

## PRODUCER/ADJUSTER FAQ SECTION


### FAQ COVID-19

In an effort to help licensees and businesses with their business continuity plans and licensing compliance requirements under current COVID-19 conditions, the New Hampshire Insurance Department, presents the following Producer/Adjuster Licensing FAQ's:

#### **Q. Are residents able to test at this time? (Revised)**

Our test vendor, Prometric is open for in person testing based on declarations of openings by Governor Sununu. This is subject to change.

**NEW REMOTE TESTING option through the Prometric ProProctor application as of June 9, 2020.** Candidates can schedule exams in their home or office. Visit Prometric for full details and requirements. <https://www.prometric.com/newhampshire/insurance>  
Prometric links are on our website under Producers Licenses or Adjuster Licenses for the following:

- [Examination Information, Including Examination Registration](#) (Prometric)
- [Remote Assessments via Prometric's ProProctor™ Online Proctoring Solution](#) 
- [Prometric ProProctor™ - Frequently Asked Technical Questions](#)

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

NH's license exams are administered by Prometric. NH Testing centers are located in Concord and Portsmouth NH. Phone 800-869-6603 or website to register.  
<https://www.prometric.com/newhampshire/insurance>

#### ***How do I apply for a producer 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 appropriate licensing exam are to apply online via the link on our website to NIPR or [www.nipr.com](http://www.nipr.com)

#### ***How do I apply for an Adjuster license?***

Residents are required to pass the appropriate licensing exam prior to submitting an application.

Non-residents can qualify by holding an adjuster license in their resident state, or if the resident state does not issue adjuster licenses, they can qualify by having 6 months adjusting experience in the last 2 years or by selecting a "designated" home state in which they are actively licensed. Non-residents can also opt to take the appropriate NH adjuster exam if they reside in a state that does not license adjusters. Information for exams is listed under the resident section on our website.

Adjusters can apply online via the links on our website. [www.nipr.com](http://www.nipr.com)

NH does not license Business Entities for Adjuster licenses. Only individuals

#### ***Can a Public Adjusters apply online?***

Public Adjusters are a separate license type and must submit all documentation by paper. Application is on the NHID website  
NH does not license Adjusting firms.

**Q. Is there a delay in processing brought on by the current conditions?**

Applications are currently being processed at the normal pace -- typically within one or two business days for most transactions. Staff is currently working remotely and in the office to limit exposure so there are limitations, but so far, we are still able to process requests at the normal pace.

**Q. Is there an extension for Continuing Education (CE) or renewal at this time?**

There is **NO impact** at this time to the availability of our website for access to forms and /or the services of our online vendors, NIPR and SBS (State Based Systems) are available for online transactions. Renewals are available 90 days prior to expiration. CE can be done anytime over the two-year period between renewals. NH requires providers to download CE credits directly to SBS. There are no extensions for completion of the continuing education requirements.

NH does not require proctoring of CE exams or have classroom requirements - all courses can be completed through online means.

**Q. What is the best method to send documentation to the Insurance Dept?**

You can still use the NIPR reporting and document warehouse and this is strongly encouraged. Any name changes or cancellation requests can be forwarded to [producerquestions@ins.nh.gov](mailto:producerquestions@ins.nh.gov)

**PRODUCER/ADJUSTER FAQ SECTION**

***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 tab.

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

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

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

Those applications processed via NIPR are processed within 24 hours from receipt 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.

***Does NH license adjusting firms?***

No, NH only licenses individual adjusters.

***Are Agencies required to have a Producer 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. The agency would apply for a BUSINESS ENTITY LICENSE through [www.nipr.com](http://www.nipr.com)

***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.

***What is the term on Producer license?***

NH licenses are a 2 year license. Individual licenses expire the last day of the birth month. Original license expires the 2<sup>nd</sup> birth month from date of issue (typically the first license is not for a full 2 years –it is based on date of application in relationship to the birth month). Licenses renew for two full years.

NH licenses for Business Entities expire the 2<sup>nd</sup> May 31<sup>st</sup> from date of issue and renew for two full years.

***What is the term on an adjuster license?***

Original license expires the 2<sup>nd</sup> birth month from date of issue (typically the first license is not for a full 2 years –it is based on date of application in relationship to the birth month). Licenses renew for two full years.

***How do I change a business entity name?***

1. Name must be changed in resident state, if non-resident entity.
2. New name must be registered with the NH Secretary of State.
3. Designated licensed producer sends written request or use the form on our website listed under “forms”.

