



State	Producer License	Separate Consulting License	Notes	Link
AL	Yes	No		
AK	Yes	No		
AZ	Yes	No		
AR	Yes	No	An insurance producer is defined as an "agent, producer or consultant."	
CA	Yes	No		
CO	Yes	No	Bulletin number 1.22 requires that every producer disclose the names of all affiliated business arrangements to which the agent or the agency is a party.	
CT	Yes	Yes	A fee-based "certified insurance consultant" is required to have a separate license from an insurance producer.	<a href="#">Chapter 701c Secs. 38a-731 to 38a-739</a>
DE	Yes	No	Delaware terminated the consultant license in 2002. Persons acting as consultants can either receive commissions or fees, but not both.	
DC	Yes	No		
FL	Yes	Yes		
GA	Yes	Yes	A fee-based "counselor" is required to have a separate license from an insurance producer. The limited group health counselor license is for individuals working with large and small group health coverages/plans. It allows the holder of such license to provide consultation to the consumer and charge a fee for this consultation.	
HI	Yes	No		
ID	Yes	No	011.01.02 Prior Information Disclosure. A retail producer shall disclose information required under this chapter to each consumer to whom a fee will be charged prior to engaging in any act for or on behalf of the consumer where a license is required under Section 41-1004, Idaho Code.	<a href="http://adminrules.idaho.gov/rules/current/18/0152.pdf">http://adminrules.idaho.gov/rules/current/18/0152.pdf</a>
IL	Yes	No		
IN	Yes	Yes	IC 27-1-15.6-23 provides for an Insurance Consultant License. The code stipulates that an individual or corporation shall not engage in the business of an insurance consultant until a consultant license has been issued to the individual or corporation.  Once licensed as a consultant, the person may not continue to hold an insurance producer or limited lines producer license. No licensed consultant may employ, be employed by, be in a partnership with or receive any remuneration whatsoever from any licensed insurance producer, surplus lines insurance producer, limited lines producer or insurer, except that a consultant may be compensated by an insurer for providing consulting services to the insurer.	<a href="http://www.in.gov/idoi/2479.htm">http://www.in.gov/idoi/2479.htm</a>
IA	Yes	?		
KS	Yes	No		
KY	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer. A consultant is an individual or business entity who is paid by someone other than an insurer to advise the client relative to coverage, advisability, rights, or interests under an insurance or annuity contract, existing or proposed. This individual must hold a consultant license for property and casualty and/or a consultant license for life and health.	
LA	Yes	No		
ME	Yes	Yes	§1402. Definitions 4. Consultant. "Consultant" means any individual who, for a fee, advises or offers to advise any person insured or seeking insurance or named or to be named as beneficiary, or having or to have any interest in or insured under any property and casualty or life and health insurance contract or annuity contract, existing or proposed.  A. "To advise" means to provide information relative to coverage, rights or interests under insurance or annuity contracts, or relative to the retention, exchange, surrender, exercise of rights or other disposition of insurance or annuity contracts.	<a href="http://www.maine.gov/pfr/insurance/producer/licforms.htm">http://www.maine.gov/pfr/insurance/producer/licforms.htm</a>
MD	Yes	Yes	A fee-based "insurance advisor" is required to have a separate license from an insurance producer.	<a href="http://insurance.maryland.gov/Producer/Pages/insuranceadvisor.aspx">http://insurance.maryland.gov/Producer/Pages/insuranceadvisor.aspx</a>
MA	Yes	Yes	A fee-based "insurance advisor" is required to have a separate license from an insurance producer.	The requirements for advisers are governed by M.G.L. c. 175 §177A and §177B <a href="http://www.mass.gov/legis/laws/mgl/175-177a.htm">http://www.mass.gov/legis/laws/mgl/175-177a.htm</a> <a href="http://www.mass.gov/legis/laws/mgl/175-177b.htm">http://www.mass.gov/legis/laws/mgl/175-177b.htm</a>

MI	Yes	No	A counselor's license will allow a person to counsel in the areas of life (LI) insurance and/or property and casualty (Multiple Lines P&C) insurance. The State of Michigan does not issue a license for counseling accident and health insurance. Individuals desiring to counsel in accident/health insurance must pass either the life counselor or P&C counselor examination and maintain the accident and health qualification as a producer. Persons admitted to the practice of law in Michigan may counsel insurance without obtaining a license but cannot represent themselves as licensed counselors by the State of Michigan.	<a href="http://www.michigan.gov/difs/0,5269,7-303-22535_60490_23035---00.html">http://www.michigan.gov/difs/0,5269,7-303-22535_60490_23035---00.html</a>
