

Just-in-Time Agent Appointment Frequently Asked Questions

Q. What is Just-in-Time appointment?

A. Just-in-Time (JIT) appointment is when a carrier submits the producer's appointment to the state insurance department after the producer has solicited and submitted their first new business case for that carrier. Not all states permit JIT appointments. Those that do allow JIT appointment do so on the condition that the agent has a valid license for the state where the business is solicited.

Q. What will happen to my appointment paperwork if submitted before a New Business Application?

A. Your state appointment will be reviewed for completeness and then held. We will confirm receipt of your paperwork and then it will be processed under the Just-In-Time rules.

Q. Will agent website access be available to me right away?

A. Yes – Upon contracting approval, you will receive a welcome email with your agent code. The welcome email will direct 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 or restricted state be processed?

A. Yes - if you request an appointment in a Pre-appointment or restricted state, it will be processed immediately because these states require that an agent be appointed prior to soliciting business or within a limited window afterward.

Please see **Business Solicitation During the Contracting & Appointment Process ET-3104(02-20)** Document for more details and a listing of individual state guidelines.

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.