

# Commonwealth of Pennsylvania Insurance Department



## Continuing Education and Pre-licensing Information Handbook For Insurance Producers and Title Agents

Administrative Services Provided by Prometric

**PROMETRIC™**

November 2007

## Table of Contents

Introduction .....	1
Who is Required to Take Pre-Licensing Education .....	1
Who is Exempt from Pre-Licensing Education Requirements .....	1
Who is Required to Take Continuing Education .....	2
Who is Exempt from Taking Continuing Education .....	2
Requirements for License Renewal .....	2
Title Insurance Agents .....	3
Requirements for New or Renewal Title License .....	3
Guidelines for CE Course Credit .....	3
Instructor Guidelines for CE Course Credit .....	3
Failure to Comply with CE Requirements .....	3
Administration of the Pennsylvania Education Programs .....	4
Internet Access to Education Information .....	5
Appeals and Grievances .....	6
Frequently Asked Questions .....	6
Contacting Parties Involved with the CE Program .....	7

## **Introduction**

Act 147 of 2002 requires all applicants for an Insurance Producer license to comply with pre-licensing education (PLE) and all individuals holding a valid Resident Insurance Producer license to comply with continuing education (CE) requirements to renew individual Insurance Producer licenses, here forward referred to as license. In December of 1995, Act 79 of 1995 expanded the CE requirements to include title insurance agents to renew a license. This guide will give you information on your license as an insurance producer or title agent within the Commonwealth of Pennsylvania. It is not a substitute for Act 147 of 2002 or Act 79 of 1995. It is your responsibility to know the requirements of these Acts. You may contact Prometric or the Pennsylvania Insurance Department Bureau of Producer Services for additional information. Refer to the contact information on Page 7.

## **Who Is Required To Take Pre-Licensing Education?**

Prior to applying to the Insurance Department for a license as an Insurance Producer, an individual must complete the pre-licensing education requirements. Requirements include completion of 24 credit hours of approved pre-licensing courses for two lines of authority, of which a minimum of 3 hours must be from an approved ethics course. Upon satisfactory completion, the student shall be issued proof of completion by the course provider, which shall be used during the ensuing examination/licensing process. **PLE providers must submit rosters of students to Prometric with the appropriate processing fee within 15 days of the course completion.**

## **Who Is Exempt from Pre-Licensing Education Requirements?**

- A business entity.
- A person who has the CLU (Chartered Life Underwriter) designation and is applying for Life or Accident and Health line of authority.
- A person who has the CPCU (Chartered Property & Casualty Underwriter) designation and is applying for Property or Casualty line of authority.
- A person who has the CIC (Certified Insurance Counselor) designation and is applying for Life, Accident & Health, or Property and Casualty line of authority.
- A person who has any other professional designation for which the Commissioner waives the requirements.
- A person who is licensed in another state as an insurance producer for the lines of authority for which the person desires to be licensed under section 606.1-A or 610-A.
- A person who has a line of authority limited to limited-line credit insurance.
- A person who has a line of authority limited to a limited line.
- A person whose line of authority will be restricted to Domestic Mutual Fire Insurance and will be with an insurer writing only coverage other than insurance on automobiles as authorized by the Insurance Company Law of 1921.
- A person whose line of authority will be restricted fraternal agent pursuant to the Fraternal Benefit Societies Code.

## Who Is Required To Take Continuing Education?

### Insurance Producers and Title Agents

In order to maintain a license as an Insurance Producer in the Commonwealth of Pennsylvania, an individual licensee must comply with the continuing education requirements stipulated in Act 147 of 2002. Title agents are subject to Act 79 of 1995.

**To recap** - the only licenses that require CE are Resident Insurance Producers and Resident and Non-resident Title Agents.

## Who Is Exempt from Taking Continuing Education?

- Insurance Producers who were licensed prior to January 1, 1971, and have been continuously licensed without adding any additional lines of authority\*.
- Insurance Producers whose only line of authority on their license is Domestic Mutual Fire (Restricted)\*.
- Motor vehicle physical damage appraisers.
- Public adjusters.
- Surplus lines agents or members.
- Reinsurance intermediary brokers or managers.
- Exclusive general agents, and managers.
- Insurance Producers whose only line of authority on their license is Fraternal (Restricted).
- The holder of a license whose only line of authority is a limited line.
- Firm, institution, partnership, corporation or an association.
- A non-resident Insurance Producer (excludes Title agents).

**\*An individual requesting an exemption under this section shall apply to the Commissioner in writing. The following documentation is acceptable for establishing an Insurance Producer's status under preceding first two bullets.**

- **Department licensing history or other records.**
- **Other records deemed acceptable by the Commissioner, such as copies of licenses provided by Insurance Producer or entities.**

### Reciprocity

Non-resident Insurance Producers do not have to fulfill Pennsylvania CE requirements unless they are title agents.

