

State Requirements on Background Checks in the Insurance Industry

“How To” User’s Guide

We do not provide legal advice. Nothing in this document or that we provide should be relied upon as legal advice. The information provided in the document changes regularly. We do not claim that the information is accurate, complete, or up-to-date. The document should be used as a starting point or a check point in research efforts, not as an end point. Legal counsel should be consulted for legal advice concerning legal responsibilities, and to ensure that policies and procedures are in compliance with local, state, and federal laws and regulations.

The information analyzed in this document is intended to be comprehensive and is provided in two formats — a chart at the beginning and a textual summary at the end. The chart provides a quick but detailed analysis of state requirements for background checks in the Insurance Industry. The information in the chart breaks down the types of checks that—based on our internal survey of extensive insurance-industry customers—applicants undergo during the background check, fingerprint requirements, regulations, and link to the background check application forms.

Violent Crime Control and Law Enforcement Act of 1994

On September 13, 1994, President Bill Clinton signed the federal Violent Crime Control and Law Enforcement Act of 1994 (“Act”) that made it illegal for an individual convicted of a crime involving dishonesty, breach of trust, or a violation of the Act to work or continue to work in the business of insurance affecting commerce without receiving “written consent” from an insurance regulatory official authorized to regulate the insurer.

Section 1033(e)(1)(A) makes it a felony crime for a person to engage or participate in the business of insurance if that person has ever been convicted of a state or federal felony crime involving dishonesty or a breach of trust (or of a crime under 18 U.S.C. § 1033). In effect, the law prohibits certain felons from ever working in the business of insurance unless they secure written consent.

Section 1033(e)(1)(B) makes it a felony crime for a company or person, who is engaged in the business of insurance to willfully permit the participation of a person who is prohibited under 1033(e)(1)(A). The law also makes it a crime for any of these employers or their subcontractors to continue to employ an individual if the employer or subcontractor subsequently learns of a conviction and does not immediately terminate the individual’s employment.

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License Denial by the Commissioner

When applying for a license, the commissioner must find the applicant trustworthy and be of good character and reputation as to morals, integrity, and financial responsibility. In most states, the commissioner can refuse to issue an insurance producer's license or any other type of insurance license if the applicant committed the following acts:

- a) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
- b) Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state;
- c) Obtaining or attempting to obtain a license through misrepresentation or fraud;
- d) Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business;
- e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- f) Having been convicted of a felony;
- g) Using any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;
- h) Having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, district or territory;
- i) Forging another's name to an application for insurance or to any document related to an insurance transactions;
- j) Knowingly accepting insurance business from an individual who is not licensed;
- k) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
- l) Improperly using notes or any other reference material to complete an examination for an insurance license; or
- m) Failing to pay state income tax or to comply with any administrative or court order directing payment of state income tax.

The list immediately above is the key for the column on the following pages entitled "Cause of License Denial, Suspension, or Revocation.

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STATE	Employment	Credit	County Crime	Federal Crime	State Crime	State Board	Fingerprints	Renewal	State Statute or Insurance Website	Background Form	Cause of License Denial, Suspension, or Revocation.
Alabama	5 years	X	X	X		X	X	All renewals are handled electronically. You have to submit proof of citizenship through this link .You have to meet your Continuing Education requirements prior to the time that you complete the online renewal process. https://aldoi.gov/LicenseeCZ/Renewal.aspx	Insurance Website http://www.aldo.gov/licensing/requirements.aspx	http://www.naic.org/documents/committees_ex_pltf_plwg_individual_initial_producer_app_20132015_clearn.pdf	a, c, d, f, g, h, l, j, k, l Alabama Code §27-7-19
Alaska	5 years		X	X	X		X	The Division sends renewal notification 60 days before expiration. Renewals can be done electronically. http://www.nipr.com/licensing Paper renewal requires an additional \$50 processing fee. Continuing education only applies to residents licensed for more than 24 months. Residents subject to CE are required to complete a minimum of 24 credit hours, of which at least three credits must be in ethics. Credits for all Alaska-approved courses completed after January 1, 2014 will be electronically reported by the CE provider	Insurance Website https://www.commerce.alaska.gov/web/ins/Producers.aspx	http://www.naic.org/documents/committees_ex_pltf_plwg_individual_initial_producer_app_20132015_clearn.pdf	c, d, e, f, g, h, l, j, k Alaska Statute § 21.27.410
Arizona	5 years		X	X			X	If you don't renew your license before the expiration date, you'll be required to pay \$100 late renewal fee. You have to complete the Continuing Education course. The license fee is \$120.00. You will have to go to http://www.nipr.com/rules_az_rr.htm to update license information and renew your license; or download and complete form L-191 with your fee payment.	Statute Website https://law.justia.com/codes/arizona/2017/title-20/section-20-285/	http://www.naic.org/documents/committees_ex_pltf_plwg_individual_initial_producer_app_20132015_clearn.pdf	a, b, c, d, e, f, g, h, i, k Arizona Revised Statutes § 20-295
Arkansas	5 years	X	X	X	X	X	X	Go to http://www.nipr.com/rules_ar_rr.htm to renew your license online. Click this link to get a price of the license renewal fees. CE is required for the following license classes before a renewal will be allowed: Adjuster and producers who hold a major line of authority of accident health & sickness, casualty, life, personal lines, property, and title agent. The renewal is due on the expiration date of the license.	Statute Website https://law.justia.com/codes/arkansas/2017/title-23/subtitle-3/chapter-64/subchapter-2/section-23-64-215/	http://www.naic.org/documents/committees_ex_pltf_plwg_individual_initial_producer_app_20132015_clearn.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Arkansas State Statute § 23-64-512

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California	5 years	X	X	X		X	X	Continuing education must be completed before the expiration date of your license. CDI suggest that you complete your continuing education at least 60 days prior to the expiration date. CDI's Online Renewal Service is also available to insurance agents, brokers, and adjusters who want to renew their licenses after the license expiration date has passed.	Insurance Website http://www.insurance.ca.gov/0200-industry/0040-see-producer-forms/0100-broker-agents/upload/LIC44829A.pdf-faq.cfm	http://www.insurance.ca.gov/0200-industry/0040-see-producer-forms/0100-broker-agents/upload/LIC44829A.pdf	f, k California Code of Regulation Title 10 Article 5.7 § 2183
Colorado	5 years		X	X			X	Go to http://www.nipr.com/rules_co_rr.htm Applicant cannot late renew an inactive license. Applicant must reinstate or reapply through the NIPR's Resident License (RL) Application.	Statute Website https://law.justia.com/codes/colorado/2017/title-10/licenses/article-2/part-4/section-10-2-404/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, l Colorado Revised Statutes § 10-2-801
Connecticut	5 years		X	X			X	Renewal schedule is January 31 st – every even year (business entity \$160 fee) and birthdate every other year for individual producers. If you hold Property/Casualty, Personal Lines, Life, or Health authority, you must complete 24 continuing education credits to renew. Non-residents and business entities are not required to complete Continuing education. Go to http://www.nipr.com/rules_ct_rr.htm	Statute Website http://law.justia.com/codes/connecticut/2014/title-38a/chapter-702/section-38a-769/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Connecticut General Statutes § 38a-702k
Delaware	3 years	X	X	X	X			Renewal period December 1 st of odd years – February 28 th or 29 th in leap year fee is \$50.00 for residents. Nonresidents pay \$100 fee and the renewal period is December 1 st of even years – February 28 th of odd years. http://www.nipr.com/map_continuing_education_requirements.htm http://www.nipr.com/rules_de_nrr.htm	Insurance Website http://www.delawareinsurance.gov/departments/licensing/Lic_Proc_Aug_2013.pdf?updated	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m 18 DE Code § 1712

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District of Columbia	5 years		X	X				Residents and non-residents pay \$100-200 fee. Access to the renewal application is granted once the state electronically notifies the NIPR that you are CE compliant. http://www.nipr.com/rules_dc_rr.htm There is no continuing education for nonresidents.	State Statute https://law.justia.com/codes/district-of-columbia/2017/title-31/chapter-11a/section-31-1131.06/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m DC Insurance Law § 31-1131.12
Florida	5 years	X	X	X			X	Renewal date is the last day of the licensee's birth month biennially. The first renewal will not be due until the licensee has been licensed for at least 2 years. General requirement consist of 24 hours biennially of CE if licensed less than 6 years and 20 hours biennially if licensed 6 hours or more. Nonresident producers must comply with the LTC training for this state or another state which meets the NAIC LTC Model training outline. Once the licensee has satisfied the renewal requirements for their license, they can file a renewal application at www.sircon.com/adbanker .	State Statute http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0600-0699/0626/Sections/0626.171.html	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	b, d, f, l Florida Title XXXVII Insurance § 626.621
Georgia	5 years	X	X	X		X	X	Renewals can be filed electronically 60 days prior to expiration date. You have to fill out the Illegal Immigration Reform and Enforcement Act Notice and have it notarized. All residents licensees with less than 20 years of service are required 24 hours of biennial continuing education (3 hours must be in ethics) http://www.nipr.com/rules_ga_rr.htm	State Statute https://law.justia.com/codes/georgia/2017/title-33/chapter-23/article-1/section-33-23-5.1/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, h, k GA Code § 33-23-21
Hawaii	5 years		X	X			X	Fee for producer is \$100.00 and \$150.00 for late reinstatement. https://www.ehawaii.gov/dcca/hils/renew/exe/insrenew.cgi You must satisfy CE compliance. CE Approved Course search page https://www.ehawaii.gov/dcca/insce/exe/ce.cgi? from=Course& action=NEW	State Statute http://cca.hawaii.gov/ins/files/2015/01/HPL-201501.pdf http://law.justia.com/codes/hawaii/2015/title-24/chapter-431/section-431-9-204/	http://cca.hawaii.gov/ins/files/2015/01/HPL-201501.pdf	c, k, j Hawaii Revised Statutes § 436B-19

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Idaho	5 years	X	X	X			X	Renewal period begins 60 days prior to expiration, and the applicant must check their continuing education transcript to make sure they are compliant (does not apply to nonresidents). Resident and nonresidential renewal fee is \$60. http://www.nipr.com/rules_id_rr.htm	State Statute http://www.legislature.idaho.gov/idstat/Title41/T41CH10SECT41-1007.htm	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Idaho Code § 41-1016
Illinois	5 years		X	X			X	License renewals will be emailed to the licensee's email address of record. Renewal period begins biennially 90 days prior to expiration date and end biennially on the last day of birth (residents). Resident business entity producers are renewed annually. You must be CE compliant 10 business days prior to the renewal date. http://www.nipr.com/rules_il_rr.htm	State Statute http://www.ilga.gov/legislation/ilcs/documents/021500050K1520.htm	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m 215 Illinois Compiled Statutes 5/500-70
Indiana	5 years	X	X	X		X		Resident producers pay \$40 renewal fee, and nonresident producers pay \$90.00 fee unless retaliatory fees apply. Renewal notices are emailed approximately 60 days before the license is due to expire. Go to http://www.nipr.com/rules_in_rr.htm to do online renewal. For individual producers, the continuing education required will be posted in the notices. Public adjusters are subject to annual renewal with expiration dates of December 31 st of each year.	State Statute https://www.lawserver.com/law/state/indiana/in-code/indiana_code_27-1-15-6-6	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Indiana Code § 27-1-15.6-12
Iowa	5 years		X	X		X		Within 60 days of license expiration, all resident and non-resident Iowa insurance producers should complete their renewal application and submit the renewal fee to http://www.nipr.com/rules_ia_rr.htm . Iowa resident insurance producers with lines of authority requiring continuing education must be compliant before renewing.	State Statute https://www.lawserver.com/law/state/iowa/ia-code/iowa_code_505-16	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Iowa Code 522B.11
Kansas	5 years		X	X		X		Nonresident producers must renew on-line or send a \$50 biennial license fee by the renewal due date. Kansas resident producers must complete a course approved by the Kansas Insurance Department. http://www.ksinsurance.org/agency/continuing-ed/continuing-ed-requirements.php http://www.nipr.com/rules_ks_rr.htm is the site to renew the license.	State Statute http://www.ksrevisor.org/statutes/chapters/ch40/040_049_0005.html	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m K.S.A 40-4909

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Kentucky	5 years	X	X	X	X			Review Your Affiliated Individuals Licensing Information (i.e., Addresses, Examinations, License/Application Status, Continuing Education, etc.) Submit Requests for License Renewals. Review Your Licensing Information And Account Profile. Print Licenses and/or ID Cards. https://insurance.ky.gov/eservices/default.aspx Renewal can be electronically submitted here http://www.nipr.com/rules_ky_rr.htm	State Statute https://law.justia.com/codes/kentucky/2017/chapter-304/subtitle-9/section-304.9-150/	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m KRS 304.9-440
Louisiana	5 years	X	X	X		X	X	Renewal period for business entity begins biennially on November 1 st and ends on April 30 th in an odd year. Individual producer renewal period begins on the 1 st day of month prior to birth month. The fee for both business and individual producer is \$50.00 http://www.nipr.com/rules_la_rr.htm	State Statute https://law.justia.com/codes/louisiana/2017/code-revisedstatutes/title-22/rs-22-1546/	http://www.louisiana.gov/docs/default-source/documents/licensing/producers/louisiana-application-1546a.pdf?sfvrsn=18	a, b, c, d, e, f, h, i, j, k, l, m LRS 22: 1700
Maine	5 years		X	X				Maine individual non-resident producer licenses are perpetual so there is no expiration date and no renewal fee. Maine individual resident producer license are renewed automatically by the Maine Bureau of Insurance office the first business day following the continuing education due date, as long as all CE requirements have been met. Adjuster fee is \$30, and the renewal can be submitted in http://www.nipr.com/rules_me_rr.htm	State Statute http://legislature.maine.gov/legis/statutes/24-A/title24-Asec2188.html	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Maine Insurance Code 24-A § 1420-K
Maryland	5 years	X	X	X				Renewal can be electronically submitted at http://www.nipr.com/rules_md_rr.htm Producer license renewal fee is \$69. All producers must earn 3 hours of their CE by taking an ethics course. Any producer selling long term car insurance must earn 2 of their CE hours by taking a Long Term Care course. http://insurance.maryland.gov/Producer/Documents/licensing-docs/uniformlicenserenewalapplication_individual.pdf	State Statute https://law.justia.com/codes/maryland/2017/insurance/title-10/subtitle-1/section-10-111/	http://insurance.maryland.gov/Producer/Documents/licensing-docs/title-insurance-producer-firm-application-packet-2013-initial.pdf	b, c, d, e, f, g, h, i, k, l, m MD Code, Insurance § 10-126

