

## MARYLAND INSURANCE ADMINISTRATION PRODUCER LICENSING

### THIRD PARTY ADMINISTRATOR (TPA) REGISTRATION

- A Third Party Administrator (TPA) who qualifies as an “administrator” under Section 8-301(b) of the Insurance Article must be registered with the Maryland Insurance Administration.
- A TPA that is not an “administrator” under Section 8-301 because it only administers plans that are subject to ERISA, and neither provides benefits through insurance nor administers a multiple employer welfare arrangements, is not required to register as a TPA but instead, must provide the MIA with written notice that the person operates in Maryland, and evidence that they are complying with any applicable bonding requirements imposed by ERISA. A NAIC uniform application must be submitted along with verification the TPA will comply with ERISA bonding requirements. There is no fee.
- **Surety Bond:** Applicants for an initial TPA Registration or a renewal must submit a current, original surety bond unless:
  - (1) the Commissioner has granted a waiver;
  - (2) the applicant only administers plans under which benefits are paid only from the general assets of an employee organization or of an employer; or
  - (3) the applicant is a corporation organized and authorized under the laws of the United States or a state to do business as an insurer or to exercise trust powers, is subject to supervision or examination by a federal or State authority, and continuously maintains combined capital and surplus in excess of \$1,000,000.

The amount of the bond is determined at the time of application for registration or renewal, and is based on the average amount of money that the administrator or its predecessor handled in the prior year, and expects to handle in the current calendar year. The amount of the bond must be equal to at least 10% of the average amount of money that the administrator expects to handle at any one time for all plans administered during the year. The minimum bond amount is \$5,000 and the maximum amount is \$500,000. Refer to the Limited Lines Supplement form for guidance.

#### INITIAL REGISTRATION APPLICATION:

- To apply for a registration the applicant must:
  - pay the applicable fee of \$250.00;
  - complete and submit the NAIC Uniform Application;
  - complete and submit the Maryland Insurance Administration Limited Lines Supplement;
  - submit a current Surety Bond in the amount determined per the Limited Lines Supplement form.

#### RENEWAL APPLICATION:

- The registration term is for two years and all licenses expire June 30<sup>th</sup> of every other year. TPA Registrations may be renewed up to 90 days prior to the expiration date.
- The fee to renew a Third Party Administrator Registration is \$65. This includes the \$50 renewal fee and the \$15 fraud prevention fee.
- The applicants for a registration renewal must submit all of the same document requirements as an applicant for an initial registration.
- From June 30<sup>th</sup> to September 30<sup>th</sup>, those with an expired registration may reinstate by paying the renewal fees and the applicable, additional reinstatement fee, as listed.

\$25 for reinstatement during the period from July 1 <sup>st</sup> through July 31 <sup>st</sup>
\$50 for reinstatement during the period from August 1 <sup>st</sup> through August 31 <sup>st</sup>
\$75 for reinstatement during the period from September 1 <sup>st</sup> through September 30 <sup>th</sup>

## ONLINE AND PAPER APPLICATION PROCESS:

- Applications may be submitted via:

online through NIPR ([www.nipr.com](http://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 Business Entity**  **NAIC Uniform Application Renewal Business Entity**

### Submit with initial and renewal application:

-  Maryland Insurance Administration Limited Lines Licenses and Registrations Supplement.
-  Maryland Insurance Administration Form For A Business Entity To Update Owners, Partners, Officers, Directors, Members or TPA Principals
-  Third Party Administrator Surety Bond Template (copy of bond policy or continuation form may be used)
-  Third Party Administrator Fraud Plan Packet (requirement for submission of fraud plans under to HB 142)

**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](mailto: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 hard 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.**

Maryland Insurance Administration

Producer Licensing Customer Service  1-888-204-6198 Producer Licensing Fax  (410) 468-2399

Producer Licensing Email  [producerlicensing.mia@maryland.gov](mailto:producerlicensing.mia@maryland.gov)

[www.insurance.maryland.gov](http://www.insurance.maryland.gov)