

VIRGINIA INSURANCE  
CONTINUING EDUCATION BOARD

[www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com)

Administrative Services Provided by Pearson VUE



Pearson  
VUE

# Virginia Insurance

Continuing Education

Agent Information  
Handbook

January 2017

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**FOR THE 2017-2018 BIENNIUM ENDING DECEMBER 31, 2018**



## VIRGINIA INSURANCE CONTINUING EDUCATION BOARD

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The Virginia Insurance Continuing Education Board (“Board”) was created by the 1992 Virginia General Assembly in legislation that took effect on January 1, 1993. The law also created certain guidelines to be followed by the Board in establishing a continuing education (“CE”) program in Virginia, as well as the applicability of CE to particular license types and the sanctions for noncompliance with the CE requirements. The law has been amended several times since its original enactment in 1992. The Board consists of 12 members representing various types of insurers doing business in Virginia, the various agent trade associations, and a higher education professional. The Board is an independent entity whose members are appointed by the Virginia State Corporation Commission (“Commission”). Although the Board works closely with representatives of the Commission’s Bureau of Insurance (“Bureau”), the Board is not a division of the Commission.

The Board, which represents you, the agent, has worked diligently to create and maintain an effective and efficient program. The Bureau has secured reciprocity agreements with all other states that allow Virginia resident agents to use their Virginia CE compliance to meet the CE requirements of states where they may hold nonresident licenses. I believe we have a program that meets the needs of all involved: agents, consultants, providers, and instructors.

I encourage you to take compliance with the Virginia Insurance Continuing Education Program seriously by carefully reading the information in this Handbook and by paying particular attention to:

- Completing all resident agent coursework or making the required nonresident agent submission by November 30, 2018.
- Completing at least 16 hours of CE if you hold one license type, and 24 hours with at least eight hours in each license type if you hold two or more licenses, and ensuring that three credit hours qualify as “Ethics” (which may include Virginia Insurance Law and Regulations credits) for all Resident Agents/Consultants.
- Earning no more than 75 percent of your credits for the biennium from courses sponsored and given by insurance agencies or insurance companies.
- Paying the \$20 required nonrefundable continuance fee by the deadline of November 30, 2018. **This fee is required of residents and non-residents.**

The Board encourages you to provide your comments and suggestions regarding the CE program. Please use the mailing addresses, website addresses, and telephone numbers throughout the Handbook to contact us.

Sincerely,

Kenneth J. Hein, Chairman  
Virginia Insurance Continuing Education Board

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# RESIDENT C.E. COMPLIANCE SCHEDULE FOR 2017 - 2018 BIENNIUM

11/30/18	12/1/18-12/31/18	1/1/19-1/31/19
Last day to complete courses/pay nonrefundable continuance fee.	Time period to correct any CE deficiencies by completing courses/paying nonrefundable continuance fee.	\$100 Late filing penalty period.

1/1/19-1/31/19	2/15/19	2/16/19	2/16/19-3/18/19
Agent appeal period.	Terminate licenses.	Begin applying for new licenses.  Must pass exam, submit current criminal history record report, pay nonrefundable licensing fees.	Commission appeal process period.

Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the nonrefundable continuance fee online, review your CE Transcript, and review Sponsor and Course Listings.

