



**STATE LAW NOW REQUIRES YOU TO RENEW  
YOUR OHIO INSURANCE LICENSE**

Effective January 1, 2011, all Ohio insurance agents who hold a major line, limited line and/or title insurance license are required to renew their license(s) every two years by the last date of their birth month. Renewal applications may be submitted up to 90 days prior to an agent’s license expiration date.

Agents who renewed their licenses in 2011 will not need to renew their licenses again until the end of their birth month in 2013. **Agents with a 2012 license expiration date are required to renew their licenses this year by the end of their birth month.**

The Department encourages all agents to verify their license expiration date, license status and address using the “**Agent/Agency Locator**” on the Department’s website, [www.insurance.ohio.gov](http://www.insurance.ohio.gov). Agents are responsible for informing the Department of any address change within 30 days of such change. A change of address form (INS3241) can be obtained from the Department’s website ([www.insurance.ohio.gov](http://www.insurance.ohio.gov)) under “**ODI Forms**”.

**THE LICENSE RENEWAL PROCESS:**

In order to renew an insurance license, all agents, on or before their license expiration date, **MUST** submit a Renewal Application through the National Insurance Producer Registry (NIPR), [www.nipr.com](http://www.nipr.com). Please be advised that NIPR charges a \$5.00 application processing fee. Step-by-step instructions regarding the renewal process can be found under the “**Renew My Agent License**” tab of ODI’s website ([www.insurance.ohio.gov/](http://www.insurance.ohio.gov/)).

While a \$25.00 renewal fee is required to be paid by all Limited Line and Non-Resident agents, the renewal fee is waived for all Resident agents with a continuing education requirement. Agents with a continuing education requirement are required to obtain all required credits prior to their license expiration date. An agent will not be eligible to renew their insurance license(s) until they have satisfied their continuing education requirement.

The continuing education requirement for Resident agents is as follows:

- MAJOR LINE LICENSE:                    24 Hours With 3 Hours Being Ethics Specific**
- TITLE LICENSE:                            12 Hours With 10 Hours Being Title Specific & 2 Hours Being Classified As Ethics**

**CONSEQUENCES ASSOCIATED WITH THE NON-RENEWAL OF A LICENSE:**

**ONE MONTH GRACE PERIOD:**

If an agent does not renew their license by their license expiration date, they will have a one month grace period to submit an application, provided they have satisfied any continuing education requirement they may have. In addition to the renewal fee (if required), the agent will be required to pay a \$100 late fee. Please note, during the one month grace period, an agent’s license will remain active. As stated before, if the license is not renewed during this 30 day grace period, the license will be suspended.

**IF A LICENSE IS NOT RENEWED ON TIME, A \$100 FEE WILL BE ASSESSED AND A 30 DAY GRACE PERIOD WILL BEGIN. IF THE LICENSE IS NOT RENEWED DURING THAT 30 DAY GRACE PERIOD, THE LICENSE WILL BE SUSPENDED AND ALL COMPANY APPOINTMENTS WILL BE TERMINATED.**

**ONCE A LICENSE HAS BEEN SUSPENDED, AN AGENT IS TO CEASE ALL INSURANCE ACTIVITIES AS THEY ARE NO LONGER ELIGIBLE TO SELL, SOLICIT OR NEGOTIATE INSURANCE IN OHIO.**

**LICENSE SUSPENSION / REINSTATEMENT INFORMATION:**

A license suspended for non-renewal can be reinstated within one year of the original license expiration date. In order for a license to be reinstated, the individual must satisfy the terms of their continuing education requirement (if required), submit a renewal application and remit all applicable fees. In addition to the renewal fee (if required), a \$300 reinstatement fee must be paid to reinstate the license.

During the one year license reinstatement period, suspended agents are not eligible to apply for a new license of the same type.

Additionally, individuals who do not reinstate a suspended license within one year of their original license expiration date will be required to go through the agent licensing process as a new agent.

**REMINDER POST CARDS:**

At least thirty (30) days prior to an agent's license expiration date, the Department will send a reminder post card to each agent's mailing address. Regardless of the reminder postcard being received, all agents are responsible for renewing their license(s) by their license expiration date.

**LICENSE SURRENDER OPTION:**

If a licensed Ohio insurance agent no longer wishes to maintain their license(s), they may surrender their license(s) so long as they are in good standing with the Superintendent of Insurance. The request to surrender a license (INS3240) can be obtained from the Department's website ([www.insurance.ohio.gov](http://www.insurance.ohio.gov)) under ODI Forms. All surrender requests must be received by the Department prior to the license expiration date. Once a license has been surrendered, an individual will need to apply as a new agent if they wish to obtain a new license.

Should you have any questions regarding Ohio's license renewal process, we encourage you to contact the Ohio Department of Insurance Licensing Division at 614-644-2665. You may also visit the Department's website at [www.insurance.ohio.gov](http://www.insurance.ohio.gov).