- A non-resident Insurance Producer is someone whose home state is other than Pennsylvania, but is licensed as an Insurance Producer by the Commonwealth of Pennsylvania. It is recommended that you read Act 147 of 2002.

## Requirements for License Renewal

- Existing Resident Insurance Producers must complete 24 hours of CE credits prior to the expiration date of their current license;
- Pennsylvania Insurance Department will send CE status letters 90 days and renewal letters 45 days prior to the current license expiration date;
- Insurance Producers that have been continuously licensed for the **same** line of authority before January 1, 1971, and are now adding a **new** line(s) of authority, will lose CE exemption and are now subject to CE requirements for every 24-month license period.

## **Title Insurance Agents**

On December 21, 1995, Pennsylvania expanded CE requirements to include Title Insurance Agents.

- Act 79 of 1995 repealed the “resident” requirement for Title Agents, which required either a business or home be located in Pennsylvania to conduct business in the state.
- Non-residents eligible for licensure as Title Agents are subject to Pennsylvania CE requirements, regardless of CE requirements met in their resident state. Title Insurance Agents do not have reciprocity with other states.
- Title Agents are required to pass an exam demonstrating familiarity with insurance laws and the business of Title insurance.

## **Requirements for New or Renewal Title Agent License**

- You must complete 24 credit hours needed to renew a license for each 24-month period. The license period begins from the date of issue.
- If you are an attorney as well as a Title agent, and can demonstrate that you have completed the required continuing legal education (CLE), you need only complete 3 credit hours of Title insurance classes approved by the Pennsylvania Insurance Department for each 24-month certificate period.

## **Guidelines for CE Course Credit**

- A maximum of 24 hours of excess credits may be carried forward to your next license period.
- You may complete any PA CE approved course to satisfy your CE requirement – **regardless of your line(s) of authority.**
- If you take a course more than once in the same license period, you will get credit only once. Duplicated credits may not be carried forward.
- Courses may be repeated in **different** license periods for credit.
- You will not receive credit for courses completed prior to your license activation date.
- No CE credits are received for study courses for a licensing exam.

## **Instructor Guidelines for CE Course Credit**

- Instructors of CE courses that are also Insurance Producers will receive double credit for teaching a course.
- If you share the teaching responsibilities with other instructors, the credit will be divided equally among the instructors and then doubled.
- If you teach a course more than once in the same licensing period, you will get credit only once. Duplicated credits may not be carried forward.

## **Failure to Comply with CE Requirements**

**CE requirements must be met *on or before* the expiration date on your current license.**

- Failure to complete CE requirements on or before the expiration date of your present license may result in a break in licensure;
- If you are not CE-compliant prior to the expiration of your existing license, you may reinstate your license following the completion of your required continuing education.

Within 60 days of expiration date:

Send properly completed license renewal form and lapsed license fee. Your license will be reinstated with no break in licensure.

After 60 days past expiration date but within one year of expiration date:

Send in the properly completed license renewal form and lapsed license fee. Your license will be reinstated prospectively. Mail to:

**Pennsylvania Insurance Department  
Attn: Bureau of Producer Services  
1209 Strawberry Square  
Harrisburg, PA 17020**

After one year:

Reapply as new applicant (see Act 147 of 2002).

## **Administration of the Pennsylvania Education Programs**

### **Pennsylvania Insurance Department**

The Pennsylvania Insurance Department is responsible for ensuring that all provisions of the educational requirements and individual licensing are satisfied. The Commissioner may, according to Act 147 of 2002, contract with an outside party to assist in the administrative functions of the education programs.

### **Prometric**

The Pennsylvania Insurance Department selected Prometric to conduct administrative services for the education programs. Prometric is responsible for maintaining Insurance Producer and Title Insurance Agent CE records. If you need information about total credit hours earned or courses completed, you may access this information via the Internet as described on Page 6, or contact Prometric. Other administrative services include review and approval of providers, courses, and course instructors.

### **Provider**

A provider is a person, or organization approved by the Pennsylvania Insurance Department to offer approved CE/PLE courses. A provider must apply for and receive approval from Prometric before they can offer courses. It is the responsibility of the provider to report your successful CE or PLE course completions to Prometric within 15 business days of the course completion date. Prometric will then record all credit hours earned. If you successfully completed a classroom course, the provider must provide you with a certificate of course completion within 30 business days of the course completion date. You are required to retain certificates of course completion as well as affidavits of exam completion for six years from the date of course completion.

### **Instructor**

An instructor is one who has met educational or work experience requirements to teach Pennsylvania CE/PLE courses. The instructor works for the provider, and it is the responsibility of the provider to ensure that the instructor is qualified before teaching any CE/PLE courses. The instructor is responsible for course presentation, content and materials. If you have any concerns regarding the way course materials were presented by the instructor, please inform the course provider and Prometric.

