

**PROGRAM DIVISION  
BULLETIN**

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**COUNTERSIGNATURE UPDATE**

In Nevada a federal judge ruled that the Nevada countersignature law is unconstitutional. However, the judge has yet to issue a written decision. Therefore, countersignature is currently **still required** in Nevada. News reports indicate that when a decision is issued, the Nevada Insurance Commissioner intends to appeal. You will be apprised of any changes in Nevada.

In addition to Nevada and West Virginia (WV until 12/31/04), only South Dakota requires **resident** countersignature (i.e. a resident agent must sign the policies). However, there are still many states that have retaliatory countersignature provisions. These states are Alabama, Georgia, Idaho, Maryland, Missouri, North Carolina, North Dakota, Ohio, Rhode Island and Utah. These states require a resident agent to countersign policies issued by a nonresident agent from Nevada, South Dakota and West Virginia (WV until 12/31/04).

There are also four states that require a licensed producer (**resident or nonresident**) to sign policies. These states are Florida, Mississippi, New Hampshire and Oklahoma. Since all accounts are required to have a licensed resident or non-resident producer for the state of issuance, the licensed producer on the account can sign the policy. Please note that Oklahoma is retaliatory and would require a resident agent to sign if the nonresident producer on the account is from Nevada, South Dakota or West Virginia.

The Countersignature Manual on the website will be updated shortly will provide you with additional information.

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