

# Licensing FAQs – for Applicants and Licensees

## Applications

### 1. How do I apply for a license?

The following individual license types are applied for online:

- Bail Agent ([Sircon](#) only)
- Bail Enforcement Agent ([Sircon](#) only)
- Bail Solicitor ([Sircon](#) only)
- Cemetery Agent ([Sircon](#) only)
- Company Adjuster ([Sircon](#) or [NIPR](#))
- Exchange Enrollment Facilitator ([Sircon](#) only)
- Funeral Agent ([Sircon](#) only)
- General Agent for Bail ([Sircon](#) only)
- Independent Adjuster ([Sircon](#) or [NIPR](#))
- Independent Adjust – DHS Nevada ([Sircon](#))
- Motor Club Agent ([Sircon](#) only)
- Producer ([Sircon](#) or [NIPR](#))
- Public Adjuster ([Sircon](#) or [NIPR](#))
- Staff Adjuster ([Sircon](#) or [NIPR](#))
- Surplus Lines Broker ([Sircon](#) or [NIPR](#))
- Temporary Resident Bail Enforcement ([Sircon](#) only)
- Title Agent ([Sircon](#) only)

The following firms license types are applied for online:

- Bail Agency ([Sircon](#) only)
- Bail Enforcement Agency ([Sircon](#) only)
- Cemetery Seller ([Sircon](#) only)
- Funeral Seller ([Sircon](#) only)
- General Agency for Bail ([Sircon](#) only)
- Independent Adjuster ([Sircon](#) or [NIPR](#))
- Motor Club Agency ([Sircon](#) or [NIPR](#))
- Producer Firm ([Sircon](#) or [NIPR](#))
- Public Adjuster ([Sircon](#) or [NIPR](#))
- Service Contract Provider ([Sircon](#) only)
- Surplus Lines Broker ([Sircon](#) or [NIPR](#))
- Third Party Administrator ([Sircon](#) only)

The following individual and firm license types listed below must apply with a [paper application](#):

- Escrow Officer
- External Review Organization
- Insurance Consultant
- Managing General Agent

- Motor Vehicle Damage Appraiser
- Reinsurance Intermediary Broker
- Reinsurance Intermediary Manager
- Title Agency
- Title Plant
- Utilization Review
- Viatical Settlement Broker
- Viatical Settlement Provider

Paper applications can be paid by check or EFT:

- Check – reference the license type you are applying for on the check (i.e. “Title Agency Application”), mail your check to:

1818 E. College Pkwy., Suite 103  
Carson City, NV 89706

- EFT – complete the [Incoming Funds Notification](#) (IFN) form:
  - To obtain the Division’s bank account and routing numbers, contact Accounting at [ifn@doi.nv.gov](mailto:ifn@doi.nv.gov) or 775-687-0700 and ask for Accounts Receivable
  - Reference the license type you are applying for (i.e. “Title Agency Application”) on the IFN form, and on the bank transmittal
  - Submit the completed IFN form to Accounting at [ifn@doi.nv.gov](mailto:ifn@doi.nv.gov) prior to transferring the funds (this ensures Accounts Receivable applies your payment correctly)

Please visit [doi.nv.gov](http://doi.nv.gov) for more information on qualifications and required documentation for each license type.

## 2. Can Canadian citizens get an insurance license in Nevada?

While Nevada is reciprocal with Canada for some license types, Canadian citizens **cannot** obtain a license as a Producer, Managing General Agent or a Third-Party Administrator **unless** they have a United States Social Security Number, pursuant to [NRS 683A.387](#).

## 3. What is the Fingerprint Background Waiver and how do I fill it out?

The [Fingerprint Background Waiver](#) gives the Division legal authority to review your background report. Without the background waiver, your application cannot be fully reviewed or approved.

To complete the background waiver, enter “Nevada Division of Insurance” in paragraphs 1 and 9, initial and date the bottom of page 1, and enter your name, date and signature on the bottom of page 2. Leave all of the agency information blank. This form must have a wet signature or be digitally signed (i.e. Adobe or DocuSign).

