FAQ's For Resident Producers



Licensing & Education Division

What types of licenses are issued?

Producer Licensing issues resident and nonresident licenses for major and limited lines of authority. Here are the <u>licenses</u> offered by the WV Insurance Commission.

Can I still get a license if I have a criminal conviction?

You are not automatically disqualified from obtaining a license if you have a criminal record.

On the application for a license, there are specific instructions about the information to provide about your criminal record on the conviction.

- A **signed** statement describing the circumstances surrounding your arrest, the charges and the conviction.
- Provide a copy of the Indictment or Information and the Judgment and Sentencing documents that show the disposition of each criminal charge.
- Submit complete information with your application.

How do I apply to take an examination?

You may schedule an examination online at <u>PearsonVue</u> or contact them directly at 1-800-274-2614.

It is suggested that you review the <u>candidate handbook</u> to know what to take to the testing center as well as the content outlines as a study guide in addition to the <u>prelicensing</u> course.

Pearson VUE will notify the WV Insurance Commission of your exam results, but you must apply for your license within one year of passing the exam. The exam scores are only valid for one year.

I have a license in another state. Do I still have to take an examination?

No. If you hold a resident producer license in another state, you are not required to take an examination for those lines in which you are licensed. This exemption applies to residents of those states that award licenses to West Virginia residents on the same basis.

If you have just moved to West Virginia you will not have to take an examination if you have provided a letter of clearance from that state (if that state issues letters of clearance). If a letter of clearance is provided or cancellation of the license is done within 90 days (only applicable if letters of clearance are not issued) testing is not required.

How do I apply for a producer/business entity producer license or add lines to my current producer license?

You may apply electronically for either license and may also apply electronically to add a line of authority to your producer license by going to NIPR.

Select here to view instructions for adding a new line of authority to your license.

	Producer	Business Entity Producer (Agency)
Form	Uniform Application for Resident Individual Insurance Producer License	Uniform Application for Business Entity License/Registration
<u>Fee</u>	\$50	\$200

If applying by way of paper application, the fee may be paid by check or money order, made payable to WVOIC.

How does an insurance company notify the department of my appointment or termination as an agent?

West Virginia law requires notice of appointment within 15 days of either the signing of the contract or the company receiving the first application from the producer (whichever is later). The appointment should be submitted with a requested effective date that is not later than either of these two occurrences AND it must be submitted so that it is received by the Department within 15 days of that date.

Notice of termination of appointments (without or for cause) must be filed with the Department within 30 days following the effective date of the termination. Without cause terminations may be processed through one of NIPR's Authorized business partners. For cause Terminations must be sent directly to the department.

Appointments and terminations are also accepted by the <u>WVOIC form</u>. There is a \$25 fee per producer appointment. There is no fee for producer terminations.

How do I renew my license?

WVOIC will send a renewal notice to the mailing address you provided on your application 90 days before your producer or business entity producer license expires. Your renewal is due on or before the expiration of your license. Licenses will expire if completed renewal documents are not received by the expiration date. Company appointments are also terminated along with the expiration of the license.

A late renewal period from date of license expiration has been established at twelve months. A \$50 penalty fee for producers and a \$25 penalty fee for businesses entities will be assessed. After twelve months, a license may not be renewed and the previous licensee must apply for a new license.

To renew your license electronically, click here.

License fees

When will the department terminate my license?

Your license will be terminated if your license is not renewed on or before your expiration date.

How can I get my license reinstated after I am expired/inactive?

If your license has terminated due to nonrenewal and is expired (within the past 12 months), you may late renew your license.

If your license is in an inactive status, you must apply for a new license. If a resident of WV, you are required to complete a new producer license application and fulfill all the requirements.

If your business entity producer license is expired, you must late renew the license.

If your business entity producer license is inactive, you must apply for a new license.

My license got destroyed or lost. How do I print a new one?

You may print your license here.

When do I need to get a certification or clearance letter? How do I get one?

Clearance letters may be required if you are moving to another state and wish to be licensed in that state. Certification letters may also be required by another state if you apply for a non-resident license in that state. Before requesting a certification or clearance letter from our insurance department, please check with the requesting state insurance department to verify if a letter of certification or clearance is required or if they will verify your licensure in West Virginia through the Producer Data Base.

How do I surrender my license?

You may surrender your license by completing the surrender form and emailing or faxing to 304-558-4966.

My name or address changed. What do I need to do?

All changes or corrections to your name, address or SSN must be submitted by the producer. Address changes for producers must be made within 30 days through NIPR's electronic address change or the WVOIC Address change form.

If failure to notify the WVOIC of your producer address change prevents this office from contacting you regarding your producer license or an insurance complaint administrative action or revocation of the license may occur.

There are no fees associated with changing a name or updating an address.

How do I meet my continuing education requirements?

All resident producers holding a major line of authority are required to meet the continuing education requirements for West Virginia. Non-residents are exempt if their state has a mandatory continuing education law.

How do I pay my fees?

You may pay your fees with either:

Company check.Business entity producer check.Money order.Cashier's check.

Fee may be paid by check or money order, made payable to WVOIC.

How do I contact the Licensing Section?

We can be reached at:

West Virginia Insurance Commission Licensing & Education Division 900 Pennsylvania Avenue Charleston, WV 25302 PO Box 50541 Charleston, WV 25305-0541 304-558-0610 304-558-4966 (fax)