

**PRODUCER LICENSING (P/C & L/H) ADVISORY BOARDS**

**Meeting Minutes**

**Meeting Date: May 12, 2016**

**Call to order:** A joint meeting of the **Producer Licensing Life & Health Advisory Board** and the **Producer Licensing Property & Casualty Advisory Board** was held at the Maryland Insurance Administration on **May 12, 2016**. The meeting convened at **10:05am** and was called to order by **William Donahue**. Attendance was taken and MIA staff members were introduced. The covered topics and summaries are listed below.

<b>Life/Health Advisory Board</b>		
<b>Last Name</b>	<b>First Name</b>	<b>Present (Yes/No)</b>
Apraku	Vivian	Yes (By Phone)
Bottoms-Spencer	Jacinta	No
Evans	Thomas	Yes
Frazier	Audrey	Yes (By Phone)
Huber	Cynthia	Yes
McKenna	Joseph	No
Molster	John	No
Riley	James	Yes (By Phone)
Wilson	Venus	No
Zeller	Emily	No

<b>Property/Casualty Advisory Board</b>		
<b>Last Name</b>	<b>First Name</b>	<b>Present (Yes/No)</b>
Fuller	Loretta	No
Howard	Sheila	Yes
Langford	Rebekah	Yes (By Phone)
Micciche	John	Yes
Mwemba	Mike	No
Passmore	Tina	Yes
Quamina	Courtney	Yes (By Phone)
Slavin	Scott	Yes (By Phone)
Understein	Vicki	Yes (By Phone)
Wolf	Ben	No

**Maryland Insurance Administration Staff Attendees:**

<b>Last Name</b>	<b>First Name</b>
August	Victoria
Donahue	William
Taylor	Shelley

<b>Last Name</b>	<b>First Name</b>
Grant	Beverly
Lawhorn	Katrina
Bange	Michele

<b>Last Name</b>	<b>First Name</b>
Keefer	Lisa
Cavey	Nick

**Meeting Topics and Summaries**

<b>Opening Remarks</b>
Producer Licensing Director William Donahue provided opening remarks and made a motion to approve the previous minutes. The motion to approve the previous minutes, seconded and the motion passed. Designated home state, Regulations regarding maintenance of records, Fingerprinting, Title background checks, Ethics – 3 Credit rule and Senate Bill 75 (Public Adjuster Ce) and 14 day waiting period after failed exam and one part exam scoring were discussed.
<b>Designated Home State</b>
There were discussions about resident states not having the lines of authority which may be needed to do business in another state. Advisory board members discussed that the producers only way to do business is to get resident license from other state. Discussion on if producers take exam if vendor has test center in state. Can a license can be issued. Discussion on Legislative change, if necessary.
<b>Regulations Regarding Maintenance of Records</b>
Discussion was based on what time frame to keep records. Board members wanted to look at the time frame of other states, others wanted no less than 7 years and keeping in sync with the NAIC. Further discussion was needed as we will reach out to carriers to see the time frame they keep records.
<b>Fingerprinting</b>
Associate Commissioner August spoke of the possible legislation of fingerprints for initial insurance producers last meeting. Board members raised concerns about time frame of having application completed to do business. Questions raised if we will take other states fingerprints for producers or have producers use live scan. Fingerprint issue is still in talks and undecided.
<b>Title Background Checks</b>
Owners who were required to be licensed. An affidavit can be submitted instead of a license.
<b>Ethics – 3 Credit Rule and Senate Bill 75 (Public Adjuster CE)</b>
Discussion on 2 year renewal. Only need 3 hours out of the 24 needed to be in Ethics. Clarified that if producer takes more than 3 hours Ethics they will still only get 3 hours towards the 24 hours required

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**14 Day Waiting Period After Failed Exam and One part Exam Scoring**

Discussion on 14 days being too long to retain information for exam. Decided 14 days is not necessary and will take to legislative to change.

One part exam scoring was in discussion and no benefits were seen. Board members want to keep streamline with NAIC. A vote was made to have exam as 2 parts.

At 12:04 a.m. a motion was made to adjourn the meeting, seconded, and the meeting was adjourned.