

Maryland Insurance Administration Continuing Education Program



Provider Information Packet

Administrative Services Provided by Prometric



July 2020

Maryland Insurance Administration Provider Information Packet

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Maryland Insurance Administration

Continuing Education Program

Introduction

The state of Maryland has contracted with Prometric and Vertafore to provide continuing education (CE) and course review services on behalf of the Maryland Insurance Administration (MIA). The Maryland Insurance Administration (MIA) along with Prometric handles all transactions and inquiries for approving providers and courses. **The MIA processes all transactions relating to producer name and address changes, license issuance and renewals.**

The Maryland Insurance Administration Regulation 31.03.02 Insurance Producers — Continuing Education Requirements, subsection .08D, specifically prohibits a Provider from offering a course for credit that has **not had prior approval from the Commissioner**. **Providers must submit courses for approval at least 45 days before the course is to be taught. A reciprocal course previously approved in another state or jurisdiction must be submitted 30 days before the first date on which the course is to be taught.** Courses will be due for renewal on the second anniversary of the date the course was approved by the Commissioner. Prometric will send course renewal notices, via email, 90 days before expiration.

Course applications will be reviewed and approved or disapproved promptly by the MIA and Prometric. Incomplete submissions may delay the review process **and may result in disapproval**. Course applications are considered complete when all necessary materials are received by Prometric. Samples of acceptable and unacceptable outlines are included herein.

<p>Pre-licensing courses must be filed with PSI, the MIA's vendor for Examination and Pre-Licensing Services, <u>not</u> Prometric.</p>
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As a subscriber of Vertafore's Compliance Express™ services, you will be able to complete the following tasks electronically:

- Course completion roster processing. After each course offering/completion, providers will enter or upload course attendance information. The MIA will have access to this information in real time. Providers will be charged a fee of \$1.00 per student per credit hour.
- Initial Course approvals. Providers will be charged a fee of \$33.00 per course submitted.
- Course renewals. Providers will be charged a fee of \$34.00 per renewal submitted.

By processing electronically, providers receive the following benefits:

- Annual subscription to Vertafore's Compliance Express. You will be billed monthly for all services you use. You will be able to view your account and electronic processing details online.
- Course offering updates. You will be able to electronically update course offering locations and dates, allowing producers to easily search for scheduled courses.
- Certificates of completion. You will be able to create certificates from Vertafore's Compliance Express in a PDF format.

Producer inquiry services. Producers may view their personal CE transcripts as well as each provider's approved course offerings online at: <http://www.sircon.com>. Prometric's service staff is available to handle calls from 8:00 a.m. to 6:00 p.m., Eastern Standard Time, Monday through Friday.

Fees:

Course Application (Provider developed course): \$33.00

Course Application (Using zone reciprocity): \$33.00

Course Renewal: \$34.00

Provider Registration: No fee

Rosters: \$1.00 per credit per student

Use the Fee Worksheet on Page 25 to prepare your payment. **All payments are handled through Vertafore (Sircon) invoicing.** More information, including this packet, is available on our web site at www.prometric.com. Any of the materials in this packet may be photocopied. For further information, contact Prometric:

Phone: **800.324.4592**

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

Web site: www.prometric.com

Producer Continuing Education Credit Requirements

Producer License	24 hours = 21 hours + 3 hours Ethics
Life	24 hours = 21 L/H + 3 Ethics
Health	24 hours = 21 L/H + 3 Ethics
Combined Life and Health (L/H)	24 hours = 21 L/H + 3 Ethics
Property	24 hours = 21 P/C + 3 Ethics
Casualty	24 hours = 21 P/C + 3 Ethics
Combined Property and Casualty (P/C)	24 hours = 21 P/C + 3 Ethics
Personal Lines	24 hours = 21 P/C + 3 Ethics
Combined L/H and P/C	24 hours = 6 L/H + 6 P/C + 9 (L/H or P/C) + 3 Ethics
Title only	16 hours = 13 Title + 3 Ethics
*Combined Title and P/C	24 hours = 6 Title + 6 P/C + 9 (Title or P/C) + 3 Ethics
*Combined Title and L/H	24 hours = 6 Title + 6 L/H + 9 (Title or L/H) + 3 Ethics
*Combined Title, L/H and P/C	24 hours = 6 Title + 6 L/H + 6 P/C + 3 (Title, L/H, or P/C) + 3 Ethics
Funeral Director (Life only)	16 Hours = 13 L/H + 3 Ethics
Public Adjuster	24 hours = 21 Public Adjuster + 3 Ethics
Combined Public Adjuster and Producer L/H	24 hours = 6 Public Adjuster + 6 L/H + 9 (Public Adjuster or L/H) + 3 Ethics
Combined Public Adjuster and Producer P/C	24 hours = 6 Public Adjuster + 6 P/C + 9 (Public Adjuster or P/C) + 3 Ethics
Combined Public Adjuster and Title	24 hours = 6 Public Adjuster + 6 Title + 9 (Public Adjuster or Title) + 3 Ethics

Additional requirements for Producers who also sell:

Flood	2 hours in course designated Flood as part of P/C hours
Bail Bonds	4 hours in course designated Bail Bond as part of P/C hours
Long Term Care	2 hours in course designated Long Term Care as part of L/H hours
Long Term Care Partnership	8-hour initial Long Term Care Partnership course or 4-hour refresher every two years
Annuity	4-hour initial Annuity Suitability course

Additional information:

