Frequently Asked Questions

1. How do I apply for a resident insurance license?

Licensing requirements are found in the <u>Insurance Licensing Candidate Handbook</u>[®]. Visit <u>www.scc.virginia.gov/boi/pro/ag_lic.aspx</u> for licensing procedures and visit <u>www.scc.virginia.gov/boi/online.aspx</u> to apply. License applications are processed in date received order. Visit <u>www.scc.virginia.gov/boi/ConsumerInquiry</u> to track a pending application or to view the license status.

2. How do I obtain a Virginia Criminal History Record Report?

Visit <u>www.vsp.state.va.us/</u>[®] to download Form SP-167 or contact the Virginia State Police at (804) 371-9290. When you receive the report, either attach it to an email and send it to <u>bureauofinsurance@scc.virginia.gov</u> or fax it to (804)-371-9290.

3. How do I obtain a copy of my license?

Visit <u>www.sircon.com/virginia</u>[®] to print your license. A nonrefundable fee will apply. The Bureau does not print or mail licenses.

4. How do I verify that my license has been issued?

Visit <u>www.scc.virginia.gov/boi/ConsumerInquiry</u> to confirm the status of your license. There is a one day delay from the licensure date and the day the information is available on the Bureau's website.

5. How do I obtain my Virginia license number?

Visit www.scc.virginia.gov/boi/ConsumerInquiry to obtain your license number.

6. What are the requirements for licensing an insurance agency?

Visit <u>www.scc.virginia.gov/boi/pro/lic_proc.aspx</u> for agency licensing requirements found in the guide, "Licensing Requirements for Corporations, Limited Liability Companies and Partnerships." Virginia does not license sole proprietorships. A certificate of authority must be obtained from the Clerk's Office of the State Corporation Commission within 90 days of licensure.

7. How do I view and/or update agency associations?

Visit <u>www.sircon.com/virginia</u>[®] for Association Maintenance Services.

8. How do I change my address?

Visit <u>www.scc.virginia.gov/boi/online.aspx</u> to change your address. Sircon must be used to make a change in the business entity's (agency) address.

9. How do I change my name?

Visit <u>www.scc.virginia.gov/boi/pro/formapp.aspx</u> to download and properly complete the Service Request Form. A copy of the marriage certificate, divorce decree, or court order is required. Include your Virginia license number or National Producer Number ("NPN") with your request. The producer must sign all name change requests. A duplicate license will be mailed after the name change is processed.

10. What are the requirements for obtaining a Title insurance license?

You must complete a 16-hour pre-licensing study course and pass the Title examination within one year from the date the study course is completed. After you pass the examination, visit <u>www.scc.virginia.gov/boi/online.aspx</u> to apply for your license. Licensing requirements are found in the <u>Insurance Licensing Candidate Handbook</u>. Florida and Pennsylvania statutes require nonresident applicants to pass their Title exam for licensure. As such, the Bureau of Insurance requires Florida and Pennsylvania Title applicants to pass the Virginia Title exam for licensure in Virginia. Virginia statutes do not require nonresident applicants to take Virginia's pre-licensing study course prior to taking the Title exam.

11. I am moving to Virginia from another state. What is required to apply for a license?

If you were not licensed in your former state of residence, you must meet all pre-licensing requirements found in the <u>Insurance Licensing Candidate Handbook</u>[®]. If you have resided in Virginia for less than six months, you must submit a current, no more than 90 days old, criminal history record report from your previous state of residence. If you have resided in Virginia for more than six months, you must submit a current criminal history record report from the Virginia State Police. If you were licensed in your former state of residence within the last 90 days, review the <u>Insurance Licensing Candidate Handbook</u>[®] for requirements of individuals moving to Virginia.

12. I am moving from Virginia to another state. What do I need from the Bureau?

A clearance letter, which when processed terminates all active licenses and appointments in Virginia, is required when moving to another state. Visit

<u>www.scc.virginia.gov/boi/pro/formapp.aspx</u> to download the Service Request Form. After obtaining a license in your new home state, visit <u>www.scc.virginia.gov/boi/online.aspx</u> to apply for your Virginia nonresident license. **Pursuant to Virginia Code** § 38.2-1869 H[®] of the Code of Virginia, if a resident agent moves his residence to another state between July of every even-numbered year and September 1 of the following odd-numbered year and has not provided proof of continuing education compliance for the biennium prior to his license termination, such agent shall not be permitted to apply for a new license of the same type until he has either satisfied the 90-day termination period or paid a \$1,000 administrative penalty.

13. How do I find my continuing education ("CE") credits and compliance status? Visit www.virginiainsurancece.com[®] to review your CE Transcript.

