

Maryland Insurance Administration Continuing Education Program



Provider Information Packet

Administrative Services Provided by Prometric



October 2016

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 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.

**All CE submissions should be sent to:
Prometric Operations Center
Attn: Continuing Education Processing
7941 Corporate Drive
Nottingham, MD 21236**

Pre-licensing courses must be filed with PSI, the MIA's vendor for Examination and Pre-Licensing Services, not Prometric.

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 20 to prepare your payment. **All payments may be made using American Express, Visa or MasterCard.** 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 Credit Requirements

- **License renewals are on a two-year cycle based on the birth month of the producer.**
- **A producer who is licensed for Property or Casualty, or any subdivision of Property or Casualty, OR Life or Health, or any subdivision of Life or Health, must complete 24 hours of continuing education in the subdivision of insurance for which he or she is licensed (Property/Casualty or Life/Health). Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics.**
- **A producer who is licensed for BOTH Property or Casualty, or any subdivision of Property or Casualty, AND Life or Health, or any subdivision of Life or Health, must complete 24 hours of continuing education with a minimum of 6 credit hours in one or more courses designated “Property/Casualty” and a minimum of 6 credit hours in one or more courses designated “Life/Health.” Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics.**
- **A producer who is licensed for Automobile must complete 24 credit hours of continuing education in Property/Casualty courses. Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics.**
- **A producer who is licensed for Personal Lines must complete 24 credit hours of continuing education in Property/Casualty courses. Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics.**
- **A producer who is licensed for Title must complete 16 credit hours of continuing education in Title or Property/Casualty courses or a combination of both. Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics.**
- **A producer who is a licensed funeral director or a licensed mortician and sells only life insurance policies or annuity contracts that fund preneed insurance contracts and is not a viatical settlement broker shall complete at least 16 hours of continuing education. Of the total hours that all licensees must complete, the licensees must take 3 hours in the category of ethics.**
- **A producer with authority to sell health insurance who also sells long-term care insurance shall obtain at least 2 credit hours in a course designated “Long Term Care” in order to renew the license.**
- **A producer with authority to sell Property/Casualty insurance who also sells Flood insurance shall obtain 2 credit hours in a course designated “Flood” in order to renew the license.**

The following individuals are exempt: individuals who are authorized to sell only HMO coverage, Travel insurance and Credit insurance. A licensee who holds only the Title line of insurance AND is a Maryland attorney (admitted to practice before the Maryland Court of Appeals) is not required to take CE.

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 15 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 meets 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 do not qualify for CE credit.
- 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 15 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 agree that 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. Credits for a course will not be split between Ethics and other credits. 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.

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 and approval form 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 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: Lisa Keefer
Education Analyst
200 St. Paul Street, Suite 2700
Baltimore, MD 21202-2272**

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.

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.

**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:

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 15 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 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.

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

PLEASE PRINT OR TYPE. PHOTOCOPY AS NEEDED. **Mail to:**

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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 Registration 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"/> Teleconference <input type="checkbox"/> Traditional Classroom <input type="checkbox"/> Video\Audio\CD\DVD <input type="checkbox"/> Other _____	Number of credit hours requested: _____
		Is the Course Open to the Public <input type="checkbox"/> Yes <input type="checkbox"/> No

For all courses: Attach refund policy.

For Classroom courses: Attach 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 Self-Study courses: Include study materials, exam procedures and sample exam.

Classroom Instructors: Attach an instructor application and a resume or biographical statement.

Course Concentration Requested:

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

*Maximum number of Ethics credits allowed per course is 3. Maximum amount of 21 credits for any other course category.

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. Mail to:

Prometric

Nottingham, MD 21236

*You may pay the fee using American Express, Visa or MasterCard.
If your card is denied, the transaction will not be processed.*

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Maryland Insurance Administration
Continuing Education Program Course Registration Application

Checklist

Checklist of items that must accompany the provider package:

- A Course Coordinator Application found in this packet or downloaded from <https://www.prometric.com/en-us/clients/ce/Pages/mdceprov.aspx>.
- **Approved Instructor Information. Instructor application must be submitted through www.sircon.com and approved before submitting course application.**
- A statement of the educational objectives.
- A full and detailed description of the course content including the amount of time allotted to each subject covered by the course on an hour-by-hour basis.
- All course materials, including textbooks, written materials in place of textbooks, course syllabus, policy forms, and any other items used by the instructor.
- Promotional materials.
- A statement of the refund policy, which shall include:
 - Full refund of course fees due to cancellation by the sponsor; and
 - The refund policy when the licensed insurance producer:
 - Withdraws from the course before commencement, and
 - Fails to complete the course after it has commenced
- Providers using textbooks that are not available electronically must submit a hard copy of the textbook.