- License renewals are on a two-year cycle based on the birth month of the licensee.
- Except as forth in regulation, a licensee shall successfully complete, in each renewal period, at least 24 hours of CE.
- CE courses must be in the category or subdivision of insurance on the license.
- Producers who, within 1 year of the license expiration date, passed the exam for a line of authority and added that line to a currently Active producer license do not have to complete CE for the newly added line. CE should only be completed per the previous lines.
- Licensee must complete 3 hours of CE in Ethics. Excess ethics will not count towards license specific requirements.
- Carry over hours are not allowed. Duplicate courses are not allowed within the same renewal period nor within 6 months of previous date of completion.
- Licensees with nationally recognized designations, may carry over no more than nine (9) CE hours of MD approved CE in excess of 24 hours to the next renewal period. Ethics hours are not applicable to the next renewal period. Certificate of Good Standing with the designating organization must be submitted to the Administration.
- Complete CEs 15 days before the license expiration date. Providers have up to 10 days to report the course completion.
- Licensees shall maintain a record of the certificate of course completion.
- Submit a renewal application after completing the CE requirements.
- Licenses expired less than one (1) year may be renewed after completing the required CE, submitting the \$100 late fee + renewal fee and submitting renewal application online or by mail.
- Licenses expired more than one (1) year may be reissued after completing the pre-licensing course, passing the MD exam, submitting the initial application and fee online or by mail.
- A licensee who holds only the Title line of insurance and is a Maryland attorney (admitted to practice before the Maryland Course of Appeals) is exempt from continuing education. *CE required on additional lines of authority on the license.
- Non-resident licensees do not need to complete MD CE. If the home state of the non-resident is not reciprocal with MD for the license type and/or line of authority, then the non-resident licensee will need to complete MD CE requirements.
- Limited line licenses do not require CE.
- Licensees with reduced or waived CE hours must contact the Administration to verify qualifications. There are no new qualifiers.
- CE Wavier only applies to those, who prior to October 1, 2008, have been continuously licensed for 25 or more years.

Maryland Insurance Administration
Continuing Education Program Requirements

The Maryland Insurance Administration has adopted the following requirements.

General Program Requirements

- A course that has not been previously approved in a state that has adopted the “NAIC Uniform Declaration Regarding Continuing Education Reciprocity Course Approval Guidelines” shall be submitted at least 45 days before the first date on which the course is to be taught. It is recommended that submissions be made 60 days in advance.
- A course previously approved in another state or jurisdiction that has adopted the “NAIC Uniform Declaration Regarding Continuing Education Reciprocity Course Approval Guidelines” shall be submitted using the NAIC Uniform Continuing Education Reciprocity Course Filing Form at least 30 days before the first date on which the course is to be taught. It is recommended that submissions be made 60 days in advance.
- If an approved course is canceled or a student cancels in advance, the provider must refund all fees within 45 days of the cancellation unless a different refund policy is printed on the provider’s materials.
- The provider for whom this application is submitted acknowledges and agrees to comply with the following:
 - Only offer courses approved by the Commissioner that are taught by an approved instructor.
 - Report to the Commissioner or the Commissioner’s designee course completion rosters within 10 days of completion of a course in an electronic format specified by the Commissioner.
 - Notify the Commissioner of the replacement of a course coordinator.
 - Use in all communication with the Commissioner or the Commissioner’s designee the provider identification number assigned by the Commissioner.
 - If the provider is an insurer, not require appointed insurance producers to obtain hours of continuing education by attending an approved course that the insurer is providing.
 - Providers may not advertise or distribute promotional materials prior to a courses approval without obtaining the Commissioners authorization.
 - Providers may not promote a particular agency or insurance company or the products of the agency or company.
 - Providers may not require a student to participate in other programs or services offered by the provider, course coordinator, or instructor as a condition of receiving a certificate of course completion.
 - Providers will ensure that all facilities and equipment meet minimum requirements established by the Americans with Disabilities Act and all applicable EEO statutes.
 - Except as provided in §D of regulation 31.03.02.13 Insurance Producers – Continuing Education Requirements, a provider may not advertise or distribute promotional materials unless the course has been approved by the Commissioner.
 - Advertisements and promotional materials may not be deceptive or misleading and shall, at a minimum, clearly identify the number of hours of continuing education for which a course has been approved and the fee for taking the course. A provider of an approved course who advertises or promotes a course that has not been approved or a course that is not eligible for approval shall prominently state that no hours of continuing education can be earned by taking the course.

- Once approved, a course may not be substantially altered. A substantial alteration is any change that would modify the content or time allocations stated in the course syllabus or would change any of the course topics.
- Providers may not change a course's content or outline without prior written approval. Failure to obtain written approval in advance of the course may result in a denial of CE credit for the course.
- Fifty minutes will qualify for one CE credit hour. Breaks, introductions, lunches, announcements or other non-instruction time, such as time allotted for the final examination, do not qualify for CE credit.
- Course approval letters and course renewal notices will be sent via email to the contact listed on the provider profile.
- Each course must be a minimum of one credit hour.
- Courses require **100% attendance** of each participant.
- Providers must agree to inform the MIA of the date, time and location of each classroom session, conference and convention at least **14 calendar days prior** to presenting. Further, the MIA must be notified immediately when a change is made in date, time and/or location. **Failure to inform the MIA may result in courses being denied approval or current approvals being revoked.**
- Providers must maintain accurate attendance records for each course. Providers must verify the identification of producers who attend approved courses and must obtain all producers' signatures on a sign-in sheet. Only students meeting attendance requirements may receive credit for course completion. Sign-in sheets shall not require a Social Security number.
- Providers are required to report course completion rosters, within 10 days of course completion, to www.sircon.com. The roster must include the name and identification number of each producer. Providers must distribute course completion certificates to all individuals who meet the requirements of the CE course within 15 days of the conclusion of a course. The certificate of course completion must be on a form approved by the Commissioner.
- Producers will earn credit only once for a course completed in the current biennium regardless of the number of times the same course is taken. 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.
- Producers may obtain all or part of the credit hours of continuing education required for renewal of a license from correspondence courses or online courses approved by the Commissioner.
- College courses: Each college- or university-completed insurance-related course, approved by the Commissioner, will be assigned 16 hours of CE credit. A passing grade is required.
- A course instructor shall earn 1-1/2 hours of continuing education for each approved hour of instruction of an approved course. Credit will be granted once every biennium for each course taught.
- Course providers must allow representatives of Prometric and/or its designees, and employees of the MIA and/or its designees, in an official capacity, may audit classroom course instruction, course materials, instructors' presentations, course records, records of examination, attendance rosters and other aspects of instruction. These auditors will not be interfered with while conducting or attempting to conduct an audit. Audits will be conducted with minimal disruption. Providers agree that auditors may attend any course offered for the purpose of the audit without paying any fee. Providers grant Prometric and the MIA the right to audit and/or inspect these records at the premises of the provider or at the physical location of such records.
- Providers must maintain accurate records relating to course offerings, instructors, student

attendance, and student course completion for a minimum of 4 years following the date of the course offering.

