



## Massachusetts Division of Insurance Continuing Education Services

Provider Name  
Address 1  
Address 2  
Address 3  
City, State Zip

### Notice to Continuing Education Providers New Ethics Outline

September 30, 2014

The Commonwealth of Massachusetts has enacted recent changes to the insurance producers continuing education requirements. Chapter 139 of the Acts of 2014 (the "Act") was enacted on June 17, 2014 and makes certain changes to M.G.L. c 175, sec 177E relating to continuing education requirement for insurance producers licensed in Massachusetts. The Act became effective on September 2014.

The key changes made by the Act are as follows:

- The date by which insurance producers licensed in Massachusetts must complete their continuing education requirements will now be the producer's license renewal date.
- **Insurance producers must now complete a program of instruction or attend a seminar on ethics equivalent to 3 classroom hours of instruction.** This new requirement, however, does not increase the overall number of continuing education credit hours an insurance producer must complete. It only requires that ethics training make up at least 3 hours of the total continuing education credits. The total number of required credit hours will remain unchanged.
- A newly licensed insurance producer must complete 60 hours of continuing education credits prior to their initial license renewal date; otherwise a licensed producer must complete 45 such credit hours during the 36-month period prior to license renewal.

Prometric will permit continuing education providers to request a re-categorization of any course currently approved that they believe qualifies under the ethics category. If a provider would like to have a portion of a course or an entire course re-classified under the ethics category, the below noted steps, based upon the situation identified, should be followed:

#### **Situation 1: The current course content and/or outline does not need to be amended.**

- A provider should submit a request in writing to have the course reviewed for re-categorization. The request must include your provider and course information and a timed outline.

- No course application fee will be required for course re-categorization under this option.
- If re-categorization is approved, the course ID number, effective date and number of approved hours will remain the same, however the course category will change.
- Producer CE records will reflect the course category on file at the time the course was completed. There will be no retroactive changes made to a producer's licensing record if the course is later re-categorized as an ethics specific course.

**Situation 2: The current course content and/or outline will need to be changed for the course to qualify as an ethics specific course.**

- A provider should submit a new course application. The course application must include the course application fee, timed outline and course material.
- If the course is approved, the existing course number will no longer be valid and a new course number will be issued.

**Situation 3: The ethics component is only part of the course content and the course needs to be split into two separate courses (Example: An 8-hour course contains a 3-hour component of ethics):**

- A provider should submit a new course application for each course category (i.e. one application for the general category and a separate application for the ethics category). The course applications must include the appropriate course application fees, timed outlines and course materials.

**In order to have a course considered for reclassification, providers should forward a formal request, and all required documentation, to the below noted address by October 31, 2014.**

**Prometric  
Attn: Claire Dankelman – Massachusetts Ethics Re-categorization  
7941 Corporate Drive  
Nottingham, MD 21236**

***Please be advised that requests received after October 31, 2014 will not be accepted.*** Providers interested in submitting **new ethics** related courses for consideration should continue with the current course application procedures outlined in the Provider Information Packet