

# FINGERPRINTING

## FREQUENTLY ASKED QUESTIONS

### **Who is required to submit fingerprints?**

Any individual applying for a resident license as an insurance producer, independent adjuster, or public adjuster.

### **What will my fingerprints be used for?**

Under Minnesota law, an individual applying for a resident insurance producer, resident independent adjuster, or resident public adjuster license must consent to a criminal history record check and submit a fingerprint card. To make this process as convenient as possible for you, the Minnesota Department of Commerce contracted with our license examination vendor, PSI, to provide fingerprinting services at the test center after you pass your license examination.

The Minnesota Department of Commerce will have the criminal history record check performed by requesting searches of the Minnesota Bureau of Criminal Apprehension's Computerized Criminal History system and the Federal Bureau of Investigation's Criminal Justice Information Services system. The purpose of the criminal history record check is to assist the Minnesota Department of Commerce in determining your qualifications and eligibility for the license that you are applying for. If you refuse to consent to a criminal history record check, your license application will not be processed.

### **I already hold an active Minnesota insurance producer (*or* independent adjuster *or* public adjuster) license that was issued before the fingerprinting requirement became law. Do I need to submit my fingerprints?**

Not unless you decide to add a line of authority.

### **What should I do to meet the requirement to submit fingerprints?**

The answer to this question depends on whether you take the license examination and, if so, where you take it.

If you take your license examination at a PSI test center in Minnesota, your fingerprints will be taken electronically at the test center after you sit for and pass the exam and sign a background check consent form.

If you take the license examination elsewhere—for example, because you are licensed as an adjuster in another state based on an adjuster examination and will establish legal residency in Minnesota and make application within 90 days to become a resident adjuster licensee—or if you are exempt from the examination requirement—you will need to go to any local police station or similar facility with manual fingerprinting capability to have your fingerprints taken manually. The facility will charge a processing fee. After your fingerprints are taken, the fingerprint card will be given back to you in a sealed envelope. **Do not fold it.** Put it into another envelope along with a fully completed “Resident Insurance Producer License/Resident Adjuster License Background Check Consent Form” (see the last page of this document) and a check for \$32.00 made out to “Minnesota Department of Commerce” and mail it to:

Consumer & Industry Services  
Attn: Cheryl Costello  
Minnesota Department of Commerce  
85 – 7th Place East, Suite 600  
St. Paul, MN 55101

### **What is the cost for the electronic fingerprinting performed at the test center?**

The total cost is \$46.00. This includes charges for background checks conducted by the Bureau of Criminal Apprehension and the FBI as well as vendor processing fees.

### **What forms of payment for fingerprinting are accepted at the test center?**

The fee may be paid by money order, cashier’s check, VISA, or MasterCard.

**Do I need to wait to submit my license application until the results of my background check have been received?**

No. You can submit your application as soon as you have passed the examination and submitted your fingerprints.

**Will the background check process delay the issuance of my license?**

No. Because the FBI background check can take several weeks, the Minnesota Department of Commerce will grant a license to otherwise-eligible applicants before receiving the background check results. If the results indicate that the applicant did not actually qualify for the license, then the license will be revoked.

**How long will my fingerprints be valid?**

Before your fingerprints are taken, you will need to sign a background check authorization form that expires one year after it is signed. Accordingly, if more than a year passes between the day your fingerprints are taken and the day you apply for your license, you will need to be fingerprinted again and pay another fee.

**Is my fingerprint data kept on file?**

Under the law, your fingerprints and any criminal history record information obtained as a part of this licensing process must be treated and maintained as confidential, and security measures that are consistent with the standards specified by the FBI's Criminal Justice Information Services Division for the electronic storage of fingerprints and necessary identifying information must be applied. The data obtained from the criminal history record check will be confidential and, therefore, accessible only to the following: personnel who determine your eligibility for the license you are applying for; certain employees of license database vendors; any appropriate person(s) or agency, if the Commissioner of Commerce determines that failure to make the data accessible is likely to create a clear and present danger to public health or safety; person(s) authorized by a court order; or any other person authorized by state or federal law.

**What happens if my fingerprints are not sufficiently legible or are rejected for some other reason and need to be retaken?**

If the FBI rejects a set of fingerprints, the Minnesota Department of Commerce will be notified that the fingerprints are illegible, erroneous, or incomplete. The Minnesota Department of Commerce will then notify you that you must be reprinted.

