

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

**Meeting Minutes**

**Meeting Date: December 4, 2018**

**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 **December 4, 2018**. The meeting convened at **10:00** 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>
Cohen	Stephanie	Yes
Timothy	Daniels	Yes
Frazier	Audrey	No
Huber	Cynthia	Yes
Kafes	Edward	Phone
Riley	James	Yes
Tegeler	Harvey	Yes
Wilson	Venus	Yes
Langrall Jr.	Clarke	No
Richards	Megan	No
<b>Guests</b>		
Justin Daniels	Zoreth Soto	Linda Rose

<b>Property/Casualty Advisory Board</b>		
<b>Last Name</b>	<b>First Name</b>	<b>Present (Yes/No)</b>
Demetriou	Ted	Yes
Kellner	Laura	Yes
Langford	Rebekah	Phone
Mettee	Donald	No
Micciche	John	No
Moody II	Christopher	No
Pelkofsky	Richard	No
Quamina	Courtney	No
Slavin	Scott	Yes
<b>Guests</b>		
Nicole Bob		

**Maryland Insurance Administration Staff Attendees:**

<b>Last Name</b>	<b>First Name</b>
Bailey	Erica
Donahue	William
Grant	Beverly
Imm	Tracy

<b>Last Name</b>	<b>First Name</b>
Sviatko	Joseph
Cole	Arica
Brillante	Lorelei

**Meeting Topics and Summaries**

<b>Opening Remarks</b>
William Donahue, Director of Producer Licensing, provided opening remarks, announced MIA staff members in attendance, and made a motion to approve the previous minutes. A motion to approve the previous minutes, seconded and the motion passed.
<b>One Part vs Two Part Exam Scoring</b>
Erica Bailey, Associate Commissioner, Compliance and Enforcement, opened the floor for further discussion of the one part exam scoring for the license examination presented by The American Council of Life Insurers (ACLI) during the previous Producer Advisory Board (PAB) meeting. Currently, MD has a two-part scoring system, one for MD General and another for MD State where the examinee will need to pass both portions. The Advisory Board consensus is to keep the two- part scoring system which will be presented to the Commissioner for consideration.

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### 2018 Policy Updates

Director Donahue summarized the 2018 policy updates as follows:

- **Title reciprocity** – effective January 2018, licensees from non-reciprocal states will need to comply with MD requirements for initial and renewal licensing requirements. DE has been recently added to the Title non-reciprocal state list with the requirements to be effective date is January 2019. Large Volume correspondence letters will be sent so that DE title holders are aware of the updates.
- **Continuing Education (CE)** – regulation presented where producers will be required to complete CE 30 days prior to their expiration date. The regulation is currently under review, consequences and penalties were discussed last PAB meeting.
- **Producer Licensing webpage** – the website has been updated. This is an ongoing project. The next phase includes adding a Title landing page with Title focused FAQs and an updated library resource.
- **Public Adjuster** – the CE requirements for non-resident licensees was effective January 2019. The pre-licensing course is optional and to date none of the current providers have submitted pre-licensing courses. Candidates are referred to the exam content outline available on PSI’s website to help them prepare for the exam.
- **Fingerprinting** – this has been tabled due to prohibitive costs.

### What’s Ahead for 2019?

Title - Director Donahue, informed the Board of the trend where Title applicants are applying for a Producer License with Credit Line of Authority online, and then requesting that this be corrected to the Title line after the license is active. This is an ongoing concern for 2019. The assistance of the Board members is requested to inform Title candidates that this “urban legend” process does not in any way expedite the issuing of the Title license nor does it circumvent requirements.

Reciprocity –Appropriate action regarding non-resident licensees without active resident licenses is under review. Non-resident producers who do not have a valid home state license will have administrative action taken to revoke license. Currently, MD requires an active resident license to apply for a non-resident license but is silent on the requirements to maintain the non-resident license.

Vendor contracts – 2019 the pre-licensing licensing exam vendor contract is up for renewal. The PAB may be asked for input. In 2020, the CE vendor contract is scheduled for review.

### PAB Agenda suggestions for 2019

Life/Health - Sole proprietors/Group plan; Company HR personnel/Benefits advise; verify lower ACA premiums  
CEAU and P/C – complaints handling and processing including misleading advertising  
MIA staff – require attendance of Subject Matter Experts at Board meetings

### 2019 PAB Meeting Dates

The tentative 2019 meeting dates: Tuesday March 19, June 11, September 17, and December 20, 2019.

At 11:27 a.m. a motion was made to adjourn the meeting, seconded and the motion passed. The meeting was adjourned.