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STATE	Employment	Credit	County Crime	Federal Crime	State Crime	State Board	Fingerprints	Renewal	State Statute or Insurance Website	Background Form	Cause of License Denial, Suspension, or Revocation.
Massachusetts	5 years	X	X	X		X		The renewal fee is \$225 for residential producers and \$75.00 per members of a business entity. Continuing education hours are due every three years based upon your initial licensure date, not your renewal date. Pursuant to M.G.L. Chapter 175, § 172, Public Insurance Adjusters must complete 15 hours of CE prior to renewing his/her license each renewal year. http://www.nipr.com/documents/indiv_renewal_app.pdf	State Statute https://www.lawserver.com/law/state/massachusetts/massachusetts-general-law-s-175-162/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Massachusetts General Laws Chapter 175 §162R
Michigan	5 years	X	X	X	X	X		Resident and non-resident individual and business entity producers do not receive an invoice for license renewal annually. Resident individual producer licenses are perpetual as long as the licensee is compliant with Continuing Education credit requirements as described on the Insurance Licensee Continuing Education FAQ web page. Resident business entity (agency) licenses are not required to renew as long as the license remains active and in good standing. Non-Resident individual and business entity (agency) producer licenses are perpetual as long as the home state license remains active and in good standing. Renewal for surplus line can be electronically submitted to http://www.nipr.com/rules_mi_rr.htm	Insurance Website http://www.michigan.gov/difs/0,5269,7-303-22535_23032-71987--,00.html	Applicants have to submit an Electronic Resident Licensing (ERL) application at NIPR https://pdb.nipr.com/erl/start.jsp	a, b, c, d, e, f, g, h, i, j, k, l, m Michigan Code 500.1239
Minnesota	5 years		X	X			X	Producer licensee can renew their license no more than 60 days before the expiration date. Producer license renewal fees are \$50 per line of authority plus a \$10 Technology Surcharge. The CE transcript must show that you were CE compliant on or before your expiration date before the renewal will be approved. http://www.nipr.com/rules_mn_rr.htm	State Statute https://www.revisor.leg.state.mn.us/statutes/?id=60K.37	http://mn.gov/commerce-stat/pdfs/appraiser-background-check.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Minn. Stat. § 72B.08
Mississippi	5 years	X	X	X			X	Business producer entity fee is \$200, and the individual fee is \$100. Licenses with failure to renew status reason can reinstate through Resident License Renewal (RLR) Application with a penalty fee if within three to three hundred and sixty-five days after expiration. Mississippi Insurance Department Renewal can be submitted to http://www.nipr.com/rules_ms_rr.htm	State Statute https://law.justia.com/codes/mississippi/2017/title-83/chapter-17/article-2/section-83-17-61/	http://www.mid.ms.gov/licensing/pdf/applications/ip_license_application.pdf	c, f MS Code § 83-39-15

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Missouri	5 years		X	X				Licensee must upgrade their address if needed. Resident producers licensed for major line authority or title must meet the CE requirements before they renew. The renewal fee is \$100.00 for resident and nonresident and business entity. Renewal can be submitted electronically at http://www.nipr.com/rules_mo_rr.htm	State Statute https://law.justia.com/codes/missouri/2017/title-xxiv/chapter-375/section-375.015/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Missouri Law § 375.141
Montana			X	X			X	Resident producers and adjusters are required 24 hours of Continuing Education, fill out the Individual License Renewal form, 1224, and pay \$100 biennial license renewal fee. Nonresident producer can fill out the renewal electronically at http://www.nipr.com/rules_mt_nrr.htm , fill out form 1225, and pay \$50 biennial. http://csimt.gov/wp-content/uploads/RenewalInformation.pdf	State Statute http://leg.mt.gov/bills/mca/33/17/33-17-220.htm	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, h, i, l, j, m Montana Code Annotated 33-17-1001
Nebraska			X	X				Residential and nonresidential producers pay \$50.00 fee, and producers with surplus lines pay \$250 renewal fee. https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Producer_Lic_Renewal_Form.pdf http://www.nipr.com/rules_ne_nrr.htm is the site where the renewal can be submitted electronically.	State Statute https://law.justia.com/codes/nebraska/2017/chapter-44/statute-44-2621/	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Resident%20Producer%20Lic%20App_Procedure%20071918.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Nebraska Revised Statute 44-4059
Nevada	5 years	X	X	X		X	X	Resident and nonresident electronic renewals must be submitted online utilizing http://www.nipr.com/rules_nv_rr.htm . Resident, individual licensees are subject to Nevada's continuing education (CE) requirements. Nevada requires resident producers to complete 30 hours of CE within a three year renewal period. Three (3) of the 30 hours must be in the category of ethics	State Statute https://www.leg.state.nv.us/NAC/NAC-683A.html	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, h NAC 683A.650
New Hampshire	5 years	X	X	X				Residential producers/ All LOA and business entities must pay a fee of \$150.00. For resident producers, resident adjusters, and non-resident adjusters with New Hampshire as their DHS, Continuing Education must be completed 60 days prior to license expiration to avoid penalty fees. http://www.nipr.com/rules_nh_rr.htm is where the renewal can be submitted.	State Statute http://www.gen.court.state.nh.us/rsa/html/XXXV/402-J/402-J-12.htm	http://www.naic.org/documents/committees_ex_pltf_plwg_individual_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l RSA 402-J:12

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New Jersey			X	X			X	Resident and nonresident producer fee is \$150.00 plus \$20.00 processing fee. Applicants must not have an active non-resident license in New Jersey Renewals can be electronically submitted at http://www.nipr.com/rules_nj_rr.htm	State Statute https://law.justia.com/codes/new-jersey/2017/title-17/section-17-22a-32/	http://www.naic.org/documents/committees_ex_pltf_plwg_individual_initial_producer_app_20132015_clearn.pdf	a, b, c, d, e, f, g, h, i, j, k, l New Jersey Revised Statutes 17:22A-40
New Mexico	5 years	X	X	X			X	Applicants may use http://www.nipr.com/rules_nm_rr.htm to renew if they are applying within one year of expiration date. Renewals can be made electronically The insurance producer fee is \$60.00	State Statute https://law.justia.com/codes/new-mexico/2017/chapter-59a/article-11/section-59a-11-2/	http://www.naic.org/documents/committees_ex_pltf_plwg_individual_initial_producer_app_20132015_clearn.pdf	b, c, d, e, f, g New Mexico Statutes § Article 59A-11-14
New York		X	X	X			X	If applicant is a resident of state other than New York, the applicant must be licensed and in compliance in applicant's declared home state. The renewal period begins 120 days prior to license expiration date. Renewals can be electronically submitted at http://www.nipr.com/rules_ny_rr.htm	State Statute https://law.justia.com/codes/new-york/2017/isc/article-21/2103/	http://www.dfs.ny.gov/insurance/licensing/applications/ia_indiv.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m New York Law ISC Article 21 Section 2110
North Carolina	5 years	X	X	X	X	X	X	https://www.nipr.com/renewalsNC.htm Electronic processing through NIPR is mandatory and renewal cannot be sent directly to the Insurance Department. Payments for North Carolina Appointment renewals must be received by NIPR through the electronic options made available. Broker fee cost \$84.00 http://www.nipr.com/rules_nc_rr.htm	State Statute http://reports.oah.state.nc.us/ncac/title%2011%20-%20insurance/cchapter%2006%20-%20agent%20services%20division/subchapter%20a/11%20ncac%2006a%20.0418.pdf	http://www.ncdoi.com/ASD/Documents/Insurance%20Producer%20Fingerprint%20Criminal%20Background%20Packet.pdf	b North Carolina General Statutes § 58-35-20

State Requirements on Background Checks in the Insurance Industry

STATE	Employment	Credit	County Crime	Federal Crime	State Crime	State Board	Fingerprints	Renewal	State Statute or Insurance Website	Background Form	Cause of License Denial, Suspension, or Revocation.
North Dakota	5 years	X	X	X		X		https://www.nd.gov/ndins/producers/nonresident/renew/ In order to maintain an insurance producer license every insurance producer, regardless of lines of authority, must biennially by the last day of their birth month complete a renewal application and pay the \$25.00 fee. http://www.nipr.com/rules_nd_rr.htm is where the renewal can be submitted electronically.	State Statute http://www.legis.nd.gov/cencode/t26-1c26.pdf?20160421114308	http://www.naic.org/documents/ex_pltf_plwg_individual_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m N.D.C.C. §§ 26.1-26-42
Ohio	5 years	X	X	X	X		X	http://www.insurance.ohio.gov/agent/pages/renewlicense.aspx Agents and business entities who hold a Major Lines, Limited Line, Portable Electronics, Title or Title Marketing Representative license are required to renew their license(s) every two years. A \$25 renewal fee is required to be paid by all limited line and non-resident agents; the renewal fee is waived for all resident agents with a continuing education requirement. http://www.nipr.com/rules_oh_rr.htm	State Statute http://codes.ohio.gov/orc/3905.051	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l Ohio Revised Code 3905.14
Oklahoma	5 years	X	X	X		X		https://www.ok.gov/oid/Licensing_and_Education/Renewing_a_License.html All CE requirements should be completed 30 days prior to the license expiration date to insure a trouble-free renewal process. Renewals are required to be processed online. https://www.ok.gov/oid/Licensing_and_Education/License_CE_Requirements.html Non-resident Producer-basic CE is considered to be reciprocal with the producer's resident state if that state has a CE requirement and the producer has met the entire requirements of that state. Resident producers are required to complete 24 hours of continuing education. Adjuster fee was \$30.00 http://www.nipr.com/rules_ok_rr.htm	State Statute http://www.oscn.net/application/oscn/DeliverDocument.asp?CitelD=436427	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Oklahoma Statutes Title 36 1435.13
Oregon	5 years		X	X	X	X	X	Most license type renew online at NIPR. Producer fee is \$45. Licenses renew biennially on the last day of the birth month. http://nipr.com/rules_or_rr.htm	State Statute https://secure.sos.state.or.us/oid/viewSingleRule.action?ruleVrsnRsn=204801	http://www.naic.org/documents/ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, i, j, k Oregon Statutes 744.074

State Requirements on Background Checks in the Insurance Industry

STATE	Employment	Credit	County Crime	Federal Crime	State Crime	State Board	Fingerprints	Renewal	State Statute or Insurance Website	Background Form	Cause of License Denial, Suspension, or Revocation.
Pennsylvania	5 years	X	X	X		X	X	http://www.insurance.pa.gov/Licensees/MaintainYourLicense/Pages/default.aspx The Commonwealth of Pennsylvania is contracted with NIPR http://www.nipr.com/rules_pa_rr.htm to provide cost effective, web-based services that allow insurance companies and licensees to process online requests such as appointments and terminations, apply for a license or renew an active license in minutes. Timely renewal fee is \$55.00	State Statute http://www.legis.state.pa.us/WU01/LI/LI/US/PDF/1921/0/0285..PDF (pgs. 93, 96, and 99)	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, h Pa. Code § 37.46
Rhode Island	5 years		X	X	X			The producer 's renewal fee will cost \$120.00 and needs to be completed at http://www.nipr.com/rules_ri_rr.htm All continuing education credits must be completed prior to renewal and your licensing record be compliant. http://www.dbr.state.ri.us/documents/divisions/insurance/licensing/insurance_producer/InsuranceProducerLicensingRenewalInstructions.pdf	State Statute http://webserve.rilin.state.ri.us/Statutes/title27/27-2.4/27-2.4-14.HTM	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m RI Gen L §27-2.4-14
South Carolina	5 years	X	X	x	X SLED			Adjuster license are renewed in August of odd numbered year. The fee is \$80 unless the licensee is a resident of a state that charges a fee in excess of \$80, since fees are retaliatory under South Carolina Law. Producer fee is \$25.00. Individual producer and individual limited lines applicant must have FBI background check submitted to South Carolina Department of Insurance before license can be renewed by the state. http://www.nipr.com/rules_sc_rr.htm	State Statute http://www.scstatehouse.gov/code/t38c043.php	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m South Carolina Code of Laws § 38-43-130
South Dakota	5 years		X	X				Resident producer licenses renew biennially based on the producer's birth month. Renewals are completed electronically through http://www.nipr.com/rules_sd_rr.htm Producer license fee is \$25.	State Statute https://law.justia.com/codes/south-dakota/2017/title-58/chapter-30/section-58-30-23.6/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l SD Codified 58-30-167

