

# Violent Crime Control and Law Enforcement Act

**Date:** October 19, 2023

The federal Violent Crime Control and Law Enforcement Act (the Act) requires Insurance Companies to verify the producers with whom they do business have not been convicted of a felony involving dishonesty or a breach of trust.

The Act prohibits an individual who has been convicted of any felony involving dishonesty or a breach of trust from willfully engaging in the business of insurance without the prior written consent of the Insurance Commissioner or Director with regulatory authority over such individual. An individual who violates this prohibition may be subject to substantial criminal and civil penalties, including fines and imprisonment. Likewise, the Act imposes the same or similar penalties against any entity, such as an Insurance Company, who willfully permits such an individual to participate in the business of insurance.

If you have been convicted of a felony involving dishonesty or breach of trust since you were contracted with North American Company for Life and Health Insurance<sup>®</sup> (North American), you are required to complete and submit the [disclosure form](#) with any accompanying documentation to North American, attention Agency Services. Please email your information to [NACContracting@sfgmembers.com](mailto:NACContracting@sfgmembers.com).

In addition, North American requires that you notify it of any Department of Insurance administrative actions, consumer complaints in which you are named, FINRA disclosures and complaints, tax liens and bankruptcies.

**If you have no new disclosures to submit to North American since you were contracted, no further action on your part is required.**

Any individual currently contracted with North American is required to disclose any felony conviction involving dishonesty or breach of trust or any of the above-named matters immediately. Failure to truthfully and timely disclose any of the above matters to North American may result in termination of your contract. Individuals who recruit or supervise General or Writing Agents are also required to fully disclose to North American any knowledge of subagents' felony convictions. North American will periodically require all agents to verify that they have not been convicted of a felony, or otherwise provide the requested explanation, subject to the provisions of the Act.

Thank you for your cooperation in our efforts to remain compliant with this federal regulation and North American's contracting standards. If you have any questions, please contact Agency Services toll-free at 866-322-7068, Monday through Thursday from 7:30 a.m. to 5:00 p.m. (Central Time) and Friday from 7:30 a.m. to 12:30 p.m. (Central Time).

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