

# OVERRIDES AND PRE-APPOINTMENT STATES 2017

## OVERRIDE STATE

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The writing agent and the entire upline hierarchy must be licensed and appointed in that state to receive overrides for business submitted in that state. Agents are prohibited from selling, engaging in any sales-related activity or receiving compensation without being properly licensed and appointed in accordance with applicable state requirements for these states.



## PRE-APPOINTMENT STATE

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States that require an agent to have an approved and effective state appointment with the insurance carrier PRIOR to signing or dating a new business application in that state.

# OVERRIDES AND PRE-APPOINTMENT STATES

## 2017



<b>AIG</b>
<b>OVERRIDE STATES</b>
CA FL GA KY LA MT NM PA TX UT VA WV
<b>PRE-APPOINTMENT STATES</b>
MT PA
<b>NOT AVAILABLE IN</b>
NH NY
<b>AMERICAN AMICABLE / OCCIDENTAL</b>
<b>OVERRIDE STATES</b>
MT NM VA
<b>PRE-APPOINTMENT STATES</b>
PA
<b>NOT AVAILABLE IN</b>
NH NY
<b>AMERITAS</b>
<b>OVERRIDE STATES</b>
AL FL GA MS SC VA WV
<b>PRE-APPOINTMENT STATES</b>
ALL
<b>AVAILABLE IN ALL STATES</b>
<b>ATHENE</b>
<b>OVERRIDE STATES</b>
AL FL GA MS SC VA WV
<b>PRE-APPOINTMENT STATES</b>
PA MT
<b>AVAILABLE IN ALL STATES</b>
<b>COLUMBIAN FINANCIAL GROUP</b>
<b>NOTE: NO CARRIER FEE</b>
<b>OVERRIDE STATES</b>
KY MA MT NM VA WV
<b>PRE-APPOINTMENT STATES</b>
PA
<b>NOT AVAILABLE IN</b>
AL AK MS ND

<b>FORESTERS</b>
<b>NOTE: CT, MA AND NM ARE PRE-APPOINTMENT BECAUSE THEY ARE FRATERNAL STATES AND REQUIRE FRATERNAL LICENSING THAT NEEDS TO BE ACQUIRED THROUGH FORESTERS BEFORE APPOINTMENT</b>
<b>OVERRIDE STATES</b>
FL GA MA NM PA VA
<b>PRE-APPOINTMENT STATES</b>
CT LA MA NM PA
<b>AVAILABLE IN ALL STATES</b>
<b>FORETHOUGHT (GLOBAL ATLANTIC FINANCIAL GROUP)</b>
<b>OVERRIDE STATES</b>
AL CT FL GA IL LA MA MT NC NM PA SD VA WI WV
<b>PRE-APPOINTMENT STATES</b>
PA
<b>NOT AVAILABLE IN</b>
NY
<b>GERBER</b>
<b>OVERRIDE STATES</b>
CA FL GA MA MS MT NM PR SD TX
<b>PRE-APPOINTMENT STATES</b>
LA PA PR
<b>AVAILABLE IN ALL STATES</b>
<b>GPM</b>
<b>OVERRIDE STATES</b>
GA LA MA MT NM PA SD VA WV
<b>PRE-APPOINTMENT STATES</b>
ALL
<b>NOT AVAILABLE IN</b>
NY NJ

<b>GREAT WESTERN</b>
<b>OVERRIDE STATES</b>
CA GA MS MT NM PA SC SD VA WV
<b>PRE-APPOINTMENT STATES</b>
MT PA
<b>NOT AVAILABLE IN</b>
AK CA CT DC DE HI ME NY VT
<b>MUTUAL OF OMAHA</b>
<b>OVERRIDE STATES</b>
GA MS MT NM PA SC SD VA WV
<b>PRE-APPOINTMENT STATES</b>
MT PA
<b>AVAILABLE IN ALL STATES</b>
<b>NATIONAL LIFE GROUP</b>
<b>OVERRIDE STATES</b>
CA FL GA KY LA MA MT NC NM PA SD TX VA WI WV
<b>PRE-APPOINTMENT STATES</b>
PA
<b>AVAILABLE IN ALL STATES</b>
<b>NOTH AMERICAN</b>
<b>OVERRIDE STATES</b>
CA FL GA KY LA MA MT NC NM PA SC SD TX VA WV
<b>PRE-APPOINTMENT STATES</b>
NONE
<b>NOT AVAILABLE IN</b>
NY
<b>OXFORD</b>
<b>OVERRIDE STATES</b>
FL GA LA MA ND NM PA SD UT VA
<b>PRE-APPOINTMENT STATES</b>
ALL
<b>NOT AVAILABLE IN</b>
AL MS MT NY VT WV

<b>PHOENIX</b>
<b>NOTE: FL COUNTIES APPOINTED JUST IN TIME - NOT ASSIGNED A NUMBER FOR BUSINESS</b>
<b>OVERRIDE STATES</b>
GA KY LA MA MT NM NY PA SC VA WV
<b>PRE-APPOINTMENT STATES</b>
PA
<b>ROYAL NEIGHBORS</b>
<b>OVERRIDE STATES</b>
FL GA KY NM PA SC UT VA
<b>PRE-APPOINTMENT STATES</b>
PA
<b>NOT AVAILABLE IN</b>
AZ CO IL IN MD MO OR RI
<b>TRANSAMERICA</b>
<b>OVERRIDE STATES</b>
FL (INDIVIDUAL - YES, CORPORATION - NO) LA (RESIDENT & NON RESIDENT INDIVIDUAL/CORPORATION - YES, NON-RESIDENT CORPORATION - NO) MA MS MT NC NM PA PR SC SD VA (INDIVIDUAL AND CORPORATION - YES)
<b>PRE-APPOINTMENT STATES</b>
PA LA KS MT
<b>AVAILABLE IN ALL STATES</b>
<b>UNITED HOME LIFE</b>
<b>OVERRIDE STATES</b>
NONE
<b>PRE-APPOINTMENT STATES</b>
GA LA NH PA TX
<b>NOT AVAILABLE IN</b>
AK HI NY