

## **INSURANCE PRODUCER LICENSING INSTRUCTIONS**

**\*\*All producers are strongly encouraged to apply online at [www.nipr.com](http://www.nipr.com)\*\***

### **RHODE ISLAND RESIDENT INDIVIDUAL CHECKLIST:**

Completed NAIC Individual Uniform Application

- A **copy** of the original passed exam results (results are valid for a period of one year)
- A **copy** of the original pre-licensing class results
- A **copy** of the background report from the Rhode Island Attorney General's office
- A check or money order in the amount of \$120.00 made payable to the General Treasurer, State of Rhode Island

### **NON-RESIDENT INDIVIDUAL CHECKLIST:**

- Completed NAIC Individual Uniform Application
- A check or money order in the amount of \$130.00 made payable to the General Treasurer, State of Rhode Island

**\*\*Please note that effective July 1, 2007 the State of Rhode Island no longer requires business entities to be licensed. However all individuals who are conducting Rhode Island business on behalf of a business entity must include that business entity name as an "assumed name" on their individual non-resident Rhode Island license.**

### **PRELICENSING (REQUIRED FOR RESIDENTS)**

- Applicant must successfully complete a forty-hour (40) pre-licensing course. This course may be either classroom or verifiable self study (including online courses).
- The course must have received prior approval by the RI Insurance Division.**
- All pre-licensing courses are valid for a period of five (5) years.

**\*\*Please note that after successful completion of pre-licensing the applicant should then contact Pearson Vue at 1-800-274-3739 or by email at [www.pearsonvue.com](http://www.pearsonvue.com) to make an appointment to sit for the Rhode Island State Producer Examination.**

### **EXEMPTIONS TO PRE-LICENSING**

- An individual who was licensed in a reciprocal state and who is applying the same lines of authority in Rhode Island and who has cancelled that license within

ninety (90) days of applying in Rhode Island. A letter of clearance must be provided from the prior resident state.

- ❑ An individual hold a four (4) year degree from an accredited institution of higher learning with at least three (3) semester hours in insurance.
- ❑ An individual holding a current and valid AAL, ARM, CIC or CPCU designation is exempt for property and casualty.
- ❑ An individual holding a current and valid RHU, CEBS, REBC or HIA designation is exempt from accident and health.
- ❑ An individual holding a current and valid CEBS, ChFC, CIC, CFP, CLU, FLMI or LUTCF is exempt from life.
- ❑ Limited line of authority.

### **CONTINUING EDUCATION REQUIREMENTS**

- ❑ Rhode Island residents must complete twenty-four (24) credits (this must include a minimum of three (3) credits of Ethics) for each biennial license period.
- ❑ Non-residents must comply with the continuing education requirements of their resident state.

### **EXEMPTIONS TO CONTINUING EDUCATION**

- ❑ Residents holding licenses to sell any kind and/or kinds of insurance for which examination is not required.
- ❑ Residents holding a limited line credit license or a license which is otherwise exempted by the Department.
- ❑ Residents holding a license continuously (without lapse) for twenty-five (25) years and who are fifty-five (55) years of age at the time of renewal.
- ❑ Residents who were licensed for twenty (20) year and were 60years of age as of July 3, 2004.

### **EXAM FOR RHODE ISLAND RESIDENTS**

- ❑ After successful completion of pre-licensing please contact **Pearson Vue** at **1-800-274-3739** to make an appointment to sit for the Rhode Island producer examination.

### **BACKGROUND REPORTS FOR RHODE ISLAND RESIDENTS ONLY**

- ❑ Applicants must provide a background (BCI) report from the RI Attorney Generals office. They can be contacted at 401-274-4400 for further information.

### **ERRORS AND OMISSIONS FOR RESIDENTS**

- ❑ Rhode Island **residents** are required to carry and maintain errors and omissions insurance.