- For a course to be categorized for Ethics credit, the entire course must qualify. A maximum of 3 credits may be awarded in the category of ethics. Ethics is described as the science (or study) of morality with a set of fundamental principles defining morality and determining moral duty and obligation. With regard to professions, a code of ethics frequently defines aspects of fairness and duty to the profession and the general public. In the context of insurance licensees, ethics involves conducting one's business with a well-developed sense of fairness, proper disclosure and even-handed dealings with prospective insureds, policyholders, agencies, fellow licensees, companies and the general public. To be approvable for continuing education content, the material must not only outline the fundamentals and principles of ethics in its various forms but also provide clear and appropriate linkage to the activities and responsibilities of an insurance producer. Case studies and situations must be in the context of the insurance business and highlight the special challenges and opportunities within the insurance industry.
- For a course to qualify as a MD Bail Bond CE course, the MD Installment Plan, found [HERE](#), must be discussed during the course.
- All approved Flood CE courses should provide the additional reference material found [HERE](#), either by supplying the link or printing and distributing the material.

Qualifying/Non Qualifying Course Subjects

- The Commissioner may not approve a course covering any of the following subject areas:
- A course in office or business skills, including typing, speed reading, or the use of computers, calculators, or other machines or equipment;
- A course in office management, client relations, or other matters aimed at improving the operation of the person's business; or
- A course in salesmanship or product promotion, stress management, time management, psychology, motivation, or written or oral communications.
- A course that covers the topics of Wills and Trusts

Course Coordinators:

The provider shall ensure that each approved continuing education course has at least one course coordinator who is responsible for:

- (1) Supervising the administration of the course; and
- (2) Compliance with this chapter.

B. A course coordinator shall possess one or more of the following qualifications:

- (1) A minimum of 5 years experience as an actively licensed insurance producer;
- (2) A minimum of 3 years experience as an administrator of an education program;
- (3) A degree in education and at least 2 years experience as a licensed insurance producer; or
- (4) Full-time employment in the insurance education field as a coordinator with at least 6 months experience.

C. A course coordinator shall:

- (1) Assure compliance with this chapter;
- (2) Notify the Commissioner of:

- (a) Any change in the instructor for an approved course;
 - (b) The date, time, and location of a course offering and the name of the instructor not less than 14 calendar days in advance of the date that the course offering is scheduled to begin; and
 - (c) The cancellation of a course offering as soon as reasonably possible;
- (3) Assure that students are provided with current and accurate information;
 - (4) Create an accurate record of student attendance and successful course completion for each offering of an approved course;
 - (5) Supervise and evaluate courses and instructors;
 - (6) Investigate complaints relating to course offerings and instructors;
 - (7) Maintain accurate records relating to course offerings, instructors, student attendance, and student course completion for a minimum of 4 years following the date of the course offering; and
 - (8) Within 15 days of the student's completion of the course, provide each student with a certificate of course completion on a form approved by the Commissioner.

Course Instructor:

The provider shall ensure that each continuing education course approved by the Commissioner is taught by an instructor who has been approved by the Commissioner as meeting the qualifications specified in below. New instructor applications **MUST** be submitted via Sircon.

Providers can use the Instructor Application service on Compliance Express to enter instructors. Prometric and MIA will review the instructor application for approval.

- (1) The provider shall submit to the Commissioner a course instructor information approval form and information for each instructor of an approved course
- (2) An instructor shall possess one or more of the following qualifications:
 - (a) A minimum of 2 years experience in the subject matter being taught;
 - (b) A degree in the subject matter being taught; or
 - (c) A minimum of 2 years recent experience as a licensed insurance producer and a minimum of 6 months practical experience in the subject matter being taught.
- (3) The Commissioner may not approve as an instructor a licensed insurance producer:
 - (a) Who has been fined; or
 - (b) Whose license has been suspended or revoked.

Courses:

- “Course” means a presentation of information delivered in person, in print, electronically, or via teleconference, the successful completion of which is measured by verifiable attendance or by examination, or both.

Self-study Courses:

“Self-study course” means a course that is not presented in a classroom, is not delivered in person, and does not require interaction with an instructor.

- Self-study courses must include an examination to receive credit. The proposed exam will be approved with the course. Self-study exams must contain at least 25 questions. The number of questions must increase proportionately (suggested increment of 5 questions for every additional hour of CE credit) as the amount of material increases up to a suggested maximum of 75 questions for very large courses.

- It is suggested that all questions should be in either a four-alternative multiple choice or completion format and that the use of True/False questions be avoided. All course materials are required to be submitted with the application. Credit hours will be determined by the estimated time it will take a student to study the material, adjusted by the percentage of the course content that is acceptable as CE. **Credit will be allowed only if the student receives a grade of 70 percent or greater on the examination.**
- Self-study examinations are not required to be monitored.
- The completion date for a self-study course will be the date the exam was taken and passed.
- Self-study courses presented via the Internet must adhere to the same requirements as other self-study methods. The exam may be presented via the Internet, but it must be completely separated from the text while the exam is being presented. Providers must provide the MIA with the means to verify the exam procedures. **In addition, the student must review the text in its entirety prior to being granted access to the exam. Also, the student may NOT be allowed to view the text material while completing the exam.**

Teleconference:

“Teleconference” means the live exchange of information among several persons who are separately located but linked by audio or video, or both, that provides for opportunities for interactions between student and instructor.

Webinars

Webinar courses must follow standard classroom policies in addition to the below stated rules:

- Must be submitted as classroom courses
- A separate course submission is required for webinar courses
- Final exams are not required for webinars
- Providers must have a process to determine when a participant is inactive or not fully engaged, such as when the screen is minimized, or the participant does not answer the polling questions or verification codes.
- For webinars not given in a group setting, no less than two polling questions and/or attendance verification codes must be asked, with appropriate responses provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.
- Students in all locations must be able to interact in real time with the instructor and should be able to submit questions and/or comments at any point during the webinar session.
- The provider must have a procedure that informs the students in advance of the course participation requirements and consequences for failing to actively participate in the course.
- Only live, real time webinars with a live subject matter expert will be considered webinars. Recorded copies do not qualify.
- Usernames and passwords and/or email addresses will act as sign-in/sign-out verification.
- Group settings require sign-in/sign-out sheets.

