

PRODUCER LICENSING (D) TASK FORCE

Producer Licensing (D) Task Force Dec. 10, 2025, Minutes

Producer Licensing (D) Task Force Oct. 31, 2025, Minutes (Attachment One)

Adjuster Licensing (D) Working Group Oct. 21, 2025, Minutes (Attachment Two)

Adjuster Licensing (D) Working Group Sept. 25, 2025, Minutes (Attachment Three)

Producer Licensing Uniformity (D) Working Group Oct. 7, 2025, Minutes (Attachment Four)

Uniform Education (D) Working Group Dec. 4, 2025, Minutes (Attachment Five)

Uniform Education (D) Working Group Oct. 15, 2025, Minutes (Attachment Six)

Uniform Education (D) Working Group Sept. 10, 2025, Minutes (Attachment Seven)

Draft Pending Adoption

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 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 Wavier 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.

<https://naiconline.sharepoint.com/:f/r/sites/NAICSupportStaffHub/Member%20Meetings/D%20CMTE/2025%20Fall/PLTF/National%20Meeting/Minutes?csf=1&web=1&e=759IU1>

Draft: 11/6/25

Producer Licensing (D) Task Force
E-Vote
October 31, 2025

The Producer Licensing (D) Task Force conducted an e-vote that concluded Oct. 31, 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); Mark Fowler represented by Jimmy Gunn (AL); Ricardo Lara represented by Charlene Ferguson (CA); Dean L. Cameron (ID); Vicki Schmidt represented by Monicka Richmeier (KS); Marie Grant (MD); Mike Chaney represented by Vanessa C. Miller (MS); Mike Causey represented by Angela Hatchell (NC); Ned Gaines represented by Jacob Roberts (NV); Glen Mulready represented by Erin Wainner (OK); Michael Humphreys represented by Michael Fissel (PA); Elizabeth Kelleher Dwyer represented by Rachel Chester (RI); Jon Pike represented by Randy Overstreet (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 (WV).

1. Adopted its 2026 Proposed Charges

The Task Force conducted an e-vote to consider adoption of its 2026 proposed charges. A majority of the Task Force members voted in favor of adopting the Task Force's 2026 proposed charges. The motion passed.

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

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Draft: 11/21/25

Adjuster Licensing (D) Working Group
Virtual Meeting
October 21, 2025

The Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met Oct. 21, 2025. The following Working Group members participated: Rachel Chester, Chair (RI); Lorie Gasior Vice Chair (LA); Charlene Ferguson, (CA); Melanie Frechette (GA); Lee Ellen Webb (KY); Jill Husken (MI); Angela Hatchell (NC); Vanessa Dejesus (NM); Courtney Khodabakhsh (OK); Michael Fissel (PA); and Randy Overstreet (UT).

1. Discussed State Licensing Handbook – Chapter 18 Adjuster

Chester said Chapter 18 was distributed out on Oct. 2, 2025, for Working Group members to vote on approval of revisions with a deadline of Oct. 20, 2025. She said the Working Group received a majority vote to move this to the Producer Licensing Uniformity (D) Working Group and added to all revised chapters for review and potential adoption of the State Licensing Handbook.

2. Discussed Adjuster Licensing Best Practices

Chester said the Working Group will be holding future discussions concerning best practices and the need to create a separate chapter in the State Licensing Handbook to specifically address public adjusters. She said that her request to the Working Group would be for the members to review their state-specific question related to adjuster licensing, particularly those about continuing education (CE) and exam requirements, in preparation for a future meetings.

Having no further business, the Adjuster Licensing (D) Working Group adjourned.

