

COMMONWEALTH OF KENTUCKY

Temporary Agent License Frequently Asked Questions http://insurance.ky.gov

1. What are the requirements for a temporary agent license?

To be eligible for an individual temporary agent license, an individual must:

- Be a resident of Kentucky,
- Submit an application for a regular agent license and examination through www.nipr.com,
- Pay all license and exam fees,
- Provide certificate of completion of Kentucky-approved pre-licensing course(s),
- Provide criminal background report from Kentucky Administrative Office of the Courts (AOC), and any applicable disclosure attachments,
- Receive approval from the Department of Insurance (DOI) to schedule exam(s),
- Not have failed a Kentucky agent examination within the last 12 months, and
- Receive a sponsoring appointment, with appropriate fee, from an authorized insurance company.
- 2. How do I apply for a temporary agent license? Is there a fee?
 - Applicants who have not yet applied for a regular agent license must do so through
 <u>www.nipr.com</u>. The regular application requires license and examination fees, AOC
 background report, and pre-licensing certification. The application must be approved by DOI
 before a temporary agent license will be considered.
 - A paper application for a temporary agent license must be completed in addition to the application for the regular agent license. The application for the temporary license may be found at this link: http://insurance.ky.gov/PPC/Documents/20200430-1045.pdf. The application must be submitted by email to DOI.AgentLicensingMail@ky.gov; or mail to KY Dept. of Insurance, Attn: Temporary Agent License, 500 Mero Street 2 SE 11, Mayo-Underwood Building, Frankfort, KY 40601. NOTE no additional fee is required for the temporary agent license.
 - The sponsoring insurer must complete and mail Form 8302-AP found at this link: http://insurance.ky.gov/PPC/Documents/Form8302-APAppointment.pdf. The form and \$40 appointment fee must be mailed to KY Dept. of Insurance, Attn: Temporary Agent License, 500 Mero Street 2 SE 11, Mayo-Underwood Building, Frankfort, KY 40601. Make checks payable to Kentucky State Treasurer. To terminate an appointment, insurer must use the appointment termination Form 8302-TE found at this link: http://insurance.ky.gov/PPC/Documents/Form8302-TETermination.pdf.
- 3. What if I failed an insurance exam last year? Can I still get a temporary license?
 - If you failed any insurance examination within the last 12 months, you are not eligible for a temporary agent license.
- 4. What can I do with a temporary agent license?

A temporary license has the same license powers and duties as under a permanent license, and business will be under the guidance of a supervising, licensed agent. The temporary agent license shall not be obtained for the sole production of controlled business as defined in KRS 304.9-100, and no sale of insurance of any kind shall be made upon the licensee's own life or the lives of any relative by blood or marriage.

5. Will the license be issued if I don't have a sponsoring insurance company?

No. The license will only be made active upon the appointment from a Kentucky-authorized insurance company.

6. Can I submit the company appointment form and fee for myself?

The appointment form is valid only when submitted by the insurance company, signed by their authorized representative, and includes the appointment fee.

7. When is the license expired or terminated?

The temporary license is issued for 180-days. It will not renew, but may be extended by the Department as necessary through the duration of the Executive Order. Temporary licenses will automatically expire 60 days after the Executive Order 2020-257 is lifted, or when the regular agent license is issued upon passing the insurance exam.

The temporary license will be terminated upon the loss of the sponsoring insurance company appointment.

Temporary agent licenses are subject to cancellation or revocation if the temporary licensee violates the insurance laws of this state or if the interests of insureds or the public are endangered.

Once terminated for any reason, you may not reapply for a temporary agent license.

8. When Executive Order 2020-257 is lifted, can I schedule an exam even though I hold a temporary license?

Yes, when the Executive Order is lifted, and insurance testing sites are opened, you may schedule an exam, while you hold the temporary agent license. If the exam is passed, the regular agent license will be issued, and the temporary license will expire. If the exam is failed, the temporary agent license will be terminated immediately.

9. Can I apply for a temporary agent license at the same time I apply for a regular agent license?

Yes, the regular agent application will be processed first. All requirements must be met and the application approved, before you are eligible for the temporary agent license.

10. Can I get a temporary agent license in another state with this Kentucky temporary license?

No, this temporary license is for Kentucky residents to work in Kentucky only. It is not valid for reciprocity in other states.

Please contact the Agent Licensing Division with any additional questions – <u>DOI.AgentLicensingMail@ky.gov</u>, or (502) 564-6004.