

**STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
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This document is for informational purposes only and is not intended to be an exhaustive or interpretive analysis of statutory changes to the insurance code. Please review the insurance laws in their entirety to assure your compliance when transacting Alaska insurance business.

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1. LICENSEE REQUIREMENTS

Who needs to be licensed?

Any person who sells, solicits, or negotiates insurance in this state for any kind or line of insurance must be licensed for that line of authority in accordance with Alaska law, unless exempt ([AS 21.27.010](#)).

2. ADJUSTER LICENSE REQUIREMENTS

If I adjust property or casualty claims on behalf of an insurance company and am not employed by an admitted insurer, do I need to be licensed?

Yes, you need to obtain an independent adjuster license ([AS 21.27.830](#)).

Do I need a license to act as a public adjuster?

At present, Alaska's insurance code does not require licensing of "public adjusters" or adjusters who handle claims on behalf of an insured, not the insurance company. The Alaska Division of Insurance does not have jurisdiction to either authorize or prohibit such activities in this state except to the extent such activities involve unfair or deceptive trade practices under [AS 21.36.125](#), Unfair Claim Settlement Practices.

While public adjusters are not required to be licensed under the insurance code, licensing may be required under other provisions of Alaska law. In particular, public adjusting may constitute the practice of law, and thus, may require a license to practice law depending on the nature and scope of the activities performed in the state. See *Christiansen vs. Melinda*, 857, P .2d 345 (Alaska 1993) addressing the definition of "practice of law for civil and criminal purposes.

Do I need a special, additional license to adjust workers' compensation claims?

No, a person adjusting workers' compensation claims may do so under the casualty authority of the person's independent adjuster license.

If I am not licensed in my home state as an independent adjuster, can I obtain an adjuster's license on a reciprocal basis by qualifying for licensure using another state's resident license for my qualification?

No, to grant a person a reciprocal adjuster license, the person must be licensed in their home state as an independent adjuster. If an individual is not licensed as an independent adjuster in their resident state, passing results for the Alaska Adjuster examination are required.

Testing information is available on our website at <http://commerce.alaska.gov/dnn/ins/Licensing/TestingInformation.aspx>.

An individual who qualifies for licensure by taking our examination will have Alaska reflected as his or her designated home state

Unlicensed Adjuster Single Loss or Catastrophe – Registration Required

Does Alaska have any special provisions (exemptions) that apply to adjusters who may adjust catastrophic losses?

Yes. A nonresident independent adjuster, who is not Alaska-licensed but who is licensed and in good standing in his or her home state may act as an adjuster and adjust a single loss in this state during a calendar year, or may act as an adjuster and adjust losses arising out of a catastrophe (which is declared by the director) if, within 10 days after the start of the investigation or adjustment, the nonresident adjuster advises the director in writing of the adjustment ([AS 21.27.860\(a\)](#)).

An unlicensed adjuster is required to comply with the Unfair Claims Trades Practices Regulations.

Does Alaska have any special provisions that apply to adjusters who may adjust a single loss during a calendar year?

Yes. A nonresident independent adjuster, who is not Alaska-licensed but who is licensed and in good standing in his or her home state may act as an adjuster and adjust a single loss in this state during a calendar year.

How do I register if I am an unlicensed catastrophe adjuster or will be adjusting a single loss?

Apply through [NIPR.com](http://www.nipr.com). You may wish to use the Non-Resident Adjuster Licensing Application walk-through available at <http://www.nipr.com/docs/walk-throughs/Adjuster.htm> before beginning the application process

License Exceptions

Must an employee of an admitted insurer who adjusts claims be licensed?

If you are a staff (company) adjuster and adjust claims on behalf of your employer, an admitted insurer, you do not need to obtain an independent adjuster license.

What if I have been hired to assist an insurer to assert its right to subrogate a claim, do I need to be licensed as an adjuster?

An adjuster license would not be required of a person who is contracted by an insurer to pursue its subrogation rights following the insurer's payment of an insured's claim. The definition of adjuster is in [AS 21.97.900\(21\)](#) and establishes "independent adjuster" means a person who, for compensation as an independent contractor or as an employee of an independent contractor, for fee or commission, investigates and adjusts losses or claims arising under insurance contracts on behalf of an insurer."

Individuals involved in pursuing an insurer's right to subrogate a claim are not typically involved in investigating and adjusting the loss, rather they simply seek to obtain payment an insurer is entitled to from responsible parties. Please also see [Bulletin B93-08](#).

May an Alaska licensed insurance producer or managing general agent adjust claims without obtaining an adjuster license if authorized by the admitted insurer?

Yes, the producer or managing general agent may act as an adjuster and investigate, adjust and report upon claims on behalf of and as authorized by an admitted insurer that has appointed the insurance producer or managing general agent.

May an Alaska licensed surplus lines broker adjust claims without obtaining an adjuster license?

Yes, the surplus lines broker may act as an adjuster and investigate, adjust and report upon claims on behalf of and as authorized by a nonadmitted insurer.

May an Alaska licensed reinsurance intermediary broker or reinsurance intermediary manager adjust claims without obtaining an adjuster license?

Yes, the reinsurance intermediary broker or reinsurance intermediary manager may act as an adjuster and investigate, adjust and report upon claims on behalf of and as authorized by an insurer or reinsurer under contract.

3. LICENSE EXEMPTIONS

The following categories or activities DO NOT REQUIRE an Alaskan insurance license under the conditions listed:

Group Plans

No license is required if a person is employed on salary or hourly wage by a person licensed under

[AS 21.27](#) to sell group insurance and only secures and forwards information, issues certificates, or otherwise assists in administering the group plans and does not receive a commission for performing administrative services related to group life insurance, group property and casualty insurance, group annuities, group or blanket accident and health insurance; enrolling individuals or issuing certificates under the above-listed group plans; or performing administrative services related to mass-marketed property and casualty insurance. The plan must be a true group insurance plan in which an employer sponsors the plan and the employees are provided the option of enrolling in that plan. But, if the person sells, solicits, or negotiates insurance coverage in addition to the group benefits offered by the employer, the person must have an insurance producer license. ([AS 21.27.010 \(j\) \(2\)](#))

Multi-State Commercial Risks

No license required if a person is not a resident of Alaska and sells, solicits, or negotiates a contract of insurance for commercial property and casualty risks to an insured with risks located in more than one state insured under that contract, and if that person is licensed as an insurance producer in the state where the insured maintains its principal place of business and the contract of insurance covers risk located in that state. ([AS 21.27.010 \(j\) \(6\)](#))

Insurance Consultant

Alaska does not issue licenses to consultants. **But** a person acting in the capacity of a consultant and whose consultation leads to the placement of insurance must have an insurance license.

General Agent who receives override commissions

No license required **if** a general agent receives **only** a commission override for business produced by persons the general agent solicited as producers and the general agent has no involvement in the sale, solicitation, or negotiation of insurance. **But** a general agent who has direct contact with a client or receives applications or receives premiums must obtain a license and company appointment as that general agent would be selling, soliciting, or negotiating insurance.

Licensee Customer Service Representatives

No license is required **if** a person is employed on salary or hourly wage by a person licensed under AS 21.27 **solely** for the performance of accounting, clerical, stenographic, and similar office duties. ([AS 21.27.010 \(j\) \(1\)](#))

Officer, Director, or Employee of an Admitted Insurer

No license is required **if** an officer, director, or employee of an insurance company **does not** receive a commission on policies written or sold if the person's functions are executive, administrative, managerial, clerical, or a combination of these and are **only indirectly** related to the transaction of insurance; relate to underwriting or loss control; or are in the capacity of an agency supervisor where the activities are limited to providing technical assistance to insurance producers and whose activities **do not** include transacting insurance. ([AS 21.27.010 \(j\) \(9\)](#))

Risk Managers

No license required **if** a risk manager is a salaried full-time employee who only counsels or advises the risk manager's employer regarding the insurance interests of the employer or of a subsidiary or business affiliate of the employer **and** the risk manager does not sell or solicit insurance or receive a commission. ([AS 21.27.010 \(j\)\(4\)](#))

Advertising

No license required **if** a person's activities in this state are limited to advertising without the intent to solicit insurance in this state through communications in printed publications or other forms of electronic mass media (Internet), whose distribution is not limited to residents of this state, **as long as** the person is not selling, soliciting, or negotiating insurance in this state. ([AS 21.27.010 \(j\) \(5\)](#))

Group "Credit" Insurance

Some insurers have filed their credit insurance programs as a "group" insurance product in which a master policy is issued to the lending institution and the consumers that are sold credit insurance are issued a participating certificate rather than an original policy.

This concept **does not** qualify for the “enrollment of benefits in a group plan” exemption as there is no employer-employee relationship between the lender and the borrower and the exemption was intended **only** for a true group enrollment in a plan sponsored by an employer on behalf of its employees. ([AS 21.27.010 \(j\) \(2\)](#)) Please see additional exemptions set out in [AS 21.27.010](#), [21.27.630](#).

4. LICENSE APPLICATIONS

Does Alaska accept electronic license applications?