**What happens if I am physically unable to have my fingerprints taken electronically at the test center (for example, if my hand is in a cast)?**

If the technician at the test center determines that a cast or other physical feature prevents your fingerprints from being taken electronically, you will not be charged the vendor processing fee. (In this case, you will pay \$36.50 at the test center—for the BCA and FBI background checks—and an additional processing fee later at the manual fingerprinting site.) You will receive an FBI fingerprint card, the “Resident Insurance Producer License/Resident Adjuster License Background Check Consent Form,” and instructions to go to the nearest police station or similar facility with manual fingerprinting capability to have your fingerprints taken manually. After your fingerprints are taken, the fingerprint card will be given back to you in a sealed envelope. **Do not fold it.** Put it into another envelope along with a fully completed “Resident Insurance Producer License/Resident Adjuster License Background Check Consent Form” (see the last page of this document) and mail it to:

Consumer & Industry Services  
Attn: Cheryl Costello  
Minnesota Department of Commerce  
85 – 7th Place East, Suite 600  
St. Paul, MN 55101

**I did not renew my license before the most recent deadline but plan to reinstate it before the reinstatement deadline passes. Do I need to get fingerprinted?**

No.

**I am going to reactivate my license, which lapsed because I did not reinstate it before the reinstatement deadline passed. Do I need to get fingerprinted?**

Yes.

**My company has in-house fingerprinting services. Will you accept electronic fingerprinting directly from my firm?**

No. Owing to security requirements and data privacy concerns, fingerprints taken for Minnesota insurance licensing purposes may only be submitted electronically via the single transmission network authorized for the Minnesota Department of Commerce by the FBI.

Minnesota Department of Commerce  
85 7<sup>th</sup> Place East  
Suite 600  
St. Paul, Minnesota 55101-2198

**Resident Insurance Producer/Insurance Adjuster/Real Estate Appraiser  
Background Check Consent Form**

An individual applying for a resident insurance producer license must consent to a criminal history record check and submit a fingerprint card pursuant to MINN. STAT. §60K.37, subd. 2a (a)(1)-(2). An individual applying for a resident independent or public adjuster license must consent to a criminal history record check and submit a fingerprint card pursuant to MINN. STAT. §72B.041, subd. 2 (a)(1)-(2). An individual applying for a resident real estate appraiser license must consent to a criminal history record check and submit a fingerprint card pursuant to MINN. STAT. §82B.08, subd. 2a (a)(1)-(2). The Minnesota Department of Commerce ("Commerce") will have the criminal history record check performed by requesting searches of the Minnesota Bureau of Criminal Apprehension's (BCA) Computerized Criminal History (CCH) system and the Federal Bureau of Investigation's (FBI) Criminal Justice Information Services system. The purpose of the criminal history record check is to assist Commerce in determining your qualifications and eligibility for the license you are applying for. If you refuse to consent to a criminal history record check, your license application will not be processed. If you do consent, the data obtained from the criminal history record check will be confidential and, therefore, accessible only to personnel who determine your eligibility for the license you are applying for; certain employees of license database vendors; any appropriate person(s) or agency, if the Commissioner of Commerce determines that failure to make the data accessible is likely to create a clear and present danger to public health or safety; person(s) authorized by a court order; or any other person authorized by state or federal law.

Check the appropriate box(es):

- ☐ Resident Insurance Producer License
- ☐ Resident Independent or Public Adjuster License
- ☐ Resident Real Estate Appraiser License

The name printed on this form must match the name on your driver's license or government issued ID. If it doesn't match the fingerprints will be rejected.

Last Name of Applicant (please print): \_\_\_\_\_

First Name (please print): \_\_\_\_\_

Middle (full) (please print): \_\_\_\_\_

Maiden, Alias, or Former (please print): \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Sex (M or F): \_\_\_\_\_  
(Month/Day/Year)

I consent to a criminal history record check by Commerce as described above and authorize the BCA and the FBI to share the results of the searches with Commerce.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*The expiration of this authorization shall be one year from the date of my signature.*

-----  
**For Office Use Only**

Date Prints Submitted: \_\_\_\_\_

Processed by: \_\_\_\_\_

TCN #: \_\_\_\_\_

☐ Check this box if unable to get electronic fingerprints. Candidate paid PSI \$32.00 for state processing fee. Please provide this consent form to the candidate along with instructions and a fingerprint card.