## WHAT YOU NEED TO DO

- Resident agents holding one license type, or holding both Life & Annuities and Health licenses, must complete 16 credit hours of continuing education (“CE”).
- Resident agents holding two (2) or more license types must complete 24 credit hours of CE, with a minimum of eight (8) credit hours applicable to each license type held.
- Residents must complete at least three (3) credit hours of Ethics (which may include Insurance Law and Regulations) in each biennium. Ethics courses categorized as Other General Insurance (“OGI”) credits will not be applied to the Ethics requirement.
- No more than 75 percent of your required credit hours may be obtained from courses sponsored by insurance companies or agencies.
- Resident agents must complete the course requirements and pay the \$20 nonrefundable continuance fee (“fee”) on or before November 30, 2018. The fee must be paid before any earned credits will be applied to the CE requirements. Agents will have a 31-day period (beginning on December 1, 2018) as a final opportunity to correct any CE deficiencies by completing the required coursework and/or paying the fee.
- Agents who have completed their coursework or exemption requirements by December 31 but failed to pay the continuance fee will have until January 31 to pay the fee with an additional \$100 late filing penalty. Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the fee. An agent will not be considered in compliance with the continuing education requirements unless the fee and the late filing penalty are paid by January 31.
- Nonresident agents are NOT required to complete Virginia CE courses. Pearson VUE will verify home-state status through the NAIC’s National Producer Data Base (“PDB”). The only requirement for nonresident agents is to pay the \$20 nonrefundable continuance fee by the dates denoted above.
- Resident agents and nonresident agents are required to pay the nonrefundable continuance fee online at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com). The fee must be paid by **credit/debit card using Visa, MasterCard, or American Express**. If your payment is not honored, the transaction will not be processed.
- The Virginia Insurance Continuing Education Board (“Board”) will consider granting a partial or full waiver of CE requirements for those unable to complete the requirements only under specific circumstances. Waiver requests for reasons such as insufficient time, administrative problems, improper action by managers, secretaries, etc., or ignorance of the requirements for CE will be denied. See the *FULL OR PARTIAL WAIVER* section on page 9 for details.

# QUICK REFERENCE FOR THE VIRGINIA INSURANCE CONTINUING EDUCATION PROGRAM:

What you can find on the Virginia Continuing Education Board website [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com)

- Review CE Transcript
- Pay the \$20 nonrefundable CE Continuance Fee
- Compliance Schedules
- CE Agent FAQs
- Important Notices and Updates to the Virginia Insurance Continuing Education Board Program
- Listing of Course Offerings Scheduled
- Listing of Approved Courses
- Listing of Approved Providers
- Agent Handbook
- Exemption Request form for agents based on Age 65 AND 20 Years Licensed
- List of Virginia Insurance Continuing Education Board members and affiliations
- Virginia Insurance Licensing Exam information

What you can find on the Virginia Bureau of Insurance website [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi)

- Producer Lookup (find Virginia License Number “VLN” and National Producer Number “NPN”)
- Licensing procedures and requirements
- Update resident, mailing, and business addresses (your resident address MUST be your mailing address)
- Update or Add Email address
- Apply for a license
- Print your license
- Producer licensing and agent-related CE FAQs
- Pay the \$20 nonrefundable CE Continuance Fee
- Review CE Transcript
- Compliance Schedules
- Approved Courses Inquiry

What you can find on the Vertafore website [www.sircon.com/virginia](http://www.sircon.com/virginia)

- Pay \$20 nonrefundable Continuance Fee
- Review CE Transcript, Lookup education courses/credits
- List of Course Offerings Scheduled
- List of Approved Courses
- List of Approved Providers