Yes, almost all filings are to be submitted through the National Insurance Producer Registry (NIPR) at <http://www.nipr.com/licensing>. Applications may also be submitted electronically through one of NIPR’s authorized business partners at <http://www.nipr.com/general/business-partners.htm>.

The current NIPR authorized business partners are:

1. [StoneRiver RegEd](#) (800) 334-8322 (Option 3)
2. Cumberland Licensing Corporation – (401) 333-4805
3. nomoreforms – (800) 686-8279
4. [Vertafore](#) (formerly Sircon Corporation) – (877) 876-4450
5. Systeme Software, Inc. – (215) 258-5217

What vendor should I use?

The division does not endorse or recommend any particular vendor.

What applications may I use?

Both residents and nonresidents are encouraged to file electronically at www.nipr.com to avoid a \$50 processing fee which is required when a paper filing is submitted for a filing that could be submitted electronically. Fees for the applications will be collected in the application process.

Paper applications are also accepted but a \$50 processing fee is required when a paper filing is submitted for a filing that could be submitted electronically. You may obtain the NAIC Uniform application at http://www.nipr.com/resident_paper_licensing.htm or at http://www.nipr.com/non_resident_paper_licensing.htm.

Does any license application need to be notarized?

No.

What is the payment process if I apply electronically?

Payment for the Alaska application fees and the vendor’s service fee will be collected electronically.

Can I reinstate my expired/lapsed license electronically?

Yes. To reinstate a license, apply via www.nipr.com, by selecting Licensing and Renewal Application, select apply for a new license, select resident, non-resident, nonresident adjuster, or apply for a non-resident adjuster license and designate an adjuster home state and then begin the application process. Application fees will be collected in the application process. Please note, when you reinstate your license, you will retain your previous Alaska license number.

You must file either the Business Transaction Form for Producers ([Form 08-270](#)) or the Business Transaction Form for Adjusters, ([Form 08-307](#)), which indicates whether or not any Alaska insurance business has been transacted from the date of the expiration/lapse of your license to the date the form is signed before the notary (the form is required to be notarized). You may access forms at <http://commerce.alaska.gov/dnn/ins> (select Forms).

The delayed renewal penalty fee will also be collected through the NIPR application process): a) 1 to 60 days after the license expires/lapses, \$100; or b) over 61 days after the license expires/lapses, \$200. ([3 AAC 31.060\(a\)\(8\)](#))

Licensees required to complete Continuing Education (CE) must complete a minimum of 24 credit hours, of which at least three credits must be in ethics. The credit hours for all Alaska-approved courses completed after January 1, 2014 will be electronically reported to the division by the CE provider. For any credits earned prior to January 1, 2014, the Continuing Education Reporting Form, found at http://commerce.alaska.gov/dnn/Portals/7/pub/Licensing/CE/CE_ReportingForm.pdf, must be completed and submitted by email or fax 907-465-2816.

A resident whose license is not reinstated within 1 year is subject to retesting and fingerprinting (see section 6).

How will I know if my electronic application was complete?

If the application of an applicant who applies electronically is complete, electronic notification of license approval is sent to the email address in the application.

What if additional information is needed for my electronic application?

If additional information is needed, the applicant or authorized submitter will receive an email which will be sent to the email address in the filing, identifying the deficiencies with instructions how to correct them.

How can I check to see when my license has actually been issued?

At any time after a license is issued, a person may research the status of a license on State Based Systems (SBS) using the [Lookup](#) function.

Does my application need to be submitted to a sponsoring insurer?

No.

Where do I mail a paper application?

Paper (be sure to include the \$50 processing fee for each application) applications are to be sent to our office at:

Mailing Address

Division of Insurance
P.O. Box 110805
Juneau, AK 99811-0805
(907) 465-2515

Physical Address

Division of Insurance
333 Willoughby Avenue, 9th Floor
Juneau, AK 99811-0805
(907) 465-2515

Is there a time period in which I must complete all license application requirements?

If all filing requirements to obtain your license are not met within 120 days (4 months), the application will be considered withdrawn as set out in [AS 21.27.040 \(f\)](#).

5. APPLICATION FEES

What are the application fees?

To determine the appropriate application fee, please check the fee schedule for the type and class of license you are seeking at <http://commerce.alaska.gov/dnn/Portals/7/pub/Licensing/Forms/08-214.pdf>.

All required fees must accompany your application.

What is the fee to add lines of authority to my existing license?

There is no application fee required to add lines of authority to an existing license class (for example, there is no fee to add life authority to a producer health authority license).

6. OTHER LICENSE REQUIREMENTS

Fiduciary Account Requirements

A licensee has a fiduciary responsibility for the money the licensee collects for premium taxes and fees, premiums, or return premiums and the money must be accounted for promptly and paid to the

appropriate party. [AS 21.27.360](#)

Bonds

Bond filing requirements for insurance producers and surplus lines brokers were eliminated effective January 1, 2002.

Limited Title Producer Licenses

A requirement to hold a limited title producer license is to have the sole purpose to be appointed by and act on behalf of a title insurer. Although an appointment is no longer required to be filed with our office, an insurer and producer are required to maintain a list of all their appointments and must be able to respond within three days to an inquiry made by the director regarding the appointment. [AS 21.27.150 \(2\)](#)

Adjuster Experience Requirement

Do I need any experience to obtain a resident Independent Adjuster license?

Yes, [AS 21.27.830](#) requires an adjuster to have at least six months active working experience within the previous two calendar years as either an independent adjuster trainee, an insurance producer, a managing general agent, a reinsurance intermediary broker, a reinsurance intermediary manager, a surplus lines broker, an independent adjuster, or an underwriter or claims adjuster employee of an insurer, and, in the director's opinion, exhibit the ability to competently perform the responsibilities of an independent adjuster; or to have been previously licensed in good standing in this state as an independent adjuster within the previous four calendar years.

Resident Surplus Lines Broker License Requirement

A requirement to hold a resident Surplus Lines Broker license is to also be licensed as either an insurance producer or managing general agent for property and casualty lines of authority. See [AS 21.27.790 \(1\)](#).

Fingerprint Requirement

A resident applying for an insurance license is required to submit one FBI FD 258 fingerprint card with a \$47.00 Fingerprint Card evaluation fee made payable to the State of Alaska to the division in order for the division to conduct a state and national criminal background checks on the applicant. A fingerprint card is only required if the applicant does not hold an active insurance license. The Code of Federal Regulations provides a procedure to obtain change, correction, or updating of identification records in 28 CFR 16.34. You may direct any challenge as to the accuracy or completeness of any entry on your record to the FBI, who will then forward your challenge to the agency which submitted the data. Please refer to <http://www.fbi.gov> for additional information.

A fingerprint card can be obtained from businesses providing fingerprinting services. For applicants in Anchorage, the fingerprint card is provided at the time your fingerprints are taken at the appointment that you schedule with PearsonVue's fingerprint vendor. You may reference the Department of Public Safety Statewide Services listing of businesses that are approved to take fingerprints at <http://dps.alaska.gov/statewide/background/fingerprinters.aspx>.

Who performs the Background Checks?

A state criminal record check is performed by the Department of Public Safety and the Federal Bureau of Investigation performs a national criminal background check.

Why is electronic fingerprinting being required?

There are several reasons that an electronic fingerprinting requirement has been implemented. The primary reason is that electronic fingerprinting involves live-scan imaging, which substantially reduces the rejection rate for bad fingerprints that occur using the wet-ink method. Electronic fingerprinting also provides a convenience to successful candidates who can immediately obtain their prints for their application. Additionally, electronic fingerprinting supports the division's continuing efforts to streamline application-filing processes using current technology methods as we continue our transition to an automated environment.

Who provides electronic fingerprinting services?

The division has contracted with our examination vendor, PearsonVue, who utilizes Morpho-trust, USA to provide the ability for a person to obtain electronic fingerprints.

Why are Anchorage candidates the only candidates that can utilize electronic fingerprinting at this time?

Because the Anchorage testing location is the only facility that has a contracted vendor with the hardware to scan fingerprints in an electronic environment.

What is the electronic fingerprinting process for Anchorage candidates to follow?

To make a fingerprint reservation for fingerprinting, you must contact MorphoTrust USA™ at 1-866-761-8069 Monday through Saturday 8 a.m. to 5 p.m. (*Pacific Time*) or go to <https://pearsonwest.ibtfingerprint.com> to schedule a fingerprint reservation. The fingerprint reservation is a separate appointment from the exam appointment; however, it should be at the same location/same time of your insurance examination. Anchorage test takers **must** schedule an insurance examination appointment with PearsonVue **prior** to contacting MorphoTrust USA™ for the fingerprint appointment. You **MUST** have a fingerprint appointment prior to arriving at the Anchorage Test Center. The fingerprints will be captured digitally on the required FD-258 card.

PearsonVue will provide the card back to you for submission to the division. The fee for digital fingerprinting is \$15.00 to cover the service charge to MorphoTrust USA™ (formerly L-1 Enrollment Services) for capturing your fingerprints.

