

## **“Just In Time” (“JIT”) Contracting Guide and FAQs**

Beginning March 1, 2018, Oxford Life Insurance Company will implement “Just In Time” contracting in the following states. Contracting must be submitted within days of writing a piece of business as every state has a limit on the number of days between the business being solicited or written and the date you are appointed with our Company.

### **Just In Time States**

- |                           |                  |                  |
|---------------------------|------------------|------------------|
| • Alaska                  | • Illinois       | • New Mexico     |
| • Arkansas                | • Kentucky       | • Nevada         |
| • Arizona                 | • Maine          | • Ohio           |
| • California              | • Maryland       | • Oklahoma       |
| • Colorado                | • Massachusetts  | • Rhode Island   |
| • Connecticut             | • Michigan       | • South Carolina |
| • Delaware                | • Minnesota      | • South Dakota   |
| • District of<br>Columbia | • Missouri       | • Tennessee      |
| • Florida                 | • North Carolina | • Texas          |
| • Hawaii                  | • North Dakota   | • Virginia       |
| • Iowa                    | • Nebraska       | • Washington     |
| • Idaho                   | • New Hampshire  | • Wisconsin      |
|                           | • New Jersey     | • Wyoming        |

### ***Special Rules***

**Florida** – You must already be appointed with one (1) other carrier to be able to contract JIT, otherwise you must be appointed with Oxford Life before you may solicit or write any business.

In the eight (8) states listed below you must be pre-appointed before you may advertise, solicit, or sell Oxford Life products:

### **Pre-appointment States**

- |             |                |
|-------------|----------------|
| • Georgia   | • Montana      |
| • Indiana   | • Oregon       |
| • Kansas    | • Pennsylvania |
| • Louisiana | • Utah         |

## **Frequently Asked Questions**

### **Q: Is “Just In Time” required for all products?**

A: Yes, “Just In Time” contracting is required for all products in the “Just in Time” states. You may submit contracting to be appointed with Oxford Life prior to submitting business only in the pre-appointment states listed above.

### **Q: Where can I get supplies to write my first piece of business?**

A: New business applications and forms are available at [www.oxfordlife.com](http://www.oxfordlife.com). Click on “Forms”; select the appropriate company and then “New Business Forms”. You can then print all necessary supplies. Once your contract is approved, you may log into your agent portal where you can order additional supplies.

### **Q: When will my agent ID # be assigned?**

A: Your agent ID with Oxford Life will be assigned upon approval of your contract. During our review, you may use the last four (4) digits of your SSN in the producer number field on the new business application in order to assist in identifying you when business is received. *Submitting business does not automatically guarantee approval of your contract.*

### **Q: What happens to my business if my contract is not approved in a “Just In Time” state?**

A: Oxford Life will not accept any application for insurance if your contract is not approved. The application will be withdrawn and notice of this action will be sent to the applicant. Any premium received will be returned.

### **Q: When I submit contracting and a new business application, will I be appointed in all states that I am licensed?**

A: For “Just In Time” states, you will be appointed in the state in which you submitted business. If you submit business in a state other than your resident state, *you* must pay the non-resident appointment fee. At your request, you may be appointed in any of the pre-appointment states. However, to be appointed in a pre-appointment state, in addition to contracting, you must submit your license(s) and any applicable non-residence fee(s).

### **Q: Who pays the non-resident appointment fee?**

A: The producer must pay any non-resident appointment fees whether a “Just In Time” or pre-appointment state. You may pay this fee through the Agent Portal, by selecting “My Tools” and “Fees”.

### **Q: What happens if I submit contracting, but not business in a “Just In Time” state?**

A: Oxford Life will not request background reports and/or continue processing the contract without business in any “Just In Time” state. Your contract will be withdrawn until business is received. We will keep your contract on file for 6 months.

**Q: What else should I know before requesting to contract or soliciting a piece of business?**

A: Oxford Life requires that you verify you have met all of the following requirements before submitting contracting:

1. Current Errors and Omissions (E&O) insurance with coverage of \$1 million per claim and aggregate;
2. AML training must be completed within the past 3 years;
3. NAIC Annuity training is required in all states where applicable for those requesting to sell Annuities;
4. All licenses must be active;
5. Verify that your upline (if applicable) is contracted with Oxford Life for the products you wish to sell.

Any delay in the above may require the pending application for business be withdrawn or re-dated with the applicant to adhere to all state requirements.