakota Y 30 days N  
Ohio<sup>2</sup> Y 30 days N  
Oklahoma Y 45 days N  
Oregon Y No state requirement N  
Pennsylvania N Restricted Y  
Rhode Island Y No state requirement N  
South Carolina Y 14 days Y  
South Dakota Y 15 days N

Tennessee Y 15 days Y  
Texas Y 30 days Y  
Utah Y 15 days Y  
Vermont Y 15 days N  
Virginia<sup>2</sup> Y 30 days Y  
Washington<sup>3</sup> Y 30 days Y  
West Virginia Y 15 days N  
Wisconsin Y 15 days Y  
Wyoming Y 15 days N

Restricted - State regulations requiring a producer to have an appointment to represent the company prior to solicitation of business. See specific regulations for exact details.

<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.