Frequently Asked Questions

1. Who is required to take Continuing Education (CE)?
   - Resident Insurance Producers licensed with Property/Casualty, Life, Accident, Health and Sickness, or Personal Lines authority.
   - Licensees that hold Credit Only or Travel Only authority do not have a CE requirement.
   - Non-Residents do not have a CE requirement in Connecticut.

2. When does the requirement need to be met?
   - Your CE requirement must be completed prior to your birth month. Connecticut changed from birth date to birth month renewals effective 12/20/2017.
   - You may submit your renewal through www.nipr.com 90 days prior to your expiration date.
   - You may pay your renewal prior to completing your CE requirement.
   - The CE provider has 15 days to report the credits on your transcript.
   - Contact your provider directly, if the course(s) have not been added to your transcript within the 15 days.

3. How many Continuing Education (CE) credits are required?
   - Twenty-four (24) CE credits are required for all resident individual Insurance Producers that hold standard line(s) of authority. They must be completed prior to your expiration date.
   - The 24 credits must include a minimum of six (6) credits per category for each line of authority and at least three (3) must cover Connecticut insurance Law and Regulations or Ethics (LRE).
   - Licensees who hold the Property/Casualty or Personal Lines authority are required to complete a one-time three (3) credits course on Federal Flood requirements. When choosing the Flood course, be sure the category states “FLOOD” and not PC.
   - To view a list of Approved CE Courses
   - Make sure you have completed all requirements outlined on your transcript. The “status” must read “Compliant” for all categories.

4. May I carry over excess course credits to the next renewal period?
   - No, excess credits completed during the current renewal period may not be carried forward to the next renewal period.

5. May I duplicate a course?
   - No, a duplicated course will only be awarded credits one-time in the renewal period.
   - You may replicate a course as long as the course is taken in different renewal periods.

6. Does my requirement change if I add or drop a line of authority?
   - You may not “remove” or “drop” a line of authority to change the CE requirement. The authority you held at the beginning of the license period determinates your requirement for that renewal period.
   - You may email the Department at: cid.licensing@ct.gov, to remove a line of authority before the next renewal period to be sure that you are not required to complete CE for the authority.
   - Adding a Line of authority during a renewal period.
     - Example: If you are licensed for LH in the beginning of your renewal period and add PC during the same period, you are only required to complete the CE requirements for LH authority. You will be required to complete the CE for the additional line of authority, in the following renewal period.
7. How are the courses reported to the Connecticut Insurance Department?
   - Per statute, all approved CE providers are required to submit course completion information through Sircon/Vertafore within 15 days of course completion.
   - Licensees are not responsible for filing their certificates; however, we strongly recommend you retain the certificates in the event that a discrepancy occurs.
   - If you have completed your CE course(s) and the information is not showing on your transcript, contact the CE provider you took the course with directly.
   - To view your transcript

8. Where can I get a list of approved courses?
   - You may obtain a list of all approved CE courses/providers.
   - Only courses approved for Connecticut’s Insurance Continuing Education Program will count toward your Connecticut CE requirement.
   - If you have completed coursework for another state; those credits cannot be applied to your Connecticut CE requirement.

9. If I am an approved continuing education instructor, can I receive credits for teaching?
   - Yes, instructors who are approved for continuing education courses may receive the same credits as a person enrolled in the course. The duplication rule applies to instructors as well; credit will only be awarded once during a compliance period.

10. I am a Non-Resident of Connecticut; do I have a CE requirement?
    - No, Non-Residents do not have a CE requirement for Connecticut.

11. How will I know what my CE status is?
    - To review your CE transcript

12. What will occur if I do not meet my CE requirement by the end of my compliance period?
    - If you fail to complete your CE requirement and pay the renewal fee by the license expiration date, your license and all appointments will cancel.
    - Connecticut does not have a “renewal month,” you must complete your CE and pay the fee prior to the expiration date (which is your birth date.) To verify your license expiration date.

13. Can my CE requirement be waived?
    - Connecticut will only waive the CE requirement for licensees serving in the US military on active duty outside the state of Connecticut during a substantial part of the compliance period and other emergency situations.
    - You must email your request for a waiver to the Department at: cid.licensing@ct.gov. Be sure to include your Connecticut license number and a copy of the military orders with the request.

14. How do I report a name/address change?
    - Update your License information.
    - You will not be able to update your information, once you are processing your renewal through: www.nipr.com.

15. Has Connecticut adopted the NAIC annuity requirement?
    - Effective February 18, 2012, Connecticut insurance producers will need to comply with Connecticut’s new regulation entitled “Suitability in Annuity Transactions,” Connecticut Regulation sections 38a-432a-1 through 38a-432a-8.
Please refer to Bulletin L-18, which specifically addresses the education portion of this Regulation entitled “All Insurers and Insurance Producers with a Life Line of Authority and Continuing Education Providers Offering Annuity Training.

The Connecticut Insurance Department has established a specific annuity course categorization. Only courses approved under this category will satisfy the annuity requirement.

The Suitability course will be added to your CE transcript and will count as a course towards your Life & Accident, Health and Sickness CE requirement.

Resident and Non-Resident Insurance Producers are required to complete the Suitability course.

The Department does not maintain a licensee’s annuity Suitability course completion certificate. You will need to contact the company; with whom you took the course.

Links:
View a CE transcript
Find an approved CE Provider
Find an approved CE course
Connecticut Insurance Department – Licensing Page
NIPR
How to become an approved CE Provider
How to instruct an approved CE Course