

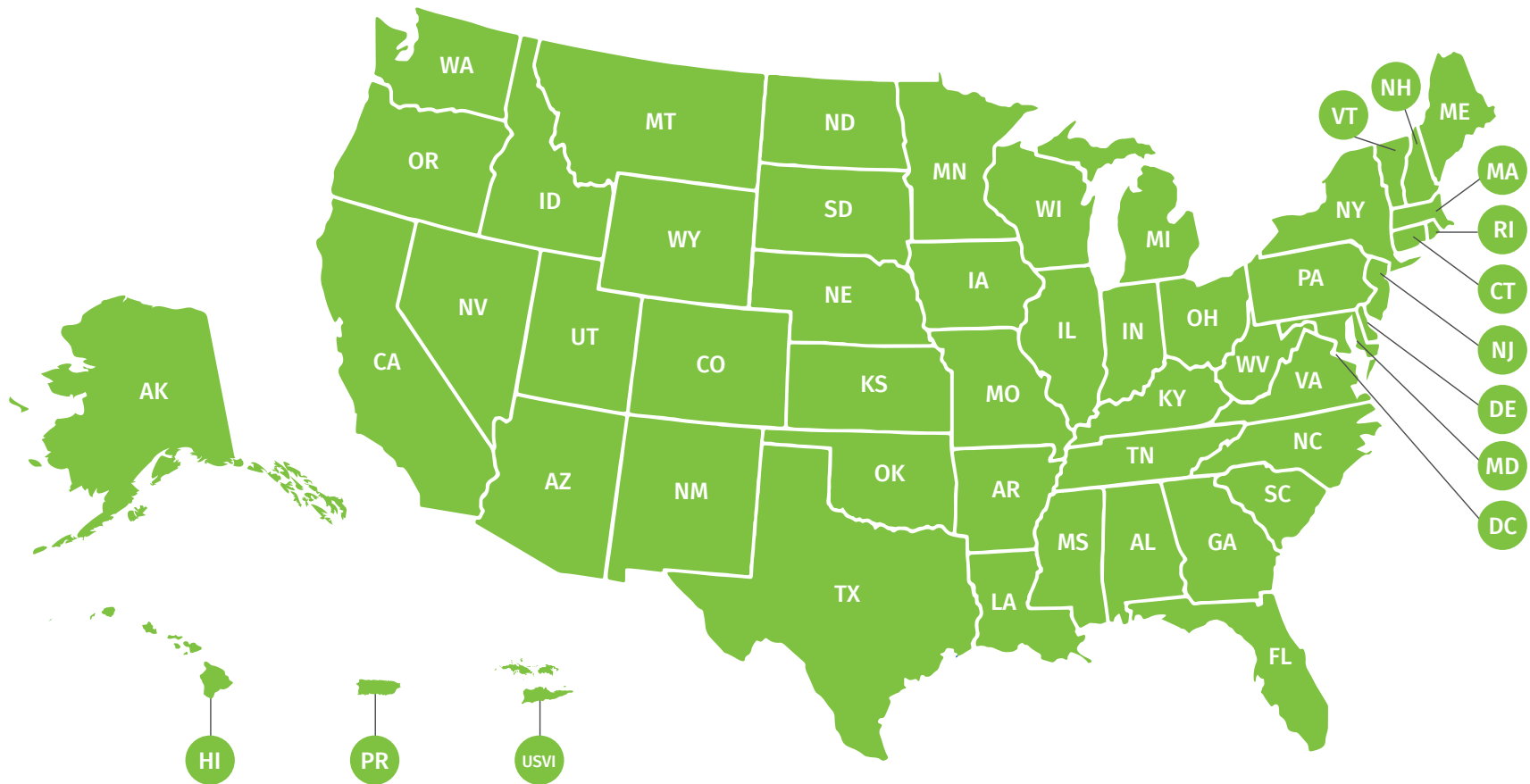
Insurance compliance smart chart

from CT Corporation

Insurance is a heavily regulated industry with complex requirements. Anyone working as an insurance agent or broker, or establishing an insurance-related business, must obtain the right license (or multiple licenses) before beginning to sell products or services. And this needs to be done for every state in which one plans to operate.

Failure to comply with business license laws could result in blocked commissions, fines, and the suspension or revocation of future business licenses. This Insurance Compliance Smart Chart identifies the regulatory and licensing requirements by state and sector related to the insurance business.