What do I do with the paper fingerprint card that I receive from PearsonVue?

The one paper fingerprint card received **MUST BE** mailed to the division at:
Division of Insurance, P.O. Box 110805, Juneau, AK 99811-0805 to obtain licensure.

What is the fingerprint process for Non-Anchorage Candidates?

One paper fingerprint card must be submitted to our office at:
Division of Insurance, P.O. Box 110805, Juneau, AK 99811-0805.

What is the fee for electronic fingerprinting?

All candidates will pay a fingerprint administrative processing fee of \$15.

What if I do not pass the examination?

For those candidates who are unsuccessful in passing the examination and require retesting, the \$15 fingerprint administrative fee will not be charged.

When are fingerprints required?

Fingerprints are required for all resident applicants seeking:

- initial licensure;
- reactivating a cancelled license after one year;
- reinstating a lapsed license after one year from lapse date; and
- converting from nonresident to resident status.

Variable Annuities and Life Authority

A person must provide a FINRA registration number and residents must also be licensed for life authority.

Firm Licensure (all licensees)

The Designated Responsible Licensed Producer must hold all lines of authority (life, health, etc.) for the specific license class (producer, surplus lines broker, adjuster, etc.) requested for the business entity application.

If the license of the Designated Responsible Licensed Producer expires/lapses or is cancelled, the firm's authority and the authority of all individuals transacting business on behalf of the firm is no

longer valid until a new Designated Responsible Licensed Producer is named or the license of the inactive Designated Responsible Licensed Producer is activated.

7. PROCESSING TIME

What is your turnaround time for processing a new license application?

Complete electronic applications typically process within 24 hours. Our goal is to process a completed paper application, submitted with all necessary fees and forms, within 5 business days from the date the division receives the application. Delays occur if your application is incomplete or requires additional consideration. You can check our website at <https://sbs-ak.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp> to see if your license has been issued. You will be notified of any application deficiencies by email sent to you at the email address in your on your application.

8. TYPES OF LICENSES

What types of licenses does the division issue?

Individual – a natural person required to be licensed under [AS 21.27.010](#). An individual license is also issued to the licensed Designated Responsible Person (Compliance Officer) who is responsible for a firm's compliance with Alaska insurance laws. ([AS 21.27.900](#))

Firm – a corporation, association, partnership, limited liability company, limited liability partnership, or other legal entity. [AS 21.97.900\(17\)](#)

9. LINES OF AUTHORITY

Under what lines of authority does the division issue licenses?

Eight lines of authority have been established that are consistent with those listed in the NAIC Producer License Model Act and the division issues a qualified applicant a license for one or more of the lines of insurance coverage. [AS 21.27.115](#)

Life insurance coverage – on natural persons, includes benefits of endowment and annuities; and may include benefits in the event of death or dismemberment by accident and benefits for disability income. [AS 21.12.040](#), [AS 21.27.115\(1\)](#)

Health insurance coverage – for sickness, bodily injury, or accidental death, and may include benefits for disability income. [AS 21.12.050](#), [AS 21.12.052](#), [AS 21.27.115\(2\)](#)

Property insurance coverage – for the direct or consequential loss for damage to property of every kind. [AS 21.12.060](#), [AS 21.12.090](#), [AS 21.27.115\(3\)](#)

Casualty insurance coverage – against legal liability, including that for death, injury, or disability or damage to real or personal property, including surety insurance as defined in [AS 21.12.070](#), [AS 21.12.080](#), [AS 21.27.115\(4\)](#).

Variable life and variable annuity products insurance coverage. [AS 21.12.040](#), [AS 21.12.055](#), [AS 21.27.115\(5\)](#)

Personal lines property and casualty insurance coverage sold to individuals and families for primarily noncommercial purposes. [AS 21.27.115\(6\)](#)

Crop insurance – includes crop insurance coverage for damage to crops from unfavorable weather conditions, fire or lightning, flood, hail, insect infestation, disease, or other yield-reducing conditions or perils provided by the private insurance market, or that is subsidized by the Federal Crop Insurance Corporation, including multi-peril crop insurance. [AS 21.27.115\(8\)](#)

Surety insurance – includes surety insurance as defined in [AS 21.27.115\(9\)](#) and [AS 21.12.080](#).

Limited Lines Credit insurance – includes credit life, credit disability, credit property, credit unemployment, involuntary unemployment, mortgage life, mortgage guaranty, mortgage disability, guaranteed automobile protection insurance, and any other form of insurance offered in connection with an extension of credit that is limited to partially or wholly extinguishing that credit obligation that the director of insurance determines must be designated a form of limited lines credit insurance. [AS 21.27.115\(7\)](#), [AS 21.27.150\(6\)](#), [AS 21.27.900\(18\)](#)

Limited lines – any insurance for which a limited lines license may be issued under [AS 21.27.150](#) including travel, title, bail bonds, motor vehicle rental agency, portable electronics and nonresident limited producer authority consistent with the authority issued by the nonresident’s home state. As well crop and surety insurance authority are now available. These lines of authority were added for consistency with national standards. [AS 21.27.115](#)

What if I am a nonresident and you do not offer the limited line of authority under which I am licensed?

Under Alaska law, a nonresident a limited lines producer license can be issued granting the same scope of authority as the license issued by the producer’s home state.

For example, if you are a resident producer in Delaware and hold a license to sell Long Term Care Insurance and you apply for that same line of authority in Alaska as a nonresident producer, we can issue you a limited lines producer license for Long Term Care Insurance. [AS 21.27.270](#)

10. RESIDENT PRODUCER LICENSING

Do I need to reside in Alaska to hold a resident producer license?

Yes.

How do I become licensed as resident Alaska insurance producer for the first time?

If you have not been previously licensed, you will need to take insurance exams for the lines of authority you wish to transact. (Testing information is available from PearsonVue at <http://www.pearsonvue.com/ak/insurance>. After passing the required exams, you will need to submit an application through [NIPR.com](#) (see section 6 of this document).

If I move to Alaska and have been licensed in another state, what insurance exams must I take?

If you held a license as a resident in another state and, within 90 days from the date you terminated that license, apply for a license for the same lines of authority that you held, no exams are required. If you wish to become licensed for additional lines of authority, you will need to take the exams required for those lines of authority. A Letter of Clearance is only required when we are unable to verify your change in resident state through the NAIC State Producer Licensing Database.

If I move to Alaska from another state and hold an active nonresident Alaska license, how do I apply for a resident license?

You must notify our office by completing all the requirements listed in Section 6 of [Change Form 08-1245](#), which includes submitting one fingerprint card and a \$47.00 fingerprint evaluation fee, made payable to the State of Alaska. See [Other License Requirements](#) for additional information on our fingerprint requirements. Notification of your change in residency must be filed within 30 days of the date your change in resident state occurred.

11. PRE-LICENSE EDUCATION

Do I need to complete any particular education requirements before becoming licensed?

No, you just need to pass the appropriate insurance licensing exam.

12. EXAMINATION INFORMATION

How do I schedule an insurance licensing exam?

Contact our testing vendor, PearsonVue, at (800) 274-5993, office Hours are: Monday–Friday, 7:00 a.m.–10:00 p.m. CT, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT; or visit their website at <http://www.pearsonvue.com/ak/insurance/>.

How long are my examination results valid?

The results are valid for one year from the date the test is taken. If your license expires/lapses or is canceled, you must retake the examination for the lines of authority requested if you do not reinstate it within one year.

What are the examination requirements to become licensed for the following?

- Insurance Producer – Part I and II for each line of authority for which you wish to become licensed
- Personal Lines – Part I and II of the personal lines examination
- Crop - Part I and II of the property and casualty exam
- Surety - Part I casualty and Part II casualty exams
- Independent Adjuster – adjuster examination
- Surplus Lines Broker – surplus lines broker examination
- Managing General Agent – managing general agent examination
- Reinsurance Intermediary Manager – reinsurance intermediary manager examination
- Reinsurance Intermediary Broker – reinsurance intermediary broker examination
- Limited Lines Credit – credit examination
- Limited Lines Motor Vehicle Rental – no examination required
- Limited Lines Bail Bonds – bail bond examination
- Limited Lines Title – title examination
- Limited Lines Travel – no examination required
- Limited Lines Portable Electronics - no examination required

Additional examination information is available in the online Candidate’s handbook at <http://www.asisvcs.com/publications/pdf/122200.pdf>.

What is “Part I” of the examination?

Part I examines the general product knowledge of a particular line of authority for which a person is seeking licensure.

What is “Part II” of the examination?

Part II examines a candidate’s knowledge of the insurance laws and regulations of Alaska.

13. NONRESIDENT PRODUCER LICENSING

How do I qualify for a nonresident producer license?

You must be licensed and in good standing in your home state as a resident licensee for the lines and class of authority for which you are seeking licensure here, and submit the appropriate application and fee. We will verify your licensing status, your lines of authority, and any administrative actions taken against you by accessing the NAIC State Producer Licensing Database (SPLD) online. If we are unable to verify licensure, you will be requested to obtain and submit a Certificate of License Status. We encourage you to complete the NAIC Uniform Individual Application electronically, which is available from [NIPR](#) or you may apply by paper (be sure to include the \$50 additional paper processing fee) as set out in Section 4. Alaska law does not require a person to be sponsored by an insurance company.

