



WEST VIRGINIA CONTINUING EDUCATION

FREQUENTLY ASKED QUESTIONS

QUESTIONS

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WHO MUST COMPLY WITH CE REQUIREMENTS

1. Who is required to meet the continuing education requirements?

All licensed resident producers (agents) in West Virginia who do not qualify for an exemption must meet the requirement.

2. Who is exempt from meeting the CE requirements?

The following are exempt: Non-resident producers, adjusters, and producers holding Limited Lines Credit Insurance Licenses or any line where a licensing examination is not required.

CREDIT REQUIREMENTS, COMPLIANCE DEADLINE, CARRYOVER CREDITS AND APPROVED COURSE INFORMATION

3. How many credit hours must I earn to meet the requirements?

24 credit hours every 2 years (a biennium) are required. The current compliance period (biennium) began July 1, 2008 and ends June 30, 2010. Of those credits, at least 3 must be from courses categorized as Ethics. Producers who sell only pre-need funeral insurance or only through a telemarketing firm may submit an affidavit and have their requirement reduced to 6 hours. Of those credits, at least 3 must be from courses categorized as Ethics. Prometric will notify telemarketers and funeral homes in early 2010 of the procedures for filing the affidavit.

4. What is the date by which I must complete 24 hours of West Virginia CE credits?

The CE compliance deadline is June 30, 2010.

5. Can I repeat a CE course within the compliance period?

If you successfully complete an approved course, you may not repeat the course and receive certification during the same compliance period.

6. Can I receive partial credit for a course?

Credit for completing only a portion of a course cannot be granted.

7. Can I receive credit for teaching a CE course?

Instructors may be added to rosters in order to receive credit but only once for any single course during a biennium.

8. Can I carry over credits to the next biennium?

Up to 6 credits may be carried forward from one biennium to the next. Producers becoming compliant due to the reduced 6 credit requirement are not eligible for carryover. Excess Ethics credits are treated as general credits when carried over.

9. How will I know which courses will qualify for continuing education credit hours?

You can get a list of approved courses on Prometric's Web site: www.prometric.com. On advertisements, look for courses that have been approved for West Virginia continuing education credit. If you have any doubt, call Prometric at **800.805.9127**. You may also request a listing of all approved courses and sponsors by calling Prometric.

WARNING NOTICE

10. Will I get a notice about my unfulfilled CE requirement?

Around April 1, 2010 Prometric will mail a notice to all producers subject to a CE requirement. The notice will indicate the number of credits completed and your compliance status. The notice will be mailed to the current address on file with the WV Offices of the Insurance Commissioner.

NONRESIDENT REQUIREMENTS

11. How do nonresident licensed producers comply with CE requirements?

West Virginia **does not** require any submission or fee from nonresident producers.

EXEMPTIONS, EXTENSIONS AND HARDSHIP EXTENSIONS

12. Can I receive an extension beyond the June 30, 2010 deadline?

Producers may request an extension of up to 90 days for good cause as determined by the Commissioner. Examples of good cause are disabling accident, illness or call to military duty. Requests for extensions must be in writing to the Commissioner and postmarked on or before May 31, 2010.

REPORTING CREDIT HOURS AND COMPLIANCE

13. How will credit hours be counted and reported?

The course provider must report your course completion on a roster to Prometric no more than 30 days after the course completion date. The provider must also give you a certificate of course completion for your records.

14. How will I demonstrate that I have completed the CE requirements to the CE Administrator?

When producers have met their CE credit requirement, Prometric will mail a confirmation of compliance to the producer. Producers can verify their credits and compliance status at Prometric's web site: **www.prometric.com** or by calling Prometric at **800.805.9127**.

REQUIREMENTS FOR NEWLY LICENSED PRODUCERS

15. What are the requirements for a newly licensed producer?

Individuals newly licensed on or after July 1, 2009 (start of the second year of the biennium) are exempt for that compliance period.

CONSEQUENCES OF FAILURE TO COMPLY

16. What happens if I do not earn the necessary CE credit hours by the end of the compliance period?

Your license will be suspended around mid-August 2010. If you earn the necessary credits for compliance before the end of the next compliance period, the suspension will be lifted upon submission of the C. E. Reinstatement form and fees. If you fail to earn the proper credits by that time, your license will be terminated.

HOW TO CONTACT PROMETRIC AND THE COMMISSIONER

17. How can I contact Prometric?

Prometric can be reached by email at Pro.ce-services@prometric.com, by phone at **800.805.9127** or by fax at **800.735.7977**. Program information and additional services are available at the Web site: www.prometric.com. The mailing address is:

**Prometric
ATTN: West Virginia CE
1260 Energy Lane
St. Paul, MN 55108**

18. How can I contact the West Virginia Offices of the Insurance Commissioner?

The mailing address is:

**West Virginia Offices of the Insurance Commissioner
Agent Licensing and Education
PO Box 50541
Charleston, WV 25305-0541**

Website: www.wvinsurance.gov