Click on a state or territory name to view licensing requirements



Insurance compliance smart chart from CT Corporation

Producer		Adjuster		Broker	
One licensed to sell and negotiate life, health, property, or other types of insurance offered by an insurance company. An insurance producer may work for one insurance company only or represent multiple carriers.		Adjusters inspect property damage or personal injury claims to determine how much the insurance company should pay for the loss. They might inspect a home, a business, or an automobile. Adjusters interview the claimant and witnesses, inspect the property, and do additional research, such as look at police reports.		A professional who represents consumers in their search for the best policy for their needs. The broker examines the terms and conditions of several options and recommends an insurance policy that best suits the client's needs at the best price.	
Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
AK Insurance Producer DRLP Required Life, Health, Variable Annuity and Variable Life, Property, Casualty, Personal Lines Credit Insurance Limited Producer DRLP Required Credit Crop Insurance Limited Producer DRLP Required Crop Travel Insurance Limited Producer DRLP Required Travel Bail Bond Limited Producer DRLP Required Bail Bonds Title Insurance Limited Producer DRLP Required Title Portable Electronics Limited Producer DRLP Required Portable Electronics	Bail Bond Limited Producer DRLP Required Bail Bonds Credit Insurance Limited Producer DRLP Required Credit Crop Insurance Limited Producer DRLP Required Crop Motor Vehicle Rental Agency Limited Producer DRLP Required Motor Vehicle Rental Portable Electronics Limited Producer DRLP Required Portable Electronics Insurance Producer DRLP Required Life, Health, Variable Annuity and Variable Life, Property, Casualty, Personal Lines Travel Insurance Limited Producer DRLP Required Travel	Portable Electronics Adjuster Exam Required Property, Casualty Independent Adjuster DRLP Required Life, Health, Property, Casualty, Personal Lines, Crop	Exempt Independent Adjuster DRLP Required No Line of Authority Required Independent Adjuster DRLP Required Life, Health, Property, Casualty, Personal Lines, Crop Portable Electronics Adjuster DRLP Required Property, Casualty	Reinsurance Intermediary Broker DRLP Required Variable Life and Variable Annuity, Property, Casualty, Personal Lines Surplus Lines Broker DRLP Required Health, Property, Casualty Viatical Settlement Broker DRLP Required Life, Health, Variable Annuity and Variable Life	Reinsurance Intermediary Broker DRLP Required Life, Health, Variable Annuity and Variable Life, Property, Casualty, Personal Lines Surplus Lines Broker DRLP Required Health, Property, Casualty Viatical Settlement Broker DRLP Required Life, Health, Variable Annuity and Variable Life

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		Producer		Adjuster		Broker	
		Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
AL	<p>Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Car Rental, Credit, Crop, Travel, Bail Bond, Dental Services, Legal Services, Motor Club, Self-Service Storage Facility</p>	<p>Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Car Rental, Credit, Crop, Travel, Bail Bond, Dental Services, Legal Services, Motor Club, Self-Service, Storage Facility</p>	<p>Adjuster DRLP Required Property and Casualty (excluding Workers' Compensation and Crop), Property and Casualty (including Workers' Compensation and Crop), Crop, Workers' Compensation</p>	<p>Adjuster DRLP Required Property and Casualty (including Workers' Compensation and Crop), Property and Casualty (excluding Workers' Compensation and Crop), Crop, Workers' Compensation</p>	N/A	N/A	
AR	<p>Insurance Producer Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Crop, Travel, Health Maintenance Dental, Prepaid Legal, Farm Mutual Aid, Motor Club, Funeral Expense, Health Maintenance Org, Marine, Mobile Home</p>	<p>Insurance Producer Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Crop, Travel, Health Maintenance Dental, Prepaid Legal, Motor Club, Funeral Expense, Health Maintenance Org, Marine, Mobile Home</p>	<p>Adjuster Property, Casualty, Workers' Compensation</p>	<p>Adjuster Property, Casualty, Workers' Compensation</p>	<p>Reinsurance Intermediaries Broker No Line of Authority Required</p> <p>Life Settlement Broker Business Entity No Line of Authority Required</p>	<p>Reinsurance Intermediaries Broker No Line of Authority Required</p> <p>Life Settlement Broker Business Entity No Line of Authority Required</p>	
AZ	<p>Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Crop, Travel</p> <p>DRLP Not Required Car Rental</p>	<p>Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Crop, Travel</p> <p>DRLP Not Required Car Rental</p>	<p>Adjuster DRLP Required Adjuster</p>	<p>Adjuster DRLP Required Adjuster, Portable Electronics Adjuster, Limited to Resident Authority</p>	N/A	N/A	

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	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
CA	<p>Resident Insurance Producer DRLP Required Life-Only Agent, Accident and Health Agent, Variable Contracts, Property Broker Agent, Casualty Broker Agent, Travel Agent, Funeral and Burial Expense, Cargo Shipper's Agent, Life and Disability Insurance Analyst, Limited Lines Auto Insurance Agent, Motor Club Agent, Surplus Lines Broker, Special Lines SL Broker</p> <p>DRLP Not Required Rental Car, Portable Electronics, Self-Service Storage Agent</p> <p>Non-Resident Personal Lines Broker Agent DRLP Required Personal Lines Broker Agent</p> <p>Resident Credit Insurance Agent Credit Insurance Agent</p>	<p>Non-Resident Insurance Producer Rental Car, Portable Electronics, Self-Service Storage Agent</p> <p>DRLP Required Life-Only Agent, Accident and Health Agent, Variable Contracts, Property Broker Agent, Casualty Broker Agent, Travel Agent, Surplus Lines Broker, Special Lines SL Broker, Funeral and Burial Expense, Limited Lines Auto Insurance Agent</p> <p>Non-Resident Personal Lines Broker Agent DRLP Required Personal Lines Broker Agent</p> <p>Non Resident Credit Ins Agent Credit Insurance Agent</p>	<p>Public Adjuster DRLP Required No Line of Authority Required</p> <p>Independent Adjuster No Line of Authority Required</p>	<p>Independent Adjuster No Line of Authority Required</p> <p>Public Adjuster DRLP Required No Line of Authority Required</p>	N/A	N/A
CO	<p>Resident Producer DRLP Required Life, Accident and Health, Variable Life and Variable Annuity Product, Property, Casualty, Personal Lines, Surplus Lines, Credit, Crop Hail, Travel Insurance, Title, Portable Electronics Vendor</p>	<p>Insurance Producer DRLP Required Life, Accident and Health, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Surplus Lines, Credit, Crop Hail, Travel Insurance, Title, Health Maintenance, Nonprofit, Portable Electronics Vendor</p>	<p>Resident Public Adjuster DRLP Required Public Adjuster</p>	<p>Nonresident Public Adjuster DRLP Required Public Adjuster</p>	N/A	N/A

