

## What are Pre-Appointment States?

It is a very simple question with a not so easy answer.

When a state is pre-appointment, an agent must be appointed with a carrier prior to soliciting that carrier's product. A few pre-appointment states are GA, MT, UT and PA. As these are the more commonly restricted States, the rules surrounding pre-appointment states vary by carrier. There are even a few carriers who do not have any restrictions at all. Therefore, confusion arises as to when agents are in the allowed and free to submit their new business applications.

If your client signs an application in a Pre-Appointment State before your appointment with the carrier has been approved, the carrier may require a new application to be signed and dated.

How can you avoid the delay of business due to pre-appointment restrictions?

1. Request your carrier contracting before submitting your application.
2. Make sure you are current with all training to eliminate delays by the carrier in requesting your appointment with a particular State. You should be Training Compliant with AML and Long Term Care, for Annuity Business there is NAIC State and Product Specific Training. For AML Training 4 <https://amllimra.com/LimraLogin.aspx> upon request, we can provide you with a Voucher for SuccessCE or AllebCE to help off-set the cost of obtaining your CE Training.
3. Make sure your License is renewed and that you have all the necessary Lines of Authority for the product you are selling.
4. Wait for appointment approval before soliciting new business for Pre-Appointment States
5. Stay in constant contact with our Licensing & Contracting team. We will advise you when it is ok to submit your application.

Remember, All Carriers must file your contracting forms and supporting documents to the States in a timely matter. Each State has a 'time-limit' for the carriers to submit your contracting forms for approval. Thirty-One (31) States have 15 days to file your Contracting forms. The balances of the States have 30 days to file. The most important resource when making sure you are properly appointed with a carrier is our Licensing and Contracting team. We are here to make the process of appointing you with our carries as painless as possible. Remember to call us should have any doubts and BEFORE you have an application signed.

**Further Questions Please Email Rich Altier Licensing & Contracting Director**  
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