Submission

Send your application form and attachments, along with the appropriate fee in the form of a check or credit card authorization to:

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

You may pay the fee using American Express, Visa or MasterCard.

If your card is denied, the transaction will not be processed.

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.
6. Pay the course application fee of \$33.00.

Send applications, outlines and fees to:

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

No other attachments are required.

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

See Page 19 for instructions on how to report course credits for Producers and Page 20 for reporting classroom course offering schedules.

*You may pay the fee using American Express, Visa or MasterCard.
If your card is denied, the transaction will not be processed.*

Use the Fee Worksheet on Page 21 to prepare your payment.



National Association of
Insurance Commissioners

UNIFORM CONTINUING EDUCATION RECIPROCALITY 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	

Course Information

Course Title		
Date of Course Offering (if applicable)		
Method of Instruction		National Course
Self – Study (non-contact) <input type="checkbox"/> Correspondence <input type="checkbox"/> On-Line Training (Self-Study) <input type="checkbox"/> Video/Audio/CD/DVD Word Count _____ Difficulty (Circle) Basic Intermediate Advanced	Classroom (contact) <input type="checkbox"/> Seminar/Workshop <input type="checkbox"/> Webinar <input type="checkbox"/> Teleconference <input type="checkbox"/> Other _____	National Insurance Designation? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Type: _____ Is this Course Open to the Public? <input type="checkbox"/> Yes <input type="checkbox"/> No
Examination Required? <input type="checkbox"/> Yes <input type="checkbox"/> No		

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. Insurance Topics: (Circle Appropriate Course Concentration)						
Life / Health						
Property / Casualty/Personal Lines						
Ethics						
General (Applies to all lines)						
Insurance Laws						
Other (LTC, NFIP, Viatical, Annuities,)						
Total Hours						
B. Adjuster Topics (Total Hours)						

Information Below is for Regulator Use Only

Approval Date			
Course Number assigned			
Course approval expiration date			
Signature of Home State Regulator/Representative OR ATTACH Provider Home State Approval Form			
Signature of Reciprocal State Regulator/Representative OR ATTACH Reciprocal State Approval Form			

See State Matrix for Instruction Sheet and State Specific Fee Schedule

**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 15 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 15 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 Program
Course Offering**

Provider Name _____

Provider Number _____

Provider's Contact Person _____

Voice Phone Number _____

You may enter and edit course offering schedule information at Vertafore's Web site: www.sircon.com without using this form.

PLEASE PRINT OR TYPE

Course Number	Course Title	Location of Course <i>(Complete address with room name and number. Include building name and/or name of business, city, state and ZIP code)</i>	Schedule <i>(Dates held and beginning /ending times for approved segments)</i>	Course Instructor and Phone Number at Location

Use this form to notify Prometric of all classroom course offerings; photocopy as needed.

****Providers are strongly encouraged to submit course offerings electronically via Vertafore's Compliance Express.***

Include this form with new course submissions, leaving the course number blank.

Schedules for subsequent course offerings, or schedule changes must be received **at least 14 calendar days in advance**. Notify Prometric **immediately** if a reported course offering is changed or canceled.

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

**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	\$ _____

One check may be written to cover all fee types.

You may pay using American Express, Visa or MasterCard.

Card number: _____

Name on card: _____

Expiration date: _____

If your card is denied, the transaction will not be processed.

Send to:

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

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:	<p>(a) Any change in the instructor for an approved course;</p> <p>(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</p> <p>(c) The cancellation of a course offering as soon as reasonably possible;</p>
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:	
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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 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.

Submission of Renewal Applications

- Questions related to license requirements may be directed to the Maryland Insurance Administration at 1-888-204-6198 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 48-1032959

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 *