

## **PRODUCER/ADJUSTER FAQ SECTION**

### *How do I apply for a license?*

Non-resident Producers licensed in their resident state must apply directly online at [www.nipr.com](http://www.nipr.com)

Residents, after passing the licensing exam may apply online via the link on our website or [www.nipr.com](http://www.nipr.com)

Non-residents Producers not licensed in their home state, that are applying for a limited line license can apply by mail with the paper application form, found at [www.nipr.com](http://www.nipr.com).

All Adjusters can apply online via the links on our website. [www.nipr.com](http://www.nipr.com) if a license is held in the resident state or State Based System (SBS) if license in their resident state is not issued.

Effective 1/1/2011, NH will accept “designated home states” for adjusters.

### *Where do I go to take the licensing exam?*

NH's license exams are administered by Prometric. Testing centers are located in Concord and Portsmouth NH. Phone 800-869-6603 or website [www.prometric.com](http://www.prometric.com) to register.

### *Where do I find study material for the exam?*

Effective 7/11/08, NH no longer has a prelicensing course requirement. The list of providers with study material is listed on the Resident Producer and Adjuster links. Links to current laws and regulations are also listed on our website under LEGAL INFORMATION.

### *How much does it cost for a license?*

All fees are listed on the fee schedule listed on the Producer/Adjuster page of our website.

### *How long does it take to obtain a license?*

Those applications processed via NIPR and SBS Online services are processed immediately except for those with affirmative responses. The Department will review documentation upon receipt.

Correctly completed paper applications are processed within 24 hours of receipt. Any application with affirmative responses is pended for receipt of documentation and review by the Department. Incomplete or incorrect paper applications are returned to applicant's mailing address listed on the application for correction.

### *Are Agencies required to have a license?*

If the agency, in it's name, sells, solicits, or negotiates contracts of insurance in this state, as these terms are defined in RSA402-J, then YES. Please note, to solicit is interpreted as advertising.

*What is a DRLP?*

Designated Responsible Licensed Producer. A responsible party is required for all entities seeking a license in NH. The lines of authority held by the DRLP enable the entity to hold those lines. Entity must also hold the line in resident state.

*What is the status of my license application?*

License status can be verified through the ONLINE VERIFICATION SERVICE on our website at no charge. From the home page select LICENSE STATUS.

Or

Through NIPR on the Producer Database (PDB). Insurance carriers have access to this information using their assigned identification.

## **NEW Options available through LICENSE STATUS**

The New Hampshire Insurance Commissioner, in partnership with the National Association of Insurance Commissioners (NAIC), now offers an online verification service for members of the public and the insurance industry to check the license status of insurance producers, adjusters and public adjusters in New Hampshire. This service is provided in order to better assist the needs of the insurance buying public and the insurance professionals that sell and service financial products in this state. This service allows you to search and verify the status of a New Hampshire license.

- **[License Verification Look-Up Service](#)**
- **[Print License](#)** - You must have your License number or NPN to print your license. To obtain, select License Verification above.
- **[View & Print Continuing Education Transcript](#)**

*What is SBS CONNECT?*

SBS is a free service offered by the NH Insurance Department and our NAIC business partner, State Based Systems. It will enable you to print licenses and view Continuing Education Transcripts at no charge.

[SBS Connect for Licensees](#) | [SBS Connect for License Administrators](#)

*SBS Connect* is a service offered by the National Association of Insurance Commissioners (NAIC). *SBS Connect* provides insurance licensees and license administrators with the ability to complete numerous functions related to licensing and licensee status online.

## **SBS Connect for Licensees**

**Within SBS Connect, you can:**

- Print a copy of your license
- View CE Transcripts

## **New! SBS Connect for License Administrators**

**Within *SBS Connect*, you can:**

- Print a copy of a license
- View CE Transcripts

*What is the ONLINE LICENSING SERVICE?*

## **What is *SBS Online Licensee Services (OLS)*?**

[\*SBS OLS for Licensees\*](#) | [\*SBS OLS for License Administrators\*](#) | [\*SBS OLS Subscription Options\*](#)

*SBS Online Licensee Services (OLS)* is a service offered by the National Association of Insurance Commissioners (NAIC). *SBS OLS* provides insurance licensees and license administrators with the ability to complete numerous functions related to licensing and licensee status online.

