

## **INTRODUCTION**

The Licensing Department has prepared the Countersignature Manual to assist you in meeting state countersignature requirements. The Manual provides both general information concerning countersignature procedures and state-by-state summaries of countersignature laws. Also, in each state summary is the name and address of the authorized countersignature agent for all AIG companies licensed in the state.

Sixteen states have laws requiring insurance policies to be either issued or countersigned by a resident agent. If a policy is issued for a risk located in any of these sixteen states by an out-of-state producer, then the policy must be countersigned by an agent resident in that state.

It is imperative that our companies comply with state countersignature requirements in order to lawfully conduct business in states having such requirements.