

	Northeast CT, ME, MA, NH, NY, RI, VT	Mid Atlantic DE, NJ, PA	Capitol DC, MD, NC, SC, VA, WV	South East AL, AR, FL, GA, LA , MS	Mid West IL, IN, KY, MI, OH, TN, WI	West Central CO, IA ⁴ , KS, MN ³ , MO, MT ³ , NE, ND, OK ⁴ , SD, TX, WY	West AK , AZ, CA, HI, ID ⁴ , NM, NV, OR, UT, WA
States that require an agent be appointed in order to receive a quote	Maine	Delaware Pennsylvania	North Carolina South Carolina West Virginia	Louisiana Mississippi	Kentucky Michigan Ohio Tennessee Wisconsin	Missouri Nebraska Texas	Alaska Hawaii Nevada New Mexico Washington
States with appointment requirements that prohibit business from being accepted if agent not appointed at time of sale or within specified days after sale date. (Numbers indicate days following sale in which appointment must occur or business cannot be accepted) Note: Presumes no commissions will be paid	Connecticut Maine New Hamp. (15) New York (agt must be appointed by effective date)	Delaware Pennsylvania	D.C.(HMO- immediately; nonHMO 30) Maryland (30) N. Carolina (30) S. Carolina (14) Virginia (30) West Virginia	Alabama (immedi- ately) ² Arkansas ¹ Florida-(immedi- ately) ² Georgia (15) Louisiana Mississippi	Kentucky Michigan Ohio Tennessee Wisconsin	Missouri (30) Nebraska North Dakota (agt must be appointed by effective date) South Dakota (15) Texas Wyoming (15)	Alaska (30) California (14) Hawaii Nevada New Mexico Oregon (15) Utah Washington

Commissions. Some states appear in more than one category. For example, if a state requires appointments be filed within 14 days and that requirement is met, the second entry indicates whether commissions can be paid from appointment date or effective date of coverage if the effective date of coverage precedes the appointment date.

a. States that prohibit commissions from ever being paid if agent not appointed at time of sale or within specified days after sale (Numbers indicate number of days following sale in which appointment must occur or commissions may NEVER be paid.)	Connecticut Maine New Hamp. (15) New York (agt must be appointed by effective date)	Delaware Pennsylvania	D.C. (HMO- immediately; nonHMO-30) Maryland (30) N. Carolina (30) S. Carolina (14) Virginia (30) West Virginia	Alabama (immedi- ately) Florida -(immedi- ately) Georgia (15) Mississippi	Kentucky Michigan Ohio Tennessee Wisconsin	Iowa Missouri (30) Nebraska North Dakota (agt must be appointed by effective date) Oklahoma South Dakota(15) Texas Wyoming (15)	California (14) Hawaii (non HMO) Idaho Nevada New Mexico Oregon (15) Utah Washington
b. States that allow commissions to be paid from coverage effective date. (Includes states with timeframes for appointment when timeframe the timeframe is met and states with no appointment requirement.)	Massachusetts- (non-HMO only) New Hampshire Rhode Island Vermont	New Jersey	D.C. Maryland South Carolina Virginia	Florida Georgia	Illinois Indiana	Colorado Kansas Minnesota Montana North Dakota	Arizona
c. States that allow commissions to be paid but only effective with appointment date. (Includes states with timeframes for appointment when the timeframe is met.)			North Carolina	Alabama Arkansas		Missouri	Alaska California Oregon

1 Business can be accepted unless and until rejection notice receive from DOI.

2.Business can be accepted if agent appointed by another insurer (FL) and application for appointment is simultaneous with submission of new business (FL and AL).

3 MN and MT require appointment but do not prohibit acceptance of business or payment of commissions. Penalty for failure to appoint varies by state. (M.S.A. Sec. 72A.07)

4 OK, IA, and ID require appointment but do not prohibit acceptance of business. Commissions may not be paid if agent not appointed at time of sale. (37 Okla.St. Ann. 1424.17 and I.C. Sec. 41.1063)