

AGENT SERVICES

TO: All Interested Parties
FROM: Etta Maynard
DATE: December 1, 2009
RE: Special Notice for Ethics & Flood Requirements due December 31, 2009

All individuals licensed on or before December 31, 2007 had an initial mandatory CE course requirement of three (3) hours of ETHICS credits to be completed between January 1, 2008 and December 31, 2009.

In addition, all Adjusters and Property and Personal Lines Agents licensed on or before December 31, 2007 had an initial mandatory CE course requirement of three (3) hours of FLOOD credits to be completed between January 1, 2008 and December 31, 2009.

The December 31, 2009 due date for the initial ethics / flood requirement may be different than the end of your normal compliance period based on your birth month and year.

If you do not complete the initial three (3) hours of ethics / three (3) hours of flood credits by December, 31, 2009, your license will be expired no matter the end date of your normal compliance period or the number of continuing education credits you may have already earned.

Q: If I am unable to complete the required three (3) hours of ethics / three (3) hours of flood credits by December 31, 2009, could I request an extension?

A: Yes. A special extension for the ethics & flood credits due December 31, 2009 must be requested through Prometric no later than December 31, 2009. A thirty (30) day extension period will be granted giving you until January 31, 2010 to complete the missing ethics / flood credits. Your license remains active during the extension period. A \$75.00 administrative fee will be charged for the extension. The ***Ethics & Flood Extension Form*** is found at the end of this notice. Print the form and return it to Prometric along with the \$75 administrative fee. The extension request form and fee must be received by Prometric no later than December 31, 2009. If you receive an extension but fail to complete the required ethics/flood credits by January 31, 2010, your license will be expired effective January 31, 2010.

Q: I failed to meet my CE requirement for ethics / flood and did not request an extension. My license shows as expired. What do I do?

A: Your license expired for failure to meet your ethics / flood continuing education requirement by December 31, 2009. Your appointments have been terminated and you cannot conduct insurance business. A licensee has 120 days (4 months) after December 31, 2009 to complete the initial ethics /flood continuing education requirements. Once the deficit hours are completed and you verify through Prometric that the hours are showing on your CE transcript, you must contact the Department to request reinstatement.

Until the ethics / flood CE is completed, the credits have been reported by the CE provider and you have requested reinstatement, your license remains expired and you cannot conduct insurance business

Only when the Department can verify the hours have posted to your license record through Prometric will your license be reinstated. Once your license has been reinstated, you will have to contact your companies to be re-appointed.

Q: I requested an extension but failed to complete my ethics / flood credits by January 31, 2010. My license shows as expired. What do I do?

A: Your license expired for failure to meet your ethics / flood continuing education requirement by January 31, 2010. Your appointments have been terminated and you cannot conduct insurance business. A licensee who received an extension has 120 days (4 months) after January 31, 2010 to complete the ethics / flood continuing education requirements. Once the deficit hours are completed and you verify through Prometric that the hours are showing on your transcript, you must contact the Department to request reinstatement.

Until CE is completed, the credits reported by the CE provider and you have requested reinstatement, your license remains expired and you cannot conduct insurance business.

Only when the Department can verify the hours have posted to your record through Prometric will your license be reinstated. You will have to contact your companies to be re-appointed.

Q: I completed the required ethics / flood credits and my license is active. When do I have to take ethics / flood again.

A: For all individuals licensed on or before December 31, 2007, three (3) ethics credits were due between January 1, 2008 and December 31, 2009 and then every compliance period thereafter. For all Adjusters and Property and Personal Lines Agents licensed on or before December 31, 2007, three (3) hours of FLOOD credits were due between January 1, 2008 and December 31, 2009 and then every other compliance period thereafter.

See the chart of *Ethics and Flood Requirement Due Dates for Existing Licensees* found on the Prometric North Carolina Licensee webpage at <http://www.prometric.com/CE/ncceprod> to determine when ethics / flood credits are due again.

Q: My license shows as inactive. What does this mean?

A: If you did not meet your ethics / flood requirement by December 31, 2009 (or January 31, 2010 if you received an extension), and you failed to make up the deficit hour by the end of 120 days past those due dates, your license became inactive.

Once your license becomes inactive, pre-licensing education must be completed and the state examination must be passed to receive a new license.

Please Note: If you are required to take pre-licensing and pass the state examination to receive a new license, any CE credits previously earned will be lost. You may not receive credit for CE courses taken prior to the effective date of your new license.

If you have any questions, please contact Prometric at (866) 241-3121.

