PROMETRIC

MARYLAND

Insurance Administration

Licensing Information Bulletin

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PROMETRIC

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PROMETRIC

Introduction

This bulletin provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Information Bulletin, including the examination content outlines, prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at **www.nipr.com** or an NIPR authorized business partner.

For non-reciprocal Title and Public Adjuster lines, this information below would be applicable to you. Please confirm if your state is included for the **Title** or **Public Adjuster** non-reciprocal list.

Overview of Licensing Process

Follow these main steps if you are interested in obtaining an insurance license.

1 **Read the information** on the Maryland Insurance Administration's website for the type of license you desire to make sure you meet all the requirements.

https://insurance.maryland.gov/Producer/Pages/default.aspx

2 **Review this bulletin** to determine which exam(s) you need to pass, if any, for the type(s) of license you require. Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.

3 **Complete Pre-licensing education** through a Maryland-approved provider is required for applicants. Your education provider will provide your eligibility to Prometric upon successful completion of the course requirements. After completing your pre-licensing education, you have *up to* six months to pass your exam.

4 **Register and schedule your exam** after your provider has submitted your file to Prometric. Note, if Prometric does not have record of your course completion, you must contact your education provider.

5 **Bring the required identification** to the appointment and take the exam(s). You will receive your results immediately after the exam.

6 **You must pass *both the MD General and the MD State portions of the same* exam then** apply for your license at ***http://www.nipr.com*.**

7 **If you fail one portion of the two-part exam, you must retake and pass ONLY that failed portion. If you fail any portion of the exam, you must wait four (4) days before retaking that exam portion.**

Note Passing an exam does not guarantee that you will receive a license. If you take an exam unnecessarily or are found unqualified, the exam fee will NOT be refunded.

To get answers not provided in this bulletin

Maryland Insurance Administration
Phone: *410-468-2411;1-800-492-6116 (toll free)*
E-mail: **producerlicensing.mia@maryland.gov**

Website: **https://insurance.maryland.gov/Producer/Pages/default.aspx**

Military Service Members & Their Families

Exam Fee Reimbursement Program

• Veterans who sit for certain Maryland insurance examinations can be reimbursed up to $2,000 for each exam under the GI Bill.
• The GI Bill education benefits are available through the U.S. Department of Veterans Affairs (VA).
• Dependents of totally disabled veterans or veterans who died in service may also use this service under certain conditions.
• Reimbursements are only paid directly to the veteran or other eligible person after submitting proof of payment.
Other fees connected with obtaining a license such as insurance license application processing fees or costs for classes to prepare for the insurance licensing exams are not reimbursable under the GI Bill®. Veterans can be reimbursed under the GI Bill® regardless of the number of insurance agent licensing exams they take or the number of times they take an exam.

For questions about insurance licensing examination reimbursement, visit the Veterans Affairs website or call 888-GIBILL-1 (888-442-4551).

Maryland Licensing Requirements

Licensees must remain aware of changes in law, code and Administration policies that affect their activities.

The Administration grants licenses specifying one or more lines of authority.

Types of Licenses

First Time Test Takers		
Exam Name	**Prometric Exam Code**	**Cost**
Public Adjuster General	2001	$60
Public Adjuster State	2002	
Health Producer General	2003	$60
Health Producer State	2004	
Title Producer General	2005	$60
Title Producer State	2006	
Casualty Producer General	2007	$60
Casualty Producer State	2008	
Life Producer General	2009	$60
Life Producer State	2010	
Adviser Life and Health General	2011	$60
Adviser Life and Health State	2012	
Personal Lines General	2013	$60
Personal Lines State	2014	

Life and Health Producer Combo General	2015	$60
Life and Health Producer Combo State	2016	
Property Producer General	2017	$60
Property Producer State	2018	
Property Casualty Producer Combo General	2019	$60
Property Casualty Producer Combo State	2020	
Adviser Property Casualty General	2021	$60
Adviser Property Casualty State	2022	