State Requirements on Background Checks in the Insurance Industry

STATE	Employment	Credit	County Crime	Federal Crime	State Crime	State Board	Fingerprints	Renewal	State Statute or Insurance Website	Background Form	Cause of License Denial, Suspension, or Revocation.
Tennessee	5 years		X	X			X	http://www.nipr.com/rules_tn_rr.htm Producer's renewal fee is \$60	State Statute https://law.justia.com/codes/tennessee/2017/title-56/chapter-6/part-1/section-56-6-106/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l Tennessee Code § 56-6-112
Texas	5 years		X	X			X	Applicants cannot renew earlier than 57 days prior to license expiration date for an active line of authority. Partial renewals will not be accepted electronically. Applicants can renew online at National Insurance Producer Registry (some license types). The fee is \$50.00. Continuing education requirements can be reviewed at http://www.tdi.texas.gov/agent/agcehome.html	Insurance Website http://www.tdi.texas.gov/agent/documents/fpinstructions.pdf	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	b, c, d, e, f, g, k Texas Insurance Code § 4102.201
Utah		X	X	X			X	https://www.nipr.com/rules_ut_rl.htm Resident Producer fee was \$75. The renewal time period starts 75 days prior to expiration date.	State Statute http://le.utah.gov/xcode/Title31A/Chapter23a/31A-23a-S105.html	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Utah Code 31A-23a-111
Vermont	5 years	X	X	X		X	X	Applicants can renew their license through https://www.nipr.com/rules_vt_rr.htm . A licensee can confirm that their license has been renewed or issued, by checking their License Status Here you can print a copy of your license information for your records at no cost. NOTE: The Department does NOT require a licensee to possess a paper copy of their license. The fee for producer license was \$30.	State Statute http://legislature.vermont.gov/statutes/section/08/131/04800	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Vermont Statutes Title 08 Chapter 131 § 4804

State Requirements on Background Checks in the Insurance Industry

STATE	Employment	Credit	County Crime	Federal Crime	State Crime	State Board	Fingerprints	Renewal	State Statute or Insurance Website	Background Form	Cause of License Denial, Suspension, or Revocation.
Virginia			X	X				Virginia Surplus Lines Broker, Consultant, and Viatical Settlement Broker licenses must be renewed prior to July 1. Public adjuster fee is \$250 + \$15 CE fee. Surplus Line Broker and Viatical Settlement Broker renewal fee is \$50. http://www.nipr.com/rules_va_rr.htm	Insurance Website https://www.scc.virginia.gov/boi/pro/ag_lic.aspx	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l, m Virginia Code 38.2-1831
Washington	2 years 5 years for surplus line brokers		X	X				http://www.nipr.com/rules_wa_rr.htm Renewal application are available no sooner than 60 days prior to your license-expiry date and no later than 60 calendar days following your license-expiry date. Producer fee is \$55. Resident, full-lines licensees must complete the 24 credit hours of continuing education (three of which are ethics credits) in order to renew their license.	State Statute https://law.justia.com/codes/washington/2017/title-48/chapter-48.17/section-48.17.090/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, j, k, l Washington Code § 48.17.530
West Virginia	5 YEARS	X	X	X		X	X	West Virginia will process all appointment renewals electronically through www.nipr.com Resident producer fee is \$50.00, and surplus line cost \$200 to renew.	State Statute http://www.legis.state.wv.us/wvc/ode/ChapterEntire.cfm?chap=33&art=12&section=37	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, k, l West Virginia Code § 33-12-24
Wisconsin			X	X			X	https://oci.wi.gov/Pages/Agents/RenewLicense.aspx Resident agent must review their education transcript for compliance, update contact information and e-mail at http://www.nipr.com/rules_wi_rr.htm before renewing online, use National Producer Number (NPN) when renewing. Wisconsin is now using only the NPN as your license and National Producer Number. Nonresident agents must update contact information and e-mail at http://www.nipr.com/rules_wi_nrr.htm BEFORE renewing online, hold reciprocal license in home state (Partial renewals are not allowed.), use National Producer Number (NPN) when renewing. Wisconsin is now using only the NPN as your license and National Producer Number. Renew online at www.nipr.com or through an NIPR authorized business partner . Pay renewal fee of \$70.	State Statute https://docs.legis.wisconsin.gov/statutes/statutes/628/II/04	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a Wisconsin Legislature 628.10(2)

State Requirements on Background Checks in the Insurance Industry

STATE	Employment	Credit	County Crime	Federal Crime	State Crime	State Board	Fingerprints	Renewal	State Statute or Insurance Website	Background Form	Cause of License Denial, Suspension, or Revocation.
Wyoming	5 YEARS	X	X 5 YEARS	X 5 YEARS			X	Licensees can renew through http://www.nipr.com/rules_wy_rr.htm . Adjusters and consultants may renew electronically through Sircon . If the licensee is required to complete continuing education (CE), the provider will need to have posted all completed CE certificates and the CE filing fee must be submitted prior to the license renewal date. Be aware that the CE filing fee is separate from and in addition to the license renewal fees. For detailed information about filing CE, see the Continuing Education webpage. Licenses must be renewed prior to the expiration/license renewal date.	State Statute https://law.justia.com/codes/wyoming/2017/title-26/chapter-9/article-2/section-26-9-206/	http://www.naic.org/documents/committees_ex_pltf_plwg_b_e_initial_producer_app_20132015_clean.pdf	a, b, c, d, e, f, g, h, i, k, l, WY Stat § 26-9-211

State Requirements on Background Checks in the Insurance Industry

State Requirements for Background Checks in the Insurance Industry

These highlights provide a qualitative sense for what these background requirement laws are about in the insurance industry.

Alabama

- Fingerprinting is required for individual resident applicants applying for the following license class and LOA combination: Producer-Life, Health, Property, Casualty, Personal Lines, Variable Life & Variable Annual, Bail Bond; Adjuster – Property and Casualty (including and excluding Workers' Compensation and Crop), and Title Insurance Agent.
- The Alabama Insurance Department can only utilize fingerprints processed through 3M Cogent. The Department cannot accept fingerprints completed for any reason outside of pursuing an insurance license from the Alabama Department of Insurance. Under Alabama Act no. 2011-535, an alien who is not lawfully present in the United States and who is not defined as an alien eligible for public benefits under 8 U.S.C. § 1621(a) or 8 U.S.C. § 1641 cannot receive a professional or commercial license provided by an agency or state government.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Alabama:**
 - (1) Any cause for which issuance of the license could be refused had it then existed and been known to the commissioner;
 - (2) Providing incorrect, misleading, incomplete, or materially untrue information in any application or in any communication to the commissioner;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Intentionally misrepresenting the terms of any actual or proposed insurance contract or application for insurance;
 - (5) Having committed or been found to have committed any insurance unfair trade practice or fraud;
 - (6) For inducing, persuading, or advising any policyholder to surrender or cause to be cancelled any policy of insurance issued to the policyholder by any authorized insurer in exchange for a policy offered by the licensee where the surrender or cancellation shall proximately result to the financial detriment of such policyholder, unless the policyholder shall have been fully advised of that fact by the licensee;
 - (7) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, unworthiness, or financial irresponsibility in the conduct of business under a license in this state or elsewhere;
 - (8) Improperly withholding, misappropriating, or converting any monies or properties belonging to the insurers, insureds, or others received by the licensee in the exercise of his or her license;
 - (9) Violating insurance laws or violating any valid order, subpoena, rule, or regulations issued by the commissioner;
 - (10) Having been convicted of a felony;
 - (11) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory;
 - (12) Forging another's name to an application for insurance or to any document related to an insurance transaction;
 - (13) Improperly using notes or any other reference material to complete an

State Requirements on Background Checks in the Insurance Industry

examination for an insurance license; (14) Knowingly accepting insurance business from an individual who is not licensed; (15) Failing to pay state income tax or failing to comply with any administrative or court order directing payment of state income tax; and (16) The license of a business equity may be suspended, revoked, or refused if the commissioner finds, after hearing, that an individual's licensee's violation was known or should have been known by one or more of the partners, officers, or managers acting on behalf of the business and the violation was not reported timely to the commissioner nor corrective action taken in relation thereto.

- **Regulations:** [Alabama Code § 27-7-4.4 for Producer fingerprint requirements](#); [Alabama Code § 27-9A-17 for Adjuster fingerprint requirement](#); [Alabama Code § 27-25-4.6 for Title agent fingerprint requirement](#); [Alabama Department of Insurance Regulation 482-1-147-.12](#); and [Alabama Code §27-7-19](#).

Alaska

- Applicants (Resident adjusters and producers) must submit an FBI FD 285 fingerprint card to the Alaska Division of Insurance for the division to conduct a state and national criminal background check. The fingerprint card is only required if the applicant does not have an active insurance license.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Alaska:**
 - (1) A cause for which issuance of the license or its renewal could have been denied had it then existed and been known to the Director;
 - (2) a violation or participation in a violation of a provision of this title;
 - (3) willful misrepresentation or fraud by the licensee or applicant to obtain or attempt to obtain a license;
 - (4) misappropriation, conversion to personal use, or illegally withholding money required to be held in a fiduciary capacity by a licensee or applicant;
 - (5) with the intent to deceive, material misrepresentation of the terms or effect of an insurance contract by a licensee or applicant;
 - (6) twisting in violation of AS 21.36.050¹ or rebating in violation of AS 21.36.100² by a licensee or applicant;
 - (7) conviction of a felony;
 - (8) the conduct of affairs under a license if the licensee exhibits conduct considered by

¹ A person may not make or issue, or cause to be made or issued, a written or oral statement misrepresenting or making incomplete comparisons as to the terms, conditions, or benefits contained in a policy for the purpose of inducing or attempting or tending to induce the policyholder to lapse, forfeit, surrender, retain, exchange, or convert an insurance policy.

² Except as otherwise expressly provided by law, a person may not knowingly permit or offer to make or make a contract of life insurance, life annuity or health insurance, or agreement under the contract other than as plainly expressed in the contract, or pay, allow, give or offer to pay, allow, or give, directly or indirectly, as inducement to the insurance, or annuity, a rebate of premiums payable on the contract, or a special favor or advantage in the dividends or other benefits, or paid employment or contract for services of any kind, or any valuable consideration or inducement whatever not specified in the contract; or directly or indirectly give, sell, purchase or offer to agree to give, sell, purchase, or allow as inducement to the insurance or annuity or in connection therewith, whether or not to be specified in the policy or contract, an agreement of any form or nature promising returns, profits, stocks, bonds, or other securities, or interest present or contingent in the contract or as measured by the contract, of an insurance company or other corporation, association, or partnership, or dividends or profits accrued or to accrue under the contract; or offer, promise, or give anything of value that is not specified in the contract.

State Requirements on Background Checks in the Insurance Industry

the Director to reflect incompetence or unworthiness, or to be a source of potential injury and loss to the public; (9) the licensee or applicant dealing with, or attempting to deal with, or to exercise a power relative to, insurance outside the scope of the license of the licensee or applicant; (10) a licensee or applicant engaging in or about to engage in an unfair or fraudulent insurance transaction; (11) suspension or revocation of a license in another jurisdiction; (12) forgery of another's name to an application for insurance by a licensee or applicant; and (13) accepting insurance business from a person not licensed as required by this title if the applicant or licensee knew or should have known that the person was unlicensed.

- **Regulations:** [Alaska Statutes § 21.27.040\(e\)](#), [§ 21.27.020](#), and [§ 21.27-410](#) [Alaska Insurance Page](#)

Arizona

- Applicants (resident insurance producer) must submit a fingerprint verification form (Form L-FPV) to the Arizona Department of Insurance. Applicants also have to submit an original signed Form L152 (License Eligibility/ Lawful Presence Requirement) with a copy of 1 of the listed forms of identification.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Arizona:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any provision of this title or any rule, subpoena or order of the Director;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of any actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted of a felony;
 - (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
 - (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, unworthiness, or financial irresponsibility in the conduct of business under a license in this state or elsewhere;
 - (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any state, province, district, or territory;
 - (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; and
 - (11) Aiding or assisting any person in the unauthorized transaction of insurance business.
- **Regulations:** [Arizona Revised Statutes § 20-285](#), [§ 20-289](#), and [§ 20-295](#). [Arizona Form L-FPV](#)

State Requirements on Background Checks in the Insurance Industry

Arkansas

- All resident applicants (producers, adjusters, and consultants) must complete an Arkansas State Police Individual Record Check form (ASP-122) using the applicant's legal name and attach it on the Department's application for exam permit or limited line license application. The form must be signed and notarized by an Arkansas Public Notary.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Arkansas:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance laws or violating any regulation, subpoena, or order of the commissioner or of another state's insurance commissioner;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of any actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted of a felony;
 - (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
 - (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, unworthiness, or financial irresponsibility in the conduct of business under a license in this state or elsewhere;
 - (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any state, province, district, or territory;
 - (10) Forging another's name to an application for insurance or to any document related to an insurance transaction;
 - (11) Improperly using notes or any other reference material to complete an examination for an insurance license;
 - (12) Knowingly accepting insurance business from an individual who is not licensed;
 - (13) Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax; and
 - (14) Failing to cooperate with the commissioner in an investigation when required by the commissioner.
- **Regulations:** [Arkansas State Statutes § 23-64-506](#), [§ 23-64-508](#), and [§ 23-64-512](#). [ASP-122 requirement page](#)

California

- Fingerprint impressions are required for all unlicensed applicants.
- Prior to the license issuance, the California Department of Insurance (CDI) completes detailed background checks on all license application. The background check consists of the California Department of Insurance reviewing the applicant's Criminal Offender Record Information (CORI) from the California Department of Justice and fingerprinting results from the Federal Bureau of Investigation. The National Association of Insurance Commissioner's (NAIC's) Regulatory Information Retrieval System (RIRS), State Producer Licensing Data Base (SPLD), and Special Activities Data Base (SAD) are also checked for any disciplinary actions.
- Applicants have to complete the Request for Live Scan Service form LIC 442-39A for fingerprinting.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in California:**

State Requirements on Background Checks in the Insurance Industry

(1) Any felony; (2) Any misdemeanor which evidences present or potential unfitness to perform the function authorized by the license in the manner consistent with the public health, safety, and welfare, including but not limited to soliciting, attempting, or committing crimes; (3) Any act which demonstrates a willful attempt to derive a personal financial benefit through the nonpayment or underpayment of taxes, assessments, or levies duly imposed upon the licensee or applicant by federal, state or local government or a willful failure to comply with a court order.

