

Producer Licensing Agent Training

*Training for a better
understanding.*

highly confidential

Global Assistance

Allianz 

How can we help?

Our Goal

Our goal for this training is to help you better understand the rules around producer licensing and to explain our policies around producer licensing to you.

General Rule

Any person who is:

- “selling, soliciting, or negotiating” insurance, or
- is receiving a commission for “selling, soliciting, or negotiating” insurance,

must be licensed and appointed in the state where their customer resides.

Based on language of the National Association of Insurance Commissioners (NAIC) Producer Licensing Model Act 218, Section 3

What Activities Require a License?

- ▶ Though states vary in their interpretation of what's "selling, soliciting and negotiating" insurance, the following provides guidance on when a license may or may not be needed:

No license needed	License needed
Dispense brochures or general information	Counsel on specific coverage terms
Refer information/requests/questions from customer to a licensed producer (such as us)	Bind coverage
Assist with Application	Urge customer to buy a particular policy

For additional examples of licensable and non-licensable activities, you may refer to the Implementation Guidelines of the Producer Licensing Model Act, found at www.naic.org

Our Policy

- ▶ Our policy is that all “Agents” (agencies and responsible agents) regardless of activity, must be licensed in their home state, where licensing is required.
- ▶ Additionally, if an Agent is “selling, soliciting, or negotiating” insurance to customers outside of the Agent’s home state, the Agent must also be licensed in those state(s), where licensing is required.
- ▶ All Agents who are located outside the states of Washington, New York, and Texas, but serve residents of any of those states, regardless of whether they are “selling, soliciting or negotiating” insurance, must obtain applicable non-resident license(s) for those state(s).

Ethics

- ▶ As a licensed producer, you should strive to be honest, trustworthy, and respectful of others and their property.
 - ▶ This includes working within the parameters of the law, your license(s), and your agency agreement.

- ▶ Remember, your customer depends on you and will likely expect you to answer all of their questions and handle any issues around their insurance purchase.
 - ▶ However, if you aren't licensed in the customer's state, you cannot “sell, solicit, or negotiate” insurance!
 - ▶ So, if that customer's question or issue would require you to act beyond what you're allowed to do without a license, please direct the customer to us.

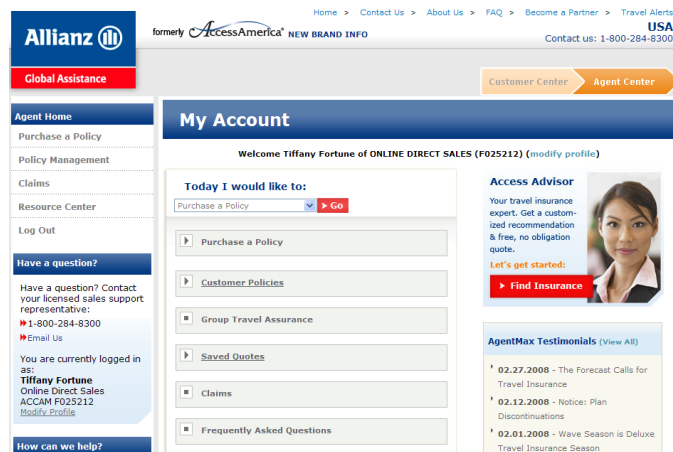
Resources Available

For additional training and information, go to <http://www.allianztravelinsurance.com/>

For specific questions on licensing and our policy, please reference to the Frequently Asked Questions.

For information on state specific requirements, go to http://www.naic.org/state_web_map.htm.

The information provided here is intended only as a guide for educational purposes. We encourage you to review it with your attorney and consult them with any specific legal questions.



You and Allianz Global Assistance

A Powerful Partnership

If you're not already an Allianz Global Assistance partner agency, we encourage you to find out more about all of the benefits we can bring to both you and your clients.

Just visit <http://www.allianztravelinsurance.com/> and apply for a partnership online by filing out the Participation Agreement and W9 form.

If you're not already licensed to sell insurance in your state, we'll send you information about our online licensing system after we receive your Participation Agreement.

For more information about signing up to sell Allianz Global Assistance insurance plans, our licensing policy, or any other questions you may refer to our FAQ's for a list of helpful contacts.

You have successfully
completed Producer
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