Retake of the two-part exam		
Exam Name	**Prometric Exam Code**	**Cost**
Public Adjuster General	2001	$60
Public Adjuster State	2002	$60
Health Producer General	2003	$60
Health Producer State	2004	$60
Title Producer General	2005	$60
Title Producer State	2006	$60
Casualty Producer General	2007	$60
Casualty Producer State	2008	$60
Life Producer General	2009	$60
Life Producer State	2010	$60
Adviser Life and Health General	2011	$60
Adviser Life and Health State	2012	$60
Personal Lines General	2013	$60
Personal Lines State	2014	$60
Life and Health Producer Combo General	2015	$60
Life and Health Producer Combo State	2016	$60
Property Producer General	2017	$60
Property Producer State	2018	$60
Property Casualty Producer Combo General	2019	$60
Property Casualty Producer Combo State	2020	$60
Adviser Property Casualty General	2021	$60
Adviser Property Casualty State	2022	$60

Pre-licensing Requirements Guide for Examination	**Educational Requirements**	**Additional Information**
Life Producer Examination Health Producer Examination	Must meet requirements of **EITHER** #1 or #2 below: 1. Satisfactory completion of a 20-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the *pre-licensing education waiver form* contained in this bulletin. Must send the *waiver* to MIA for approval *prior to* the examination registration process.	Pre-licensing is not required of a candidate who holds one of the designations listed below: **LIFE** 1. Chartered Life Underwriter (CLU) 2. Certified Employee Benefit Specialist (CEBS) 3. Fellow of the Society of Actuaries 4. Chartered Financial Consultant (ChFC) 5. Certified Insurance Counselor (CIC) 6. Certified Financial Planner (CFP) 7. Fellow Life Mgmt. Institute (FLMI) 8. Life Underwriter Training Council (LUTCF) **HEALTH** 1. Registered Health Underwriter (RHU) 2. Health Insurance Associate (HIA) 3. Certified Employee Benefit Specialist (CEBS) 4. Registered Employee Benefit Consultant **LIFE / HEALTH EDUCATION WAIVER** The pre-licensing education waiver form should be submitted for approval.
Variable	Must have license for Life.	Applicants must have an active FINRA registration and have completed FINRA series 6, 7, or 63 examination(s). Applicants must successfully complete the appropriate securities exams and register with FINRA.
Property Producer Examination Casualty Producer Examination	Must meet requirements of **EITHER** #1 or #2 below: 1. Satisfactory completion of a 20-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the *pre-licensing education waiver form* contained in this bulletin. Must send the *waiver* to MIA for approval *prior to* the examination registration process.	Pre-licensing is not required of a candidate who holds one of the designations listed below: **PROPERTY / CASUALTY** 1. Accredited Adviser in Insurance (AAI) 2. Associate in Risk Management (ARM) 3. Certified Insurance Counselor (CIC) 4. Chartered Property/Casualty Underwriter (CPCU) **PROPERTY / CASUALTY EDUCATION WAIVER** The pre-licensing education waiver form may be found on MIA website and should be submitted for approval.
Personal Lines Producer Examination	Must meet requirements of **EITHER** #1 or #2 below: 1. Satisfactory completion of a 20-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the *pre-licensing education waiver form* contained in this bulletin. Must send the *waiver* to MIA for approval *prior to* the examination registration process.	An applicant must take the Personal Lines examination only if he/she does not currently hold the Property and Casualty Lines of Insurance or has not passed the Property and Casualty exams within the last year.

	of the examination registration process.	
Title Examination	Must meet requirements of **EITHER** #1 or #2 below: 1. Satisfactory completion of a 20-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the *pre-licensing education waiver form* contained in this bulletin. Must send the *waiver* to MIA for approval *prior to* the examination registration process.	Attorneys admitted to practice before the Court of Appeals of the State of Maryland are exempt from taking the examination.
Credit	None required	
Travel	None required	
Public Adjuster	None required	Maryland issues licenses to individuals and business entities to act as Public Adjusters. Maryland does not license staff or independent adjusters (i.e. individuals who are employed by and adjust losses for an insurer).
Adviser Life & Health Examination	None required	No examination is required of a person who: 1. is a member in good standing of the Society of Actuaries; or 2. has been conferred the C.L.U. designation and is a member in good standing of the "American Society of Chartered Life Underwriters and Chartered Financial Consultants"; or 3. has been conferred the Certified Employee Benefit Specialists designation; and is a member in good standing of the International Society of Certified Employee Specialists; or 4. has been conferred the Certified Financial Planner designation and whose designation is current and in good standing with the Certified Financial Planners Board of Standards; or 5. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselors (L&H) and is a member in good standing. Individuals requesting the Adviser Life/Health authority who actively hold one or more of the appropriate designations above must submit a paper application found on the MIA website *along with the Certificate of Good Standing from the above designating body*.
Adviser Property & Casualty Examination	None required	No examination is required of a person who: 1. is a member in good standing of the Casualty Actuarial Society; or 2. has been conferred the C.P.C.U. designation by The American Institute for Chartered Property and Casualty Underwriters and is a member in good standing of The Society of Chartered Property and Casualty Underwriters; or 3. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselors and is a member in good standing. Individuals requesting the Adviser Property/Casualty authority who actively hold one or more of the appropriate designations above must submit a paper application found on the MIA website *along with the Certificate of Good Standing from the above designating body*.
Adviser Variable Life	Must have license for Adviser Life and Health	Individuals requesting the Adviser Variable Life authority who actively hold Adviser Life and Health license and is registered as an Investment Adviser on FINRA must submit a paper application found on the MIA website.

