

Draft: 6/8/26

Producer Licensing (D) Task Force
Virtual Meeting
May 14, 2026

The Producer Licensing (D) Task Force met May 14, 2026. The following Task Force members participated: Vicki Schmidt, Chair, represented by Monicka Richmeier (KS); Scott A. White, Vice Chair, represented by Richard Tozer (VA); Heather Carpenter represented by Kayla Erickson (AK); Charles Bassett (AZ); Ricardo Lara represented by Charlene Ferguson (CA); Michael Conway represented by Steven Giampaolo and Rolf Kaumann (CO); Karima M. Woods represented by Sheila Parker-Johnson (DC); Doug Ommen represented by Robin Petersen (IA); Ann Gillespie represented by Justin Hammersmith (IL); Timothy J. Temple represented by Lorie Gasior (LA); Marie Grant represented by Lorelei Brillante (MD); Robert L. Carey represented by Timothy N. Schott (ME); Anita G. Fox represented by Jill Huisken (MI); Grace Arnold represented by Sarah J. Adam (MN); Angela L. Nelson represented by Marjorie Thompson (MO); Mike Chaney represented by Vanessa C. Miller (MS); Jon Godfread represented by Robyn Krile (ND); Eric Dunning and Kevin Schlautman (NE); Alice T. Kane represented by Lillian Baros (NM); Judith L. French represented by Lindsey Jones (OH); Glen Mulready represented by Erin Wainner and Courtney Khodabakhsh (OK); TK Keen represented by John Haworth (OR); Elizabeth Kelleher Dwyer represented by Rachel Chester and Matthew Gendron (RI); Larry D. Deiter represented by Tony Dorschner (SD); Amanda Crawford represented by Jodie Delgado (TX); Patty Kuderer represented by Andrew Davis (WA); Nathan Houdek represented by Melody Esquivel (WI); and Allan L. McVey (WV). Also participating was: Jill Marocchini (CT).

1. Adopted its Spring National Meeting Minutes

Ferguson said her name is misspelled on page 3 of the minutes. Ferguson said the minutes of Aug. 24, 2024, referenced in the American Property Casualty Insurance Association (APCIA) comments dated Nov. 14, 2025, should be changed to reflect that Director Deiter, rather than she, said the Producer Licensing Uniformity (D) Working Group will review the *State Licensing Handbook* for possible revisions, including sections addressing 1033 waivers. Ferguson said she had a conversation with Director Deiter, who agrees with this change.

McVey made a motion, seconded by Ferguson, to adopt the Task Force's March 23 minutes, as modified (*see NAIC Proceedings – Spring 2026, Producer Licensing (D) Task Force*). The motion passed unanimously.

2. Adopted a Charge and Appoint an Ad Hoc Subgroup to Develop a Uniform Appointment Termination for Cause Form

Richmeier said representatives from the Securities and Insurance Licensing Administrators (SILA) brought the need for an appointment termination for cause form to the Task Force's attention during the Spring National Meeting. During that meeting, the Task Force members seemed receptive to exploring the creation of a form at the NAIC.

Delgado said the draft SILA form indicates documents will be attached and asked if there would be electronic functionality to receive documents. Richmeier said the immediate focus is to create a uniform termination for cause form and identify which documents should be submitted. Richmeier said the first step is to develop a uniform form, and the second step is to develop a uniform electronic submission process for the centralized submission of termination for cause notices.

Huisken suggested in the Webex chat that the NAIC CoCode should be added to the form. Dorschner also commented that a data field for the NAIC Group Code should be included. Marocchini proposed in the chat that carrier contact information, including phone number and email, should be part of the form.

Chester said this process should focus on reasons for statutory terminations for cause and exclude appointment terminations for such things as lack of agent production. Chester said it would be helpful to have a central repository for appointment terminations for cause.

Richmeier said there is not a charge for this work and requested a motion to appoint an ad hoc subgroup to develop an NAIC Uniform Producer Appointment Termination for Cause Form.

Chester made a motion, seconded by Delgado, to appoint an ad hoc subgroup to develop an NAIC uniform producer appointment termination for cause form. The motion passed.

Richmeier thanked SILA for bringing this issue to the Task Force and said that SILA's work would provide a good basis for the work of the Task Force. To help expedite this work, Richmeier said a small subgroup of regulator subject matter experts (SMEs) would work with NAIC staff to develop an initial draft for the Task Force's discussion and public comment.

3. Discussed the 1033 Template – Definition of Conviction Survey

Tozer said the Task Force discussed this issue during its previous meeting, and a draft survey has been prepared for review. He said the survey seeks information on the states' definitions of conviction, the treatment of plea outcomes, and licensing implications. Delgado suggested that the second question include the outcomes states do not include, in addition to the outcomes they do include. Haworth suggested collecting citations to state statutes and regulations. Tozer said the survey would be structured so that states could enter a specific state citation and then include a narrative box for additional information. Delgado said Texas will need to submit multiple criminal code citations. Tozer said he would work with NAIC staff to finalize the survey to provide structured response options for some questions, while other questions will include narrative responses.

4. Received Updates from its Working Groups

A. Adjuster Licensing (D) Working Group

Chester said the Working Group is meeting monthly to discuss solutions related to Designated Home State (DHS) licensing. Chester said she is also working directly with the National Insurance Producer Registry (NIPR) on potential enhancements for future review by the Working Group. She said the Working Group is developing a "gold standard" for adjuster licensing through establishing consistent definitions, consistent licensing approaches, and standardized evaluation criteria. Cheser said the Working Group is reviewing existing NAIC materials that have already been developed to assist in this work.

