



**NORTH CAROLINA  
DEPARTMENT OF INSURANCE**  
MIKE CAUSEY, COMMISSIONER

# **INSURANCE CONTINUING EDUCATION LICENSEE HANDBOOK**



**Administrative Services Provided by Prometric Inc.**

**January 2025**

The information and requirements in this handbook are for resident agents and adjusters and certain non-resident adjusters with North Carolina CE requirements.

## Frequently Asked Questions

### 1. Who is required to take CE?

Resident licensees who hold one or more of the following license types: Property, Casualty, Personal Lines, Life, Accident/Health/Sickness and Variable Life/Variable Annuity products and Adjusters (company/independent, public and self-employed) are required to take continuing education courses.

Non-resident adjusters who qualified for licensure by passing the North Carolina exam, are also required to meet North Carolina CE requirements. (see Question #24)

### 2. How many CE credit hours are required each year?

24 credit hours of CE are required during each biennial compliance period (every two years). Twenty-four (24) credit hours are required regardless of how many licenses are held.

### 3. How do I determine my CE compliance date?

An individual licensee's compliance date is determined by the licensee's birth month and birth year. CE is due by the last day of the birth month in either an odd or even year. If the birth year is odd, then CE is due by the last day of the birth month in the odd years.

If the birth year is even, then CE is due by the last day of the birth month in the even years.

### 5. I am a new licensee. What are my CE requirements?

If you are a new-licensee, you must earn 24 CE credits during each biennial compliance period (every 2 years). Your initial compliance period may be more than or less than 2 years, according to the year when you were first licensed, your birth month and whether your birth year is odd or even. Refer to the chart and examples below.

License Issue Year	Month of Birth																							
	Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sept		Oct		Nov		Dec	
	odd	even	odd	even	odd	even	odd	even	odd	even	odd	even	odd	even	odd	even	odd	even	odd	even	odd	even	odd	even
2017	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
2018	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020
2019	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
2020	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022

If you were born in May of 1964 (even year) and your license was issued in 2019:  
 Your first compliance period will end on May 31, 2022. After that, your next compliance period would begin June 1, 2022 and end May 31, 2024.

If you were born in June of 1959 (odd year), and your license was issued in March of 2019:  
 Your first compliance period would end on June 30, 2021. After that, your next compliance period would begin July 1, 2021 and end June 30, 2023.

**6. When in my birth month do the CE requirements need to be met?**

CE requirements must be completed by the last day of the licensee’s birth month in the compliance year.

**7. Am I required to take a certain number of CE credit hours in each line of authority that I hold?**

North Carolina CE credits are awarded under the following categories:

General, Ethics and Flood

You can meet your 24 CE credit hours requirement by taking courses in any of these categories.

**8. Are there any required CE courses?**

**Ethics**

All resident licensees, and non-resident adjusters with North Carolina CE requirements, must complete 3 hours of ethics every compliance period.

**Flood**

All resident licensees that hold a property, personal lines, or adjuster license, and non-resident adjusters with North Carolina CE requirements, must complete 3 hours of flood in their first compliance period and then every other compliance period thereafter (every 4 years).

**9. I do not sell flood insurance, why would I need to take a flood course?**

Although you may not sell flood insurance, you need to understand the coverage that an insured could purchase to cover exclusions in a property policy sold. In addition, during a catastrophe you may be called upon to assist consumers with coverage questions and/ or claims settlement.

**10. I do not adjust flood insurance, why must I complete a flood course?**

The adjuster license issued by the Department grants you the authority to adjust property claims. Even though you do not adjust flood claims on a regular basis, you may be asked to adjust flood claims during a catastrophe.

**11. Are adjusters required to meet the 3-hours ethics requirement?**

Yes. All resident licensees, and non-resident adjusters with North Carolina CE requirements, are required to complete the mandatory ethics hours every biennial compliance period.

**13. Do I have to take a 3-hour course in ethics and flood or can I take multiple courses in the subjects for a total of 3 hours each?**

You may take one 3-hour course or you may take multiple courses to meet the 3-hour ethics requirement and 3-hour flood requirement during the biennial compliance period.

**15. What are the rules for repeating CE courses?**

Licensees will not receive CE credit for the same course taken more than once in any biennial compliance period.

**16. How do I verify my CE credit hours and compliance status?**

Transcripts are available online at [www.sircon.com](http://www.sircon.com) (choose "Lookup Education Courses or Transcript") or you may call Prometric at 866.241.3121.

**17. How can I locate CE courses and providers who teach them?**

You may locate CE courses and providers by going to the Sircon website at [www.sircon.com](http://www.sircon.com) and choosing "Lookup Education Courses or Transcript."

