



Notice To Producers Regarding Appointment Requirements And Commission Payments Policy

In order to comply with various state regulations, United Concordia has adopted a policy regarding appointment requirements and commission payments.

United Concordia requires all producers conducting business on behalf of United Concordia to be appropriately appointed. This includes compliance with all applicable state licensing and appointment requirements. Appropriate licensing and appointment allows United Concordia to promptly process any business and issue commissions monthly after receipt of premium. No producer may enter into a written producer agreement with United Concordia until applicable state appointment requirements have been satisfied.

United Concordia is not able to accept business submitted directly or through United Concordia Sales personnel by producers who are not appropriately licensed and appointed, nor are we able to pay commission to non-appointed producers.

Non-appointed producers are not authorized to accept an executed group application or binder check premium on behalf of United Concordia. Any application or premium collected from a group by a non-appointed producer and submitted to United Concordia must be accompanied by accurately completed appointment paperwork. If the appointment is not included or is incomplete, United Concordia will return all documents and premium associated with that application to the producer.

Your quotation of rates to groups or submission of business to United Concordia will constitute acceptance of and agreement to comply with these rules regarding appointment and commission payments.