**Maryland Insurance Administration
Continuing Education Program**

Appeal Procedures

A CE provider may appeal a decision regarding a course or provider application. Appeals to decisions made by the Maryland Insurance Administration must be made in writing and specify the points of disagreement and reasons for requesting modification of a decision. Send your request within 30 days of receiving MIA's decision to:

**Maryland Insurance Administration
Attn: Producer Licensing
Education Analyst
producerlicensing.mia@maryland.gov**

**Maryland Insurance Administration
Continuing Education Program**

Instructions for Completing the Provider Registration Application

Organizations providing insurance CE for Maryland credit must be reviewed and registered by the MIA. The MIA will assign a provider number that will allow courses to be tracked by the provider.

You may apply as a provider when you send your first course for review. Please submit

Completing the Registration Application

Provider Name

Print or type the full legal name of the organization providing the education.

EIN

Federal Employer Identification Number

Mailing Address

Provide the complete physical street address, including ZIP code, of the location at which continuing education records will be maintained. In the space provided for a mailing address, you may provide a separate mailing address (such as a Post Office box).

Authorized Course Coordinator (Contact Person)

Provide the name and title of one individual with whom we should communicate for all business matters. Where several people may be applicable, give the name of the one who knows the contact person for each type of issue that may arise, such as course rosters, course materials, schedules, etc. This person must have the authority to execute agreements on behalf of the provider. Enclose with this application a completed course coordinator form and résumé or other document reflecting the qualifications (experience, professional designations, degrees, licenses held, etc.) of this person. The course coordinator must possess ONE OR MORE of the following qualifications:

- a minimum of five (5) years experience as an actively licensed producer;
- a minimum of three (3) years experience as an administrator of an education program;
- a degree in education and at least two (2) years experience as a licensed producer; or
- has been employed full-time in the insurance education field as a coordinator with at least six (6) months experience.

A Course Coordinator **must** submit a biographical and qualification statement.

Phone / Contact

Give the voice phone number, including the area code, where the contact person may be reached. Also provide a fax number and e-mail address.

Type of Provider

Check the type that best describes your organization. The “Other” category is intended to cover organizations that do not fit into the listed categories. If you use the “Other” category, briefly describe your organization; your application may be assigned to another category.

Certification

You must certify that your organization will abide by all Maryland laws and Insurance Administration regulations, policies and guidelines regarding insurance continuing education. The Course Coordinator **must** sign this certification.

Submission

All applications must be submitted via Sircon’s Compliance Express.

**Maryland Insurance Administration
Continuing Education Program
Provider Registration Application**

Provider Name:	EIN:
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Type of Provider:
(check one)

- Agent Association
- College/University
- Independent
- Insurance Company
- Other _____

Mailing Address:
Line One:

Line Two:

City:	State:	Postal Code:	Province:	Country:
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Contact Person: Last:	First:	Middle:
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Phone Number: () -	Ext.	Toll Free: () -	Ext.	Fax: () -
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Email Address:	Communication Preference: <input type="checkbox"/> Electronic Mail <input type="checkbox"/> Postal Mail <input type="checkbox"/> Telephone
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The provider for whom this application is submitted acknowledges and agrees to comply with the following:

- Only offer courses approved by the Commissioner that are taught by an approved instructor.
- Report to the Commissioner or the Commissioner's designee course completion rosters within 10 days of completion of a course in an electronic format specified by the Commissioner.
- Notify the Commissioner of the replacement of a course coordinator.
- Use in all communication with the Commissioner or the Commissioner's designee the provider identification number assigned by the Commissioner.
- If the provider is an insurer, not require appointed insurance producers to obtain hours of continuing education by attending an approved course that the insurer is providing.
- Providers may not advertise or distribute promotional materials prior to a courses approval without obtaining the Commissioners authorization.
- Providers may not promote a particular agency or insurance company or the products of the agency or company.
- Providers may not require a student to participate in other programs or services offered by the provider, course coordinator, or instructor as a condition of receiving a certificate of course completion.
- Providers will ensure that all facilities and equipment meet minimum requirements established by the Americans with Disabilities Act and all applicable EEO statutes.

I understand that I must notify the Commissioner or the Commissioner's designee of all changes and modifications to all applications. I also certify that the information provided is true and correct to the best of my knowledge. I understand that any omission, inaccuracy or failure to make a full disclosure constitutes grounds for disciplinary action.

_____	_____
Course Coordinator Signature*	Date

***Course Coordinator must submit a Course Coordinator application and biographical and qualification statement.**

PLEASE PRINT OR TYPE. PHOTOCOPY AS NEEDED.

**Maryland Insurance Administration
Continuing Education Program**

Instructions for Completing the Course Approval Application

Credit is given only for courses that have been approved. You may not advertise or otherwise promote courses as appropriate for Maryland CE credit until they have been approved. You may not conduct courses for CE credit until you receive written approval from the MIA.

Completing the Form

Provider Name

Print or type the full legal name of the organization providing the course.

Provider Number

Enter the provider number assigned to your organization by Prometric. If you do not have a Prometric provider number, leave this space blank.

Course Title

Enter the title (maximum 40 characters).

Course Number

Leave blank; Prometric will assign a number.

Course Type

Mark the formats that will apply for this course. Classroom includes single and multiple-session classroom courses, seminars, conferences and conventions at which attendance is monitored. Self-study courses are courses for which attendance is not monitored. Self-study courses must be followed by an exam. Credit may be given for self-study courses only when the student passes the exam.

How Will This Course be Taught?

Check all the methods that will be used to teach this course. A lecture refers to a presentation given by a speaker on a specific insurance topic with some student interaction. A workshop generally has a discussion leader who may make a short presentation and usually will lead a discussion among participants. A panel discussion will typically include two or more subject-matter experts discussing issues surrounding the topic; active participation by the students is usually encouraged. Video teleconference is generally a presentation of a course using video multimedia transmitted to multiple locations at one time or on videotape for viewing at a later date. Videotape courses must be presented and/or facilitated by an on-site instructor, whether viewed at interactive teleconference sites or at a later date.

Previously Approved by Prometric

Indicate whether Prometric has previously approved this course in another state and, if applicable, provide the Prometric-issued course number.

Certification

Certify by signing that all of the information on the form and in the attachments is true and correct, to the best of your knowledge, and that this course will be conducted in accordance with all applicable MIA policies and guidelines and Maryland statutes and regulations.

