CHECKLIST – How to apply for a RESIDENT insurance license

Apply for a resident insurance **Agent (Producer)** license:

- Submit electronic application through www.nipr.com. Fees are not refundable – know what you need before you pay.
- Submit electronic request for a criminal background report from https://kycourts.gov. Quicker option is to register as a "FastCheck" user.
- Wait one day after application is submitted electronically, then create a Kentucky eServices Individual License Account at this link: Department of Insurance (ky.gov)
- Log into eServices and "upload documents" of signed and dated prelicensing certificate(s), the AOC criminal background report, and any other supporting documents required for disclosure. (Please only submit documents in pdf format – no pictures are jpg files.)
- Monitor eServices "individual profile" to see changes in the application status and "schedule and reschedule exams".
- Reminder - You must allow DOI up to 5 business days to review and process all your documents. Incomplete applications will take longer. Applications received with untruthful answers to background questions will be denied.

Apply for a resident insurance Adjuster (Independent, Staff, or Public) license:

- Know what type of license you need – Independent adjuster works as a contractor for an insurance company; Staff adjuster is an employee of an insurance company; Public adjuster works directly for the insured by contract.
- Know what type of adjuster lines of authority you need –
  - Property and casualty adjuster line of authority covers ALL types of property and casualty claims, including workers' compensation and crop.
  - Workers' Comp line of authority covers only workers' comp.
  - Crop covers only crop claims.
  - If you apply for all three types, you will be required to pay for, and take all three examinations.
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For questions about how to apply for other types of insurance license, please submit a detailed email to DOI.LicensingMail@ky.gov.