

Fingerprinting FAQs

Criminal Background Check Requirements

1. Why has the Virginia Bureau of Insurance Agent Licensing implemented fingerprinting for licensure? The Virginia Bureau of Insurance (Bureau) has implemented fingerprinting for criminal background checks (CBCs) under [Chapter 18 of the Virginia Code Section](#) to protect the public, especially the vulnerable populations that insurance agents serve. While applicants are required to self-disclose criminal conviction histories, the Bureau has found that these self-reports are not always reliable. Additionally, Virginia is one of fifty-six (56) jurisdictions that issue insurance licenses and they rely on the insurance agents home state to conduct thorough background checks. The Bureau's goal is to remain consistent among all member states with the implementation of fingerprinting for licensure.

2. Who is required by the Bureau to receive a criminal background check? All insurance license applicants seeking initial licensure are required to obtain a CBC.

3. Will I be required to obtain a criminal background check when I renew my license? No, CBC requirements do **not** apply to license **renewal** applications.

4. When am I required to obtain a criminal background check? Prior to applying to the Bureau for an insurance license.

5. I currently have an insurance license in the state of Virginia, and I am submitting a new application for a new license, do I need to be fingerprinted? No, you are not required to submit fingerprints unless it has been more than a year since you submitted fingerprints to the Bureau for licensure.

6. If I recently moved to Virginia from another state, do I need to have a criminal background check? If you have submitted a resident application within 90 day of being cleared from your former home state, you are not required to be fingerprinted.

Criminal Background Check Results

1. Whose responsibility is it to make sure that the criminal background results are securely delivered to the Bureau? The Virginia State Police (VSP) Central Criminal Records Exchange (CCRE) will submit results electronically via secure transmission or by confidential mail directly to the Bureau's Agent Licensing Unit.

2. If I have a criminal history, what documents am I required to provide? The burden is on the applicant to provide any [documentation](#) that would prove or disprove a criminal conviction, or if appropriate, provide any mitigating or aggravating evidence regarding a criminal conviction and proof of completed court ordered requirements.

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3. If I have a criminal history that includes an offense that was taken under advisement or deferred for a period by a court, should I disclose this as a conviction? If the offense did not result in a conviction or was dismissed, this information is still required to be disclosed on your license application.

4. Are there any convictions that are considered a permanent bar to licensure? Each applicant is considered on a case-by-case basis. Virginia law related to insurance licensure does not include any permanent bars to licensure.

5. What criminal offenses on my criminal record may interfere with my ability to get licensed? The Bureau may refuse to issue a license to any applicant with certain criminal convictions. Criminal convictions for any felony may prevent licensure.

6. Who is responsible for interpreting the results of the criminal background check? The Commissioner of Insurance has delegated authority to the Agent Licensing Unit staff to receive and interpret the CBC results.

7. Can I get a copy of my criminal background check results? After the Bureau receives the results, they may not be disseminated further, unless your application for an insurance is denied pursuant to [Chapter 18 of the Code of Virginia](#).

8. What if I disagree with the results on my criminal background check, can I challenge them? You will have an opportunity to challenge the *accuracy* of the results, in accordance with the *Applicant's Rights* (See: [How to Challenge and How to Obtain Your FBI Identity History Summary \(FBI brochure\)](#) & [Applicant Challenge Instructions \(VSP\)](#)).

9. What does it mean that my application is 'non routine' and will this slow down or impair my licensure process? A "non-routine" application means that an applicant has disclosed or the CBC revealed information on their licensure application that may be grounds for a denial under [Virginia Code Section 38.2-1831](#), to include criminal conviction history, or possible disciplinary action taken in other states. This will add time to the licensure application approval process.