Home State

“Home state” is defined in [AS 21.27.900 \(10\)](#) and reads, “home state” means the District of Columbia or a state, or territory of the United States in which an insurance producer maintains the producers principal place of residence or principal place of business and is licensed to act as an insurance producer.

Do I need to provide a license certification from my home state?

No, we will verify your licensing status, lines of authority, and any administrative actions taken against you by accessing the NAIC State Producer Licensing Database (SPLD) online. Only if we are unable to verify licensure will you be requested to obtain and submit a Certificate of License Status that has been issued within 90 days by the home state.

14. APPOINTMENTS AND TERMINATIONS

See Bulletin [B05-08](#) for additional information regarding appointments and terminations.

Does Alaska require producers to be appointed by insurers?

A filing of an appointment with our office is not required. A person is not required to have an appointment before becoming licensed in this state. Within 30 days of the date a licensee signs a contract to represent an insurance company or submits an application for a policy to the insurance company or 10 days before the proposed effective date of the appointment, the licensee must have an appointment from that insurance company in place. Insurers, managing general agents (MGAs), and producers are required to maintain a list of all of their appointments, and must be able to respond within three working days to an inquiry made by the Director regarding an appointment.

[AS 21.27.100](#)

Do the insurers that I represent need to file an appointment with the division?

No, effective June 24, 2005, the statutory requirement for insurers or managing general agents to file company appointments with our office was [eliminated](#).

What is an agent of an insurer?

An agent of an insurer is any insurance producer, Managing General Agent (MGA), or Reinsurance Intermediary Manager (RIM) who acts as an agent or represents to be in a contractual relationship with an admitted insurer and sells, solicits, or negotiates any insurance product of that insurer. Such an agent must hold an appointment with that insurer. [AS 21.27.550](#)

What is an agent of the insured?

An agent of the insured, also known as a broker, represents the customer, **not** the insurance company. A licensee may receive both a fee and commission when acting as an agent of the insured. Guidance is also provided in [Bulletin B04-14](#). **Any producer** who acts as a broker in a transaction is required to execute a written agreement with the client or insured, disclosing the responsibilities of each party as well as the compensation arrangement. See [AS 21.27.560](#). A producer acting as a broker does not need to hold an appointment with the insurer for the brokered transaction.

May I broker property or casualty insurance with a producer license?

Yes, as long as you have a fully executed, written contract that complies with [AS 21.27.560](#) and discloses the responsibilities of each party, and the compensation arrangement between the parties.

If I lose my last appointment, will my license be canceled?

No, but you may no longer transact insurance business for any company that has terminated you.

Do I have to be appointed if I act as the agent or general agent of an insurer?

While the requirement for insurers and managing general agents to file appointments with our office was eliminated, insurers and managing general agents (MGAs), are required to maintain a list of all of their appointments, and must be able to respond within three working days to an inquiry made by the director regarding an appointment. This requirement also applies to producers acting as an agent of an insurer. [AS 21.27.110\(g\)](#)

How long is an appointment effective?

An appointment continues in force until the appointment is terminated in writing by the insurer, reinsurer or authorized representative. [AS 21.27.110\(a\)](#)

How can an appointment be verified?

You must contact the insurer, reinsurer, or authorized representative to verify whether an appointment has been processed. Since the appointment filing requirement was eliminated on June 24, 2005, we do not maintain any record of appointments.

If the division requests that I provide a listing of my appointments, how many days do I have to respond?

An insurer, managing general agent or insurance producer is required to respond in writing within three working days to an inquiry made by the director. [AS 21.27.110\(g\)](#)

Who is the insurer to notify for “For Cause” Termination?

An insurer must notify the director and the appointed licensee if the termination was initiated for conduct or activity identified in [AS 21.27.410](#) during the period of appointment. [AS 21.27.110\(b\)](#) and (c)

Can a licensee provide information to the director for a “For Cause” Termination?

Yes, within 30 days after the appointee receives notification of the “For Cause” Termination, the appointee may file written comments concerning the substance of the notification and must provide a copy of the comments to the insurer, reinsurer, or authorized representative. [AS 21.27.110\(d\)](#)

What information must be disclosed in a “For Cause” Termination?

The notice of termination must include the reasons for the termination.

Is the statement submitted with the termination confidential?

Yes, the statement of the reasons for termination is confidential and not subject to inspection and copying under [AS 40.25.110](#).

Can the statement of reasons for termination be admitted as evidence in a civil action or administrative proceeding against the insurer, reinsurer, or authorized representative?

No, the statement may not be used, except when the action or proceeding involves perjury, unsworn falsification in the second degree, fraud, or failure to comply with this subsection ([AS 21.27.110](#)).

Does Alaska accept appointments electronically?

No, the appointment filing requirement was eliminated effective June 24, 2005, appointments cannot be filed electronically.

I am licensed as an individual but I work for a firm do I need an appointment?

Individuals acting in affiliation with an insurance firm are required to have a license and an employment contract with the employing firm, in which case the appointments of the firm extend to the licensed employees. If an employment contract is not entered into with the employing firm then that licensee is required to be individually appointed by the insurer represented. [AS 21.27.215](#)

Multiple locations of our firm transact Alaska insurance; does each location have to be appointed?

A business entity with multiple locations that transact Alaska insurance and share the same FEIN does not have to be separately appointed.

Do the insurers that I represent need to file a Termination of Appointment with the division?

The requirement for an insurer, reinsurer, or authorized representative to file a Termination of an Appointment with the division was eliminated effective June 24, 2005, unless the appointment is terminated because the appointee has engaged in an activity identified in [AS 21.27.410](#). A written notification of a “For Cause Termination” must be filed along with the documentation set out in [AS 21.27.110](#).

How soon must an insurer notify the division of a “For Cause” Termination?

The division must be notified promptly of “For Cause” Termination as set out in [AS 21.27.110](#) (b). The reason for the termination must be provided as well.

How soon must an insurer notify a licensee of a “For Cause” Termination?

Within 15 days after providing notification to the division, an insurer, reinsurer, or authorized representative must mail a copy of “For Cause” Termination to the licensee at the last address on record with the insurer, reinsurer, or authorized representative by certified mail, return receipt requested, postage prepaid, or by overnight delivery using a nationally recognized mail carrier. [AS 21.27.110](#)(g)

Can a licensee respond to a “For Cause” Termination?

Within 30 days after the licensee receives notification, the licensee may file written comments with the division. The licensee must provide a copy of the written comments to the insurer, reinsurer, or authorized representative. [AS 21.27.110](#)(d)

Is an insurance company required to notify the licensee of its termination?

Yes, the insurer must notify the licensee in writing of its termination of appointment.

15. DEFINITIONS

For definitions applicable to producers, third party administrators, adjusters, and other license classes (AS 21.27), see [AS 21.27.900](#) and [AS 21.97.900](#).

For definitions applicable to viatical settlement transactions, see [AS 21.96.110](#).
For definitions applicable to the entire insurance title (AS 21), see [AS 21.97.900](#).

16. BUSINESS ENTITY (FIRM) LICENSING

Does my firm need to be licensed?

In general, a business entity that is represented in Alaska insurance transactions needs to be licensed. See [AS 21.27.140](#) and the definition of “firm” in [AS 21.97.900](#) (17) to determine whether a firm license is required.

How do I apply for a firm license?

You may submit the NAIC Business Entity License Application electronically through the NIPR, please see information in Section 4. Nonresident applicants who submit a paper National Association of Insurance Commissioners (NAIC) Nonresident Uniform Business Entity Application who could file electronically through NIPR are required to submit a \$50 additional paper processing fee. Please obtain the NAIC Nonresident Uniform Business Entity Application at http://www.nipr.com/non_resident_paper_licensing.htm.

Does the firm need to be appointed by each insurer it or its producers represent as an agent?

Yes. [AS 21.27.100](#)

Does a business entity that transacts business at more than one location under the same Federal Employer Identification Number (FEIN) need to get an insurance license for each location?

No, effective June 24, 2005, a firm transacting business from more than one location must only license one location. If an entity that transacts insurance at multiple locations does not share the same FEIN, separate licensure is required.

Does a firm need to have producers affiliated with it?

A firm must have at least one licensed individual who is responsible for the firm’s compliance with Alaska’s insurance laws (the firm’s compliance officer). The authority of the firm license must include the cumulative (all lines and classes of authority) of the individuals that represent it in their insurance transactions. Any producer who represents a firm in this state must hold an individual license to transact business representing the firm. The firm’s license does not authorize individuals who have not obtained an Alaska license to sell, solicit, or negotiate insurance. The appointments

of the firm extend to licensed individuals representing it who have entered into an employment contract with the firm. If an employment contract is not entered into with the firm then that licensee is required to be individually appointed by the insurer represented. (Please also see [Employee Contracts AS 21.27.215.](#))

Can a licensee be affiliated with more than one firm?

