WHEREAS, the states are responsible for the regulation of the business of insurance as provided under the McCarran-Ferguson Act and affirmed more recently by the Gramm-Leach-Bliley Act (GLBA); and

WHEREAS, insurance agents and brokers across the country increasingly operate in multiple jurisdictions and must, as a result, obtain a growing number of nonresident licenses; and

WHEREAS, state legislators and insurance producers expected that the GLBA’s licensing provisions and the subsequent adoption of the Producer Licensing Model Act in many jurisdictions would result in true licensing reciprocity and multi-state licensing efficiency; and

WHEREAS, the current multi-state licensing system remains costly and unnecessarily complex, and has produced a regulatory framework that hinders the ability of agents and brokers to responsively address the needs of insurance consumers; and

WHEREAS, the National Insurance Producer Registry (NIPR) is a non-profit affiliate of the National Association of Insurance Commissioners (NAIC) working to establish an online one-stop facility where the insurance industry can satisfy all its licensing and appointment needs and obligations; and

WHEREAS, NIPR is working with participating state insurance departments to offer an ever-expanding array of licensing-related services to producers and insurers; and

WHEREAS, the nonresident licensing services offered by NIPR would enable participating states to issue and renew producer licenses to qualified applicants without delay; and

WHEREAS, many state insurance departments have failed to participate fully with NIPR and do not offer the full compliment of applications and services to the private sector that NIPR is able to provide; and

WHEREAS, NIPR’s work is a critical element of broader efforts to reform, streamline, and modernize insurance producer licensing and state insurance regulation;

NOW, THEREFORE, BE IT RESOLVED that the National Conference of Insurance Legislators:

- Embraces NIPR’s efforts to create an online, one-stop licensing resource for insurance agents and brokers nationwide
- Supports the goals and objectives of NIPR and is committed to helping create a truly reciprocal licensing system that enables qualified producers to obtain and renew licenses promptly
- Urges all state insurance departments to work cooperatively with NIPR and to offer the full range of applications and services available, with a specific goal of all states offering new and renewal licenses to nonresidents by December 31, 2008
• Urges state legislators to use their authority to ensure that state insurance departments are utilizing and offering the functionality and services that NIPR is making available

• Will continue to educate state legislators on producer licensing issues and the need to establish true reciprocity and reasonable uniformity in this important arena

BE IT FURTHER RESOLVED that a copy of this RESOLUTION be sent to all state legislative leaders and insurance commissioners, and to the NAIC.