Attachments – (See Course Checklist below for required attachments)

The MIA will review and approve or disapprove course applications promptly. If a course application is not approved, you will be informed of the reason(s). If a course is approved, the MIA will send a course approval certificate indicating the assigned credits.

**Maryland Insurance Administration
Continuing Education Program Course Application**

Provider Name:		Provider Number:
Course Title (maximum 40 Characters)		Course Number (Leave Blank)
Course Type: (check one) <input type="checkbox"/> Self-study <input type="checkbox"/> Classroom	For Classroom only, how will this course be taught? (Check all that apply) <input type="checkbox"/> Correspondence <input type="checkbox"/> Seminar/Workshop <input type="checkbox"/> On-Line Training <input type="checkbox"/> Traditional Classroom <input type="checkbox"/> Teleconference <input type="checkbox"/> Video\Audio\CD\DVD <input type="checkbox"/> Other _____	Number of credit hours requested: _____

For All Courses: Attach course coordinator, educational objective, timed agenda, advertisement, course policy regarding attendance monitoring and refunds.

For Classroom courses: Attach approved instructor information.

For Self-Study courses: Include course and exam safeguard procedures and sample exam.

For Home State courses: Attach all course materials used by the instructor, a comprehensive course outline and bibliography. Annotate the outline indicating, for each section, the number of minutes of instruction that will be offered and the method of presentation for each component.

For Reciprocal courses: Attach NAIC CE Reciprocal form and current/active Home State approval letter

Course Concentration Requested:

_____ Annuity (Variable Annuities)	_____ Health	_____ Long Term Care
_____ Ethics	_____ Property/Casualty	_____ Title
_____ Flood	_____ Life/Health	_____ Bail Bonds
_____ Public Adjuster		

*Maximum number of Ethics credits allowed per course is 3. Maximum amount of 21 credits for any other course category. Courses are eligible for approval for multiple content codes. Providers must indicate **how many hours are being requested for each area of content.**

Has this course been previously approved by Prometric in another state? Yes <input type="checkbox"/> No <input type="checkbox"/>	If so, provide Prometric-issued course number.
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The provider for whom this application is submitted acknowledges and agrees to comply with the following:

- Courses may only be offered if approved by the Commissioner and taught by an approved instructor.
- Notify the Commissioner of the replacement of a course coordinator.
- Courses may not be advertised, and promotional materials may not be distributed prior to course approval.
- Courses must be offered in facilities using equipment that meets minimum requirements established by the Americans with Disabilities Act and all applicable EEO statutes.

I understand that I must notify the Commissioner or the Commissioner's designee of all changes and modifications to all applications. I also certify that the information provided is true and correct to the best of my knowledge. I understand that any omission, inaccuracy or failure to make a full disclosure constitutes grounds for disciplinary action.

_____	_____	_____
Printed/Typed Name of Authorized Course Coordinator	Signature	Date

PLEASE PRINT OR TYPE. PHOTOCOPY AS NEEDED.

**Maryland Insurance Administration
Continuing Education Program
Course Application Checklist**

Checklist of items that must accompany the application package:

Incomplete applications will delay the course review process.

- A course coordinator application found at <https://www.prometric.com/ce>.
- A statement of the educational objectives.
- Detailed timed agenda and number of credit hours requested.
- Course delivery type (Classroom, self-study, online, on-demand or pre-recorded webinar, etc.)
 - Attendance monitoring and credit awarding policy
 - Examination safeguards and sample exam must be provided for self-study, online, on-demand or pre-recorded webinar courses.
- Approved instructor information (if classroom).
- Promotional / Advertisement Materials
- Course Materials:
 - For Home State approval, include all course materials, including textbooks, written materials in place of textbooks, course syllabus, policy forms, and any other items used by the instructor.
 - For reciprocal approval, include NAIC Continuing Education Reciprocal (CER) form and current/active Home State approval form.
- Refund policy which shall include:
 - Full refund of course fees due to cancellation by the sponsor;
 - The refund policy when the licensed insurance producer:
 - Withdraws from the course before commencement, and
 - Fails to complete the course after it has commenced.

Submission

Submit the application and attachments online at Sircon's website, www.sircon.com

SAMPLE ACCEPTABLE COURSE OUTLINE

DIRECTORS AND OFFICERS LIABILITY

25 minutes	8:30 - 8:55	I. Recent history of D&O liability exposure A. Trends in D&O claim frequency and severity B. Major problem areas 1. Federal securities laws 2. Mergers/acquisitions 3. Pollution claims 4. Financial institutions claims 5. Third-party claims C. Recent large settlements and judgments
25 minutes	8:55 - 9:20	II. Legal concepts underlying the D&O exposure A. Basic legal duties of Directors and Officers 1. Duty of obedience 2. Duty of loyalty 3. Duty of care B. To whom duties are owed C. Common defenses D. Recent legislation limiting director liability
	9:20 – 9:30	BREAK
50 minutes	9:30 - 10:20	III. Common exclusions A. Public policy exclusions 1. Dishonesty 2. Gaining an illegal profit or advantage 3. Section 16(b) of the Securities Exchange Act 4. Return of excessive remuneration B. Intended to be covered elsewhere 1. Libel and slander 2. Nuclear energy 3. Employment practice
	10:20 – 10:30	BREAK
50 minutes	10:30 - 11:20	IV. Case study Review of ABC Corporation's stockholder lawsuit alleging mismanagement by the corporation's board of directors and senior management. Study includes review of facts, company's defense and participation in defense by the insurer.

Reasons for acceptability:

1. Sufficient detail on subject matter covered.
2. Sufficient detail on amount of time spent on each topic.
3. Insurance policy content is a topic that qualifies for credit.
4. Breaks are noted on the outline. Ten minutes per hour of instruction are recommended.
5. Case study is described. It is useful to include the case study materials with the outline.

