



Maryland Continuing Education

Frequently Asked Questions

Q. Where can I obtain a list of continuing education (CE) providers?

A. A list of approved courses may be found on our Web site, www.prometric.com. The list may be tailored by course method and number and type of credits.

Q. How can I become a continuing education provider?

A. To become a registered continuing education provider in Maryland you must complete the provider application found in the provider information packet and submit the completed form to Prometric for review. The provider information packet can be found at www.prometric.com.

Q. Who is required to take continuing education courses?

A. Most individuals who are licensed as a resident producer are required to take CE courses. Individuals who are authorized to sell only HMO coverage, travel insurance, and credit insurance are not required to take CE courses.

Q. When must CE be completed?

A. Required CE must be completed before a license can be renewed. CE must be taken before the expiration date of the license. For example, if your license expiration date is May 20, courses must be completed on or before May 19.

Q. How many CE credits are required for renewal?

A. Effective October 1, 2009 all resident licensees holding a major line of authority, with the exception of Title, will be required to complete 24 hours of continuing education before their license can be renewed. Title producers will still have a 16-hour requirement. Licensees must take CE courses that pertain to the lines of insurance they hold. L/H only licensee must take all of their credits in L/H courses, same for P/C only licensees. Licensees who hold multiple lines must take a total of 6 credits in each line (6 hours in L/H and 6 hours in P/C). The remaining credits may be taken in either category. **Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics.**

Q. How are credits reported?

A. Providers must report course completions to Prometric on a roster within 30 calendar days of the completion of the course. Licensees do not need to submit course completion certificates.

Q. Am I required to provide my Social Security number to CE providers or to Prometric?

A. No. Effective March 19, 2008 Prometric's systems have been modified to accept either license numbers or SSNs as individual identification numbers on rosters. You may decline to provide your SSN but you must provide your license number.

Q. I am an attorney and am licensed as a title insurance producer. Am I required to take CE Courses?

A. No. A licensee who holds the title line of insurance and is a Maryland attorney (admitted to practice before the Maryland Court of Appeals) is not required to take CE.

Q. I am renewing a non-resident producer license. Am I required to take Maryland CE Courses?

A. No. Maryland issues non-resident license by reciprocity with all states. Provided you are in good standing in your home state, Maryland will issue a non-resident license without any further CE requirements.

Q. I only recently became licensed. Do I have to take CE for renewal?

A. Yes, Maryland no longer issues licenses for less than 2 years. Beginning in mid-March 2001, all new licensees were issued 2-year licenses and must meet the CE requirements for renewal of that license.

Q. Can I take the same CE courses more than once?

A. Yes, but you will not receive credit if the course is repeated within the same renewal period. If the course is taken during two consecutive renewal periods, there must be at least 6 months between the course completion dates in order to receive credit.

Q. Are there requirements as to the subject matter of the required CE courses?

A. Yes. Licensees must take CE courses that pertain to the lines of insurance that they hold on their producer license(s). Licensees, who hold just Life and Health, must take the total CE hours in L/H courses. Licensees, who hold just Property and Casualty, must take the total CE hours in P/C courses. Licensees, who hold a mix of Life, Health, Property and Casualty lines of insurance, must take 25 percent of the total hours in each category - L/H and P/C. For example, a licensee who needs 24 hours and who is authorized for both Life and Health, and Property and Casualty must take a minimum of 6 hours in L/H courses and a minimum of 6 hours in P/C courses. The remaining hours can be taken in either category. Title producers are expected to fulfill their CE requirements by taking title insurance CE courses. **In addition, effective October 1, 2009, 3 hours of any producer's continuing education requirement shall relate directly to ethics.**

Q. Are there any special requirements for Long-Term Care?

A. Yes. Resident licensees who are selling long-term care insurance must earn 2 of their total CE hours by taking a long-term care course. This will count toward their L/H requirement.

Q. Are there any special requirements for flood insurance?

A. Yes. If the property & casualty insurance producer sells flood insurance, they must complete at least 2 of their required continuing education credits in flood insurance on or before September 30, 2006 and at each renewal after.

Q. Are producers required to take Ethics related courses?

A. Yes, effective October 1, 2009 3 hours of any producer's continuing education requirement shall relate directly to ethics.

Q. Do correspondence (self-study) courses count?

A. Yes, but resident licensees can only take 50 percent of their required CE credit hours via correspondence courses.

Q. Do exams for national designation courses count as CE credit?

A. Yes. Licensees who receive a passing score on a national exam on or before the license expires will receive the number of CE credit hours that Prometric has approved for the course.

Q. Do instructors receive credit for teaching courses?

A. Yes. Instructors are given 1½ times the approved credit hours for teaching a course.

Q. Can I get an extension of time to complete my CE credits?

A. No. The program does not provide for extensions.

Q. Can the CE requirement be waived?

A. Yes. Maryland law allows for the waiver of CE for hardship based on medical reasons. CE waivers are granted on an exception basis. The request for a waiver must be sent in writing to the Maryland Insurance Administration, Producer Licensing Section, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202.

Q. Under the new legislation regarding Continuing Education, are there still waivers for those who have been continuously licensed for 25 or more years?

A. The waiver only applies to those, who prior to October 1, 2008, have been continuously licensed for 25 or more years. These producers will have an 8-hour continuing education requirement.

Q. What are the consequences of failing to meet my CE requirement?

A. Your license will not be renewed.

Q. How can I determine whether a course has been approved?

A. Generally the provider of the course will be able to advise you. You can also call Prometric at 800.324.4592 or e-mail Pro.ce-services@prometric.com.

Q. Do I need to file a completion certification with my renewal application?

A. No. CE providers are required to report credit hours directly to Prometric. Licensees do not have to provide CE course completion certificates with their renewal notices. You should retain copies of the completion certificates so that you can readily show which courses you have taken if the MIA audits your application.

Q. Where can I get further information regarding CE?

A. The CE regulations are in the [Code of Maryland Regulation](#), COMAR 31.03.02.01.

Q. How can I contact Prometric?

A. Mail: **Prometric**
 1260 Energy Lane
 St. Paul, MN 55108

 Phone: **800.324.4592**
 Fax **800.735.7977**
 Web site: **www.prometric.com**

 E-mail: **Pro.ce-services@prometric.com**

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