# West Virginia Offices of the Insurance Commissioner Continuing Education Program





PRODUCER LICENSING
FREQUENTLY ASKED QUESTIONS

November 2020

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#### WHO MUST COMPLY WITH CE REQUIREMENTS

#### 1. Who is required to meet the continuing education requirements?

All licensed resident producers (agents) in West Virginia who do not qualify for an exemption must meet the requirement.

#### 2. Who is exempt from meeting the CE requirements?

The following are exempt: Non-resident producers, adjusters, and producers holding Limited Lines Credit Insurance Licenses or any line where a licensing examination is not required.

## CREDIT REQUIREMENTS, COMPLIANCE DEADLINE, CARRYOVER CREDITS AND APPROVED COURSE INFORMATION

#### 3. How many credit hours must I earn to meet the requirements?

24 credit hours every biennium are required. Of those credits, at least 3 must be from courses categorized as Ethics.

Producers who sell only pre-need funeral insurance or only through a telemarketing firm may submit an affidavit and have their requirement reduced to 6 hours. Of those credits, at least 3 must be from courses categorized as Ethics.

#### 4. What is the date by which I must complete 24 hours of West Virginia CE credits?

You must complete your continuing education requirements every two years on or before the last day of the agent's birth month.

#### 5. Can I repeat a CE course within the compliance period?

If you successfully complete an approved course, you may not repeat the course and receive certification during the same compliance period.

#### 6. Can I receive partial credit for a course?

Credit for completing only a portion of a course cannot be granted.

#### 7. Can I receive credit for teaching a CE course?

Instructors may be added to rosters in order to receive credit but only once for any single course during a biennium.

#### 8. Can I carry over credits to the next biennium?

Up to 6 credits may be carried forward from one biennium to the next.

Producers becoming compliant due to the reduced 6 credit requirement are not eligible for carryover. Excess Ethics credits are treated as general credits when carried over.

#### 9. How will I know which courses will qualify for continuing education credit hours?

You can get a list of approved courses on Sircon's Web site: <a href="www.sircon.com">www.sircon.com</a>. On advertisements, look for courses that have been approved for West Virginia continuing education credit. If you have any doubt, call Prometric at **800.805.9127**. You may also request a listing of all approved courses and sponsors by calling Prometric.

#### **WARNING NOTICE**

#### 10. Will I get a notice about my unfulfilled CE requirement?

Prometric will email a non-compliance notice 90 days prior to the end of the compliance period.

#### NONRESIDENT REQUIREMENTS

#### 11. How do nonresident licensed producers comply with CE requirements?

West Virginia does not require any submission or fee from nonresident producers.

#### **EXEMPTIONS, EXTENSIONS AND HARDSHIP EXTENSIONS**

#### 12. Can I receive an extension?

Producers may request an extension of up to 90 days for good cause as determined by the Commissioner. Examples of good cause are disabling accident, illness or call to military duty. Requests for extensions must be in writing to the Commissioner.

#### REPORTING CREDIT HOURS AND COMPLIANCE

#### 13. How will credit hours be counted and reported?

The course provider must report your course completion on a roster to Prometric no later than 15 calendar days after the course completion date. The provider must also give you a certificate of course completion for your records.

## 14. How will I demonstrate that I have completed the CE requirements to the CE Administrator?

Producers can verify their credits and compliance status on Sircon's web site: www.sircon.com or by calling Prometric at 800.805.9127.

#### REQUIREMENTS FOR NEWLY LICENSED PRODUCERS

#### 15. What are the requirements for a newly licensed producer?

Individuals newly licensed are required to be in compliance by the expiration date on their license. Before being eligible to renew the license, the continuing education requirement must be met.

#### **CONSEQUENCES OF FAILURE TO COMPLY**

## 16. What happens if I do not earn the necessary CE credit hours by the end of the compliance period?

Your license will be suspended if you fail to meet the necessary requirements. If you earn the necessary credits for compliance before the end of the next compliance period, the suspension will be lifted upon submission of the CE Reinstatement form and fees. If you fail to earn the proper credits by that time, your license will be terminated.

#### **HOW TO CONTACT PROMETRIC**

#### 17. How can I contact Prometric?

Prometric can be reached by email at <a href="mailto:CESupportTeam@Prometric.com">CESupportTeam@Prometric.com</a>, by phone at 800.805.9127 or by fax at 800.735.7977. Program information and additional services are available via the Sircon site: www.sircon.com. The mailing address is:

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

#### HOW TO CONTACT THE COMMISSIONER

#### 18. How can I contact the West Virginia Offices of the Insurance Commissioner?

The mailing address is:

West Virginia Offices of the Insurance Commissioner Agent Licensing and Education PO Box 50540 Charleston, WV 25305-0541

Website: www.wvinsurance.gov