

## **Producer Contracting/Appointment Due Diligence**

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Dearborn Life Insurance Company has implemented the following producer contracting/ appointment due diligence rules to comply with individual state department of insurance guidelines:

1. A debit balance check will be conducted on all producer applicants in all jurisdictions.
2. A credit check will be conducted on all producers requesting an appointment in the following states: AL, FL, MS, ND, OK, SC, WV and WY.
3. A criminal background investigation and credit check will be conducted on all producers requesting an appointment in the following states: AR, CA, GA, KY, NC, OH, PA and WI.

**The following rules will apply based on the results of credit checks and background investigations.**

1. Any proposed producer with a debit balance with another carrier as identified by Vector One will not be granted a contract or an appointment.
2. Any proposed producer with tax liens, past due collection items and/or judgments of over \$10,000 that are unsettled and within seven years will not be granted a contract or an appointment.
3. Any proposed producer with a felony conviction will not be granted a contract or an appointment.

A log of declined applicants will continue to be maintained and shared with our Legal and Sales Tracking Teams. For those declined, notification will be sent initially to the appropriate internal sales manager by e-mail before we send a letter declining the application for contracting and appointment. The sales manager will have the opportunity to discuss the results before the declination letter is sent.

### **Appointment prior to solicitation:**

We currently recognize the state of PA as restricted, meaning that the producer must hold the proper license authority and be appointed by the carrier in the state prior to solicitation of business.

If you have any questions, please contact our Producer Licensing/Commissions Department at (800) 352-3935.