

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

## Meeting Minutes

**Meeting Date: March 19, 2019**

**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 **March 19, 2019**. The meeting convened at **10:20 am** 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.

Life/Health Advisory Board		
Last Name	First Name	Present (Yes/No)
Cohen	Stephanie	Yes
Timothy	Daniels	No
Frazier	Audrey	Yes
Huber	Cynthia	Yes
Kafes	Edward	Yes
Riley	James	No
Tegeler	Harvey	Yes
Wilson	Venus	Yes
Langrall Jr.	Clarke	Yes
Richards	Megan	No

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

### Maryland Insurance Administration Staff Attendees:

Last Name	First Name
Bailey	Erica
Hatchette	Joy
Donahue	William
Zitterbart	David
Gross	Jeff

Last Name	First Name
Wilson	Brett
Brillante	Lorelei
Sviatko	Joseph
Cole	Arica

### Meeting Topics and Summaries

Opening Remarks
William Donahue, Director of Producer Licensing, called the meeting to order and made a motion to approve the previous minutes. The motion was seconded and the motion passed. Erica Bailey, Associate Commissioner for Compliance and Enforcement gave opening remarks. William Donahue introduced guest speaker Joy Hatchette, Associate Commissioner of Consumer Education and Advocacy.
Flood Insurance
Associate Commissioner Joy Hatchette briefly explained the function of the role of the Consumer Education & Advocacy in informing consumers on the many aspects of insurance. One of the major concerns of her unit is the lack of knowledge and understanding of both consumers and producers about flood insurance. With the increasing frequency of flooding and its greater extent of damage, the MIA is taking steps to educate both consumers and producers. The common misconceptions by the public include: - that the federal and/or state government will take care of them when there is flood damage; - flood is included in their homeowners insurance; - only those in the designated Flood Zones can get flood insurance.

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

## Meeting Minutes

Meeting Date: March 19, 2019

Assoc. Comm. Hatchette highlighted the MIA's efforts in consumer education. And even though the MIA hosts about five hundred public events yearly as well industry round table meetings, the assistance of the Advisory Board is being sought to get the word out that "Everyone can get flood insurance" and the importance of flood insurance cannot be emphasized enough. The Board gave a number of suggestions including link on the MIA website for the flood map, requiring Flood CE for all producers, better use of social media.

### Producer Outreach

Director Donahue requested the Producer Advisory Board (PAB) to make suggestions on ways the Producer Licensing department can better reach licensees. Suggestions included:

- Text messages option to receive updates.
- Production of a consumer friendly flood insurance zone map
- Urgent/ Actions Required email/mail to be sent to home/business address.
- Incentives for individuals who have late renewals.

### Producer Licensing Education Waiver

Lorelei Brillante, Education Analyst, presented the proposed updated Pre-licensing education waiver. The proposed waiver suggests a user friendly and easily accessible document to read. The PAB members reviewed the waiver. The waiver is awaiting final approval.

### Audit of Pre-Licensing Courses

Lorelei Brillante briefed the PAB on the current initiatives regarding pre-licensing and continuing education courses including: conducting on-site audits; having a more active role in both the NAIC working group and SILA subgroups in creating guidelines and best practices.

### Pending Legislation

Associate Commissioner, Erica Bailey, informed the PAB on the current pending legislation:

- Senate Bill 22, which recommends Third Party Administrators for life insurance. The bill is currently under consideration.
- Senate Bill 29, requires Continuing Education to be completed 30 days prior to renewal cycle. Industry has opposed to changing Continuing Education. A possible compromise was reported to moving the Continuing Education reporting requirement from 15 days to 10 days. The bill is currently under consideration.

### Tentative PAB Meeting

The upcoming meeting dates are June 11, September 17, and December 20, 2019.

At 11:47 a.m. a motion was made to adjourn the meeting, seconded and the motion passed. The meeting was adjourned.