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Bulletin 13-07

DATE: February 1, 2013

TO: All Licensed Insurance Professionals and Insurance Producer Applicants

RE: Pre-Licensing, Continuing Education, Administrative Updates, and Advisory Boards

The purpose of this Bulletin is to inform licensed insurance producers, producer license applicants, and other licensed insurance professionals of changes related to pre-licensing education, continuing education, and certain administrative practices and procedures.

I. Pre-Licensing Education – Hours Required per NAIC Uniform Licensing Standards

Currently, insurance producer license applicants who are required to take an examination must complete a certain number of hours of pre-licensing education courses (“course hours”), as indicated below:

Examination Type	Pre-Licensing Education Hours Required
Life / Health Examination	60 Hour Course
Property / Casualty Examination	96 Hour Course
Title Examination	30 Hour Course
Personal Lines Examination	30 Hour Course
Automobile Examination	30 Hour Course

The Maryland Insurance Administration recognizes the importance of complying with Uniform Licensing Standards adopted by the National Association of Insurance Commissioners (NAIC), and as a result, is making changes to the number of pre-licensing course hours required. **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. This change presents an opportunity for course providers to tailor courses to meet the needs of students with different levels of knowledge and allows students to supplement classroom instruction with self-study materials.

II. Continuing Education – Producers Age 70 and Above.

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 will be grandfathered in. For more information about Maryland’s continuing education requirements, read the MIA’s fact sheet, “Producer Licensing Renewal Instructions” found at the following link: <http://www.mdinsurance.state.md.us/sa/producer/license-maintenance-and-renewal.html>

III. Green Initiative -Administrative Updates

Registrants and licensees should use the online license print feature available via State Based Systems (SBS) at www.statebasedsystems.com/ to print initial, renewal or duplicate licenses. Effective April 30, 2013, the MIA will only print and mail initial, renewal or duplicate licenses to licensed insurance professionals upon request.

IV. Applications for Advisory Board Requested.

Section 10-110 of the Insurance Article authorizes the Commissioner to appoint an advisory board for life and health insurance and an advisory board for property and casualty insurance to assist the Commissioner in reviewing continuing education courses, examinations, and other matters relating to the education and qualification of insurance producers.

Applications for those who wish to serve as volunteer members of either advisory board are being accepted through March 1, 2013. The first quarterly Advisory Board meeting will be held in April, 2013. If you are an actively licensed insurance producer, or an employee or officer of an insurer with experience in life, health, property, and/or casualty insurance, and are interested in serving as a volunteer member on either advisory board, please complete the Producer Licensing Advisory Board Member Application found at the following link:

<http://www.mdinsurance.state.md.us/sa/docs/documents/producer/advisory-board-application.pdf>

Completed applications should be mailed to:

Producer Licensing Unit
Maryland Insurance Administration
200 St. Paul Place Suite 2700
Baltimore, MD 21202

All applications must be postmarked no later than March 1, 2013.

Useful Links and Online Services

The Maryland Insurance Administration has launched a Facebook page: www.facebook.com/MdInsuranceAdmin and also issues free updates for industry representatives and consumers electronically. Sign up for eNotices at: <https://public.govdelivery.com/accounts/MDINSUR/subscriber/new> .

All licensed insurance professionals and applicants are encouraged to use online tools when submitting requests related to initial licenses, license renewals, license modifications, and demographic updates. Please review the chart below and take advantage of these services.

Online Service / Description	Website Address
SBS Licensee Look-Up Provides consumers, licensees, and company representatives with real-time, direct access to non-confidential license information.	www.statebasedsystems.com
SBS License Print Allows users to print free .pdf copies of licenses after initial issuance or any change to license data.	
SBS Report Generator Allows users to generate and purchase a report/list of licensees in a state.	
Email Address Update Allows licensees to submit updates to email addresses.	
NIPR Online License Allows applicants and licensees to submit initial and renewal license transactions online.	www.nipr.com

<p>NIPR Address Change Request Allows licensees to report changes to resident, business, and mailing addresses that do not result in a change to residency status.</p>	
<p>NIPR Attachment Warehouse Allows applicants to attach documents in response to “yes” answers to background questions for a pended online application.</p>	
<p>NIPR Reporting of Actions Allows licensees to report administrative, civil, and criminal actions pursuant to state law.</p>	

Therese M. Goldsmith
Insurance Commissioner

By: Signature on file with original document

Sabrina Wells
Associate Commissioner, Administration