### ***SBS OLS for Licensees***

**Within *SBS OLS*, you can:**

- Complete address changes
- Print a copy of your license
- View detailed license information
- Review CE compliance

***SBS OLS* subscribers also have the option to receive e-mail notification of the following changes to a license:**

- Address Changes
- Name Changes
- License Status Changes
- Residency Status Changes
- Line of Authority Additions
- Line of Authority Deletions
- Original License Approvals
- License Renewals
- Doing-Business-As Name Additions
- Doing-Business-As Name Deletions

### ***New! SBS OLS for License Administrators***

**Within *SBS OLS*, you can:**

- Complete address changes
- Print a copy of a license or simultaneously print multiple licenses
- View detailed license information

- View license summaries for multiple licensees simultaneously
- Review CE compliance for multiple licensees simultaneously

**SBS OLS subscribers also have the option to receive e-mail notification of the following changes to a license:**

- Address Changes
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- Doing-Business-As Name Additions
- Doing-Business-As Name Deletions

## **SBS OLS Subscription Options**

**Licensees:** Only \$5.95\* per year!

**New! License Administrators:**

<b>Description</b>	<b>Annual Subscription Fee per Licensee*</b>
Licensees 1 - 50	\$5.95
Licensees 51 - 100	\$4.95
Licensees 101 - 250	\$3.95
Licensees 251 - 500	\$2.95
Licensees over 500	\$1.95

\*A 3.5% credit card fee applies. Prices are subject to change without notice.



*How do I sign up for the ONLINE LICENSEE SERVICE?*

Option is available on our website. From the home page select FOR PRODUCERS/ADJUSTERS, select the link listed.

*What is the difference between SBS Connect and Online Licensee Service?*

SBS CONNECT is limited to printing a license and viewing a transcript. (no fee)

SBS ONLINE LICENSEE SERVICE (OLS) is a fee based service offering additional functions, some of which are address changes, email notifications and detailed license summary information.

*How do I obtain a copy of my license?*

There are 3 options available:

1. On the home page select LICENSE STATUS. One free print is available when a license is updated.
2. Register for ONLINE LICENSEE SERVICE on our website. You can process multiple functions with this service including duplicate license prints. Fee \$5.95 per year.
3. Mail written request to the Department along with a \$10 check. All checks are payable to the NH INSURANCE DEPT.

*How do I change my address?*

Per RSA402-J;& & RSA402-J:8, address changes must be completed within 30 days. State of NH mail is not forwarded; address changes must be completed with this Department. This applies to both Business & Individual remaining in the same resident state. **Changing a state of residence is not permitted through the online options. Address change form and \$10 is required for Producers & Adjusters .**

For INDIVIDUALS : 3 options

1. Go to [www.nipr.com](http://www.nipr.com), process through the address change request IF you are licensed in your resident state. No Fee
2. You can sign up for the ONLINE LICENSING SERVICE on our website, \$5.95 per year for the service which also allows additional functions, print licenses, check CE compliance.
3. Complete the address change form, available on our website and send to the Department, Fee to change address is \$10.00

For ENTITIES: 2 options

1. Sign up for the ONLINE LICENSING SERVICE on our website, \$5.95 per year
2. Complete the address change form on our website and mail to the Department along with a check for \$10.

*I'm moving and changing my state of residence, what do I do?*

If you are a producer and are moving from one non resident state to another non resident state. You must be licensed within 30 days in your new resident state. Mail the address change form along with \$10.

If you are an active non-resident producer in NH and are moving to NH (Welcome to the Granite State!) you have 90 days per RSA-402J:9 to provide this Department with appropriate documentation. We require the address change form, clearance letter from your previous resident state dated within the last 90 days. Fee is \$10.

For those Producers licensed in another state but NOT licensed as non resident in NH, apply by application, attach clearance letter from previous resident state and \$210. No exam is required if application is completed within 90 days.

If license was inactive or was cancelled more than 90 days prior, individual must sit and pass the appropriate Laws & regulations exam, submit full NAIC application and \$210.

If you are a resident producer leaving NH and wish to maintain a non-resident license with NH. Send us a written request for a clearance letter and include check for \$10. Your license will be cancelled temporarily, you have 30 days to obtain a license in your new resident state, provide us with your new address information on an address change form, include \$10 and we'll reinstate license with no lapse.

If not completed within 30 days, you must apply as new applicant.

If you're leaving NH ☹ and will be obtaining a license in your new state and will not require a license in NH, send written request for clearance letter and \$10 fee. (clearance letters are typically needed by new resident state but verify requirements with your new resident state)

If you are an adjuster, changing non resident state of residence to another non resident state, NH requires an address change form and a \$10 fee.

If you are currently licensed in NH as non resident adjuster and are moving to NH, we also require the NH Adjuster's P&C Insurance Laws & Regulations exam and verification resident license has been cancelled either with a letter of clearance or verification on the national database.

