

TDI **InsurED**

Agent and Adjuster Licensing Updates and Best Practices

September 12, 2024

TDI | Agent and Adjuster Licensing Section

Responsible for licensing and regulating people and entities that sell insurance, adjust claims, or work in title industry in Texas.

- Applications - front line application processing team.
- Administrative review - processes nonstandard applications.
- Continuing education (CE) & license maintenance - processes requests for current licenses involving CE compliance and license updates.

830,000

Active licensees

198,000

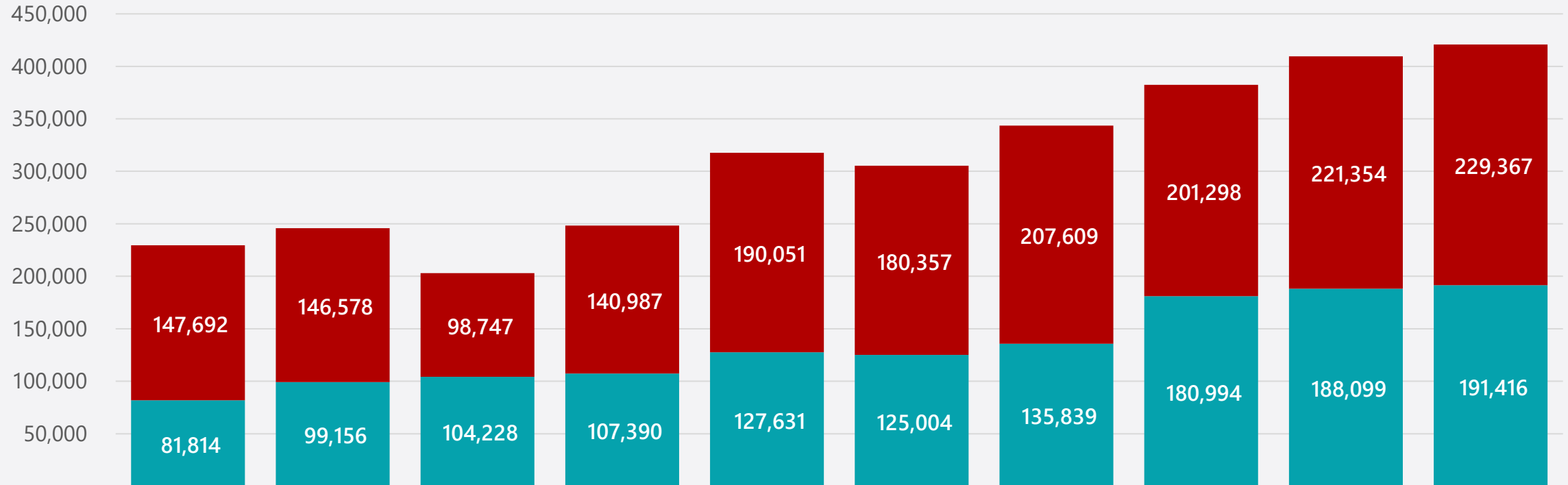
Applications received last year

35,000

License change requests processed

TDI | Agent and adjuster licensing growth

Number of agent and adjuster licenses issued or renewed in the last 10 years.



Type	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Issued	81,814	99,156	104,228	107,390	127,631	125,004	135,839	180,994	188,099	191,416
Renewed	147,692	146,578	98,747	140,987	190,051	180,357	207,609	201,298	221,354	229,367

TDI | Ongoing focus - modernization

How it started



<50%
calls captured



32 minutes
average wait time



30 days
to process license



70%
electronic applications



30-50 days
CE course review

How it's going



98%
calls captured



45 seconds
average wait time



1 day
to process license



99%
electronic applications



1-3 days
CE course review

TDI | Online applications

- Less than 1% of applications are received via paper.
- Electronic applications are processed within one business day.
- All applications except low volume Reinsurance, Discount Healthcare Program Operator, and Captive Management Company Registration are online.

TDI | Email submission

- Most forms can be received via email including address changes, name changes, CE requests, and residency changes.
- Forms with a fee still need to be mailed.
- Emailed forms are reviewed within 1-2 business days.