<https://naiconline.sharepoint.com/sites/NAICSupportStaffHub/Member%20Meetings/D%20CMTE/2025%20Summer/PLTF/Adjuster%20Licensing%20WG/Minutes/ALWG%20Minutes%2010.21.25.docx>

Draft: 10/14/25

Adjuster Licensing (D) Working Group
Virtual Meeting
September 25, 2025

The Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met Sept. 25, 2025. The following Working Group members participated: Rachel Chester, Chair (RI); Lorie Gasior Vice Chair (LA); Charlene Ferguson, (CA); Melanie Frechette (GA); Lee Ellen Webb (KY); Jill Husken (MI); Angela Hatchell (NC); Vanessa Dejesus (NM); Courtney Khodabakhsh (OK); Michael Fissel (PA); Randy Overstreet (UT) and Lisa Hastings (WI).

1. Discussed State Licensing Handbook – Chapter 18 Adjuster

Chester said the Working Group completed revisions on Chapter 18 Adjuster from the State Licensing Handbook. She said the Working Group has reviewed the comments received and made appropriate revisions. Chester said the Working Group has discussed these current revisions and there has been no further comments.. Chester said the Working Group will be distributing Chapter 18 out for vote with a deadline of Oct. 20, 2025..

2. Discussed Adjuster Licensing Best Practices

Chester said the Working Group has been discussing adjuster licensing best practices throughout the year. She said there have been concerns raised about the terminology used for compliance status causing confusion among regulators and applicants. Chester said the Working Group has also had discussions that highlight challenges faced by states regarding continuing education (CE) credits completed outside designated home states (DHS). The Working Group discussed the concerns about terminology and compliance, and the challenges with CE outside DHS. Chester said the Working Group will continue these discussion throughout the year and into 2026.

Having no further business, the Adjuster Licensing (D) Working Group adjourned.

<https://naiconline.sharepoint.com/sites/NAICSupportStaffHub/Member%20Meetings/D%20CMTE/2025%20Summer/PLTF/Adjuster%20Licensing%20WG/Minutes/ALWG%20Minutes%209.25.25.docx>

Draft: 10/15/25

Producer Licensing Uniformity (D) Working Group
Virtual Meeting
October 7, 2025

The Producer Licensing Uniformity (D) Working Group of the Producer Licensing (D) Task Force met Oct. 7, 2025. The following Working Group members participated: Courtney Khodabakhsh, Chair (OK); Monicka Richmeier, Vice Chair (KS); Peggy Dunlap (AR); Charlene Ferguson (CA); Lori Thomason (ID); Lorelei Brillante (MD); Jill Huisken (MI); Tynesia Dorsey (OH); Tony Dorschner (SD); Randy Overstreet (UT); Richard Tozer (VA); Jeff Baughman (WA); and Lisa Hastings (WY). Also participating was: Vanessa Miller (MS).

1. Discussed the *State Licensing Handbook*

Khodabakhsh said the Working Group did not meet in September because the NAIC Insurance Summit took place. She said the purpose of this meeting was to provide an overview of the Working Group's work on the *State Licensing Handbook* and other priorities.

Khodabakhsh said the Working Group has reviewed Chapter 9—Lines of Insurance, Chapter 10—Surplus Lines, and Chapter 11—Appointments. She said the Working Group reviewed Chapter 9 and agreed to make necessary updates to reflect clarity and uniformity.

Khodabakhsh said the review of Chapter 10 included considering comments from the Council of Insurance Agents & Brokers (CIAB) and Wholesale & Specialty Insurance Association (WSIA). The Working Group also considered a set of comments from California, Washington, and the Securities and Insurance Licensing Association (SILA). Khodabakhsh said the comments from the CIAB and SILA focused on the importance of emphasizing the NAIC's licensing standards for surplus lines and driving the *Non-Admitted Insurance Model Act* (#870). She said the comments from California, Washington, and the SILA also addressed Model #870 and the Uniform Licensing Standards (ULS), specifically the resident surplus lines license.

Khodabakhsh said the review of Chapter 11 included comments from North Carolina, North Dakota, Virginia, and the CIAB. The Working Group discussed and determined to address the personal lines limited section, clarify language on the National Association of Registered Agents and Brokers (NARAB), and update language to reflect National Insurance Producer Registry (NIPR) filing for appointments and appointment terminations. She said the Working Group also discussed adding language to reflect "effective date" referenced in the *Producer Licensing Model Act* (#218) and the ULS Section 14B regarding the 15-day backdating rule.

