



Department of Commerce

COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS
P.O. Box 5795 CHR8, Saipan, MP 96950
Telephone: (670) 664-3000
Website: <http://commerce.gov.mp>



OFFICE OF THE INSURANCE COMMISSIONER

Telephone: (670) 664-8020

REQUIREMENTS FOR CERTIFICATE OF AUTHORITY(COA) AND INSURANCE LICENSE (New/ Renewal) CHECKLIST

FOR COA (New/ Renewal)

ALIEN	§7308 Alien Insurers
1.) Complete Application (Form I-A, I-A1, I-B)	Requires appointment of General Agent and Security Deposit on \$100K to be admitted
2.) Appointment of General Agent if applicable (Form I-C)	<input type="checkbox"/> Requirements For Pre Admission Filing For Alien Insurer
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	<input type="checkbox"/> Requirements For Policy Forms, Riders And Rates Filing And Approval
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission - <u>as applicable</u>	
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended __/__/__ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	
7.) Filing Fee of \$300.00 [Payable to CNMI TREASURER]	* Insurance Provider (if applicable)
DOMESTIC	§7306 Domestic Insurers
1.) Complete Application (Form I-A, I-A1, I-B)	Does not require appointment of General Agent but may appoint one.
2.) Appointment of General Agent if applicable (Form I-C)	<input type="checkbox"/> Requirements For New Domestic Insurer
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	<input type="checkbox"/> Requirements For Policy Forms, Riders And Rates Filing And Approval
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission - <u>as applicable</u>	
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended __/__/__ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	
7.) Filing Fee of \$300.00 [Payable to CNMI TREASURER]	* Insurance Provider (if applicable)
FOREIGN	§7307 Foreign Insurers
1.) Complete Application (Form I-A, I-A1, I-B)	Requires appointment of General Agent to be admitted
2.) Appointment of General Agent if applicable (Form I-C)	<input type="checkbox"/> Requirements For Pre Admission Filing For Foreign Insurer
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	<input type="checkbox"/> Requirements For Policy Forms, Riders And Rates Filing And Approval
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission - <u>as applicable</u>	
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended __/__/__ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	
7.) Filing Fee of \$300.00 [Payable to CNMI TREASURER]	* Insurance Provider (if applicable)
INSURANCE PROVIDER *	As a condition of doing business in the CNMI, all auto insurance provider shall participate in the Assign Risk Plan
1.) Complete Application (Form IP-01)	(Pursuant to PL 11-55)
2.) Filing Fee of \$250.00 [Payable to CNMI TREASURER]	<i>usually filed at the same time with COA</i>



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FOR INSURANCE LICENSE (New/ Renewal)

GENERAL AGENTS	§7303(a) General Agent.
1.) Complete Application (Form I-D) **	§7303(a) General Agent. Requires an appointment of a Carrier (Alien, Domestic or Foreign)
2.) Appointment of General Agent (Form I-C)	(1) "General agent" means any person appointed under 4 CMC § 7301(b)(1)(D) and authorized by the insurer to perform any of the following acts in the Commonwealth:
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	(A) Solicit applications for insurance;
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission <u>-as applicable</u>	(B) Effectuate and countersign insurance contracts;
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	(C) Collect premiums on insurance applied for or effectuated;
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended __/__/__ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	(D) Appoint subagents and solicitors;
7.) Filing Fee of \$75.00 [Payable to CNMI TREASURER]	(E) Any other lawful acts pursuant to this division.
Also see Requirements for New or Existing Applicants form of Organization	(2) A person may be a general agent for any number of insurers.
** (Question #9 Individuals (Designated Representative) who are to be authorized to act under this license: Biographical Affidavit, a copy of valid photo identification & Police Clearance)	(3) A domestic insurer may be appointed as a general agent.
	(4) A domestic insurer appointing subagents or solicitors is required to have one or more employees who have passed any general agent's examination required by law.
	(5) The individual who is in charge of a branch office maintained in the Commonwealth by a foreign or alien insurer is required to be a general agent.
SUB-AGENTS	§7303(b) Subagent.
1.) Complete Application (Form I-D) **	(1) Requires an appointment of a General Agent for which they represent and is authorized to appoint;
2.) Appointment of Sub-Agent (Form I-E)	(A) Solicit applications for insurance;
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	(B) If authorized to do so, effectuate and countersign insurance contracts;
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission <u>-as applicable</u>	(C) Collect premiums on insurance so applied for or effectuated;
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	(D) Any other lawful acts pursuant to this division.
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended __/__/__ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	(2) A subagent may be empowered to appoint solicitors.
7.) Filing Fee of \$75.00 [Payable to CNMI TREASURER]	(3) A person may be a subagent for any number of principals, except that a subagent may not be appointed with respect to more than one general agent or domestic insurer for life insurance.
Also see Requirements for New or Existing Applicants form of Organization	
** (Question #9 Individuals (Designated Representative) who are to be authorized to act under this license: Biographical Affidavit, a copy of valid photo identification & Police Clearance)	