14. How do I obtain a permanent exemption from continuing education ("CE")?

You must be 65 years or older and have been licensed for 20 continuous and uninterrupted years. You may email your request for proof of licensing to <u>bureauofinsurance@scc.virginia.gov</u> or fax it to (804)-371-9290. Visit <u>www.virginiainsurancece.com</u> for resident and nonresident CE requirements. Email <u>virginiainsurancece@pearson.com</u> to submit CE questions to the Virginia Insurance Continuing Education Board's administrator, Pearson VUE.

15. What rules govern the Long-Term Care Insurance Partnership Program?

Visit <u>www.scc.virginia.gov/boi/pro/index.aspx</u> to review these rules. Resident agents who fail to complete the ongoing four hours of training with 24 months of the initial eight-hours of training must again complete eight hours of training. Nonresident agents who comply with their home state requirement need only take a two-hour Virginia-specific course to meet the requirement in Virginia. A continuing education ("CE") exemption does not apply to this training requirement.

16. What are the Federal training requirements for Flood insurance?

Visit www.scc.virginia.gov/boi/pro/index.aspx to review these requirements.

17. I applied for the wrong license type on my application, how do I correct this?

A new application must be submitted for the correct license type and you will be required to pay the appropriate application processing fee. Application processing fees are non-refundable and non-transferrable.

18. Will I receive an acknowledgement of appointment from the Bureau?

The Bureau does not provide notice of the producer appointment by an insurer. Visit <u>www.scc.virginia.gov/boi/ConsumerInguiry</u> to verify appointments.

19. Will a criminal conviction prevent me from being licensed?

A criminal conviction does not always result in license denial. The Bureau reviews these applications on a case-by-case basis. An electronic application must be submitted along with the following in order for the application to be reviewed:

- A current criminal history record report from the Virginia State Police (residents only).
- A detailed written statement explaining the circumstances surrounding the offense.
- A copy of the charging document.
- A copy of the court document that demonstrates the final disposition of the case.
- A copy of the sentencing order.
- If applicable, a copy of the court document or a letter from the probation officer indicating completion of probation.
- If applicable, documentation demonstrating the conviction has been pardoned or expunged.
- If applicable, documentation that the applicant's Civil Rights have been restored.
- If applicable, a letter from applicant's employer or prospective employer indicating they are aware of the felony conviction.

Contact the Clerk of the Court that had jurisdiction over the case to obtain the court documents required to review the application.

20. Are referral fees payable to an unlicensed individual?

Section <u>38.2-1821.1 B 8</u>[®] of the Code of Virginia specifically allows for the payment of referral fees to an unlicensed individual provided certain requirements are met. Producers wanting to pay referral fees to unlicensed individuals must carefully comply with these provisions to avoid any violations of the Code of Virginia. It is the Bureau's position that a "one time nominal fee" cannot exceed \$25 per referral.

21. What is considered rebating?

Rebating is defined under <u>§ 38.2-509</u>[®] of the Code of Virginia. Visit <u>www.scc.virginia.gov/boi/pro/enf.aspx</u>, to review the section pertinent to rebating in "Common Problems Found During Agent Investigations."

22. How do I notify the Bureau of a Trade (Assumed or Fictitious) Name?

Visit <u>www.scc.virginia.gov/boi/pro/formapp.aspx</u> to download and properly complete the Service Request Form. Email the form to <u>bureauofinsurance@scc.virginia.gov</u> or fax it to 804-371-9290. Visit <u>www.scc.virginia.gov/clk/befag/fict.aspx#a2</u> for additional filing requirements.

23. How do I obtain a Letter of Certification?

Visit <u>www.sircon.com/virginia</u>[®] to print a letter of certification.

24. How do I terminate my Virginia insurance license?

Submit a written request to the Bureau of Insurance either by email, <u>bureauofinsurance@scc.virginia.gov</u> or by fax, 804-371-9290. Include your name and Virginia license number or National Producer Number ("NPN") or Tax ID number (for an agency) with your request. The producer must sign the request. An officer from the agency must sign the request for agency terminations. **Pursuant to Virginia Code § 38.2-1869 G** of the Code of **Virginia, if a resident or nonresident agent voluntarily surrenders his license without prejudice during a biennium and has not provided proof of continuing education compliance for the biennium prior to his license termination, such agent shall not be permitted to apply for a new license of the same type until he has either satisfied the 90day termination period or paid a \$1,000 administrative penalty.**

25. How do I cancel my company appointment with an insurer?

Submit a written request directly to the company. Only the company can cancel an appointment.

[®]Links marked with this symbol are external to the SCC website.