Electronic Fingerprinting

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Introduction/Background on Fingerprinting
- Fingerprints required for Washington insurance licenses since 1947
- Uniform Licensing Standard (ULS) established by NAIC adopted in 2001
  1) Only resident applicants fingerprinted
  2) Commitment by WA to be compliant with ULS
  3) WA adopted Producer Licensing Model Act (PLMA) in 2009, dropped non-res FP requirement

Hardcopy Process and Issues
A) Scheduling fingerprinting appointment
B) Mailing delay/too many “touches”
  1) Fingerprint service to Licensee
  2) Licensee mails to OIC
  3) Central Mailroom to OIC mailroom to Fiscal to Licensing to WSP
C) Manual Process for data input/processing of payment
Hardcopy Process and Issues
continued

D) License issued prior to completion of background check due to delay of returned results
E) Processing delay by State Patrol/FBI
F) Rejection rate of hard copy prints/reprinting

Hardcopy Process and Issues
continued

G) State Insurance Department Concerns with Hard Copy Fingerprint Process
   1) Data reconciliation (Fiscal)
   2) 90 licenses revoked, 24 fines levied, 12 applications denied
   3) Cost to State Agency
      a) Licensing Staff b) Compliance/Investigations
c) Legal Staff d) Administrative Judge/admin.

Electronic Process

A) Scheduling fingerprint appointment
B) Routing of electronic prints
C) Electronic upload of data/payment
D) License application held until background results returned/approved
E) Electronic background results return rate
F) Rejection of electronically captured fingerprints/reprinting
Electronic Process
continued

G) Resolution of State Insurance Department concerns with electronic fingerprint process
1) Reconciliation process in place
2) 14 application denials, 17 fines levied (Oct. 2012-present)

Note: These fines are levied as a condition of license approval

Electronic Fingerprinting - Items to Consider

- A) Background check legislation
- B) Communicate with your stakeholders early/often regarding intent
  1) E-mail
  2) Website
  3) Stakeholder Meetings
- C) Select a vendor
- D) Develop your electronic process

Electronic Fingerprinting - Items to Consider continued

E) Test, test, test
F) Implementation of process
G) Working out the “kinks” (period of adjustment)
H) Mandate electronic submission of fingerprints (law or regulation)
Questions

Speaker Contact Information

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