- **Regulations:** [California Insurance Codes 1652\(b\)](#) and [California Code of Regulation Title 10 § 2183.2](#)

Colorado

- If the commissioner finds that the applicant (insurance producer or business equity) committed violations in §10-2-801 during the background check, the individual will not get their license.
- Fingerprinting applies for each executive officer and director of a domestic company that are applying for a certificate of authority to do business in Colorado.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Colorado:**

(1) Any incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Any cause for which issuance of the license could have been refused had it then existed and been known to the commissioner at the time of the issuance; (3) Violation of, or noncompliance with any insurance laws, or violation of any lawful rule, order, or subpoena of the commissioner or of the insurance department of another state; (4) Obtaining or attempting to obtain any license through misrepresentation or fraud; (5) Improperly withholding, misappropriating, or converting to the licensee's or applicant's own use any moneys or property belonging to policyholders, insurers, beneficiaries, or others received in the course of the business of insurance; (6) Misrepresentation of the terms of any actual or proposed insurance contract or application for insurance; (7) Conviction of a felony or misdemeanor involving moral turpitude (for the purpose of this paragraph, "moral turpitude" shall include any sexual offense against a child as defined in section 18-3-411; (8) Commission of any unfair trade practice or fraud; (9) The use of fraudulent, coercive, or dishonest practices, or demonstrating incompetence, unworthiness, or financial irresponsibility in this state or elsewhere; (10) Suspension, revocation, or denial of an insurance license in any state, province, district, or territory; (11) Forgery of another's name to an application for insurance or to any document related to an insurance transaction; (12) Cheating on an examination for an insurance license; (13) Failure to fully meet the licensing requirements; and (14) Knowingly accepting insurance business from a person who is not licensed.
- **Regulations:** [Colorado Revised Statutes §10-2-404](#), [§10-2-801](#), and [§ 10-2-406\(7\)\(a\)](#).

State Requirements on Background Checks in the Insurance Industry

Connecticut

- In order to determine the trustworthiness and competency of an applicant the commissioner must subject the applicant to personal written examination as to the applicant's competency act as a licensee for each line of insurance for which the applicant desires to be licensed.
- Each application for a license must be signed by: the applicant, if the application is for an individual; a licensed officer, if the application is for a corporation; a licensed partner, if the application is for a partnership; and a licensed principal if the application is for any other applicant.
- All individuals applying for a Surety Bail Bond Agent license must submit to a background investigation. Once the Bond Forfeiture Unit receives a copy of the applicant packet, they will notify the applicant in writing with instructions for scheduling an interview and fingerprinting. After the Bond Forfeiture Unit receives the background check, the results will be recorded and mailed to the Department's Fraud and Investigation Unit. The Division will review the application and will either approve or reject it. Business entity applicants would submit their original business.
- All applicants must not commit any act that is a ground for denial, suspension, or revocation in section 38a-702k.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Connecticut:**
(1) Providing incorrect, misleading, incomplete or materially untrue information in the license application; (2) violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner; (3) obtaining or attempting to obtain a license through misrepresentation or fraud; (4) improperly withholding, misappropriating or converting any moneys or properties received in the course of doing an insurance business; (5) intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) having been convicted of a felony; (7) having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; (9) having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory; (10) forging another's name to an application for insurance or to any document related to an insurance transaction; (11) improperly using notes or any other reference material to complete an examination for an insurance license; (12) knowingly accepting insurance business from an individual who is not licensed; and (13) failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.
- **Regulations:** [CT Gen Stat § 38a – 660\(9\)\(e\)](#), [§ 38a-702k](#), and [§ 38a-769](#)

State Requirements on Background Checks in the Insurance Industry

Delaware

- A state and federal criminal history report from the Federal Bureau of Investigation, dated within 90 days of receipt are required for Resident Producer, Bail Producers, Fraternal Producer, Resident Adjuster and Public Adjuster, and non-resident applicants. The Form 2A, state and federal criminal background report must be submitted to the Department of Insurance.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Delaware:**
- (1) Providing incorrect, misleading, incomplete or materially untrue information in the license application; (2) violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner; (3) obtaining or attempting to obtain a license through misrepresentation or fraud; (4) improperly withholding, misappropriating or converting any moneys or properties received in the course of doing an insurance business; (5) intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) having been convicted of a felony; (7) having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; (9) having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory; (10) forging another's name to an application for insurance or to any document related to an insurance transaction; (11) improperly using notes or any other reference material to complete an examination for an insurance license; (12) knowingly accepting insurance business from an individual who is not licensed; and (13) failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.
- **Regulations:** [Delaware Insurance Law §1706\(b\)](#), [8513\(a\)\(2\) of Title 11 of the Delaware Code](#) and [18 DE Code § 1712](#).

District of Columbia

- Fingerprinting is required for resident insurance producer license applicants except those applying for a limited lines license. As for a business entity applying for a residence insurance producer license, fingerprinting is required for each officer, director, partner of, and owner of a controlling interest.
- Applicants must submit their fingerprints to the Commissioner along with their name, address, and written consent to the performance of a criminal history record background check.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in District of Columbia:**
(1) Provides incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violates any insurance law or any regulation, subpoena, or order of the Commissioner or of another state's insurance commissioner; (3) Obtains, or attempts to

State Requirements on Background Checks in the Insurance Industry

obtain a license through misrepresentation or fraud; (4) Improperly withholds, misappropriates, or converts any monies or properties received in the course of doing insurance business; (5) Intentionally misrepresents the terms of an actual or proposed insurance contract or application for insurance; (6) Is convicted of a felony; (7) Admits committing or is found to have committed any insurance unfair trade practice or fraud; (8) Uses fraudulent, coercive, or dishonest practices, or demonstrates incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in the District or elsewhere; (9) Has an insurance producer license, or its equivalent, denied, suspended, or revoked in any state or territory of the United States, province of Canada, or other foreign country; (10) Forges another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly uses notes or any other reference material to complete, or otherwise chats on, an examination for an insurance license; (12) Knowingly accepts insurance business from an individual who is not licensed; (13) Fails to pay District income tax or comply with any administrative or court order directing payment of District income tax.

- **Regulations:** [DC Insurance Law § 31-1131.06\(a\)\(b\)](#) and [DC Insurance Law 31-1131.12](#)

Florida

- An applicant for a license as an agent, customer representative, adjuster, service representative, managing general agent, or reinsurance intermediary must submit a set of the individual applicant's fingerprints. If the applicant is not an individual, a set of the fingerprints of the sole proprietor, majority owner, partners, officers, and directors of the department must pay the fingerprint processing fee.
- All applicants must be fingerprinted through Florida's vendor, Morpho Trust USA, formerly L-1 Enrollment.
- For a non-resident license, the applicant must have the same LOA in home state before applying and be in good standing, file application, pay the fee, and be fingerprinted.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Florida:**
 - (1) Any cause for which issuance of the license or appointment could have been refused had it then existed and been known to the department ;
 - (2) Violation of any provision of this code or of any other law applicable to the business of insurance in the course of dealing under the license or appointment;
 - (3) Violation of any lawful order or rule of the department, commission, or office;
 - (4) Failure or refusal, upon demand, to pay over to any insurer he or she represents or has represented any money coming into his or her hands belonging to the insurer;
 - (5) Violation of the provision against twisting as defined in 626.9541(1)(l)³;
 - (6) In the conduct of business under the license or appointment, engaging in unfair methods of competition or in unfair or deceptive acts or practices, as prohibited under

³ (l) Twisting.—Knowingly making any misleading representations or incomplete or fraudulent comparisons or fraudulent material omissions of or with respect to any insurance policies or insurers for the purpose of inducing, or tending to induce, any person to lapse, forfeit, surrender, terminate, retain, pledge, assign, borrow on, or convert any insurance policy or to take out a policy of insurance in another insurer.

State Requirements on Background Checks in the Insurance Industry

part IX of this chapter, or having otherwise shown himself or herself to be a source of injury or loss to the public; (7) Willful overinsurance of any property or health insurance risk; (8) Having been found guilty of or having pleaded guilty or nolo contendere to a felony or a crime punishable by imprisonment of 1 year or more under the law of the United States of America or of any state thereof or under the law of any country, without regard to whether a judgment of conviction has been entered by the court having jurisdiction of the case; (9) If a life agent, violation of the code of ethics; (10) Cheating on an examination required for licensure or violating test center or examination procedures published orally, in writing, or electronically at the test site by authorized representatives of the examination program administrator. Communication of test center and examination procedures must be clearly established and documented; (11) Failure to inform the department in writing within 30 days after pleading guilty or nolo contendere to, or being convicted or found guilty of, any felony or a crime punishable by imprisonment of 1 year or more under the law of the United States or of any state thereof, or under the law of any other country without regard to whether a judgment of conviction has been entered by the court having jurisdiction of the case; (12) Knowingly aiding, assisting, procuring, advising, or abetting any person in the violation of or to violate a provision of the insurance code or any order or rule of the department, commission, or office; (13) Has been the subject of or has had a license, permit, appointment, registration, or other authority to conduct business subject to any decision, finding, injunction, suspension, prohibition, revocation, denial, judgment, final agency action, or administrative order by any court of competent jurisdiction, administrative law proceeding, state agency, federal agency, national securities, commodities, or option exchange, or national securities, commodities, or option association involving a violation of any federal or state securities or commodities law or any rule or regulation adopted thereunder, or a violation of any rule or regulation of any national securities, commodities, or options exchange or national securities, commodities, or options association; and (14) Directly or indirectly accepting any compensation, inducement, or reward from an inspector for the referral of the owner of the inspected property to the inspector or inspection company.

- **Regulations:** [Florida Title XXXVII Insurance §626.171\(4\)](#), [Florida Title XXXVII Insurance §626.201](#); [Florida Title XXXVII Insurance § 626.202](#); and [Florida Title XXXVII Insurance § 626.621](#)

Georgia

- The individual applicant must be a resident of Georgia and be present within this state for at least six months of every year or an individual whose principal place of business is within the state.
- All new resident applicants, excluding active licensee and individuals that apply for reinstatement within 6 months of expiration date are required to submit electronic fingerprints through a vendor selected by the Department for a criminal background check. The applicant must bear the cost for electronic fingerprinting.

State Requirements on Background Checks in the Insurance Industry

- The individual applicant must pass any written examination required for the license by this article.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Georgia:**
 - (1) Has violated any provision of this title, of any other law or regulation of this state relating to the transaction of insurance; (2) Has misrepresented or concealed any material fact in any application for a license or on any form filed with the Commissioner; (3) Has obtained or attempted to obtain the license by misrepresentation, concealment, or other fraud; (4) Has misappropriated, converted to his or her use, or illegally withheld money belonging to an insurer, insured, agent, agency, applicant, or a beneficiary; (5) Has committed fraudulent or dishonest practices; (6) has materially misrepresented the terms and conditions of an insurance policy or contract; (7) Has failed to pass an examination pursuant to this article, or cheated on any examination required for a license; (8) Has failed to comply with or has violated any proper order, rule, or regulation, issued by the Commissioner, including any order issued by the Commissioner or the Commissioner's designated representative during the course of any administrative hearing proceeding; (9) Is not in good faith carrying on business as an agent or subagent, but, on the contrary, is holding such license for the purpose of securing rebates or commissions or controlled business; (10) Is not in good faith carrying on business as a licensee under this chapter; (11) Has shown lack of trustworthiness or lack of competence to act as an licensee under this chapter; (12) Has knowingly participated in the writing or issuance of substantial overinsurance of any property insurance risk; (13) Has failed or refused, upon written demand, to pay over to any insurer, agent, agency, applicant, beneficiary, or insured any moneys which belong to such insurer, agent, agency, applicant, beneficiary, or insured; (14) Has failed to provide documentation or records, or refused to appear; (15) Has had a license to practice a business or profession licensed under the laws of this state or any other state, territory, country, or the United States revoked, suspended, or annulled by any lawful licensing authority; had other disciplinary action taken against him or her by any such lawful licensing authority; was denied or refused a license by any such lawful licensing authority pursuant to disciplinary proceedings; or was refused the renewal of a license by any such lawful licensing authority pursuant to disciplinary proceedings.
- **Regulation:** [GA Code § 33-23-5.1](#) and [GA Code § 33-23-21](#)

Hawaii

- Fingerprinting is required for applicants applying for insurance producer license and insurance agent/adjuster license.
- Applicants are required to be fingerprinted at FieldPrint (fingerprinting vendor) prior to submitting a license application for initial license or license reactivation.
- Any person who has been convicted of a felony and is about to engage in the insurance industry in Hawaii, must request the Commissioner's written consent to engage in the business of insurance.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Hawaii:**

State Requirements on Background Checks in the Insurance Industry

(1) Failure to meet or maintain the conditions and requirements necessary to qualify for the granting of a license; (2) Engaging in false, fraudulent, or deceptive advertising, or making untruthful or improbable statements; (3) Being addicted to, dependent on, or a habitual user of a narcotic, barbiturate, amphetamine, hallucinogen, opium, or cocaine, or other drugs or derivatives of a similar nature; (4) Practicing the licensed profession or vocation while impaired by alcohol, drugs, physical disability, or mental instability; (5) Procuring a license through fraud, misrepresentation, or deceit; (6) Aiding and abetting an unlicensed person to directly or indirectly perform activities requiring a license; (7) Professional misconduct, incompetence, gross negligence, or manifest incapacity in the practice of the licensed profession or vocation; (8) Failure to maintain a record or history of competency, trustworthiness, fair dealing, and financial integrity; (9) Conduct or practice contrary to recognized standards of ethics for the licensed profession or vocation; (10) Violating any condition or limitation upon which a conditional or temporary license was issued; (11) Engaging in business under a past or present license issued pursuant to the licensing laws, in a manner causing injury to one or more members of the public; (12) Failure to comply, observe, or adhere to any law in a manner such that the licensing authority deems the applicant or holder to be an unfit or improper person to hold a license; (13) Revocation, suspension, or other disciplinary action by another state or federal agency against a licensee or applicant for any reason provided by the licensing laws or this section; (14) Criminal conviction, whether by nolo contendere or otherwise, of a penal crime directly related to the qualifications, functions, or duties of the licensed profession or vocation; (15) Failure to report in writing to the licensing authority any disciplinary decision issued against the licensee or the applicant in another jurisdiction within thirty days of the disciplinary decision; (16) Employing, utilizing, or attempting to employ or utilize at any time any person not licensed under the licensing laws where licensure is required; or (17) Violating this chapter, the applicable licensing laws, or any rule or order of the licensing authority.

