

MARYLAND INSURANCE ADMINISTRATION PRODUCER LICENSING

TITLE INSURANCE PRODUCER: INITIAL AND RENEWAL LICENSES

■ The Maryland Insurance Administration (MIA) issues licenses to individuals and business entities to act as Title Insurance Producers. Business entities include corporations, sole proprietors, professional associations, partnerships, limited liability companies or limited liability partnerships.

Note: Each controlling person and each trust money controller shall hold a license to act as a title insurance producer and, if applicable, an appointment with a title insurer. *See* Insurance Article, § 10-121, Annotated Code of Maryland (hereinafter “Ins. Art.”).

■ All resident individuals requesting a title insurance producer license are required to complete pre-licensing education and pass the Maryland title exam. Work Experience can be substituted for course work for which the applicant will be tested. (Reference: §10-104). The completed Insurance Education Waiver Application / Affidavit of Employer must be sent to and approved by the MIA before taking the examination.

☐ Effective April 30, 2013 applicants will be required to complete 20 pre-licensing course hours. 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.

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.

■ PROMETRIC is the MIA’s vendor for pre-licensing services. For information regarding pre-licensing providers and courses please visit www.sircon.com. (Look Up Courses or Transcript/Approved Providers Inquiry) or call 1-800-324-4592.

■ To schedule your examination visit PROMETRIC at www.prometric.com/maryland/insurance or call 1-800-610-1174. You can also download the License Information Bulletin from the PROMETRIC website.

Nonresidents must be licensed and in good standing as a Title Insurance Producer in their resident state. If the resident state does not issue licenses for the Title line of authority, the applicant must follow all of the Maryland resident pre-licensing education and examination requirements and complete MD continuing education.

Refer to the PDF for a list of non-reciprocal states. If you are a resident of one of these states you must complete the Maryland resident Title requirements.

List of non-reciprocal states as of 2018 

INITIAL LICENSE APPLICATION:

All initial Title Insurance Producer applicants must submit a paper application.

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

- ☐ pay the applicable fee of \$54, required by Ins. Art. § 2-112;
- ☐ complete and submit the paper **Title Insurance Producer - Individual Application Packet**;
- ☐ submit a \$150,000 Surety Bond or Letter of Credit; and
- ☐ submit a \$150,000 Fidelity Bond.

If applicant is an Independent Contractor, the Title Insurance Producer Independent Contractors (TIPIC) waiver must be submitted.

■ To apply for a license as a Business Entity Title Insurance Producer, a business entity must:

- ☐ pay the applicable fee of \$54, required by Ins. Art. § 2-112,
- ☐ complete and submit the ***Title Insurance Producer Firm Application Packet*** which includes:
 - ☐ the designated licensed title insurance producer as its principal contact with the MIA;
 - ☐ Biographical Affidavit for each individual identified as a controlling person and each person identified as a trust money controller in the entity authorization included with the application. See Ins. Art. § **10-121** for information about certain individuals who are required to hold a Title Insurance Producer License in an agency.
- ☐ submit a \$150,000 Surety Bond or Letter of Credit; and
- ☐ submit a \$150,000 blanket Fidelity Bond covering appropriate employees and title insurance producer independent contractors. If applicant meets the stated criteria on the form, the Affidavit for Waiver may be submitted.

RENEWALS:

All renewal applications may be submitted online. Applicants for a license renewal must submit all of the same document requirements as an applicant for an initial Title Producer's License. (Refer to instructions and forms above; See Ins. Art. §§ 10-121 and 10-125.)

■ Individual producer licenses are issued on a biennial basis to expire on the last day of the producer's birth month. Business entity licenses expire 2 years after they are issued.

■ For up to one (1) year after the expiration date, licensees may seek to have an expired license reinstated by submitting the required application, \$69 fee (\$54 renewal fee + \$15 fraud prevention fee), completion of the continuing education requirements in § 10-116, 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 MIA'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**.

[Producer Continuing Education Credit Requirements](#)  details the CE requirements for various lines.

- 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.
- A resident producer who is licensed for **Title only** must complete 13 credit hours of continuing education in Title courses and 3 hours in the category of ethics. A non-resident producer from a non-reciprocal state must comply with Maryland's continuing education requirements.

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

Complete your continuing education requirements at least 30 days before your license expires to allow adequate time to process your renewal application.

Maryland Attorneys admitted to practice law in the State of Maryland by the Maryland Court of Appeals who hold a producer license to sell **only Title** insurance are exempt from the title continuing education requirement. Attorneys must be in good standing with the Maryland Court of Appeals and provide a letter of Good Standing from the Maryland Court of Appeals issued within the last 90 days.

PAPER AND ONLINE APPLICATION PROCESS:

- The **initial application packets** in PDF format are available below along with the supplement forms. The completed application and all 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.



Title Insurance Producer - Individual Application Packet - Initial



Title Insurance Producer - Individual Application Packet - Renewal










Title Insurance Producer Firm Application Packet-Initial



Title Insurance Producer Firm Application Packet- Renewal

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: (Those who submit online renewal applications may use the supplemental forms below.)

- **Bonds** - Applicants for a Title Insurance Producer's License are required to submit a **\$150,000** Surety Bond or Letter of Credit and a **\$150,000** Fidelity Bond.
 - Title Surety Bond Form 
 - Title Letter of Credit 
- If the applicant meets the stated criteria on the form, the applicable Affidavit for Waiver below may be submitted:
 - Fidelity Bond Waiver for Sole Proprietors 
 - Fidelity Bond Waiver for Corporations 
- **Affidavit of Title Insurance Producer Independent Contractors (TIPIC)** - submitted by an independent contractor, including an attorney, who provides escrow, closing, or settlement services on behalf of a title insurance producer that may result in the issuance of a title insurance contract. 
- **Employees or persons associated with a Title Agency** must submit the Association form. 
- **Employees of Insurers** must submit an employment verification letter on Insurer letterhead.
- **Maryland Insurance Administration Form For A Business Entity to Update Owners, Partners, Officers, Directors, Members.** 

■ Online renewal applications may be submitted electronically 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.

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

In most cases, **complete individual applications** are processed in 10-15 business days and *business entity applications* are processed in 30 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.

ADDITIONAL INFORMATION FOR TITLE PRODUCERS:

Title Insurance Producers and Title Insurance Producer Independent Contractors - Frequently Asked Questions

 [Bulletin 09-14](#) for additional instructions regarding bond requirements.

[MAHT Notice to Title Insurers \(2011\)](#)
[2015 Courtesy Reminder](#)

[On-Site Review Report Form](#)

[Producer Enforcement Summary](#) updated monthly