



Maryland Continuing Education

Frequently Asked Questions

Q. Where can I obtain a list of continuing education (CE) providers?

A. A list of approved courses may be found on our Web site, www.prometric.com. The list may be tailored by course method and number and type of credits.

Q. How can I become a continuing education provider?

A. To become a registered continuing education provider in Maryland you must complete the provider application found in the provider information packet and submit the completed form to Prometric for review. The provider information packet can be found at www.prometric.com.

Q. Who is required to take continuing education courses?

A. Most individuals who are licensed resident producers and public adjusters are required to take CE courses. Individuals who are authorized to sell only travel insurance and only credit insurance are not required to take CE courses. Non-resident licensees whose home state is not reciprocal with Maryland for that license type or line of authority, i.e. Title and Public Adjuster are required to complete Maryland CE courses.

Q. When must CE be completed?

A. Required CE must be completed before a license can be renewed. It is strongly recommended that CEs be completed **30** days before expiration to allow ample time for the credits to be updated.

Q. How many CE credits are required for renewal?

A. Effective October 1, 2009 all resident licensees holding a major line of authority, will be required to complete 24 hours of continuing education before their license can be renewed. Producers with the Title (T) only line have to complete 16 hours of continuing education. Licensees must take CE courses that pertain to the lines of insurance they hold. L/H only licensees must take all of their credits in L/H courses, same for P/C only licensees. Licensees who hold multiple lines must take a total of 6 credits in each line (6 hours in L/H and 6 hours in P/C). The remaining credits may be taken in either category including 2 hours for Long Term Care, 2 hours for Flood and/or 4 hours for MD Bail Bonds. Licensees who hold a producer license and a public adjuster license must take a minimum of 6 hours in Public Adjuster CE courses.

Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics. Any Ethics CE hours over the 3 hours will not count towards the fulfillment of other CE requirements.

Q. How are credits reported?

A. Providers must report course completions to Prometric on a roster within 15 calendar days of the completion of the course. Licensees do not need to submit course completion certificates.

Q. Am I required to provide my Social Security number to CE providers or to Prometric?

A. No. Effective March 19, 2008 Prometric's systems have been modified to accept either license numbers or SSNs as individual identification numbers on rosters. You may decline to provide your SSN but you must provide your license number.

Q. I am an attorney and am licensed as a title insurance producer. Am I required to take CE courses?

A. No. A licensee who holds only the title line of insurance and is a Maryland attorney in good standing with the Maryland Court of Appeals is not required to take CE. Documentation indicating good standing with the Maryland Court of Appeals may be submitted to the Maryland Insurance Administration each renewal cycle. A licensee who holds Title and any other line of authority will need to complete 24 hours of continuing education in the kinds or subdivisions of insurance.

Q. I am a resident Public Adjuster. Am I required to complete Maryland CE courses?

A. Yes, resident Public Adjusters are required to complete 24 hours of continuing education in Public Adjuster or Property/Casualty courses or a combination of both. Of these 24 hours, 3 hours must be in the Ethics course category.

Q. I am renewing a non-resident producer license. Am I required to take Maryland CE courses?

A. No. Maryland is reciprocal with all states for the major lines (L/H/VUL/P/C). For other lines such as Title and Public Adjuster, Maryland is not reciprocal with all states. Please refer to the MIA website for a listing of states.

Q. I am a non-resident Public Adjuster. Am I required to take Maryland CE Courses?

A. Public Adjusters whose home state is not reciprocal with Maryland, will need to complete 24 hours of continuing education in Public Adjuster or Property/Casualty courses or both. Of the 24 hours requirement, 3 hours must be in the Ethics course category. As of January 2018, the following states are not reciprocal with Maryland: AL, AK, AZ, AR, FL, SD, and WI.

Q. I am a non-resident Title agent. Am I required to take Maryland CE courses?

A. Title producers whose home state is not reciprocal with Maryland will need to complete continuing education. Non-resident **Title only** agents will be required to complete 16 hours of continuing education in Title or Property/Casualty courses or both. Of the 16 hour requirement, 3 hours must be in the Ethics course category. Non-residents that have Title and other lines are required to complete 24 hours. As of September 1, 2017, the following states are not reciprocal with Maryland: AL, AK, AR, AZ, CT, FL, IA, ID, KY, MA, NM, NV, OR, PA, SD, TX, UT, and WA.

Q. I only recently became licensed. Do I have to take CE for renewal?

A. Yes, Maryland no longer issues licenses for less than 2 years. Beginning in mid-March 2001, all new licensees were issued 2-year licenses and must meet the CE requirements for renewal of that license.

Q. Can I take the same CE courses more than once?

A. Yes, but you will not receive credit if the course is repeated within the same renewal period. If the course is taken during two consecutive renewal periods, there must be at least 6 months between the course completion dates in order to receive credit.

