

MARYLAND INSURANCE ADMINISTRATION PRODUCER LICENSING

PRODUCER: INITIAL AND RENEWAL LICENSES

■ Maryland issues producer licenses to individuals and business entities to act as Producers in the following major lines of authority: 1) Life, 2) Health, 3) Property, 4) Casualty, 5) Variable Life and Annuity Products and 6) Personal Lines.

Note: Each individual who solicits, negotiates, or accepts insurance business from the public must be licensed in that line of insurance, and if applicable, hold an appointment from an insurer.

■ Resident individual applicants requesting a major line of authority are required to complete Maryland's pre-licensing education requirements and must pass the Maryland exam for the line(s) requested. Please contact our examination vendor **PSI** at 1-800-733-9267 or visit www.psiexams.com to schedule the exam or download a copy of the Candidate Information Bulletin.

☐ Effective April 30, 2013 applicants will be required to complete 20 pre-licensing course hours for each line of authority listed above. Please note that this requirement is only a minimum, and an applicant may take or a provider may offer additional course hours.

☐ Once the pre-licensing course is completed and a certificate is awarded, the insurance licensing examination must be taken within 6 months from the date of the certificate. If the examination is not taken, the certificate will expire, and the course must be retaken to qualify for the examination.

☐ The examination results are valid for 6 months. If the candidate does not apply for the appropriate license within 6 months, the examination results will expire and the pre-licensing course must be retaken to qualify to re-take the examination.

■ Individuals holding the following designations are exempt from the pre-licensing requirements, but still must successfully pass the Maryland exam for the line(s) requested. Work Experience can be substituted for course work for which the applicant will be testing. (Reference: 10-104 and 10-105). The work experience must be with one of the following types of employers: Maryland Insurance Administration, Insurance Company, Insurance Producer (or Firm). The completed employer signed Affidavit must be notarized then sent to and approved by the Maryland Insurance Administration before taking the examination.

Individuals requesting **Property or Casualty** who hold one of the designations below may be granted a waiver from pre-licensing education and experience requirements.

Accredited Adviser in Insurance (AAI)	Associate in Risk Management (ARM)
Certified Insurance Counselor (CIC)	Chartered Property Casualty Underwriter (CPCU)
Fellow of the Casualty Actuarial Society	

Individuals requesting **Life** who hold one of the designations below may be granted a waiver from pre-licensing education requirements.

Chartered Life Underwriter (CLU)	Certified Employee Benefit Specialist (CEBS)
Fellow of the Society of Actuaries	Chartered Financial Consultant (ChFC)
Certified Insurance Counselor (CIC)	Certified Financial Planner (CFP)
Fellow of the Life Management Institute (FLMI)	Life Underwriter Training Council (LUTCF)

Individuals requesting **Health** who hold one of the designations below may be granted a waiver from pre-licensing education requirements.

Registered Health Underwriter (RHU)	Certified Employee Benefit Specialist (CEBS)
Registered Employee Benefit Consultant (CEBS)	Health Insurance Associate (HIA)

Insurance Education Waiver Application/Affidavit of Employer. 

☐ Candidates who are granted a pre-licensing education waiver will have 6 months to successfully take and pass both portions of the appropriate Maryland licensing examination. Candidates who do not take nor successfully pass both portions of the examinations within the 6-month period will have to take a pre-licensing course and apply to retake both portions of the examination.

■ Add a Line of Authority: Individual producer licensees who took and passed an exam for a line of authority and wish to add this line to an existing active license should **not** apply for a new license. Review your current license in 2-3 business days after passing the exam to verify that the license has been updated.

■ To qualify for a Variable Life and Annuity line of authority, the applicant must have:

- ☐ the underlying Life license and
- ☐ a FINRA series 6, 7, or 63 exam
- ☐ and an active registration with FINRA(www.finra.org)

■ Nonresident licenses will be issued on a reciprocal basis if the nonresident is licensed as a Producer in their state of residence in good standing and if the nonresident's home state awards nonresident Producer licenses for the line(s) to residents of Maryland on the same basis.

■ Nonresidents, whose state of residence does not issue a Producer license or the equivalent, may be issued a license if the applicant meets the licensing requirements of a Maryland resident applicant.