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	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
CT	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life, Variable Annuity, Property, Casualty, Personal Lines, Credit Products, Travel No DRLP Required Life Settlement Registration	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life, Variable Annuity, Property, Casualty, Personal Lines, Credit Products, Travel, Crop No DRLP Required Life Settlement Registration	Casualty Adjuster DRLP Required CA - All Lines, CA - All Lines Except Workers' Compensation, CA - Auto Only, CA - Workers' Compensation Only Public Adjuster DRLP Required Public Adjuster	Casualty Adjuster DRLP Required CA - All Lines, CA - All Lines Except Workers' Compensation, CA - Auto Only, CA - Workers' Compensation Only Public Adjuster DRLP Required Public Adjuster	Reinsurance Intermediary Broker No DRLP Required Reinsurance Intermediary Broker Life Settlement Broker No DRLP Required Life Settlement	Reinsurance Intermediary Broker No DRLP Required Reinsurance Intermediary Broker Life Settlement Broker No DRLP Required Life Settlement
DC	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Car Rental, Credit - Limited Line Credit Insurance, Crop, Surety, Travel, Bail Bond, Managing General Agent, Portable Electronics, Reinsurance Intermediary, Surplus Lines	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Car Rental, Credit - Limited Line Credit Insurance, Crop, Surety, Travel, Bail Bond, Managing General Agent, Portable Electronics, Reinsurance Intermediary, Surplus Lines	Public Adjuster DRLP Required Public Adjuster	Public Adjuster DRLP Required Public Adjuster	N/A	N/A
DE	Insurance Producer DRLP Required No Line of Authority Required Limited Lines Producer DRLP Required No Line of Authority Required Fraternal Producer DRLP Required No Line of Authority Required Portable Electronic Producer DRLP Required No Line of Authority Required Bail Producer DRLP Required No Line of Authority Required Property Bail Agent, Bail Agent	Fraternal Producer DRLP Required No Line of Authority Required Limited Lines Producer DRLP Required No Line of Authority Required Limited Lines Producer DRLP Required No Line of Authority Required Portable Electronic Producer DRLP Required No Line of Authority Required Insurance Producer DRLP Required No Line of Authority Required	Adjuster DRLP Required No Line of Authority Required Public Adjuster DRLP Required No Line of Authority Required	Adjuster DRLP Required No Line of Authority Required Public Adjuster DRLP Required No Line of Authority Required	Surplus Lines Broker DRLP Required No Line of Authority Required Viatical Settlement Broker DRLP Required No Line of Authority Required	Surplus Lines Broker DRLP Required No Line of Authority Required Viatical Settlement Broker DRLP Required No Line of Authority Required

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		Producer		Adjuster		Broker	
		Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
FL	<p>Agency DRLP Required Lines Determined by Agent</p>	<p>Agency DRLP Required No Lines of Authority Required</p>	<p>Company/Independent All Lines</p> <p>Emergency Emergency Adjuster</p> <p>Public Apprentice appointment All Lines</p> <p>www.myfloridacfo.com/division/agents/licensing/agents-and-adjusters/qualifications</p>	<p>Company/Independent All Lines All Lines Designated Home State</p> <p>Emergency Emergency Adjuster</p> <p>Public All Lines</p> <p>www.myfloridacfo.com/division/agents/licensing/agents-and-adjusters/qualifications</p>	N/A	N/A	
GA	<p>Principal Agency - Resident DRLP Required Principal Agency - Life, Principle Agency - Accident and Sickness, Principle Agency - Variable Products, Principle Agency - Property, Principle Agency - Casualty, Principle Agency - Personal Lines, Principle Agency - Credit, Principle Agency - Travel Ticket, Principle Agency - Travel, Accident and Sickness, Principle Agency - Title</p> <p>Branch Agency - Resident DRLP Required Branch Agency - Life, Branch Agency - Accident and Sickness, Branch Agency - Variable Products, Branch Agency - Property, Branch Agency - Casualty, Branch Agency - Personal Lines, Branch Agency - Travel Ticket Branch, Agency - Travel, Accident and Sickness, Branch Agency - Title</p>	<p>Principal Agency - Nonresident DRLP Required Principal Agency - Life, Principle Agency - Accident and Sickness, Principle Agency - Variable Products, Principle Agency - Property, Principle Agency - Casualty, Principle Agency - Personal Lines, Principle Agency - Credit, Principle Agency - Travel Ticket, Principle Agency - Travel, Accident and Sickness, Principle Agency - Title</p> <p>Branch Agency - Nonresident DRLP Required Branch Agency Life, Branch Agency - Accident and Sickness, Branch Agency - Property, Branch Agency - Casualty, Branch Agency - Personal Lines, Branch Agency - Variable Products, Branch Agency - Credit, Branch Agency - Travel Ticket, Branch Agency - Travel, Accident and Sickness, Branch Agency - Title</p>	No Line Authority Required	No Line Authority Required	N/A	N/A	