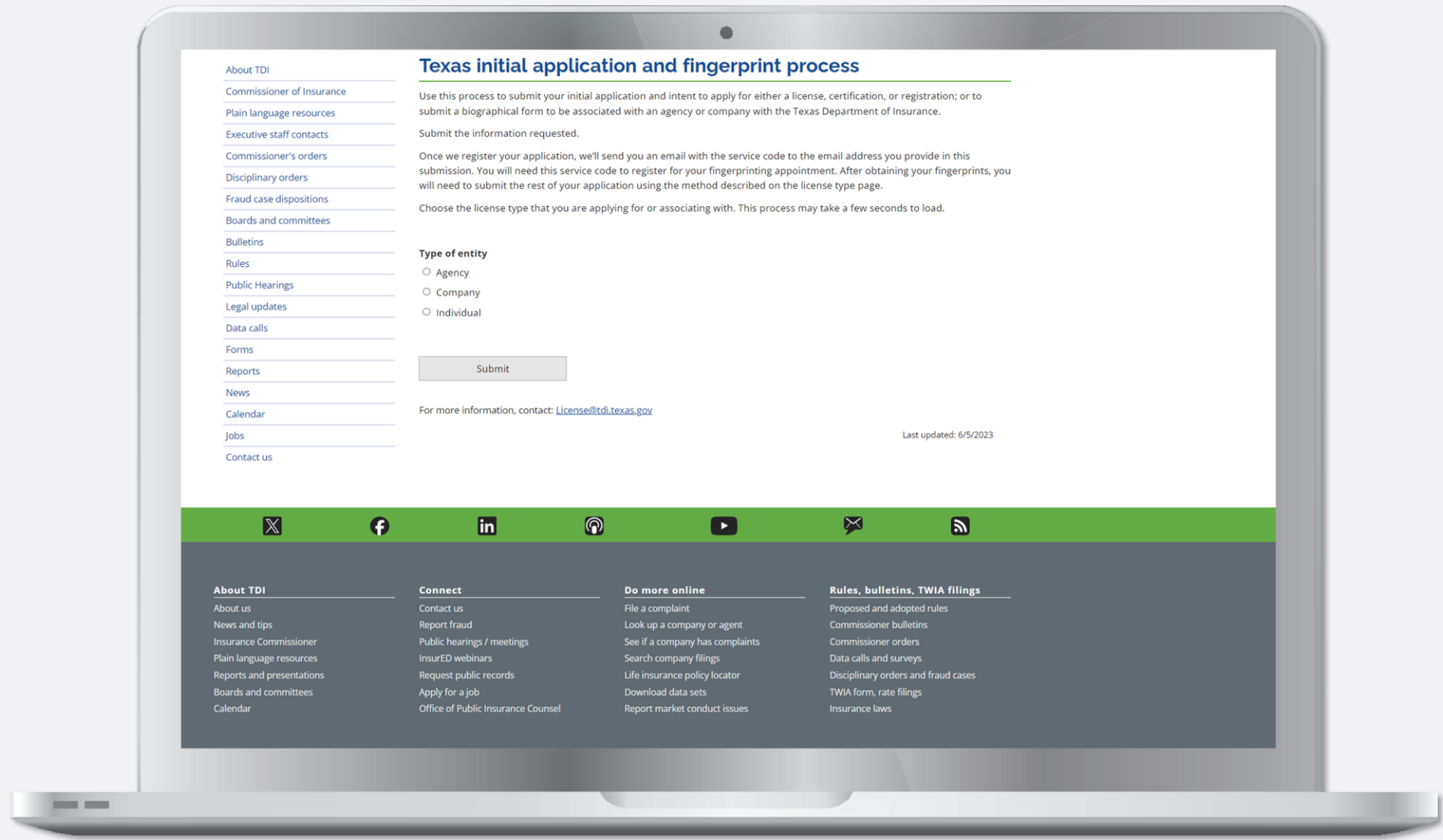
TDI | Military update

- Veterans can be reimbursed for exam fees.
- No application fees for a non-resident license.
- Extended deadlines for CE while on active duty.
- Exam sites on military bases.

TDI | Fingerprint processing

- [28 TAC 1.504](#) rule update.
- Individuals that are required to be fingerprinted should first use the TDI initial application and fingerprint process.
- Provide basic information on the short form.
- Once received, individuals receive a fingerprint service code to use at Identogo.

TDI | Fingerprint processing



TDI | Online CE fine payments

- Invoice payments for CE auto fines can now be received online.
- [Sircon free account](#) required.
- Must know the invoice ID and license number of the licensee.
- Payments are instantly processed, saving 7-10 days compared to mail.

