Trinidad Navarro Commissioner



Delaware Department of Insurance

# **Delaware Licensing Procedures**

The Delaware Insurance Department accepts only electronic license and renewal applications.

Applicants may apply online through the NIPR (National Insurance Producer Registry). The NIPR Gateway is a communication network that electronically links state insurance departments with the entities they regulate. The website address to submit an application is:

### www.nipr.com

Examination information may be obtained through our contractor, Pearson Vue. They may be contacted at 800-274-0455 or on the web at:

http://home.pearsonvue.com

### CRIMINAL HISTORY REPORTS

State and FBI criminal history information may be obtained from the Delaware State Police. The State Police website is: <u>https://dsp.delaware.gov/obtaining-a-certified-criminal-history/</u>

The service code to receive a criminal history report for a Delaware Insurance License is 27S46Z. The code will request a personal State and FBI criminal history report. You should not use this code unless you are applying for an insurance license.

Delaware State Police will send the criminal history reports directly to our Department.

Any questions or concerns can be sent to the Producer Licensing Department at <u>licensing@delaware.gov</u>

### PRODUCER

### Resident -

- Electronic Submission: <u>www.nipr.com</u>
- Examination(s) from Pearson Vue
- A **state** criminal history report **and** a **federal** criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. **See above.**
- **Resident Crop Producers** will be required to take the Delaware Crop Exam in order to qualify for licensing.
- Once the application has been submitted through NIPR. Examination results are received electronically from Pearson Vue.

• \$100.00 Fee

### Nonresident -

- Electronic Submission: <u>www.nipr.com</u>
- \$100.00 Fee

# BAIL PRODUCER (Statute: http://delcode.delaware.gov/title18/c043/sc02/index.shtml)

### Resident -

- Electronic Submission: <u>www.nipr.com</u>
- Examination(s) from Pearson Vue
- A **state** criminal history report **and** a **federal** criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. **See above.**
- \$50,000 Bond this may be faxed to 302-736-7906 or emailed to <u>licensing@Delaware.gov</u>
- Lines of Authority that may be issued to a Bail Producer:
  - **Bail Agent** (Bail Agent means a person required to be licensed under the laws of this State to sell, solicit or negotiate contracts of surety bail bond insurance and appointed by a surety insurer that is authorized to transact business in this State to sell, solicit or negotiate contracts of surety bail bond insurance.)
  - **Property Bail Agent** (Property bail agent means any person, not appointed by a surety insurer, who pledges United States currency, United States postal money orders or cashier's checks or other property as security or surety for a bail bond in connection with a judicial proceeding and receives or is promised therefore money or other things of value.)
- **Property Bail Agents** are required to provide a copy of their fee schedule and contract. This may be faxed to 302-736-7906.
- \$200.00 Fee

# SURPLUS LINES BROKER

**Resident** – **Please Note:** To qualify for a Surplus Line Broker License, the applicant must have an active Producer License for the LOAs they are requesting. A Surplus Line Broker License may be issued for one or more of the following LOAs: Property, Casualty, Surety, Marine & Transportation, and Personal Lines.

- Electronic Submission: <u>www.nipr.com</u>
- \$250.00 Fee

### Nonresident -

- Electronic Submission: <u>www.nipr.com</u>
- \$250.00 Fee

# FRATERNAL PRODUCER

### Resident -

- Electronic Submission: <u>www.nipr.com</u>
- A state criminal history report and a federal criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. See Page 1.

- Once the application has been submitted through NIPR. Examination results are received electronically from Pearson Vue.
- \$100.00 Fee

### Nonresident -

- Electronic Submission: <u>www.nipr.com</u>
- \$100.00 Fee

### **Limited Lines Producer**

Limited Lines Producer Licenses are issued for the following Lines of Authority:

- Automobile Club
- Credit
- Life (Pre-Need Insurance) Examination from Pearson Vue is required for a resident applicant.
- Title Proof of Admittance to the Delaware Bar or examination from Pearson Vue is required for a resident applicant.
- Travel Accident & Baggage

# Resident –

- Electronic Submission: <u>www.nipr.com</u>
- A state criminal history report and a federal criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. See Page 1.
- Once the application has been submitted through NIPR. Examination results are received electronically from Pearson Vue.
- \$100.00 Fee

### Nonresident -

- Electronic Submission: <u>www.nipr.com</u>
- \$100.00 Fee

# ADJUSTER

### Resident -

- Electronic Submission: <u>www.nipr.com</u>
- Resident Crop Adjusters are required to submit a copy of their CAPP Card in lieu of an exam.
- Examination(s) from Pearson Vue.
- A state criminal history report and a federal criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. See Page 1.
- Once the application has been submitted through NIPR. Examination results are received electronically from Pearson Vue.
- \$100.00 Fee

### Nonresident -

- Nonresident licensees licensed in their home state where an exam has been taken may apply online at <u>www.nipr.com</u>
- Non-Resident Crop Adjusters are required to submit a copy of their CAPP Card in lieu of an exam.
- A Non-Resident Adjuster who does not hold a resident license because their home state does not license Adjusters, may apply online at <u>www.nipr.com</u> by designating their non-resident Adjuster state as their domicile state.
- Nonresident applicants who are not licensed in any state are required to take the Delaware exam and obtain a **state** criminal history report and a **federal** criminal history report from the Federal Bureau of Investigation (FBI) dated within 90 days of receipt.
- The <u>Form 2A</u>, state and federal criminal background reports must be submitted to the Department.
- \$100.00 Fee