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	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
HI	<p>Insurance Producer DRLP Required Life, Accident, Health or Sickness Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Surety, Title</p> <p>Limited Lines Producer DRLP Required Credit Disability, Credit Life, Travel Baggage, Travel Disability</p> <p>Limited Lines Motor Vehicle Rental Company Producer DRLP Required Emergency Sickness / Limited Lines Motor Vehicle Rental Company Producer, Incidental Travel / Limited Lines Motor Vehicle Rental Company Producer, Inland Marine Personal Effects / Limited Lines Motor Vehicle Rental Company Producer, Liability / Limited Lines Motor Vehicle Rental Company Producer, Personal Accident / Limited Lines Motor Vehicle Rental Company Producer, Roadside Assistance / Limited Lines Motor Vehicle Rental Company Producer, Underinsured Motorist / Limited Lines Motor Vehicle Rental Company Producer, Uninsured Motorist / Limited Lines Motor Vehicle Rental Company Producer, Vehicle Related Coverage / Limited Lines Motor Vehicle Rental Company Producer</p> <p>Limited Lines Self-Service Storage Producer Property - Self-Service Storage</p>	<p>Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Surety</p> <p>Limited Lines Producer DRLP Required Credit Disability, Credit Life, Travel Baggage, Travel Disability</p> <p>Limited Lines Motor Vehicle Rental Company Producer DRLP Required Emergency Sickness / Limited Lines Motor Vehicle Rental Company Producer, Incidental Travel / Limited Lines Motor Vehicle Rental Company Producer, Inland Marine Personal Effects / Limited Lines Motor Vehicle Rental Company Producer, Liability / Limited Lines Motor Vehicle Rental Company Producer, Personal Accident / Limited Lines Motor Vehicle Rental Company Producer, Roadside Assistance / Limited Lines Motor Vehicle Rental Company Producer, Underinsured Motorist / Limited Lines Motor Vehicle Rental Company Producer, Uninsured Motorist / Limited Lines Motor Vehicle Rental Company Producer, Vehicle Related Coverage / Limited Lines Motor Vehicle Rental Company Producer</p>	No Line Authority Required	No Line Authority Required	<p>Surplus Lines Broker DRLP Required Property, Casualty, Personal Lines</p>	<p>Surplus Lines Broker DRLP Required Property, Casualty, Personal Lines</p>

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		Producer		Adjuster		Broker	
		Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
IA	Business Entity Producer DRLP Required No Line of Authority Required	Business Entity Surplus Lines Producer DRLP Required No Line of Authority Required	No Line Authority Required	No Line Authority Required	N/A	N/A	
	Business Entity Surplus Lines Producer DRLP Required No Line of Authority Required	Insurance Producer DRLP Required No Line of Authority Required					
ID	Resident Producer DRLP Required Life, Disability (Health), Variable, Property, Casualty, Personal Lines, Credit, Travel, Surety, Pet	Nonresident Producer Self-Service Storage DRLP Required Life, Disability (Health), Variable, Property, Casualty, Personal Lines, Credit, Crop, Travel, Surety, Pet	Independent Adjuster No Line of Authority Required Resident Public Adjuster DRLP Required No Line of Authority Required	Nonresident Public Adjuster No Line of Authority Required Independent Adjuster No Line of Authority Required	Life Settlement Broker DRLP Required Life Settlement	Life Settlement Broker DRLP Required Life Settlement	
IL	Business Entity Producer DRLP Required No Line of Authority Required	Business Entity Producer DRLP Required No Line of Authority Required	Illinois does not license insurance adjusters. For Illinois residents who want to become a licensed independent adjuster, we recommend obtaining a nonresident designated home state (DHS) license from Florida. A DHS license is required by most employers and also enables you to apply for reciprocal licensing privileges.	Illinois does not license insurance adjusters. For Illinois residents who want to become a licensed independent adjuster, we recommend obtaining a nonresident designated home state (DHS) license from Florida. A DHS license is required by most employers and also enables you to apply for reciprocal licensing privileges.	N/A	N/A	
	Limited Lines Producer DRLP Required Credit, Life, Accident and Health	Limited Lines Producer DRLP Required Credit, Life, Accident and Health					
IN	Resident Producer DRLP Required Life, Accident and Health, Property and Casualty, Personal Lines, Variable Life and Annuity, Credit, Crop and Hail, Funeral Director, Title	Producer - Organization (Corp) DRLP Required Life, Accident and Health, Variable Life and Annuity, Property, Casualty, Personal Lines, Credit, Crop and Hail, Funeral Director, Title	Resident Independent Adjuster DRLP Required Adjuster Property and Casualty, Workers' Compensation	Nonresident Independent Adjuster DRLP Required Adjuster – Property and Casualty, Workers' Compensation	N/A	N/A	
				Independent Adjuster – Designated Home State Indiana DRLP Required Adjuster Property and Casualty – Designated Home State, Workers' Compensation – Designated Home State			

