



## 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, 2010 and ends June 30, 2012. 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 2012 of the procedures for filing the affidavit.

### **4. What are the new Long-Term CE requirements?**

All (resident and nonresident) producers newly licensed must complete a one-time training immediately, prior to selling any Long-Term Care products. The Act requires that all Long-Term Care producers continue to receive ongoing training of no less than four hours in each mandatory continuing education biennium subsequent to the biennium in which the one-time training was completed

Resident producers can have their Long-Term Care training course hours count towards their 24 hour CE requirement by selecting courses that are APPROVED and CATEGORIZED for Long-Term Care credit by West Virginia's CE plan administrator, Prometric. A listing of approved Long-Term Care courses can be found at [www.sircon.com](http://www.sircon.com), by selecting Lookup Education Courses/Credits under Quickstart.

### **5. What are the new Annuity requirements?**

All (resident and nonresident) newly licensed producers must complete a one-time training immediately, prior to selling annuity products.

Resident producers can have their Annuity training course hours count towards their 24 hour CE requirement by selecting courses that are APPROVED and CATEGORIZED for Annuity credit by West Virginia's CE plan administrator, Prometric. A listing of approved Annuity courses can be found at [www.sircon.com](http://www.sircon.com), by selecting Lookup Education Courses/Credits under Quickstart.

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

The CE compliance deadline is June 30, 2012.

### **7. 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.

**8. Can I receive partial credit for a course?**

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

**9. 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.

**10. Can I carry over credits to the next biennium?**

After the courses are all applied, any excess up to 6 credit hours, will carry forward to the next biennium. West Virginia does not allow for the carry-over of Ethics or Long-Term Care credits. These credits will be carried over as general credits.

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

You can get a list of approved courses at [www.sircon.com](http://www.sircon.com), by selecting Lookup Education Courses/Credits under Quickstart. If you have any doubt, call Prometric at **800.805.9127**.

**WARNING NOTICE**

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

Around April 1, 2012 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.

**NONRESIDENT REQUIREMENTS**

**13. 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**

**14. Can I receive an extension beyond the June 30, 2012 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, 2012.

## **REPORTING CREDIT HOURS AND COMPLIANCE**

### **15. How will credit hours be counted and reported?**

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

### **16. 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 Sircon's web site: **www.prometric.com** or by calling Prometric at **800.805.9127**.

## **REQUIREMENTS FOR NEWLY LICENSED PRODUCERS**

### **17. What are the requirements for a newly licensed producer?**

Individuals newly licensed on or after July 1, 2011 (start of the second year of the biennium) are exempt for that compliance period.

## **CONSEQUENCES OF FAILURE TO COMPLY**

### **18. 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 2012. 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**

### **19. 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**

**20. 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](http://www.wvinsurance.gov)

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