



State of Utah

GARY R. HERBERT

Governor

GREG BELL

Lieutenant Governor

NEAL T. GOOCH

Acting Insurance Commissioner

Insurance Department

BULLETIN 2010-3

To: All Travel Insurance Insurers and Travel Agencies
From: Neal T. Gooch, Acting Insurance Commissioner
Utah Insurance Department
Dated: April 7, 2010
Re: **Requirement for Limited Line Producer License**

The purpose of this bulletin is to provide guidance to the travel insurance industry regarding the requirement that any seller of travel insurance obtain a limited line producer's license as required under Utah Code Annotated (U.C.A.), Subsection 31A-23a-103(1)(a),(b) and (c).

Anyone involved in the sale and/or solicitation of travel insurance must hold a valid limited line producer license with a travel insurance limited line of authority, unless properly licensed as full-line insurance producer in this state. In addition, the travel agency must also be licensed as a limited line insurance agency and the individuals selling travel insurance must be licensed and designated on the license of the agency, per U.C.A. 31A-23a-302. For example:

- (1) Joan Q. Travel is an employee of ABC Travel Agency and sells a travel insurance policy, issued by BBB Travel Insurance Company to her client. Joan and ABC Travel Agency must both be licensed as limited line insurance producers and ABC Travel Agency must be appointed by BBB Insurance Company. As Joan Q. Travel represents ABC Travel Agency in the solicitation and/or sales of the travel insurance to her clients, she must be designated on the license of ABC Travel Agency.
- (2) John Q. Travel is a self employed travel agent who sells travel insurance policies issued by BBB Insurance Company. He must have a valid limited line producer license with the travel insurance limited line of authority. As he does not work for a travel agency, he would need to be directly appointed by BBB Insurance Company.

Limited line insurance producer's licenses require only the filing of an application with the Department of Insurance and the payment of a licensing fee. A criminal background check will be conducted on all applicants.

All affected persons or entities are encouraged to thoroughly review these statutes and to take steps to insure their compliance.

Dated this 7th day of April 2010.

Neal T. Gooch
Acting Commissioner