

Just-in-Time Agent Contracting Frequently Asked Questions

- Q. What will happen to my appointment paperwork if submitted before a New Business Application?**
- A.** Your appointment paperwork will be reviewed for completeness and then held. We will confirm receipt of your paperwork and that it will be processed under the Just-In-Time rules.
- Q. Will agent website access be available to me right away?**
- A.** Yes, you will receive an email upon receipt of your appointment application with your agent code, and directing you to the Agent Website to set up your secured access.
- Q. How long is my appointment paperwork valid?**
- A. 0-6 Months** – If your first New Business Application is received within 0-6 months after you signed appointment paperwork, the appointment will be processed.
- 7-24 months** – If your first New Business Application is received within 7-24 months after you signed appointment paperwork, you will be required to certify that the information previously provided has not changed.
- After 24 Months** – If your first New Business Application is received later than 24 months after you signed appointment paperwork, all new appointment paperwork will be required.
- Q. Will the Just-In-Time process apply to all Product Lines?**
- A.** Yes, all appointment requests, regardless of the product line, will be processed using the Just-In-Time rules.
- Q. Will my appointment request for a Pre-Appointment state be processed?**
- A.** Yes, if you are request an appointment in Georgia, Montana, North Carolina, Pennsylvania, Washington or West Virginia, it will be processed immediately, because these states require that an agent be appointed PRIOR to soliciting business.
- Q. What is the process for requesting an appointment in a non-resident pre-appointment state?**
- A.** Your appointment request will be immediately processed in your resident state and in the non-resident pre-appointment state.
- Q. Are there other state appointment requests that will not be processed in the Just-In-Time process?**
- A.** Yes. Kansas, Louisiana, and Virginia appointment requests will also be processed immediately due to state regulations.