

# Restricted States

Restricted States (also known as “pre-appointment” states) are states that require a producer to have an approved and effective state appointment with the insurance carrier PRIOR to signing or dating a new business application in that state. It can take 7-10 business days for a carrier to process a state appointment in a restricted state.

An agent and a client may sign a life, annuity, or long term care application after the insurance company gives the effective date of the appointment, if the case is being written in a restricted state.

If you have any questions or need more information regarding this requirement, please contact:

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CARRIER	RESTRICTED STATES
AIG – American General	PA
Allianz	MT, PA
American National	PA
Athene	PA
AXA – MONY	
Banner	
Delaware Life	GA, MT, PA
Genworth (All)	MT, PA
Great American	MT, PA
ING (All)	PA
John Hancock (Life & LTC)	MT, PA, WI
Lincoln Benefit Life	PA
Lincoln National Life	MT, PA
MetLife Investors	IN, KS, MO, MT, OR, PA
Nationwide	PA
New York Life	DE, FL, GA, LA, NC, NV, NY, OH, VA
North American	
Principal	
Protective	PA
Prudential	PA
Reliance Standard	NC, NM, PA, UT
SBLI	
State Life (One America)	DE, DC, GA, LA, NE, NM, SC, SD, TX, WY
Symetra	MT, PA
Transamerica	KS, LA, MT, PA
Transamerica LTC	KS, LA, MT, PA, TX
United of Omaha	MT, PA
Western National	PA
William Penn	
Zurich	MT, PA
<b>FLORIDA IS RESTRICTED UNLESS A FL APPOINTMENT IS HELD WITH ANOTHER CARRIER.</b>	