Yes.

Is the firm responsible of the actions of the individuals that it has entered in to employment contracts?

Yes, the firm is required to determine the credentials of individuals it enters into an employment contract with and to ensure the individual is licensed to engage in Alaska insurance transactions. [AS 21.27.215](#)

When does the license of a firm expire/lapse?

A business entity's (firm's) license expiration/lapse date is two years from initial date of licensure. You may verify the license expiration/lapse date of the firm using the [Lookup](#) function in [SBS](#).

17. LIMITED LINES LICENSEES

As indicated in Section 9 of this document and under [AS 21.27.150](#) and [21.27.152](#), Alaska offers limited lines licenses.

Limited Lines Title Insurance Producer

What are the requirements for a title license?

Producer licenses for title insurance are issued to residents only. No other license authority can be held in addition to title. To apply for a license, file electronically through NIPR after passing the required exam (see section 4). Be sure to mail your fingerprint card to our office. See section 4 for the mailing address.

Guidance is provided in Bulletin 03-13 with respect to activities that require licensure.

Is an officer or salaried employee of a title insurer required to obtain a limited title producer license if the officer or employee transacts business?

Yes, any officer or salaried employee of a title insurer must hold a limited title producer license if the individual transacts title insurance. [AS 21.66.480](#)

If I am an “escrow officer” or engage in escrow activities do I need a license?

The term “escrow officer” is not statutorily-defined terms nor is this a uniform term within the title industry. This means that the duties performed by an individual with the position of “escrow officer” may differ from title agency to title agency. The statutory obligation for ascertaining whether the duties performed require licensure rest with the individual engaged in the activities and the firm allowing the individual to represent it in the individual's activities. Please see [Bulletin B03-13](#) for guidance on activities requiring licensure.

Travel, Bail Bond, Motor Vehicle Rental Agency, Crop, Surety, Portable Electronics, Credit Limited Lines Insurance Producer and Portable Electronics Adjuster

How do I apply for one or these licenses?

Each of these limited lines licenses is available to residents and nonresidents. Apply electronically through [NIPR.com](#).

For a resident limited lines license, must I submit passing exam results?

Yes, if you are applying for a title, bail bond, crop, surety, Portable Electronics Adjuster and limited lines credit license. No examination requirements are required if you are applying for motor vehicle rental agency, portable electronics, or travel licenses. See Section 12 of this document.

Upon renewal of a resident limited lines license must I comply with continuing education (CE) requirements?

No.

Motor Vehicle Rental Agency Limited Producer

Do employees of a motor vehicle rental agency limited lines license need a separate insurance license in order to transact insurance business at the agency?

No. See [AS 21.27.150](#).

What must an employee of a motor vehicle rental agency do to be permitted to transact insurance business for the motor vehicle rental agency?

Under [AS 21.27.150](#)(a) (4)(D), a person must notify the director in writing, within 30 days of employment, of the name, date of birth, social security number, location of employment, and home address of an employee authorized by the licensee to transact insurance on the licensee's behalf. This information may be submitted on the **Unlicensed Employee of a Motor Vehicle Rental Agency Application Form 08-213**. Registration cannot be filed electronically at this time.

Travel Insurance Limited Producer

Who needs to be licensed with a Travel Insurance Limited Producer license?

A separate travel insurance producer license is not required for a travel agent who only makes, arranges, or offers travel services by offering, issuing for delivery, issuing, or renewing travel insurance to its customers on behalf of and directly under the direction of a licensed travel insurance limited producer licensee (see [Bulletin 13-07](#)).

What is the responsibility of the Travel Insurance Limited Producer?

A licensed Travel Insurance Limited Producer must retain a register on each unlicensed travel agent who transacts travel insurance on its behalf and the register must be made available to the director upon request.

Are there restrictions on what an unlicensed Travel Agent can do?

An unlicensed travel agent cannot evaluate terms, benefits, and conditions of insurance, evaluate or provide advice concerning a prospective purchaser's existing insurance coverage, or represent that they are licensed.

Does an unlicensed Travel Agent have to have any training?

Yes, our laws require a person transacting travel insurance to complete a training program that, at a minimum, contains instruction on the type of insurance offered, ethical practices, and the disclosures that must be provided to its prospective customers.

What do I do if I determine my Travel Insurance Limited Producer license is no longer required?

Please submit a written request to the division for the cancellation of this license authority. Your request can be submitted by email to insurance@alaska.gov.

Credit Insurance Limited Producer

Do I need a credit license if I am Alaska-licensed with life, health, property, and casualty authority?

No, the division has recently determined that to maintain uniformity and reciprocity with other states, a producer who holds an Alaska insurance license for life, health, property, **and** casualty authority does not also need to hold or obtain separate authority for limited lines credit. (See [Bulletin 13-07](#).)

Portable Electronics Limited Producer

Does Alaska offer a portable electronics limited producer license?

Yes, a license is available to a vendor that sells or offers portable electronics insurance as defined in [AS 21.36.515](#).

Is a license required for employees or authorized representatives of a vendor?

Employees or authorized representatives of a licensed vendor may transact portable electronics insurance and are not required to obtain a limited producer license if the employees or authorized representatives are not compensated based primarily on the number of customers enrolled for coverage. Compensation can be received for activities under the license that is incidental to the employee's or authorized representative's overall compensation.

Will I need any training if I'm not licensed?

Yes, the insurer issuing the portable electronics insurance is required to provide a training program for employees and authorized representatives of the portable electronics limited producer licensee that includes instruction about the portable electronics insurance offered to customers and the disclosures required under [AS 21.36.515](#).

Portable Electronics Adjuster

Does Alaska offer a Portable Electronics Adjuster license?

Yes.

Is there an exemption for individuals engaged in portable electronic claims adjusting?

Yes, employees of a licensed independent adjuster or an employee of an affiliate of a licensed independent adjuster with not more than 25 people under the supervision of one licensed independent adjuster or licensed producer who collects or furnishes claim information for portable electronics insurance issued under [AS 21.36.515](#) are exempt under [AS 21.27.010 \(j\) \(10\)](#).

How do I apply for the license?

We encourage application through [NIPR.com](#).

18. LICENSE RENEWALS

When does my license renew?

An individual license expires/lapses on that individual's birth date every other odd/even year. For example, an individual born on 2/13/1969 would have a license expiration/lapse date of 2/13 every odd year and an individual who was born on 2/13/1972 would have a license expiration/lapse date of 2/13 every even year.

Firm licenses expire/lapse two years from the original date of issuance. For example, a firm initially licensed on 4/4/2014, would have a license expiration/lapse date of 4/4 every even year. [AS 21.27.380](#)

How do I renew my license?

The division sends each licensee an email renewal notification with renewal instructions approximately 60 days before the expiration/lapse date of the license. Renew online at <http://www.nipr.com/licensing>.

Paper renewals which require an additional \$50 processing fee can be completed using the NAIC Renewal/Continuation Form at http://www.nipr.com/non_resident_paper_licensing.htm. Please mail the paper renewal to our office with appropriate fees (see [fee schedule](#) on our website).

Continuing Education (CE) requirements only apply to residents licensed for more than 24 months, who were not first licensed before Jan. 1, 1980, and do not only hold a limited lines license (bail bond, title, credit, etc.). Residents subject to CE are required to complete a minimum of 24 credit hours, of which at least three credits must be in ethics. Credits for all Alaska-approved courses completed after January 1, 2014 will be electronically reported by the CE provider. For any credits earned prior to January 1, 2014, the [Continuing Education Reporting Form](#) must be completed and submitted by email or fax (907-465-2816) prior to the license expiration/lapse date to avoid an

expiration/lapse of the license.

Licensees subject to CE are encouraged to visit <http://www.statebasedsystems.com/EdTranscript.htm> and verify their current CE transcript on file with the division is correct. You may find a list of division approved courses at <https://sbs-ak.naic.org/Lion-Web/jsp/extcellookup/ProviderCourseSchedule.jsp>.

Please note, as providers have 10 days to report the successful completion of a course, we encourage you to complete your CE and license renewal as soon as possible.

Can I renew my license electronically?

Residents and nonresidents may renew their producer license electronically within 60 days of their license expiration/lapse date through the National Insurance Producer Registry (NIPR) at <http://www.nipr.com/> but please note, renewals cannot be accessed via NIPR or **submitted more than 60 days** in advance of your expiration/lapse date. We encourage filing as early as possible and to renew all active license classes associated to you. Please do not delay until the date of your license expiration/lapse to renew your license.

How do I obtain a duplicate renewal notice?

Please see the instructions above. If for some reason you encounter difficulties filing electronically, you may contact us by: fax (907) 465-2816, email insurance@alaska.gov; or phone: (907) 465-2515. You must contact us before the expiration/lapse of your license so that we have time to assist you and your license does not expire/lapse.

How long will it take to receive a duplicate renewal notice?