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FOR INSURANCE LICENSE (New/ Renewal)

BROKERS	§7303(e) Broker.
1.) Complete Application (Form I-D) **	§7303(e) Broker. "Broker" means a person who, for compensation, and on behalf of another person, transacts insurance business other than as insurer, general agent, subagent, adjuster, or solicitor.
2.) Question #18 requires certification from two (2) persons licensed as General Agents	
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission - <u>as applicable</u>	
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended ___/___/___ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	
7.) Filing Fee of \$100.00 [Payable to CNMI TREASURER]	
Also see Requirements for New or Existing Applicants form of Organization	
**(Question #9 Individuals (Designated Representative) who are to be authorized to act under this license: Biographical Affidavit, a copy of valid photo identification & Police Clearance)	
SURPLUS LINES BROKER	§7304 Surplus Lines.
1.) Complete Application (Form I-D) **	Requires a bond of \$2K security deposit
2.) Agreement and Power of Attorney (Form I-B)	<input type="checkbox"/> Requirements For Filing Surplus Line Agent/Broker And Unauthorized Insurer
Affidavit of Statement of Compliance (Form I-A2)	
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission - <u>as applicable</u>	
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended ___/___/___ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	
7.) Filing Fee of \$100.00 [Payable to CNMI TREASURER]	
Also see Requirements for New or Existing Applicants form of Organization	
**(Question #9 Individuals (Designated Representative) who are to be authorized to act under this license: Biographical Affidavit, a copy of valid photo identification & Police Clearance)	



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REQUIREMENTS FOR CERTIFICATE OF AUTHORITY(COA) AND INSURANCE LICENSE (New/ Renewal) CHECKLIST

FOR INSURANCE LICENSE (New/ Renewal)

ADJUSTERS	§7303(c) Adjuster.
1.) Complete Application (Form I-D) **	(1) "Adjuster" means any individual who investigates for or reports to or adjusts for his or her principal relative to claims arising under insurance contracts on behalf solely of either the insurer or the insured.
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	(2) For the purposes of this division, the following individuals are not deemed to be an adjuster:
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission - <u>as applicable</u>	(A) An attorney at law who adjusts insurance losses from time to time incidental to the practice of his profession;
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	(B) An "average" adjuster;
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended __/__/__ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	(C) A salaried employee of an insurer or of an adjusting corporation or association owned and controlled by insurers of a general agent or of a subagent; and
7.) Filing Fee of \$75.00 [Payable to CNMI TREASURER]	(D) An individual who acts for a self-insurer or for an insured which administers its own group insurance contract.
Also see Requirements for New or Existing Applicants form of Organization	(3) "Independent adjuster" means an adjuster representing the interests of the insurer.
** (Question #9 Individuals (Designated Representative) who are to be authorized to act under this license: Biographical Affidavit, a copy of valid photo identification & Police Clearance)	(4) "Public adjuster" means an adjuster employed by and representing solely the financial interests of the insured named in the policy.
SOLICITORS	§7303(d) Solicitor.
1.) Complete Application (Form I-F)	(1) "Solicitor" means an individual appointed in writing by a general agent or by a subagent or by a domestic insurer upon compliance with subsection (a)(4) of this section to perform the following acts in the Commonwealth:
2.) Appointment of Solicitor (Form I-G)	(A) Solicit applications for insurance;
3.) Annual Corporate Report (Most recent filed with Office of the Registrar)	(B) Collect premiums in connection therewith;
4.) Certificate of Compliance (FORM WCC-100) OR Application for Certificate of Clearance (Form WCC-101) from Workers' Compensation Commission - <u>as applicable</u>	(C) Any other lawful acts pursuant to this division;
5.) Copy of valid Business License (From Division of Revenue and Taxation, Dept. of Finance) OR if expired; Copy of Application for Business (Form: BUSLIC) stamped received with receipt of payment	(2) A solicitor shall not have the power to countersign insurance contracts.
6.) Letter of Compliance (Tax Clearance)... for taxable year/period ended __/__/__ valid only within six (6) months (From Division of Revenue and Taxation, Dept. of Finance) OR a copy of Application stamped received.	(3) An individual who is employed by such principal and devotes full-time to clerical work with incidental taking of insurance applications and receiving premiums in the office of the principal, is not deemed to be a solicitor if his or her compensation neither includes a commission on such business nor is related to the volume of such applications, insurance, or premiums.
7.) Filing Fee of \$75.00 [Payable to CNMI TREASURER]	
Also see Requirements for New or Existing Applicants form of Organization	
** (Question #9 Individuals (Designated Representative) who are to be authorized to act under this license: Biographical Affidavit, a copy of valid photo identification & Police Clearance)	