MN	Yes	No		<a href="http://mn.gov/commerce/industries/insurance/licensing/">http://mn.gov/commerce/industries/insurance/licensing/</a>
MS	Yes	No		<a href="http://www.mid.ms.gov/licensing/producer-individual-licensing.aspx#iplos">http://www.mid.ms.gov/licensing/producer-individual-licensing.aspx#iplos</a>
MO	Yes	No		
MT	Yes	No		<a href="http://montanahealthanswers.com/talk-to-a-human/">http://montanahealthanswers.com/talk-to-a-human/</a>
NE	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer.	<a href="http://www.doi.nebraska.gov/license/apps/Individual%20Consultant.pdf">http://www.doi.nebraska.gov/license/apps/Individual%20Consultant.pdf</a>
NV	Yes	Yes	"Insurance consultant" means a person who, for a fee, holds himself or herself out to the public as engaged in the business of offering advice, counsel, opinion or service with respect to the benefits, advantages or disadvantages promised pursuant to any policy of insurance that could be issued in this State.	<a href="http://doi.nv.gov/uploadedFiles/doivgov/public/documents/Licensing/DOC%20327%20Individual%20Application.pdf">http://doi.nv.gov/uploadedFiles/doivgov/public/documents/Licensing/DOC%20327%20Individual%20Application.pdf</a>
NH	Yes	No		
NJ	Yes	No		
NM	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer.	<a href="http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm">http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm</a>
NY	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer. An agent or broker may consult with respect to lines for which he is authorized and charge a consulting fee based upon a written memorandum signed by the party to be charged, without being licensed as a consultant. An agent or broker may charge a consulting fee and receive commissions for the sale of insurance if both the consulting fee and the insurance commissions are provided for in the written memorandum signed by the party to be charged. (3) An agent or broker may offset consultant's fee against commissions received on the sale of insurance only if provided for in the written memorandum.	
NC	Yes	No		<a href="http://www.ncdoi.com/ASD/Documents/FAQs/Information%20About%20Service%20or%20Consulting%20Fees_AAFaq_BEFAQ.pdf">http://www.ncdoi.com/ASD/Documents/FAQs/Information%20About%20Service%20or%20Consulting%20Fees_AAFaq_BEFAQ.pdf</a>
ND	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer.	<a href="http://www.nd.gov/ndins/producers/others/licenses/consultant/">http://www.nd.gov/ndins/producers/others/licenses/consultant/</a>
OH	Yes	No		
OK	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer. Insurance Consultant: Professionals who specialize in assisting businesses and individuals in assessing their insurance needs and creating an insurance plan that will meet those needs.	<a href="https://www.ok.gov/oid/Licensing_and_Education/Insurance_License_Types.html">https://www.ok.gov/oid/Licensing_and_Education/Insurance_License_Types.html</a>
OR	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer.	<a href="https://www.oregon.gov/DCBS/Insurance/agents/licensing/Pages/consultants.aspx">https://www.oregon.gov/DCBS/Insurance/agents/licensing/Pages/consultants.aspx</a>
PA	Yes	No		
RI	Yes	No		
SC	Yes	No		<a href="http://doi.sc.gov/documentcenter/view/7241">http://doi.sc.gov/documentcenter/view/7241</a>
SD	Yes	No		
TN	Yes	No		
TX	Yes	No		<a href="http://www.tdi.texas.gov/licensing/agent/aglityp.html">http://www.tdi.texas.gov/licensing/agent/aglityp.html</a>
UT	Yes	Yes	Producer must have three years prior experience before completing consultant license	
VT	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer.	<a href="http://www.dfr.vermont.gov/insurance/producer-licensing/consultant-license-info">http://www.dfr.vermont.gov/insurance/producer-licensing/consultant-license-info</a>
VA	Yes	Yes	A fee-based "consultant" is required to have a separate license from an insurance producer.	<a href="https://www.scc.virginia.gov/SCC-INTERNET/boi/pro/renew.aspx">https://www.scc.virginia.gov/SCC-INTERNET/boi/pro/renew.aspx</a>
WA	Yes	No		
WV	Yes	No		<a href="http://www.wvinsurance.gov/Portals/0/Type%20of%20licenses.pdf">http://www.wvinsurance.gov/Portals/0/Type%20of%20licenses.pdf</a>
WI	Yes	No		
WY	Yes	Yes		<a href="https://sites.google.com/a/wyo.gov/doi/licensing/special-licenses/consultant">https://sites.google.com/a/wyo.gov/doi/licensing/special-licenses/consultant</a>