**18. How long does it take for the CE credit hours I have completed to appear on my record?**

Course credits must be reported to Prometric by the CE providers within 15 business days after the course is completed. However, due to mailing, processing and error correction, additional time may be needed in order for the credits to be posted. Please contact the continuing education provider if your credits are not displayed after 30 days.

**19. Why are some CE credit hours that I have completed not reflected on my licensing record?**

First, check to be sure that the course was not repeated during the same compliance period. If not repeated, contact the continuing education provider to see when the credits were submitted and if there were any errors during the submission.

**20. How can I receive credit for a professional designation course (LUTC, CPCU, CLU, AIE, etc) or an approved flood course taken through FEMA?**

**National Designation**

If you do not indicate to the provider that you wish to have CE credits reported, you may submit them yourself by sending a copy of the course completion certificate along with a check payable to Prometric or a credit card authorization to Prometric at the address below. The payment must be for \$1.00 per credit hour. Be sure to include your name and your National Producer Number (NPN). Contact Prometric if you need assistance in determining the number of credits.

<b>Designation</b>	<b>Provider</b>	<b>Designation</b>	<b>Provider</b>
FAHM	Academy for Healthcare Management	AIAF	LOMA Insurance Education Program
AAI	American Institute for CPCU	AIAF	LOMA Insurance Education Program
AIC	American Institute for CPCU	AIAF	LOMA Insurance Education Program
AIS	American Institute for CPCU	AIRC	LOMA Insurance Education Program
AMIM	American Institute for CPCU	ARA	LOMA Insurance Education Program
ARM	American Institute for CPCU	AU	LOMA Insurance Education Program
ASLI	American Institute for CPCU	FFSI	LOMA Insurance Education Program
CPCU	American Institute for CPCU	FLMI	LOMA Insurance Education Program
HIA	America's Health Insurance Plan (AHIP)	PCS	LOMA Insurance Education Program
LTCP	America's Health Insurance Plan (AHIP)	RPLU	Professional Liability Underwriting Society (PLUS)
MHP	America's Health Insurance Plan (AHIP)	CFS	Society of Certified Senior Advisors
AAM	College for Financial Planning	CSA	Society of Certified Senior Advisors
AAMS	College for Financial Planning	AFA	The American College

AFA	College for Financial Planning	CAP	The American College
CFP	College for Financial Planning	ChFC	The American College
CMFC	College for Financial Planning	CLU	The American College
CRPC	College for Financial Planning	FAA	The American College
CRPS	College for Financial Planning	LUTC	The American College
RP	College for Financial Planning	LUTCF	The American College
CRPC	International Foundation for Retirement Education	MSFS	The American College
CEBS	Intl. Society of Certified Employee Benefit Specialists	REBC	The American College
FIC	Kaplan Financial	RHU	The American College
FICF	Kaplan Financial	CIC	The National Alliance
AAPA	LOMA Insurance Education Program	CISR	The National Alliance
ACS	LOMA Insurance Education Program	CRM	The National Alliance
AIAA	LOMA Insurance Education Program		

### **Flood course through FEMA**

FEMA will provide you with a course completion certificate and instructions for submitting a copy of the certificate and payment of \$6.00 (\$2.00 per credit hour) to Prometric.

#### **21. How can I find out the number of CE credit hours for my professional designation course?**

You may locate the number of CE credit hours by going to [www.sircon.com](http://www.sircon.com) and using the approved course list lookup. Find the name of the provider and the approved courses will be displayed.

#### **22. What are the consequences for a licensee failing to meet the CE requirements?**

Licensees who fail to meet their continuing education requirements by the end of their compliance period, and have not received an extension or exemption, will have their license(s) expired for CE noncompliance.

Licensees who expire for noncompliance with their continuing education requirements then have 120 days, or 4 months, after the CE compliance date to complete the CE requirements. In order to have the license reinstated, a Request for Reinstatement of License Form must be completed and submitted to Prometric with a \$75 fee.

The Request for Reinstatement of License Form is posted at [www.prometric.com](http://www.prometric.com) or contact Prometric at 866.241.3121.

### **23. What are the requirements for nonresident agents?**

No submission or fee payment is required. The Department of Insurance will confirm the active license status of non-resident agents in their resident state through the National Producer Database (PDB) which is updated on a timely basis by participating state insurance departments. If the non-resident agent license is **not** in good standing in his/her resident state, the non-resident agent license will be cancelled in North Carolina and a cancellation letter will be mailed.

