

# Your Super-Maximizer for Just-In-Time Appointments


Just-In-Time (JIT) appointment regulations let carriers hold off on appointing (and paying the associated fees) until agents submit business. Most states support JIT appointments, but carriers usually lack an internal process capable of leveraging these regulations as a cost- (and risk-) saving tool.


## Penny wise, dollar foolish


Carriers often rely on spreadsheets to track agent appointments, and proactively appoint all agents in all possible states. The rationale: If you rely on a manual process for tracking licensure and appointments, the possibility of missing an appointment and running afoul of state compliance is a big risk.


But this also means spending hundreds of dollars per agent in appointment fees that may never see a return on investment if an agent doesn't write business in every appointed state.

AgentSync Manage gives carriers the speed to appoint producers within a state's JIT timeline and the integration with your producer management system to automatically start the appointing process as soon as a producer meets the triggering deadline. No spreadsheet, no staff time, no scramble to compile paperwork.

 **Control cashflow:** Only pay for appointments in JIT states an agent actually writes business in, and see an immediate return on your appointment fee even if a producer waits to bring in business until four, six, or ten months down the road.

 **Integrate your tech:** Know in your up- and downstream systems whether an agent is appointed in a state – stop appointment violations before they occur.

 **Automate processes:** Remove manual human errors by automating appointment submissions triggered when an agent writes business in a state.

 **Lower your risk:** Proactively paying appointments may seem like the more compliant option, but it means you're taking responsibility for an agent who might not even write business for you.

## How much could you save?

Let's check out a single recruiting class.

  
**100**  
Producers

  
**10**  
States

  
**\$20**  
Avg. Appt. Fee

### UPFRONT APPOINTMENTS

100 producers appointed in 10 states  
**= \$20,000**

### USING JIT APPOINTMENTS

40 producers submit business in 10 states  
**= \$8,000**

40 producers submit business in 5 states  
**= \$4,000**

20 producers don't submit business at all = **\$0**

**Total = \$12,000**

With just one class, you could **save \$8,000** in appointment fees without touching your sales revenue.

**JIT appointments** are a legal way states try to help carriers save money, but that doesn't mean anything if you don't have the tools or process to take advantage of them. [Check out our video for a demonstration](#) of how AgentSync Manage can put money back in your pocket with JIT appointments.