Here is a [sample](#) background waiver.

**4. Do I have to take a pre-licensing course before I take the licensing exam?**

A pre-licensing course is only required for the following license types:

- Bail Agent
- Bail Enforcement Agent
- Bail General Agent
- Bail Solicitor
- Exchange Enrollment Facilitator

While pre-licensing for all other individual license types is not required, courses are still available. All pre-licensing courses can be found by using Sircon’s [Approved Courses Inquiry](#) and searching for Pre-Licensing Education.

**5. What is the status of my application – Sircon/NIPR only shows “Under State Review?”**

Neither Sircon nor NIPR are designed to show the exact status of your application. Applications are processed in the order received. Applicants who failed to submit required documents or disclose background information will be sent an email from [Nevada.Licensing@doi.nv.gov](mailto:Nevada.Licensing@doi.nv.gov) to the applicant email address on file – check your inbox and spam/junk folder regularly. Once your application has been approved or denied, you will receive an email from Sircon or NIPR informing you of the approval/denial.

**6. How do I transfer my current resident producer license to make Nevada my new home state?**

If Nevada is now your home state, you must apply for a Nevada Resident license – there is no way to transfer or convert the license from one state or type to the other. (See [this page](#) for these details.)

If your previous state resident license is still active, keep it active during the application process. You must apply for a Nevada Resident license within 90 days of establishing legal residency in Nevada. If you are applying for the same lines of authority you will not need to take a licensing exam but you will need to be fingerprinted. Surrender your previous state resident license once the Nevada license is approved.

If you already surrendered your previous state resident license or have obtained a Letter of Clearance from your previous state, you will have 90 days from the license inactivation date to apply for a Nevada Resident license with the same lines of authority to be exempt from taking a licensing exam. If you don’t apply within 90 days of the previous state license inactivation date you will be required to take and pass a licensing exam as well.

If you held a Nevada Non-Resident license, it will automatically be inactivated when your Nevada Resident license is activated.

**7. Where do I send documents required for my application?**

Do not email documents to the Division. All documents required for an application must be uploaded to your application in Sircon or the [NIPR Attachments Warehouse](#). This

includes arrest records, court documents, personal statements, fingerprint background waivers, fingerprint confirmation receipts, etc.

- a. [Sircon](#):
  - i. After submitting a payment you will be taken to the confirmation screen (if you have already submitted your application and logged out, log back into Sircon)
  - ii. Click the “Attach Documents” link in the green box at the top of the screen
  - iii. Choose which file you would like to upload
  - iv. Give the file a description
  - v. Click “Attach” – document will upload
  - vi. After uploading your documents, click “Submit”
  
- a. [NIPR](#) (Note: documents attached in the NIPR warehouse are visible to insurance regulators in all 50 states. There is no way to attach documents directly in the application, all docs are uploaded in the Attachment Warehouse.):
  - i. After submitting your application, go to the [NIPR Attachment Warehouse](#)
  - ii. Accept the User Agreement
  - iii. Select whether you already have a National Producer Number or not and enter your information to log in
  - iv. Enter or verify your contact information and click “Continue”
  - v. Click “Add New Document”
  - vi. Accept the Attachment Agreement
  - vii. Select whether you are the applicant or an Authorized Submitter and click “Continue”
  - viii. For Background Question Supporting Documents (only applicants with a Yes answer to a background question can upload to the Background Documents tool)
    - a. Select the application type you need to attach documents to and click “Next”
    - b. Select which Background Question the documents apply to
    - c. Enter the Date of action
    - d. Give the document a description
    - e. Choose which file you would like to upload
    - f. When finished, click “Attach Document”
  - ix. For Additional Documents (only applicants with an open application and licensees with an open renewal can upload to the Additional Documents tool)
    - a. Select the Document Type (i.e. Fingerprint Receipt)
    - b. Select the application type you need to attach documents to
    - c. Give the document a description and provide any needed additional information
    - d. Choose which file you would like to upload
    - e. When finished, click “Attach Document”

**8. I was told by the fingerprint vendor that my fingerprints were sent digitally, why are you asking me to attach it to my application?**

You do not need to attach your fingerprints to your application; the fingerprint vendor transmits your digital fingerprints to the Nevada Department of Public Safety who processes your background report. However, you must upload the confirmation receipt from the fingerprint vendor and the fingerprint background waiver to your application. The confirmation receipt has a TCN (tracking number) that the Division uses to track your background report while it is being processed by DPS.

