



65 Madison Avenue, Suite 200, P.O. BOX 1940, MORRISTOWN, N.J. 07962-1940
 PHONE: 888.539.3232 FAX: 973-539-3737 WEB: www.madisonbrokerage.com

LICENSING & CONTRACTING GUIDE AS OF 04-10

Carrier	Dual Contracting Allowed	Dual Contracting and Transfer rules	Pre-Appointment States	Carrier not Licensed States	Appointment Fees	E&O Coverage required	Anti-Money Laundering Compliance
AIG/AGL	Yes-Multiple	N/A	None	NY	Agent pays non-resident appointment fees (varies by state)	Yes	Yes
Allianz	No	If business submitted in last 6 mths, must send a letter of intent, transfer can take up to 6 mths to process. If no business, OK to transfer with transfer form	MT	NY	Agent pays non-resident appointment fees (varies by state)	Yes	Yes
Genworth NY	Yes	N/A	None	NY only company	N/A		
American National	No	If no business submitted in last 3 mths, OK to transfer w/o release letter from current GA. Otherwise ANICO will require a letter of release from current GA	PA, GA All other states can be backdated between 14-30 days	NY	N/A	Yes	Yes
AVIVA	Yes-up to 2 GA's	N/A	IN, MN, MT, OR, PA	NH, NY	N/A	Yes	Yes
AXA	Yes-Multiple	N/A	DC	OK in all States	N/A	Yes	Yes
Banner	Yes-up to 3 GA's	N/A	None	MT, NY	Agent pays non-resident appointment fees		Yes for UL
Companion Life	Yes	N/A	None	NY only company	N/A	Yes	Yes
Genworth	Yes-Multiple	N/A	MT, PA	OK in all States	N/A		Yes
Hartford	No	Release letter needed from current GA	FL, PA, UT	OK in all States	N/A	Yes	Yes
ING	Yes-Multiple	N/A	None	OK in all States	N/A	Yes	Yes
John Hancock	Yes-Multiple	N/A	PA, MT, UT, WI, Guam, Virgin Isl	OK in all States	N/A	Yes	Yes
Lincoln Benefit Life	Yes-up to 2 GA's	Need Dual contracting form. If already appointed with 2 GA's will need Transfer form	PA	OK in all States	N/A	Yes	Yes
Lincoln Life	Yes	N/A	PA, MT	OK in all states	N/A	Yes	Yes
Met Life	Yes-Multiple	N/A	KS, LA, MT, NC, PA, UT, MO, IN, OR, PR	OK in all States	N/A	Yes	Yes
Nationwide	No	Agent to submit letter requesting transfer	GA, UT, LA, MT	OK in all States	N/A	Yes	Yes
NYL	No	Agent to submit letter requesting his current contracting be terminated	GA, KS	OK in all States	N/A	Yes	Yes



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NACOLAH	Yes-up to 2 GA's	N/A	GA	NY	Agent pays non-resident appointment fee (varies by state)	Yes	Yes
Old Mutual	No	6 mth no new business, last hierarchy change more than 6 mths ago, no current debit balance. Need letter of release from current MGA.	LA, DC, GA, NM, UT, NC, PA	NY	N/A	Yes	Yes
Phoenix	No	Agent to submit letter requesting his current contracting be terminated	GA, NC, PA	OK in all States	N/A	Yes	Yes
Presidential	Yes-Multiple	N/A	KS, MT	RI	Agent pays resident & non-resident appointment fees (varies by state)	Yes	Yes
Principal	Yes-Multiple	N/A	None	OK in all States	N/A	Yes	Yes
Protective	Yes-up to 2 GA's	N/A	GA, NC, PA, UT, WA	OK in all States	N/A	Yes	Yes
Prudential	Yes-Multiple	N/A	PA	OK in all States	N/A	Yes	Yes
SBLI	Yes-up to 2 GA's	N/A	GA, NC, PA	AL, AK, HI, ID, KY, LA, MN, MS, MT, NV, NM, NY, ND, OR, SD, UT, WA, WI	N/A	Yes	Yes
Sun Life	No	N/A	NC, PA, GA, MT	OK in all States	N/A	Yes	Yes
The Standard	Yes-Multiple	N/A	None	NY	N/A	Yes	Yes
Transamerica	Yes-up to 2 GA's	Need letter requesting Dual Contracting	GA, LA, MT, NM, PA	OK in all States	N/A	Yes	Yes
United of Omaha	Yes-Multiple	N/A	MT, PA	OK in all States	N/A	Yes	Yes
United States Life	Yes- up to 2 GA's	N/A	None	NY only company	N/A	Yes	Yes
West Coast Life	Yes-up to 2 GA's	N/A	PA	NY	N/A	Yes	Yes
William Penn	Yes-Multiple	N/A	None	NY only company	N/A		Yes for UL