## IMPORTANT INFORMATION

- **NEW:** Effective April 1, 2017, licensed agents selling annuity products will be required to complete a one-time four credit training course on annuity suitability on or before January 1, 2018. Agents licensed on or after January 1, 2018 will be required to complete the training prior to the sale of annuity products. Non-residents are exempt if they have already completed “substantially similar” training in their home state. An FAQ document specific to the new annuity suitability requirement can be found [here](#).
- In April/May/June 2018, noncompliant agents will be sent a status report confirming all CE requirements have not been met. A second status report will be sent in early September 2018.
- During November 2018, noncompliant agents will receive from the Bureau of Insurance (“Bureau”) a written notice of impending termination. Agents will have a 31-day period (beginning on December 1, 2018) as a final opportunity to correct any CE deficiencies by completing the required coursework and/or paying the nonrefundable continuance fee.
- Agents who have completed their coursework or exemption requirements by December 31 but failed to pay the continuance fee will have until January 31 to pay the fee with an additional \$100 late filing penalty. Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the fee. An agent will not be considered in compliance with the continuing education requirements unless the fee and the late filing penalty are paid by January 31.
- Each biennium (which ends on December 31 of each even-numbered year), resident and nonresident agents and consultants must be in compliance with Virginia CE statutes to maintain their license(s). Resident and nonresident agents or consultants who hold one or more of the following lines or qualifications must meet the Virginia CE requirements: Life & Annuities, Health, Life & Health Consultant, Property & Casualty, Property & Casualty Consultant, Personal Lines and Title. The only requirement for nonresident agents is to pay the nonrefundable continuance fee.
- ONLY the Virginia Insurance License Number (“VLN”) or the National Producer Number (“NPN”) are permitted forms of student identification.
- You may not receive status reports and the written notice of impending termination if your mailing address in the Bureau’s records is different than your current residence address. It is your responsibility to ensure your mailing address with the Bureau is correct and matches your residential street address. Do not use a company, or any business address (including a P.O. Box) for your agent record with the Bureau. Visit [www.scc.virginia.gov/boi/online.aspx](http://www.scc.virginia.gov/boi/online.aspx) to update your address
- **Future courtesy notifications may be sent by email. Visit [www.scc.virginia.gov/boi/online.aspx](http://www.scc.virginia.gov/boi/online.aspx) to add or update your email address with the Bureau.**
- If you chose to delegate responsibility for tracking your CE proof of compliance and/or paying the nonrefundable continuance fee to another person (such as an agency manager, secretary, licensing clerk, compliance officer, fellow agent, family member, or other third party), the ultimate responsibility for noncompliance and any resulting penalties continue to be yours.
- Neither Pearson VUE, nor the Board, nor the Bureau has the authority to grant time beyond the statutory deadlines for completing CE credits, paying the nonrefundable continuance fee, or seeking waivers or exemptions.
- Agents who have not met all program requirements will have their insurance licenses administratively terminated effective February 15, 2019. See page 13 for details about the procedure for reapplying and taking the license exam where needed.
- Agents licensed in the second year of the biennium are not required to pay the \$20 nonrefundable continuance fee. However, carryover credits will not be applied to the next biennium unless the fee is paid.

## TYPES OF CREDITS THAT MAY BE EARNED

You may earn credits by taking any of the approved courses for the license type(s) you hold. **However, no more than 75 percent of your required credits may come from courses sponsored or given by or through an insurance company or insurance agency.** This restriction is NOT limited to only *your* insurance company or *your* insurance agency, **but includes courses sponsored by any insurance company or insurance agency, including brokers, wholesalers and managing general agents.** If you earn more than 75 percent of the required credits from insurance-company sponsored or insurance agency-sponsored courses, any excess will be carried forward to the next biennium if you have complied with all CE requirements for the current biennium. Remember, however, that you will still need to make sure that no more than 75 percent of your required course credits for the current biennium come from company-sponsored or agency-sponsored courses. **At least three of your total credits for each biennium MUST be Ethics. Virginia Insurance Law and Regulations credits will be applied to the Ethics requirement.**

Courses may be approved for Life and Health (LH), Property and Casualty (PC), Title (TI), Other General Insurance (OGI), Ethics (which may include Virginia Insurance Law and Regulations), or a combination of credit types. When a provider's course is approved for use in Virginia, the provider is informed of the number of credits for which the course will be approved and the type of credit that may be earned by taking the course. Courses are awarded credits based upon specific standards established by the Board and then applied by Pearson VUE during the course review process. As a result of this process, a course may be awarded Life and Health, Property and Casualty, Title, OGI, or Ethics credits. Some courses may be awarded combinations of two or more of these types of credits. For example, a six-credit course may be awarded three Property and Casualty credits and three Ethics credits.

Course providers are required to disclose in their advertising, and at the beginning of each course presentation, whether the course being presented is approved as "company-sponsored" or "agency-sponsored," as well as the number of credits of each type that the course will provide. In addition, providers are required to remind all students at the beginning of each course, as well as in their advertising materials and on their websites, of the 75 percent rule and the requirement that each agent complete at least three hours of courses approved as Ethics (which may include Virginia Insurance Law and Regulations) during each biennium.