Do not email these to the Division – attach them to your application in Sircon or upload them to the [NIPR Attachment Warehouse](#).

**9. Why was my application withdrawn?**

Applicants who fail to submit required documents or information are sent an email from [Nevada.Licensing@doi.nv.gov](mailto:Nevada.Licensing@doi.nv.gov) to the applicant email address on file and given 10 business days to provide the required items. Applicants who still fail to provide the missing information or documents in the allotted time have their applications withdrawn.

**10. What is a Designated Home State (DHS)?**

A Designated Home State (DHS) is used when a person resides in a state that does not offer a certain license type (this only applies to Independent and Public Adjusters). For example, Iowa does not offer an Independent Adjuster license, so if someone who lives in Iowa wants to become an Independent Adjuster, they must choose a home state that acts as their resident state. This requires the person to follow the resident licensing requirements for the chosen DHS, such as fingerprinting and a licensing exam, as well as completing the continuing education requirements of that state.

**11. I am changing my Designated Home State to Nevada – do I need to take an adjuster examination in Nevada?**

If you are switching your DHS from one state to Nevada, you do not need to take an exam as long as you switch while your current DHS license is active, or if you were previously licensed in Nevada as the same type of adjuster within the previous 24 months. ([NRS 684A.105](#))

**12. What is the fingerprint receipt I need to upload to my application?**

This is not your payment receipt from the fingerprint vendor. When you are fingerprinted, the vendor will give you a confirmation or verification receipt as proof your fingerprints were digitally taken. This confirmation receipt has a TCN (tracking number) that the Division uses to track your background report while it is being processed by DPS.

**13. Where do I take the licensing exam?**

All licensing exams are administered by our vendor, Pearson VUE. Pearson has multiple locations in Reno/Sparks, Elko and Las Vegas, and also offers online exams for some license types. All test center locations and information about online exams can be found here: <https://home.pearsonvue.com/nv/insurance>.

- Note: Clicking “Find a test center” only allows you to locate test centers, not register for an exam

#### **14. What is the difference between “Appointment” and “Association?”**

Individuals and firms are *appointed* to an insurance company (i.e. Example Insurance Company) and the \$15 fee is paid for by the insurance company. Appointments give individuals or firms the ability to act on behalf of the company.

Individuals are *associated* to a licensed firm (i.e. ABC Example Insurance Agency) and the \$50 fee is paid for by the firm or the individual. Associations give the individual the ability to act on behalf of the firm.

Appointments and associations can both be done on [Sircon.com](https://www.sircon.com).

#### **15. What is a DRLP and which license types need one?**

A DRLP is a designated responsible licensed person. This is a person designated by the firm (a licensed agency) to be responsible for the firm’s compliance with the insurance laws, rules and regulations of Nevada. The following firm license types must have a DRLP:

- General Agent for Bail firms
- Independent Adjuster firms
- Insurance Consultant firms
- Managing General Agent firms
- Motor Vehicle Damage Appraiser firms
- Producer firms
- Public Adjuster firms

These firms must have at least one DRLP who actively holds each line of authority the business entity is applying for. This person can be a resident or non-resident, and firms can have as many DRLPs as needed to cover all lines of authority. If the firm is applying for:

- Life - DRLP must hold Life
- Health - DRLP must hold Health
- Variable - DRLP must hold Variable
- Property - DRLP must hold Property
- Casualty - DRLP must hold Casualty
- Personal Lines - DRLP must hold Personal Lines or Property and Casualty
- Crop - DRLP must hold Crop
- Personal Property Storage - DRLP must hold Personal Property Storage
- Limited Credit - DRLP must hold Limited Credit or Casualty
- Limited Rental Car - DRLP must hold Limited Rental Car or Property and Casualty
- Limited Travel Bag - DRLP must hold Limited Travel Bag or Property and Casualty
- Portable Electronics- DRLP must hold Portable Electronics or Property and Casualty

- Adjuster-Property and Casualty - DRLP must hold Adjuster-Property and Casualty
- Adjuster-Workers Compensation - DRLP must hold Adjuster-Workers Compensation
- Motor Vehicle Damage Appraiser – DRLP must hold Motor Vehicle Damage Appraiser or Adjuster-Property and Casualty
- General Agency for Bail firm – DRLP must be a General Agent for Bail

If the individual who is associated as a DRLP loses their license for any reason, the firm must associate a new DRLP.

#### **16. How do I associate a DRLP to my firm?**

DRLP associations are made on Sircon.com. Please see the guide [How to Create and Maintain Agency Associations and DRLPs](#) for more details.

## **Active Licenses**

#### **17. How do I update my address and contact information?**

You can change your business or mailing address on Sircon.com or NIPR. Changes to a resident address can only be made on Sircon or NIPR if the new residence is in the same state. Changes from one resident state to another must be made by the Division. You can also change your phone numbers and email addresses on Sircon or NIPR.

- a. [Sircon.com](#) – you must have a Sircon.com account
  - i. Click “View a list of all services”
  - ii. Click “Change Individual [or Firm] Address, Name or Email”
  - iii. Log into Sircon
  - iv. Make and submit the changes
- a. [NIPR](#)
  - i. In the “Licensing Center” group, click “Change Contact Information”
  - ii. Click “Go to the Online Application”
  - iii. Sign in as an Individual or Firm
  - iv. After signing in, click “Start”
  - v. For “Product Type” click “Contact Change Request (Change Address, Phone, or Email)”
  - vi. Make and submit the changes
- b. Changing residence address to a new state
  - i. Non-residents must change their residence address with their home state and/or get a new resident license as required before the residence address can be changed in Nevada.
  - ii. For Nevada resident licensees, this type of change could require you to get licensed in the new resident state and apply for a Nevada non-resident license instead – because of this, resident address changes to a new state must be performed by Licensing staff.

## 18. How do I change my resident state?

Some license types require you to reside, some require you to obtain a non-resident license if you reside outside of Nevada, and some allow you to reside in another state while maintaining a Nevada resident license.

- Non-residents must change their residence address with their home state and/or get a new resident license as required before the residence address can be changed in Nevada.
- For Nevada resident licensees, this type of change could require you to get licensed in the new resident state and apply for a Nevada non-resident license instead – because of this, resident address changes to a new state must be performed by Licensing staff.
- If you have a DHS Independent (or Public) Adjuster license and move to a new state that offers an Independent (or Public) Adjuster license, you must get the Independent (or Public) Adjuster license – you no longer qualify for a DHS license

## 19. How do individuals and firms change their name and what documents are needed?

### Individuals

To correct or change your name, complete the [Individual Update Form](#) and return it to [Nevada.Licensing@doi.nv.gov](mailto:Nevada.Licensing@doi.nv.gov).

- A Nevada Resident Individual must include a current copy of an updated driver's license, government-issued photo identification card, passport or court document that shows the name change.
- A Non-Resident Individual must include documentation showing the name has already been changed with their resident state's insurance department.
- Individuals who are required to maintain a surety bond for licensure must submit a surety bond rider from the surety company which includes the name change.

### Firms

To correct or change the name of a business entity, complete the [Business Entity Name Change form](#) and return it to [Nevada.Licensing@doi.nv.gov](mailto:Nevada.Licensing@doi.nv.gov).