Scheduling Your Exam

Exam Restriction

If you fail the examination, you will need to retake the exam. If you fail one portion of a two-part exam, you must retake and pass ONLY that failed portion. The retake must occur within six months of passing the first portion. If you fail an exam, you can't take that same exam for four days.

Once you complete your required course to sit for the Maryland Insurance Exam, your education provider will provide you with an eligibility number. You will need this eligibility number to schedule for your Maryland Insurance exam. The same eligibility number will be used for your initial exam.

Note: Examination fees are not refundable or transferable.

Testing Accommodations. If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the "**Testing Accommodations**" Section below **before** scheduling your exam.

Register and Schedule

The Maryland Insurance Administration and Prometric are pleased to announce the ability to schedule your Maryland Insurance exams in two ways, either in a physical test center or in a remotely proctored testing location using Prometric's ProProctor™ application. **You may take the exam at any Prometric test center in the United States or in a remotely proctored location.**

***ProProctor** –ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

For a ProProctor exam you must provide a computer (tablets prohibited) with a camera, microphone and an internet connection. To confirm your computer will allow you to test through ProProctor™ please perform a **system check** prior to scheduling your ProProctor exam.

You can reference our **User Guide** and our **website** for additional technical and environmental requirements.

ProProctor System Requirements

Laptop/PC Power Source
Please plug your device directly into a power source, unattached from a docking station.

Screen Resolution
1024 x 768 is the minimum resolution required

Operating System
Windows 8 or higher

Web Browser
Current version of Google Chrome

Internet Connection Speed
0.5 mbps or greater

Wi-Fi Connection

Please position your device where you can receive the strongest signal. For the best experience, please use an ethernet cable to connect directly to the router

Register and schedule online—it saves time and it's easy!

You can easily register and schedule your exam in a physical test center or remotely proctored exam online at any time by going to http://www.prometric.com/maryland/insurance.

***Remote Proctoring** – ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

By phone

If you are unable to schedule online, you may schedule the examination by calling 800-610-1174 between 8 a.m. and 5 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 5 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

By fax or mail

You may **fax** the completed Exam Registration Form found at the end of this bulletin to Prometric to (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.
OR

You may mail the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier's check or money order. Personal checks and cash are not accepted.

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to reschedule or confirm your remotely proctored exam appointment, please call 1+800-610-1174.

If you cancel your appointment less than 24 hours before your exam or fail to appear for your appointment, you will forfeit your examination fee(s). **Exam registration fees are not refundable or transferable.**

If Absent or Late for Your Appointment

If you miss your appointment or arrive more than 30 minutes late and are not allowed to test, you will forfeit your exam fee(s).

Holidays Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your schedule the exam appointment.

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at **https://www.prometric.com/test-takers/arrange-testing-accommodations**, or contact Prometric at 1-800-967-1139 to obtain an Accommodation Request Form.

Documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

A personal letter requesting the authorization; and a letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section offers:

- **An overview of the exam content outlines.**
- **Information about study materials.**
- **An explanation of how to take a practice exam.**

Content Outlines Overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this bulletin.

Note: Do not schedule the exam until you are familiar with all subject areas in the applicable content outline.

Study Materials

The Insurance Administration does not provide study materials, cannot recommend any supplier for study materials and does not evaluate the quality of any training course or study material. You are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs.

General recommendations. You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations.

Practice Exams

To take a practice exam, select or copy link below to your browser:

https://www.prometric.com/insurance-practice-test

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer Practice Exam in English only
- (HIPA) Health Insurance Producer Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- **An overview of the testing process.**
- **Regulations that will be enforced at the testing center.**
- **Information about the types of questions on the exam.**
- **A guide to understanding the exam results.**
- **Information about appeals.**

The Testing Process

The exam will be administered by computer; you are not required to have any computer experience or typing skills to take the exam.

