

Carrier Pre-Appointment and E&O Requirements¹ (8-2-2023)

***PRE-APPOINTMENT:** Approval MUST be confirmed with the carrier and the state applied for BEFORE any solicitation may occur.

| Carrier | PRE-APPOINTMENT STATES* | SUBMISSION RULES FOR ALL OTHER STATES | E/O REQUIRED? (Amount) |
|---|---|---------------------------------------|-----------------------------------|
| American National | PA GA, MI, NC, NJ, NY, WV | Call for Details | ✓ (\$1 million) |
| Assurity Life ² | PA | Submit with 1 st app | ✓ (\$1 million) |
| Cincinnati Life | PA | Submit with 1 st app | ✓ (No Minimum) |
| Columbian Mutual | PA | Submit with 1 st app | |
| Companion Life (NY) | | Submit with app | ✓ (\$1 million) |
| Corebridge Financial | PA LA, MT | Submit with 1 st app | ✓ (\$1 million) |
| Equitable | PA All states are pre-appointment | N/A | ✓ (\$1 million) |
| Global Atlantic | PA | Submit with 1 st app | ✓ (\$1 million) |
| John Hancock (AML ⁴) | PA MT, WI | Submit with 1 st app | ✓ (\$1 million) |
| John Hancock NY (AML ⁴) | | Submit with 1 st app | ✓ (\$1 million) |
| Legal & Gen-Banner | WI | Submit with 1 st app | ✓ KY, OK, UT only |
| Legal & Gen-Wm Penn | NY | N/A | |
| Lincoln Financial | PA MT | Submit with 1 st app | ✓ (\$1 million) |
| MassMutual | PA KS, MT | Submit with 1 st app | ✓ (\$1m claim/ \$1m aggregate) |
| MetLife DI | PA FL, IN, KS, MO, OR, UT | Submit with 1 st app | ✓ (\$1 million) |
| Minnesota Life ² | PA WI | Submit with 1 st app | ✓ (\$1 million) |
| Mutual of Omaha LTC ² | PA MT | Submit with 1 st app | ✓ (\$1 million) |
| National Guardian Life LTC ² | PA MT, WA, WI No dual contracting | Submit with 1 st app | ✓ (\$1 million) |
| Nationwide | PA | Submit with 1 st app | ✓ (No Minimum) |
| New York Life | PA All states are pre-appointment | N/A | ✓ (call for details) |
| OneAmerica ² | WA, AL No dual contracting (contact licensing) dept) | Submit with 1st app | ✓ (\$1 million) |
| Pacific Life | PA LA, MT | N/A | ✓ (\$1 million) |
| Principal | | Submit with 1 st app | ✓ (\$1 million) |
| Protective Life | PA | Submit with 1 st app | ✓ (\$1 million) |
| Prudential | PA | Submit with 1 st app | ✓ (\$1 million) |
| Sagicor ² | PA All states are pre-appointment | N/A | ✓ (\$1 million) |
| SBLI | PA IN, OR, UT | Submit with 1 st app | ✓ (\$1 million) |
| Security Mutual ³ | PA | Submit with 1 st app | ✓ (\$1 million) |
| Symetra | PA MT, OK | Submit with 1 st app | ✓ (\$1 million) |
| The Standard | PA SC | Submit with 1 st app | ✓ (\$1 million) |
| Transamerica | PA GA, MT | Submit with 1 st app | ✓ (No Minimum) |
| United of Omaha | PA MT, OK | Submit with 1 st app | ✓ (\$1 million) |

1. Every effort has been made to represent insurance company requirements as of the date of this memo. Insurance companies have the right to change these guidelines at any time and have the final say on company appointments.
2. Dual contracting is not allowed.
3. For PA Residents writing policy in any state other than PA, need to be appointed in PA first prior to business being submitted.
4. AML training must be complete prior to application being signed