

North Carolina Residents License Requirements

License Type	Exam Required	Fingerprints	Requirements	Initial License Exam Exceptions	Reinstatement
Property	Yes	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees. Company Appointment is required to use license.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	Exam is not required for reinstatement of an insurance producer license that has been lapsed for less than one year and has a license status other than "Inactive" or "Expired". Non-compliance with Continuing Education (CE) may result in a license status of "Inactive" or "Expired". "Inactive" license status must pass the state exam. "Expired" status may be able to make up CE and pay a \$75.00 reinstatement fee. Call Agent Services at 919-807-6800.
Casualty	Yes	Required for Initial license or re-license with	Must be at least 18 years of age.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of	Exam is not required for reinstatement of an insurance

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		a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Apply online at www.nipr.com and pay required fees. Appointment is required to use license.	authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	producer license that has been lapsed for less than one year and has a license status other than "Inactive" or "Expired". Non-compliance with Continuing Education (CE) may result in a license status of "Inactive" or "Expired". "Inactive" license status must pass the state exam. "Expired" status may be able to make up CE and pay a \$75.00 reinstatement fee. All Agent Services at 919-807-6800.
Personal Lines	Yes	Required for Initial license or re-license with a license lapse of one year.	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if:	Exam is not required for reinstatement of an insurance producer license that has been lapsed for less than one year

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		Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Appointment is required to use license.	(1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	and has a license status other than "Inactive" or "Expired". Non-compliance with Continuing Education (CE) may result in a license status of "Inactive" or "Expired". "Inactive" license status must pass the state exam. "Expired" status may be able to make up CE and pay a \$75.00 reinstatement fee. All Agent Services at 919-807-6800 .
Life	Yes	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or	Exam is not required for reinstatement of an insurance producer license that has been lapsed for less than one year and has a license status other than

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		fee of \$38.00 must be paid with initial application.	Appointment is required to use license.	(2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	"Inactive" or "Expired". Non-compliance with Continuing Education (CE) may result in a license status of "Inactive" or "Expired". "Inactive" license status must pass the state exam. "Expired" status may be able to make up CE and pay a \$75.00 reinstatement fee. All Agent Services at 919-807-6800.
Variable Life and Variable Annuity	No	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees. Appointment is required to use license.	N/A	N/A

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		with initial application.	Applicants must hold Life LOA and demonstrate that securities licenses are registered with N.C. Secretary of State. (Verified using FINRA Broker Check).		
Accident and Health or Sickness	Yes	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees. Appointment is required to use license. Note: Must also hold Medicare Supplement Long Term Care to sell Medicare or Long Term Care policies, including Medicare Advantage Plans.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required.	Exam is not required for reinstatement of an insurance producer license that has been lapsed for less than one year and has a license status other than "Inactive" or "Expired". Non-compliance with Continuing Education (CE) may result in a license status of "Inactive" or "Expired". "Inactive" license status must pass the state exam.

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				A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	"Expired" status may be able to make up CE and pay a \$75.00 reinstatement fee. All Agent Services at 919-807-6800.
Medicare Supplement Long Term Care	Yes	Required for Initial license or re-license with a license lapse of one year. Required for Initial license or re-license with a license lapse of one year.	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees. Appointment is required to use license. Must also hold Accident and Health or Sickness to obtain Medicare Supplement Long Term Care.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state: or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall	Exam is not required for reinstatement of an insurance producer license that has been lapsed for less than one year and has a license status other than "Inactive" or "Expired". Non-compliance with Continuing Education (CE) may result in a license status of "Inactive" or "Expired". "Inactive" license status must pass the state exam. "Expired" status may be able to make up CE and pay a \$75.00

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				apply within 90 days after establishing legal residence.	reinstatement fee. All Agent Services at 919-807-6800.
Surplus Lines License	Yes	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees. Must be licensed for Property and for Casualty. Membership in the N.C. Surplus Lines Association (NCSLA) is automatic with licensure.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	Exam is not required for reinstatement of a Surplus Lines license that has been lapsed for less than two years per NCGS 58-21-65(e).

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Auto-Physical Damage	Yes	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay required fees. Appointment is required to use license.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	Exam is not required for reinstatement of an Auto Physical Damage Agent license that has been lapsed for less than one year.
Title	Yes	Required for Initial license or re-license with a license lapse of one year.	Must be at least 18 years of age.	Attorneys who: Submit a statement from the Bar that they are a member in good standing and will be compensated only by salary.	Exam is not required for reinstatement of a Title Agent license that has been lapsed for less than one year.