### **24. I am a non-resident adjuster. What are my CE requirements?**

Non-resident adjuster CE requirements vary depending on licensure in your resident state or the state in which you took an exam in order to qualify for your North Carolina non-resident license:

- If you qualified for licensure in North Carolina because your resident state licenses you for the same type of adjuster license you hold in North Carolina, you simply have to be in good standing in that state. No submission of course credit or fee payment is required. The Department of Insurance will confirm the active license status of non-resident adjusters in their resident state through the National Producer Database (PDB) which is updated on a timely basis by participating state insurance departments. If the non-resident adjuster license is **not** in good standing in the resident state, the non-resident adjuster license will be cancelled in North Carolina and a cancellation letter will be mailed.
- If you qualified for licensure in North Carolina because you took the licensing exam in your designated home state (DHS), other than North Carolina, you simply have to be in good standing in your DHS. No submission of course credit or fee payment is required. The Department of Insurance will confirm the active license status of non-resident adjusters in their DHS through the National Producer Database (PDB) which is updated on a timely basis by participating state insurance departments. If the non-resident adjuster license is **not** in good standing in the DHS, the non-resident adjuster license will be cancelled in North Carolina and a cancellation letter will be mailed.
- If you qualified for licensure in North Carolina because you adopted North Carolina as your designated home state (DHS) for adjuster licensing purposes by passing the North Carolina Adjuster state examination, **you must comply with resident North Carolina CE requirements on a biennial basis, including completion of required Ethics and Flood CE courses.**

**25. If I took more CE credit hours than needed, will the extra hours carry over to the next biennial compliance period?**

Extra hours over the required 24 will carry forward to the next biennial compliance period. Excess ethics or flood credits will carry over to the next biennial compliance period as general credits. No exceptions.

**26. Can I be exempt from the biennial CE compliance requirement?**

A licensed insurance producer who is unable to comply with continuing education requirements **due to military service or long-term medical disability** may request a waiver from the continuing education requirements.

To request a waiver, the producer should complete the Request for Medical or Military Waiver form and submit the form to Prometric with the following:

Military Service:

Deployment orders from the United States Department of Defense

Medical Disability:

A notarized statement from a licensed physician stating the producer is unable to do the work he/she is licensed to do.

The Request for Medical or Military Waiver form is posted at [www.prometric.com](http://www.prometric.com) or contact Prometric at 866.214.3121.

**27. Can I receive an extension to complete my credits?**

Yes. A licensee may request an extension no sooner than 30 days before the end of their compliance period. Requests will not be accepted if received earlier than 30 days before the compliance period end date or if the fee is not included. The Request for CE Extension Form must be completed and submitted to Prometric along with a \$75.00 fee (check by postal mail; credit card number by email/fax). If the extension is granted, the licensee will have 30 days from the CE compliance date to make up the missing CE credits. Being granted an extension for a CE compliance period does **not** extend the subsequent compliance period. Your request for an extension **MUST** be RECEIVED by Prometric no later than the last day of your compliance period. You may verify that your extension is in place at [www.sircon.com](http://www.sircon.com) (choose "Lookup Education Courses or Transcript").

**28. How do I change my address?**

To change your address, go to <https://www.nipr.com/ACR/SignIn> and the North Carolina Department of Insurance will receive the update.



**29. I am attending a statewide meeting held by an association of which I am a member. Attending certain sessions at the meeting will afford me some CE hours. How do I also get the association credit?**

The association credit is separate and apart from the CE credits you would receive by attending the CE sessions at the statewide meeting. The association CE credit is given when the association certifies that you have been an active member in the association. One of these components must be met: attendance at a statewide meeting held by the association on an annual basis, attendance at 50% of the regular meetings or attendance at a national meeting on an annual basis.

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

Mail: **Prometric Operations Center  
Attn: Continuing Education Processing  
7941 Corporate Drive  
Nottingham, MD 21236**

Phone: **866.241.3121**

Email: [CESupportTeam@Prometric.com](mailto:CESupportTeam@Prometric.com)

Web site: [www.prometric.com/test-takers/search/ncceprod](http://www.prometric.com/test-takers/search/ncceprod)

**31. How can I contact the North Carolina Department of Insurance?**

Mail: **North Carolina Department of Insurance  
Agent Services Division  
1204 Mail Service Center  
Raleigh, NC 27699-1204**

Phone: **(919) 807-6800**

Email: [ASDce@ncdoi.gov](mailto:ASDce@ncdoi.gov)

Fax: **(919) 715-3794**

Web site: [www.ncdoi.gov](http://www.ncdoi.gov)