- Nevada resident business entities must include the filed and approved copy of the Certificate of Amendment to the Articles of Incorporation as filed with the Nevada Secretary of State.
- Non-resident business entities must include a letter of certification from the entity's home state insurance regulatory authority, a copy of the entity's current license, or license verification printout from the National Insurance Producer Database.
- Business entities that are required to maintain a surety bond for licensure must submit a surety bond or rider from the surety company which includes the name change.

## 20. How do I change/correct my SSN and what documents are needed?

To correct or change your social security number, complete the [Individual Update Form](#) and return it to [Nevada.Licensing@doi.nv.gov](mailto:Nevada.Licensing@doi.nv.gov). Resident and Non-Resident Individuals



must include a copy of their social security card and a current copy of their driver's license, government-issued photo identification card, or passport; the name on both documents must match.

**21. My Designated Home State in Sircon does not match the PDB, how do I change it?**

Only Licensing staff can update your DHS. To have your DHS updated, send an email to [Nevada.Licensing@doi.nv.gov](mailto:Nevada.Licensing@doi.nv.gov) requesting the change. You must provide your full name, NPN, reason for the change and a copy of your DHS license from the new state.

**22. How do I print my license?**

You can print your license at any time on Sircon.com, though fees may apply. If you have a Sircon Premium account, you may print your license at no cost at any time. If you submitted your license application/renewal through a Sircon Standard account, you may print your license at no cost for the first 30 days after the application/renewal is approved (after that there is a \$5.50 fee). If you submitted your license application/renewal on NIPR there is a \$5.50 fee.

To print your license:

- a. Go to [Sircon.com](http://Sircon.com)
- b. Click "Print a License"
- c. Enter your email address and click Next
- d. Select Nevada as the Licensing State
- e. Enter your SSN (or business EIN)
- f. Enter your Last Name
- g. Enter your License Number

## **Renewals**

**23. How many hours of continuing education (CE) do I need?**

The following license types require 30 hours of CE, 3 of which must be in ethics and the rest must be in the lines of authority you hold:

- Exchange Enrollment Facilitators
- Resident Insurance Consultants
- Resident Producers

All resident adjuster licensees must complete 24 hours of CE, 3 of which must be in ethics and the rest must be in the lines of authority you hold; this includes:

- Company Adjusters
- Independent Adjusters (including DHS Nevada adjusters)
- Public Adjusters (including DHS Nevada adjusters)
- Staff Adjusters

All resident bail licensees must complete a 3-hour CE Course, including:

- Bail Agents

- Bail Solicitors
- General Agents for Bail
- Resident Bail Enforcement Agents

For all license types, you can look up your CE transcript on [Sircon.com](https://www.sircon.com) to see completed courses and how many hours are outstanding for your renewal:

- Click “Look up Courses or Transcript”
- Click “Continuing Education Transcript Inquiry”
- Select Nevada as the Licensing State
- Enter your License Number
- Enter your Last Name

#### **24. How do I find CE courses?**

You must take CE courses for the lines of authority you hold. You can find available CE courses by category (line of authority) by:

- Going to [Sircon.com](https://www.sircon.com)
- Click “Available Course Offerings Inquiry”
- Select Nevada as the Licensing State
- Select the Course Categories you need CE hours in
- Enter the timeframe of classes you are searching for in the “Course Date From” and “To” date fields
- Click Submit

A list of all available courses in this timeframe will be displayed, including date, time and location. A link to the course provider’s contact information is provided as well.

#### **25. How do I get an exemption from continuing education (CE)?**

Per [NAC 683A.330](#), exemptions from continuing education are only available to Resident Producers and Resident Insurance Consultants who either:

- Have earned and continue to maintain designation as a chartered property casualty underwriter (CPCU), chartered life underwriter (CLU), certified insurance counselor (CIC), certified financial planner (CFP) or chartered financial consultant (ChFC); or
- Have 20 years of continuous experience and have earned their primary source of income in the business of insurance by selling, marketing, underwriting, adjusting, practicing law, managing or regulating, or engaging in any combination of these fields of insurance.

