

**191—10.2(522B) Definitions.**

*“Amended license”* means an insurance producer license that has had a line of authority added or deleted since the issue date of the prior insurance producer license.

*“Appointment”* means a notification filed with the division that an insurer has established an agency relationship with an insurance producer. A company filing such a request must verify that the producer is licensed for the appropriate line(s) of authority.

*“Birth month”* means the month in which an insurance producer was born.

*“Business entity”* means a corporation, association, partnership, limited liability company, limited liability partnership or other legal entity.

*“CE”* means continuing education.

*“CE term”* means the three-year-one-month period beginning the first date of the producer’s birth month and ending on the last day of the producer’s birth month in the renewal year.

*“CSAC”* means college student aid commission.

*“CSRU”* means child support recovery unit.

*“Division”* means the Iowa insurance division.

*“Duplicate license”* means an insurance producer license reissued due to name change, address change or loss of license.

*“Home state”* means the District of Columbia and any state or territory of the United States in which an insurance producer maintains the producer’s principal place of residence or principal place of business and is licensed to act as an insurance producer.

*“Individual”* means a private or natural person, as distinguished from a partnership, corporation or association.

*“Insurance”* means any of the lines of insurance listed in subrule 10.7(1).

*“Insurance producer”* means a person required to be licensed in this state to sell, solicit or negotiate insurance.

*“Insurance producer license application form”* means the form prescribed by the division to be used to apply for an insurance producer license.

*“License”* means the division’s authorization for a person to act as an insurance producer for the authorized lines of insurance.

*“License information bulletin”* means a brochure issued annually which describes the insurance license application and testing process and which can be obtained from the outside testing service on contract with the division.

*“License number”* means the National Insurance Producer Registry (NIPR) national producer number (NPN) issued to all licensees whose license records exist in the producer database.

*“License term”* means the three-year-one-month period of time beginning on the first day of the insurance producer’s birth month and ending on the last day of the insurance producer’s birth month in the renewal year.

*“National Insurance Producer Registry”* or *“NIPR”* means the nonprofit affiliate of the National Association of Insurance Commissioners (NAIC). The NIPR’s Web site is [www.licenseregistry.com](http://www.licenseregistry.com).

*“Negotiate”* means the act of conferring directly with or offering advice directly to a purchaser or prospective purchaser of a particular contract of insurance concerning any of the substantive benefits, terms or conditions of the contract provided that the person engaged in that act either sells insurance or obtains insurance for purchasers.

*“NIPR Gateway”* means the communication network developed and operated by NIPR that links state insurance regulators with the entities they regulate to facilitate the electronic exchange of producer information regarding license applications, license renewals, appointments and terminations.

*“Nonresident”* means a person whose home state is not Iowa.

*“Notification”* means a written or electronic communication from an insurance producer to the division.

*“Person”* means an individual or a business entity.

*“Producer database”* or *“PDB”* means the national database of insurance producers maintained by the National Association of Insurance Commissioners (NAIC), its affiliates or subsidiaries.

*“Producer renewal notice”* means a written or electronic communication issued by the division to inform an insurance producer about license renewal.

*“Renewal year”* means the third year following the issuance or last renewal of an insurance producer license.

*“Resident”* means a person whose home state is Iowa.

*“Sell”* means to exchange a contract of insurance by any means, for money or its equivalent, on behalf of an insurer.

*“Solicit”* or *“solicitation”* means attempting to sell insurance or asking or urging a person to apply for a particular kind of insurance from a particular company.

*“Termination”* means that an insurer has ended its agency relationship with an insurance producer.

*“Termination for cause”* means that an insurer has ended its agency relationship with an insurance producer for one of the reasons set forth in Iowa Code section 522B.11.

*“Uniform application”* means the National Association of Insurance Commissioners’ uniform application for resident and nonresident insurance producer licensing, as it appears on the NAIC Web site.

*“Uniform business entity application”* means the National Association of Insurance Commissioners’ uniform business entity application for resident and nonresident business entities, as it appears on the NAIC Web site.