

An agent with the following license types may sell, solicit, or negotiate the following classes of insurance:

<b>LIFE AND ANNUITIES LICENSE</b>	
Annuities (except Variable)	Modified Guaranteed Annuities
Burial	Modified Guaranteed Life
Credit Life	Mortgage Redemption
Industrial Life	Mutual Assessment Life
Life	

<b>HEALTH LICENSE</b>	
Accident and Sickness	Long-Term Care
Credit Accident and Sickness	Mortgage Accident and Sickness
Dental Benefit Contracts	Mutual Assessment Health
Dental Services Plans	Optometric Services Plans
Health Maintenance Organizations	Travel Accident
Health Services Plan	

<b>PERSONAL LINES LICENSE</b>	
Aircraft	Legal Services
Animal	Marine
Automobile Club	Miscellaneous Property
Burglary and Theft	Mortgage Guaranty
Credit Involuntary Unemployment	Motor Vehicle
Credit Property	Mutual Assessment Property & Casualty
Farmowners	Personal Injury Liability
Fire	Pet Accident, Sickness and Hospitalization
Glass	Property Damage Liability
Home Protection	Travel Baggage
Homeowners	Water Damage

<b>PROPERTY AND CASUALTY LICENSE*</b>	
Boiler and Machinery	Fidelity
Commercial Multi-Peril	Workers' Compensation & Employers Liability
Credit	
* Includes the personal lines classes of insurance.	

Anyone who, for a fee, advises or purports to advise in the area of Life Insurance, Accident and Sickness Insurance, Property and Casualty Insurance, or Health Care Services as defined in the Code of Virginia is required to be licensed as an **INSURANCE CONSULTANT**. The only exceptions are:

- A licensed attorney acting in a professional capacity
- A trust officer of a bank acting in the normal course of his or her employment
- An actuary or certified public accountant who consults during the normal course of business
- Any person employed as a risk manager and who consults for his or her employer only

To be licensed as an INSURANCE CONSULTANT, the individual must first satisfy all pre-licensing requirements for insurance agents in the field of insurance in which he or she wishes to consult.

### **PRE-LICENSING REQUIREMENTS**

Title license requires the completion of a pre-licensing study course prior to scheduling the examination. Life & Annuities, Health, Property & Casualty, Personal Lines, Title and Consultant licenses require a written examination administered by Pearson VUE. All other licenses are issued without testing requirements.

### **NONRESIDENT LICENSING RECIPROCITY**

An applicant from another state or province may obtain a license in this Commonwealth if the applicant files the proper application, submits the appropriate fee, is licensed in the applicant's home state or province of domicile, and the applicant's state or province of domicile will grant a similar license to a resident of Virginia under similar circumstances.