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		Producer		Adjuster		Broker	
		Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
KS	Agents hold the lines of authority not the Agency	Agents hold the lines of authority not the Agency	No Line Authority Required	No Line Authority Required	N/A	N/A	
KY	Agent DRLP Required Life, Health, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Crop, Credit, Travel, Self-Service, Storage Space, Pre-Need Funeral	Agent DRLP Required Life, Health Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Crop, Credit, Travel, Self-Service Storage Space, Pre-Need Funeral	Independent Adjuster DRLP Required Property and Casualty, Crop, Workers' Compensation Public Adjuster DRLP Required Property and Casualty	Independent Adjuster DRLP Required Property and Casualty, Crop, Workers' Compensation Public Adjuster DRLP Required Property and Casualty	N/A	N/A	
LA	Producer Agency Self Storage, Portable Electronics DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Travel, Bail Bond, Surety, Surplus Lines, Title, Industrial Fire, Limited Life, Health and Accident	Producer Agency Self Storage Portable Electronics DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit Products, Travel, Bail Bond, Self Storage, Title, Surplus Lines, Surety, Limited Life, Health and Accident	Claim Adjuster Agency DRLP Required Automobile Adjuster, Commercial Lines, Crop, Personal Lines Adjuster, Property and Casualty, Workers' Compensation Public Adjuster Agency DRLP Required Public Adjuster	Claim Adjuster Agency DRLP Required Automobile Adjuster, Commercial Lines, Crop, Personal Lines Adjuster, Property and Casualty, Workers' Compensation Public Adjuster Agency DRLP Required Public Adjuster	N/A	N/A	
MA	Producer DRLP Required Life Accident and Health or Sickness, Variable Annuity and Variable Life Products, Property, Casualty, Personal Lines, Credit, Travel, Accident and Baggage	Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity Products, Property, Casualty, Personal Lines, Credit, Travel, Accident and Baggage	No Line Authority Required	No Line Authority Required	Surplus Lines Broker No DRLP Required / Member is Required Property, Casualty	Surplus Lines Broker No DRLP Required / Member is Required Property, Casualty	
MD	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Title	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Travel, Other Lines, Title	Public Adjuster DRLP Required No Line of Authority Required	Public Adjuster DRLP Required No Line of Authority Required	Surplus Lines Broker DRLP Required No Line of Authority Required Viatical Settlement Broker No Line of Authority Required	Surplus Lines Broker DRLP Required No Line of Authority Required Viatical Settlement Broker DRLP Required No Line of Authority Required	
ME	Resident Producer DRLP Required No Line of Authority Required	Nonresident Producer Business Entity DRLP Required No Line of Authority Required	No Line Authority Required	No Line Authority Required	N/A	N/A	

Insurance compliance smart chart from CT Corporation

	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
MI	Resident Producer DRLP Required Life, Accident and Health, Variable Annuities, Property, Casualty, Personal Lines, Credit Products, Crop, Travel, Limited Life, Limited Lines Property and Casualty, Title, Surety and Fidelity	Producer DRLP Required Life, Accident and Health, Variable Annuities, Property, Casualty, Personal Lines, Credit Products, Crop, Travel, Limited Life, Limited Lines Property and Casualty, Title, Surety and Fidelity	No Line Authority Required	No Line Authority Required	N/A	N/A
MN	Resident Agency DRLP Required No Line of Authority Required	Business Producer DRLP Required No Line of Authority Required	Resident Crop Hail Adjuster Agency DRLP Required No Line of Authority Required Resident Independent Adjuster Agency DRLP Required No Line of Authority Required Resident Public Adjuster Agency DRLP Required No Line of Authority Required	Crop Hail Adjuster Agency DRLP Required No Line of Authority Required Public Adjuster Solicitor Agency DRLP Required No Line of Authority Required	N/A	N/A
MO	Business Entity Producer DRLP Required Lines Held by Employees	Business Entity Producer DRLP Required Lines Held by Employees	No Line Authority Required	No Line Authority Required	N/A	N/A
MS	Insurance Producer Entity DRLP Required No Line of Authority Required Limited Lines Credit Insurance Producer Entity DRLP Required No Line of Authority Required Limited Lines Insurance Producer Entity DRLP Required No Line of Authority Required Limited Lines Travel Insurance Producer Business Entity DRLP Required No Line of Authority Required	Insurance Producer Entity DRLP Required No Lines of Authority Required Limited Lines Credit Insurance Producer Entity DRLP Required No Lines of Authority Required Limited Lines Insurance Producer Entity DRLP Required No Lines of Authority Required Limited Lines Travel Insurance Producer Business Entity DRLP Required No Lines of Authority Required	Adjuster DRLP Required No Line of Authority Required Public Adjuster Entity DRLP Required No Line of Authority Required	Adjuster DRLP Required No Lines of Authority Required Public Adjuster Entity DRLP Required No Lines of Authority Required	N/A	N/A