- **Regulations:** [HI Rev Stat § 431:9A-106](#), [§431:2-201.3](#), [§ 436B-19](#), [§431:3-216](#) [Hawaii State Requirements](#)

Idaho

- Resident applicants for a producer license must submit their fingerprints as may be required by the Director.
- Applicants must contact PSI Exams to determine the nearest location for the electronic fingerprint processing service, if fingerprints have not already been submitted with exam results. Licenses will not be issued until an FBI Background Check Report is provided to the Idaho Department of Insurance.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Idaho:**
 - (1) Providing incorrect, misleading, incomplete or materially untrue information in the license application; (2) Violating any provision of title 41, Idaho Code, department rule, subpoena or order of the director or of another state's insurance director; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating or converting any

State Requirements on Background Checks in the Insurance Industry

moneys or properties received in the course of doing insurance business; (5) Misrepresenting the terms of an actual or proposed insurance contract or application for insurance or misrepresenting any fact material to any insurance transaction or proposed transaction; (6) Being convicted of or pleading guilty to any felony, or to a misdemeanor which evidences bad moral character, dishonesty, a lack of integrity and financial responsibility, or an unfitness and inability to provide acceptable service to the consuming public; (7) Admitting or being found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility, or being a source of injury and loss to the public or others, in the conduct of business in this state or elsewhere; (9) Having an insurance license denied, suspended or revoked in any other state, province, district or territory; (10) Forging another's name on an application for insurance or on any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; or (13) Failing to pay state income tax or to comply with any administrative or court order directing payment of state income tax.

- **Regulations:** Title 41, Idaho Code [§ 41-1007\(1\)\(b\)](#) and [§ 41-1104\(1\)\(b\)](#)

Illinois

- The background check for a producer license consists of the answers to questions provided on the NAIC Uniform Application. Any "Yes" answers are then investigated by the Producer Regulatory Unit.
- Applicants applying for public adjusters must undergo fingerprinting for their license.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Illinois:**
 - (1) providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) violating any insurance or violating any rule, subpoena, or order of the Director or of another state's insurance commissioner; (3) obtaining or attempting to obtain an license through misrepresentation or fraud; (4) improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; (5) intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) having been convicted of a felony; (7) having admitted or have been found to have committed any insurance unfair trade practice or fraud; (8) using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; (9) having an insurance producer license or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory; (10) forging a name to an application for insurance or to a document related to an insurance transaction; (11) improperly using notes or any other reference material to complete an examination for an insurance license; (12) knowingly accepting insurance business from an individual who is not licensed; (13) failing to pay state income tax or penalty or interest or comply with any administrative or court order directing payment of

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state income tax or failed to file a return or to pay any final assessment of any tax due to the Department of Revenue; or (14) failing to comply with any provision of the Viatical Settlement Act of 2009.

- **Regulation:** [215 Illinois Compiled Statutes 5/1520\(c\)](#) and [215 ILCS 5/500-70](#)

Indiana

- An individual applying to be an Indiana Navigator will need to complete a criminal background check and submit a copy of the background check results to the Indiana Department of Insurance (IDOI).
- An applicant for a resident insurance producer license must file with the commissioner on a form prescribed by the commissioner a certification of completion certifying that the applicant has completed an insurance producer program of study certified by the commissioner not more than six (6) months before the application for the license is received by the commissioner.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Indiana:**
(1) Providing incorrect, misleading, incomplete, or materially untrue information in a license application; (2) Violating an insurance law, a regulation, a subpoena of an insurance commissioner, or an order of an insurance commissioner of Indiana or of another state; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Admitting to having committed or being found to have committed any unfair trade practice or fraud in the business of insurance; (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere; (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; (13) Failing to pay state income tax or to comply with any administrative or court order directing payment of state income tax; (14) Failing to satisfy the continuing education requirements; and (15) Failing to timely inform the commissioner of a change in legal name or address, in violation of section 7(h) of this chapter.
- **Regulations:** [Indiana Code 27-1-15.6-6](#) ; [Indiana Code 27-19-2-12](#) ; and [Indiana code 27-1-15.6-12](#)

Iowa

- Applicants applying for producer license must not commit any acts in Iowa Code § 522B.11

State Requirements on Background Checks in the Insurance Industry

- The background check for a producer license consists of the answers to questions provided on the NAIC Uniform Application. Any "Yes" answers are then investigated by the Producer Regulatory Unit.
- **Actions that makes the Commissioner refuse, suspend, or revoke the license of any licensee in Iowa:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance laws, or violating any regulation, subpoena, or order of the commissioner or of a commissioner of another state;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted of a felony;
 - (7) Having admitted or been found to have committed any unfair insurance trade practice or fraud;
 - (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;
 - (9) Having an insurance producer license, or its equivalent denied, suspended, or revoked in any other state, province, district, or territory;
 - (10) Forging another's name to an application for insurance or to any document related to an insurance transaction;
 - (11) Improperly using notes or any other reference material to complete an examination for an insurance license;
 - (12) Knowingly accepting insurance business from an individual who is not licensed;
 - (13) Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax; or
 - (14) Failing or refusing to cooperate in an investigation by the commissioner.
- **Regulation:** [Iowa Code 522B.11](#)

Kansas

- Kansas requires a KBI background check on all resident applicants, and the form must be submitted to the Commissioner.
- The Commissioner will determine if the applicant committed any acts that is ground for denial pursuant to K.S.A 40-4909
- At this time, the Kansas Insurance Department does not require fingerprinting.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Kansas:**
 - (1) Provided incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violated any provision of chapter 40 of the Kansas Statutes, any subpoena or order issued by a regulatory official for insurance in another state;
 - (3) Obtained or attempted to obtain a license under this act through misrepresentation or fraud;
 - (4) Improperly withheld, misappropriated, or converted any moneys or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresented the terms and conditions of an actual or proposed insurance contract or application for insurance;
 - (6) Been convicted of a misdemeanor or felony;
 - (7) Admitted to or been found to have committed any unfair insurance trade practice or fraud;
 - (8) Used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this

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state or elsewhere; (9) Had an insurance agent license, or its equivalent denied, suspended, or revoked in any other state, district, or territory; (10) Forged another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly used notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepted insurance business from an individual who is not licensed; (13) Failed to pay state income tax or comply with any administrative or court order directing payment of state income tax; or (14) Made any misleading representation or incomplete comparison of policies to any person for the purposes of inducing or tending to induce such person to lapse, forfeit or surrender such person's insurance then in force.

- **Regulation:** [K.S.A 40-4905\(b\)](#) and [K.S.A 40-4909](#)

Kentucky

- An individual designating Kentucky as their home state must submit to the commissioner their criminal background report from the Kentucky Administrative Office of the Courts.
- Through an investigation by the Commissioner, the applicant must be trustworthy, reliable, and of good reputation. Also, applicants must not commit any act that is a ground for denial, suspension, or revocation set forth in KRS 304.9-440.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Kentucky:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance laws, or violating any administrative regulations subpoena, or order of the commissioner or of another state's insurance commissioner;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance or the business of life settlement;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract, life settlement contract, or application for insurance;
 - (6) Having been convicted of or having pled guilty or nolo contendere to any felony;
 - (7) Having admitted or been found to have committed any unfair insurance trade practice, insurance fraud, or fraudulent life settlement act;
 - (8) Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility or being a source of injury or loss to the public in the conduct of business in this state or elsewhere;
 - (9) Having an insurance license, life settlement license, or its equivalent denied, suspended, or revoked in any other state, province, district, or territory;
 - (10) Surrendering or otherwise terminating any license issued by this state or by any other jurisdiction, under threat of disciplinary action, denial, or refusal of the issuance of or renewal of any other license issued by this state or by any other jurisdiction; or revocation or suspension of any other license held by the licensee issued by this state or by any other jurisdiction;
 - (11) Forging another's name to an application for insurance, to any other document related to an insurance transaction, or to any document related to the business of life settlement;
 - (12) Cheating, including improperly using notes or any other reference material to complete an examination for license;
 - (13) Knowingly accepting insurance or life settlement business

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from an individual or business entity who is not licensed but who is required to be licensed under this subtitle; (14) Failing to pay state income tax or to comply with any administrative or court order directing payment of state income tax; (15) Having been convicted of a misdemeanor for which restitution is ordered in excess of three hundred dollars (\$300) or of any misdemeanor involving dishonesty, breach of trust, or moral turpitude; (16) Failing to no longer meet the requirements for initial licensure; (16) If a life settlement provider, demonstrating a pattern of unreasonable payments to owners or failing to honor contractual obligations set out in a life settlement contract; (17) Entering into any life settlement contract or using any form that has not been approved pursuant to Subtitle 15 of this chapter; or (18) Any other cause for which issuance of a license could have been refused had it then existed and been known to the commissioner.

- Regulation: [KRS 304.9-105\(1\)\(c\)\(d\)](#), [KRS 304-150\(5\)&\(8\)](#), and [KRS 304.9-440](#)

Louisiana

- All first time individual resident producer and adjuster applicants must be fingerprinted at PSI in order to become licensed.
- An individual applicant who is not required to be fingerprinted are the following: 1) a non-resident, 2) already actively licensed as a resident and is adding a new license type or line of authority, 3) reinstating a producer license within 2 years of date of lapse, 4) reinstating an adjuster license within 12 months of license lapse, and 5 actively licensed as a nonresident in Louisiana but is moving to Louisiana.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Louisiana:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violating any insurance laws or violating any regulation, subpoena, or order of the commissioner of insurance or of another's state's insurance commissioner;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Having admitted or been found to have committed any insurance unfair trade practice or insurance fraud; (8) Having an insurance license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory; (9) Forging another's name to an application for insurance or to any document related to an insurance transaction; (10) Cheating including improperly using notes or any other reference material to complete an examination for an insurance license; (11) Knowingly accepting insurance business from an individual who is not licensed but who is required by the commissioner of the insurance; or (12) Failing to pay state income tax or to comply with any administrative or court order directing payment of state income tax.
- **Regulations** [Louisiana Revised Statutes § 22:1546\(D\)\(2\)](#) and [§ 22: 1700 Louisiana Department of Insurance \(Fingerprinting\)](#)

State Requirements on Background Checks in the Insurance Industry

Maine

- Producers and Navigators must submit any criminal history record check or regulatory background check required by the Superintendent.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Maine:**
 - (1) Providing incorrect, misleading, incomplete or materially untrue information in the license application; (2) Violating any insurance laws or violating any rule, regulation, subpoena, or order of the superintendent or of another's state insurance commissioner; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any money or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a criminal offense as provided in Title 5, section 5301⁴ ; (7) Having admitted to or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this State or elsewhere; (9) Having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; or (13) Failing to pay income tax or comply with any administrative or court order directing payment of state income tax.
- **Regulation:** [Maine Insurance Code Title 24-A § 2188\(4\)\(c\)](#)

Maryland

- Applicants must make available to the Commissioner records, documents, files, information, assets, and matters that are in the possession or control of the individual or related to the subject of their license examination.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Maryland:**
 - (1) has willfully violated this article or another law of the State that relates to insurance; (2) has intentionally misrepresented or concealed a material fact in the application for a license; (3) has obtained or attempted to obtain a license by misrepresentation, concealment, or other fraud; (4) has misappropriated, converted, or unlawfully withheld money belonging to an insurer, insurance

⁴ A) Convictions for which incarceration for less than one year may be imposed and which involve dishonesty or false statement; B) Convictions for which incarceration for less than one year may be imposed and which directly relates to the trade or occupation for which the license or permit is sought; C) Convictions for which no incarceration can be imposed and which directly relate to the trade or occupation for which the license or permit is sought; and D) Convictions for which incarceration for one year or more may be imposed.