SAMPLE UNACCEPTABLE COURSE OUTLINE

ADVANCED WORKERS COMPENSATION SEMINAR

- | | |
|-----------------------|--|
| 8:00 a.m. – noon | I. Introduction |
| | II. Policy coverages |
| | A. Benefits to injured workers |
| | B. Employer liability |
| | III. Writing workers compensation coverages with Middle Atlantic Life and Casualty |
| | A. Sales support to producers |
| | B. Price and service comparisons to competitors |
| | IV. Use of technology by producers to service clients |
| | A. Wonder Wizard Claim Reporting Software |
| | B. Visit the Middle Atlantic Life and Casualty interactive website |
| Working luncheon | |
| Noon – 1:00 p.m. | V. Reserving |
| 1:00 p.m. – 4:00 p.m. | VI. Loss control activities |
| | VII. Case studies |
| | VIII. Panel discussion with experts |

Deficiencies in this outline:

1. Insufficient detail on subject matter covered.
2. Insufficient detail on amount of time spent on each topic.
3. Sales and marketing topics are not eligible for credit.
4. Company-specific procedural or marketing content is not eligible for credit.
5. Training for office technology or use of the Internet is not eligible for credit.
6. Course material may not be presented concurrently with meals.
7. Where case studies are used, a description of the case study must be included with the course outline.
8. Where panel discussions are used, a description must be provided along with a description of the topic(s) to be addressed and backgrounds of the panel members.
9. Breaks are not noted on the outline.

Instructions for Providers Eligible for NAIC CE Reciprocity

As of January 2015, all states or jurisdictions are participating in the agreement **EXCEPT**:

American Samoa	Massachusetts
Florida	Puerto Rico
Guam	Virgin Islands

To obtain Maryland approval, based on this reciprocity, you must complete these steps:

1. Be approved as a provider in your state of domicile.
2. Have received a course approval document from your state of domicile. This may either be a letter of approval or the stamped approved application form that was filed in the resident state.
3. Be approved as a Maryland provider. This is a separate application that must be completed before you can apply for course approval
4. Complete the Continuing Education Reciprocity Filing Form for each course.
5. Submit a photocopy of the course approval document from your home state along with the timed outline for the course.
6. Approved instructor information (if classroom)
7. Pay the course application fee of \$33.00.

Submit all applications, documentation, and fees electronically via Sircon's Compliance Express.

Maryland is not required to accept any topic, provider or instructor that is not eligible for approval under its laws and regulations.

See Page 23 for instructions on how to report course credits for Producers and Page 24 for reporting classroom course offering schedules.



UNIFORM CONTINUING EDUCATION RECIPROCITY COURSE FILING FORM

Please clearly print or type information on this form. Thank you for helping us promptly process your application.

Provider Information

Provider Name		FEIN # (if applicable)			
Contact Person		E-mail Address of Contact Person			
Phone Number () - ext.	Fax Number () -	Home State	Home State Provider #	Reciprocal State	Reciprocal State Provider #
Mailing Address		City	State	Zip	
Submitter Name (if different from provider contact person above)					
Submitter Phone Number		E-mail Address of Submitter			

Course Information

Course Title	
Date of Course Offering (if applicable)	Existing Course Number (if applicable)

Method of Instruction

<u>Non-Contact / Asynchronous*</u>	<u>Contact / Synchronous*</u>
<p>Self – Study</p> <p><input type="checkbox"/> Correspondence</p> <p><input type="checkbox"/> On-Line Training (Self-Study)</p> <p><input type="checkbox"/> Recorded Media</p> <p><input type="checkbox"/> Other _____</p> <p>Word Count _____</p> <p>Mandatory Run-time _____ (Interactive Components of Course)</p>	<p>Classroom</p> <p><input type="checkbox"/> Seminar/Workshop</p> <p><input type="checkbox"/> Other _____</p> <p>Webinar</p> <p><input type="checkbox"/> Virtual Class/Webinar/Video Conference</p> <p><input type="checkbox"/> Other _____</p>

Measurement used for successful completion: Attendance Final Exam Other _____

Is this course open to the public? Yes No

National Designation? Yes No

If yes, Designation Type: _____

Difficulty (Check):

Basic

Intermediate

Advanced

Credit Hours Requested and Course/Hours Decision

Course Concentration	Hrs Requested by Provider		Hrs Approved by Home State		Hrs Approved by Reciprocal State	
	Sales/Mktg	Insurance	Sales/Mktg	Insurance	Sales /Mktg	Insurance
A. Producer Topics: (Circle Appropriate Course Concentration)						
Life / Health						
Property / Casualty/Personal Lines						
Ethics						
General (Applies to all lines)						
Insurance Laws						
Other (LTC, NFIP, Viaticals, Annuities, etc.) _____						
Total Hours						
B. Adjuster Topics (Circle Appropriate Course Concentration)						
General						
Workers Comp						
Ethics						
Other _____						
Total Hours						
C. Public Adjuster (Circle Appropriate Course Concentration)						
Ethics						

Total Hours						
<i>Information Below is for Regulator Use Only</i>						
Approval Date						
Course Number assigned						
Course approval expiration date						
Signature of Home State Regulator/Representative OR <u>ATTACH</u> Provider Home State Approval Form						
Signature of Reciprocal State Regulator/Representative OR <u>ATTACH</u> Reciprocal State Approval Form						

INSTRUCTION SHEET

NOTE: This course may NOT be advertised or offered as approved in the state to which application has been made until approval has been received from the insurance department.

1. If you are a PROVIDER filing for approval from the Home State:

- 1.1 Complete all the fields in the "Provider Information" section except "Reciprocal State" and the adjacent "Provider #" fields.
- 1.2 Complete the Course Information Section.
- 1.3 In the "Credit Hours Requested and Course/Hours Decision" section, complete the "Hrs. Requested by Provider" columns, detailing in the respective columns the number of hours for sales – and marketing-related instruction and the number of hours for other insurance-related instruction. Please note the following:
 - 1.3.1 When using this application, which is governed by the NAIC CE Reciprocity Agreement in conjunction with 'states' laws, only whole numbers of credit hours will be approved – partial hours will be eliminated.
 - 1.3.2 States that approve sales/marketing topics will consider the hours in the "sales/Mktg" column and the hours in the "Insurance" column when deciding the number of hours to approve. States that do not permit sales/marketing topics as part of continuing education credit hours will only consider the hours shown in the "Insurance" column when making their credit-hour approval decisions.
 - 1.3.3 Contact the individual state to determine whether there are any state specific requirements for submitting courses.
- 1.4 Submit the application form along with required course materials, a detailed course outline, instructor information, if required, and the required course application fee.

