



May 7, 2020

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### **Producer Licensing COVID- 19 FAQs**

**1. How can I renew my license?**

Within 90 days of the license expiration date, you may submit a renewal application online at [www.nipr.com](http://www.nipr.com). Maryland residents must be continuing education (“CE”) compliant before they can submit a renewal online.

**2. How can I submit additional required documentation needed for my renewal after I submit my renewal application online?**

Send the documentation to our producer licensing email address: [producerlicensing.mia@maryland.gov](mailto:producerlicensing.mia@maryland.gov). In the email, be sure to include your name, license number, National Producer Number (NPN) and online transaction number.

**3. How can I submit a service request (name change, line of authority modification, letter of clearance or trade name registration) for an active license?**

Complete the Service Request form at: <https://insurance.maryland.gov/Producer/Documents/servrequest/Service-Request-Form.pdf> and email it to: [producerlicensing.mia@maryland.gov](mailto:producerlicensing.mia@maryland.gov).

**4. How can I get my CE completed without going to a classroom environment?**

You may obtain a list of approved CE courses and view your CE transcript on Sircon’s website: [www.sircon.com](http://www.sircon.com). Once on the site, choose “Look up Courses or Transcript”, select “Approved Courses Inquiry”, use the State drop down to select “Maryland” and use the Instruction Method drop down to select “Self-Study”.

**5. How long does it take to process my application that is submitted online?**

If the renewal application is submitted on NIPR and meets all of Maryland's business rules, the application will be approved immediately. If the application requires additional information or documentation, NIPR provides a general response about the requirement that still needs to be met. This may require the applicant to provide documentation or for Maryland staff to verify information. The applicant should email any required documentation such as citizenship documentation or additional required forms to the producer licensing email address:

[producerlicensing.mia@maryland.gov](mailto:producerlicensing.mia@maryland.gov). Documentation regarding background questions should be submitted in the NIPR Warehouse at the time of application submission.

**6. Are paper applications and fees being accepted at the MIA office building?**

During this COVID-19 pandemic, we encourage applicants to apply online to avoid unnecessary delays. There is a secure drop box available, but there is limited staff to process paper applications received by drop off and postal mail.

**7. Are all licenses being extended per Governor Hogan's Executive Order and will late fees be waived?**

The MIA is working with our vendors to ensure the COVID-19 pandemic is not causing a barrier to prevent our licensees from renewing by their current expiration dates. We are also working to ensure that license statuses do not expire pursuant to Governor Hogan's Executive Order. Late fees will not be charged on any license with an active status as of March 12, 2020. We encourage all licensees who can submit their renewals to do as soon as they can.

**8. If I already submitted my renewal application either online or by paper and it is still pending, will my license expire after the expiration date?**

The MIA is working with our vendors to ensure that license expiration dates are extended and will not expire pursuant to Governor Hogan's executive order.

**9. How do I find the current status of my license?**

Go to [www.statebasedsystems.com](http://www.statebasedsystems.com).

**10. How do I find the status of the application I submitted online?**

Go to [www.nipr.com](http://www.nipr.com).

**11. Will the Maryland Insurance Administration issue temporary licenses due to the COVID-19 pandemic and testing delays?**

The MIA does not have authority under Maryland law to waive the examination requirement for initial licensing. Pursuant to Md. Code Ann., Insurance Article § 10-120, temporary licenses may only be issued in very specific circumstances. Testing delays due to the COVID-19 pandemic is not one of them. You may visit [www.psiexams.com](http://www.psiexams.com) to register and schedule to take the exam.

**12. Will Maryland allow online proctoring for examinations for initial licensing?**

Licensing examinations require in-person proctoring in a controlled environment. This process ensures that every Maryland test taker has a fair and equal test taking experience. PSI, the MIA examination vendor, has begun the process of opening Maryland test centers as of May 1, 2020.

**13. I have completed my pre-licensing education course, but have not taken the required insurance producer examination because of testing delays due to COVID-19. What are some insurance related activities that I can perform without an insurance producer license?**

Pursuant to Md. Code Ann., Insurance Article §10–103, an insurance producer license is not required for a person who does not receive any commission on policies written or sold and does not sell, solicit, or negotiate insurance. Below are a few examples of activities that may be performed without an insurance producer license:

- Activities that are administrative, managerial, clerical, or a combination of these, and are only indirectly related to the sale, solicitation, or negotiation of insurance
- Functions that relate to underwriting, loss control, inspection, or the processing, adjusting, investigating, or settling of a claim on a contract of insurance
- Activities that are limited to providing technical advice and assistance to licensed insurance producers and do not include the sale, solicitation, or negotiation of insurance
- Administrative services related to mass marketed property and casualty insurance, provided that no commission is paid to the individual for the services
- Schedule appointments, engage in fact finding, participate in video or phone client meetings with a licensed producer, as long as you do not discuss products or engage in the sale, solicitation, or negotiation of insurance

**14. There is a tax hold on my insurance license preventing me from renewing my insurance license online. What do I need to do?**

Please contact the Maryland Comptroller via email at: [cdcollectionbizz@marylandtaxes.gov](mailto:cdcollectionbizz@marylandtaxes.gov). After the Comptroller releases the hold, the Maryland Insurance Administration will be able to verify the hold has been released. The Administration will then be able to remove the hold, which will allow you to submit your renewal online.

**15. I recently completed my pre-licensing course, but was unable to schedule to take the examination because of the COVID-19 testing center closures. Will my pre-licensing provider extend access to their online course material so I can continue to study until the test centers re-open?**

A few of our Maryland approved pre-licensing providers have already confirmed that they are extending the access period to their online pre-licensing course materials due to the COVID-19 pandemic and test center closures. If you requested an extension and your pre-licensing provider is not extending access to the online course materials, please email your name, course provider name, course name, and course completion date to [producerlicensing.mia@maryland.gov](mailto:producerlicensing.mia@maryland.gov).

**16. When can I schedule or reschedule my insurance exam?**

PSI, the MIA examination vendor, began the process of opening Maryland test centers on May 1, 2020. Candidates must first register for an insurance exam on the PSI website at [www.psiexams.com](http://www.psiexams.com), then they may schedule for an exam. As additional testing sites open around the region, candidates should regularly check the PSI website to see if additional testing locations have been added that may have scheduling availability. Candidates who may need to be rescheduled will not be charged to reschedule. If PSI needs to reschedule candidates, PSI will contact candidates via email and phone.