

NORTH CAROLINA CROSS-WALK LIST

<u>INDIVIDUAL LICENSES</u>		
<u>LICENSE TYPE</u>	<u>COVERAGES</u>	
<u>LIFE</u>		
	<ul style="list-style-type: none"> • Annuities (Fixed & Indexed) • Life (whole and term) • Universal Life 	<ul style="list-style-type: none"> • Burial Expense • Final expense • Fraternal
<u>VARIABLE LIFE - VARIABLE ANNUITY</u>		
	<ul style="list-style-type: none"> • Variable Life • Variable Annuity 	
<u>ACCIDENT & HEALTH OR SICKNESS</u>		
	<ul style="list-style-type: none"> • Health (individual or group) • Accidental Death & Dismemberment • HMO agent • Personal Accident 	<ul style="list-style-type: none"> • Major Medical • Cancer • Critical Illness • Disability
<u>MEDICARE SUPPLEMENT LONG TERM CARE</u>		
	<ul style="list-style-type: none"> • Medicare Supplements • Medicare Advantage Plans • Medicare Plan D 	<ul style="list-style-type: none"> • Long Term Care • Partnership Long Term Care • Skilled Nursing Care • Home Health Care
<u>PROPERTY</u>		
	<ul style="list-style-type: none"> • Crop • Flood • Pet Insurance • Commercial Building • Homeowners • Dwelling damage • Mobilehome 	<ul style="list-style-type: none"> • Inland Marine (personal & commercial) • Personal Property • Business Property • Watercraft (hull) • Aviation (hull)
<u>CASUALTY</u>		
	<ul style="list-style-type: none"> • Auto (Personal & Commercial) • Commercial Liability • Commercial Building • Surety • Workers Compensation • Umbrella (Personal & Commercial) 	<ul style="list-style-type: none"> • Watercraft (liability) • Aviation (liability) • Malpractice • Errors and Omissions • Directors and Officers.
<u>PERSONAL LINES</u>		
	<ul style="list-style-type: none"> • Personal Auto • Homeowners • Dwelling damage • Mobile homeowners • Personal Liability 	<ul style="list-style-type: none"> • Personal Umbrella • Personal Inland Marine, Jewelry, Fine Arts, Collectibles • Watercraft (hull & liability)

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<u>INDIVIDUAL LICENSES</u>		
<u>LICENSE TYPE</u>	<u>COVERAGES</u>	
<u>AUTO PHYSICAL DAMAGE</u>	Auto Collision & Comprehensive	Generally for employees of banks or loan companies to place coverage for physical damage only on autos when the borrower fails to provide the coverage required by the terms of the loan.
<u>SURPLUS LINES</u>	This license allows an agent to place property and casualty business directly with carriers that are not admitted in North Carolina and to file the forms and taxes required with such policies. Agents placing surplus lines policies through a wholesaler or broker are not required to hold this license.	
<u>LIMITED REPRESENTATIVE</u>		
	Pre-Need Life - Life policies sold by funeral directors to pay for pre-arranged funerals.	
	Travel, Accident & Baggage - Coverage for individuals while traveling or on vacation. Coverages can include life, health, accident, baggage loss or damage, trip interruption, and similar losses.	
	Dental Services - For selling dental coverage offered by carriers selling only Dental Coverage.	
	Motor Club - For selling policies providing roadside assistance.	
	Other Limited Lines - For non-residents holding a limited line license in their home state for which NC does not have a comparable license. (e.g. Crop Agent)	
	Vision Services – For selling vision coverage offered by carriers selling only Vision Coverage.	
<u>CREDIT AGENT</u>	Coverage sold by lenders to satisfy loans they are making.	
	Credit Life Credit Health Credit VSI	GAP coverage Credit Unemployment
<u>ADJUSTER TYPES</u>		
Adjuster	All Property & Casualty except Ocean Marine, including Workers Compensation	
Crop Hail Adjuster	Damage to Crops caused by Hail only. Other types of crop insurance must be handled by Company/Independent Firm or Self-Employed adjusters.	
Public Adjuster	Represent the insured in First Party Property Claims only. May not adjust third party or Casualty claims.	

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<u>BUSINESS ENTITIES</u>	
<u>LICENSE TYPE</u>	<u>EXPLANATION</u>
Corporation or Partnership	<p>These licenses permit a business entity organized as corporation, association, partnership, limited liability company, limited liability partnership, or other legal entity, to participate in the business of insurance and be paid commissions by a carrier on policies written by agents working for the business entity.</p> <p>No lines of authority are assigned to the business entity license. Lines of Authority come from the licenses of the individual agents.</p> <p>The business entity must have at least one agent licensed in North Carolina who acts as the Designated Responsible Licensed Person (DRLP) who is responsible for making sure the business entity follows the statutes and rules of North Carolina. The DRLP need not be an owner or officer.</p>
Surplus Lines Business Entity	<p>This license permits a business entity to file the surplus lines taxes and forms for all Surplus Lines licensees in the business entity in one filing. This license does not grant the authority to write surplus lines business, that authority comes from the individual Surplus Lines licensee.</p> <p>The business entity must have at least one DRLP who holds a Surplus Lines license in North Carolina.</p>
Public Adjuster Business Entity	<p>This license permits a business entity to participate in the adjustment of first party property claims on behalf of the insured.</p> <p>The business entity must have at least one DRLP who holds a Public Adjuster license in North Carolina.</p>
Auto Rental Limited License	<p>This license permits firms renting vehicles to sell insurance to their customers providing additional liability and physical damage coverage on rented vehicles. No DRLP is required</p>
Limited Lines Travel Business Entity	<p>This license permits business entities selling travel insurance products to have unlicensed individuals sell those coverages under the auspices of the business entity's license.</p> <p>The business entity must have at least one DRLP who holds the individual Travel, Accident, and Baggage license in North Carolina.</p>
Portable Electronics Business Entity	<p>This license permits a retail establishment selling portable electronic devices to sell insurance covering those devices to their customers. No DRLP is required.</p>
Self-Service Storage Limited License	<p>This license permits firms renting self-storage space to sell insurance to their customers providing coverage on the customer's personal or business property stored in the space rented. No DRLP is required</p>