



Kentucky Department of Insurance Licensing Frequently Asked Questions

Phone: 502-564-6004

Fax: 502-564-6030

<https://insurance.ky.gov>

DOI.LicensingMail@ky.gov

1. How do I become an insurance agent (producer) in Kentucky?

Residents:

- Complete 20 hours of pre-licensing training for each major line of authority. Upon completion of the courses, the Provider should report the completion electronically to DOI. However, it is the responsibility of the applicant to ensure the Department has the Certificate of Completion on file. If required, the applicant may fax, email, or upload through eServices, their signed and dated, Certificate of Completion, Form CPL-01, to Licensing. Certificates are **invalid** without signature and date.
- Apply for Criminal Background Report online through the KY Administrative Office of the Courts (AOC) at <https://kycourts.gov>. Fees are paid online, and are not refundable.
 - All AOC requests are typically processed within 24 hours (except for weekends and state-approved holidays.)
 - Select “One-Time Request” - lets you place a single order and receive the report by U.S. mail. You may submit the report directly to DOI at DOI.LicensingMail@ky.gov;
OR,
 - Select AOCFastCheck - lets you order criminal record reports and retrieve the results online when your request has been processed.
 - If you are a first-time user, select Register to create account. You will receive an e-mail to verify your e-mail address. If you have an account, click Login to access your account.
 - After logging into account, select AOCFastCheck from the Main Menu. This will take the user to the Request History page. Next, click on Create New Record Request. From there, you will be taken to the Record Request page. Under Category, select Licensing; under Group, select Dept of Insurance (DOI); under Reason, select Licensing. Follow the directions to complete your request to ensure the Department of Insurance receives a copy of your report. ***The non-refundable fee is payable by credit card or electronic check.***
- Record results are not e-mailed to DOI or the user. All results for requests submitted online are housed on the Kentucky Court of Justice Website. Both DOI and the user will retrieve their results from this site. The user will receive an e-mail notification, upon completion of the record request transaction. The e-mail will contain a link to the KCOJ website to retrieve the report.

- You may submit the report directly to DOI at DOI.LicensingMail@ky.gov, or through KY eServices secure account.

The AOC criminal background report is valid for 60 days. New applications require a new background report.

- Complete and submit electronic application through www.nipr.com. Licensing fees may be paid by credit card or electronic check and are **non-refundable** once the transaction is submitted.

You MUST allow up to 5 business days for DOI staff to review and process the application, background report, and prelicensing certification.

You may track the status of the application and schedule your examination through a secure eServices account. Click this link to set up a new eServices account - [Department of Insurance \(ky.gov\)](http://DepartmentofInsurance.ky.gov). Click on **Create Account**, complete the requested information, and click **Submit**.

Non-Residents:

- You must hold the same class of license and line of authority in your home state.
- Apply as non-resident initial license applicant at www.nipr.com.
- Non-resident agents are not required to file continuing education in Kentucky, but must comply with resident state requirements.

*Please note: If you are applying for an **agent (producer)** license, please do not select **consultant or managing general agent** on the application. You must hold a consultant or managing general agent license in your resident state to apply for this license.*

2. *I have a criminal record. Will you review my criminal history prior to my application?*

No. The DOI has no authority to review information prior to the submission of the application and will not make any approvals or denials without following the proper application process. Each record is reviewed and processed on a case-by-case basis once the application and all supporting documentation is submitted for processing.

3. *How do I apply to become an adjuster in Kentucky?*

- If you hold a resident adjuster license in another state, you may apply for a non-resident adjuster license through www.nipr.com. Select **non-resident adjuster initial application** from the menu, enter your resident state and license number, and complete the application.
- If your home state does not issue an adjuster license, and you have passed a state-administered adjuster examination in a state other than your home state, you may apply in Kentucky as a non-resident adjuster through www.nipr.com, **select non-resident adjuster initial application**, and enter the designated home state and license number to complete.
- If you have not passed a state-administered adjuster examination, you must apply in Kentucky as a resident adjuster, or designated home state adjuster, and pass our examination. Electronic application must be completed at www.nipr.com. There will be a \$50 exam fee added to the transaction.
- Background checks are required for an applicant who resides in Kentucky. Apply for criminal background report online at <https://kycourts.gov>. Refer to question #1 for more details.
- **Available adjuster licenses are – If you are unsure of the type of adjuster license you need, please contact Licensing BEFORE applying. Fees are non-refundable.**
 - **Independent adjuster** – an independent contractor, or employee of an independent contractor who investigates, negotiates, or settles claims for insurers or self-insurers.
 - **Staff Adjuster** – an individual who is an employee of an insurer who investigates, negotiates, or settles claims on behalf of the insurer employer.