INITIAL LICENSE APPLICATION:

■ To apply for a license as a Producer, in addition to passing the Producer exam, an individual must:

- ☐ pay the applicable fee of \$54, required by Insurance Article, § 2-112, Annotated Code of Maryland;
- ☐ complete and submit the NAIC Uniform Individual Application

■ To apply for a license as an insurance producer, a business entity must:

- ☐ pay the applicable fee of \$54, required by Insurance Article, § 2-112, Annotated Code of Maryland;
- ☐ complete and submit the NAIC Uniform Business Entity Application which require applicants to :
 - ☐ submit any trade name to be used by the applicant and the name and residence address of any individual who holds a license and does business under the trade name;
 - ☐ provide the name and address of each licensed producer employed by the business entity, each individual who has direct control over its fiscal management, and each owner, member, or manager of the business entity and each director of a business entity that is a corporation;
 - ☐ designate a Maryland licensed insurance producer as its principal contact with the MIA.

RENEWAL APPLICATION:

- Individual producer licenses are issued on a biennial basis to expire on the last day of the producer's birth month. Business entity licenses are issued to expire 2 years from the date of issuance.
- For up to one (1) year after the expiration date, licensees may reinstate an expired license by submitting the required application, \$54 renewal fee, \$15 fraud prevention fee, proof of completion of the continuing education requirements in § 10-408, and \$100 reinstatement fee.
- After one (1) year from the expiration date, licensees may re-apply for an initial license by completing all the Maryland initial license requirements.
- **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 www.Sircon.com (Look-up Courses or Transcript) or call **1-800-324-4592**.
- A Producer may obtain all or part of the credit hours of continuing education required for renewal of a license from classroom, correspondence or online courses approved by the Commissioner.

Producer Continuing Education Credit Requirements  details the CE requirements for various lines.

Note: All licensed insurance producers, regardless of age are required to comply with Maryland's continuing education requirements.

Actively licensed insurance producers who are age 70 and above as of April 30, 2013 do not have to complete CE. (Bulletin 13-07). Licensed insurance producers who, as of October 1, 2008, have held licenses for 25 or more consecutive years must successfully complete 8 hours of continuing education in each renewal period. (Bulletin 13-10). Continuous license is required in order to maintain qualification for the reduced hours per renewal period. There are no new qualifiers for these waivers. You either already have the waiver or you do not qualify.

It is strongly recommended that all Continuing Education requirements be met thirty (30) days prior to license expiration to allow ample processing time.

ONLINE AND PAPER APPLICATION PROCESS:

- Applications may be submitted via:

☐ online through NIPR (www.nipr.com). A confirmation email will be sent to the email address provided on the application when your online application has been received. Make note of the transaction number so you may reference this when sending additional documents or inquiring for status.

☐ or paper application, along with the fees and any additional documents, should be mailed to:

**The Maryland Insurance Administration
Attn: Producer Licensing
200 Saint Paul Place, Suite 2700
Baltimore, Maryland 21202**

*Payments should be in the form of a check, money order, or cashier's check made payable to:
Maryland Insurance Administration.



NAIC Uniform Application Initial Individual



NAIC Uniform Application Initial Business Entity



NAIC Uniform Application Renewal Individual



NAIC Uniform Application Renewal Business Entity

Note: Regardless of who completes the application, the license applicant is ultimately responsible for the contents of the application and must provide accurate and complete information (if the application was completed by someone other than the applicant, the person who completes an application may also be held responsible for the contents of the application). An application that fails to disclose or fails to provide accurate information may result in the DELAY and/or DENIAL of the application. If your license has already been issued and it is later discovered that the information contained in your application is not true, correct, or complete, your license may be REVOKED and you may be subject to monetary PENALTIES (if the application was completed by someone other than the applicant, the person who completed the application may also be subject to administrative action). **If in doubt, disclose.**

Supplement forms and/or inquiries may be submitted by email to producerlicensing.mia@maryland.gov

In most cases, **complete** applications are processed in 7-10 business days. Incomplete applications may incur delays, be rejected/denied or not be processed.

Do a **NAME SEARCH** to verify if your application has been approved. When you have your license number, go to **PRINT LICENSE** to get a copy of your license. Fill in all search criteria to enable a successful search. Maryland does not send copies of licenses.

Note: All license or certificate fees are non-refundable whether the application has been approved, denied, cancelled, withdrawn, or when an applicant submits multiple applications for the same license or certificate.