Licensees who qualify for a temporary CE exemption under option A above must submit the [Continuing Education Exemption Request Form](#) to [Renewal.Desk@doi.nv.gov](mailto:Renewal.Desk@doi.nv.gov) along with proof of a current designation. This type of exemption must be requested each renewal and proof of current designation must be provided at each renewal.

Licensees who qualify for a CE exemption under option B above must submit the [Continuing Education Exemption Request Form](#) to [Renewal.Desk@doi.nv.gov](mailto:Renewal.Desk@doi.nv.gov) along

with proof of 20 years of continuous experience in the insurance industry. This can be a copy of your licensing record, a letter from an insurance carrier you were appointed to showing dates of employment, etc.

## **26. How do I renew my license?**

All licensees receive a renewal notice 90 days before their license expiration date via email. For licensed Individuals, this renewal notice is sent to the Business Email Address on file. For licensed Firms, the renewal notice is sent to the email address of the Contact Person on file. The renewal notice explains all that is required to renew the license, including the renewal fee, the license expiration date, CE requirements, how to renew the license, etc.

Certain license types must renew with a paper renewal application and pay their renewal fee with a check or EFT – see #28 below for details on paying by check or EFT. The renewal application is attached to the renewal notice that is emailed to the licensee. The following license types must renew with a paper application:

- Individual Licenses
  - General Agent for Bail
  - Independent Adjuster – DHS Nevada
  - Insurance Consultant
  - Public Adjuster – DHS Nevada
  
- Firm Licenses
  - Broker of Viatical Settlements
  - Cemetery Seller
  - Funeral Seller
  - General Agency for Bail
  - Insurance Consultant
  - Reinsurance Intermediary Manager
  - Title Plant
  - Utilization Review Organizations

All other license types can renew online at [Sircon.com](https://www.sircon.com):

- a. Click “Renew or Reinstate a License”
- b. Select if you are renewing an Adjuster license or Insurance license
- c. Select if you are renewing an Individual license or a Firm license
- d. Enter your email address (does not need to match the email address on file with the Division)
- e. Select Nevada as the Renewal State
- f. Enter the SSN or EIN
- g. Enter your Last Name or the Firm Name
- h. Enter the Resident State (the home state license for non-residents)
- i. Enter the Resident State License Number (the home state license number for non-residents)
- j. Click Continue, and the renewal application will be available for selection

Renewal questions can be emailed to [Renewal.Desk@doi.nv.gov](mailto:Renewal.Desk@doi.nv.gov).

**27. How do I edit the DRLP associated to my firm?**

DRLP associations are created and maintained on [Sircon.com](http://Sircon.com). Please see the guide [How to Create and Maintain Agency Associations and DRLPs](#) for more details.

**28. How do I pay my late fee?**

If a late fee has been added to your renewal, you can pay in a few different ways:

- If you have not paid your renewal fee yet:
  - a. Pay the renewal fee and late fee together on Sircon.com (see “**How do I renew my license?**” above for renewal instructions)
- If you have already paid your renewal fee, you cannot pay the late fee separately on Sircon or NIPR, and must pay by:
  - a. Check – reference your Renewal ID or Invoice ID (from your renewal notice) or your license number on the check, mail your check to:

1818 E. College Pkwy., Suite 103  
Carson City, NV 89706

- b. EFT – complete the [Incoming Funds Notification](#) (IFN) form:
  - i. To obtain the Division’s bank account and routing numbers, contact Accounting at [ifn@doi.nv.gov](mailto:ifn@doi.nv.gov) or 775-687-0700 and ask for Accounts Receivable
  - ii. Reference your Invoice Number from your renewal notice on the IFN form, and on the bank transmittal
  - iii. Submit the completed IFN form to Accounting at [ifn@doi.nv.gov](mailto:ifn@doi.nv.gov) prior to transferring the funds (this ensures Accounts Receivable applies your payment to the correct invoice)

**29. What’s the status of my renewal?**

Licenses that are not renewed automatically upon submission are processed by Division staff in the order received. If there is anything missing from your renewal you will be sent an email to the email address on file with the Division, explaining what is required in order for your license to be renewed.