Insurance compliance smart chart from CT Corporation

		Producer		Adjuster		Broker	
		Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
MT	Insurance Producer DRLP Required Life, Disability (Health), Variable, Property, Casualty, Limited Lines Credit, Travel, Pre-Paid Legal, Marine, Surety, Title, Viatical	Insurance Producer DRLP Required Life, Disability (Health), Variable, Property, Casualty, Personal Lines, Limited Lines Credit, Travel, Pre-Paid Legal, Marine, Surety, Title, Viatical	No Line Authority Required	No Line Authority Required	N/A	N/A	
NC	No Line Authority Required	No Line Authority Required	Public Adjuster Business Entity DRLP Required No Line of Authority Required	Public Adjuster Business Entity DRLP Required No Line of Authority Required	N/A	N/A	
ND	Insurance Producer Portable Electronics Insurance DRLP Required Life and Annuity, Accident and Health, Variable Annuity and Life, Property, Casualty, Personal Lines, Credit, Crop, Travel, Legal Expense, Bail Bonds, Self-Service Storage, Surety, Title	Insurance Producer Portable Electronics Insurance DRLP Required Life and Annuity, Accident and Health, Variable Annuity and Life, Property, Casualty, Personal Lines, Credit, Crop, Travel, Legal Expense, Bail Bonds, Self-Service Storage, Surety, Title	Public Adjuster DRLP Required No Line of Authority Required	Public Adjuster DRLP Required No Line of Authority Required	N/A	N/A	
NE	No Line Authority Required	No Line Authority Required	Public Adjuster DRLP Required No Line of Authority Required	Public Adjuster DRLP Required No Line of Authority Required	Reinsurance Intermediary Broker No Line of Authority Required	Reinsurance Intermediary Broker No Line of Authority Required	
NH	Insurance Producer Car Rental, Credit, Motor Vehicle Road Service DRLP Required Life Accident and Health or Sickness, Variable Life and Variable Annuity, Property and Casualty, Personal Lines, Surplus Lines, Travel, Title	Insurance Producer Car Rental, Credit, Motor Vehicle Road Service DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property and Casualty, Personal Lines, Surplus Lines, Travel, Title	No Line Authority Required	No Line Authority Required	N/A	N/A	

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	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
NJ	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Surplus Lines, Car Rental, Credit, Travel, Title, Pet, Legal, Self-Storage Personal Property, Bail Bond, Group Mortgage Cancellation	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable, Property, Casualty, Personal Lines, Surplus Lines, Car Rental, Credit, Travel, Title, Pet, Bail Bond, Group Mortgage Cancellation, Self-Storage Personal Property, Legal	Public Adjuster DRLP Required No Line of Authority Required	Public Adjuster DRLP Required No Line of Authority Required	N/A	N/A
NM	Insurance Producer Crop, Self-Service Storage DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Travel, Title, Fraternal Life, Fraternal Accident and Health or Sickness, Fraternal Variable Life and Variable Annuity	Insurance Producer Crop, Self-Service Storage DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Credit, Travel, Title, Fraternal Accident and Health or Sickness, Fraternal Variable Life and Variable Annuity	Independent Adjuster DRLP Required No Line of Authority Required Public Adjuster DRLP Required No Line of Authority Required	Independent Adjuster DRLP Required No Line of Authority Required	Surplus Line Broker DRLP Required No Line of Authority Required Viatical Broker DRLP Required Life, Variable Life and Variable Annuity	Viatical Broker DRLP Required Life, Variable Life and Variable Annuity
NV	Resident Producer/Producer Firm DRLP Required Life, Health, Variable Annuities / Variable Life, Property, Casualty, Personal Lines, Limited Rental Car, Limited Credit, Limited Crop, Limited Travel Baggage, Portable Electronics, Personal Property Storage	Non-Resident Producer/Producer Firm DRLP Required Life, Health, Variable Annuities / Variable Life, Property, Casualty, Personal Lines, Limited Rental Car, Limited Credit, Limited Crop, Limited Travel Baggage, Portable Electronics, Personal Property Storage	Independent Adjuster DRLP Required Adjuster - Property and Casualty, Adjuster - Workers' Compensation Public Adjuster DRLP Required Adjuster - Property and Casualty	Independent Adjuster DRLP Required Adjuster - Property and Casualty, Adjuster - Workers' Compensation Public Adjuster DRLP Required Adjuster - Property and Casualty	N/A	N/A
NY	No Line Authority Required	No Line Authority Required	No Line Authority Required	No Line Authority Required	N/A	N/A
OH	Major Lines DRLP Required Life, Accident and Health, Variable, Property, Casualty, Personal Limited Lines DRLP Required Auto Rental, Credit, Crop, Travel, Funeral	Major Lines DRLP Required Life, Accident and Health, Variable, Property, Casualty, Personal Limited Lines DRLP Required Auto Rental, Credit, Crop, Travel, Funeral	Public Insurance Adjuster DRLP Required Public Insurance Adjuster	Public Insurance Adjuster DRLP Required Public Insurance Adjuster	N/A	N/A

