

**Government of the District of Columbia
Department of Insurance, Securities and Banking**



CONTINUING EDUCATION FREQUENTLY ASKED QUESTIONS

HOW CAN A CANDIDATE PREPARE FOR THE INSURANCE EXAMINATION?

Candidates may study and prepare for the District of Columbia Insurance Examination by utilizing the following:

- Use a provider of choice who teaches a pre-licensing preparation course,
- By self-study,
- Classroom study,
- Internet study, and

One must study the appropriate sections of the District of Columbia Insurance Code and the District of Columbia Municipal Regulations (DCMR) Regulations. The DC Code is available at various DC Libraries and online at <http://www.dccouncil.washington.dc.us/dcofficialcode>. The Regulations are available at the DC Office of Documents for purchase and is also available online at [http://os.dc.gov/os/cwp/view,a,1206,q,522357,osNav,\[31374\].asp](http://os.dc.gov/os/cwp/view,a,1206,q,522357,osNav,[31374].asp). You may also view and print a copy of our candidate handbook which identifies relevant sections of the DC Code and DCMR which may be helpful when studying for the examination. Practice tests are available online at www.pearsonvue.com for purchase.

WHO MUST BE LICENSED TO SELL INSURANCE?

Any individual who sells, solicits or negotiates insurance on behalf of an insurer, takes or transmits other than for him or herself an application for insurance or a policy of insurance to or for an insurer; advertises or otherwise gives notice that he or she will transmit insurance policies or applications; receives, collects, or transmits any premium for insurance, or performs any other acts in the making of an insurance contract for or with an insurer, other than for him or herself, must be a licensed insurance producer of the insurer for which the act is done or the risk is taken.

CANDIDATE FINGERPRINTING:

An individual applying for a resident insurance producer license except for an individual applying for a limited lines insurance producer license and each officer, director, and partner of, an owner of a controlling interest in, a business entity applying for a resident insurance producer license, except for a business entity applying only for a limited lines insurance producer license shall submit to the Commissioner his or her finger prints.

CHANGE OF NAME, RESIDENCY OR ADDRESS:

DC Resident licensees shall inform the Commissioner of a change of **their residential or business** address within 30 days of the change of address.

A **non-resident insurance producer** who moves from one state to another or a resident insurance producer who moves from the District to another state shall file a change of address within 30 days.

A licensee shall inform the Commissioner of a change of his or her legal or corporate name within 30 days after the name change. Failure to timely inform the Commissioner of a change in legal name or address may result in a monetary fine.

WHO MUST MEET CONTINUING EDUCATION (CE) REQUIREMENTS?

All resident individuals licensed as an insurance producer desiring to continue to sell, solicit and negotiate major lines of insurance in and from the District of Columbia must meet continuing education requirements prior to the license expiration date every two years.

HOW MANY CONTINUING EDUCATION CREDITS ARE REQUIRED?

Except Producers licensed in limited lines, Producers renewing an insurance license must successfully complete at least 24 credit hours of approved continuing education, inclusive of at least three credit hours in ethics, within the license period, prior to expiration of the license.

In addition, a producer seeking a license or renewing a license in the Property or Casualty group, shall complete at least three credit hours in flood insurance during the licensee's first license renewal period.

ARE EXCESS CREDIT HOURS ALLOWED?

Excess credit hours accumulated during a license period **shall not be** carried forward to the next license period.

WHO MAY BE EXEMPT FROM MEETING CE REQUIREMENTS?

There are no CE exemptions to allow for renewal of an insurance license.

CE WAIVER:

The following are reasons to request a waiver from Continuing Education:

1. Long term illness, or incapacity (Physicians Certification required)
2. Active duty in the armed services of the United States outside of the Washington Metropolitan area or
3. Any other emergency deemed sufficient by the Commissioner

HOW DO I REQUEST A CONTINUING EDUCATION WAIVER FORM?

A request for waiver of CE shall be made by submitting a waiver form to the Commissioner no later than 90 days prior to expiration of the insurance license. Waiver Forms for Continuing Education may be requested from DISB by visiting our website at www.disb.dc.gov.

WHEN MUST DC RESIDENT PRODUCERS MEET CE REQUIREMENTS?

CE requirements must be taken within 15 business days of expiration of the DC Producers' insurance license in order to qualify for license renewal. Failure to do so may result in the expiration of the license.

HOW MAY LICENSEES ACQUIRE CE CREDITS?

Licensees should go to www.disb.dc.gov and click on the Continuing Education link. Proceed to Provider and Course lookup to view a listing of approved providers and courses.

Licensees and instructors shall not earn credit for attending or instructing a subsequent offering of the same course during the same license period.

WHAT ARE CE REQUIREMENTS FOR NEW RESIDENT PRODUCERS?

All new resident licensed insurance producers are to meet all CE requirements during the first renewal period, whether licensed by examination or reciprocity.

HOW WILL DC RESIDENT PRODUCERS DEMONSTRATE THAT THEY HAVE COMPLETED CE REQUIREMENTS TO THE CE ADMINISTRATOR?

Approved District of Columbia CE providers will submit via electronic means, producers' CE Credit hours within 48 hours of receiving attendance rosters and other relevant documentation from the sponsor or director of the course.

WHAT SHOULD A RESIDENT PRODUCER DO TO PROVE CE COMPLIANCE IF THERE IS A PROBLEM?

Resident producers should maintain careful records and collect any certificates of completion from the provider until all requirements have been met and CE Credit hours have been submitted prior to license renewal.

HOW DO NON-RESIDENT LICENSED PRODUCERS COMPLY WITH CE REQUIREMENTS?

Non-resident licensed producers are to meet CE requirements in their home state.

HOW WILL CE CREDIT HOURS BE SUBMITTED?

Upon successful completion of approved CE courses, the Provider will submit licensee's CE Credit hours and the producer will receive a certificate of completion from the CE Provider that includes the following:

- The name and address of the sponsor of the program;
- The course title, and place where the course was taught;
- The name of the instructor;
- The dates on which the applicant attended the program;
- The number of hours completed; and
- Verification of completion by signature of the sponsor.

Within 3 business days, the course sponsor or director will provide an attendance roster and other relevant documentation to the CE Administrator, who must submit CE credits within 48 hours of receipt.

HOW WILL LICENSEES KNOW THAT THEY ARE NOT IN COMPLIANCE WITH CE REQUIREMENTS?

Licensees will receive an e-mail notification from DISB notifying of noncompliance with continuing education requirements. Licensees have full responsibility for compliance for continuing education requirements prior to expiration of the license. E-mail addresses must be kept current. Failure to receive such notice does not negate Producers' responsibility of meeting CE requirements and renewing the license.

WHAT HAPPENS IF A LICENSEE DOES NOT MEET CE REQUIREMENTS?

Failure of licensees to meet continuing education requirements will result in expiration of the insurance license.

HOW CAN THE DEPARTMENT OF INSURANCE, SECURITIES AND BANKING BE CONTACTED REGARDING CONTINUING EDUCATION?

Department of Insurance, Securities and Banking

Attn: Insurance Licensing Branch

810 1st Street, NE, Suite 701

Washington, DC 20002

(202) 727-8000