



Massachusetts Insurance Division Continuing Education Program

Frequently Asked Questions

Q. Where can I obtain a list of continuing education providers and courses?

A. A list of approved courses may be found at Prometric's Website, www.prometric.com. Lists may be tailored by course method and number of CE credits.

Q. How can I become a continuing education provider?

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

Q. Who is required to take continuing education (CE) courses?

A. Individuals who are licensed as resident producers, public insurance adjusters or life settlement brokers are required to take CE courses.

Individuals who hold the following licenses are exempt from CE requirements; Reinsurance Intermediary Brokers/Mgrs, Surplus Lines Brokers, and Advisors. Surplus Lines Brokers must also hold a Producer license and hence are not subject to a separate CE requirement as a broker.

Non-resident producers with reciprocity and producers who are on military active duty are also exempt from CE requirements.

Q. Is anyone "grandfathered" from CE requirements?

A. All individuals licensed prior to April 4, 1983 are exempt from CE requirements as long as they remain continuously licensed. Individuals licensed prior to April 4, 1983 who subsequently amend their license by adding additional lines of authority, which require an examination, are then subject to CE requirements. (211 CMR 50.04(b)). Please note; any grandfathered licensee planning to sell Long Term Care products must fulfill the required Long Term Training requirements and any grandfathered licensee planning to sell annuity products must fulfill the required Annuity Suitability Training requirements.

Q. When must CE be completed?

A. Required CE must be completed prior to renewing one's producer license and/or public insurance adjuster license.

Q. What are my CE requirements?

A. Licensed Resident Insurance Producers - All licensed resident producers who do not qualify for an exemption must meet the following CE requirements:

- Sixty (60) hours of CE instruction are required to be completed prior to one's initial license renewal date.
- Forty-five (45) hours of CE instruction are required to be completed prior to the subsequent license renewal date
- Three (3) hours of CE instruction in MA approved ethics are also required of all licensees as part of and not in addition to the existing required number of CE hours of CE instruction.

B. Public Insurance Adjuster (PIA) CE Credit Hours – Only PIAs that are residents of Massachusetts are required to comply with Massachusetts CE Credit Hour requirements.

Pursuant to Massachusetts General Laws Chapter (Chapter) 175, § 172, PIAs must meet the following CE requirements:

- Fifteen (15) hours of CE instruction in specifically approved Public Insurance Adjuster courses are required to be completed prior to one's initial license renewal date.
- Fifteen (15) hours of CE instruction in specifically approved Public Insurance Adjuster courses are required to be completed prior to the subsequent license renewal date.

Q. How can I determine if I have met my CE requirements?

A. Course completion information for courses completed on or after January 1, 2004 is available at the Prometric Website, www.prometric.com. It is the responsibility of the individual producer to ascertain if he/she is compliant based upon course completion information in his/her possession for courses completed prior to this date.

Q. What are the consequences of failing to comply with my CE requirements?

A. Producers who fail to meet their compliance requirements will not be permitted to renew their licenses until they have complied with the CE requirements. Producer licensees will have the entire reinstatement period (up to one year from renewal date) to make up the CE credits. PIA's only have until their renewal date to comply with their CE requirements; they do not have a reinstatement period. They must start anew, by taking the PIA examination and applying for a new license.

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

A. Licensed Resident Producers and Licensed Resident PIAs – Not within a three-year period. You may take a course again for credit during the subsequent three-years.

Q. What if I exceed the number of CE hours required to meet my CE requirement?

A. Licensed Resident Producers only - Excess continuing education hours accumulated during the three-year licensure period may be carried forward to the subsequent three-year licensure period. The number of hours carried forward may not exceed 45.

B. Licensed Resident PIAs – Excess hours are not allowed to be carried forward.

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

A. Completed courses do not need to be in the line of authority for which the producer is licensed. However, producers are required to take a three (3) hour CE course in Ethics for each licensing period. Producers are encouraged to take at least one credit hour in each line for which they are licensed. P&C and PL Personal Lines producers are required to take a one-time Flood insurance course. Any producer who plans on selling Long Term Care (LTC) products must follow the LTC continuing education requirements. Any producer who plans on selling annuity products must follow the Annuity Suitability continuing education requirements.

Q. Do correspondence courses count?

A. Yes, there is no limitation/maximum credits restriction for this type of course method.

Q. Do national exams count as CE credit?

A. Yes. Licensees who receive a passing score on a national exam which has been approved by Prometric may receive credit for the exam or classroom hours, but not both.

Q. Do instructors receive credit for teaching courses?

A. Yes. Instructors receive the approved course credit hours for teaching a course, once each triennium.

Q. Can the CE requirement be waived?

A. Generally, no. Massachusetts law does not allow for the waiver of CE requirements; however, the Continuing Education Course Review Committee may waive some of the CE requirements for students who are matriculated in an upper division baccalaureate or graduate program in: business, accounting, management, mathematics, or financial planning. For more information, please contact the Massachusetts Insurance Division/Prometric for a Waiver Application.

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 may also view approved courses online at www.prometric.com.

Q. How are CE hours credited to my license?

A. CE providers are required to report credit hours directly to Prometric. You may view your CE compliance online at www.prometric.com.

PACE CONTINUING EDUCATION INFORMATION

Q. I am an RIA, CFP or CPA and am in compliance with the CE requirements of my designation(s). Does this meet my requirements for my insurance license continuing education?

A. The simple answer is **no**. The Continuing Education Course Review Committee reviewed the continuing education programs of a number of professions and designations and found that only the American College of Financial Services' *Professional Achievement in Continuing Education* (PACE) program meets or exceeds the requirements of the continuing education law. Accordingly, they have decided that any producer who is in compliance with PACE has automatically met his/her continuing education requirements. Due to privacy requirements, the American College does not share information about those licensees who are in compliance with PACE. A licensee who qualifies for CE compliancy via PACE will have to initially submit a letter from the College attesting to his/her compliancy through PACE that he/she received his/her designation. The licensee qualified through PACE will have to re-certify his/her compliancy with PACE every two years. The recertification letters are to be sent directly to Prometric's Continuing Education Department. Prometric is the Division of Insurance's vendor who maintains the CE database. Prometric will keep your PACE certification letters on file and will display your compliancy on their CE system at www.prometric.com.

Effective January 1, 2017, the PACE recertification requirements will officially transition to the expanded program. Maintaining your designation(s) requires participation in the Professional Recertification Program. The expanded program has three main components:

- Annual reporting
- Continuing Education
- A modest program fee

Users may find additional information regarding the program expansion at the following link: <https://www.theamericancollege.edu/plan-your-studies/after-your-program/professional-recertification>

All initial information should be mailed to both of the following addresses:

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

Commonwealth of Massachusetts
Division of Insurance
Attn: Magnus Carlberg
1000 Washington Street, Suite 810
Boston, MA 02118

Thereafter, you only need to mail the recertification documents to Prometric.

Q. Where can I get further information regarding CE?

A. Contact Prometric by e-mail at CESupportTeam@Prometric.com or by phone at **800.742.8731**.

Q. How can I contact Prometric?

A. Prometric can be reached by phone at **800.742.8731**, by e-mail at CESupportTeam@Prometric.com. Program information and additional services are available at our Website: www.prometric.com.

Our mailing address is: Prometric Operations Center
Attn: Continuing Education Processing
7941 Corporate Drive
Nottingham, MD 21236

Q. How can I contact the Massachusetts Division of Insurance?

A. The mailing address is:

Commonwealth of Massachusetts
Division of Insurance
Attn: Magnus Carlberg
1000 Washington Street, Suite 810
Boston, MA 02118