

Maryland Insurance Administration

Pre-Licensing Education Program



Provider Information Packet

Administrative Services Provided by Prometric



October 2020

Maryland Insurance Administration Pre-Licensing Education Program Provider Information Packet

Contents


New Program Information	3
Introduction	4
Pre-Licensing Program Requirements.....	5-7
Provider Information	
Instructions for Completing the School Approval Application	8
Pre-Licensing School Approval Application	9
Course Information	
Instructions for Completing the Course Approval Application	10
Pre-Licensing Course Approval Application.....	11-12
Additional Information	
Instructions for Roster Submission	13
Fee Sheet	14

Maryland Insurance Administration Pre-Licensing Education Program

Important Notice to Pre-Licensing Education Providers

- Prometric has partnered with Vertafore to offer a comprehensive solution to the pre-licensing education needs of Maryland. Pre-Licensing education services are processed through Vertafore's Sircon Online services (formerly Compliance Express).
- **Sircon Services Agreement: Providers must register and sign a provider agreement to use the Sircon Online services.** If you do not already have a provider agreement with Vertafore, sign up for a Sircon Online Services account at www.sircon.com by Solutions, Education Providers, and then clicking the Sign-Up button. There is no fee to register to use Sircon's Online services.
- **Course Schedules:** Providers are encouraged to input their course information using Sircon's Online service at least 15 days prior to presenting. This will assist candidates with obtaining information about your courses. A course schedule is required for all classroom courses to allow roster reporting.
- **Course application reviews and new provider registrations:** Prometric will continue to review provider and course submission, however all applications/registrations should be submitted online through Sircon's Online services.

COVID-19 regulations are changing all the time - here's what you need to know for each state. Updated weekly. [View Guide >>](#)

 **Sircon**
powered by Vertafore

[Solutions](#) ▾ [Services](#) ▾ [Resources](#) ▾ [About Us](#) ▾ [Support](#) [Product Login](#)

Education Providers

Faster, More Efficient Processing

Save time and money by efficiently managing education information in one place, in real time.

Easily submit course completions and process faster than ever.

Already have an account? [Sign In](#)

Ready to get started? [Sign Up](#)

Introduction

The Maryland Insurance Administration (MIA) has contracted with Prometric to perform pre-licensing education (PE) provider and course review. Prometric handles all transactions and inquiries for approving providers and courses.

Prometric has partnered with Vertafore to offer a comprehensive solution to the pre-licensing education needs of Maryland. Sircon Online services (formerly Compliance Express) is a Web-based education compliance tracking system that is user-friendly and interactive. This service provides online access for providers to report pre-licensing candidate eligibility. Providers may submit course applications for PE course review, upload electronic attachments and submit course offering schedule information.

Providers must submit courses for approval at least 60 days before their first presentation.

Providers will be notified of course approval or disapproval within 30 days of the date of receipt of a complete application. If Prometric requests additional information, the provider will have up to 30 days to comply with the request or the course will be disapproved.

Use the Fee Worksheet on Page 14 to prepare your payment. **All payments are handled through Vertafore (Sircon) invoicing. All fees are non-refundable. Education providers are billed on a monthly basis for the fees.**

Fees

Course approval	\$34
Provider registration	No Fee

More information, including this packet, is available on our web site at www.prometric.com. Any of the materials in this packet may be photocopied.

MARYLAND INSURANCE ADMINISTRATION

Pre-Licensing Information Packet

All required pre-licensing education documentation and forms are contained in this packet. Please make sure you have completed all documents and forms required for submission and operation of approved schools.