While a duplicate renewal notice can be generated the same day of your request generally, a renewal notice is not required to renew your license. The fastest way to renew your license is to apply electronically through the National Insurance Producer Registry ([NIPR](#)) following the state specific instructions that are there to assist you.

How long will it take to renew my license?

Generally, your license can be renewed the same day your renewal is submitted however, if there is an issue that requires our assistance, it may take longer. You will receive an email (which will be sent to the email address in your renewal) if additional information is required to process your renewal. It is your responsibility to ensure that your license is renewed prior to your license expiration/lapse date.

Can I pay my renewal fee electronically?

Electronic payment is accepted through NIPR only. Electronic payment is not accepted for paper filings submitted to our office.

As a nonresident licensee, is a Certificate of License Status required to be submitted to renew my license?

A Certificate of License Status is **only** required when we are unable to verify the license authority held in your home state through the NAIC State Producer Licensing Database.

What if I am on active military duty and unable to renew my license?

The Director will extend your renewal or permit an authorized representative to renew your license.

Does Alaska allow partial renewals?

No. Licensees seeking to renew only part of their license authority must first cancel the line or class of authority they no longer want and then submit their renewal application. Allow a minimum of 5 days for amendment processing time as not only do we have to make the change to your license, the information must then have time to be updated in the NAIC State Producer Licensing Database.

Can I remove a line or class of authority electronically?

No. Licensees who need to remove a line of authority must submit a written request to the division requesting cancellation of the line of authority. The amendment request may be emailed to insurance@alaska.gov, faxed to (907)465.2816, or mailed to P.O. Box 110805, Juneau, Alaska 99811-0805. No fee is required for this type of change.

Can I cancel my license electronically?

No. Licensees requesting cancellation of a license must submit a written request to the division. The cancellation request may be emailed to insurance@alaska.gov, faxed to (907)465.2816, or mailed to P.O. Box 110805, Juneau, Alaska 99811-0805. No fee is required. To avoid expiration/lapse of a license, make sure to submit your request at least 5 working days prior to your license expiration/lapse date.

19. CONTINUING EDUCATION

Who must comply with Alaska Continuing Education (CE) requirements?

Resident licensees only. Nonresident licensees need to fulfill the CE requirements of their home state. License renewal of a temporary license under [AS 21.27.390](#); of a limited lines (bail bond, title, credit, travel, Portable Electronics, Portable Electronics Adjuster or motor vehicle rental license); or a license first issued before January 1, 1980 are exempt from our CE requirements. See [AS 21.27.020](#) and [3 AAC 23.100](#) – [3 AAC 23.208](#). See our CE requirements at <http://commerce.alaska.gov/dnn/ins/Licensing/ContinuingEducation.aspx>.

How do I report my CE for credits taken prior to January 1, 2014?

Licensees that have taken a course prior to January 1, 2014, including any courses that will be reported as carry-over credits, will be required to complete and submit the [Continuing Education Reporting Form](#) since these credits will not be electronically reported to our office by the provider and the credits will not be electronically banked to your record.

How do I report my CE for credits taken after January 1, 2014?

For any division approved CE courses taken after January 1, 2014, the CE provider is required to report CE credits. All credits will be banked electronically. You are encouraged to verify your CE transcript through [SBS](#). A licensee is not required to report these credit hours by submitting the Continuing Education Reporting Form. Remember that CE providers have 10 days to report credits, make sure to take your education requirements far enough in advance so that they can be timely reported to us so your license does not expire/lapse.

I completed my last CE course 3 days before I had to renew my license but my license expired/lapsed, why?

CE providers have 10 days to report credits. It is your responsibility to ensure you complete your CE requirements timely to ensure that if they are filed within this allowed 10 day period that the credits will not be banked after your expiration/lapse date. You may check your transcript through [SBS](#).

How do I obtain a list of approved CE courses?

Licensees may access the NAIC's SBS online services for Alaska to find approved courses and providers, track credits earned, and check CE compliance status.

How does the division know if the CE requirements a licensee provides are acceptable?

Courses taken after January 1, 2014, are required to be pre-approved by the division, resulting in verification of the applicability, acceptable course content and criteria, credit computation, and program compliance. The division may still periodically perform audits of randomly selected licensees until the licensee's current CE records are available electronically through [SBS](#).

How will I know if I have been selected to be audited?

The division will notify those licensees to be audited after their licenses have been renewed. As we have moved to a pre-approval CE program, the provisions for auditing of licensee's CE will not apply once all of a licensee's current continuing education records become available on the licensee's online transcript. [3 AAC 23.155](#)

Keep in mind that the audit process for licensees will be eliminated as set out above. See Bulletin B99-10 for additional guidance.

Do I have to keep records of CE courses I take before January 1, 2014?

Licensees claiming credit hours for courses taken prior to January 1, 2014 must retain all course documentation, including work papers, certificates and any other documentation that substantiates the number of credits reported at renewal for a period of four years.

Do I have to keep records of CE courses I take after January 2014?

For courses taken after January 1, 2014, the record retention responsibility shifts solely to the provider from the licensee. We encourage you to retain a copy of your Certificate of Course Completion for your records.

Where can I find the CE Regulations?

You can access the CE Regulations from our website at <http://commerce.alaska.gov/dnn/Portals/7/pub/CE-regs.pdf>.

Is there a Frequently Asked Questions document for CE?

You may find answers to questions that we frequently receive at <http://commerce.alaska.gov/dnn/ins/Licensing/ContinuingEducation.aspx>. Due to recent changes in our regulations, we are in the process of developing a new FAQ to assist licensees with CE questions. Please review bulletins 99-10, 96-10, and 98-02 which can be found at <http://commerce.alaska.gov/dnn/ins/Licensing/ContinuingEducation.aspx>.

How many credits are required to renew my license?

Twenty-four credits are required with at least three credits in ethics.

Can a course be repeated?

A course can be repeated but not within the same renewal cycle.

How many credits can I carry over?

Eight credits may be carried over into to the next renewal period. Any additional Ethics credits will carry over as general credits. Additional credits in management, marketing, and sales training credits **will not** carry over.

What should I do if I completed an approved course and the provider has failed to report my completion within 10 days?

First you should contact the provider and request that your completion be reported to the division immediately. If the provider is unresponsive, please contact the division.

Where can I find a CE Reporting Form to report credits earned prior to January 1, 2014?

You can print a CE Reporting Form from our website at <http://commerce.alaska.gov/dnn/Portals/7/pub/Licensing/CE/CE%20Reporting%20Form.pdf>.

Does the CE Reporting Form have to be notarized?

The CE Reporting Form must be notarized with all information provided legibly. The form should be faxed to 907-465-2816.

Can I just submit CE Certificates of Course Completions instead of the notarized Continuing Education Reporting Form for courses taken prior to 1/1/2014?

No, you cannot file CE Certificates of Course Completion in lieu of the notarized Continuing Education Reporting Form for courses taken before 1/1/14.

20. LICENSE TERMINATION OR EXPIRATION/LAPSE

Residents

If my license expires/lapses or is cancelled must I retake the exam in order to have my

license reinstated?

Only if you don't reactivate your license within one year of the expiration/lapse or cancellation date.

Will my license expire/lapse or be cancelled if I don't complete my CE requirements and submit the information to the division?

Yes, the license for residents that are subject to CE requirements but who fail to complete the CE required will expire/lapse.

What do I need to do if I cancelled my license and wish to reactivate it?

In order to reactivate a cancelled license, a new application and all application requirements must be submitted. Residents may also be required to comply with CE and/or fingerprinting requirements. See [3 AAC 23.100\(B\)](#).

All licensees**Will my license expire/lapse or be canceled if I don't submit all renewal requirements and pay the required fees by the renewal date?**

Yes.

If the license of the firm where I work expires/lapses or is canceled, can I continue to transact insurance business?

No. See [AS 21.27.010](#), [21.27.140](#), and [21.27.380\(b\)](#).

How do I reinstate my license?**Electronically:**

Apply via [NIPR](#), under the section that applies, select apply for a new license and then begin the application process.

Paper:

Submit the NAIC Uniform Renewal Application Form, fees, including the renewal, reinstatement and \$50 processing fee (when filing an application that may be filed electronically), indicate **REINSTATEMENT** at the top of the application. You may access forms at http://nipr.com/non_resident_paper_licensing.htm.

The fee schedule is accessible at on our web site at <http://commerce.alaska.gov/dnn/Portals/7/pub/Licensing/Forms/08-214.pdf>.

All Submittals: You must file the Business Transaction Form for Producers ([Form 08-270](#)) or the Business Transaction Form for Adjusters ([Form 08-307](#)) which indicate whether or not any Alaska insurance business has been transacted **from the date of expiration/lapse to the date signed before the notary.**

A delayed renewal penalty fee of:

- a) 1 to 60 days after the license lapses, \$100; or
- b) over 61 days after the license lapses, \$200 ([3 AAC 31.060\(a\)\(5\)](#)). This fee is collected electronically when reinstatement is submitted through NIPR. If submitting a paper filing, your check will need to be made payable to the State of Alaska.