Arrival. You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

Identification Required. You must present 1 form of identification.

The candidate must present 1 non-expired, U.S. government-issued, photo- and signature-bearing ID. If the primary ID does not include a photo or signature, then the candidate must present a secondary ID that contains the missing information in order to test.

Your identification must exactly match the name used to register for the exam and your appointment confirmation.

Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

You do not need any computer experience or typing skills to take your exam. After you schedule an appointment, you will receive an e-mail confirmation, with:

- ProProctor™ **User Guide** (if you scheduled a ProProctor exam.)

You should complete the **system check**, and installation of the ProProctor™ application in advance of your test day. While you are not physically travelling to a test center, we recommend that you use the 30 minutes prior to your appointment to review the testing regulations and Environment Do's and Don'ts and prepare to launch the Exam. The exam may not be launched more than 30 minutes prior to your appointment time and may not be launched more than 30 minutes after your appointment time.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Testing Regulations

Copyrighted questions. All test questions are the property of Prometric and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

TEST CENTER REGULATIONS
https://www.prometric.com/covid-19-update/test-center-policies

REMOTE PROCTORING REGULATIONS
https://www.prometric.com/proproctorcandidate

Important: The Maryland Insurance exams do not have any scheduled breaks. However, you are allowed to take an unscheduled break. Your exam time will continue to count down while you are on break. You will also be required to go through the security checks upon returning to your exam.

Personal Items

You are required to clear your testing area of personal items. Note the following: Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games are not permitted in the testing area.

Other personal items—briefcases, backpacks, purses, notebooks, reference or reading material, wallets, pens, pencils, other writing devices, food, drinks, etc.—are not permitted in the testing area.

Misconduct or disruptive behavior

Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are giving or receiving help, sharing supplies, taking part in an act of impersonation, removing test materials or notes from the testing room, and/or using rude or offensive language and behavior that delays or interrupts testing.

Please note: Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question Types

The examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

Question Formats.

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1—Direct Question

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

* 1. Disability Income Insurance Policy
2. Employer-Sponsored Group Major Medical Policy
3. Hospital Expense Insurance Policy
4. Special Risk Policy

Format 2—Incomplete Sentence

Benefits under workers' compensation insurance are payable:

1. For bodily injury that is accidental or intentional
* 2. Regardless of the liability of the employer
3. Unless safety rules are violated
4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

1. Restrict coverage if death is caused by suicide
2. Require evidence of insurability to reinstate coverage
* 3. Extend the contestable period beyond two years
4. Adjust proceeds if the insured's age is misstated on the application

Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

Exam Results

At the end of your exam, you will see your exam results on the screen. In addition, you will receive a score report via email. For questions regarding your exam, contact Prometric.

Duplicate score reports, please use our electronic score report portal to download or print duplicate copies of your candidate score report when or as needed. Please visit **https://scorereports.prometric.com** . You will be required to enter the confirmation number of your exam and your last name to complete this task.

Appeals Process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting **http://www.prometric.com/contactus**.

The Appeals Committee will review your concern and send you a written response within 20 business days of receipt.

Apply for Your License

Submit Your Application

Once you have passed your license exam (if an exam is required), you must submit your license application along with any other required documents and your fee. Apply online at **www.nipr.com** .

- You must submit **your complete NAIC Uniform Application,** through the NIPR electronic licensing system (**www.nipr.com**).
- If you answer "Yes" to a background question on the application, **submit your written statement accompanied by corresponding court documents** (printouts from a court's web site are not acceptable) as part of your NIPR electronic license application using the Attachments Warehouse
- If you need to submit other additional documents as part of your NIPR electronic license application use the Attachments Warehouse.

If you have any additional question, please contact the MIA at (410) 468-2411 or 1-800-492-6116 (toll free).

