CHECKLIST FOR INSURANCE PRODUCER LICENSING COMPLIANCE

Initital Resident License Eligibility

- [ ] Applicant is at least 18 years old
- [ ] Valid U.S. SSN or work authorization
- [ ] State residency for the resident license application (applies to most states)
- [ ] No active resident license is held in another state (applies to most states)
- [ ] No disqualifying state-specific criminal history offenses

Resident Pre-Licensing Requirement

- [ ] Identify required pre-licensing education hours for target state and line of authority
- [ ] Enroll in and complete a state-approved pre-licensing course
- [ ] Obtain certificate of completion
- [ ] Schedule state licensing exam with approved testing provider (e.g., Pearson VUE or PSI Services)
- [ ] Pass required exam(s) – note: some states require separate exams per line of authority

Resident License Application Submission

- [ ] Create account on National Insurance Producer Registry (NIPR) or state-specific portal (e.g., Florida Department of Financial Services DICE portal; California Department of Insurance CDI portal)
- [ ] Complete application form with accurate personal and background information
- [ ] Identify all lines of authority (LOA) being applied for
- [ ] Calculate total application fees (Watch for per-LOA states such as New Hampshire)
- [ ] Submit payment via accepted method (varies by state — credit card, ACH, check)

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Fingerprinting & Background Check

- [ ] Determine if state requires fingerprinting (note: Colorado does NOT; most others do)
- [ ] Schedule fingerprinting appointment with state-approved vendor (e.g., IdentoGO / IDEMIA)
- [ ] Complete fingerprinting and submit results to state DOI
- [ ] Confirm background check clearance before following up on application status

Post-Approval

- [ ] Download and save issued license certificate
- [ ] Record license number and expiration date in tracking system
- [ ] Note renewal date — set reminders for 90 days and 30 days before expiration
- [ ] If applicable, submit appointment request to carrier(s) via NIPR

CE Compliance

- [ ] Confirm total CE hours required for renewal period (typically 24 hours biennial)
- [ ] Confirm ethics hours requirement (usually 3 hours included in total)
- [ ] Select state-approved CE provider and courses
- [ ] Complete CE hours before the renewal deadline (not the last week)
- [ ] Obtain and save CE completion certificates
- [ ] Confirm CE credits were reported to state DOI or CE tracking system

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Visit Agenzee's state guides at agenzee.com/state-guides

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Renewal Submission

- [ ] Log into renewal portal (National Insurance Producer Registry or state-specific system) 60–90 days before expiration
- [ ] Verify personal information is current and accurate
- [ ] Review all active lines of authority — add or remove as needed
- [ ] Submit renewal fee payment
- [ ] Download renewed license and update tracking records

Non-Resident License Management (After Home-State Licensure)

- [ ] Review reciprocity agreements for any new states being considered
- [ ] Confirm home state license is in good standing
- [ ] File non-resident applications via NIPR where accepted
- [ ] Track renewal dates separately — non-resident cycles may differ from home state

Reinstatement (If Needed)

- [ ] Determine whether the license is still within the reinstatement window (varies by state, often 30 to 365 days after expiration)
- [ ] Calculate reinstatement fees, which may be significantly higher than standard renewal fees
- [ ] Complete any additional CE hours required for reinstatement
- [ ] Submit reinstatement application immediately — delays increase risk of full reapplication

See how Agenzee automates this checklist across all 50 states.

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This checklist is a general starting point and does not constitute legal or compliance advice. Requirements vary by state, line of authority, and individual circumstances. Always verify current requirements directly with the applicable state Department of Insurance or a qualified compliance professional. Agenzee assumes no liability for any loss or damages arising from its use.