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	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
OK	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Property / Casualty - Personal Lines Limited Lines Producer DRLP Required Car Rental, Limited Lines Producer Credit, Crop, Travel, Pre-Paid Legal, Surety	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Property Casualty - Personal Lines, Car Rental, Title Limited Lines Producer DRLP Required Credit, Crop, Pre-Paid Legal, Travel, Surety	Adjuster DRLP Required Property, Casualty, Crop / Hail Adjuster, Workers' Compensation, Crime and Fidelity Bonds Adjuster DRLP Required Multi-Peril Crop Public Adjuster DRLP Required Property	Adjuster DRLP Required Property, Casualty, Workers' Compensation, Crime and Fidelity Bonds, Crop / Hail Adjuster, Multi-Peril Crop Public Adjuster DRLP Required Property	Surplus Lines Broker DRLP Required No Line of Authority Required Reinsurance Intermediary Broker DRLP Required No Line of Authority Required	Surplus Lines Broker DRLP Required No Line of Authority Required Reinsurance Intermediary Broker DRLP Required No Line of Authority Required
OR	Insurance Producer DRLP Required Life, Health, Variable Lines, Property, Casualty, Personal Lines, Credit, Crop, Surety, Travel, Managing General Agent, Reinsurance Intermediary Broker, Reinsurance Intermediary Manager, Surplus Lines, Title	Insurance Producer DRLP Required Life, Health, Variable Lines, Property, Casualty, Personal Lines, Credit, Crop, Travel, Surety, Managing General Agent, Reinsurance Intermediary Broker, Reinsurance Intermediary Manager, Surplus Lines	Adjuster Health, Crop, General Lines	Adjuster DRLP Required Health, Crop, General Lines	Life Settlement Broker No Line of Authority Required	Life Settlement Broker No Line of Authority Required
PA	Resident Producer Agency DRLP Required Life and Fixed Annuities, Accident and Health, Variable Life/Variable Annuity, Property and Allied Lines, Casualty and Allied Lines, Personal Lines Resident Limited Lines Travel Insurance Producer Agency DRLP Required No Line of Authority Required	Nonresident Producer Agency DRLP Required Life and Fixed Annuities, Accident and Health, Variable Life/Variable Annuity, Property and Allied Lines, Casualty and Allied Lines, Personal Lines Nonresident Limited Lines Travel Insurance Producer Agency DRLP Required No Line of Authority Required	Resident Public Adjuster DRLP Required No Line of Authority Required	No Line Authority Required	N/A	N/A

Insurance compliance smart chart from CT Corporation

	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
RI	Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Car Rental, Credit, Crop, Travel, Pet, Life Settlement Broker, Managing General Agent, Other Limited Line (Surety)	Insurance Producer DRLP Required Life Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Car Rental, Credit, Crop, Travel, Pet, Life Settlement Broker, Managing General Agent, Other Limited Line (Surety)	Company/ Independent Adjuster DRLP Required Property/Casualty, Crop, Workers' Compensation Public Adjuster DRLP Required No Line of Authority Required	Company/Independent Adjuster DRLP Required Property/Casualty, Crop Workers' Compensation Public Adjuster DRLP Required No Line of Authority Required	Surplus Lines Broker DRLP Required No Line of Authority Required Reinsurance Intermediary Broker DRLP Required Life, Accident and Health or Sickness, Property, Casualty Portable Electronics Broker No Line of Authority Required	Portable Electronics Broker No Line of Authority Required Surplus Lines Broker DRLP Required No Line of Authority Required Reinsurance Intermediary Broker DRLP Required Life, Accident and Health or Sickness, Property, Casualty
SC	Agency DRLP Required No Line of Authority Required	Agency DRLP Required No Line of Authority Required	No Line Authority Required	No Line Authority Required	N/A	N/A
SD	Business Entity DRLP Required No Line of Authority Required	Business Entity DRLP Required No Line of Authority Required	South Dakota does not license property/casualty adjusters.	South Dakota does not license property/casualty adjusters.	N/A	N/A
TN	Business Entity Producer DRLP Required No Line of Authority Required	Business Entity Producer DRLP Required No Line of Authority Required	Public Adjuster Business Entity No Line of Authority Required	Public Adjuster Business Entity DRLP Required No Line of Authority Required	N/A	N/A
TX	General Lines Agency DRLP Required Life, Accident, Health and Health Maintenance Organization, Property and Casualty Personal Lines Property and Casualty Agency DRLP Required Personal Lines Property and Casualty Life Agency DRLP Required Life	General Lines Agency/Agent DRLP Required Life, Accident, Health and HMO, Property and Casualty Personal Lines P&C Agency/Agent DRLP Required Personal Lines P&C Life Agency/Agent DRLP Required Life	Adjuster All lines, Designated Home State - All Lines, Emergency (Catastrophe), Property and Casualty, Public Insurance, Trainee, Workers' Compensation	Adjuster All lines, Designated Home State - All Lines, Emergency (Catastrophe), Property and Casualty, Public Insurance, Trainee, Workers' Compensation	N/A	N/A

