

Question: I am licensed for property and casualty, and our agency handles New York State Disability Benefits Law (DBL) and Paid Family Leave (PFL) policies/questions in our commercial lines department. Do I have to have any additional licenses to discuss disability insurance with clients?

Answer: The law permits you to sell DBL/PFL with only a property-casualty license.

[New York Insurance Law Section 2103, Insurance agents; licensing](#), states:

(a) The superintendent may issue a license to any person, firm or corporation who or which has complied with the requirements of this chapter, authorizing such licensee to act as an insurance agent with respect to the lines of authority for life insurance, variable life and variable annuity products, or accident and health insurance and sickness or any other line of authority deemed to be similar by the superintendent, including for this purpose, health maintenance organization contracts, legal services insurance or with respect to any combination of the above, as specified in such license, on behalf of any insurer, fraternal benefit society or health maintenance organization, which is authorized to do such kind or kinds of insurance or health maintenance organization business in this state.

(b) The superintendent may issue a license to any person, firm, association or corporation who or which has complied with the requirements of this chapter, authorizing the licensee to act as agent of any authorized insurer, other than an insurer specified in subsection (b) of section two thousand one hundred fifteen of this article, with respect to the lines of authority for accident and health or sickness, property, casualty, personal lines or any other line of authority granted other than life, and variable life and variable annuity products, which such insurer is authorized to do in this state.

Subsection (a) allows DFS to issue life agent licenses; subsection (b) allows them to issue P&C agent licenses. Note that the P&C license gives the holder authority for “accident and health or sickness, property, casualty, personal lines or any other line of authority granted other than life, and variable life and variable annuity products.” Similarly, [New York Insurance Law Section 2104, Insurance brokers; licensing](#), states:

(b)(1) Such license shall confer upon the licensee authority to act in this state as insurance broker, and upon every natural person named as sub-licensee in such license authority to act in this state as insurance broker in the name of and on behalf of such licensee, with respect to the following lines of authority:

(A) life insurance, variable life and variable annuity products, accident and health insurance and sickness or any other line of authority deemed to be similar by the superintendent, including for this purpose, health maintenance organization contracts and legal services insurance; or

(B) any and every line of authority, except life insurance and variable life and variable annuity products.

A P&C broker's license gives the holder authority for all lines except life, variable life and variable annuities.

Lastly, [New York Insurance Law Section 1113, *Kinds of insurance authorized*](#), states:

(a)(3) "Accident and health insurance," means

(i) insurance against death or personal injury by accident or by any specified kind or kinds of accident and insurance against sickness, ailment or bodily injury, including insurance providing disability and family leave benefits pursuant to article nine of the workers' compensation law, except as specified in item (ii) hereof; and

(ii) non-cancellable disability insurance, meaning insurance against disability resulting from sickness, ailment or bodily injury (but excluding insurance solely against accidental injury) under any contract which does not give the insurer the option to cancel or otherwise terminate the contract at or after one year from its effective date or renewal date.

Disability Benefits Law and Paid Family Leave insurance are defined in New York law as types of "accident and health insurance." Both property-casualty agent and property-casualty broker licenses authorize the holder to sell accident and health, so those licenses authorize the holders to sell DBL/PFL insurance.