State Requirements on Background Checks in the Insurance Industry

producer, beneficiary, or insured; (5) has willfully and materially misrepresented the provisions of a policy; (6) has committed fraudulent or dishonest practices in the insurance business; (7) has participated with or without the knowledge of an insurer in selling motor vehicle insurance without an actual intent to see the insurance, as evidenced by a persistent pattern of filing certificates of insurance together with or closely followed by cancellation notices for the insurance; (8) has been convicted by final judgment in any state or federal court of a felony or crime involving moral turpitude; (9) has knowingly participated in writing or issuing substantial over-insurance of property insurance risks; (10) has failed an examination required by this subtitle; (11) has willfully failed to comply with or has willfully violated a proper order, subpoena, or regulation of the Commissioner or the insurance regulatory authority of another state; (12) has failed or refused to pay over on demand money that belongs to the insurer, insurance producer, or other person entitled to the money; (13) has otherwise shown a lack of trustworthiness or competence to act as an insurance producer; (14) is not or does not intend to carry on a business in good faith and represent to the public that the person is an insurance producer; (15) has been denied a license or certificate in another state or has had a license or certificate suspended or revoked in another state; (16) has intentionally or willfully made or issued, or caused to be made or issued a statement that materially misrepresents or makes incomplete comparisons about the terms or conditions of a policy or contract issued by an authorized insurer, for the purpose of inducing or attempting to induce the owner of the policy or contract to forfeit or surrender it or allow it to lapse in order to replace it with another; (17) has transacted insurance business that was directed to the applicant or holder for consideration by a person whose license or certificate to engage in the insurance business at the time was suspended or revoked and the applicant or holder knew or should have known of the suspension or revocation; (18) has solicited, procured, or negotiated insurance contracts to an unauthorized insurer, including contracts for nonprofit health service plans, dental plan organizations, or health maintenance organizations, (19) has knowingly employed or knowingly continued to employ an individual acting in a fiduciary capacity who has been convicted of a felony or crime of moral turpitude within the preceding 10 years; (20) has forged another's name to an application for insurance or to any document related to an insurance transaction; (21) has improperly imposed used notes or any other reference material to complete an examination for a license; or (22) has failed to pay income tax or related interest or penalty under (i) an assessment under the Tax General Article that is final and no longer subject to review by the tax court or (ii) an order of the tax court that is final and no longer subject to judicial review.

- **Regulation:** [Maryland Code, Insurance §2-207](#)

Massachusetts

- Applicants applying for resident insurance producer must provide their NAIC Uniform Application to the Commissioner and declare under penalty of refusal, suspension, or revocation of the license that the statements are true and complete to the best of the individual's knowledge and belief.

State Requirements on Background Checks in the Insurance Industry

- The Commissioner must find that the individual did not commit any act that is a ground for denial suspension or revocation set in section 162R.
- As for business entity acting as an insurance producer, the Commissioner may require documents reasonably necessary to verify the information contained in the uniform business entity application.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Massachusetts:**
 - (1) providing incorrect, misleading, or materially untrue information in the license application; (2) violating any regulation, subpoena, or order of the commissioner or of another state's insurance commissioner; (3) obtaining or attempting to obtain a license through misrepresentation or fraud; (4) improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business; (5) intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) having been convicted of a felony; (7) having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in the commonwealth or elsewhere; (9) having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory; (10) forging another's name to an application for insurance or to any document related to an insurance transaction; (11) improperly using notes or any other reference material to complete an examination for an insurance license; (12) knowingly accepting insurance business from an individual who is not licensed; or (13) failing to pay state income tax or comply with any administrative or court order directing
- **Regulation:** [Massachusetts General Law Part 1 Chapter 175 §162L](#) and [Chapter 175 §162R](#)

Michigan

- If the applicant answers "yes" to a background question, they must provide complete details and documentation as requested in the application. If necessary, Department of Insurance and Financial Services (DIFS) may request additional documentation. If the applicant answers "No" and DIFS finds the answer should have been "Yes", their application will be denied for a license.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Michigan:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violating any insurance laws or violating any regulation, subpoena, or order of the commissioner or of another state's insurance commissioner; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating or converting any money or property received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent , coercive, or dishonest practices or demonstrating

State Requirements on Background Checks in the Insurance Industry

incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; (9) Having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; or (13) Failing to pay the single business tax or the Michigan business tax or comply with any administrative or court order directing payment of the single business tax or the Michigan business tax.

- **Regulation:** [The Insurance Code of 1956 Act 218 of 1956 Section 500.1239](#)

Minnesota

- Fingerprinting is required for resident insurance producer, resident independent or public adjuster, and resident real estate appraiser license.
- The Minnesota Department of Commerce ("Commerce") will have the criminal history check performed by requesting searches of the Minnesota Bureau of Criminal Apprehension's (BCA) Computerized Criminal History (CCH) system and the Federal Bureau of Investigation's (FBI) Criminal Justice Information Services system.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Minnesota:**
(1) failure to pass a required examination; (2) obtaining or attempting to obtain a license through misrepresentation or fraud providing incorrect, misleading, incomplete, or materially untrue information in the license application; (3) violating any insurance laws, rules, subpoena, or order of the commissioner or of another state's insurance commissioner; (4) improperly withholding, misappropriating, or converting any money or properties received in the course of doing insurance business; (5) intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance with intent to deceive, or engaging in, or attempting to engage in any fraudulent transaction with respect to a claim or loss that the licensee or holder of a temporary permit is adjusting; (6) conviction of a felony under the laws of this state, any other state, the United States, or any foreign country; (7) the licensee or holder of a temporary permit has demonstrated incompetency or untrustworthiness to act as an adjuster; (8) refusal to comply with any lawful order of the commissioner; (9) having admitted or been found to have committed any insurance unfair trade practice or fraud; (10) using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of insurance business in this state or elsewhere; (11) having an insurance license or its equivalent probated, suspended, revoked, or refused in any other state, province, district, or territory; (12) forging another's name to any document related to an insurance transaction; (13) cheating including improperly using notes or any other reference material to complete an examination for an insurance

State Requirements on Background Checks in the Insurance Industry

license; or (14) failing to pay state income tax or comply with any administrative court order directing payment of state income tax which remains unpaid.

- **Regulation:** [Minn. Stat. § 60K.37, Subd. 2a \(a\) \(1\) -\(2\)](#) - resident insurance producer license; [Minn. Stat. § 72B.041, subd. 2 \(a\)\(1\)-\(2\)](#) - resident independent or public adjuster, and [Minn. Stat. § 82B.041, subd. 2 \(a\)\(1\)-\(2\)](#) - resident real estate appraiser license

Mississippi

- Applicants applying for resident producer license must submit their application electronically through Sircon at www.sircon.com/mississippi or NIPR. If the applicant answers “Yes” to any of the background question, the individual must attach to their application: 1) a written statement summarizing each incident, 2) a copy of the charge document, and 3) a copy of the official document that demonstrates the resolution of the charges or any final judgement.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Mississippi:**
(1) Any cause for which the issuance of the license would have been refused had it then existed and been known to the department; (2) failure to post a qualification bond in the required amount with the department during the period is engaged in the business within this state or if the bond has been posted, the forfeiture or cancellation of the bond; (3) Material misstatement, misrepresentation or fraud in obtaining the license; (4) Willful failure to comply with or willful violation of any provision of this chapter or of any proper order, rule or regulation of the department or any court of this state; (5) Conviction of felony or crime involving moral turpitude; (6) Default in payment to the court should any bond issued by such bail agent be forfeited by order of the court; (7) Being elected or employed as a law enforcement or judicial official; (8) Engaging in the practice of law; (9) Writing a bond in violation of Section 83-39-3(2) (b) (i) and (ii); (10) giving legal advice or a legal opinion in any form; (11) Acting as or impersonating a bail agent without a license; (12) Use of any other trade name than what is submitted on a license application to the department; or (13) Issuing a bail bond that contains information intended to mislead a court about the proper delivery by personal service or certified mail of a writ of scire facias, judgment nisi, or final judgment.
- **Regulations:** [MS. Code. § 83-39-3\(7\)\(b\)](#) [MS Code § 83-17-61](#)

State Requirements on Background Checks in the Insurance Industry

Missouri

- The Director will not approve the applicant's (insurance producer) application if the applicant committed any act that is a ground for denial, suspension, or revocation in section 375.141.
- For any "Yes" answers to the background check questions in the NAIC uniform application, the applicant must attach written statements and documentations to the NAIC/NIPR Attachment Warehouse.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Missouri:**
(1) Intentionally providing materially incorrect, misleading, incomplete, or untrue information in the license application; (2) Violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state; (3) Obtaining or attempting to obtain a license through material misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any moneys, or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony or crime involving moral turpitude; (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; (9) Having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district, or territory; (10) Signing the name of another to an application for insurance or to any document related to an insurance transaction without authorization; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly acting as an insurance producer when not licensed or accepting insurance business from an individual knowing that person is not licensed; and (13) Failing to comply with any administrative or court order directing payment of state or federal income tax.
- **Regulations:** [Missouri Laws § 375.015](#); [§ 375.141](#)

Montana

- Applicants for a producer's license, navigator certification, or insurance adjuster must undergo a background check and must be digitally fingerprinted after taking the examination.
- The full set of fingerprints must be submitted to the Commissioner who will submit them to the Montana Department of Justice. The Montana DOJ may exchange the fingerprint data with the FBI.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Montana:**

State Requirements on Background Checks in the Insurance Industry

(1) engaged or is about to engage in an act or practice for which issuance of the license could have been refused; (2) obtained or attempted to obtain a license through misrepresentation or fraud, including but not limited to providing incorrect, misleading, or materially untrue information in the license application or in the continuing education affidavit; (3) violated or failed to comply with a provision of this code or has violated a rule, subpoena, or order of the commissioner of any other state; (4) improperly withheld, misappropriated, or converted to the licensee's or applicant's own use money or property belonging to policyholders, insurers, beneficiaries, or others and received in conduct of business under the license; (5) been convicted of a felony; (6) in the conduct of the affairs under the license, used fraudulent, coercive, or dishonest practices or the licensee or applicant is incompetent, untrustworthy, financially irresponsible, or a source of injury and loss to the public; (7) misrepresented the terms of an actual or proposed insurance contract or application for insurance; (8) has been found guilty of an unfair trade practice or fraud; (9) had a similar license denied, suspended, or revoked in any other state; (10) forged another's name to an application for insurance or to any document related to an insurance transaction; (11) cheated on an examination for a license; (12) knowingly accepted insurance business from a person who is not licensed; or (13) failed to pay state income tax determined to be delinquent or to comply with any final administrative or court order directing payment of state income tax.

- **Regulation:** [Montana Code Annotated 33-17-220](#), [Montana Code 33-17-201\(3\)](#)

Nebraska

- The Director must find the applicant to be competent, trustworthy, financially responsible, and of good personal and business reputation. If applicant answers "yes" to background crime questions, they must provide a copy of the sentencing and conviction order with their application to the Director.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Nebraska:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance law or violating any rule, regulation, subpoena, or order of the director or of another state's insurance commissioner or director;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any money or property received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted a felony or a Class I, II, or III misdemeanor;
 - (7) Having admitted or been found to have committed any insurance unfair trade practice, any unfair claim settlement practice, or fraud;
 - (8) Using fraudulent, coercive, or dishonest, or its practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;
 - (9) Having an insurance producer license or its equivalent denied, suspended, placed on probation, or revoked in Nebraska or in any other state, province, district, or territory;
 - (10) Forging another's

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name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; or (13) Failing to pay income or comply with any administrative or court order directing payment of state income tax.

- **Regulation:** [Nebraska Revised Statutes 44-2621](#) and [Nebraska Revised Statute 44-2633](#)

Nevada

- All initial resident license applicants must be fingerprinted and completed at Pearson Vue Testing Center. The applicant submits their fingerprints to the Commissioner who will forward them to the Central Repository for Nevada Records of Criminal History for a search.
- A producer reinstating a lapsed license within one year of the license expiration date must complete the required 30 hours of CE, 3 of which must be in ethics, pay the application fee and late fee of \$125, and must be re-fingerprinted.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Nevada:**
 - (1) Has violated the provisions of [NRS 695G.241](#) to [695G.310](#), inclusive, or [NAC 683A.600](#) to [683A.660](#), inclusive; (2) Has had a license, certificate, or registration to operate as an external review organization denied for cause, suspended, or revoked by any other state, or (3) has misrepresented facts on an application submitted to the Commissioner for the issuance or renewal of a certificate to conduct external reviews.
- **Regulation:** [NAC § 683A.251\(3\)](#) and [NAC § 683A.272](#) [Nevada Insurance Licensing Page](#)

New Hampshire

- The background check for a producer license consists of the answers to questions provided on the NAIC Uniform Application. Any "Yes" answers are then investigated by the Commissioner of the New Hampshire Insurance Department.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in New Hampshire:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violating any insurance laws or violating any rule, regulation, subpoena, or order of the commissioner or of another's state's insurance commissioner; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any moneys or properties in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; (9) Having an

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insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; or (12) Knowingly accepting insurance business from an individual who is not licensed.