MARYLAND APPROVED PRE-LICENSING SCHOOLS

Sircon	School Name
222897	!1st ASAP Insurance School
207761	A.A. Coleman & Robinson National Training Center
208165	A.A. Frazier and Associates - The Frazier Institute
207864	A.D. Banker & Company, LLC
222898	AAOnlineclasses.com
208781	American Online Insurance School
208260	Anne Arundel Community College
207909	CAPE Education, Inc.
208780	Capital Insurance Training Center
222900	Care Givers Insurance Agency, LLC
208688	CPMI Professional Development Inc
208698	Delmarva Insurance Training School
208864	E Training School, Inc
208291	Enterprise Training School, Inc.
208460	ExamFX, Inc
208723	Financial Education Concepts
208372	Greater Baltimore Property & Casualty Educational Center
222901	Harford Continuing Education Group
208303	Independent Insurance Agents of Maryland
207861	Insurance Agents & Brokers
207642	Insurance Schools, Inc.
207739	Kaplan Financial
207931	Maryland Land Title Association
214926	Maryland Title Licensing Education, Inc
208376	Montgomery College
222902	Morgan State University
222903	National Online Insurance School
222904	New Leaf Exams
208210	Online Training Institute
208782	Platte Insurance Education LLC
207980	Prelicense.com, a service of WebCE
213570	Premier Insurance School
207654	Primerica Life Insurance Company
208122	Scott C. Iodice & Associates w/ Northwestern Mutual Financial Network
207748	Securities Training Corporation

222906	TESTEACHERS
222907	The Brownstone Training Academy
222908	The License Coach
208667	The Training Exchange, Inc.
222909	TitleTrainer, LLC
208588	Trusted Agent Services Group
208161	Walter A Crowther Ins Agency, Inc.
208139	WOR-WIC Community College
222910	Xcel Testing Solutions

Maintaining Your License

Licensees are responsible for complying with Maryland insurance laws and rules, including but not limited to timely reporting changes of address and timely renewing insurance licenses. **Maryland law requires producers to notify the Administration of an address change within 30 days**.

NIPR: National Insurance Producer Registry

You can use the NIPR's website, at **www.nipr.com** to report changes of email, address and telephone information at no charge.

License Renewal

A licensee may submit an application and renewal fee up to 90 days before the date the license expires. The licensee is solely responsible for renewing the license before its expiration. The Administration will send a renewal notice to the email address on file.

If the license expires, the licensee must cease acting under the license. For up to one year after the expiration of the license, an individual may reinstate their license by submitting an application, paying the renewal fee and an additional late fee through **www.nipr.com** The producer must be in compliance with any continuing education requirements.

Insurance Continuing Education

Most licenses require 24 hours of continuing education, including 3 hours of ethics education biennially. For specific information regarding your license type, please visit the below website.

https://insurance.maryland.gov/Producer/Documents/licensing-docs/Producer-Continuing-Education-Credit-Requirements.pdf

Resident individuals who only hold a limited-line credit license, travel does not have an insurance continuing education requirement.

Exam Content Outline

The outlines give an overview of the content of each of the Maryland insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question examination and 15 will be drawn on a 150-question examination.

You can access your outlines by going to the Prometric website.

Exam Registration Form

Maryland Insurance Examinations

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name	First Name	Middle Name	
Residence Address (Your address of legal residence is required)			
City	State	ZIP Code	Daytime Phone Number (including area code) ( )
Employer (insurance company, if known)			Evening Phone Number (including area code) ( )
E-mail address (applications without an email address may experience delays)			Fax Number (including area code) ( )
Name of Your Pre-licensing Education Course Provider			Pre-licensing Course Completion Date

First Time Test Takers		
Exam Name	**Prometric Exam Code**	**Cost**
Public Adjuster General	2001	$60
Public Adjuster State	2002	
Health Producer General	2003	$60
Health Producer State	2004	
Title Producer General	2005	$60
Title Producer State	2006	
Casualty Producer General	2007	$60
Casualty Producer State	2008	
Life Producer General	2009	$60
Life Producer State	2010	
Adviser Life and Health General	2011	$60
Adviser Life and Health State	2012	
Personal Lines General	2013	$60
Personal Lines State	2014	
Life and Health Producer Combo General	2015	$60
Life and Health Producer Combo State	2016	
Property Producer General	2017	$60
Property Producer State	2018	
Property Casualty Producer Combo General	2019	$60
Property Casualty Producer Combo State	2020	

