



MARYLAND

Insurance Administration

Licensing Information Bulletin

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**Providing License Examinations for the
Maryland Insurance Administration**

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Introduction

This bulletin provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Information Bulletin, including the examination content outlines, prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at <https://www.nipr.com> an NIPR authorized business partner.

For non-reciprocal Title and Public Adjuster lines, this information below would be applicable to you. Please confirm if your state is included for the Title or Public Adjuster non-reciprocal list.

Overview of Licensing Process

Follow these main steps if you are interested in obtaining an insurance license.

1. **Read the information** on the Maryland Insurance Administration's website for the type of license you desire to make sure you meet all the requirements.
<https://insurance.maryland.gov/Producer/Pages/default.aspx>
2. **Review this bulletin** to determine which exam you need to pass, if any, for the type(s) of license you require. Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.
3. **Bring the required identification** to the appointment and take the exam. You will receive your results immediately after the exam.
4. **You must pass the exam then** apply for your license at <https://www.nipr.com>
5. **If you fail the exam, you must wait four (4) days before retaking that exam.**

Note Passing an exam does not guarantee that you will receive a license. If you take an exam unnecessarily or are found unqualified, the exam fee will NOT be refunded.

To get answers not provided in this bulletin:

Maryland Insurance Administration

Phone: 410-468-2411; 1-800-492-6116 (toll free)

E-mail: producerlicensing.mia@maryland.gov

Website: <https://Insurance.Maryland.Gov/Producer>



Military Service Members & Their Families

Exam Fee Reimbursement Program

- Veterans who sit for certain Maryland insurance examinations can be reimbursed up to \$2,000 for each exam under the GI Bill.
- The GI Bill education benefits are available through the U.S. Department of Veterans Affairs (VA).
- Dependents of totally disabled veterans or veterans who died in service may also use this service under certain conditions.
- Reimbursements are only paid directly to the veteran or other eligible person after submitting proof of payment.

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Other fees connected with obtaining a license such as insurance license application processing fees or costs for classes to prepare for the insurance licensing exams are not reimbursable under the GI Bill. Veterans can be reimbursed under the GI Bill® regardless of the number of insurance agent licensing exams they take or the number of times they take an exam.

For questions about insurance licensing examination reimbursement, visit the Veterans Affairs website or call 888-GIBILL-1 (888-442-4551).

Maryland Licensing Requirements

Licensees must remain aware of changes in law, code and Administration policies that affect their activities.

The Administration grants licenses specifying one or more lines of authority.



Types of Licenses

| ENGLISH | | |
|----------------|---|-------------|
| CODE | NAME | Cost |
| 2024 | Accident and Health or Sickness Producer | \$62 |
| 2026 | Casualty Producer | \$62 |
| 2030 | Life and Accident and Health or Sickness Producer – Combo | \$62 |
| 2027 | Life Producer | \$62 |
| 2029 | Personal Lines Producer | \$62 |
| 2032 | Property and Casualty Producer – Combo | \$62 |
| 2031 | Property Producer | \$62 |
| 2025 | Title Producer | \$62 |
| 2023 | Public Adjuster | \$62 |
| 2028 | Adviser Life and Accident and Health or Sickness | \$62 |
| 2033 | Adviser Property and Casualty | \$62 |

| SPANISH | | |
|----------------|--|-------------|
| CODE | NAME | Cost |
| 2044 | Productor de Accidentes y Salud o Enfermedad - Español | \$62 |
| 2046 | Productor de Siniestros - Español | \$62 |
| 2050 | Productor de Vida y Accidente y Salud o Enfermedad – Combo - Español | \$62 |
| 2047 | Productor de Vida - Español | \$62 |
| 2049 | Productor de lineas personales- Español | \$62 |
| 2052 | Productor de Daños y Accidentes – Combo - Español | \$62 |
| 2051 | Productor de Propiedades - Español | \$62 |
| 2045 | Productor del Título - Español | \$62 |
| 2043 | Ajustador Público - Español | \$62 |
| 2048 | Asesor de Vida y Accidentes y de Salud o Enfermedad - Español | \$62 |
| 2053 | Asesor de Propiedad y Accidentes - Español | \$62 |



Scheduling Your Exam

Exam

If you fail the examination, you will need to retake the exam. If you fail an

Restriction

exam, you can't take the same exam for four days.

Note: Examination fees are not refundable or transferable.

Register and Schedule

Testing Accommodations. If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “[Testing Accommodations](#)” Section below **before** scheduling your exam.