- **Regulation:** [RSA 402-J:12](#)

New Jersey

- Fingerprinting is required for any officer, partner, or owner of a controlling interest of a corporation or partnership filing for licensure. Applicants applying for all major LOAs and /or bail bonds are included.
- Applicants must schedule and have their fingerprint impressions taken through the State's Life Scan Electronic Fingerprint process before applying online. Applications cannot be processed until the results of Live Scan are received.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in New Jersey:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or another state's insurance regulator;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract, policy, or application for insurance;
 - (6) Having been convicted of a felony or crime of the fourth degree or higher;
 - (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
 - (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of insurance business in this State or elsewhere;
 - (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory;
 - (10) Forging another's name to an application for insurance or to any document related to an insurance transaction;
 - (11) Improperly using notes or any other reference material to complete an examination for an insurance producer license;
 - (12) Knowingly accepting insurance business from an unlicensed insurance producer;
 - (13) Failing to pay income tax or comply with any administrative or court order directing payment of income tax pursuant to Title 54A of the New Jersey Statutes;
 - (14) Intentionally withholding material information or making a material misstatement in an application for a license;
 - (15) Committing any fraudulent act;
 - (16) Knowingly facilitating or assisting another person in violating any insurance law;
 - (17) Failing to notify the commissioner within 30 days of his conviction of any crime, indictment or the filing of any formal criminal charges, or the suspension or revocation of any insurance license or authority by a state, other than this State, or the initiation of formal disciplinary proceedings in a

State Requirements on Background Checks in the Insurance Industry

state, other than this State, affecting the producer's insurance license; or failing to obtain the written consent pursuant to sections 1033 and 1034 of Title 18, United States Code (18 U.S.C. ss.1033 and 1034); or failing to supply any documentation that the commissioner may request in connection therewith; or (18) Failing to notify the commissioner within 30 days of the final disposition of any formal disciplinary proceedings initiated against the insurance producer, or disciplinary action taken against the producer, by the Financial Industry Regulatory Authority (FINRA), any successor organization, or other similar non-governmental regulatory authority with statutory authority to create and enforce industry standards of conduct, or of any other administrative actions or criminal prosecutions, as required by sections 15 and 22 of P.L.2001, c.210 (C.17:22A-40 and 17:22A-47), or failing to supply any documentation the commissioner may request in connection therewith

- **Regulations:** [New Jersey Revised Statutes 17:22A-32\(7\)\(e\)](#) and [New Jersey Revised Statutes 17:22A-40](#)

New Mexico

- All resident applicants for a license must be fingerprinted as part of the application process.
- Pursuant to Article 59A-11-2(E), the Superintendent of Insurance may require a criminal history background investigation of the applicant for a license by means of fingerprint checks by the department of public safety and the federal bureau of investigation. Producing Licensing Bureau does not consider the application complete until the background check process is complete.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in New Mexico:**
 - (1) for any cause for which issuance of the license could have been refused had it then existed and been known to the superintendent;
 - (2) violation of any provision of the Insurance Code or other law applicable to the business transacted under the license;
 - (3) willful failure to comply with, or willful violation of, any lawful order or rule of the superintendent;
 - (4) material misstatement, misrepresentation or fraud in obtaining the license;
 - (5) failure to pass any examination required by the superintendent, subsequent to issue of license, under Subsection D of Section 59A-11-10 NMSA 1978;
 - (6) misappropriation, conversion or unlawful withholding, or failure or refusal to pay over upon demand, any money belonging to insurers or others and received in conduct of business under the license;
 - (7) fraudulent or dishonest practices in conduct of business under the license;
 - (8) intentional material misrepresentation of the terms of any existing or proposed insurance policy, contract or other service within scope of the license;
 - (9) conviction by final judgment of a felony involving dishonesty or breach of trust;
 - (10) aiding, abetting or assisting another person to violate any provision of the Insurance Code; or
 - (11) if in conduct of affairs under the license, the licensee has used fraudulent, coercive or dishonest practices, or has shown himself to be incompetent, untrustworthy, financially irresponsible or a source of injury and loss to the public; or that the interests of the insureds or the public are not being properly served under the license.
- **Regulation:** [New Mexico Statutes § Article 59A-11-2\(E\)](#) and [New Mexico Statutes § Article 59A-11-14](#)

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New York

- The Superintendent will determine the competency of every individual applicant of every proposed sub-licensee to have the kind of license applied for, require each individual to submit a personal written examination, and to pass the exam to the satisfaction of the Superintendent.
- The Superintendent may refuse to issue any insurance agent's license if in his judgment, the proposed licensee or any sub-licensee is not trustworthy and competent to act as an agent or has given cause for the revocation or suspension of the license, or failed to comply with any prerequisites for the issuance of the license.
- All applicants (adjusters, bail bond agents, life settlement brokers, life settlement providers, life settlement Intermediary, and officer/director of an insurance company) with an address in New York state must be electronically fingerprinted with Identigo by Morpho Trust USA. Applicants with no address in New York state and unable to go get an electronic fingerprinting site in New York state must submit the fingerprint card and fingerprint fee with the licensing application and licensing fee.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in New York:**
 - (1) violated any insurance laws, or violated any regulation, subpoena or order of the superintendent or of another state's insurance commissioner, or has violated any law in the course of his or her dealings in such capacity;
 - (2) provided materially incorrect, materially misleading, materially incomplete, or materially untrue information in the license application;
 - (3) obtained or attempted to obtain a license through misrepresentation or fraud;
 - (4) used fraudulent, coercive or dishonest practices, demonstrated incompetence, demonstrated untrustworthiness, or demonstrated financial irresponsibility in the conduct of business in this state or elsewhere;
 - (5) improperly withheld, misappropriated or converted any monies or properties received in the course of business in this state or elsewhere;
 - (6) intentionally misrepresented the terms of an actual or proposed insurance contract, life settlement contract, or application for insurance;
 - (7) has been convicted of a felony;
 - (8) admitted or been found to have committed any insurance unfair trade practice or fraud;
 - (9) had an insurance producer license, a life settlement broker license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory;
 - (10) forged another's name to an application for insurance or life settlement contract or to any document related to an insurance or life settlement transaction;
 - (11) improperly used notes or any other reference material to complete an examination for an insurance license or life settlement broker license;
 - (12) knowingly accepted insurance business from an individual who is not licensed;
 - (13) failed to pay state income tax or comply with any administrative or court directing payment of state income tax;
 - (14) while acting as a public adjuster, the licensee has failed to act on behalf and in the best interests of the insured when negotiating for or effecting the settlement of an insurance claim for such insured or otherwise acting as a public adjuster, or has failed to make the disclosures required by paragraph two of subsection (s) of section two thousand one hundred eight of this article;
 - (15) while acting as a life settlement broker, failed to protect the privacy of the insured or owner or other

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person for whom the life settlement broker was required to provide protection pursuant to article seventy-eight of this chapter; or (16) ceased to meet the requirements for licensure under this chapter.

- **Regulation:** [New York Laws ISC Article 21 Section 2103](#) and [New York Law ISC Article 21 Section 2110](#) [New York Insurance Page](#)

North Carolina

- Applicants for a resident insurance producer license, public adjuster license, and key persons of public adjuster business entities are included to undergo fingerprinting for license. Fingerprinting is not required for non-resident insurance producer.
- Initial applicant for insurance producer licenses will need to submit fingerprints within 30 days of applying for a license by following the National Insurance Producer Registry. Applicants required submitting fingerprints and submission requirements are outlined in North Carolina Administrative Code 11 NCAC 06A.0418.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in North Carolina:**
(1) The licensee has failed to pay the annual license fee or any sum of money lawfully demanded under authority of any section of this Article or has violated or failed to comply with any demand, ruling, provision, or requirement of the Commissioner lawfully made pursuant to or within the authority of this Article and (2) Any fact or condition exists which, if it had been known to exist at the time of the original application, would have cause the original license to have bene refused.
- **Regulation:** [North Carolina Administrative Code 11 NCAC 06A.0418](#)

North Dakota

- All resident applicants must provide a set of fingerprints to the North Dakota Insurance Department for the purpose of conducting a state and national fingerprint-based criminal history records check.
- The Commissioner may make arrangements, including contracting with an outside service for the collection and transmission of fingerprints for conducting criminal history record checks.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in North Dakota:**
(1) A materially untrue statement in the license application; (2) An acquisition to acquire a license through misrepresentation or fraud; (3) The applicant has been found to have been cheating on an examination for an insurance license; (4) Any cause for which issuance of the license could have been refused had it then exited and been known to the commissioner at the time of issuance; (5) The applicant or licensee has been convicted of a felony or convicted of an offense, as defined by section 12.1-01-04, determined by the commissioner to have a direct bearing upon a person's ability to serve the public as an insurance producer, insurance consultant , or surplus line insurance producer, or the commissioner finds, after conviction of an offense, that the person is not sufficiently rehabilitated under

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section 12.1-33-02.1; (6) In the conduct of affairs under the license, the licensee has used fraudulent, coercive, or dishonest practices or has shown oneself to be incompetent, untrustworthy, or financially irresponsible; (7) A misrepresentation of the terms of an actual or proposed insurance contract; (8) The licensee has been found to have knowingly solicited, procured, or sold unnecessary or excessive insurance coverage to any person; (9) The licensee has forged another's name to an application for insurance; (10) An improper withholding of, misappropriating of, or converting to one's own use any moneys belonging to policyholders, insurers, beneficiaries, or others received in the course of one's insurance business; (11) The licensee has been found guilty of any unfair trade practice defined in this title or fraud; (12) A violation of or noncompliance with any insurance laws of this state or a violation of or noncompliance with any lawful rules or orders of the commissioner or of a commissioner of another state; (13) The licensee's license has been suspended or revoked in any other state, province, district, or territory for any reason or purpose other than noncompliance with continuing education programs, or noncompliance with mandatory filing requirements imposed upon a licensee by the state, province, district, or territory provided the filing does not directly affect the public interest, safety, or welfare; (13) The applicant or licensee has refused to respond within twenty days to a written request by the commissioner for information regarding any potential violation of this section; (15) Without express prior written approval from the commissioner, the licensee communicates with a person who the licensee knows has contacted the department regarding an alleged violation committed by the licensee in an attempt to have the complainant dismiss the complaint; (16) The licensee knowingly accepts insurance business from an individual who is not licensed; (17) The applicant or licensee fails to file the required return or pay the taxes due under chapter 57-38 or comply with a court order directing payment of any income tax or employer income tax withholding imposed by chapter 57-38.

- **Regulation:** [North Dakota Century Code 26.1-26-13.3\(3\)](#)

Ohio

- A resident license as an insurance agent or a surety bail bond agent and viatical settlement broker must undergo a criminal background check along with fingerprinting under Ohio Revised Code 3905.051. Ohio Revised Code requires all resident applicants to pass a criminal background check conducted by the Ohio Bureau of Criminal Investigation and Identification ("BCI"). The use of other background investigations services is not permitted.
- To complete a background check applicants must use WebCheck, a web-based fingerprinting technology that processes background checks within two business days. The results of the background check must be directly submitted to the Ohio Department of Insurance ("ODI")
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Ohio:**

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- (1) Providing incorrect, misleading, incomplete, or materially untrue information in a license or appointment application; (2) Violating or failing to comply with any insurance law, rule, subpoena, consent agreement, or order of the superintendent or of the insurance authority of another state; (3) Obtaining, maintaining, or attempting to obtain or maintain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any money or property received in the course of doing insurance business; (5) Intentionally misrepresenting the terms, benefits, value, cost, or effective dates of any actual or proposed insurance contract or application for insurance; (6) Having been convicted of or pleaded guilty or no contest to a felony regardless of whether a judgment of conviction has been entered by the court; (7) Having been convicted of or pleaded guilty or no contest to a misdemeanor that involves the misuse or theft of money or property belonging to another, fraud, forgery, dishonest acts, or breach of a fiduciary duty, that is based on any act or omission relating to the business of insurance, securities, or financial services, or that involves moral turpitude regardless of whether a judgment has been entered by the court; (8) Having admitted to committing, or having been found to have committed, any insurance unfair trade act or practice or insurance fraud; (9) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility, in the conduct of business in this state or elsewhere; (10) Having an insurance agent license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory;
- (11) Forging or causing the forgery of an application for insurance or any document related to or used in an insurance transaction; (12) Improperly using notes, any other reference material, equipment, or devices of any kind to complete an examination for an insurance agent license; (13) Knowingly accepting insurance business from an individual who is not licensed; or (14) Failing to comply with any official invoice, notice, assessment, or order directing payment of federal, state, or local income tax, state or local sales tax, or workers' compensation premiums; (15) Failing to timely submit an application for insurance.
 - **Regulation:** [Ohio Revised Code 3905.051](#) [Ohio Revised Code 3905.14](#) [Ohio Department of Insurance Background check Page](#)

Oklahoma

- Applicants must demonstrate to the Insurance Commissioner they are competent, trustworthy, financially responsible, and of good personal and business reputation.
- The Oklahoma Insurance Department has contracted with PSI licensure: certification (PSI) to conduct the examination program. Oklahoma requires that all candidates undergo a background check, which will be handled by the appointing company. Applications may be denied if a candidate has been convicted of or pleaded guilty or nolo contendere to any felony, or to a misdemeanor involving moral turpitude or dishonesty.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Oklahoma:**

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(1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violating any insurance law, or violating any regulation, subpoena, or order of the Insurance Commissioner or of another state's Insurance Commissioner; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; (9) Having an insurance producer license, or its equivalent, denied, suspended, censured, placed on probation or revoked in any other state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; or (13) Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.

- **Regulation:** [Oklahoma Statutes Title 36 Section 1435.7](#) [1435.13](#) [PSI Certification Insurance guidelines](#)

Oregon

- All applicants for a license shall furnish fingerprints required by the Director of the Department of Consumer and Business Services to the examination administrator who will perform the duties of obtaining electronically the fingerprints of applicants and submitting the fingerprints for Oregon or nationwide criminal history checks.
- The Oregon Insurance Division conducts fingerprint-based background checks and fitness determination on all applicants for a resident license. Fingerprints must be taken at a PSI test center. PSI digitally captures and transmits the fingerprints to the Oregon State Police and FBI for a criminal records check. Applicants with criminal conviction should consult the rule of fitness determination for guidance on conviction. A criminal conviction does not automatically disqualify a person from getting a license. The Oregon Insurance Division determines this on a case-by-case basis after evaluating many factors. Certain crimes involving dishonesty or breach of trust require a waiver from the office to participate in the insurance industry.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Oregon:**

(1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violating any insurance laws, or violating any rule, subpoena or order of the director or of the insurance commissioner of another state or Mexico or Canada; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of

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an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony, of a misdemeanor involving dishonesty or breach of trust, or of an offense punishable by death or imprisonment under the laws of the United States; (7) Having admitted or been found to have committed any unfair trade practice or fraud related to insurance; (8) Using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; (9) Cancellation, revocation, suspension or refusal to renew by any state of a license or other evidence of authority to act as an adjuster or an insurance producer or consultant; (10) Forging another person's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; or (13) Failing to comply with continuing education requirements applicable to the license or any class of insurance authorized under the license, unless the director has waived the requirements.

