

**\*\*\*Attention Producers \*\*\***

**The following information is being provided as a courtesy to our new applicants and current licensees renewing an existing license for Personal Lines.**

**Colorado Revised Statutes 10-2-407(n) – License –definitions of lines of Insurance – authority states: **“Personal Lines”, which means property and casualty insurance sold to individuals and families for primarily non-commercial purposes;****

**Please be advised:**

- 1. Full line Property & Casualty line(s) of authority allow a producer to sell both Commercial and Non-Commercial business.**
- 2. Personal Lines line of authority restricts the selling of Commercial business.**

It is recommended that all new applicants and current licensees renewing their existing license ensure that Personal Lines is the line of authority they require before selecting it and submitting their application for licensure.

**Producers with an existing license can verify their license authorities free of charge by visiting [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance):**

- o Click Information for Producers
- o Click Find a Licensed Company or Producer
- o Click Find a Producer or Agency
- o Enter your License number, or name, or the agency name

**Note:**

- 1. Resident Producers/applicants who have completed pre-licensing education and passed the exam for Property and Casualty may make application for the Personal Lines authority. In doing so, they will be issued a Personal Lines authority which will limit their selling ability to non-commercial business only.**
- 2. Resident Producers who have completed pre-licensing education and passed the exam for Personal Lines can only make application for the Personal Lines authority.**
- 3. Non-residents should re-verify their lines of authority with their respective resident state prior to submitting an application for non-resident licensure with Colorado. Should there be any questions**

**regarding the non-resident license, please contact Pearson VUE at 800-275-8247 prior to submitting the application.**

- 4. New applicants should understand that in order to facilitate them, the Colorado DOI has agreed to allow non-resident producers with a full line Property and Casualty authority to make application for a Personal Lines authority. In doing so, they will be issued a Personal Lines authority which will limit their selling ability to non-commercial business only.**

It is very important to know and understand that the Property and Casualty lines of authority allow a producer to sell both Commercial and Non Commercial business. The fact a non-resident producer may hold a full line Property and Casualty authority in their resident state does not provide for the producer to sell both commercial and non-commercial business in Colorado if they elect to obtain the limited Personal Lines authority.