Khodabakhsh requested that the Working Group review the current revisions and provide suggested language to help clarify the sections concerning surplus lines.

2. Discussed the State Licensing Directors Contact List

Khodabakhsh said the NAIC keeps a database of state contacts within its system; however, NAIC support staff also keep an internal state licensing directors contact sheet. She said this list is maintained by NAIC support staff and will be distributed to states to review and update accordingly.

3. Discussed the State Survey Regarding CMS Notifications

Khodabakhsh said that earlier this year, the Improper Marketing of Health Insurance (D) Working Group distributed a survey to compile how states manage federal Centers for Medicare & Medicaid Services (CMS) notifications for fraud. She said the survey did not get a large response; to better assist, it will be distributed to the licensing directors for response.

Having no further business, the Producer Licensing Uniformity (D) Working Group adjourned.

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Draft: 12/5/25

Uniform Education (D) Working Group
Virtual Meeting
December 4, 2025

The Uniform Education (D) Working Group of the Producer Licensing (D) Task Force met Dec. 4, 2025. The following Working Group members participated: Richard Tozer, Chair (VA); Lorelei Brilliante, Vice Chair (MD); Peggy Dunlap (AR); Charlene Ferguson (CA); Vanessa C. Miller (MS); Victoria Baca (NM); Lindsey Jones (OH); Courtney Khodabakhsh (OK); Rachel Chester (RI); and Jodie Delgado (TX).

1. Discussed the Review of the *State Licensing Handbook*

Tozer said the Working Group has been reviewing Chapter 6, Chapter 8, and Chapter 14 of the *State Licensing Handbook*. He said the Working Group has completed the revisions to Chapter 6, which are available on the Working Group's web page. Tozer stated that during this meeting, the Working Group would work to finalize Chapter 8 and Chapter 14.

Tozer stated that during its October meeting, the Working Group reviewed Chapter 14 and determined that: 1) hyperlinks would be added in appropriate sections of the chapter; 2) bullet points regarding NAIC Personalized Information Capture System (PICS) alerts for continuing education (CE) providers would be removed; and 3) revisions would be made to maintain clarity and consistency of terminology throughout the handbook.

Tozer stated that during its September and October meetings, the Working Group reviewed and made revisions to Chapter 8. Tozer said that following the October meeting, he scheduled a meeting with CE vendors and committee support to add clarifying language for exam content and remote exam best practices. The Working Group discussed the new language and determined final revisions.

Tozer said all three chapters will be distributed to the Working Group for review, and members will be given the opportunity to vote on the approval of the revisions. He said that once the revisions are approved, the chapters will be presented to the Producer Licensing Uniformity (D) Working Group in conjunction with the rest of the chapter updates.

Having no further business, the Uniform Education (D) Working Group adjourned.

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Draft: 12/5/25

Uniform Education (D) Working Group
Virtual Meeting
October 15, 2025

The Uniform Education (D) Working Group of the Producer Licensing (D) Task Force met Oct. 15, 2025. The following Working Group members participated: Richard Tozer, Chair (VA); Lorelei Brilliante, Vice Chair (MD); Peggy Dunlap (AR); Charlene Ferguson (CA); Vanessa C. Miller (MS); Victoria Baca (NM); Lindsey Jones (OH); Courtney Khodabakhsh (OK); Rachel Chester (RI); Jodie Delgado (TX); and Jeff Baughman (WA).

1. Discussed Revisions to the *State Licensing Handbook*

Tozer said the purpose of this meeting was to focus on Chapter 8 and Chapter 14 of the *State Licensing Handbook* (Handbook). He stated that during its last meeting, the Working Group reviewed Chapter 8 and determined to introduce new testing methods and linear on-the-fly testing. He stated that, based on the Working Group's discussions, it will review how states vary in policies regarding the number of exam attempts and waiting periods between exams.