Name change will be verified against National Producer Registry. New license can be printed from our website at no charge.

***What is a DRLP?***

Designated Responsible Licensed Producer. A responsible party is required for all entities seeking a license in NH. The DRLP is responsible for the business entity’s compliance with the insurance laws, rules and regulations of this state. The lines of authority held by the DRLP enable the entity to hold those lines. Entity must also hold the line in resident state.

***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 ONE SEARCH 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. We also have a form on our Producer/Adjuster page under FORMS.

***Can an entity have more than one DRLP?***

Yes, cumulatively the lines held by the DRLP(s) are what the entity can hold. For non-resident entities, the entity must also hold the line of authority in the resident state.

***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. We also have a form on our Producer/Adjuster page under FORMS.

***What is the status of my license application?***

Most license applications are processed within 24 hours of receipt. License status can be verified through [www.statebasedsystems.com](http://www.statebasedsystems.com) or <https://sbs.naic.org/solar-external-lookup> at no charge. From the home page select LICENSE STATUS for the links.

Or

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

**Options available State Based Systems**

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.

**SBS Support Center**

- <https://www.statebasedsystems.com/solar/support.html#PL>

You have the ability to look up a licensee, company CE course

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

1. On the Department home page select LICENSE STATUS. License Manager
  - <https://sbs.naic.org/solar-external-lookup/license-manager>

### ***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.

**Address change form and \$10 is required for Producers & Adjusters for any manually submitted request.**

For INDIVIDUALS :

- 1 Go to [www.nipr.com](http://www.nipr.com), process through the CONTACT CHANGE REQUEST that is located under the LICENSE CENTER

This new function also allows the licensee to change states. This department will verify the license in the resident state and lines of authority. If changing states , DO NOT PROCESS CCR until you are licensed in your new home state. NO FEE.

2. Complete the address change form, available on our website and send to the Department, Fee to change address is \$10.00

For ENTITIES:

1. Complete the address change form on our website and mail to the Department along with a check for \$10.

ONLINE address change functions are not available to business entities with NIPR at this time but are expected in the future.

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

If you are a producer or adjuster 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. As of 1/21/15 you may process your request through the Contact Change Request on the NIPR website. [www.nipr.com](http://www.nipr.com) . NO FEE.

Or Mail the address change form from our website 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. NIPR Contact Change Request (CCR) can be updated at [www.nipr.com](http://www.nipr.com) . NO FEE. Previous resident state license must be terminated. One cannot hold two resident licenses at the same time. Verification will be made through the national producer database showing inactivation of past resident license.

If you are moving to NH (Welcome to the Granite State!) If you do not hold a non-resident license in NH you can apply one of two ways.

2. Fastest/easiest and preferred method- apply for a Non-resident NH license online at [www.nipr.com](http://www.nipr.com) **before** you terminate your resident license. Once you've moved, terminate your resident license, then update your information on the NIPR website [www.nipr.com](http://www.nipr.com) select CONTACT CHANGE REQUEST. We will verify license status from the national

producer database showing inactivation of past resident license. A Clearance letter is no longer required.

3. Optional process. For those Producers previously licensed in another state but NOT licensed as non resident in NH, apply by paper application and \$210. No exam is required if application is completed within 90 days. Verification of previous resident license will be made through the national producer database. Clearance letter is not required.

If a producer license in the previous resident state 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 license in previous resident state has lapsed for more than two years the full licensing NH licensing exam is required.

If you are a resident producer leaving NH and wish to maintain a non-resident license with NH. Check with your new state for their requirements. Some states require a letter of clearance. Most states do not and verify license information on the national database. Send us the license surrender form on our website. IF you need one, attach a written request for a clearance letter. 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 without a lapse.

If not completed within 30 days, you must re-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 forward the license surrender form from our website.

Clearance letters are usually not needed by the new state (surrender of NH license will appear on the national database the day after surrender) but verify requirements with your new resident state first) If you need a clearance letter include a written request for one, include the address you want the letter emailed to.

If you are currently licensed in NH as non resident adjuster and are moving to NH , we require the passage of the NH Adjusters P&C Insurance Laws & Regulations exam and the national database will be verified for cancellation in your previous home state. Process the Contact Change request on NIPR. Passage of the exam will be verified electronically.

### ***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. The request can be mailed, faxed 603-271-7029 or emailed to [producerquestions@ins.nh.gov](mailto:producerquestions@ins.nh.gov)

### ***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 continuing education requirement, they must be continuing education 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/NEW license.