- **Public Adjuster** – a person who acts on behalf of an insured, through a contract, directly or indirectly solicits business, investigates, or adjusts losses, advises an insured about first-property insurance claims for losses or damages of the insured.

4. How long does it take to process an application? Paper? Online?

- Paper applications are processed within five business days from the day of receipt at DOI.
- Online applications are processed within three business days, provided all other requirements are complete.
- Applications may be tracked and monitored online at <http://insurance.ky.gov> by setting up secure access through eServices. Click on the eServices and “create account.” You will be able to monitor the status of your application, schedule or reschedule an examination, and complete many other electronic services.

Please note: When all applicable information is received, we will process applications within these timeframes. However, if you have a background infraction or are missing any information that is necessary for processing your application, it may take longer to process. These timeframes are based on normal business processing.

5. How do I obtain a copy of a background check?

Apply for criminal background report online at <https://kycourts.gov>. For more details, see question #1. Please remember, the report is valid for 60 days.

6. How do I set up an eServices account?

You may set up an eServices account by accessing the DOI website at <https://insurance.ky.gov>. Click on the eServices and “create account.” *Please note: Do NOT set up an account until you allow 24 hours after electronic submission of the insurance application through NIPR. If you set up an account before we receive your application in our system, it will not be the proper type of account.*

7. How do I find a list of pre-licensing education providers?

Kentucky-approved pre-licensing education providers are found at this link: <http://insurance.ky.gov/PPC/CE/preproviders.aspx?id=1&Type=2>. Click on each provider name in order to view the listing of courses, type of course, and provider contact information.

8. How do I find a list of continuing education providers?

Kentucky-approved continuing education providers are found at this link: <http://insurance.ky.gov/PPC/CE/vProviders.aspx?id=3>. Click on each provider name in order to view the listing of courses, credit hours, type of course, and provider contact information.

9. How many continuing education hours are needed to be compliant and what is the breakdown?

Continuing education requirements for **resident insurance agents (producers), resident independent and public adjusters, AND non-resident independent and public adjusters using KY as the designated home state:**

- Twenty-four (24) hours are required for each compliance period, and three (3) of those hours must be in ethics course concentration. Hours may be any combination of classroom or self-study.
- Resident Life Settlement Brokers are required to complete three (3) hours in life course concentration, and three (3) hours in life settlement course concentration, in addition to the three (3) hour ethics requirement.

Please note: For those individuals who hold an agent (producer), adjuster, and life settlement broker license, CE hours taken are credited for all licenses at the same time. Up to twelve (12) hours will carry over to the next compliance period, but are credited as “general” hours.

10. How do I renew my license?

- To renew your license through the Kentucky Department of Insurance website, you must have an eServices account. If you need to create an account, go to <https://insurance.ky.gov> and click on eServices to “create account.”
- Select **License Renewal Invoice** from the menu. Complete the application, and submit.

***Please note:** There is no renewal fee for the agent (producer) license if the licensee holds active insurer appointment(s). However, you must renew even if there is no fee. If you have no insurer appointments at time of renewal, the fee is applied. No new license certificate is provided at time of renewal. Current license certificate is continuous until terminated or revoked. A new copy may be printed anytime through eServices.*

Licenses who have renewal AND continuing education requirements MUST COMPLETE BOTH REQUIREMENTS PRIOR TO THE LAST DAY OF BIRTH MONTH TO AVOID CANCELLATION.

CONTINUING EDUCATION COMPLETED EVEN ONE DAY AFTER THE DUE DATE IS CONSIDERED LATE, AND LICENSE WILL BE TERMINATED.

REINSTATEMENT OF LICENSE WILL BE REQUIRED. (See next question for reinstatement details.)

ANY LICENSE RENEWAL FEES PAID ARE NON-REFUNDABLE, AND NON-TRANSFERABLE.

LICENSE REINSTATEMENT MUST BE COMPLETED WITHIN 12 MONTHS OF INACTIVE DATE TO BE EXEMPTED FROM PRELICENSING AND EXAMINATION.