# PUBLIC ADJUSTER

### Resident -

- Electronic Submission: <u>www.nipr.com</u>
- Examination from Pearson Vue
- A **state** criminal history report **and** a **federal** criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. **See Page 1.**
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Once the application has been submitted through NIPR. Examination results are received electronically from Pearson Vue.
- \$100.00 Fee

# Nonresident –

- Electronic Submission: <u>www.nipr.com</u>
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Please fax the Bond, and copy of contract to: 302-736-7906.
- \$100.00 Fee

# MOTOR VEHICLE APPRAISER

# Resident -

- Electronic Submission: <u>www.nipr.com</u>
- Examination from Pearson Vue.
- A **state** criminal history report **and** a **federal** criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. **See Page 1.**
- Once the application has been submitted through NIPR. Examination results are received electronically from Pearson Vue.
- \$100.00 Fee

### Nonresident-

- Electronic Submission: <u>www.nipr.com</u>
- \$100.00 Fee

# APPRENTICE ADJUSTER/MOTOR VEHICLE APPRAISER (VALID FOR 1 YEAR)

### Resident/Nonresident -

- Electronic Submission: <u>www.nipr.com</u>
- Please fax the following to 302-736-7906:
  - A statement from a duly licensed adjuster/appraiser assuming full responsibility for the activities of the applicant and certification that the applicant is a full-time employee under his/her supervision.
- A **state** criminal history report **and** a **federal** criminal history report from the Federal Bureau of Investigation (FBI), dated within 90 days of receipt, are required. **See Page 1.**
- \$50.00 Fee

### **BUSINESS ENTITY AGENCY LICENSE**

A business entity acting as an insurance producer is required to obtain an insurance producer license. Application may be made online at <u>www.nipr.com</u>

Before approving the application, the Insurance Commissioner shall find that:

- The business entity has paid the fees set forth in Title 18 Delaware Code, Chapter 7; and
- The business entity has designated a licensed producer responsible for the business entity's compliance with the insurance laws, rules and regulations of this state.
- \$100.00 Fee

# DISCOUNT MEDICAL PLAN ORGANIZATION

Click <u>here</u> to obtain Discount Medical Plan Organization license requirements. The license fee is \$500.00.

### RENTAL CAR INSURANCE PRODUCER LIMITED LICENSE

Application must be submitted via paper. Click <u>here</u> for the application. The following attachments must be included with the submission:

- 1. List of rental locations.
- 2. Company Training Program that shall include training materials.
- 3. A written statement signed by an officer of the insurer that the insurer will appoint the rental company to act as the agent specifying the kinds of insurance authorized.

# VIATICAL SETTLEMENT PROVIDER

Application may be made online at <u>www.nipr.com</u> The license fee is \$250.00. The following attachments must be faxed to 302-736-7906 otherwise the application may be unprocessed or considered deficient.

- 1. **Principal Officers -** List the names, business address and social security number for each officer responsible for the conduct of the registered Viatical Settlement Provider Agents/Brokers.
- 2. List the name, residence address (street number, city, state) and National Producer Number (NPN) for each individual who will transact Viatical Settlements on behalf of the Viatical Settlement Provider's affairs. This individual(s) must be licensed as a Producer in the State of Delaware.
- 3. Provide a business character report for each owner, partner, officer, director, trustee, or member of the applicant or any entity that controls the applicant. "Owner" means an individual with a 10% or greater beneficial ownership. Character reports are available from firms such as Equifax, and Applicant Insight. Regardless of their source, the report must verify employment, education, and military service for the past ten (10) years. Litigation, criminal, UCC, and bankruptcy records must be searched for seven (7) years. At least one business character reference must be obtained for each individual such as an attorney, partner, or other business associate familiar with the business dealings of the individual. Supervisors or co-workers are not acceptable references.
- 4. Attach list of contract forms for filing.

\*\*\*Note: If NIPR is unable to process the application, please click <u>here</u> for a paper application. The application, check and supporting documentation must be mailed to the DOI.

# PORTABLE ELECTRONIC PRODUCER

The license fee is \$1,000.00. The application and payment may be submitted electronically

#### at: www.nipr.com

If the application cannot be processed through NIPR, please complete the NAIC Uniform

Application located at: http://www.nipr.com/documents/busapp.pdf

Submit the paper application and check to the Department. A copy of Title 18 Chapter 20A Portable Electronic Device Insurance Producer Limited License Act may be found at: <u>http://delcode.delaware.gov/title18/c020a/index.shtml</u>

### **Change of Name**

Report any change in name to the Insurance Department within THIRTY (30) DAYS of the change on a Form 2C. A fee of \$25, proof of name change, and a Form 2C are required for change of name. A revised license will be forwarded to the licensee.

### **Change of Address**

Address changes may be made online at: <u>www.nipr.com</u> and must be reported within THIRTY (30) Days of the change.