Q. Are there requirements as to the subject matter of the required CE courses?

A. Yes. Licensees must take CE courses that pertain to the lines of insurance that they hold on their producer license(s). Licensees, who hold just Life and Health, must take the 3 hours of Ethics with the remaining total CE hours in L/H courses. Licensees, who hold just Property and Casualty, must take the 3 hours of Ethics with the remaining total CE hours in P/C courses. Licensees, who hold a mix of Life, Health, Property and Casualty lines of insurance, must take 3 Ethics, 6 L/H, 6 P/C, and 9 remaining hours in either L/H or P/C/T depending on the producer book of business including 2 hours for Long Term Care, 2 hours for Flood and/or 4 hours for Bail Bonds. Licensees who hold a producer license and a public adjuster license must take a minimum of 6 hours in Public Adjuster CE courses.

For example, of the 24 hours required of a licensee who holds both the public adjuster and producer license who is authorized for Life and Health, and Property and Casualty must take a minimum of 6 hours in L/H courses, a minimum of 6 hours in P/C courses, and a minimum of 6 hours in Public Adjuster. The remaining hours can be taken in any of the categories and/or subdivision of insurance such as Annuity, Flood, Long Term Care or MD Bail Bonds. Producers who have Title only are expected to fulfill their CE requirements by taking title insurance CE courses.

Q. Are there any special requirements for Long-Term Care?

A. Yes. Resident licensees are required to complete 2 hours of CE in a course designated as Long Term Care or LH-LTC. Resident licensees who sell long-term care partnership policies may be required by their insurance companies to complete the initial 8-hour Long Term Care Partnership course or 4-hour Long Term Care Partnership refresher course. The corresponding Partnership course hours may count towards the fulfillment of the L/H CE requirement.

Q. Are there any special requirements for flood insurance?

A. Yes. If the property & casualty insurance producer sells flood insurance, they must complete at least 2 of their required continuing education credits in flood insurance on or before September 30, 2006 and at each renewal after.

Q. Are there any special requirements for Bail Bond insurance?

A. Yes. If the property & casualty insurance producer sells Bail Bonds, they must complete at least 4 of their required continuing education credits in MD Bail Bonds at each renewal. In order for a course to qualify as a MD Bail Bond course, it must be approved under the Bail Bonds category and the MIA Installment Agreement Form must be covered in the course.

Q. Are producers required to take Ethics related courses?

A. Yes, effective October 1, 2009 3 hours of any producer's continuing education requirement shall relate directly to ethics.

Q. Do correspondence (self-study) courses count?

A. Yes. All continuing education may be completed online.

Q. Do exams for national designation courses count as CE credit?

A. Yes. Licensees who receive a passing score on a national exam on or before the license expires will receive the number of CE credit hours that Prometric has approved for the course.

Q. Do instructors receive credit for teaching courses?

A. Yes. Instructors are given 1½ times the approved credit hours for teaching a course.

Q. Can I get an extension of time to complete my CE credits?

A. No.

Q. Can the CE requirement be waived?

A. Maryland law permits waivers for **extreme hardships**. CE waivers are reviewed on a one time exception basis. The request for a waiver must be sent in writing to the Maryland Insurance Administration, Producer Licensing Section, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202. Requests may also be emailed to producerlicensing.mia@maryland.gov or faxed to 410-468-2399. Supporting documentation such as a doctor's certification must be submitted with your request.

Q. Under the new legislation regarding Continuing Education, are there still waivers for those who have been continuously licensed for 25 or more years?

A. The waiver only applies to those, who prior to October 1, 2008, have been continuously licensed for 25 or more years. These producers will have an 8-hour continuing education requirement. There are no new qualifiers for this waiver. You either already have it or you will not have it. And if you have it, you could lose it. Licensees may lose the waiver of reduced CE hours if there is a lapse in the license.

Q. What are the consequences of failing to meet my CE requirement?

A. Your license will not be renewed.

Q. How can I determine whether a course has been approved?

A. Generally the provider of the course will be able to advise you. You can also call Prometric at 800.324.4592 or e-mail pro.ce-services@prometric.com.

Q. Do I need to file a completion certification with my renewal application?

A. No. CE providers are required to report credit hours directly to Prometric. Licensees do not have to provide CE course completion certificates with their renewal notices. You should retain copies of

the completion certificates so that you can readily show which courses you have taken if the MIA audits your application.

Q. Where can I get further information regarding CE?

A. The CE regulations are in the [Code of Maryland Regulation](#), COMAR 31.03.02.01.

Q. How can I contact Prometric?

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

Phone: **800.324.4592**

Web site: www.prometric.com

E-mail: pro.ce-services@prometric.com