## **CE Course**

An approved provider course (course) is an educational program presented via classroom or self-study. The provider determines if the course is a self-study or classroom presentation. Self-study courses are presented as audiocassette, correspondence, teleconference, Internet, videocassette, computer, self-directed, workshop, conference or seminar. Classroom courses are single or multi-sessions. Course credit hours are determined by Prometric and are based on course content and materials. It is recommended that you confirm with the provider or Prometric that the course you want to take has been approved for Pennsylvania CE or PLE credit. The provider determines the dates, times and locations of a course. Upon successful completion of an approved classroom course, the provider will report your CE or PLE course completion to Prometric and provide you with a CE/PLE course completion certificate, or, for self-study courses, an affidavit of exam completion. The course completion certificate is your proof of having completed an approved course. You are required to keep course completion certificates for six years from the date of course completion, and the Department has the right to request your course completion certificates as proof of your attendance and successful completion of courses. You may verify your CE credit and obtain your CE transcript at [www.prometric.com](http://www.prometric.com) or [www.sircon.com](http://www.sircon.com) at no charge.

## **Student**

Below are the guidelines regarding provider courses and registration of your credit hours earned from attending approved courses.

- **Ensure that the Pennsylvania Insurance Department and Prometric have approved the CE/PLE courses being offered by the provider for proper credit. You will receive credit only if the Department approves the course, and you will only receive the credit hours assigned to that course as determined by the Department. The provider does not determine credit hours, nor can the provider present courses for CE/PLE credit unless the Department has approved them.**
- Providers are required to give you a certificate of completion within 30 business days of successfully completing the course.
- Providers are required to report your CE/PLE credits to Prometric within 15 business days of your completion date.
- Prometric will process your CE credits within 10 business days of receipt of notification.

## **Internet Access to Education Information**

***www.prometric.com***

As an Insurance Producer, you have **free** access to valuable CE information via the Internet using Prometric's Web site. Prometric provides an up-to-date Internet service that allows you to make inquiries on approved providers and approved courses, access your current and previous CE/PLE transcripts and to request materials.

## **www.prometric.com**

- Click on Choose State under Prelicensing/Continuing Education.
- From the pull down menu, select Pennsylvania Licensee Services.
- Select Sircon.com and click on the appropriate menu option.

## **Handbooks**

Anyone can download the Pennsylvania CE/PLE Information Handbook through Prometric's Web site. You may also request a Pennsylvania Continuing Education handbook be mailed to you by calling the toll free phone number.

## **Appeals and Grievances**

If you feel that any decision made by the Department or its administrator has been incorrect, your first point of contact should be Prometric. You may address your appeal in the form of a letter to Prometric. Please include your name, Social Security number, a description of your problem, how you attempted to resolve it, and your desired resolution. Mail your appeal to Prometric. If you are dissatisfied with Prometric's response, you may address your appeal to the Pennsylvania Insurance Dept. (See contact guide section for address.)

## **Frequently Asked Questions**

**Can a resident Insurance Producer reinstate their license if they are not currently employed?** Yes, they will need to complete their CE requirement and an application with the appropriate license fee.

**Can an Insurance Producer maintain their license if not working for an insurance company?** Any Insurance Producer can maintain their license without an appointment as long as they comply with the license renewal provisions and fulfill their CE requirements. See Act 147 of 2002.

**Can I receive a credit waiver?** If an Insurance Producer was licensed prior to 1971, their CE requirement is waived unless they've added a new line of authority.

**If an Insurance Producer passes their test but fails to get their license within one year, what are their options?** Test scores are valid for one year from the test date. No exceptions – no extensions. Applicants for an Insurance Producer license need to retest after one year.

**Who can or cannot proctor exams?** A disinterested third party, who is anyone *other* than a relative or supervisor.

**How should I notify the Department about a deceased producer?** A copy of the death certificate must be sent to the Bureau of Producer Services. You may mail or fax the documentation.

**What are the Title Agent requirements?** All Title Agents (except attorneys), both resident and non-resident, must earn 24 credits. Those who are attorneys need earn only 3 credits.

**If my license expires, do I have to retake the exam?** An Insurance Producer has one year to reinstate their license before retesting. After one year, you must reapply as a “new” applicant. See Act 147 of 2002.

## **Contacting Parties Involved in the CE Program**

### **Prometric**

Attn: Pennsylvania CE/PLE  
1260 Energy Lane  
St. Paul, MN 55108

Email: [Pro.ce-services@prometric.com](mailto:Pro.ce-services@prometric.com)  
Web site: [www.prometric.com](http://www.prometric.com)  
Fax: **800.735.7977**  
Telephone: **866.241.3113**

### **Pennsylvania Insurance Department**

Bureau of Producer Services  
1209 Strawberry Square  
Harrisburg, PA 17120

Email: [ra-in-producer@state.pa.us](mailto:ra-in-producer@state.pa.us)  
Web site: [www.ins.state.pa.us](http://www.ins.state.pa.us)