Our Services



LICENSING



- [Apply for a License or Line of Authority](#) [Learn More >>](#)
- [Renew or Reinstatement a License](#) [Learn More >>](#)
- [Print a License](#) [Learn More >>](#)
- [Request a Letter of Certification](#) [Learn More >>](#)

UPDATE CONTACT INFORMATION



- [Change My Name with the State](#) [Learn More >>](#)
- [Change My Contact Information with the State](#) [Learn More >>](#)
- [Change My Email Address with the State](#) [Learn More >>](#)

STATE SPECIFIC SERVICES



- [California - Request a Business Entity Name](#) [Learn More >>](#)
- [Pay State Invoice](#) [Learn More >>](#)

EDUCATION



- [My Continuing Education \(CE\) Transcript](#) [Learn More >>](#)
- [My Pre-Licensing Education \(PE\) Transcript](#) [Learn More >>](#)
- [Search Approved Courses](#) [Learn More >>](#)
- [Search Approved Education Providers](#) [Learn More >>](#)
- [Search Course Offerings](#) [Learn More >>](#)

LOOK UP OTHER INFORMATION



- [Look up My License Number](#) [Learn More >>](#)
- [Look up My NPN Number](#) [Learn More >>](#)
- [Check My Status with a State](#) [Learn More >>](#)

Pay State Invoice



FIND YOUR INVOICE

INVOICE DETAILS

PAYMENT

RECEIPT



Note: Not all invoice types are available to pay. For license renewal or reinstatement fees, use the [Renew a License](#) service

Find Your Invoice

To begin, we need some information to look up the correct invoice.

State *(Which state sent you the invoice?)*

Texas



Invoice ID *(This will be on the invoice you received from the state.)*

5492523

Select an option to verify your identity

License Number



License Number

12345

Cancel


Search for Invoice

Pay State Invoice



Invoice Details

We found the following invoice. Please review it for accuracy. You can download the invoice to view more details.

 **Invoice ID: 5492523**

 [Download Invoice Summary](#)

STATE	INVOICE ID	INVOICE STATUS	DUE DATE	AMOUNT DUE
TX	5492523	Open	08/21/2024	\$500.00

SUBTOTAL \$500.00

PROCESSING FEE* \$25.00

*5% of invoice amount or \$5 minimum

 **Note:** Invoices must be paid in full

TOTAL \$525.00

Attestation

The above amount will not be charged until you complete the payment process. Please select the checkbox below and **Continue to Payment** to proceed with the payment process.

I understand all fees are non-refundable

Back

Cancel

Continue to Payment

TDI | Application best practices

- Most licenses require:
 - Passing exam.
 - Fingerprint background check.
- Relevant references:
 - [28 TAC Chapter 19](#)
 - [Texas Occupations Code](#)
 - [Title Basic Manual](#)

Application steps:

1. Take an exam.
2. Begin the application process on [TDI's online fingerprint portal](#).
3. Apply for a license.

TDI | Application best practices

- Match your application to the exam you passed.
- Attach required supporting documentation.
- Make sure your email is correct.
- Review and answer the questions carefully.

TDI | Administrative review best practices

- If additional information is needed on your application or renewal, provide the information timely.
- We cannot move forward in processing until all information is received.
- Send files in PDF format.

TDI | CE best practices

- CE hour requirements.
 - 24 hours (most licenses).
 - 3 hours ethics (except escrow).
 - Self-study can only be half of your hours.
- Use [Sircon](#) account or public transcript to keep up with your requirements and search for courses.

Complete. Connected. Compliant.

Sircon helps you save money, reduce compliance risk, and accelerate time-to-revenue by getting and keeping agents / advisors authorized to sell.

[Apply for a License](#)

[Renew or Reinstatement a License](#)

[Check Application / Renewal Status](#)

[Print a License](#)

[Look up Courses or Transcript](#)

[View a list of all services](#)

Take our quiz to see how Sircon can help you manage your compliance.

Insurance is all about relationships, and compliance is no exception. Sircon connects all of the compliance stakeholders together so that everyone knows who is authorized to sell.

Tell us about yourself, and we'll help you find the best Sircon solution for you!

TELL US WHO YOU ARE:



Agent



Agency or Broker



Carrier



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[Continuing Education Transcript Inquiry](#)
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[Approved Providers Inquiry](#)
[Instructor Application Inquiry](#)
[Instructor Renewal Inquiry](#)



Continuing Education Transcript Inquiry For the State of Texas

Education Review Period 04/06/2018 - 04/30/2020

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Aug 14, 2024 10:11 AM

Continuing Education Transcript

Licensee: JANE DOE

State: Texas

Begin Date: 05-01-2024

Review Date: 04-30-2026

License: # 1234567 General Lines Agent (Life, Accident, Health & HMO, Property and Casualty)

Compliance Summary

Continuing Education Type	CE Hours Met for Above Review Date?
General Lines Agent	✔ Yes

Requirements

General Lines Agent

Requirement	Required Hours*	Applied Hours	Remaining Hours	Status
Ethics	2.0	3.0	0.0	Compliant
Total General	24.0	24.0	0.0	Compliant

Complete your continuing education to avoid fines

To renew an agent license in Texas, you must:

- Complete your continuing education requirements.
- Pay any fines that are due.
- Pay your renewal fee.



