

**QUESTION:** My employee lives in another state but does not write any insurance there; she works remotely out of our office in New York. Does she need a resident license where she lives and a non-resident license for New York?

**ANSWER:** It depends on the law in the state where she resides, but in 45 states (including New York) the answer is no – she needs only a New York resident license. These states have adopted the National Association of Insurance Commissioners (NAIC) Producer Licensing Model Act. Under this law, a licensee's home state is either the location of her principal residence or that of her principal place of business. If her principal place of business is in New York and she's not selling coverage in the state where she lives, then she needs only a New York resident license unless her residence state requires otherwise. She should check with the insurance regulators in the state where she lives to make sure.

## New York INSURANCE LAW — CHAPTER 28 OF THE CONSOLIDATED LAWS Article 21 — AGENTS, BROKERS, ADJUSTERS, CONSULTANTS AND INTERMEDIARIES

### Ins. Law s 2101 Definitions

(l) In this article, "home state" means the District of Columbia or any state or territory of the United States in which an insurance producer maintains his, her or its principal place of residence or principal place of business and is licensed to act as an insurance producer.