General Program Requirements

1. All requests for course approval must be submitted at least 60 calendar days in advance of the requested approval date.
2. If an approved course is canceled or a student cancels in advance, the provider must refund all fees within 45 days of the cancellation unless a different refund policy is printed on the provider's materials.
3. The class must be held in a facility that complies with the Americans with Disabilities Act.
4. For courses/programs of instruction to qualify, they must:
 - impart sufficient knowledge of insurance concerning the kind or subdivision of insurance for which the candidate wants to be licensed, the duties and responsibilities of an insurance producer/licensee and the applicable insurance laws and regulations of the State of Maryland;
 - should be regularly updated to reflect changes in insurance laws, regulations or industry practice;
 - be offered by an approved provider;
 - be submitted using the appropriate application form and with the appropriate fee for each course;
 - use the most recent forms filed in Maryland, editions and laws to the extent possible;
 - include methods which will be employed by the provider for the improvement of the course; and
 - include a bibliography of reference sources.
5. Only courses that have been approved may be offered for Maryland PE.
6. No course may be advertised or otherwise promoted as appropriate for Maryland PE course hours until it has been approved in writing.
7. When a course has been approved for pre-licensing education course hours and is advertised, the advertisement shall include:
 - provider name and course title as they appear on the course approval;
 - license type/s and lines of authority for which the course applies;
 - number of Maryland-approved PE course hours;
 - that passing the provider's PE course exam is required to receive PE course completion
 - no guarantees that the student will pass a required Maryland insurance license exam;
 - no false, deceptive or misleading statements; and
 - all fees and associated expenses.
8. Once approved, a course may not be substantially altered. A substantial alteration is any change that would modify the content or time allocations stated in the course syllabus or would change any of the course topics.
9. Providers may not change a course's content or outline without prior written approval. Failure to obtain written approval in advance of the course may result in a denial of PE course.

10. Each course must be a minimum of **20 course hours**. The course should meet all required hours for the license type/line of authority being taught.
11. Course providers must agree that representatives of Prometric and/or its designees, and employees of the MIA and/or its designees, in an official capacity, may audit classroom course instruction, course materials, instructors' presentations, course records, records of examination, attendance rosters and other aspects of instruction. These auditors will not be interfered with while conducting or attempting to conduct an audit. Audits will be conducted with minimal disruption. Providers agree that auditors may attend any course offered for the purpose of the audit without paying any fee.

Course Instructor:

12. The provider shall ensure that each pre-licensing education course approved is taught by a qualified instructor. New instructor applications **MUST** be submitted via Sircon.
13. Providers can use the Instructor Application service on Sircon Online services to enter instructors.

Classroom Courses

14. Meaningful classroom instruction is required for the total minimum hours. Marketing, sales techniques, and final exam are not to be included in the hour total.
15. Class schedules must be filed with Prometric 15 days prior to the beginning of a course. Specific dates, times, assigned instructors and location of classes **MUST** be included.
16. Prometric and MIA personnel shall at all times be permitted to observe the instruction of approved courses.

Correspondence/Self-Study Courses

17. Self-study programs must be those approved by Prometric and must include a final comprehensive exam.
18. Grading/scoring must be done by original publisher/provider of the self-study program.

Webinars

19. The webinar must contain a downloadable written text portion as well as a lecture for each chapter.
20. Require each candidate to enroll for the course before having access to course material.
21. Prevent access to the course exam before review of the course materials.
22. Prevent downloading of any course exam.
23. Provide review questions at the end of each unit/chapter and prevent access to the final exam until each set of questions are answered.
24. Provide final exam questions that do not duplicate unit/chapter questions.
25. Webinars must be those approved by Prometric.

Course Outlines

26. Approved course outlines must cover the specific approved MIA topics within the suggested time allowed, in any sequence. The course exam content must be weighted toward the suggested hours indicated in the course outline.
27. Programmed instruction materials are acceptable as part of a classroom study material.
28. The students must be provided with the following study material:
 - a) Appropriate text material
 - b) The course outline
 - c) Maryland Candidate Bulletin as published by Prometric
29. It is suggested that the material remain in the property of the student for use AFTER completing the course.
30. Course Outline Minimums:
 - **A minimum of 20 hours Pre-licensing education for Life**
 - **A minimum of 20 hours Pre-licensing education for Health**
 - **A minimum of 20 hours Pre-licensing education for Property**
 - **A minimum of 20 hours Pre-licensing education for Casualty**
 - **A minimum of 20 hours Pre-licensing education for Title**
 - **A minimum of 40 hours for Life and Health (Combo) course**
 - **A minimum of 40 hours for Property and Casualty (Combo) course**
 - **A minimum of 20 hours for Public Adjuster course**
 - **A minimum of 20 hours for Adviser Life and Health course**
 - **A minimum of 20 hours for Adviser Property and Casualty course**

Course Completions

31. Course Completion Certificates are valid for six (6) months after course completion.
32. Students will not be able to register for an exam until after the course completion roster is submitted directly to Prometric.
33. The class roster must be used to list the names of all students who successfully complete each course.

