

# **Flood Insurance Forum**

## **April 20, 2021**

### **PRODUCER LICENSING**

*Continuing Education  
Requirements*



# Presentation Overview

- » Overview of the Maryland Insurance Administration
  - » Continuing Education Requirements Overview
  - » CE Requirements to Sell Flood Insurance
  - » Sircon Website
  - » Questions
- 



# Maryland Insurance Administration (MIA) Overview

- » Independent unit of State government
- » Regulator of Maryland's insurance industry
- » Scope of oversight
  - » Implement laws enacted by the General Assembly that affect Maryland's insurance industry
  - » Develop procedures and regulations that impact the insurance industry



# Compliance and Enforcement

- » The Compliance and Enforcement Unit regulates the market practices of insurers to ensure compliance with Maryland insurance laws and regulations
- » The Compliance and Enforcement Unit is authorized to order restitution and impose penalties for violations of Maryland laws and regulations



# Producer Licensing

- » Issues and renews licenses for producers who sell, solicit, or negotiate insurance contracts in Maryland
- » Issues and renews licenses for other insurance professionals, including advisers, public adjusters, Third Party Administrators, and motor vehicle rental companies
- » Administers examinations for applicants for resident licenses
- » Approves continuing education providers and courses



# Continuing Education

- » **All resident licensed insurance producers, regardless of age, are required to comply with Maryland's continuing education requirements. (COMAR 31.03.02.03)**





# Continuing Education

## Continuing Education (CE) Requirements

<b>Producer License</b>	<b>24 hours = 21 hours + 3 hours Ethics</b>
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
<b>Public Adjuster</b>	<b>24 hours = 21 Public Adjuster + 3 Ethics</b>
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
<b>Additional requirements for Producers who also sell:</b>	
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 <u>initial</u> Long Term Care Partnership course or 4-hour refresher every two years
Annuity	4- hour <u>initial</u> Annuity Suitability course

# Continuing Education

- » **PROMETRIC** is the Maryland Insurance Administration's vendor for continuing education services. For information regarding course offerings or to view your continuing education transcript, please visit [Sircon.com](http://Sircon.com) or call **1-800-324-4592**.





# CE Requirements to Sell Flood Insurance

- » **Two continuing education hours in the category of flood are required for licensees with the Property & Casualty lines of authority to continue to sell flood insurance.**





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## Maryland Education Information

### Producers

Maryland licensees may obtain provider information to coordinate fulfillment of CE requirements, as well as obtain real-time CE transcripts.

For Maryland licensees, Sircon provides online information for:

- Looking up Continuing Education transcript information
- Obtaining lists of available course offerings
- Obtaining lists of approved courses
- Obtaining lists of approved continuing education providers

To check your Maryland CE credits, click on the Inquiries link in the left-hand column. On the next screen, click on the Continuing Education Transcript Inquiry link. Provide the requested information on the next screen and select Submit.

To search for approved providers and courses, click on the Inquiries link in the left-hand column. On the following screen click either Approved Courses Inquiry or Approved Providers Inquiry. To get the phone numbers for the providers, click on the provider name. All providers and courses are approved for Maryland continuing education credit.



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Please select a State:

Maryland ▼

Submit Cancel

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Education Type  \* *Required*  
Instruction Method   
Course Category

- Annuity (Var Annuities)
- Bail Bonds
- Ethics
- Flood
- Health
- Health Exchange
- Legislative Updates
- Life/Health
- Long Term Care
- PreLic Adviser Life/Health
- PreLic Adviser Prop/Cas
- PreLic Casualty
- PreLic Health
- PreLic Life
- PreLic Life/Health
- PreLic Personal Lines
- PreLic Property
- PreLic Property/Casualty
- PreLic Public Adjuster
- PreLic Title
- Property/Casualty
- Public Adjuster
- Title

Course Hours   
Search By Keyword   
Course ID





# Approved Courses Inquiry for the State of Maryland

## Education Services

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State: Maryland

To sign up for the courses listed below each provider, please click on the provider's name to obtain their contact information.

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### .0At Your Pace Online(208818)

[www.einsurancetraining.com](http://www.einsurancetraining.com)

Email: [contact@atyourpaceonline.com](mailto:contact@atyourpaceonline.com)

Course Name	Public Credits	Category	Method	Presentation Method	Renewal Date
2 Hour NFIP Certification Course ( 100034 )	Y	2.0	Flood	Self-Study On-line Training	06-30-2021

### 360training.com, Inc.(208250)

Course Name	Public Credits	Category	Method	Presentation Method	Renewal Date
Flood Insurance ( 65310 )	Y	3.0	Flood	Self-Study Correspondence	10-31-2022

### A.A. Coleman & Robinson National Training Center(207761)

Email: [superior1661@gmail.com](mailto:superior1661@gmail.com)

Course Name	Public Credits	Category	Method	Presentation Method	Renewal Date
Flood Insurance ( 100688 )	Y	2.0	Flood	Self-Study On-line Training	11-30-2021
Flood Insurance ( 105967 )	Y	3.0	Flood	Self-Study On-line Training	10-31-2021

### A.D. Banker & Company, LLC(207864)

Email: [laurie@mail.adbanker.com](mailto:laurie@mail.adbanker.com)

Course Name	Public Credits	Category	Method	Presentation Method	Renewal Date
Catastrophes, Fraud & Ethics ( 101333 )	Y	3.0	Ethics	Self-Study Correspondence	03-31-2022
		3.0	Flood		
		18.0	Property/Casualty		
Flood Insurance - NFIP ( 67547 )	Y	2.0	Flood	Self-Study Correspondence	10-31-2022
MD LH/PC Combo w/Ethics, LTC & Flood ( 101178 )	Y	3.0	Ethics	Self-Study On-line Training	02-28-2022
		3.0	Flood		
		9.0	Life/Health		

# *QUESTIONS*



# Contacts

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[shelley.taylor-barnes@maryland.gov](mailto:shelley.taylor-barnes@maryland.gov)
- » Lorelei Brillante, CSR Supervisor/Education Analyst 410-468-2380  
[lorelei.brillante@maryland.gov](mailto:lorelei.brillante@maryland.gov)
- » MIA website: [www.insurance.maryland.gov](http://www.insurance.maryland.gov)