11. I completed my continuing education and filed the hours with the Department timely, why am I pending replacement? Or why am I inactive?

If you completed and filed your CE hours but did not renew your license by the compliance date, your license will change to **pending replacement** for license renewal, and no new appointments or designations will be permitted until the license is renewed.

Licenses subject to continuing education AND license renewal must complete BOTH in order to renew the license for another biennium. See license renewal instructions in question #9. If you fail to renew the license while in the pending replacement status (within 60 days from the last day of your birth month), the license, along with all appointments and designations, expires with a retroactive effective date of the last date of birth month.

To apply for reinstatement of license, current continuing education must be complete (if applicable), and a license application, license fees, and Administrative Office of the Courts (AOC) background report (if applicable) is required. There will be a gap in licensure. Upon reinstatement of license, all insurers must re-appoint the licensee for appropriate lines of authority. Reinstatement must be completed within 12 months of inactive date to be exempted from prelicensing and examination.

12. I completed my renewal. When do I receive my new license?

You may print a new license certificate and a pocket ID card at any time through your secure eServices account. See question # 6 for instructions to set up an eServices account.

13. How do I change my address? Name? E-mail? Phone number?

You may complete these changes through eServices. See question # 6 for information on setting up an account. Complete a **Record Correction** from the eServices menu. Changes through eServices require up to 48 hours for review and loading into database.

Non-resident licensees may update license record information through www.nipr.com. After updating the resident state information, a **Contact Change Request** may be made for all non-resident states in which you hold a license, at the same time. Click on **Change** address, phone, email to begin this transaction.

14. I recently moved and my new state is requesting a clearance letter. How do I get one?

In order to receive a Clearance Letter, your KY license must be inactive. You may complete all steps through eServices – voluntary surrender license; then complete a transaction for **Certification/Clearance Letter Request**. Cost is \$5 per letter, and it will be emailed or mailed.

15. How do I license a business entity (BE)?

- Business entities must apply through www.nipr.com for licensure (processed within 48 business hours providing all requirements are completed), or submit **Form 8301-BE** by mail <https://insurance.ky.gov/ppc/Documents/8301BEBusEntity062320.pdf>. Paper applications are processed within seven business days, providing all requirements are completed.
- See link to fee schedule: [Fee Schedule](#).
- The business entity application requires at least one licensed individual, licensed for the same type of license as the entity, to be listed on the application. The business entity and individual may apply for the license(s) at the same time. The designated responsible licensed producer (agent) is required to have at least one active, individual insurer appointment to be designated to the entity.
- If applying for a **non-resident business entity agent (producer) license**, the initial designated responsible producer must be licensed in Kentucky for the same lines of authority that the BE is requesting. All additional designated responsible producers must be licensed for the same lines of authority AND have at least one insurer appointment in order to be designated to the entity.

16. How do you designate an individual agent to a business entity?

You may add or terminate designations through your business entity eServices account – <https://insurance.ky.gov/doeservices/UserRole.aspx>.

17. Our business entity changed its Federal Employer Identification Number (FEIN). What do we provide to show the change?

- If the FEIN was changed due to an organizational change, you must submit a Record Correction Request through the eServices account, and provide a copy of the amended articles of organization to DOI.
- If the FEIN was changed due to the business being sold or the business is closing, you must surrender the license and apply with a new application and all applicable fees for the new business entity.
- If the business entity changed both the FEIN and the name, new application and fees are required.

18. I just moved to Kentucky from another state, how do I change my Kentucky license to resident status?

- If you hold a Kentucky non-resident license and you are just changing residency, you must complete the following:
 - **A paper application Form 8301** with appropriate supporting documentation for any affirmative background answers.

- Apply for criminal background report online at <https://kycourts.gov>. The non-refundable fee is payable by credit card or electronic check.
- No fees are required if you are changing residency, currently hold the Kentucky non-resident license, and the change is within 90 days of previous resident state inactive status.

19. I just got a letter that states, “The National Producer Database indicates you hold a resident license in another state. You must obtain this license in your resident state before receiving a Kentucky non-resident license.” What does that mean?

- In order to hold an active non-resident license in the state of Kentucky, you must hold the same license class and lines of authority in your home state.
- If your resident state does not offer the type of license you need in Kentucky, then you need to contact DOI to explain and provide details of resident state information – DOI.LicensingMail@ky.gov.