

Carrier Appointment Regulations

000 – Prior Appointment Required

000 – No product available

R = Risk: If client resides in a RISK state, but app is being signed in a different state, agent must be licensed in both states.

BLACK : Waiting for Northstar’s insurance license. Cannot accept business at this time.

	Allianz	GE	Hancock	Met	Physicians Mutual	State Life
AL	Immediate	Immediate	Prior	Immediate - R	NA	Immediate
AK	Immediate	Immediate	Immediate - risk	Immediate - R	Immediate	NA
AZ	Immediate	Immediate	Immed – but prior to app date	Immediate - R	Immediate	Immediate
AR	Immediate	Immediate	Immediate	Immediate	Immediate	Immediate
CA	Immediate	Immediate	Immed – but prior to app date	Immediate - R	Immediate	Immediate
CO	Immediate	Immediate	Immed – but prior to app date - risk	Immediate – R	Immediate	Immediate
CT	Immediate	Immediate	Immediate	Immediate - R	Immediate	Immediate
DE	Immediate	Immediate	Prior	Immediate	Immediate	Immediate
DC	Immediate	Immediate		Immediate	Immediate	Immediate
FL	Immediate	Prior	Immediate – but prior to app date		Immediate	Immediate
GA	Prior				Prior	Prior
HI	Prior	Immediate	Prior	Immediate	Immediate	NA
ID	Immediate	Immediate	Immed – but prior to app date - risk	Immediate – R	Immediate	Immediate
IL	Immediate	Immediate	Immed – but prior to app date - risk	Immediate	Immediate	Immediate
IN	Immediate	Prior	Immed – but prior to app date	Immediate	Immediate	Immediate
IA	Immediate	Immediate	Immediate	Immediate –R	Immediate	Immediate
KS	Prior		Immediate	Immediate – R	Immediate	Immediate
KY	Prior			Prior	Immediate	Immediate
LA	Immediate	Prior			Immediate	Immediate
ME	Immediate	Immediate	Immed – but prior to app date - risk	Immediate - R	Immediate	Immediate
MD	Immediate	Immediate	Immed – but prior to app date	Immediate – R	Immediate	Immediate
MA	Immediate				NA	Immediate
MI	Immediate	Immediate	Immed – but prior to app date	Immediate – R	Immediate	Immediate
MN	Immediate	Immediate	Immediate	Immediate	Immediate	Immediate
MS	Immediate	Immediate	Immed – but prior to app date	Immediate – R	Immediate	Immediate
MO	Immediate	Immediate	Immed – but prior to app date	Immediate	Immediate	Immediate
MT	Prior		Immediate - risk		Prior	Immediate
NE	Immediate	Immediate	Immediate - risk	Immediate	Immediate	Immediate
NV	Immediate	Immediate	Immed – but prior to app date - risk	Immediate	Immediate	Immediate
NH	Immediate	Immediate	Immed – but prior to app date	Immediate – R	Immediate	Immediate
NJ	Immediate	Immediate	Immed – but prior to app date	Immediate – R	Immediate	Immediate

NY	NA	Immediate		Immediate	NA	NA
NM	Prior				Immediate	Prior
NC	Immediate				Immediate	Prior
ND	Immediate	Immediate	Immediate	Immediate	NA	Immediate
OH	Immediate	Prior	Immed – but prior to app date - risk	Immediate	Immediate	Immediate
OK	Immediate	Immediate	Prior	Immediate	Immediate	Immediate
OR	Immediate	Immediate	Immed – but prior to app date - risk	Immediate	Immediate	Immediate
PA	Immediate	Prior	Immed – but prior to app date	Immediate	Immediate	Prior
RI	Immediate	Immediate	Immed – but prior to app date- risk	Immediate	Immediate	Immediate
SC	Immediate	Immediate	Prior	Immediate – R	Immediate	Prior
SD	Immediate	Immediate	Prior	Immediate – R	Immediate	Immediate
TN	Immediate	Immediate	Immed – but prior to app date	Immediate	Immediate	Immediate
TX	Immediate		Immed – but prior to app date	Immediate	Immediate	Immediate
UT	Immediate	Prior	Immed – but prior to app date	Prior	Prior	Prior
VT	Immediate	Immediate	Prior	Immediate	Immediate	Immediate
VA	Immediate					Immediate
WA	Prior Appt	Prior Appt		Prior Appt	Prior Appt	Prior Appt
WV	Immediate	Immediate	Immediate - risk	Immediate - R	Immediate	Immediate
WI	Immediate	Immediate	Immed – but prior to app date	Immediate	Immediate	Immediate
WY	Immediate	Prior	Prior	Immediate	Immediate	NA