*How do I cancel my license?*

*Print the "Request for Surrender, Terminate or Cancel" form from our website.*

*Link is located on the PRODUCER/ADJUSTER page. or*

Send written request to cancel. Request must be signed by the licensee.

For entities, designated producer or officer signs the request to cancel.

*.How do I reinstate an expired license?*

NH does not accept late renewals. A new application is required. For those that have expired less than 2 years, the fee is double the license fee and for those who have a CE requirement, they must be CE compliant.

If the license has expired more than 2 years, licensee can apply as a new applicant, fulfilling those requirements and paying the fee of a new applicant.

Producers can apply online through NIPR, [www.nipr.com](http://www.nipr.com), select INITIAL license.

Adjusters with a resident state license can also select INITIAL license at [www.nipr.com](http://www.nipr.com)

*How do I add a line of authority?*

Resident producers must pass the appropriate licensing exam, send written request for amendment and \$50 fee. Or apply online at [www.nipr.com](http://www.nipr.com)

Non-residents amend their license online at [www.nipr.com](http://www.nipr.com) , select initial license. (line of authority must be held in the resident state.) The amendment fee will be charged.

*How do I change my name?*

Fax (603-271-7029) , email [Producerquestions@ins.nh.gov](mailto:Producerquestions@ins.nh.gov) or mail a copy of marriage certificate, divorce decree or legal declaration of name change. No fee to change name.

*Will I receive a new license if I change my name?*

A new license will not be mailed.

Duplicate license can be printed through LICENSE STATUS or SBS CONNECT or ONLINE LICENSEE SERVICE (fee for service \$5.95 per year) or

Send written request by mail and attach check for \$10.

No fee to change name for individuals.

*How do I register a Business Entity name?*

Contact the NH Secretary of State, 603-271-3246 or [www.sos.nh.gov/corporate](http://www.sos.nh.gov/corporate), prior to applying for a business entity producer license with the Insurance Department. The Department will not request verification of registration.

*How do I change a business entity name?*

1. Name must be changed in resident state, if non-resident entity.

2. Designated licensed producer sends written request.

Name change will be verified against National Producer Registry. New license can be printed from our website.

*How do I affiliate someone with an agency?*

NH does not affiliate individuals with an agency except for the Designated Responsible Licensed Producer (DRLP).

*Who is the DRLP is for a licensed entity?*

To see who the DRLP is, go to LICENSE STATUS on our homepage. Select License Verification and Search for the entity name. (Only the name of the entity is required all fields do not have to be completed) Once the results are displayed select the blue link for PRODUCER for the affiliation. NH only “affiliates “the DRLP

*How do I change the designated producer for a business entity?*

The new designated producer must be licensed in NH for the same lines the entity currently holds. The Designated Responsible Licensed Producer (DRLP) signs a letter requesting the change and along with a \$50 amendment fee mails request to the Department..

*How do I add two or more designated producers?* All designated producers acknowledge the change by signing the written request, specify what lines of authority each designated producer will be responsible for and include a fee of \$50 per amendment.

*How do I process an appointment?*

Producers acting as agents for an insurance carrier are appointed by the carrier within 15 days directly with the NAIC. 816-783-8500 or help@naic.org for assistance.

*How can I see my appointments?*

Appointments can be viewed from our website:

License Status on the top tool bar on our home page , select License Verification and search for an individual or business entity under the license verification . Once found select the name to view.

or

License Look-up Service link located on the FOR PRODUCER /ADJUSTER page

Or Subscribe to the ONLINE LICENSEE SERVICE

*If an agency is appointed by an insurer, are individual producers employed there also required to be appointed?*

If they produce business for the insurer, YES.

*How am I made aware of Insurance Department changes?*

The department does not send out mailings notifying individuals and entities of law or regulation changes or department procedure changes. Notification of license changes are published on our website. Laws and regulations are listed on the website as are Department Bulletins and information notifications. SILA (Securities & Insurance Licensing Association) and NIPR are notified of changes.

*Will I receive a renewal notification from the Department?*

A renewal notice with instructions will be mailed to your mailing address of record approximately 60 days prior to license expiration. You cannot renew your license prior to 60 days before expiration. Non - receipt of a renewal notice does not negate your responsibility to renew your license. All renewals are processed online.

*Who do I make the checks payable to?*

Checks are made payable to "NH INSURANCE DEPARTMENT"

And mailed to:

NH INSURANCE DEPT

21 South Fruit St, Ste 14

Concord NH 03301