Adjusters with a state license can also select INITIAL/NEW 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. Apply online at [www.nipr.com](http://www.nipr.com) by selecting Resident NEW/INITIAL license then ADD a Line of Authority. Once basic information is entered you'll be offered the additional lines of authority with the amendment fee of \$50.

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 \$50 amendment fee will be charged.

### ***How do I remove a line of authority?***

Mail a written request signed by the licensee and include a \$50 amendment fee. For Business Entities, the DRLP signs the request to remove a line of authority. Online function is not available for removal of lines of authority. Line of authority removal form is also on our website under the PRODUCER/ADJUSTER tab, select Forms.

### ***How do I change my name?***

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 or Fax (603-271-7029, No fee to change name. Name change form is also on our website under the PRODUCER/ADJUSTER tab, select Forms.

### ***How do I change the name of a business entity license?***

New name must be registered with the NH Secretary of State's office. Non-resident entities must change their name with their resident state insurance department prior to contacting NH. Officer or Designated Responsible Producer must send in a signed request to change the name via mail, fax (603-271-7029) or email [producerquestions@ins.nh.gov](mailto:producerquestions@ins.nh.gov) Name change form is also on our website under the PRODUCER/ADJUSTER tab, select Forms. There is no fee.

### ***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 on our homepage at no charge or ONLINE LICENSEE SERVICE (fee for service \$5.95 per year) or

No fee to change name for individuals

### ***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 or their authorized business partners listed on their website [www.nipr.com](http://www.nipr.com). 816-783-8500 or [help@naic.org](mailto:help@naic.org) for assistance.

***How can I see my appointments?***

Appointments can be viewed from our website:

Select License Status on our home page [www.nh.gov/insurance](http://www.nh.gov/insurance), select ONE SEARCH and search for an individual or business entity under the license verification. Once found select the name to view.

***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. Please refer to RSA 402J:14

***Are appointments renewed?***

No, as long as the license remains in good standing the appointment remains active until the carrier terminates.

***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?***

Effective 1/1/2015 the Department will no longer mail courtesy reminders. It is imperative that you keep the Department up to date on your email address. The Department will email a reminder to your business email only approximately 60 days prior to your expiration. The renewal period for all licenses opens 90 days before expiration and closes at midnight on the date of expiration. Non - receipt of a renewal reminder does not negate your responsibility to renew your license. All renewals are processed online. The option to update email addresses in on the home page under License Status and on the Producer /Adjuster page or via the Contact Change at [www.nipr.com](http://www.nipr.com) .There is no fee.

***Who do I make the checks payable to?***

Checks are made payable to "NH INSURANCE DEPARTMENT"

And mail to:

NH INSURANCE DEPT  
21 South Fruit St, Ste 14  
Concord NH 03301

***What is the phone number for the NH Insurance Dept?***

Main telephone 603-271-2261  
Licensing telephone 603-271-0203  
Licensing Fax 603-271-7029

***What is the email address for licensing?***

Send to [ProducerQuestions@ins.nh.gov](mailto:ProducerQuestions@ins.nh.gov)

***What are the hours of operation?***

8:00 am-4:30 pm est. Monday through Friday



### ***What is the NAIC?***

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S. For more information go to [www.naic.org](http://www.naic.org).

### ***What is NIPR?***

Incorporated in October 1996, the National Insurance Producer Registry (NIPR) is a non-profit affiliate of the National Association of Insurance Commissioners (NAIC). NIPR developed and implemented the Producer Database (PDB) which maintains records on insurance licenses throughout the country. For more information go to [www.nipr.com](http://www.nipr.com). NH reports the status of licenses daily to the national database.

### ***What is the NIPR Attachment Warehouse?***

This is a central repository for the states to access all documentation required on the license application in response to the background questions. To save time and expense to the licensee all documentation should be loaded to the attachment warehouse. Once documents are loaded, they are stored for the states then have access.

### ***What is SBS?***

SBS= State Based Systems

SBS is an electronic system owned by the NAIC and enhanced in partnership with state insurance departments.

Purpose of SBS

The purpose of the SBS initiative is to provide a comprehensive, Web-based application for use by state insurance regulators in support of their regulatory functions.

Goal for SBS

The goal for SBS is to enable your state insurance department to more efficiently and effectively process license applications, renewals, inquiries, complaints, enforcement actions, etc., with a minimum of effort and remain compliant with national uniformity initiatives