State of New Hampshire
Insurance Department

The New Hampshire Insurance Department applies the following National Association of Insurance Commissioners' (NAIC) standards relative to the licensing of insurance producers:

Acts for Which No License Required

- Dispense brochures, and other general information (so long as no conversation relating to the terms of a contract)
- Disseminating buyer's guides, applications for coverage, coverage selection forms or other similar forms in response to a request from prospective or current policyholders
- Receiving and recording information from a policyholder to give to an insurance producer for his or her response
- Scheduling appointments with insurance producers to discuss insurance
- Communicating with the policyholder or prospective policyholder in order to obtain factual information necessary for an insurance producer to complete a review
- Receiving requests for coverage for transmittal to a licensed insurance producer or for processing through an automated system developed and maintained under the supervision of an insurer or licensed insurance producer
- Receiving and recording information from an applicant or policyholder and preparing an application for insurance pursuant to instructions from and for the review of an insurance producer
- Obtain underwriting information from credit agencies, motor vehicle divisions, and other insurance agencies and companies
- As an underwriter employed by an insurer or by a licensed insurance producer, upon receipt of an application submitted by a licensed producer, requesting and reviewing information relating to the audit of records or loss control on underwriting verifications and inspections, requesting and reviewing the results of a physical examination of a prospective insured named in a submitted application, requesting and reviewing information from persons other than the applicant, making a determination that the applicant meets the insurer's underwriting criteria, and mailing the policy to the policyholder or the producer
- Receiving and recording information from an applicant or policyholder and preparing for an insurance producer's review and signature all binders, certificates, endorsements, identification cards or policies pursuant to instructions from the insurance producer
- Receiving premiums at the recorded place of business where the payment is being made on a binder, endorsement or existing policy
- Physical delivery of certificates of insurance, endorsements, binders, commitments, insurance policies or insurance identification cards

Acts for Which a License is Required

- Disseminating information as to rates secured by reference to a published or printed list or computer data base of standard rates
- Explain, discuss or interpret coverage, analyze exposures or policies, or give opinions or recommendations as to coverage
- Discuss the effect of age, health or other risk-related conditions of the prospective policyholder
- Counsel, urge or advise any prospective purchaser to buy a particular policy or to insure with a particular company
- Indicate that requested coverage is or will be bound or issued
- Bind coverage
- Issue certificates of insurance, endorsements, binders, commitments, insurance policies or insurance identification cards as the effectuation of the insurance policy

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