

Appointing Agent State Specific Requirements and Turnaround Times



INSURER – OM Financial Life Insurance Company

State	Sensitive**	State Licensing Turn Around Time	State Appointment Solicitation Guidelines***
Alabama	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Alaska	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Arizona	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Arkansas	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
California	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Colorado	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Connecticut	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Delaware	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
District of Columbia	Yes	4 - 6 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks
Florida	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Georgia	Yes	1 – 2 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks
Hawaii	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes

** Agents cannot solicit business or be paid compensation until their appointment has been completed with those states that are considered sensitive.

*** This column indicates whether an agent may solicit business he/she is appointed.

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OLD MUTUAL
INVEST INSURE INNOVATE

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Idaho	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Illinois	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Indiana	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Iowa	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Kansas	No	3 days after OM Financial Life receives agents first piece of business and contract and proof of E&O coverage	Yes
Kentucky		3 days after OM Financial Life receives agents first piece of business and contract	Yes
Louisiana	Yes	3 -4 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks
Maine	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Maryland	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Massachusetts	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Michigan	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Minnesota	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Mississippi	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Missouri	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes

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Montana	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Nebraska	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Nevada	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
New Hampshire	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
New Jersey	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
New Mexico	No	3 - 4 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks
New York	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
North Carolina	Yes	3 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks
North Dakota	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Ohio	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Oklahoma	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Oregon	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Pennsylvania	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Rhode Island	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes

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South Carolina	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
South Dakota	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Tennessee	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Texas	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Utah	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Vermont	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Virginia	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Washington	No	2 -3 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks
West Virginia	Yes	2 -3 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks
Wisconsin	No	3 days after OM Financial Life receives agents first piece of business and contract	Yes
Wyoming	Yes	2 - 3 weeks	Appointment effective date is date state approves appointment. May call DOI to determine date processed after 3 weeks

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