Insurance compliance smart chart from CT Corporation

	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
UT	Resident Producer Organization DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Title Escrow Resident Limited Line Producer Organization DRLP Required Car Rental, Credit, Crop, Travel, Self-Service Storage, Portable Electronics	Non-Resident Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines Non-Resident Limited Line Producer DRLP Required Car Rental, Credit, Crop, Travel, Legal Expense, Motor Club, Self-Service Storage, Portable Electronics	Resident Independent Adjuster DRLP Required Independent Adjuster Accident and Health or Sickness, Independent Adjuster Property and Casualty, Independent Adjuster Workers' Compensation Resident Public Adjuster DRLP Required Public Adjuster Accident and Health or Sickness, Public Adjuster Property and Casualty, Public Adjuster Workers' Compensation	Non-Resident Independent Adjuster DRLP Required Independent Adjuster Accident and Health or Sickness, Independent Adjuster Property and Casualty, Independent Adjuster Crop, Independent Adjuster Workers' Compensation Non-Resident Public Adjuster DRLP Required Public Adjuster Accident and Health or Sickness, Public Adjuster Property and Casualty, Public Adjuster Crop, Public Adjuster Workers' Compensation	N/A	N/A
VA	Insurance Producer DRLP Required Life and Annuities, Health, Variable Contracts, Property and Casualty, Title	Insurance Producer DRLP Required Life and Annuities, Health, Variable Contracts, Property and Casualty, Title	Public Adjuster DRLP Required Public Adjuster	Public Adjuster DRLP Required Public Adjuster	N/A	N/A
VT	Insurance Producer DRLP Required No Line of Authority Required Limited Lines Producer DRLP Required Car Rental, Credit, Travel, Limited Line, Self Storage Portable Electronics DRLP Required Portable Electronics	Insurance Producer DRLP Required No Line of Authority Required Limited Lines Producer DRLP Required Car Rental, Credit, Travel, Limited Lines, Self Storage	No Line of Authority Required	No Line of Authority Required	N/A	N/A
WA	Producer - Full Lines Life, Disability (Health), Property, Casualty or Personal Lines Producer - Limited Lines Credit, Surety, Travel	Producer - Full Lines Life, Disability (Health), Property, Casualty or Personal Lines Producer - Limited Lines Credit, Surety, Travel	Adjuster (Independent or Public)	Adjuster (Independent or Public)	Surplus Line Broker Life Settlement Broker	Surplus Line Broker Life Settlement Broker

Insurance compliance smart chart from CT Corporation

Producer		Adjuster		Broker	
Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
WI Intermediary (Producer) Firm No Line of Authority Required	Intermediary (Producer) Firm DRLP Required No Line of Authority Required	No Line of Authority Required	No Line of Authority Required	N/A	N/A
WV Business Entity DRLP Required No Lines of Authority Required	Business Entity DRLP Required No Line of Authority Required	Company Adjuster DRLP Required Property and Casualty, Crop, Workers' Compensation Independent Adjuster DRLP Required Property and Casualty Crop Workers' Compensation Public Adjuster DRLP Required Property and Casualty	No Line of Authority Required	N/A	N/A
WY Resident Producer Firm DRLP Required Life, Accident and Health or Sickness, Property, Casualty, Variable Life and Variable Annuity, Credit, Title	Non-Resident Producer Firm Life, Accident and Health or Sickness, Property, Casualty, Personal Lines, Variable Life and Variable Annuity, Credit Limited Lines Producer Firm Crop	No Line of Authority Required	No Line of Authority Required	Resident Surplus Lines Broker DRLP Required Surplus Lines	Non-Resident Surplus Lines Broker Surplus Lines

Insurance compliance smart chart from CT Corporation

	Producer		Adjuster		Broker	
	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity	Resident Business Entity	Non-resident Business Entity
PR	<p>Insurance Producer DRLP Required Life, Disability, Health Services, Variable Life and Variable Annuity, Property, Casualty, Fraternal Life, Reinsurance, Title</p> <p>Authorized Representative DRLP Required Life, Disability, Health Services, Variable Life and Variable Annuity, Property, Casualty, Car Rental, Travel, Fraternal Life, Reinsurance, Title</p>	<p>Insurance Producer DRLP Required Life, Disability, Health Services, Variable Life and Variable Annuity, Property, Casualty, Fraternal Life, Reinsurance, Title</p> <p>Authorized Representative DRLP Required Life, Disability, Health Services, Variable Life and Variable Annuity, Property, Casualty, Fraternal Life, Reinsurance, Title</p>	<p>Emergency Independent Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p> <p>Emergency Public Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p> <p>Independent Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p> <p>Public Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p>	<p>Emergency Independent Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p> <p>Emergency Public Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p> <p>Independent Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p> <p>Public Adjuster DRLP Required Automobile and Accidents, Marine, Transportation, Fire and Allied Lines</p>	N/A	N/A
USVI	<p>Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Property, Casualty, Personal Lines, Car Rental, Credit, Travel, Surety, Title</p>	<p>Insurance Producer DRLP Required Life, Accident and Health or Sickness, Variable Life and Variable Annuities, Property, Casualty, Personal Lines, Car Rental, Credit, Travel, Surety, Title</p>	<p>Independent Adjuster DRLP Required No Line of Authority Required</p> <p>Public Adjuster DRLP Required No Line of Authority Required</p>	<p>Independent Adjuster DRLP Required No Line of Authority Required</p> <p>Public Adjuster DRLP Required No Line of Authority Required</p>	N/A	N/A

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This chart is not intended as legal advice and is accurate as of the publication date. State and local statute should be consulted for specific language and information.