B. Producer Licensing Uniformity (D) Working Group

Schlautman said the Working Group is continuing its work to review and update, as needed, the *State Licensing Handbook*. He said the Working Group has most recently focused on Chapter 12—Business Entities and will soon begin its review of Chapter 13—Temporary Licenses. Schlautman said the Working Group has 48 state responses to the survey of states' compliance with the Uniform Licensing Standards (ULS).

C. Uniform Education (D) Working Group

Delgado said the Working Group is meeting monthly to address potential revisions to Appendix C (Course Guidelines for Classroom Webinar/Webcast Delivery Guidelines) of the Continuing Education Reciprocity (CER) Agreement. Delgado said the Working Group is also drafting a Uniform Instructor Approval form.

5. Discussed Potential Reformatting of the PDF Uniform Producer Licensing Applications

Richmeier said this has been placed on the agenda due to an April 2024 Department of Justice (DOJ) rule updating its regulations for Title II of the Americans with Disabilities Act (ADA). The final rule has specific requirements about how to ensure that web content and mobile applications are accessible to people with disabilities. While the compliance date for state and local government entities was extended to April 26, 2027, Richmeier said the NAIC is continuing to audit forms posted on its website to ensure proper accessibility for people with disabilities. The PDFs of the uniform applications were identified as forms needing updates.

Richmeier said a reformatted application is being shared today as an example of what is being drafted. The substantive content of the applications is not being changed. Richmeier said the NAIC wants to ensure any changes in the format are properly coordinated, reviewed, and approved by the Task Force since the uniform producer licensing applications are officially adopted by the Task Force and the NAIC Members.

Tim Mullen (NAIC) said the NAIC continues to prioritize the use of NIPR for electronic licensing and that the PDF versions of the uniform applications are generally used only in limited circumstances. Several jurisdictions indicated that they primarily direct applicants to electronic filing through NIPR. Additional discussion addressed specific structural components of the application forms, including the presence of licensing selection grids and state-specific elements. Mullen said he would take the feedback received today to continue working with other NAIC staff and provide reformatted uniform producer licensing applications for the Task Force's review.

6. Discussed Other Matters

Tozer stated that Virginia will implement new legislation, effective July 1, 2026, removing the requirement for applicants to disclose sealed records in the insurance producer licensing application. He noted that this change may present a conflict with the NAIC uniform producer licensing application. Tozer further explained that Virginia will inform producer applicants that they are not obligated to report sealed criminal convictions when applying for a producer license in the state. Additionally, he pointed out that when a state receives a non-resident application from an individual holding a resident license in Virginia, it is possible that the applicant has not disclosed their complete criminal history during the Virginia licensing process.

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

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NAIC Survey: Feedback on the 1033 Written Consent Template and Definition of Conviction

This survey is intended to gather feedback from state producer licensing directors regarding the application of the 18 U.S.C. §1033 written consent process, with particular focus on definitions of conviction and consistency across jurisdictions. Responses will inform potential refinements to NAIC guidance and the 1033 written consent template.

1. Please provide the definition of “conviction” your jurisdiction uses for purposes of the 18 U.S.C. §1033 written consent or waiver process (provide any applicable Code/Regulation reference).
2. Which types of criminal justice outcomes does your state include in its definition of “conviction” (e.g., sealed records, expunged convictions, pleas in abeyance (nolo contendere, no contest), diversion programs), and what is the rationale for their inclusion or exclusion?
3. As a non-resident state, how would you treat an individual who has been licensed with or without a 1033 written consent in their home state that did not consider sealed or expunged convictions, pleas in abeyance, or diversion programs in its decision to issue a license/grant or not grant a 1033?

3A – If the home state did not issue a 1033 written consent due to its interpretation of the definition of conviction for issuing a 1033 written consent would your state issue a 1033 written consent, if your definition of conviction differed?

3B If the applicant did not disclose all their criminal history in your state due to the applicant’s home state not requiring disclosure, due to its definition of conviction, would your state take administrative action?

4. What unintended compliance consequences could arise from inconsistent definitions of “conviction” across states?
5. What additional NAIC guidance would be helpful regarding the treatment of sealed, expunged, or otherwise restricted criminal records?
6. What transparency considerations should be addressed when state insurance regulators may consider different levels of criminal history information when considering a 1033 waiver request?

Definition of “Conviction” in NAIC Documents

NAIC Uniform Producer Licensing Application

- “Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine.
- You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.
- You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).

NAIC Guidelines for State Insurance Regulators to the Violent Crime Control and Law Enforcement Act of 1994

“Convicted”

- (a) Federal Law. Convicted is defined in federal law at 29 U.S.C. § 504(c)(1) and 29 U.S.C. § 1111(c)(1) and means that a person shall be deemed to have been “convicted” and under the disability of “conviction” from the date of the judgment of the trial court, regardless of whether that judgment remains under appeal. However, it appears that, under federal law, a person who is sentenced to some sort of deferred adjudication status may not be deemed to be “convicted” for purposes of these statutes and, thus, would not be a prohibited person. Although a deferred adjudication arises only after a finding of guilt, the federal judicial system generally views a person in a deferred adjudication status as still under indictment and, thus, not convicted.
- (b) State Law. State laws might contain similar definitions for the term “convicted” and may well impose deferred adjudication sentences similar to the federal system. Thus, when determining whether an individual convicted under state law is a prohibited person, one should research the law of the state in which the person was tried, comparing the type of sentence received to the definition for convicted and whether it is affected by any type of deferred adjudication status.

Draft Template for 1033 Written Consent Process

Conviction: Includes but is not limited to having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been sentenced to probation, a suspended sentence, or a fine.

Drafting Note: States should not consider for written consent a person who has successfully completed deferred adjudication and has not been convicted of a qualifying felony. States may include in the definition of “Conviction” a plea in abeyance, a diversion, a sealed, or an expunged conviction.