# Insurance Producer Licensing Review Checklist

Check every producer's license, lines, states, appointments, and continuing education on a schedule, and escalate gaps quickly.

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| WHO USES IT | Agency Owner, Manager, Admin |
| LINES | Not line-specific |
| VERSION | 1.0 \| Last reviewed November 19, 2026 |
| MAINTAINED BY | AgencyPacket |
| ONLINE | https://agencypacket.com/resources/insurance-producer-licensing-review-checklist |

**BEFORE YOU USE THIS**
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms. Licensing, continuing education, and nonresident requirements are set by each state.

## Purpose

A producer selling without a valid license, or in a state or line they are not licensed for, is a serious problem for the agency. A regular review prevents expired licenses and missing appointments from going unnoticed.

Licensing requirements are set by each state. This checklist is a review routine. It is not a statement of what any state requires. Verify requirements with each state's department of insurance.

## When to use it

Use it at hire, at least once a year, 90 days before each license expiration, and any time a producer adds a state, line, or carrier.

## Process owner

The agency owner or compliance contact owns this review. A named person (office manager or administrator) runs it and reports problems.

## Before you begin: required information

- List of every licensed person at the agency
- License numbers (resident and nonresident), states, and lines of authority
- Carrier appointments and contact lists
- CE records and certificates

- Access to each state's license lookup, or to NIPR

## Procedure

### License status

- [ ] Look up each license on the state department of insurance website or NIPR. Record the date checked.
- [ ] Confirm status is active and in good standing.
- [ ] Note any disciplinary actions, conditions, or restrictions shown.
- [ ] Save a screenshot or printout to the file.

### License states and nonresident licensing

- [ ] List every state where each person is licensed.
- [ ] Check whether each producer is working with clients or carriers in a state where they have no license.
- [ ] Verify resident and nonresident licensing requirements with the state, as they vary.
- [ ] Check the agency's own business entity license in each state where required.

### Lines of authority

- [ ] List each license line (for example property, casualty).
- [ ] Compare to the work the person does. A producer writing a line they are not licensed for is an immediate problem.
- [ ] Note any line additions in progress.

### Renewal dates and continuing education

- [ ] Record each license's renewal date.
- [ ] Set reminders 90, 60, and 30 days before expiration.
- [ ] Check CE requirements with each state: hours, topics, and deadline.
- [ ] Confirm CE completion and file the certificates.
- [ ] Confirm who pays for renewals and CE.

### Carrier appointments

- [ ] Confirm each producer is appointed with each carrier they submit to, where required.
- [ ] Check appointments are active and not terminated.
- [ ] Compare appointments to the carriers the producer actually uses.
- [ ] Remove appointments for producers who have left.

### Verification sources and documentation

- [ ] List the official sources used: state department of insurance sites and NIPR.
- [ ] Record who checked, the date, and what they found.
- [ ] Save the results to a licensing file in a place the owner can access.

### Escalation of expired or missing authority

- [ ] If a license is expired, inactive, or missing: stop the producer from doing licensed work in that state or line right away.

- [ ] Notify the agency owner the same day.
- [ ] Contact the state department of insurance or your attorney or E&O carrier for guidance on any business already written.
- [ ] Document the situation and the steps you took.

## Execution checklist

- [ ] Each license status checked and recorded
- [ ] States and nonresident licenses reviewed
- [ ] Lines of authority match the work
- [ ] Renewal and CE dates calendared
- [ ] Appointments verified
- [ ] Sources and dates documented
- [ ] Gaps escalated the same day

## Exceptions and escalation

- **State lookup shows no record.** Check the spelling and license number. Contact the state. Do not assume.
- **License expires in less than 30 days.** Escalate. Make sure renewal is filed.
- **Producer has done business in a state without a license.** Stop and call your attorney or E&O carrier.
- **Carrier says a producer isn't appointed.** Hold submissions until confirmed.

## Completion criteria

- Every licensed person has a documented check within the review period.
- Expiration reminders are set.
- Any gap was escalated the same day and documented.
- The file shows sources and dates.

## Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

**How often we review licenses**
*Annual, quarterly.*

**States where we do business**
*List each.*

**Official lookup sources we use**
*State sites, NIPR.*

**Who is notified of gaps**
*Name or role.*

**Compliance or legal contact**
*Name.*

**ASSIGN IT, TRACK IT**
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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