

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

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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

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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

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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.

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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

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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

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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

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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)

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Questions



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