Tozer said the Working Group will also review the last section of Chapter 8, which details best practices for language state insurance regulators can use on remote exams. Tozer said that he and committee support will meet with the continuing education (CE) vendors to determine appropriate language.

Tozer said the Working Group would review Chapter 14 next. He said the Working Group received comments from California, Maine, Virginia, and the Professional Insurance Agents (PIA). The Working Group reviewed the comments and agreed to use clarifying and uniform language. Tozer said the Working Group will review the CE requirements for non-resident licensees and provide guidelines for course approval. The Working Group discussed and agreed to the addition of hyperlinks to relevant documents and addressed the necessity of robust attendance verification mechanisms for CE courses. The Working Group agreed to remove a bullet point concerning NAIC Personalized Information Capture Systems (PICS) alerts for CE providers, as it was deemed irrelevant. Additionally, inconsistencies in the use of CE within Handbook documents were discussed and Working Group members resolved to maintain clarity and uniformity in terminology throughout the handbook.

Tozer said committee support will review Handbook documents to ensure adherence to established style guidelines. Variations in state requirements for proctored exams prompted further discussion regarding rewording related sections. He said the Working Group plans to incorporate standardized terms and definitions regarding course auditing and instructor approval into the Handbook.

Tozer said the Working Group's next steps include reviewing and submitting additional language suggestions on attendance verification. He said committee support will update the hyperlink for the reciprocity page in the handbook to ensure proper functionality and draft language regarding classroom course guidelines and course completion requirements. Tozer stated that once the revisions are complete, the Working Group will circulate a redlined version of all discussed changes to Chapter 6, Chapter 8, and Chapter 14.

Having no further business, the Uniform Education (D) Working Group adjourned.

Draft: 10/16/25

Uniform Education (D) Working Group
Virtual Meeting
September 10, 2025

The Uniform Education (D) Working Group of the Producer Licensing (D) Task Force met Sept. 10, 2025. The following Working Group members participated: Richard Tozer, Chair (VA); Lorelei Brilliante, Vice Chair (MD); Peggy Dunlap (AR); Charlene Ferguson (CA); Vanessa C. Miller (MS); Victoria Baca (NM); Lindsey Jones (OH); Courtney Khodabakhsh (OK); Rachel Chester (RI); Jodie Delgado (TX); and Jeff Baughman (WA).

1. Discussed the Review of the *State Licensing Handbook*

Tozer said that prior to the Summer National Meeting, the Working Group had been focusing on the review of the *State Licensing Handbook*, specifically Chapter 6—Prelicensing Education, Chapter 8—Testing Programs, and Chapter 14—Continuing Education.

Tozer said that up to this point, the Working Group has reviewed Chapter 6 and Chapter 8. He said that there have been no additional comments received on Chapter 6. Tozer said that the Working Group will table that chapter for now and will pick it up during a future meeting to confirm any additional comments.

Tozer said that with the review of Chapter 8, the Working Group determined to introduce new testing methods and linear on-the-fly testing. The Working Group discussed the need for secure environments for remote testing candidates and added best practices regarding exam score validity periods. Tozer said based on the discussions, the Working Group will review how states vary in policies regarding the number of exam attempts and waiting periods between each. The Working Group discussed the exam attempts and the need to discuss security concerns. Tozer said the Working Group will further discuss incorporating guidelines from the reciprocity agreement.

Tozer said that during previous discussions, the Working Group determined that the last section of Chapter 8 concerning the best practices for state insurance regulators should include language on remote exams. The Working Group discussed and agreed that it would need to add language.

Tozer said that he would work with Brilliante and NAIC staff to address revisions on Chapter 6 and Chapter 8 to provide additional draft language in the areas discussed. He said that he would work with the state and trades individually to address areas needing revisions.

The Working Group began reviewing Chapter 14 comments. Tozer said that the Working Group will hold further discussion on Chapter 14 until its October meeting.

Having no further business, the Uniform Education (D) Working Group adjourned.

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