

Draft: 12/16/25

Producer Licensing (D) Task Force
Hollywood, Florida
December 10, 2025, 2025

The Producer Licensing (D) Task Force met in Hollywood, FL, Dec. 10, 2025. The following Task Force members participated: Larry D. Deiter, Chair (SD); Sharon P. Clark, Vice Chair (KY); Heather Carpenter represented by Kayla Erickson (AK); Jimmy Harris represented by Lori Plant (AR); Ricardo Lara represented by Charlene Ferguson (CA); Dean L. Cameron (ID); Vicki Schmidt represented by Monicka Richmeier and Clay Johnson (KS); Timothy J. Temple represented by Matthew Steward (LA); Marie Grant represented by Mary Kwei (MD); Robert L. Carey represented by Timothy N. Schott (ME); Angela L. Nelson represented by Marjorie Thompson (MO); Mike Chaney represented by Vanessa C. Miller (MS); Mike Causey represented by Angela Hatchell (NC); Jon Godfread represented by Susan Daou (ND); Eric Dunning (NE); Alice T. Kane represented by Vanessa DeJesus (NM); Ned Gaines represented by Alexia Emmermann (NV); Judith L. French represented by Tim Schrimmer (OH); Glen Mulready represented by Erin Wainner and Courtney Khodabakhsh (OK); Elizabeth Kelleher-Dwyer represented by Beth Vollucci (RI); Cassie Brown represented by Carole Cearley (TX); Jon Pike (UT); Scott A. White represented by Richard Tozer (VA); Patty Kuderer represented by Andrew Davis (WA); Nathan Houdek represented by Melody Esquivel (WI); and Allan L. McVey represented Robert Grishaber (WV).

1. Adopted its Oct. 31 and Summer National Meeting Minutes

The Task Force met Oct. 31 and took the following action: 1) adopted its 2026 proposed charges.

Commissioner Clark made a motion, seconded by Miller, to adopt the Task Force’s Oct. 31 (Attachment One) and Aug. 12 (see *NAIC Proceedings – Summer 2025, Producer Licensing (D) Task Force*) minutes. The motion passed unanimously.

2. Adopted the Reports of its Working Groups

A. Adjuster Licensing (D) Working Group

Tozer said the Working Group met Oct. 21 (Attachment Two), Sept. 25 (Attachment Three). During these meetings, the Working Group took the following action: 1) completed its review of Chapter 18—Adjusters of the *State Licensing Handbook* (Handbook). The changes will be referred to the Producer Licensing Uniformity (D) Working Group; and 2) discussed ongoing issues related to the use of designated home state (DHS) for adjuster licensing. The Working Group will continue to discuss these issues in 2026.

B. Producer Licensing Uniformity (D) Working Group

Khodabakhsh said the Working Group met Oct. 7 (Attachment Four) to: 1) discuss its review of Chapter 9—Lines of Insurance, Chapter 10—Surplus Lines, and Chapter 11—Appointments of the *State Licensing Handbook*. The Working Group completed its review of the chapters and plans to meet in December to consider adoption of the proposed changes; and 2) discuss the importance of maintaining an up-to-date state licensing contact list for state licensing directors and designated staff. Khodabakhsh said the Working Group will review Chapter 7—Application Review for Initial Licenses, Chapter 12—Business Entity, Chapter 13—Temporary Licenses, Chapter 19—Bail Bonds Agent, Chapter 24—Managing General Agents, Chapter 25—Multiple Employer Welfare Arrangements, and Chapter 30—Viatical and Life Settlement Brokers in 2026.

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C. Uniform Education (D) Working Group

Tozer said the Working Group met on Dec. 4 (Attachment Five), Oct. 15 (Attachment Six), and Sept. 10 (Attachment Seven) to: 1) discuss its review of Chapter 6—Prelicensing Education, Chapter 8—Testing Programs, and Chapter 14—Continuing Education of the Handbook. Tozer said these chapters have been distributed to the Working Group for a final review, and the Working Group will refer the revised chapters to the Producer Licensing Uniformity (D) Working Group.

Tozer made a motion, seconded by Johnson, to adopt the reports of the Adjuster Licensing (D) Working Group, including its Oct. 21 and Sept. 25 minutes; Producer Licensing Uniformity (D) Working Group, including its Oct. 7 minutes; and Uniform Education (D) Working Group, including its Dec. 4, Oct. 15, and Sept. 10 minutes. The motion passed unanimously.