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completion.

- Courses must be approved by the Texas Department of Insurance (TDI). To request approval for non TDI-approved courses, fill out a [request form](#).

For more information about continuing education requirements, visit [the TDI website](#).

Courses

Course ID	Course Name	Provider	Category	Course Hours	Instruction Method	Completion Date	Processed Date
19259	CONCEPTS & HISTORY INSURANCE	5TH GEAR ENTERPRISES. LLC	General	4.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 4.0 hours applied to the Total General requirement.</i>							
19265	ETHICS FOR INSURANCE PROFESSIONALS	5TH GEAR ENTERPRISES. LLC	Ethics	3.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 3.0 hours applied to the Ethics and Total General requirements.</i>							
9967	INSURANCE FRAUD	5TH GEAR ENTERPRISES. LLC	General	3.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 3.0 hours applied to the Total General requirement.</i>							
19277	PROPERTY & CASUALTY INSURANCE CONCEPTS	5TH GEAR ENTERPRISES. LLC	General	6.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 6.0 hours applied to the Total General requirement.</i>							
22139	UNDERSTANDING AUTO INSURANCE	5TH GEAR ENTERPRISES. LLC	General	5.0	Classroom Equivalent	01-30-2020	01-31-2020
<i>There are 5.0 hours applied to the Total General requirement.</i>							
29289	Understanding Renters Insurance	5TH GEAR ENTERPRISES. LLC	General	3.0	Classroom Equivalent	01-30-2020	01-31-2020
<i>There are 3.0 hours applied to the Total General requirement.</i>							

TDI | Qualifying credit

Licensees can also obtain credit from sources outside of TDI approved courses.

- College, law school, or university classroom insurance courses.
- National designation certifications program credit.
- Approved insurance related courses from the Texas State Bar or Board of Public Accountancy.
- Federal Farm Credit Insurance Corporation.
- Instructor preparation for certified course.

TDI | CE permanent exemption

- Licensees licensed for 20 continuous years in Texas.
- Maintained CE compliance.
- Renewal application still required.

TDI | Renewing your license

- Individual licenses expire the last day of birth month, every other year.
- Renewal requirements.
 - Pay renewal fee.
 - Complete CE requirement.
- Must complete both or license will not renew.

TDI | CE best practices

- Complete required hours before license expiration date.
- CE providers have 30 days to report hours per Texas Administrative Code.
- If you fail to complete required hours
 - Complete late CE.
 - Pay your fine: \$50 per hour (up to \$500 max).
- Licensees only have 90 days to become compliant or a new application will be required.
- Must be re-fingerprinted due to gap in licensure.