Residents, only if a minimum of 24 continuing education credit hours (of which 3 must be in ethics) cannot be verified through SBS because the courses were taken prior to January 1, 2014, you should file the Continuing Education Reporting Form that can be found at http://commerce.alaska.gov/dnn/Portals/7/pub/Licensing/CE/CE_ReportingForm.pdf which may be faxed to 907-465-2816.

File a [Business Transaction Form 08-270](#) (for a resident license, new test scores for the appropriate line of authority after one year as well as a fingerprint card and fingerprint fee (see [Other License](#)

[Requirements](#)).

21. CHANGE REQUESTS

What notifications must I provide to the division?

Under [AS 21.27.025](#), the division must be notified in writing of any of the following changes **within 30 days** of the change:

- business or home phone or fax number
- residence, business physical addresses, or mailing addresses
- name
- residency status
- email address
- any administrative action taken by a governmental agency of another state or by a governmental agency of another jurisdiction within 30 days **after** the final disposition of the action.
- any criminal prosecution of the licensee in this or another state or jurisdiction within 30 days after the date of filing of the criminal complaint, indictment, information, or citation in the prosecution.

Almost all filings can be submitted through [NIPR](#) or [SBS](#).

Electronic Filing Instructions	Individual	Business Entity
Address Changes (except for residency state changes)	File electronically at https://pdb.nipr.com/ACR/SignIn	File electronically at https://sbs-ak.naic.org/Lion-Web/jsp/login/login_ols.jsp
E-mail Address Change	http://www.statebasedsystems.com/EmailAddressMaintenance.htm	
Administrative or Disciplinary Action/Criminal Prosecution	File electronically through the the NIPR Attachments Warehouse within 30 days of the effective date of action to avoid late fee**	

Submit Change Form [08-1245](#) to the division with the applicable sections completed and the appropriate fee for those filings that cannot be submitted electronically (see above).

Do I need to notify the division of a change in Designated Responsible Producer?

Yes, AS 21.27.020, requires the division be notified in writing of a change in compliance officer within **30 days** of the change.

Please complete the requirements in Section 9 of Change Form [08-1245](#).

What if I fail to notify the division timely of a change?

Penalty fees must be submitted when notification of a change is not received within 30 days of the change. Failure to notify our office within 30 days, in writing will result in the following late fee assessment and may result in the suspension or revocation of your license, see [3 AAC 31.060 \(a\) \(1\)](#):

If notification is received:

(A) 1 to 60 days late, \$50.00

(B) 61 to 120 days late, \$100.00

(C) more than 120 days late, \$200.00

What if I file notification by paper when the filing can be made electronically?

A \$50 paper processing fee is required for changes that can be made electronically but are made using this form. Almost all filings can be submitted through either the National Insurance Producer Registry or SBS.

Who needs to sign the Change Form notifying the division of a change in Compliance Officer?

The new Compliance Officer needs to sign the Change Form for this type of change.

Can someone other than the licensee sign the Change Form to provide the statutory notice to the division?

No. A licensee must notify the division of any change listed above that is specific to the licensee.

Can I name more than one Designated Responsible Producer (Compliance Officer) for a Class of license authority?

No, only one individual may be named as Compliance Officer per class of authority. For example, if a firm wants to hold Life, Health, Property and Casualty producer authority, two individuals may not be named as Compliance Officer for Producer authority. The Alaska licensed Compliance Officer named must hold Life, Health, Property and Casualty producer authority.

Can I name a different Alaska-licensed Compliance Officer for Producer and Surplus Lines Broker license authority?

Yes, one individual may be named as Compliance Officer per class of authority.

22. ASSUMED OR DOING BUSINESS AS (D/B/A) NAMES

Must I report an assumed or D/B/A name?

Yes. Your license must indicate any name under which you transact business. If you have not already done so, you must notify our office by completing all the requirements listed in Section 6 of the Change Form [08-1245](#).

Can I use a DBA name that is a legal entity?

No, if an individual uses a DBA name that is a legal entity, a firm license in the DBA name must be obtained.

23. NAIC ELECTRONIC LICENSING PROGRAMS

Does Alaska subscribe to the NAIC State Producer Licensing Data Base (SPLD)?

Yes. Any changes or additions to our licensing database are sent on a daily basis to the centralized national database.

Does Alaska participate with the NIPR Address Change Request (ACR) Electronic Initiative?

Yes, residents and nonresidents may file address changes using electronic means through [NIPR](#).

Residency changes cannot be filed electronically.

Business entities may file address changes electronically using SBS.

May I access the NAIC Producer Licensing Database (PDB)?

To access the NAIC PDB on the Internet you must have a valid customer number and PIN. Call the National Insurance Producer Registry (NIPR) product information line at (816) 783-8467 to register. Before you are issued a customer number and PIN, you will be asked to sign a license agreement. Additional information may be obtained from [NIPR](#).

Does Alaska offer electronic appointment renewals?

Alaska no longer requires the filing of company appointments.

Does Alaska accept electronic applications for renewals?

Yes, please see section 18 above.

Does Alaska accept electronic applications filed through NIPR?

Yes, we accept electronic applications for both individuals and firms .

24. TEMPORARY LICENSING

Does Alaska offer a temporary license?

Yes. The director may issue a temporary license for a period not to exceed 180 days without requiring an examination if the director determines the temporary license is necessary to provide continued service to policyholders. This type of license would be issued because of the death, total disability, or active military service of a licensed producer. See [AS 21.27.390](#).

Who can obtain a temporary license?

The director may issue the temporary license to a surviving spouse, a legal representative of the producer, or an employee of the producer. Contact the Director of Insurance to request a temporary license. See [AS 21.27.390](#).

If I am called to active service in the armed forces, what happens to my license?

Your license will continue to remain in force, but you must designate an individual who meets all the qualifications for a permanent license, except for training, experience, or passing the necessary exam. Such an individual would be issued a temporary license in order to act on your behalf but only for those insurers for whom you were acting as an agent.

25. COMMISSIONS, COMMISSION SHARING, AND REBATING

Can I share commissions with an unlicensed person who transacts Alaska insurance?

No. An insurer or insurance producer may not pay a commission, service fee, brokerage fee, or other valuable consideration to a person for selling, soliciting, or negotiating insurance in this state if that person is required to be licensed in this state and is not properly licensed.

Does Alaska allow rebating?

No. See [AS 21.36.100](#) - .120

If I leave the insurance business or this state, do I need to retain my license to continue receiving commissions?

No. Renewal or other deferred commissions may be paid to a person if the person was required to be and was licensed at the time of the sale. **But**, if a former client who wishes to purchase insurance contacts a person who no longer holds an Alaska license, that person must be licensed to sell, solicit, or negotiate insurance to that customer. See [AS 21.27.370](#).

May I pay a referral fee?

An insurer or producer may pay compensation to a person without a license as long as the person has not transacted the business of insurance and the payment does not violate [AS 21.36.100](#) or [21.36.120](#).

An unlicensed person may also receive compensation for referrals to a licensee if the person does not discuss specific terms and conditions of a policy, does not give opinions or advice regarding insurance, and **if** the referral is nominal, on a one-time basis, and fixed in amount by referral. The compensation for the referral cannot depend on whether insurance is purchased or be contingent upon volume of insurance transacted.

As a general agent, do I need a license to share in commissions?

A general agent who receives only a commission override for business produced by a producer and who has no involvement in the sale, solicitation, or negotiation of insurance does not need a

license or appointment with that same insurer. But, if the general agent has direct contact with a client or receives an application or premium, that general agent must be licensed and appointed by the insurer. See [AS 21.27.370](#).

26. DISCLOSURE OF CRIMINAL PROCEEDINGS OR ADMINISTRATIVE ACTIONS

Do I need to disclose criminal convictions or administrative actions when I apply?

Any applicant applying for licensure in this state must fully disclose pending misdemeanor and felony charges at application (except misdemeanor convictions or pending misdemeanor charges for traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license and juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court) and convictions, regardless of whether or not adjudication was withheld or deferred (“**convicted**” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine) and administrative actions taken by any state or jurisdiction.

What if I fail to disclose a conviction in my application?

Failure by the applicant to fully disclose or provide true and complete responses is grounds for denial, suspension, or revocation of an insurance license. Carefully review the background questions in the application that you file and your response to these questions. Failure by an applicant to FULLY disclose or to provide a true and complete response is grounds for assessment of late notification fees, denial, suspension or revocation of an insurance license. What if I had administrative action taken after I obtained my Alaska license? Once licensed, a licensee is required under [AS 21.27.025](#) (a) to notify the division in writing of any administrative action taken against the licensee by a governmental agency of another state or by a governmental agency of another jurisdiction within 30 days after the final disposition of the action. Please file the required notifications through the [NIPR Attachments Warehouse](#) to comply with this requirement.

I was convicted of a crime after obtaining a license, do I need to report this to the division?

Yes, a licensee is required to report in writing **any** criminal prosecution of the licensee in this or another state or jurisdiction within 30 days after the date of filing of the criminal complaint, indictment, information, or citation in the prosecution. Please file the required notifications through the [NIPR Attachments Warehouse](#) to comply with this requirement. See [AS 21.27.025](#).

