



PRINCIPAL AGENCY LICENSING AND RENEWAL INFORMATION

Definitions:

1. **Agency** - a business entity which represents one or more insurers and is engaged in the business of selling, soliciting, or negotiating insurance. Agency also means business entity insurance producer. O.C.G.A. § 33-23-1(a)(2)
2. **Business Entity** - a corporation, association, partnership, sole proprietorship, limited liability company, limited liability partnership or other legal entity. O.C.G.A. § 33-23-1(a)(4)
3. **Principal Agency** - the primary location of an agency or agency organization. An agency or organization with multiple locations seeking licensure must designate one agency location as the principal office of such organization. O.C.G.A. § 33-8-1(B.1-B.2), Ga. Comp. R. and Regs. R. 120-2-3-.05(1)
4. **Responsible Agent** - each agency location and must have at least one licensed agent whose primary place of business is that agency location. Ga. Comp. R. and Regs. R. 120-2-3-.05(5)
5. **Officers, Owners, Partners and Directors** are not required to be licensed producers. However, no person shall be an owner of an agency or, if the agency is a corporation, no person shall be an officer or director of the agency corporation or own 10 percent or more of the corporation if such person has had his or her license refused, revoked, or suspended.
6. **Resident Agency** - an agency or agency organization that is a domesticated organization of Georgia.
7. **Non-resident Agency** - an agency or agency organization that is a foreign entity.
8. **Lines of Authority** – The lines of authority of an agency cannot be greater than the lines of authority held by the agent or agents whose primary place of business is that agency location. Ga. Comp. R. and Regs. R. 120-2-3-.05(7)

FAQs:

1. **When is a Principal Agency license required?**
A business entity must be licensed as an agency if it employs an individual who is required to be licensed as an agent pursuant to O.C.G.A. § 33-23-1 et seq. and R. & Regs. R. 120-2-3-.05, and such individual is selling, soliciting, or negotiation insurance on behalf of that business entity in Georgia.
2. **When is a Branch Agency license required?**
With the passage of HB410 in the 2025-2026 Legislative Session, branch agencies are no longer licensed in Georgia.
3. **What Lines of Authority can be applied for?**
The lines of authority of an agency cannot be greater than the lines of authority held by the agent or agents whose primary place of business is that agency location. Ga. Comp. R. and Regs. R. 120-2-3-.05(7)
4. **How do I know if I need to apply for a Name Approval?**



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A new agency license may require a Name Approval Letter if any of the following words are in the agency name:

Assurance, Annuity, Benefit, Discount, Fidelity, Guaranty, Health, Insurance, Indemnity, Life, Medical, Manager, Pharmacy, Reciprocal, Reassurance, Reinsurance, Settlement, Syndicate, Surety, Sharing, and Viatical.

- a. Information and a link to the process can be found on the OCI [website](#) under the Agency Name Approval Process.
- b. This is an electronic process. The information for the name request is entered and online payment is required to submit. The approval or denial of the name change is sent via email within three business days. Typically, within one business day of submission.
- c. This form must be uploaded with your application or provided with the paper application for mail in applications. The licensing teams do not have access to the Name Approval letters.
- d. If you have lost the Name Approval letter sent, please email nameapprovals@oci.ga.gov for a replacement. The following information must be provided to locate the approval – Name of the Agency as applied, the approximate time of initial request (month and year) along with a contact name and phone number of requestor.

5. Is a citizenship affidavit required?

A Citizenship Affidavit and appropriate ID is required to be submitted with the agency application. This affidavit should be completed by an employee or officer of the business entity who has authority.

NOTE: Also, if this individual is a non-citizen, the citizenship affidavit and ID must also be submitted with all future renewals of the agency license. Information on this process can be found on the OCI [website](#) which includes the form with instructions and the list of secure and verifiable documents that can be submitted with the affidavit.

6. How can I surrender an agency license?

An agency license can be surrendered by completing the [License Cancellation Form](#) which can be electronically sent via email.

7. How to change an agency name? If a licensed agency needs to change the licensed name of the agency:

For Agency Name Changes, a Name Approval Letter is required to be filed with the Name Change Form if any of the following words are in the new name:

Assurance, Annuity, Benefit, Discount, Fidelity, Guaranty, Health, Insurance, Indemnity, Life, Medical, Manager, Pharmacy, Reciprocal, Reassurance, Reinsurance, Settlement, Syndicate, Surety, Sharing, and Viatical.

- a. Information and a link to the process can be found on the OCI [website](#) under the Agency Name Approval Process.
- b. This is an electronic process. The information for the name request is entered and online payment is required to submit. The approval or denial of the name change is sent via email within three business days. Typically, within one business day of submission.



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- c. For all name changes with or without the Name Approval Letter, complete the [Name Change Form - GID-390-AL](#) and submit with payment to the address provided on the form.
 - d. If the name change required approval through the Name Approval process, the name approval acceptance letter must be filed with the Name Change Form. The licensing team does not have access to Name Approval Letters.
8. **How to update unlicensed affiliations such as Owners, Officers, Partners or Directors?**
To update or add any unlicensed affiliations such as Owners, Operators, Partners or Directors, complete the [Affiliation form](#).
9. **When are agency license renewals?**
 - a. With the passage of HB410, agency license renewal dates will change.
 - i. All agencies with current renewal dates of 12/31/2025 will remain unchanged. The next renewal will be changed to the last day of the original license approval month in 2027.
 - ii. Beginning in January of 2026, the renewals will change to the last day of the month the original license was approved every two years.
 - iii. Licenses currently with a renewal date of 12/31/2026 with original license approval months of January through June, will have the expiration date updated to the last day of the approval month in 2027.
 - iv. Licenses currently with a renewal date of 12/31/2026 with original license approval months of July through December will have the expiration date updated to the last day of the approval month in 2026.
 - b. Renewal reminders are emailed 90 days prior to the renewal expiration date.
 - c. Be prepared to answer background questions for any events that have happened since the last licensing event (initial application or last renewal period). **Any events that have already been reported to Georgia are not required to be reported again.** Upload any required documents regarding the newly reported events with the renewal.
 - d. If the authorized individual for the agency is a non-citizen, a newly executed citizenship affidavit and id must be provided with the renewal. For instructions and the form, go to OCI's [website](#). If you are using forms saved prior to 2022, please use the current form.
10. **How to add or end an agency association of a licensed agent?**
To add or end an agency association for a licensed agent, go to www.sircon.com/Georgia and select Maintain Agency Associations under the Licensees section. EIN or License Number of agency is required to be entered as well as any license number of individual producers licensed in Georgia.