

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

Meeting Minutes

Meeting Date: September 18, 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 **September 18, 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.

Life/Health Advisory Board		
Last Name	First Name	Present (Yes/No)
Cohen	Stephanie	Yes
Timothy	Daniels	No
Frazier	Audrey	Yes
Huber	Cynthia	No
Kafes	Edward	Yes
Riley	James	Yes
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	No
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
Donahue	William
Grant	Beverly
Cooney	David
Gross	Jeff

Last Name	First Name
Zitterbart	David
Abbott	Kerry
Brillante	Lorelei
Hynson	Kisrten

Meeting Topics and Summaries

Opening Remarks
William Donahue, Director of Producer Licensing, provided opening remarks, announced MIA staff members in attendance, and made a motion to approve the previous minutes. There was a motion to approve the previous minutes, seconded and the motion passed. Mr. Donahue stated that the agenda topics order will be rearranged to allow for MIA staff schedules.
One Part vs Two Part Exam Scoring
Leah Walters, Tyler Addison and Suzanne Loomis of The American Council of Life Insurers (ACLI) presented their proposal to consider a one part exam scoring for the license examination. 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. ACLI stated that the one part scoring will not change the content and substance of the exam itself. ACLI also stated that the one part scoring is in line with NAIC and NAIRAB move toward reciprocity. An open discussion with the PAB members and ACLI followed. The PAB indicated that the two part scoring system stay as is.
Affordable Care Act (ACA) Updates
David Cooney, Chief-Health Insurance and Managed Care, gave updates on ACA. He stated that there were efforts by the federal government to repeal, repair or replace the ACA but that the major provisions of ACA are mainly intact. The 2018 MD General Assembly took action in response to the ensuing market instability and in support of the ACA. Senate Bill 1267 establishes a MD Reinsurance Program and Senate Bill 387 aims to stabilize the individual market.

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Producer Enforcement Updates

Jeff Gross, Acting Chief-Enforcement, stated that annuity churning, non-remittance of premiums, non-reporting of action are the common complaints his team has been investigating. He suggested that licensees keep good record notes regarding recommendations, contact logs and delivery receipts to help them during an investigation. Acting Chief Gross also introduced Kerry Abbott and Kirsten Hynson of the Enforcement Team.

Website Updates

Lorelei Brillante, Education Analyst, previewed the proposed website updates on the Producer Licensing section. This is awaiting approval by the Commissioner for implementation. Mr. Kafes and Ms. Wilson, PAB members, suggested improvements for CE requirement and status look up and the sites' overall look.

Licensing System Updates

William Donahue requested input regarding the period within which a producer may reinstate a license. Currently, a producer has up to one year to reinstate a license without having to re-take the pre-licensing course and pass the exam anew. Director Donahue suggested reducing this period. After a discussion, the Board suggested to keep the current one-year period. Director Donahue enumerated some pain points for Producer Licensing such as: change of residency process not being followed causing additional delay in processing; Title applications pending for letter of employment and current bond; not having correct email address that impede notices through LVCs.

Compliance and Enforcement Updates

Associate Commissioner Erica Baily gave update on the new C&E Unit. Darlene Arnold, former Enforcement Chief, is no longer with the MIA. Licensing Enforcement is now under PL Director Donahue. P/C and L/H Enforcement is now under Acting Chief Jeff Gross. Title Enforcement is under Acting Chief David Zitterbart.

December 4, 2018 PAB Meeting

Associate Commissioner Erica Bailey invited all the board members for a light breakfast reception to take place immediately before the meeting proper of the next Advisory Board meeting.

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At 11:29 a.m. a motion was made to adjourn the meeting, seconded and the motion passed. The meeting was adjourned.