The Maryland Insurance Administration and Prometric are pleased to announce the ability to schedule your Maryland Insurance exam in two ways, either in a Physical test center or in a remotely proctored testing location using Prometric's ProProctor™ application. **You may take the exam at any Prometric test center in The United States or in a remotely proctored location.**

Register and Schedule Online—it saves time and it's easy! You can easily schedule your exam online at any time using our Internet Registration Service by going to: www.prometric.com/maryland/insurance

****Note – ALL** candidates must create a Profile/account in the Candidate Management System.

1. Click on Create or Login to Your Account to register. You can immediately schedule your exam once you create your account or log in later to schedule your exam.
2. If you choose to take your exam in a Test Center then click on Schedule Test Center and follow the prompts.
3. If you choose to take your exam in in a Remotely Proctored location, then click on Schedule Remote Proctor* and follow the prompts.

***ProProctor** –ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

For a ProProctor exam you must provide a computer (tablets prohibited) with a camera, microphone, and an internet connection. To confirm your computer will allow you to test through ProProctor™ please perform a **system check** prior to scheduling your ProProctor exam.

You can reference our **User Guide** and our **website** for additional technical and environmental requirements.



ProProctor System Requirements

Laptop/PC Power Source

Please plug your device directly into a power source, unattached from a docking station.

Screen Resolution

1024 x 768 is the minimum resolution required

Operating System

Windows 7 or higher | MacOS 10.13 or higher

Web Browser

Current version of Google Chrome

Internet Connection Speed

0.5 mbps or greater

Wi-Fi Connection

Please position your device where you can receive the strongest signal. For the best experience, please use an ethernet cable to connect directly to the router.

By phone

If you are unable to schedule online, you may schedule the examination by calling 800-610-1174 between 8 a.m. and 5 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 5 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Whichever method of scheduling you select, Prometric accepts credit card payments using Visa, MasterCard, or American Express.

Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date to avoid forfeiting your exam fee. If you need to reschedule or confirm your remotely proctored exam appointment, please call 1-800-610-1174.

If you cancel your appointment less than 24 hours before your exam or fail to appear for your appointment, you will forfeit your examination fee(s). **Exam registration fees are not refundable or transferable.**

If Absent or Late for Your Appointment

If you miss your appointment or arrive more than 30 minutes late and are not allowed to test, you will forfeit your exam fee(s).

Holidays Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.



Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at www.prometric.com/test-takes/arrange-testing-accommodations or contact Prometric at **1.800.967.1139** to obtain an Accommodation Request Form.

Documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing Accommodations. Thirty days' advance notice is required for all testing Arrangements. There is no additional charge for these accommodations.

ESL Accommodation. All examinations are offered in both English and Spanish. If English is not your primary language and you choose to take the English exam, You may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

A personal letter requesting the authorization; and a letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your Examination to time-and-one-half or 150% of the normal time limit. Prometric will Inform you by email whether your request for accommodation is approved. You Should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra Time.



Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section offers:

- An overview of the exam content outlines.
- Information about study materials.
- An explanation of how to take a practice exam.

Content

Outlines

Overview

The license exam for each type of license consists of questions that test knowledge listed in the content outline for that exam. An overview of each exam content outline appears at the end of this bulletin.

Note: Do not schedule the exam until you are familiar with all subject areas in the applicable content outline.

Study Materials

The Maryland Insurance Administration does not provide study materials, cannot recommend any supplier for study materials and does not evaluate the quality of any training course or study material. You are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials to assist you in preparing for insurance licensing exams. These materials take different approaches, and you should choose one that meets your needs.



General Recommendations:

Practice Exams

To take a practice exam, select or copy link below to your browser:

<https://www.prometric.com/insurance-practice-test>

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer Practice Exam in English only
- (HIPA) Health Insurance Producer Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice

Exam in English only there is **no cost** to take Prometric Practice Exams!

Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- **An overview of the testing process.**
- **Regulations that will be enforced at the testing center.**
- **Information about the types of questions on the exam.**
- **A guide to understanding the exam results.**
- **Information about appeals.**

The Testing Process

The exam will be administered by computer; you are not required to have any computer experience or typing skills to take the exam.

Arrival. You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

Identification Required. You must present 1 form of identification.

The candidate must present 1 non-expired, U.S. government-issued, photo- and signature-bearing ID. If the primary ID does not include a photo or signature, then the candidate must present a secondary ID that contains the missing information in order to test.

Your identification must exactly match the name used to register for the exam and your appointment confirmation.

Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.



You do not need any computer experience or typing skills to take your exam. After you schedule an appointment, you will receive an e-mail confirmation, with:

- ProProctor™ **User Guide** (if you scheduled a ProProctor exam.)

You should complete the **system check**, and installation of the ProProctor™ application in advance of your test day. While you are not physically travelling to a test center, we recommend that you use the 30 minutes prior to your appointment to review the testing regulations and Environment Do's and Don'ts and prepare to launch the Exam. The exam may not be launched more than 30 minutes prior to your appointment time and may not be launched more than 30 minutes after your appointment time.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Testing Regulations

Copyrighted questions. All test questions are the property of Prometric and are protected by copyright. Federal law provides severe civil and criminal penalties for the Unauthorized reproduction, distribution, or exhibition of copyrighted materials.

