

LICENSING / CONTRACTING GUIDELINES AS OF 9-26-03

\*\*\*COMPLETED LICENSING PAPERWORK MUST ALWAYS BE SUBMITTED WITH AGENT'S INITIAL APPLICATION TO A CARRIER\*\*\*

COMPANY	CONTRACT TRANSFER RULE	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN	E&O COVERAGE REQUIRED	APPOINTMENT FEES
AIG/AGL	MULTIPLE GAS	KY, LA, NM, WA, WV	NY	YES	NO
BANNER	UP TO 3 GAS	AR, CO, GA, IL, IN, KS, MA, MT, NJ, NM, WA	AL, NY	KS, KY ONLY	YES, IF AGENT IS NON-RESIDENT
CNA	UP TO 3 GAS	WA	NY	NO	NO
CANADA LIFE	LETTER OF RELEASE	AL, AR, CT, DE, HI, ID, IA, KS, KY, MD, MA, MO, MT, NE, NJ, NM, NY, OH, OK, PA, SC, SD, TX, UT, VT, WA, WY, WI, WV	OK IN ALL STATES	YES	YES, ONLY AFTER HOME STATE PLUS 2 OTHERS
EMPIRE GENERAL	UP TO 3 GAS	GA, NM, NC, PA, UT, WA, WI	NY	YES	NO
GEFA/FCL	MULTIPLE GAS	GA, IN, KS, LA, MA, MT, NC, NM, OH, PA, UT, WA, WI, WY	NY	KS, KY ONLY	FCL PAYS 1 <sup>ST</sup> \$60 - WHICH COVERS ALMOST ALL STATES
FIRST PENN	MULTIPLE GAS	GA, KS, MA, MO, NH, NJ, NM, NY, NC, PA, UT, WA	NY	KS ONLY	YES, IF AGENT IS NON-RESIDENT
GE/LOV	SUBMIT NEW CONTRACTING	AR, DE, GA, HI, KS, KY, LA, MA, MI, NE, NM, NC, PA, UT, WA, WV, WI	NO	KS ONLY	NO
JEFFERSON PILOT	LETTER OF RELEASE	AL, KY, MA, NM, NY, VT, WA, WV, WI, WY	OK IN AL STATES	YES	YES, IF AGENT IS NON-RESIDENT
JOHN HANCOCK	NO	ALL STATES	OK IN ALL STATES	YES	NO
LAFAYETTE LIFE	LETTER OF RELEASE	GA, MD, MT, NM, WA	AK, NY	YES	CARRIER PAYS UP TO 5 STATES, CARRIER PAYS 6 COUNTIES IN FL
LINCOLN LIFE	TWO GAS	GA, HI, KS, MA, MO, MT, NJ, NM, NY, NC, PA, UT, WA	NONE	NO	NO

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LINCOLN BENEFIT	TWO GAS - MUST HAVE LETTER OF RELEASE FROM PREVIOUS RECRUITER	NM, UT, WA, WI	OK IN ALL STATES	YES	NO
MANULIFE	TWO GAS	GA, HI, KY, MI, MT, NM, NY, NC, PA, WA, WI, WY	OK IN ALL STATES	YES	NO, IF HAS LICENSE IN STATE YES, IF NEEDS TO GET LICENSED WITH STATE
MASS MUTUAL	NO	ALL STATES		YES	
METROPOLITAN	MULTIPLE GAS	OH	OK IN ALL STATES	NO	NO
MONY	TWO GAS, LETTER FROM AGENT	GA, HI, KS, MA, NM, NY, OH, PA, WA	OK IN ALL STATES	YES	YES, IF AGENT IS NON-RESIDENT. FEES ARE WAIVED IF AGENT SUBMITS BUSINESS WITHIN 30 DAYS.
NORTH AMERICAN	MULTIPLE GAS - SAME COMP LEVEL	GA, NM, NY, PA, WA, WI	OK IN ALL STATES	YES	YES, IF AGENT IS NON-RESIDENT
PRESIDENTIAL	MULTIPLE GAS	DE, GA, HI, ID, LA, MA, MI, MT, SD, VT, WA, WV, WI	NH, OR, VT	KY, TN ONLY	YES
PROTECTIVE	LETTER OF RELEASE + NEW CONTRACTING	CT, DE, GA, MI, MS, NV, NM, NC, PA, UT, VT, WA, WV, WI, WY	NY	YES	YES, COMPANY ONLY PAYS RESIDENT FEES
PROVIDENT MUTUAL	BY EXCEPTION ONLY	ALL	AL	YES	NO
PRUDENTIAL	MULTIPLE GAS	GA, KS, NJ, NY, NC, PA, UT, WA, WI	OK IN ALL STATES	YES	NO
RELIASTAR	MULTIPLE GAS	KY, NC, WA	NY	YES	NO

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STATE LIFE	MULTIPLE GAS	AZ, CO, IL, IN, RI	AK, HI, NY, WY	KS ONLY	NO
SUN LIFE	MUST CANCEL PRIOR APPT IN WRITING W/ OLD GA TO SUN, THEN SUBMIT NEW CONTRACTING	KY, MA, NM, VT, WA, WV	NY	YES	NO
TRAVELERS	EXCEPTION BASIS	MT, NM, NY, PA, WA, WI	OK IN ALL STATES	NO	NO
UNITED OF OMAHA	MULTIPLE GAS	GA, MT, PA, UT, WA	OK IN ALL STATES	YES	NO
US FINANCIAL	MULTIPLE GAS	DE, SD, WA, WI	DC, ID, MN, NV, NY, VA	KS ONLY	NO
WEST COAST LIFE	UP TO 2 GAS - WITH A LETTER FROM AGENT	CT, NC, PA, UT, VT, WA, WV, WI	NH, NY	YES	NO
ZURICH	MULTIPLE GAS	WA, WV	OK IN ALL STATES	NO	NO

NEW YORK COMPANIES

COMPANY	CONTRACT TRANSFER RULE	PRE APPOINTMENT STATES	CARRIER NOT LICENSED IN	E&O COVERAGE REQUIRED
AMERICAN MAYFLOWER	MULTIPLE GAS	N/A	N/A	NO
COMPANION	MULTIPLE GAS	GA, MT, NM, PA, UT, WA, WI	N/A	YES
RELIASTAR NY	MULTIPLE GAS	NY	N/A	NO
US LIFE	MULTIPLE GAS	ALL	N/A	YES
WILLIAM PENN	MULTIPLE GAS	MT, NY	N/A	YES - AGA, NO - AGENT (IF HOLDS NY LICENSE)