

CARRIER REQUIREMENT ERRORS & OMISSIONS INSURANCE

January 2026



NO E&O REQUIRED

Aetna/CVS

American Amicable/Occidental

Americo

Foresters*

GPM

Mutual of Omaha*

Royal Neighbors

TransAmerica

E&O REQUIRED

AIG/Corebridge Financial

American Equity

Ameritas

Athene (must include Fixed/Indexed Annuities coverage)

Columbus Life

Ethos Life

Fidelity and Guarantee (F&G)

Gerber

Lafayette Life

National Life Group (NLG)

Oxford

Prosperity

*E&O required for **Foresters Financial**: Smart UL and Advantage Whole Life products ONLY

*E&O required for **Mutual of Omaha**: Term Life Answers and ALL Health Products ONLY.