

QUESTION: I'm hiring someone who used to have a New York insurance license but let it lapse several years ago. Do they have to retake the pre-licensing course in order to reinstate their license?

ANSWER: If they are seeking a BR (property-casualty broker) license, and they have been regularly employed by an insurance company or agency in "responsible insurance duties relating to the underwriting or adjusting of losses in any one or more of the following branches of insurance: fire, marine, liability and workers' compensation, and fidelity and surety" for an aggregate period of at least one year during the three years before application, they are exempt from having to take the pre-licensing course. They will need to submit the [statement of employer](#) with the license application. If they haven't been employed in these duties, or if they are seeking a PC (property casualty agent) license, they must retake the pre-licensing course.

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

Ins. Law s 2104 Insurance brokers; licensing

(c)(1) Every individual applicant for such license and every proposed sub-licensee shall be of the age of eighteen years or over at the time of the issuance of such license. No individual shall be deemed qualified to obtain such license or to be named as sub-licensee therein unless he shall comply with the requirements of subparagraph (A), (B) or (C) following:

(A) He shall have successfully completed a course or courses, approved as to method and content by the superintendent, covering the principal branches of the insurance business and requiring, in the case of a license under subparagraph (B) of paragraph one of subsection (b) of this section, not less than ninety hours, and in the case of a license under subparagraph (A) of paragraph one of subsection (b) of this section, not less than forty hours of classroom work or the equivalent thereof in correspondence work. Such course or courses either were given by a degree conferring college or university which has, when such course is taken by such individual, a curriculum or curricula registered with the state education department, whether such course be given as a part of any such curriculum or separately, or were given by the The College of Insurance, or by any other institution which maintains equivalent standards of instruction, which has been continuously in existence for not less than five years prior to the taking of such course by such individual, and which shall have been approved for such purpose by the superintendent.

(B) He shall have been regularly employed by an insurance company or an insurance agent or an insurance broker, for a period or periods aggregating not less than one year during the three years next preceding the date of application, in the case of a license

under subparagraph (B) of paragraph one of subsection (b) of this section, in responsible insurance duties relating to the underwriting or adjusting of losses in any one or more of the following branches of insurance: fire, marine, liability and workers' compensation, and fidelity and surety; in the case of a license under subparagraph (A) of paragraph one of subsection (b) of this section in responsible insurance duties relating to the use of life insurance, accident and health insurance and annuity contracts in the design and administration of plans for estate conservation and distribution, employee benefits and business continuation; and he shall submit with his application a statement subscribed and affirmed as true under the penalties of perjury by such employer or employers stating facts which show compliance with this requirement.