2. If you are a PROVIDER filing for approval from a Reciprocal State:

- 2.1 Make a sufficient number of photocopies of the Home State approval form to enable you to submit a copy of this application to each of the Reciprocal States where you are seeking credit.
- 2.2 On each application, write the Reciprocal State and the provider number assigned to you by that state in the "Reciprocal State" and adjacent "Provider #" fields.
- 2.3 Send the CER application, home state approval, if home state issues one, a detailed course outline, and the required fee to the reciprocal state. If this is a National Course *, the Providers will be allowed to submit an agenda that must include date, time, each topic and event location in lieu of a detailed course outline.
- 2.4 Subsequent national course offerings should only be reported for events that are conducted in the "home" state.

* **National Course** is defined as an approved program of instruction in insurance related topics, offered by an approved provider, and leads to a national professional designation or is a course offered to individuals who must update their designation once it is earned.

3. If you are the HOME STATE or designated representative of the Home State:

- 3.1 After reviewing the course materials, complete the "Hrs Approved by Home State" column.
 - 3.1.1 Multiple types of credit and delivery methods can be approved using one CER Form.
- 3.2 Enter the date of approval, course # assigned, course approval expiration date. Sign the CER Form OR attach the home state approval form.
- 3.3 If the course is not approved, note it on the bottom of the CER Form.

4. If you are the RECIPROCAL STATE or designated representative of the Reciprocal State:

- 4.1 After reviewing "Hrs approved by Home State" complete the "Hrs Approved by Reciprocal State".
 - 4.1.1 It is unnecessary for each State to perform a substantive review of continuing education courses that have previously been approved by the Home State.
 - 4.1.2 Reciprocal states cannot award different credits than the home state unless certain aspects are not allowed by state law.
- 4.2 Enter the date of approval, course number assigned, course approval expiration date. Sign the CER Form OR attach the reciprocal state approval form.
- 4.3 If the course is not approved, note it on the bottom of the CER Form.
- 4.4 The reciprocal state agrees to approve the CER submission within 30 days of receipt.

Substantive Review – A thorough review of the course to confirm compliance with the home state's applicable laws and regulations for the approval of insurance continuing education. The review includes a determination whether the:

1. Subject matter meets the criteria for insurance education, to include approvable and non-approvable topic guidelines;
2. Provider has procedures for reviewing course material in order to keep it up to date and timely;
3. Course design and instructional strategies are appropriate for the method of delivery;

4. Credit hours are properly calculated based on instruction method;
5. Criteria for completing the course meets the standards applicable to the instruction method.

***Drafting Note:** The instructor information matrix was eliminated in 2018 as this information should be readily available on individual state/jurisdiction websites.

**Maryland Insurance Administration
Continuing Education Program**

Instructions for Submitting Course Renewal Applications

Continuing Education courses are eligible for renewal 2 years after the initial approval date. The MIA will review all documentation related to the course each renewal cycle to determine if it is eligible for use.

Courses renewed after June 15, 2015 must comply with the initial course approval requirements. This includes the submission of all information and documents required pursuant to COMAR – 31.03.02.08.

All General Program Requirements are applicable to both the initial and renewal courses.

A course renewal may not be substantially altered from the initial approved course. A substantial alteration is any change that would modify the content or time allocations stated in the course syllabus or would change any of the course topics. If a substantial change is needed to keep the course relevant, then a new course submission is required.

Providers may not change a renewal course's content or outline without prior written approval. Failure to obtain written approval in advance of the course may result in a denial of CE credit for the course.

Submission

Course renewal applications are to be submitted electronically through Sircon.com.

**Maryland Insurance Administration Continuing Education
Instructions for Course Completion
Roster Submission and Course Completion Certificate**

Course Completion Roster Submission (COMAR 31.03.02.10(C)):

Providers shall report a course completion roster to the Commissioner within 10 days of the completion of the course.

Providers are required to submit course completions electronically by using Vertafore Compliance Express.

Providers will be charged a fee of \$1.00 per student per credit hour.

Course Completion Certificate (COMAR 31.03.02.11(C)(8)):

Course Coordinators must ensure that within 10 days of the student's completion of the course, each student is provided with a certificate of course completion.

Providers will be required to use a standard Course Completion Certificate that may be retrieved via Compliance Express after courses are banked. There is a copy of the standard course completion certificate included at the end of this packet.

Maryland Insurance Administration Continuing Education Instructions for Completing the Course Offering Schedule

Complete schedules are required for all classes presented for Maryland CE credit. Schedules are used for course audits and for comparing schedule date to course completion date.

Report all course offerings to Prometric at least 14 days in advance of conducting the course. Notify Prometric immediately of course offering changes or cancellations; this notification must be done before the class.

You may enter, edit and view course offering schedule information: www.sircon.com.

Failure to report scheduled classes or to report changes may result in noncompliant audit findings, which can affect sponsor status with the Maryland Insurance Administration.

Changes or Cancellations

It is often convenient for the sponsor to indicate cancellations or changes on a copy of the form originally used for reporting the class that is now being changed. If using this method, include a copy of the original schedule and clearly indicate that changes have been made.

Completing the Form

Schedule information may, at the discretion of Prometric, be accepted in another format. At time of online submission, the sponsor must provide all of the information listed.

Location

Indicate city, state, complete street address with suite number, building name, if applicable, and ZIP code. If the course will be held in a hotel or restaurant, indicate the name of the hotel or restaurant. If the course will be held at an agency or insurance company, give the name of the firm where the course will be held.

Schedule

Indicate the dates held and beginning and ending times for the courses. If the course is part of a longer training session including non-approved material, indicate only the time for the approved section. Weekly classes must give day of week, number of sessions, beginning and ending dates, and any dates class will not be held.

Contact Person and Phone

The contact person at the location is often the instructor or registrar/door monitor. Indicate the phone number at the location of the class, not the sponsor's office phone.

**Maryland Insurance Administration
Continuing Education Program
Fee Worksheet**

This form is for convenience in preparing submissions. Using it is optional.

Course Fees	<u>Number</u>	<u>Sub-total</u>
Course Approval (Provider developed course)	_____ @ \$33	\$ _____
Course Approval (using zone reciprocity)	_____ @ \$33	\$ _____
Course Renewal Fee	_____ @ \$34	\$ _____

Maryland Insurance Administration

Continuing Education Course Coordinator Registration Form

Provider Name:		Provider No:	
Course Title:		Course No:	
Course Coordinator Name:			
Course Coordinator Address:			
Course Coordinator Email Address:			
Course Coordinator Phone:		Course Coordinator Fax:	

A course coordinator shall possess one or more of the qualifications listed below. Please select the course Coordinators applicable qualification(s) and attach a transcript and/or resume that details the required experience.