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		Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Apply online at www.nipr.com and pay required fees. Appointment is required to use license.	An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in that individual's home state shall not be required to complete examination. This exemption is available if: (1) The applicant is currently licensed in the applicant's home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state; or (3) The home state's producer database records, maintained by the NAIC or affiliates of the NAIC, indicate that the producer is or was licensed in good standing for the kind of insurance license required. A person licensed as an insurance producer who moves to this state and who wants to be licensed as a resident under G.S. 58-33-31 shall apply within 90 days after establishing legal residence.	
Viatical Settlement Broker	No	Required for Initial license or re-license with a license lapse of one year.	Must be at least 18 years of age. Apply online at www.nipr.com and	N/A	N/A

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		Electronic submission is required and a fee of \$38.00 must be paid with initial application.	pay the required fees.		
Adjuster	Yes	Not required	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees.	An adjuster who intends to adjust only federal crop insurance claims and is certified as having passed a proficiency exam approved by the federal Risk Management Agency (RMA) as a condition of obtaining an adjuster's license. An adjuster who applies for an adjuster license in this state who was previously licensed for the equivalent license in that individual's home state or designated home state, except NY, CA, and HI shall not be required to complete an exam. This exemption is available only if: (1) The applicant is currently licensed in the applicant's home state or designated home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state or designated home state issues a certification that, at the time of cancellation, the	Exam is not required for reinstatement of an insurance adjuster license that has been lapsed for less than one year and has a license status other than "Inactive" or "Expired". "Inactive" status must take the state exam. "Expired" status may make up CE in some cases. Contact Agent Services at 919-807-6800 for more information.

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				applicant was in good standing in that state: or (3) The home state or designated home state's producer database records, maintained by the NAIC or affiliates or subsidiaries of the NAIC, indicate that the adjuster is or was licensed in good standing. A person licensed as an adjuster in another state, except NY, CA, or HI, who moves to this state and wants to be licensed shall apply within 90 days after establishing legal residence in NC.	
Public Adjuster	Yes	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Must secure and maintain \$20,000 surety bond or an irrevocable letter of credit issued by a qualified financial institution in the amount of \$20,000. Individual applicants and key persons of public adjuster business entity applicants must submit fingerprints.	A public adjuster who applies for a public adjuster license in this state who was previously licensed for the equivalent license in that individual's home state or designated home state, except NY, CA, and HI shall not be required to complete an exam. This exemption is available only if: (1) The applicant is currently licensed in the applicant's home state or designated home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state or designated home state issues a certification that, at the time of cancellation, the applicant was in good standing in that state: or	Exam is not required for reinstatement of a Public Adjuster license that has been lapsed for less than one year and has a license status other than "Inactive" or "Expired". Non-compliance with CE may result in a license status of "Inactive" or "Expired". "inactive" status must take the state exam.

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			Apply online at www.nipr.com and pay the required fees.	(3) The home state or designated home state's producer database records, maintained by the NAIC or affiliates or subsidiaries of the NAIC, indicate that the adjuster is or was licensed in good standing. A person licensed as an adjuster in another state, except NY, CA, or HI, who moves to this state and wants to be licensed shall apply within 90 days after establishing legal residence in NC	"Expired" status may make up CE in some cases. Contact Agent Services at 919-807-6800.
Hail Adjuster	Yes	Not required	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees.	An adjuster who intends to adjust only federal crop insurance claims and is certified as having passed a proficiency exam approved by the federal Risk Management Agency (RMA) as a condition of obtaining an adjuster's license. An adjuster who applies for an adjuster license in this state who was previously licensed for the equivalent license in that individual's home state or designated home state, except NY, CA, and HI shall not be required to complete an exam. This exemption is available only if: (1) The applicant is currently licensed in the applicant's home state or designated home state; or (2) The application is received within 90 days after the cancellation of the applicant's previous license and the applicant's home state or designated home state issues a certification that,	Exams are not required for reinstatement of a hail adjuster license that has been lapsed for less than one year.

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				at the time of cancellation, the applicant was in good standing in that state: or (3) The home state or designated home state's producer database records, maintained by the NAIC or affiliates or subsidiaries of the NAIC, indicate that the adjuster is or was licensed in good standing.	
Motor Vehicle Damage Appraiser	No	Not required	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees.	N/A	N/A
Purchasing Group Agent/Risk Retention Group Agent	No	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees. Must be licensed for Property and Casualty and the group must be registered through Department's	N/A	N/A

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			Financial Evaluation Division. A Company appointment is required to use this license. Appointments are added manually. For questions contact Agent Services at 919-807-6800 or via email at ASD@ncdoi.gov.		
Credit Agent	No	Not required	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees. Company Appointment required to use this license.	N/A	N/A

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Pre-Need Life	No	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees. A Company appointment is required to use this license. Applicants must have an active pre-need sales license issued by the NC Board of Funeral Service.	N/A	N/A
Dental Services	No	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees. A Company appointment is required to use this license.	N/A	N/A

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		with initial application.	This license type is needed if selling Dental Services for Delta Dental of North Carolina		
Travel Accident & Baggage	No	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees. A Company appointment is required to use this license.	N/A	N/A
County Farms Mutual	No	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees. A Company appointment is	N/A	N/A

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		must be paid with initial application.	required to use this license.		
Vision Services	No	Required for Initial license or re-license with a license lapse of one year. Electronic submission is required and a fee of \$38.00 must be paid with initial application.	Must be at least 18 years of age. Apply online at www.nipr.com and pay the required fees. A Company appointment is required to use this license. This license type is needed if selling Vision Services for Delta Dental of North Carolina	N/A	N/A