Draft: 11/1/26

State Licensing Handbook Summary of Revisions

Chapter 1

- Replaced the NIPR history with a revised account of its 1994 proposal, 1996 incorporation, and original objective.
- Expanded the Producer Database coverage to include D.C., Puerto Rico, Guam, and the U.S. Virgin Islands.
- Removed older descriptions of NIPR's state-linking services and Attachment Warehouse processes.
- Added a streamlined overview of NIPR's two product lines: Licensing and Compliance Management.
- Added details on Gateway services, renewals, credentialing products, Producer Database reports, and Alerts.
- Removed outdated website language about state participation lists.

Chapter 6

- Clarified that the ULS require states to establish prelicensing education requirements.
- Replaced references to the Producer Licensing (EX) Working Group with the Producer Licensing (D) Task Force.
- Modernized the discussion of the Task Force's review and added a link to its webpage.
- Clarified that the ULS do not limit self-study credits.
- Revised verification language: states must establish a completion-verification method, but the ULS endorse no specific method.
- Strengthened waiver language for approved professional designations and clarified that the listed designations are examples, not an exhaustive list.

Chapter 8

- Clarified state oversight of licensing exams and testing vendors.
- Updated Model Act and Uniform Licensing Standards guidance.
- Added exemptions for certain resident and nonresident applicants.
- Expanded exam-development and review requirements.
- Added bank-based, form-based, and LOFT testing methods.
- Strengthened psychometric review and cut-score standards.
- Expanded public reporting of pass rates and testing data.
- Updated Candidate Information Bulletin requirements.
- Added registration, payment, and practice-exam guidance.
- Expanded remote-testing access, security, and monitoring standards.
- Clarified accessibility and non-English examination considerations.
- Streamlined exam-result reporting, retesting, and vendor responsibilities.

Chapter 9

- Added the adoption note: Producer Licensing (D) Task Force, Oct. 7, 2026.
- Capitalized Casualty in "Property/Casualty."
- Renamed Producer Licensing (EX) Working Group to Producer Licensing (D) Task Force.
- Updated the FINRA reference to BrokerCheck and replaced the former Investor Information link with https://brokercheck.finra.org/.

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- Updated the group name to Producer Licensing Uniformity (D) Working Group.
- Deleted the statement that no prelicensing or testing is required for identified non-core limited lines.

Chapter 10

- Updated the surplus lines licensing discussion to distinguish requirements for individuals and business entities.
- Added separate guidance for resident and nonresident licensing, including underlying P&C licenses, exams, bonds, and NIPR application sequencing.
- Added state-specific exceptions for Florida exams and Ohio/California bond requirements.
- Streamlined the NRRA section and removed lengthy or duplicative material on home-state definitions, licensing databases, distribution systems, diligent searches, and ECP exemptions.
- Clarified post-licensure obligations, including filings, premium taxes, recordkeeping, disclosures, stamping offices, zero reports, and surplus lines association membership.
- Added recommended best practices for regulators on license structure, exams, resident qualifications, bonds, nonresident licensing, and cross-department coordination.

Chapter 11

- Deleted the statement about the Gramm-Leach-Bliley Act and NARAB appointment requirements.
- Updated Producer Licensing (EX) Working Group to Producer Licensing (D) Task Force.

Chapter 12

- Updated references from the Producer Licensing (EX) Working Group/Task Force to the Producer Licensing (D) Task Force.
- Replaced “licensed producer” with “licensed individual” for the designated responsible producer requirement and clarified compliance duties.
- Changed guidance from states “should not” to “may not” require extra application attachments or proof of Secretary of State registration.
- Added an exception allowing states to request formation documents when a business entity changes its entity type or name.
- Clarified that assumed-name use requires notification to receive approval and defined it as Doing Business As (DBA).
- Revised the appointment discussion by removing the 2010 reference and stating the Task Force previously considered the issue.
- Added that a business entity appointed to sell property/casualty products must name a DRP who holds a P/C line of authority.

Chapter 13

- Replaced the opening explanation with the model act’s broader rule: temporary licenses may be issued for up to 180 days without an examination when needed to service an insurance business.
- Removed the narrower discussion focused only on a deceased producer’s survivor and winding up the producer’s business.
- Retained and clarified the eligible temporary-license situations, including surviving representatives, business-entity members or employees, military-service designees, and other public-interest circumstances.
- Expanded “U.S.” to “United States of America.”

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- Replaced the brief sponsorship sentence with a fuller explanation of the commissioner's authority to:
    - Limit a temporary licensee's activities.
    - Require a qualified producer or insurer as sponsor.
    - Impose additional consumer-protection requirements.
    - Revoke a license that risks harm to consumers or the public.
    - End the license automatically when the business is sold or transferred.

Chapter 14

- Updated the adoption note to reflect Producer Licensing (D) Task Force approval on Oct. 7, 2026.
- Replaced "special training requirements" with product-specific training.
- Clarified that CE is not required for each individual line of authority.
- Revised self-study guidance: states may limit, but not prohibit, verifiable self-study.
- Expanded the section heading to "Course and Instructor Approvals."
- Updated organizational references from the former working group to the Producer Licensing (D) Task Force and Uniform Education (D) Working Group, as applicable.
- Renamed the CER "process" as the Continuing Education Reciprocity Agreement and added CER webpage references.
- Revised guidance concerning classroom-course approval and proctored examinations.
- Added ULS #30—Advertising of CE Programs, including conditions for advertising courses pending state approval.
- Added standards for CE instructor approval.
- Added a new section on auditing CE courses and instructors, including audit methods, interstate sharing of significant findings, and enforcement considerations.

Chapter 18

- Expanded guidance on company/staff adjusters, including licensing and reciprocity considerations.
- Clarified resident-state and designated home state (DHS) eligibility, reporting, and "home state shopping."
- Added recommended DHS reciprocity standards: exam, background check, and 24 hours of continuing education, including 3 ethics hours.
- Updated the list of jurisdictions meeting those DHS standards.
- Expanded best practices for regulators, especially DHS reporting, resident licensing, addresses, and examination requirements.
- Several placeholders still need resolution, including "XX/XXX," "202X," a footnote instruction, and a bracketed statute reference.

Chapter 19

- Updated wording to clarify that release is related to criminal charges and that family or friends may execute a bail bond.
- Added that bail bond regulation may involve both insurance departments and court systems.
- Removed the discussion of insurers filing a power of attorney with local courts.
- Deleted the introductory statement that state insurance departments vary in regulating bail bond activities.
- Clarified references to bail bond agents in the forfeiture section.
- Replaced outdated INS terminology with DHS, DOJ, and ICE, and clarified that immigration bonds apply during immigration proceedings.

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Chapter 24

- Deleted the exclusion for an insurance company involved in accepting or rejecting reinsurance on a block of business.
- Hyphenated “inter-insurance exchange.”
- Revised “a power of attorney” to “powers of attorney.”

Chapter 30

- Added the adoption note: “Adopted by the Producer Licensing (D) Task Force, Oct. 7, 2026.”
- Added antifraud requirements for viatical settlement providers and brokers.
- Added a reference directing readers to Model #697 for further detail.

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