

11. Signing binders, endorsements, applications, and insurance policies.

12. Authorizing the issuance or delivery of certificates of insurance, endorsements, binders, or insurance policies or insurance identification cards.

The above list is only representative and does not encompass every action that requires appointment. The authority of a producer can also be implied from the conduct and words of the parties involved and from the circumstances surrounding a transaction. Any producer who does any of the above acts is considered to be acting as an insurance producer within the meaning of that term, on behalf of an insurer, and is required to hold a valid appointment from any and all insurers for which the producer is acting.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services
Office of General Counsel
611 West Ottawa Street
P.O. Box 30220
Lansing, Michigan 48909-7720
Toll Free: (877) 999-6442

A handwritten signature in blue ink that reads "Annette E. Flood". The signature is written in a cursive style and is positioned above a horizontal line.

Annette E. Flood
Director