Adviser Property Casualty General	2021	$60
Adviser Property Casualty State	2022	

Retake of the two-part exam		
Exam Name	**Prometric Exam Code**	**Cost**
Public Adjuster General	2001	$60
Public Adjuster State	2002	$60
Health Producer General	2003	$60
Health Producer State	2004	$60
Title Producer General	2005	$60
Title Producer State	2006	$60
Casualty Producer General	2007	$60
Casualty Producer State	2008	$60
Life Producer General	2009	$60
Life Producer State	2010	$60
Adviser Life and Health General	2011	$60
Adviser Life and Health State	2012	$60
Personal Lines General	2013	$60
Personal Lines State	2014	$60
Life and Health Producer Combo General	2015	$60
Life and Health Producer Combo State	2016	$60
Property Producer General	2017	$60
Property Producer State	2018	$60
Property Casualty Producer Combo General	2019	$60
Property Casualty Producer Combo State	2020	$60
Adviser Property Casualty General	2021	$60
Adviser Property Casualty State	2022	$60

By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question ***before*** you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 10 business days for receipt and processing of your application. **An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process.** Once you have registered for your exam, you can schedule your exam appointment online or by phone.

Registration fees are not refundable. Fees may be paid by cashier's check, company check, money order, MasterCard, Visa or American Express. Make company checks, cashier's checks and money orders payable to Prometric. Please put your phone number on the check. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: MD Insurance Exam Registration
7941 Corporate Drive Nottingham, MD 21236

Credit Card Payment Form

Print or type clearly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

☐ MasterCard ☐ Visa ☐ American Express

Card Number	Expiration Date
Amount $ ___ ___ ___ . ___ ___	
Name of Cardholder (Print)	
Signature of Cardholder	

Maryland Insurance Administration
200 St. Paul Place, Suite 2700, Baltimore MD 21202

PRE-LICENSING INSURANCE EDUCATION WAIVER / AFFIDAVIT OF EMPLOYER

Submission may be made via mail to the above address, fax to (410)468-2399 or email to producerlicensing.mia@maryland.gov.

The completed waiver application and supporting documents must be sent to and approved by the Maryland Insurance Administration before taking the examination.

All applicants must complete this section fully and legibly:

Name of Applicant:_____ Date of Birth:_____
Social Security #:_____Email Address:_____
Address:_____
City: _____State:_____Zip:_____Phone:_____

TYPE OF PRE-LICENSING EDUCATION WAIVER REQUESTED (check all applicable)

LIFE HEALTH PROPERTY CASUALTY PERSONAL LINES TITLE

Reason for education waiver request (check one that applies):

☐ Maintain insurance designation in good standing. Provide a current letter of good standing issued by the conferring organization for the appropriate line of authority/ies.
(AAI, ARM, CIC, CPCU, CLU, CEBS, ChFC, CFP, FLMI, LUTCF, REBC, RHU, HIA, Fellow Casualty Actuarial Society)

☐ Equivalent college courses taken. Attach transcript of insurance course(s) showing college credits and official course description(s) from the college catalog.

☐ Recent work experience in the lines of authority applicant will be testing (Reference: 10-104 and 10-105). The work experience must be with one of the following types of employer: **Maryland Insurance Administration, Insurance Company, or Insurance Producer (or Firm).** The period of work must be at least one year within the past 3 calendar years. In order to complete the one year, more than one employer may need to complete the affidavit.

Along with this form, the employer must submit both:

☐ The notarized Affidavit of Employer below attesting to applicant's employment and a
☐ Detailed list of applicant's duties and responsibilities that would result in becoming reasonably familiar with basic policy forms, fundamental procedures and practices for the line(s) of insurance that applicant will be testing.
For Title, employee must have experience and responsibilities in three of the following categories:

Title Search & Abstract Review — Preparation & Review of Commitments / Policies
Examination of Title — Settlement Accounting Procedures

AFFIDAVIT OF EMPLOYER

Under the provisions of the Maryland Insurance laws, and in support of an application for an insurance license examination I hereby declare the Applicant has been regularly employed by:

Name of Employer:_____ Signature of Employer Representative:_____ Title:_____
Address:_____
Type of Employer (check one): Insurance Company ___ Insurance Producer or Firm ___ For period(s) from: _____to _____
Work Hours: Full Time (40+ Hours) ____ Part-Time (Less than 40 hours) ____ Please indicate hours per week:_____

_____ _____ _____
Name of Producer or Insurer — Telephone Number — Date

State of _____City/County of _____
On this _____ day of _____, personally appear before me the said named _____
Known to me to be the person described in and who executed the foregoing instrument and he/she acknowledge the same and, being duly sworn by me , made oath the statements in the application are true.

_____
My commission expires: _____ Notary Public