	A minimum of 5 years experience as an actively licensed insurance producer;
	A minimum of 3 years experience as an administrator of an education program;
	A degree in education and at least 2 years experience as a licensed insurance producer; or
	Full-time employment in the insurance education field as a coordinator with at least 6 months experience.

As the Course Coordinator I attest that I will assure compliance with the following as it relates to this course:

I will notify the Commissioner of:

- (a) Any change in the instructor for an approved course;
- (b) The date, time, and location of a course offering and the name of the instructor not less than 14 calendar days in advance of the date that the course offering is scheduled to begin; and
- (c) The cancellation of a course offering as soon as reasonably possible;

I will assure that students are provided with current and accurate information;

I will create an accurate record of student attendance and successful course completion for each offering of an approved course;

I will supervise and evaluate courses and instructors;

I will investigate complaints relating to course offerings and instructors;

I will maintain accurate records relating to course offerings, instructors, student attendance, and student course completion for a minimum of 4 years following the date of the course offering; and

I will within 15 days of the student's completion of the course, provide each student with a certificate of course completion on a form approved by the Commissioner.

By submitting this application you agree to the following:

- That you are authorized to submit course applications on behalf of the provider and are authorized by the provider to act as a course coordinator.
- You certify that to the best of your knowledge and under the penalty of perjury that all information and documents attached to the corresponding course application are current and accurate.
- You agree to ensure that the related course(s) are conducted in compliance with the state of Maryland statutes, regulations, and requirements.

Course Coordinator Name

Course Coordinator Signature

Date

**MARYLAND INSURANCE ADMINISTRATION
CONTINUING EDUCATION CERTIFICATE OF COURSE COMPLETION**

Producer Name:		License Number/NPN:	
----------------	--	---------------------	--

This certificate certifies that the individual listed above has successfully completed:

Course Name:		Course Number:	
Provider Name:		Provider Number:	
Instructor Name:		Instructor License Number (if applicable):	

Course Completion Date:		Please indicate the number of hours of continuing education awarded for each content category below.	
		Course Category	Credit Hours Awarded
Total Hours Of Continuing Education Awarded:			

By signing below, I attest that this course has been approved by the State of Maryland. I also attest that the course has been offered and course completions will be reported in compliance with **COMAR 31.03.02 Insurance Producers-Continuing Education Requirements**.

_____	_____	_____
Authorized Provider Representative Name	Authorized Provider Representative Signature	Date

Submission of Renewal License Applications

- Course completion hours reported to the Maryland Insurance Administration are generally evident on the online licensing system, NIPR (www.nipr.com), 48 hours after submission by the course provider.
- If you are attempting to renew a resident producer license, please note that course providers have 15 days to report your successful completion of a course. If you have taken a course that has not yet been "banked", and your license is 15 days or less from expiration please mail your application, certificate(s) of course completion, and renewal fee directly to the Maryland Insurance Administration prior to your license expiration date to avoid paying the additional \$100 reinstatement fee. The mailing address is:

**Maryland Insurance Administration
Attn: Producer Licensing
200 St. Paul Place, Suite 2700
Baltimore, MD 21202**

Licensed Insurance Producer Responsibilities

- Producers may not earn hours of continuing education for attending the same course multiple times within the same renewal period. In addition courses completed in a subsequent renewal period may not be taken within 6 months of each other.
- Producers shall maintain a record of course completion for 4 years following the date the course was completed.
- Pursuant to §10-126 of the Insurance Article, Annotated Code of Maryland, the Commissioner may suspend or revoke a license if an insurance producer is found to have knowingly submitted a falsified certificate of course completion.

Questions

- **In order to renew your license, you must submit a renewal application. Completion of continuing education courses alone does not update your license renewal.**
- Questions related to license requirements may be directed to the Maryland Insurance Administration at 1-888-204-6198, or producerlicensing.mia@maryland.gov, or visit www.insurance.maryland.gov to view license instructions, FAQ's and to retrieve license applications.
- To view approved providers and courses, continuing education transcripts, and available course offerings please visit www.sircon.com.
- To speak with a representative regarding course completions, compliance status, or any other concerns related to continuing education please contact Prometric at 1-800-324-4592 or visit www.prometric.com.

***SAMPLE ONLY – Applications should be entered electronically via Vertafore

Instructor Application Information

State: Maryland

Provider Information

Provider Name EIN
A.D. Banker & Company, LLC

Instructor Information

Last Name *

First Name *

Middle Name

Suffix

Birth Date *

Alias

Last Name

First Name

Middle Name

Suffix

Contact Information

At least one type of phone number must be entered.

Email Address *

Resident Phone

Business Phone Ext

Fax Number Ext

Mailing Address

Line One *

Line Two

City *

State *

Zip Code *

Additional Requested Details

Course Categories *

Course Category

Question 1

What is the highest level of education completed? *

- Some High School
- High School or equivalent
- Vocational
- Some College
- Associate Degree
- Bachelor's Degree
- Master's Degree
- Doctorate

Question 2

Does the applicant have any professional credentials? *

- Yes
- No

Question 3

Does the applicant hold an insurance or securities license in MD or another state? *

- Yes
- No

Question 4

Does the applicant possess one or more of the following qualifications?

A minimum of 2 years experience in the subject matter being taught;

A degree in the subject matter being taught; or

A minimum of 2 years recent experience as a licensed insurance producer and a minimum of 6 months practical experience in the subject matter being taught. *

- Yes
- No

Question 5

Is the applicant a licensed insurance producer who has been fined, or had a license suspended or previously revoked? *

- Yes
- No

Instructor Application Attestation

Please read the following and select the agree box to continue

Attestation for the State of Maryland.

I certify that the information entered on this instructor application and all supporting documentation accurately represents my qualifications to teach insurance courses. I attest to my understanding and intent to comply with Chapter 31.03.02.12 of the Code of Maryland Regulations. I further agree to strictly comply with all applicable Maryland laws, regulations and rules related to continuing education.

I Agree *