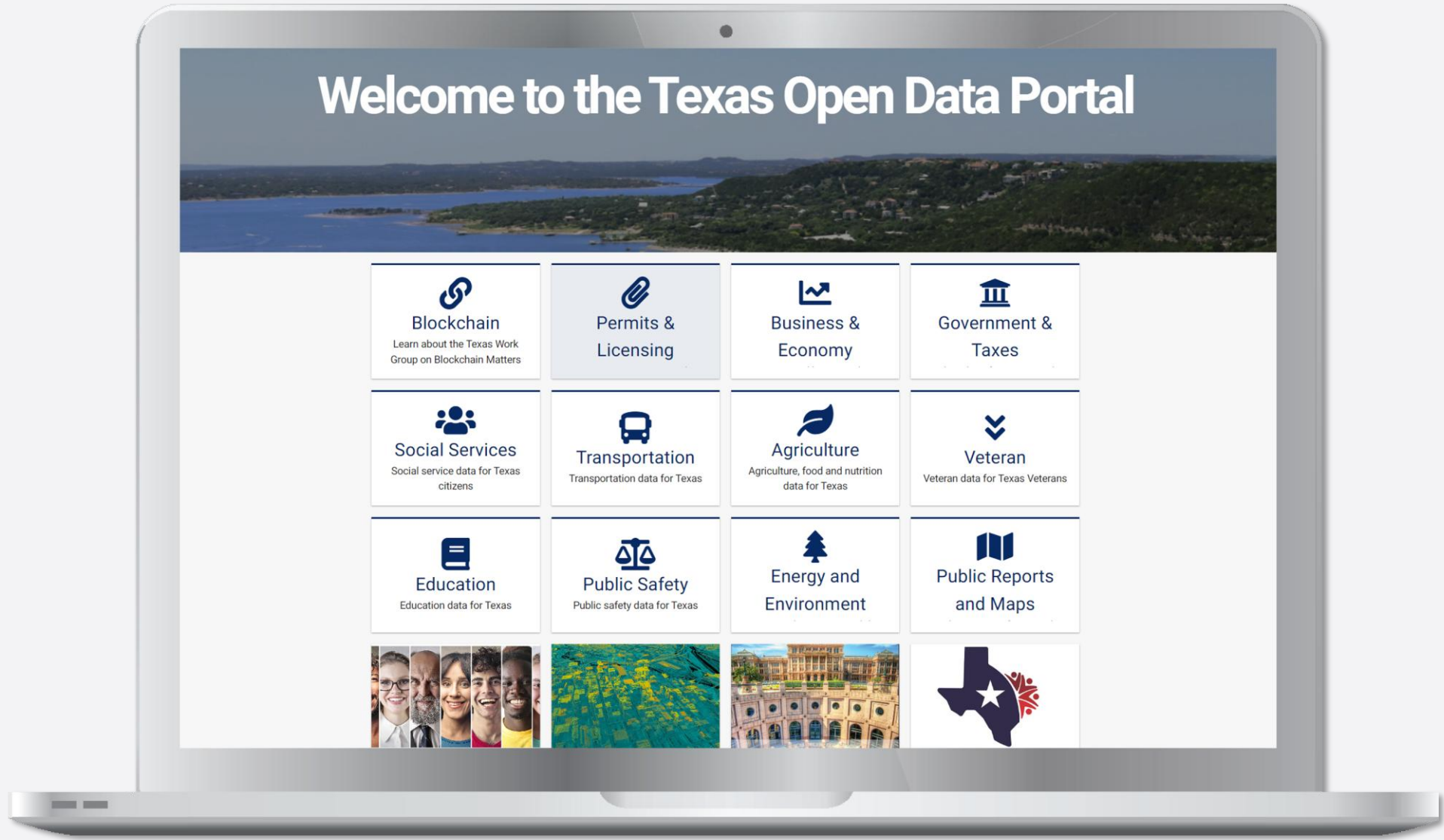
TDI | Title and escrow licensing best practices

- Email all non-money filings to tdi-titlelicensing@tdi.texas.gov.
- All applications and renewals are available electronically.
- CE is reported by CE provider. Certificates don't need to be sent to TDI.
- Use the Open Data Portal for licensing information.

TDI | Open Data Portal

- The [Open Data Portal](#) (ODP) is the official website to access state of Texas information that can be freely used, re-used and redistributed.
- ODP is available for state agencies to post public data versus the typical process requiring an open records requests.
- New users will need to create a login account to save queries.

TDI | How to search ODP



TDI | Data available through ODP


- Complaints against licensed entities.
- Agent lists by license type.
- Appointment and association list.
- CE course completion data.
- Title/escrow licensing information.
- [Lists of Texas insurance agents, adjusters, and agencies.](#)

Notice

Continuing education (CE) fines can now be paid online through Sircon's website with a [free account](#).

Apply, renew, and manage your license. To get started, select a license type below.

Have a question about your agent or adjuster license? [Read our FAQ](#).

 Stay connected!
Sign up for updates.

Agent

- [County mutual](#)
- [Escrow officer](#)
- [Funeral pre-arrangement life](#)
- [General lines - life, accident, health and HMO](#)
- [General lines - property and casualty](#)
- [Life agent](#)
- [Life insurance not exceeding \\$25,000](#)
- [Limited lines](#)
- [Managing general agent](#)
- [Personal lines property and casualty](#)
- [Risk manager](#)
- [Surplus lines](#)
- [Title insurance](#)

Adjuster

- [All lines](#)
- [Designated home state - all lines](#)
- [Emergency \(catastrophe\)](#)
- [Property and casualty](#)
- [Public insurance](#)
- [Trainee](#)
- [Workers' compensation](#)

Specialty

- [Credit](#)
- [Portable electronic vendor](#)
- [Rental car company](#)
- [Self-service storage facility](#)
- [Travel](#)

Other

- [Life settlement broker/expectancy estimator](#)
- [Life settlement provider](#)
- [Reinsurance - broker](#)
- [Reinsurance - manager](#)
- [Continuing education course provider](#)

TDI | Help us help you...

- Apply online.
- Keep e-mail address up to date. Email is primarily used for all communication.
- Complete CE on time. Avoid fines, delays in commissions.
- Use license@tdi.texas.gov for licensing correspondence.
- Sircon.com account will provide all information on your license.