Maryland Insurance Administration Pre-Licensing Education Program Instructions for Completing the Provider Registration Application

Organizations providing pre-licensing courses for Maryland must be registered with Prometric and assigned a provider number prior to submitting your first course for review.

Completing the Registration Application

Provider Name

Print or type the full legal name of the organization providing the education.

EIN

Federal Employer Identification Number

Mailing Address

Provide the complete physical street address, including ZIP code, of the location at which pre-licensing education records will be maintained. In the space provided for a mailing address, you may provide a separate mailing address (such as a Post Office box).

Authorized Contact Person

Provide the name and title of one individual with whom we should communicate for all business matters. Where several people may be applicable, give the name of the one who knows the contact person for each type of issue that may arise, such as course rosters, course materials, schedules, etc. This person must have the authority to execute agreements on behalf of the provider

Phone / Contact

Give the voice phone number, including the area code, where the contact person may be reached. Also provide a fax number and e-mail address.

Type of Provider

Check the type that best describes your organization. The "Other" category is intended to cover organizations that do not fit into the listed categories. If you use the "Other" category, briefly describe your organization; your application may be assigned to another category.

Certification

You must certify that the submitted organization information is accurate and correct. An authorized contact person must sign this certification.

Submission

All applications must be submitted directly to Prometric.

**Maryland Insurance Administration
Pre-Licensing Education Program
Provider Registration Application**

Provider Name:				EIN:	
Type of Provider: (check one) <input type="checkbox"/> Agent Association <input type="checkbox"/> College/University <input type="checkbox"/> Independent <input type="checkbox"/> Insurance Company <input type="checkbox"/> Other _____					
Mailing Address: Line One: _____ Line Two: _____					
City:	State:	Postal Code:	Province:	Country:	
Contact Person: Last:		First:	Middle:		
Phone Number: () -	Ext.	Toll Free: () -	Ext.	Fax: () -	
Email Address:		Communication Preference: <input type="checkbox"/> Electronic Mail <input type="checkbox"/> Postal Mail <input type="checkbox"/> Telephone			
The provider for whom this application is submitted acknowledges and agrees to: <ul style="list-style-type: none"> Only offer approved courses taught by a qualified instructor. Only advertise and distribute promotional materials for approved courses. Ensure that all facilities and equipment meet minimum requirements established by the Americans with Disabilities Act and all applicable EEO statutes. <p>I understand that I must notify the Commissioner or the Commissioner's designee of all changes and modifications to all applications. I also certify that the information provided is true and correct to the best of my knowledge. I understand that any omission, inaccuracy or failure to make a full disclosure may result in the denial of the provider registration application.</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 30%; text-align: center;"> _____ Printed/Typed Name of Provider Authorized Contact Person </div> <div style="width: 30%; text-align: center;"> _____ Signature </div> <div style="width: 30%; text-align: center;"> _____ Date </div> </div>					

Maryland Insurance Administration
Pre-Licensing Education Program
Instructions for Completing the Course Approval Application

Only approved courses may count toward PE eligibility. You may not advertise nor otherwise promote courses as appropriate for Maryland PE until they have been approved.

Completing the Form

Provider Name

Print or type the full legal name of the organization providing the course.

Provider Number

Enter the provider number assigned to your organization by Prometric.

Course Title

Enter the title (maximum 40 characters).

Course Number

Leave blank; Prometric will assign a number.

