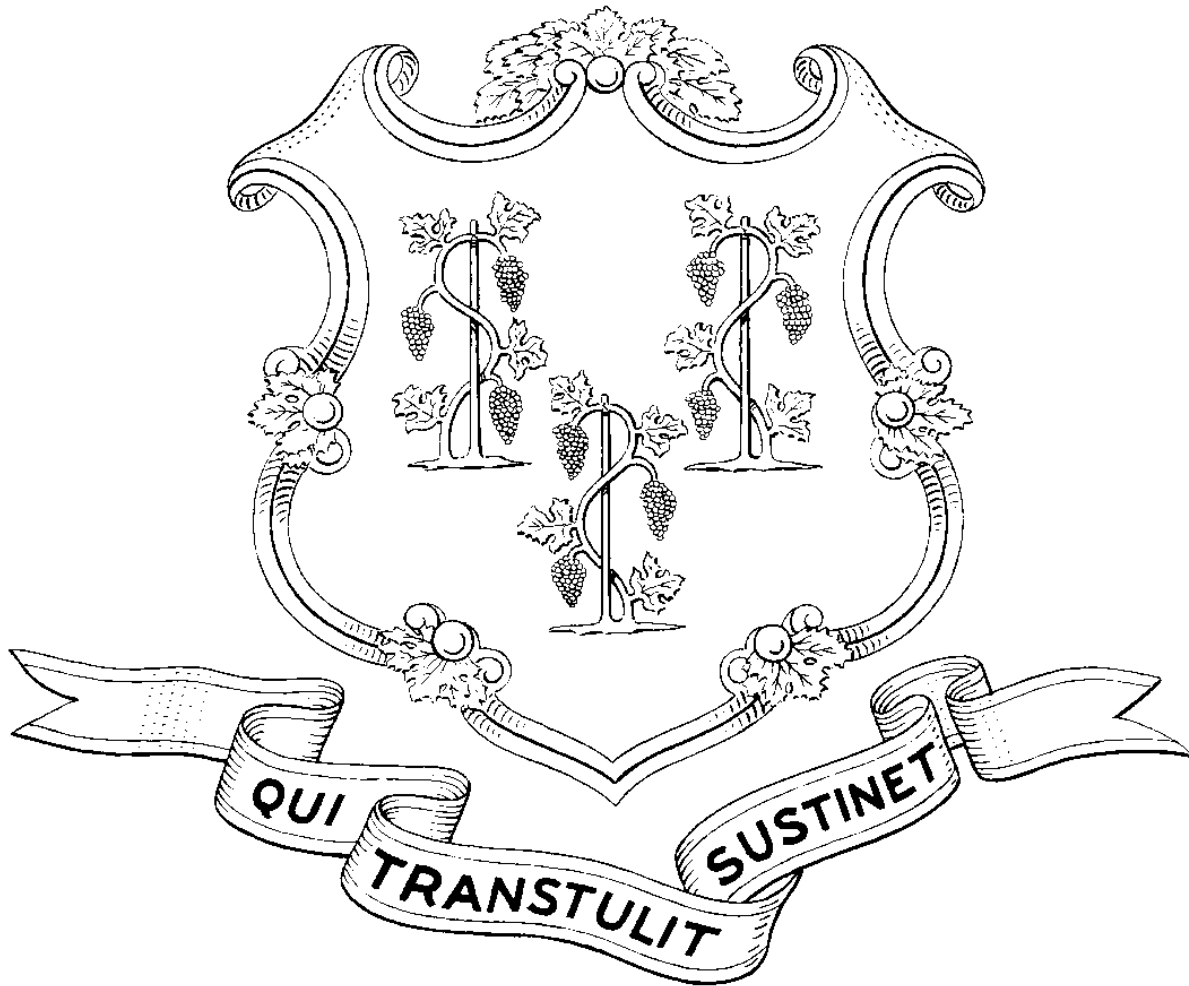


Connecticut Insurance Department  
Insurance Continuing Education  
Insurance Producer Handbook



**September 2019**

Administrative Services Provided by Prometric Inc.

**Questions:**  
Mailing:

Email: [CESupportTeam@Prometric.com](mailto:CESupportTeam@Prometric.com)  
Prometric Operations Center  
Attn: CE Processing  
7941 Corporate Drive  
Nottingham, MD 21236

Phone: (888) 797-9776

Fax: (800) 735-7977

Revised: September 2019

## 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, Travel Only, or Model Travel (P.A. 17-187) 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](http://www.nipr.com), 90 days prior to your expiration date.
- You may pay your renewal fee prior to the completion of 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 posted to your transcript within the 15 calendar 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) credit course on Federal Flood requirements. When choosing the Flood course, *be sure the category states "FLOOD" and not "PC"*.
- 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 duplicate 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 determines your requirement for that renewal period.
- You may email the Department at: [cid.licensing@ct.gov](mailto:cid.licensing@ct.gov), to request the removal of a line of authority before the next renewal period.
- 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 Regulation, all approved CE providers are required to post course completion information through Sircon/Vertafore within 15 calendar days of course completion.
- Licensees are not responsible for filing their certificate(s); however, we strongly recommend you retain your certificate(s) 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.

### **13. Can my CE requirement be waived?**

- Connecticut will only waive the CE requirement for licensees serving in the US military on active duty 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](mailto: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 while you are processing your renewal through: [www.nipr.com](http://www.nipr.com).

### **15. Has Connecticut adopted the NAIC annuity requirement?**

- Effective February 18, 2012, Connecticut insurance producers need to comply with Connecticut's Regulation sections 38a-432a-1 through 38a-432a-8, entitled "Suitability in Annuity Transactions."

- 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.
- 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](#)