TEST CENTER REGULATIONS:

<https://www.prometric.com/covid-19-update/test-center-policies>

REMOTE PROCTORING REGULATIONS: <https://www.prometric.com/proproctorcandidate>

Personal Items

Important: The Maryland Insurance exams do not have any scheduled breaks. However, You are allowed to take an unscheduled break. Your exam time will continue to count Down while you are on break. You will also be required to go through the security checks upon returning to your exam.

You are required to clear your testing area of personal items. Note the following: Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games are **not permitted in the testing area**.

Misconduct or disruptive behavior

Other personal items – briefcases, backpacks, purses, notebooks, reference or reading material, wallets, pens, pencils, other writing devices, food, drinks, most jewelry (other than those for religious purposes or wedding bands), all head coverings (other than those for religious purposes), etc. **are not permitted in the testing area**.

Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are giving or receiving help, sharing supplies, taking part in an act of impersonation, removing test materials or notes from the testing room, and/or using rude or offensive language and behavior that delays or interrupts testing.



Question Types

Please note: Test center administrators are not allowed to answer questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

The examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Question Format

Format 1—Direct Question - Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

1. Disability Income Insurance Policy
2. Employer-Sponsored Group Major Medical Policy
3. Hospital Expense Insurance Policy
4. Special Risk Policy

Format 2 —Incomplete Sentence – Benefits under workers’ compensation insurance are payable:

1. For bodily injury that is accidental or intentional
2. Regardless of the liability of the employer
3. Unless safety rules are violated
4. Up to a maximum of 30 percent of weekly wages

Format 3 —All of the following except – A life insurance policy may include provisions that do all of the following EXCEPT:

1. Restrict coverage if death is caused by suicide
2. Require evidence of insurability to reinstate coverage
3. Extend the contestable period beyond two years
4. Adjust proceeds if the insured’s age is misstated on the application

Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

Exam Results

The questions will:

- Be randomly distributed within your test
- not be counted in your final score
- time spent on the question will not be deducted from your test time



Appeals Process

At the end of your exam, you will see your exam results on the screen. In addition, you will receive a score report via email. For questions regarding your exam, contact Prometric.

Duplicate score reports, please use our electronic score report portal to download or print duplicate copies of your candidate score report when or as needed. Please visit <https://scorereports.prometric.com>. You will be required to enter the confirmation number of your exam and your last name to complete this task.

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting <http://www.prometric.com/contactus>. The Appeals Committee will review your concern and send you a written response within 20 business days of receipt.



Apply for Your License

Submit Your Application

Once you have passed your license exam (if an exam is required), you must submit your license application along with any other required documents and your fee. Apply online at

www.nipr.com

- You must submit **your complete NAIC Uniform Application**, through the NIPR Electronic licensing system (www.nipr.com)
- If you answer "Yes" to a background question on the application, **submit your written statement accompanied by corresponding court documents** (printouts from a court's website are not acceptable) as part of your NIPR electronic license application using the Attachments Warehouse
- If you need to submit other additional documents as part of your NIPR electronic license application, use the Attachments Warehouse.

If you have any additional question, please contact the MIA at 410.468.2411 or 1.800.492.6116 (toll free).

Licenses are responsible for complying with Maryland insurance laws and regulations, including but not limited to timely reporting changes of address and timely renewing insurance licenses.

Maintaining Your License

Maryland law requires producers to notify the Administration of an address change within 30 days.

NIPR: National Insurance Producer Registry

You can use the NIPR's website, at www.nipr.com to report changes of email, address and telephone information at no charge.

License Renewal

A licensee may submit an application and renewal fee up to 90 days before the date the license expires. The licensee is solely responsible for renewing the license before its expiration. The Administration will send a renewal notice to the email address on file.

If the license expires, the licensee must cease acting under the license. For up to one year after the expiration of the license, an individual may reinstate their license by submitting an application, paying the renewal fee and an additional late fee through www.nipr.com. The producer must be in compliance with any continuing education requirements.

Insurance Continuing Education

Most licenses require 24 hours of continuing education, including 3 hours of ethics education every renewal period. For specific information regarding your license type, please visit the below website.

<https://insurance.maryland.gov/Producer/Pages/continuingeducation.aspx>

Resident individuals who only hold a limited-line credit license or travel do not have an insurance continuing education requirement.



Exam Content Outline

The outlines give an overview of the content of each of the Maryland insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100 -question examination and 15 will be drawn on a 150-question examination.

You can access your outlines by going to the Prometric [website](#).