- **Regulation:** [Oregon Administrative Rules 836-071-0110](#) and [Oregon Statutes 744.074](#)

Pennsylvania

- Fingerprinting is required for resident insurance producer, initial resident and non-resident title agent applicants, and initial resident public adjuster applicants.
- Applicants applying for a producer licensure must submit their fingerprints via Live Scan at any of the Pennsylvania PSI test center locations.
- **Regulation:** [Insurance Department Act of 1921 Subsection 605\(A\)\(2\) and 608\(A\)a](#) (pgs. 93, 96, and 99)

Rhode Island

- All Rhode Island residents are required to contact the Office of the Rhode Island Attorney General to obtain a certified criminal background report. (call 401-274-4400)
- A person applying for a resident insurance producer must submit their uniform application to the insurance commissioner and have successfully passed the examinations for the lines of authority for which the person has applied.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Rhode Island:**
(1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violating insurance laws, or violating any regulation, subpoena, or order of the director or of another state's insurance commissioner; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed

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insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this State or elsewhere; (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; (11) Cheating on an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; or (13) Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.

- **Regulation:** [§27-2.4-14](#) and [§ 27-2.4-8](#),

South Carolina

- The Director must find that applicant has not been convicted of a felony or any crime involving moral turpitude within the last 10 years that is a ground for denial, suspension, or revocation in Section 38-43-130.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in South Carolina:**
 - (1) providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) violating insurance laws, or violating any regulation, subpoena, or order of the director or of another state's director or his designee; (3) obtaining or attempting to obtain a license through misrepresentation or fraud; (4) improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business; (5) intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) having been convicted of a felony; (7) having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this State or elsewhere; (9) having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state, province, district, or territory; (10) forging another's name to an application for insurance or to any document related to an insurance transaction; (11) improperly using notes or any other reference material to complete an examination for an insurance license; (12) knowingly accepting insurance business from an individual who is not licensed; or (13) failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.
- **Regulation:** [South Carolina Code of Laws § 38-43-100\(F\)\(2\)](#) and [§38-43-130](#).

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South Dakota

- The Division may access the criminal files of any licensee convicted of a felony or crime of moral turpitude without authorization from the licensee.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in South Dakota:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance laws or rules, subpoena, or order of the director or of another state's director, commissioner, or superintendent;
 - (3) Obtaining or attempting to obtain a license through misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (4) Withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted of a felony;
 - (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
 - (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;
 - (9) Having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory;
 - (10) Forging another's name to an application for insurance or to any document related to an insurance transaction;
 - (11) Using notes or any other reference material to complete an examination for an insurance license; or
 - (12) Knowingly accepting insurance business from an individual who sells, solicits, or negotiates insurance and is not licensed.
- **Regulation:** [South Dakota Codified Laws 58-30-23.6](#).

Tennessee

- Fingerprinting is required for (Resident) Insurance Producer, Public Adjuster, and Navigator. Business Entity and non-residents must fill out the Uniform Application from NAIC.
- The Commissioner may require any documents reasonably necessary to verify the information contained in an application.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Tennessee:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating insurance laws, or violating any regulation, subpoena, or order of the Commissioner or of another state's insurance commissioner;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted of a felony;
 - (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
 - (8) Using fraudulent, coercive, or dishonest practices, or demonstrating

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incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this State or elsewhere; (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; (11) Improperly using notes or any other reference material to complete an examination for an insurance license; (12) Knowingly accepting insurance business from an individual who is not licensed; (13) Selling, soliciting or negotiating insurance for a company that is not authorized to transact the business of insurance in this state; and (14) Violating the unfair trade practices.

- **Regulation:** [Tennessee Code 56-6-106\(c\)](#) and [§ 56-6-112, 56-6-904](#) Public Adjuster

Texas

- Applicants for license as an agent, adjuster, public insurance adjuster, counselor, risk manager, reinsurance intermediaries, title agent, title escrow officers, viatical and life settlement registrants, workers' compensation health care networks, management contractors, and administrators are required to undergo a fingerprint check.
- The Department may deny an application for an authorization if the applicant or a corporate officer of the applicant fails to provide a complete set of fingerprints on request by the Department.
- Fingerprints will be used to check criminal history records of the Texas Department of Public Safety (DPS) and the Federal Bureau of Investigation), in accordance with applicable statutes. Texas Department of Insurance cannot process an application until it receives a criminal history report from the DPS and the FBI, for all individuals who are required to provide a fingerprint receipt.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Texas:**
(1) a violation of this chapter or of any rule adopted by the commissioner under this chapter; (2) a cause that constitutes grounds for denial of an original license; (3) misrepresentation or fraud in obtaining a license; (4) failure to pass a required license examination; (5) the misappropriation or conversion of money required to be held in a fiduciary capacity; (6) material misrepresentation, with intent to deceive of the terms of an insurance contract; (7) engaging in a fraudulent transaction; (8) demonstrated incompetence or untrustworthiness in the conduct of the license holder's affairs under the license as determined by a commissioner; (9) conviction of a felony by a final judgment in a court of competent jurisdiction; or (10) material misrepresentation with intent to deceive of the person's status as a public insurance adjuster.
- **Regulation:** [Texas Insurance Code \(TIC\) § 801.056](#), [TIC § 4001.103](#), [Texas Administrative Code § 1.503](#)

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Utah

- Fingerprinting is required for applicants applying for resident producer, adjusters, bail bond producer, and all individuals applying for a navigator license.
- Applicants must submit a fingerprint card in a form acceptable to the department and consent to a fingerprint background check by the Utah Bureau of Criminal Identification and the Federal Bureau of Investigation.
- Fingerprinting must be done at a PSI center in Utah, using “live scan” technology, and they transmit the fingerprints to the Utah Department of Public Safety, Bureau of Criminal Identification (BCI), and the Federal Bureau of Investigation. Fingerprint results will be returned to the insurance department. The department will evaluate the results and the license application prior to issuing any license.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Utah:**
(1) Provides information in the license application that is incorrect, misleading, incomplete, or materially untrue; (2) Violates an insurance law, valid rule, or valid order of another regulatory agency in any jurisdiction; (3) obtains or attempts to obtain a license through misrepresentation or fraud; (4) improperly withholds, misappropriates, or converts money or properties received in the course of doing insurance law; (5) intentionally misrepresents the terms of an actual or proposed insurance contract, application for insurance, or life settlement; (6) is convicted of a felony; (7) admits or is found to have committed any insurance unfair trade practice or fraud; (8) uses fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility; (9) has an insurance producer license, or its equivalent, denied, suspended, or revoked in another state, province, district, or territory; (10) forges another's name to an application for insurance or to any document related to an insurance transaction; (11) improperly uses notes or any other reference material to complete an examination for an insurance license; (12) knowingly accepts insurance business from an individual who is not licensed; (13) fails to pay state income tax or comply with an administrative or court order directing payment of state income tax; or engages in a method or practice in the conduct of business that endangers the legitimate interest of customers and the public.
- **Regulation:** [Utah Code 31A-23a-105\(3\)\(i\)](#) and [Utah Code 31A-23a-111](#)

Vermont

- The Commissioner can require persons engaged in activities that require a license (producer, surplus line insurance broker, managing general agent, reinsurance intermediary, insurance consultant, limited lines producer, insurance adjuster, public adjuster, and appraiser except in compliance) to submit fingerprints. The Commissioner may utilize the services of the centralized producer license registry or

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other third party approved by the Commissioner to process the fingerprints and to submit them to the FBI, the Vermont State Police, and any equivalent State or Federal law enforcement agency for the purpose of conducting a criminal history background check.

- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Vermont:**

(1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Any cause for which issuance of the license could have been refused had it then existed and been known to the Commissioner at the time of issuance; (3) Violation of, or noncompliance with, any insurance laws, or for violation of any lawful rule, regulation, subpoena, or order of the Commissioner or of a Commissioner of another state; (4) Obtaining or attempting to obtain any license through misrepresentation or fraud; (5) Improperly withholding, misappropriating, or converting to his or her own use any monies belonging to policyholders, insurers, beneficiaries, or others received in the course of his or her insurance business; (6) Misrepresentation of the terms of any actual or proposed insurance contract; (7) Conviction of a felony or misdemeanor involving moral turpitude; (8) The licensee has committed any unfair trade practice or fraud; (9) The licensee has used fraudulent, coercive, or dishonest practices or has shown himself or herself to be incompetent, untrustworthy, or financially irresponsible; (10) His or her license has been suspended or revoked in any other state, province, district, or territory; (11) The licensee has forged another's name to an application for insurance or to any document related to an insurance transaction; (12) The applicant has been found cheating on an examination for an insurance license; (13) Knowingly accepting insurance business from a person who is not licensed; or (14) Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.

- **Regulation:** [Vermont Statutes Title 08 Chapter 131 § 4800](#) and [Vermont Statutes Title 08 Chapter 131 § 4804](#)

Virginia

- Applicants must demonstrate to the Bureau's satisfaction that they are of good character and have a good reputation for honesty (including submitting a current criminal history report from the Virginia State Police).
- To get their criminal history record report from the Virginia State police, the applicant needs to download the form SP-167 at www.vsp.state.va.us.
- Criminal conviction must be disclosed to the Bureau of Insurance when applying for a license. Criminal conviction includes a misdemeanor, felony, or military offense. Applicants may exclude the following misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended license.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Virginia:**

(1) Providing materially incorrect, misleading, incomplete, or untrue information in the license application or any other document filed with the Commission; (2) Violating any insurance laws, or violating any regulation, subpoena or order of the Commission or of another

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state's insurance regulatory authority; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Engaging in the practice of rebating; (5) Engaging in twisting or any form thereof, where "twisting" means inducing an insured to terminate an existing policy and purchase a new policy through misrepresentation; (6) Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; (7) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (8) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (9) Having been convicted of a felony; (10) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, or untrustworthiness in the conduct of business in this Commonwealth or elsewhere, or demonstrating financial irresponsibility in the handling of applicant, policyholder, agency, or insurance company funds; (11) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory; (12) Forging another's name to an application for insurance or to any document related to an insurance transaction; (13) Improperly using notes or any other reference material to complete an examination for an insurance license; (14) Knowingly accepting insurance business from an individual who is not licensed; and (16) Failing to pay state income tax or comply with an administrative or court order directing payment of state income tax.

- **Regulations:** [Virginia Code 38.2-1831](#) [Virginia Insurance Licensing Candidate Handbook](#)

Washington

- As part of the application process, applicants for a resident insurance producer license must electronically submit their fingerprints to the Washington state Patrol for a state and national background check.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Washington:**
 - (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance laws, or violating any rule, subpoena, or order of the Commissioner or of another state's insurance commissioner;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted of a felony;
 - (7) Having admitted or been found to have committed any insurance unfair practice or fraud;
 - (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere;
 - (9) Having an insurance producer license, or its equivalent denied, suspended, or revoked in any other state, province, district, or territory;
 - (10) Forging another's name to an application for insurance or to any document related to an insurance transaction;
 - (11) Improperly using notes or any other reference material to complete an examination for an insurance license;
 - (12) Knowingly accepting insurance business from a person who is

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required to be licensed under this title and is not so licensed, other than orders for issuance of title insurance on property located in this state placed by a nonresident title insurance agent authorized to act as a title insurance agent in the title insurance agent's home state; or (13) Obtaining a loan from an insurance client that is not a financial institution and who is not related to the insurance producer by birth, marriage, or adoption, except the Commissioner may, by rule, define and permit reasonable arrangements.

- **Regulation:** [Washington Code § 48.17.090](#) [§ 48.17.530](#) [Fingerprint Requirements](#)

West Virginia

- The following are required to be fingerprinted: 1) candidates desiring to obtain an insurance producer license in one of the major lines of authority; 2) candidates who are adding a line to an existing license; and 3) Travel Insurance Entity Producer-the DRP, the president, secretary, treasurer, and any other person who directs or controls the travel insurance entity's operation.
- Fingerprints must be administered by MorphoTrust at an IdentoGo Center, and the fingerprints get transmitted to the West Virginia State Police and the Federal Bureau of Investigation for a criminal history and federal background check.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in West Virginia:**
(1) Providing incorrect, misleading, incomplete or materially untrue information in the license application; (2) Violating any insurance laws or violating any regulation, subpoena, or order of the commissioner or of any state's insurance commissioner; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; (9) Having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; or (11) Improperly using notes or any other reference material to complete an examination for an insurance license.
- **Regulation:** [West Virginia Code § 33-12-37](#) [Office of the Insurance Commissioner Fingerprint FAQs](#)

Wisconsin

- All individual navigators along with intermediary (agent) individual applicants have to pass the fingerprint check.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Wisconsin:**

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(1) failure to comply with continuing education or annual training requirements; (2) nonpayment of fees; (3) failure to comply with subpoena or warrants; (4) providing false information in statement ; and (5) failure to provide social security number, federal employer identification number or statement.

- **Regulation:** [Wisconsin Legislature 628.04\(1c\)](#) and [Wisconsin Legislature 628.10\(2\)](#)

Wyoming

- Fingerprints are required for resident licensees (producers, adjusters, and insurance consultants) and nonresident adjusters designating Wyoming as their home state.
- Applicants must not commit any act that is a ground for denial, suspension, or revocation set in W.S. 26-9-211.
- **Actions that leads to a nonrenewal, suspended, or revoked license of any licensee in Wyoming:**
(1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (2) Violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's insurance; (3) obtaining or attempting to obtain a license through misrepresentation or fraud; (4) Improperly withholding, misappropriating, or converting any monies or properties in the course of doing insurance business; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (6) Having been convicted of a felony; (7) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory; (10) Forging another's name to an application for insurance or to any document related to an insurance transaction; or (11) Improperly using notes or any other reference material to complete an examination for an insurance license.
- **Regulation:** [WY Stat §26-9-206](#), [§ 26-9-211](#), [§ 26-9-219](#), and [§ 26-9-220](#). [WY Stat §7-19-201\(a\)](#)