Course Type

Mark the formats that will apply for this course. Classroom includes single and multiple-session classroom and online courses, seminars taught by live instructor/s at which attendance is monitored. Webinars are considered classroom courses taken virtually with a live instructor where attendance is monitored. Self-study courses are courses for which attendance is not monitored. Credit may only be given when the student passes the PE course exam.

How Will This Course be Taught?

Check all the methods that will be used to teach this course. A lecture refers to a presentation given by a speaker on a specific insurance topic with some student interaction. A workshop generally has a discussion leader who may make a short presentation and usually will lead a discussion among participants. A panel discussion will typically include two or more subject-matter experts discussing issues surrounding the topic; active participation by the students is usually encouraged. Video teleconference is generally a presentation of a course using video multimedia transmitted to multiple locations at one time or on videotape for viewing later. Videotape courses must be presented and/or facilitated by an on-site instructor, whether viewed at interactive teleconference sites or later.

Certification

You must certify that the submitted course information and attachments are accurate and correct. An authorized contact person must sign this certification

Attachments - (See Course Checklist below for required attachments)

Prometric will review and approve or disapprove course applications promptly. If a course application is not approved, you will be informed of the reason(s). If a course is approved, Prometric will send a course approval certificate.

This form may be used as guidance for information that needs to be provided for each course. **All course applications should be submitted electronically using Sircon Online services.**

Maryland Insurance Administration Pre-licensing Education Course Application																													
Provider Name:			Provider Number:																										
Course Title (maximum 40 Characters)			Course Number (Leave Blank)																										
Course Type: (check one) <input type="checkbox"/> Self-study <input type="checkbox"/> Classroom	For Classroom only, how will this course be taught? (Check all that apply) <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"><input type="checkbox"/> Correspondence</div> <div style="width: 50%;"><input type="checkbox"/> Seminar/Workshop</div> <div style="width: 50%;"><input type="checkbox"/> On-Line Training</div> <div style="width: 50%;"><input type="checkbox"/> Traditional Classroom</div> <div style="width: 50%;"><input type="checkbox"/> Teleconference</div> <div style="width: 50%;"><input type="checkbox"/> Video\Audio\CD\DVD</div> <div style="width: 50%;"><input type="checkbox"/> Other _____</div> </div>																												
Course Requirements: Attach educational objective, timed agenda, advertisement, course policy regarding attendance monitoring and refunds. Attach all course materials used by the instructor, a comprehensive course outline, sample exam and bibliography. Annotate the outline indicating, for each section, the number of minutes of instruction that will be offered and the method of presentation for each component. For Classroom courses: Attach approved instructor information. For Self-Study courses: Include course and exam safeguard procedures.																													
Course Concentration Requested: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;">PL Life</td> <td style="width: 33%;"></td> <td style="width: 33%;">PL Health</td> <td style="width: 33%;"></td> <td style="width: 33%;">PL Life/Health</td> </tr> <tr> <td></td> <td>PL Property</td> <td></td> <td>PL Casualty</td> <td></td> <td>PL Property/Casualty</td> </tr> <tr> <td></td> <td>PL Title</td> <td></td> <td>PL Personal Lines</td> <td></td> <td>PL Public Adjuster</td> </tr> <tr> <td></td> <td>PL Advisor L/H</td> <td></td> <td>PL Advisor P/C</td> <td></td> <td></td> </tr> </table>							PL Life		PL Health		PL Life/Health		PL Property		PL Casualty		PL Property/Casualty		PL Title		PL Personal Lines		PL Public Adjuster		PL Advisor L/H		PL Advisor P/C		
	PL Life		PL Health		PL Life/Health																								
	PL Property		PL Casualty		PL Property/Casualty																								
	PL Title		PL Personal Lines		PL Public Adjuster																								
	PL Advisor L/H		PL Advisor P/C																										
Courses must meet the required minimum 20 pre-licensing course hours per line of authority or subdivision of insurance.																													
The provider for whom this application is submitted acknowledges and agrees to comply with the following: <ul style="list-style-type: none"> Courses may only be offered if approved and taught by a qualified instructor. Courses may not be advertised, and promotional materials may not be distributed prior to course approval. Courses must be offered in facilities using equipment that meets minimum requirements established by the Americans with Disabilities Act and all applicable EEO statutes. 																													
I understand that I must notify the Commissioner or the Commissioner's designee of all changes and modifications to all applications. I also certify that the information provided is true and correct to the best of my knowledge. I understand that any omission, inaccuracy or failure to make a full disclosure may result in the denial of the course application.																													
_____ Printed/Typed Name of Provider Authorized Contact Person		_____ Signature		_____ Date																									