What if I fail to notify the division timely if administrative action is taken against my license or that I am the subject of criminal prosecution?

Failure to notify our office in a timely manner within 30 days, in writing, may result in the suspension or revocation of your license pursuant [3 AAC 31.060\(a\)\(1\)](#). The following penalty fees will be assessed if notification is not received within 30 days as required:

- (A) 1 to 60 days late, \$50.00;
- (B) 61 to 120 days late, \$100.00 and
- (C) more than 120 days late, \$200.00.

If I fail to notify the division of a change within 30 days and I am assessed a late filing fee, must I report the payment of a late filing fee as an administrative action to the other states in which I am licensed?

No, Alaska does not report assessment of late fees to the NAIC Producer Database.

27. FELONY CONVICTIONS

Currently, under 18 USC 1033 and 1034 and also under [AS 21.36.355](#), a person having a conviction for a felony involving dishonesty or breach of trust must obtain the written consent of the director of insurance before engaging or participating in the business of insurance or working in any area of the insurance industry in this state. Both the convicted individual and the employer or person authorizing that individual as its representative are responsible for

receiving written consent under the law before engaging or participating in the business of insurance.

Any applicant applying for licensure in this state must fully disclose pending felony charges and convictions at application, regardless of whether or not adjudication was withheld or deferred (“**convicted**” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine).

It is essential that the applicant fully disclose all criminal information accurately and fully at application as failure to do so is grounds for assessment of late notification fees, denial, suspension, or revocation of an insurance license and may place the applicant in violation of federal as well as state law.

For additional guidance see Bulletin B98-05 at <http://commerce.alaska.gov/dnn/Portals/7/pub/Bulletins/B98-05.pdf>.

What application is required to be filed to obtain written consent under 18 USC 1033?

File electronically through NIPR, following carefully the filing instructions in the email received from NIPR and submit all supporting documents in the NIPR Attachment Warehouse.

Residents must file the 1033 Consent Application (link from our website) with all required documentation. The application filing fee is \$300. You must obtain the written consent of the director of insurance before engaging or participating in the business of insurance or working in any area of the insurance industry in this state. Individuals who have felony convictions involving dishonesty or breach of trust are prohibited from work in any capacity for an insurance entity prior to complying with the requirements of 18 U.S.C. § 1033 AND 1034. Any person allowing an individual with a felony conviction involving dishonesty or breach of trust to work in any capacity in an insurance entity, prior to the director's consent being obtained, is in violation of federal and state law, subject to administrative action and federal and criminal sanctions. (18 U.S.C. § 1033, 18 U.S.C. § 1034, [AS 21.36.355](#))

If I am a nonresident and I have a felony conviction involving dishonesty or breach of trust, from whom do I receive written consent?

You must submit to us a copy of the written consent issued to you by your home state as part of your application filed through NIPR.com.

What information has the division published concerning compliance with this requirement?

[Bulletin 98-05](#), which is available on our website.

28. STATE BASED SYSTEMS

The division transitioned to SBS in November 2013. [Licensing Services through SBS](#) include the ability to search [licenses](#), [print your license](#), [print education transcripts](#), [change your email](#), or view continuing education information.

29. LONG TERM CARE TRAINING REQUIREMENTS

Are there any training requirements to sell Long-Term Care?

Yes, a producer licensed for health authority who sells, solicits, or negotiates long-term care insurance must complete a one-time eight credit hour training requirement and an ongoing training course of at least four credit hours every 24 months. See [AS 21.53.066](#).

Who is responsible for ensuring the required training is taken?

An insurer must obtain verification that a producer has received the required training before the producer is permitted to sell, solicit, or negotiate the insurer's long-term care products. The insurer is also responsible for records maintenance in accordance with our record retention requirements and must make the records available upon the director's request.

Does this requirement apply to both residents and nonresidents?

Yes.

30. ANNUITY PRODUCT TRAINING

Are there any training requirements to sell Annuity Products?

Yes, a person licensed for life authority as of October 16, 2011 is required to complete product specific training requirements. A producer that has already completed product specific training requirements after January 1, 2011 meets Alaska's training requirements under this section.

For producers licensed on or after October 16, 2011 - Licensees will be required to complete the training program before they solicit or sell an annuity product.

General Annuity Training (One-time 4 hour training requirement) ([3 AAC 26.778](#) (b))
Producers licensed for life authority prior to October 16, 2011 who solicit or sell an annuity product were allowed until April 16, 2012 to complete the one-time 4 hour general annuity training requirement.

Producers licensed for life authority on or after October 16, 2011 who solicit or sell an annuity product are required to complete the training program before they solicit or sell an annuity product.

A producer meets Alaska's general annuity training requirements under [3 AAC 26.778](#)(b) if the producer has satisfied substantially similar training requirements of another state.

Minimum Topics and Exclusions for Annuity Training Course

The one-time four hour annuity training requirement under [3 AAC 26.778](#)(b) must include at a minimum the following topics:

- the types of and various classifications of annuities;
- identification of the parties to an annuity;
- how fixed, variable, and indexed annuity contract provisions affect the consumer;
- the application of income taxation of qualified and non-qualified annuities;
- the primary uses of an annuity;
- the appropriate sales practices, replacement, and disclosure requirements that are consistent with [3 AAC 26.750](#) – [3 AAC 26.825](#).

The annuity training required under (b) of this section may not include the following topics:

1. marketing information;
2. sales techniques;
3. specific information about a particular insurer's products.

Does this requirement apply to both residents and nonresidents?

Yes

31. AFFORDABLE CARE ACT

Where can I find information about the ACA requirements?

Information specific to ACA requirements, specifically Navigator requirements may be found under the Centers for Medicare and Medicaid Services, Center for Consumer Information & Insurance Oversight (CCIIO) website <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/> and at <http://commerce.alaska.gov/dnn/ins/AffordableCareAct.aspx>.

Agents and brokers may sell plans from both inside and outside the marketplace.

Do I have to be licensed to act as a navigator?

The navigator program and the marketplace are run by the federal government. Currently Alaska

does not require any additional training or certification for Alaska navigators beyond what is required by the federal government.

Any person selling, soliciting, or negotiating a health insurance policy for an Alaska resident must hold an active Alaska producer license for health authority. Alaska health insurance agents and brokers helping consumers enroll through the marketplace website must also meet federal ACA training requirements.

32. MOTOR VEHICLE SERVICE CONTRACTS

Legislation passed in 2014 requires registration and licensing of service contract providers and service contract administrators as of 1/1/15. License, registration and filing requirements can be found on the division's website (link to the notice recently posted or to the info section under Licensing) You may review the legislation that passed at [CS CS HB 206 \(L & C\)](#)

33. NAIC/NIPR ATTACHMENTS WAREHOUSE ELECTRONIC FILING

What is the NAIC/NIPR Attachments Warehouse?

The NAIC/NIPR Attachments Warehouse is a secure regulatory database which electronically receives, stores and shares licensing documents that are submitted by producers or authorized submitters for review by the appropriate state insurance departments. Producers may meet the states filing requirements for licensing or reporting of actions if the state is participating in the appropriate product by submitting electronic document files. Please see information available at <https://pdb.nipr.com/docMgmt/main.html> and <http://www.nipr.com/faq/faq-attachments-warehouse.htm>.

The division encourages electronic reporting of application background information and administrative actions electronically through the NAIC/NIPR Attachments Warehouse to comply with [AS 21.27.025](#) or [21.27.040](#).

Can I just file documents when I am initially applying or renewing my license?

The Attachments Warehouse may be used by an insurance producer with a National Producer Number (NPN) to satisfy the requirements of the notification and reporting of administrative and criminal actions after licensure to the director under [AS 21.27.025](#). A licensee is encouraged file documents in the Attachments Warehouse electronically instead of faxing or mailing the information to the division.

34. EMPLOYMENT CONTRACTS

If I am affiliated with or represent a firm, is an insurance employment contract required?

If an individual is affiliated with or represents a firm, an insurance employment contract is required, unless the individual has an insurer appointment in his or her own individual name. See [AS 21.27.215](#).

Does an insurance employment contract with the firm I represent have to be in writing?

Yes. The contract must be in writing and must specify the lines (e.g., life, health, property, casualty, credit, etc.) and classes of authority (e.g., producer, surplus lines broker, adjuster, etc.) for the individual and firm. See [AS 21.27.215](#).

Do I have to keep a copy of the contract?

Yes. Both you and the firm must retain a copy of the contract and reply in writing within three working days to an inquiry of the director regarding any business transacted by the individual and the firm.

Does this requirement apply to residents and nonresidents?

Yes

35. PERSONAL INFORMATION

In brief, please note that a licensee's resident address is considered confidential (as is your date of birth and social security number).

Your business physical and mailing addresses are considered public information. This means that if you use your resident address as your business or mailing address, that it is publically available on our website and on your license (if indicated as your business address).

You may view the information that is publically available [here](#).

36. LICENSE PRINTING

Please go to [SBS](#) to print your license.