

**CCIA –STATE by STATE OUTLINE  
Limited Lines Business Entity Licensing for Credit Insurance**

State	Type of License	Business Entity	Training/ POI	Individual Licensed Producers	DRLP*	Fingerprinting	Register Additional Branches/Locations	Separate Limited Lines Licenses	Commission Piece	Group Enroller	Company Appointment	Amount of Premium (2007 in \$1000s)
Texas	Specialty	Yes	Yes- Approved by the Ins. Dept.	No	No DRLP	No	Yes – each branch/location must pay a \$50.00 fee to register under the main location	Yes	Not like the model	No	Yes	141,221 L 154,426 D
Florida	Firm	Yes	None	No	No DRLP	Yes	Yes – each branch/location must have a license and pay a \$50.00f fee.	Yes	Not like the model	No	Yes	77,656 L 59,268 D
Missouri	Organizational	Yes	None	No – employees selling must be listed under the B. E. license.	No DRLP	No	No	Yes	Follows the model 375.076 4.	No	No	36,052 L 28,609 D
Kansas	Organizational	Yes	Yes- Approved by the Ins. Dept.	No	No DRLP	No	No	Yes	Follows the model §40-4910	No	Yes	15,187 L 16,135 D
Vermont	Agency	Yes	Yes	No	Yes DRLP	No	No	Yes	Follows the model §4796. Commissions	No	Yes	2,604 L 3,780 D
New Hampshire	Agency	Yes	Yes- Approved by the Ins. Dept.	No – Banks that belong to the NH Bankers Assoc and dealerships belonging to NH Auto Dealers Assoc need only license the agency	No DRLP	No	No	Yes	Follows the model §402-J:13. Commissions	No	Yes	4,585 L 8,867 D

\* Designated Responsible Licensed Producer