**Maryland Insurance Administration
Pre-licensing Education Program
Course Application Checklist**

Checklist of items that must accompany the application package:

Incomplete applications will delay the course review process.

- A statement of the educational objectives.
- Detailed timed agenda that meet required minimum course hours
- Course delivery type (Classroom, self-study, online, on-demand or pre-recorded webinar, etc.)
 - Attendance monitoring
 - Examination safeguards and sample exam must be provided for self-study, online, on-demand or pre-recorded webinar courses.
- Approved instructor information (if classroom).
- Promotional / Advertisement Materials
- Course Materials:
 - Course outline and include time spent on each subject
 - Complete list of textbooks and references used, and samples of any special outlines given to students. (For textbooks only list name and edition of text(s) used)
 - Handouts (provide hard copies of any handouts that are not published text)
 - Samples of all advertising materials
 - Practice Exams
 - MIA Information for online license applications (any instructions/guidelines that you provide to candidates explaining the licensing process)
- Refund policy which shall include:
 - Full refund of course fees due to cancellation by the provider;
 - The refund policy when the candidate:
 - Withdraws from the course before commencement, and
 - Fails to complete the course after it has commenced.
- Retake policy allowing candidates who fail the Maryland insurance exam to retake the pre-licensing course without additional charge

Submission

- Submit the application and attachments online at Sircon's website, www.sircon.com

Maryland Insurance Administration Pre-Licensing Education Instructions for Roster Submission

Course Completion Roster Submission

Providers are required to promptly submit course completions electronically by using Prometric's secure website upload. Please review user guide documentation on Prometric's site.

Maryland Insurance Administration Pre-Licensing Education Instructions for Completing the Course Offering Schedule

Complete schedules are required for all classes presented for Maryland PE courses. Schedules are used for course audits and for comparing schedule date to course completion date.

Report all course offerings to Prometric at least 15 days in advance of conducting the course. Notify Prometric immediately of course offering changes or cancellations; this notification must be done before the class.

You may enter, edit and view course offering schedule information: www.sircon.com.

Failure to report scheduled classes or to report changes may result in noncompliant audit findings, which can affect provider status with the Maryland Insurance Administration.

Changes or Cancellations

It is often convenient for the provider to indicate cancellations or changes on a copy of the form originally used for reporting the class that is now being changed. If using this method, include a copy of the original schedule and clearly indicate that changes have been made.

Completing the Form

Schedule information may, at the discretion of Prometric, be accepted in another format. At time of online submission, the provider must provide all the information listed.

Location

Indicate city, state, complete street address with suite number, building name, if applicable, and ZIP code. If the course will be held in a hotel or restaurant, indicate the name of the hotel or restaurant. If the course will be held at an agency or insurance company, give the name of the firm where the course will be held.

Schedule

Indicate the dates held and beginning and ending times for the courses. If the course is part of a longer training session including non-approved material, indicate only the time for the approved section. Weekly classes must give day of week, number of sessions, beginning and ending dates, and any dates class will not be held.

Contact Person and Phone

The contact person at the location is often the instructor or registrar/door monitor. Indicate the phone number at the location of the class, not the provider's office phone.

**Maryland Insurance Administration
Pre-Licensing Education Program
Fee Worksheet**

This form is for convenience in preparing submissions. Using it is optional.

Course Fees	<u>Number</u>	<u>Sub-total</u>
Course Approval	_____ @ \$34	\$_____
	TOTAL	\$_____