



## **Massachusetts Insurance Division Continuing Education Program**

### **Frequently Asked Questions**

**Q. Where can I obtain a list of continuing education providers and courses?**

A. A list of approved courses may be found at Prometric's Website, **www.prometric.com**. Lists may be tailored by course method and number of CE credits.

**Q. How can I become a continuing education provider?**

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

**Q. Who is required to take continuing education (CE) courses?**

A. Individuals who are licensed as resident producers and/or public insurance adjusters are required to take CE courses.

Individuals who hold the following licenses are exempt from CE requirements: Viatical Brokers/Representatives, Reinsurance Intermediary Brokers/Mgrs, Surplus Lines Brokers, and Advisors. Surplus Lines Brokers must also hold a Producer license and hence are not subject to a separate CE requirement as a broker.

Non-resident producers with reciprocity and producers who are on military active duty are also exempt from CE requirements.

**Q. Is anyone "grandfathered" from CE requirements?**

A. All individuals licensed prior to April 4, 1983 are exempt from CE requirements as long as they remain continuously licensed. Individuals licensed prior to April 4, 1983 who subsequently amend their license by adding additional lines of authority, which require an examination, are then subject to CE requirements. (211 CMR 50.04(b)).



**Q. When must CE be completed?**

A. Required CE must be completed before the end of your individual compliance period, which is every three years based upon your original date of licensure. The compliance date is rarely the license renewal date (and may be as much as eleven months after the license renewal date) since it is based on the original date of licensure.

**Q. What are my CE requirements?**

A. All licensed resident producers who do not qualify for an exemption must meet the following CE requirements:

- Sixty (60) hours of CE instruction is required during the first thirty-six (36) month period (triennium) following the date of initial licensure.
- Forty-five (45) hours of CE instruction is required for subsequent thirty-six (36) month reporting periods (trienniums).

**Q. How can I determine if I have met my CE requirements?**

A. Course completion information for courses completed on or after January 1, 2004 is available at the Prometric Website, [www.prometric.com](http://www.prometric.com). It is the responsibility of the individual producer to ascertain if he/she is compliant based upon course completion information in his/her possession for courses completed prior to this date.

**Q. What are the consequences of failing to comply with my CE requirements?**

A. Pursuant to Massachusetts Regulation, 211 CMR 50.08 or the provisions of M.G.L Chapter 175 § 177E, producers who fail to meet their compliance requirements shall, after a hearing as provided by M.G.L Chapter 175 § 177E, unless waived, result in the suspension of all licenses issued by the Commissioner until such time as the licensee complies with the requirements of 211 CMR 50.00.

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

A. Not within a period covering one triennium (3 years). You may take a course again for credit after a three-year period.

**Q. What if I exceed the number of CE hours required to meet my CE requirement?**



A. Excess continuing education hours accumulated during one thirty-six (36) month period (triennium) may be carried forward to the next triennium only. The number of hours carried forward may not exceed 45.

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

A. No. Completed courses do not need to be in the line of authority for which the producer is licensed. However, producers are encouraged to take at least one credit hour in each line for which they are licensed. P & C and PL Personal Lines new Producers are required to take a one-time Flood Insurance course.

**Q. Do correspondence courses count?**

A. Yes, there is no limitation/maximum credits restriction for this type of course method.

**Q. Do national exams count as CE credit?**

A. Yes. Licensees who receive a passing score on a national exam which has been approved by Prometric may receive credit for the exam or classroom hours, but not both.

**Q. Do instructors receive credit for teaching courses?**

A. Yes. Instructors receive the approved course credit hours for teaching a course, once each triennium.

**Q. Can the CE requirement be waived?**

A. Generally, no. Massachusetts law does not allow for the waiver of CE requirements; however, the Continuing Education Course Review Committee may waive some of the CE requirements for students who are matriculated in an upper division baccalaureate or graduate program in: business, accounting, management, mathematics, or financial planning. For more information, please contact the Massachusetts Insurance Division/Prometric for a Waiver Application.

**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 may also view approved courses online at [www.prometric.com](http://www.prometric.com).



**Q. How are CE hours credited to my license?**

A. CE providers are required to report credit hours directly to Prometric. You may view your CE compliance online at [www.prometric.com](http://www.prometric.com).

**Q. I am an RIA, CFP or CPA and am in compliance with the CE requirements of my designation. Does this meet my requirements for continuing education?**

A. No. The Continuing Education Course Review Committee reviewed the continuing education programs of a number of professions and designations and found that only the Society of Financial Service Professionals' *Professional Achievement in Continuing Education* (PACE) and the Society of CPCU's *Continuing Professional Development - Licensing* (CPD-L) programs meet or exceed the requirements of the continuing education law. Accordingly, they have decided that any producer who is in compliance with either PACE or CPD-L has automatically met their continuing education requirements.

**Q Where can I get further information regarding CE?**

A. Contact Prometric by e-mail at [CE-Services@prometric.com](mailto:CE-Services@prometric.com) or by phone at **800.742.8731**.

**Q. How can I contact Prometric?**

A. Prometric can be reached by phone at **800.724.8731**, by e-mail at [pro.ce-services@prometric.com](mailto:pro.ce-services@prometric.com), or by fax at 800.735.7977. Program information and additional services are available at our Website: [www.prometric.com](http://www.prometric.com).

Our mailing address is: Prometric  
1260 Energy Lane  
St. Paul, MN 55108

**Q. How can I contact the Massachusetts Division of Insurance?**

A. The mailing address is:

Chairman of the Continuing Education Course Review Committee  
Commonwealth of Massachusetts Division of Insurance  
One South Station, 5<sup>th</sup> Floor  
Boston, MA 02110