

Producer Licensing FAQs

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

Licensing requirements are found in the [Insurance Licensing Candidate Handbook](#)[®]. Visit www.scc.virginia.gov/boi/pro/ag_lic.aspx to review licensing procedures. Submit an application at www.scc.virginia.gov/boi/online.aspx. The Bureau of Insurance (“Bureau”) encourages applicants to first obtain their Virginia State Police criminal history record report (“CHRR”) and related documents before submitting the electronic application. Applicants using Sircon’s Compliance Express should upload all attachments including the CHRR and submit them with the electronic application. Visit www.scc.virginia.gov/boi/ConsumerInquiry to track a pending application or to view the license status.

2. How much is the application processing fee?

Visit www.scc.virginia.gov/boi/pro/ag_lic.aspx and select “Licensing Requirements & Application Fees Chart” to review the fees.

3. How do I obtain a Virginia Criminal History Record Report (residents only)?

Visit www.vsp.state.va.us/[®] to download Form SP-167 or contact the Virginia State Police at (804) 674-2131. When completing the form, have the report mailed back to you; not to the Bureau of Insurance. When you receive the completed report, either attach it as a PDF and email it to bureauofinsurance@scc.virginia.gov or fax it to (804)-371-9290.

For expedited service, you may also request a Virginia State Police criminal history record report for an additional fee through the following insurance industry associations:

Independent Insurance Agents of Virginia, Inc. www.iiav.com

National Association of Insurance and Financial Advisors www.NAIFA-Virginia.org

4. How long does it take to process an application?

License applications are processed in date received order. Allow a minimum of 15 business days from the date the Bureau receives the application and criminal history record report (residents only) before contacting the Bureau regarding the status of your application. Applications that have an affirmative answer to a background question may take a minimum of 30 business days to review once the Bureau has received all the required documentation.

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

Criminal conviction includes a misdemeanor, felony or a military offense. 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.
- If applicable, a copy of the 1033 consent approved by your home state (nonresidents only).

Contact the Clerk of the Court that had jurisdiction over the case to obtain the court documents required to review the application. After receiving all required documents described above, the Bureau will review the request or may request additional information as needed to evaluate the application. Once a decision has been made (allow a minimum of 60 days), the applicant will be notified.

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

Visit www.scc.virginia.gov/boi/ConsumerInquiry 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.

7. How do I obtain my Virginia license number ("VLN")?

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

8. How do I print a copy of my license?

The Bureau does not print or mail licenses. Visit www.sircon.com/virginia to print your license. A nonrefundable Sircon service fee may apply. You will need your Virginia license number ("VLN") in order to print your license. Visit www.scc.virginia.gov/boi/ConsumerInquiry to obtain the VLN.

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

Visit www.scc.virginia.gov/boi/pro/lic_proc.aspx 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 ("COA") or its equivalent must be obtained from the Clerk's Office of the State Corporation Commission within 90 days of licensure. Failure to obtain a COA within 90 days of licensure may result in license termination. Visit <http://scc.virginia.gov/clk/formfee.aspx> or contact the Clerk's Office at 804-371-9733 to obtain a COA.

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

Visit www.sircon.com/virginia and select "Maintain your firm association."

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

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

12. How do I change my address?

Visit www.scc.virginia.gov/boi/online.aspx to change your address. DO NOT USE A COMPANY OR ANY BUSINESS ADDRESS (INCLUDING PO BOX) AS THE INDIVIDUAL PRODUCER'S RESIDENCE OR MAILING ADDRESS. If you are moving into or out of Virginia, you cannot change your address online; therefore, you must submit a written, signed request either as an

email attachment to bureauofinsurance@scc.virginia.gov or fax it to 804-371-9290. Sircon must be used to make a change in the business entity's (agency) address.

13. How do I change my name?

Visit www.scc.virginia.gov/boi/pro/formapp.aspx to download and properly complete the Service Request Form. A copy of the marriage certificate, divorce decree (if the decree states the change from married name to maiden name), or court order is required. Include your Virginia license number ("VLN") or National Producer Number ("NPN") with your request. The producer must sign all name change requests.

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

Residents 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 www.scc.virginia.gov/boi/online.aspx to apply for your license. Licensing requirements are found in the [Insurance Licensing Candidate Handbook](#)[®]. 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.

15. 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 [Insurance Licensing Candidate Handbook](#)[®]. 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 [Insurance Licensing Candidate Handbook](#)[®] for requirements of individuals moving to Virginia.

16. 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 www.scc.virginia.gov/boi/pro/formapp.aspx to download the Service Request Form. After obtaining a license in your new home state, visit www.scc.virginia.gov/boi/online.aspx to apply for your Virginia nonresident license.

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

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

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

Submit a written request directly to the company. The Bureau of Insurance **cannot** cancel your appointment; only the company can cancel an appointment.

19. How do I terminate my Virginia insurance license?

Submit a written request to the Bureau of Insurance either by email, bureauofinsurance@scc.virginia.gov or by fax, 804-371-9290. Include your name and Virginia license number ("VLN") 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.

20. Where do I find information regarding continuing education (“CE”)?

Visit www.VirginiaInsuranceCE.com to review the requirements, your CE Transcript, provider and course listings, and to pay the continuance fee. Submit all CE questions to the Virginia Insurance Continuing Education Board’s administrator, Pearson VUE, at VirginiaInsuranceCE@pearson.com.

21. Are nonresident agents required to comply with Virginia’s CE law?

Virginia law is reciprocal with CE laws of all other states, and permits nonresident agents to comply with Virginia’s CE requirements by complying with the CE requirements in their home state. **Nonresident agents’ only requirement is to pay the nonrefundable continuance fee by November 30 of every even-numbered year.** Visit www.VirginiaInsuranceCE.com to pay the nonrefundable continuance fee and Pearson VUE will verify your home state status through the NAIC’s National Producer Data Base (PDB). Do not submit a hard copy Letter of Certification or PDB printout. Visit www.VirginiaInsuranceCE.com to confirm your compliance status by reviewing your Virginia CE Transcript.

22. How do nonresident agents pay the nonrefundable continuance fee?

Visit www.VirginiaInsuranceCE.com to pay the fee by November 30 of every even-numbered year.

23. 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 bureauofinsurance@scc.virginia.gov or fax it to (804)-371-9290. Submit all CE questions to the Virginia Insurance Continuing Education Board’s administrator, Pearson VUE, at VirginiaInsuranceCE@pearson.com.

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

Visit www.scc.virginia.gov/boi/pro/index.aspx to review these rules. Resident agents who fail to complete the ongoing four hours of training within 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 exemption does not apply to this training requirement.

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

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

26. 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.

27. How do I print a Letter of Certification?

Visit www.sircon.com/virginia to print a letter of certification.

28. Are referral fees allowed to be paid to an unlicensed individual?

Section [38.2-1821.1 B 8](#) 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.

29. What is considered rebating?

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

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