3. Heard a Report from NIPR

Director Deiter said the National Insurance Producer Registry (NIPR) Board of Directors met Dec. 8. Through October 2025, NIPR's revenue was \$77.5 million, which is 8.1% over budget and 12% over the same period in 2024. On Dec. 15, the Board of Directors approved NIPR's 2026 proposed budget, which forecasts \$95.7 million in revenue. The Board of Directors began work on NIPR's next strategic planning cycle for 2027–2029.

Laurie Wolf (NIPR) said work on the Uniform Licensing Application updates, approved by the Producer Licensing (D) Task Force during the 2024 Fall National Meeting, is in progress. The 2026 updates include: 1) clarified attestation language; 2) clarified background question language; 3) the addition of a citizenship question to individual renewal applications; 4) the addition of a FINRA Central Registration Depository (CRD) number to renewal applications; and 5) updated terminology and clearer instructions. Wolf said NIPR is also making minor technical edits to keep all the applications consistent. NIPR sent a notification on Nov. 9 to state departments of insurance (DOIs) about technical data adjustments required for updating state back-office systems. NIPR anticipates the updated Uniform Licensing Applications will be released for production in the second quarter of 2026.

Wolf said NIPR continues its mission to expand electronic solutions for states and industry:

- Name changes: Implemented for individuals in 37 states and 30 for business entities.
- Designated responsible licensed producer changes: Implemented in 29 states.
- Contact change request: Virginia is the most recent state to implement a contact change request for business entities, bringing the total number to 41 states.

Wolf said NIPR will continue producer licensing zone trainings for the Southeast and Northeast Zones in 2026. This in-person program offers licensing-specific training and lets state insurance regulators discuss industry issues, best practices, recent regulatory changes, and trends in insurance licensing regulation. Wolf said NIPR continues to support state DOIs by bringing on new license classes such as pharmacy benefit managers (PBMs), new appointment renewals, adjuster licensing, and streamlined licensing processes.

Commissioner Clark endorsed the zone training initiative, recommending it for new licensing staff and directors as a valuable opportunity for learning and networking. Wes Bissett (Independent Insurance Agents & Brokers of America—IIABA) commended NIPR's progress over the past 30 years, highlighting its role in streamlining multistate licensing and reducing the potential for federal regulation.

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4. Discussed Other Matters

David Leifer (American Council of Life Insurers—ACLI) asked about the geographic location of insurance sales and related licensing requirements, referencing historical NAIC guidance and the impact of electronic transactions. Leifer said this topic may need to be revisited due to evolving technology and business practices.

Lisa Brown (American Property Casualty Insurance Association—APCIA) discussed an issue with the 1033 Waiver Template that the Producer Licensing (D) Task Force adopted at the Summer National Meeting. Brown said the template references differences in state definitions of “conviction.” Brown said some states may require the disclosure of sealed records and expungements. The Task Force members agreed that further review is needed prior to the template being considered for adoption by the Market Regulation and Consumer Affairs (D) Committee.

Having no further business, the Producer Licensing (D) Task Force adjourned.

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Producer Licensing (D) Task Force Meeting Dates

- April 23 – 2:00 p.m. ET
- May 14 – 1:00 p.m. ET
- June 15 – 2:00 p.m. ET
- July 16 – 2:00 p.m. ET
- August – NAIC Summer National Meeting
- September – NAIC Insurance Summit
- October 15 – 2:00 p.m. ET
- November – NAIC National Meeting
- December 10 – 2:00 p.m. ET

Adjuster Licensing (D) Working Group Meeting Dates

- March 18 – 1:00 p.m. ET
- April 22 – 1:00 p.m. ET
- May 27 – 1:00 p.m. ET
- June 17 – 1:00 p.m. ET
- July 15 – 1:00 p.m. ET
- The meeting schedule following the Summer National Meeting will be distributed in July.

Producer Licensing Uniformity (D) Working Group Meeting Dates

- March 17 – 2:00 p.m. ET
- April 21 – 2:00 p.m. ET
- May 19 – 2:00 p.m. ET
- June 16 – 2:00 p.m. ET
- July 21 – 2:00 p.m. ET
- August 18 – 2:00 p.m. ET
- September 15 – 2:00 p.m. ET
- October 20 – 2:00 p.m. ET
- November 3 – 2:00 p.m. ET
- December 15 – 2:00 p.m. ET

Uniform Education (D) Working Group Meeting Dates

- March 11 – 2:00 p.m. ET
- April 15 – 2:00 p.m. ET
- May 13 – 2:00 p.m. ET
- June 10 – 2:00 p.m. ET
- July 8 – 2:00 p.m. ET
- August 12 – 2:00 p.m. ET
- September 16 – 2:00 p.m. ET
- October 14 – 2:00 p.m. ET
- November 11 – 2:00 p.m. ET
- December 9 – 2:00 p.m. ET