### ETHICS CREDITS

**You are required by law to complete three credits approved for Ethics** (which may include Virginia Insurance Law and Regulations) **during each biennium.** Ethics courses categorized as Other General Insurance (OGI) credits will not be applied to the Ethics requirement. When you earn credits designated as Ethics, they will first be applied to satisfy this three-credit requirement. If you earn additional Ethics credits, these excess credits will be applied to satisfy other license-specific credit requirements as needed. For example, if a Life and Health agent completed only 12 credits of Life and Health during the biennium, but also completed six Ethics credits, Pearson VUE will apply the first three Ethics credits to satisfy the specific Ethics requirement and will apply one of the remaining three Ethics credits toward the agent's Life and Health agent required credits. This process will result in the agent satisfying the 16-credit requirement (12 Life and Health credits + 1 Ethics credit applied as Life and Health credits + 3 required credits of Ethics = 16 credits). The remaining two Ethics credits would be carried forward to the next biennium and, with proper submission, applied to satisfy the two of the three credit Ethics requirement for that biennium.

### LICENSE-SPECIFIC CREDITS

License-specific credits are designated for the appropriate license such as Life and Health, Property and Casualty, or Title. They may be used only for the purpose of meeting the 16-credit or 24-credit requirement for the license type(s) to which they apply. For example, credits earned that are designated Life and Health may be used toward satisfying the course requirements for a Life & Annuities agent license, a Health agent license, or a Life and Health Insurance Consultant license. They will not be applied toward the credits needed to satisfy the license-specific requirements applicable to a Property and Casualty agent license, a Personal Lines agent license, a Property and Casualty Insurance Consultant license, or a Title agent license.



## OTHER GENERAL INSURANCE (OGI) CREDITS

OGI credits are awarded for courses or portions of courses that are of a general nature and that may be applicable to all license types. OGI credits are earned, for example, through courses dealing with avoidance of Errors and Omissions for Insurance Agents and other associated business issues. **OGI credits may also be used to satisfy any of the license-specific requirements. OGI credits may not be used to meet the three-credit Ethics requirement.**

## CONTINUING EDUCATION COURSES

### APPROVED COURSES

It is the agent's responsibility to verify the type of credits for which a course is approved. Course credits may be verified online at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) or by **contacting Pearson VUE at 877-234-6093.**

Only courses that have been approved for Virginia Insurance CE will satisfy Virginia CE requirements. The fact that a course is approved for CE in another state does **not** mean the course is approved for Virginia CE or, even if so approved, that the course is approved for the same number of credits. Providers must submit courses to Pearson VUE for approval before presenting them. A provider may **not** advertise the availability of a course before that course has been approved.

**An agent who enrolls in a course should determine before the course begins that the course has actually been granted approval. To find out if a course has been approved, visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) and click on the Provider and Course Listings link.**

Note: Beware of extravagant claims advertising large numbers of CE credits for minimal effort. The old saying, "If it sounds too good to be true, it probably is" should be heeded. While some courses may legitimately combine classroom and self-study elements, anyone claiming that you will get, for example, "eight hours of credit for four hours of attendance" should be asked to prove that the course has been approved for that number of hours. **If in doubt about a course's approval status or number and type of credits approved, contact Pearson VUE at 877-234-6093 for verification.**

### COLLEGE COURSES

If you enroll in an insurance-related course at the college or university level and wish to receive credit for that course, the institution must be an accredited college or university, and you need to take independent action to receive credit.

1. First, check with the instructor or school to determine if the course has already been approved for Virginia CE credit or check online by visiting [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) and clicking on the Provider and Course Listings link. If the course has been approved, you will also need to be sure the provider has submitted a roster for the course.
2. If the course has not been approved for Virginia CE credit, you may submit the course directly to Pearson VUE for CE credit through the following process:
  - Complete and pass the course.
  - Submit a written request to Pearson VUE for CE consideration, attaching:
    - a) An official transcript or semester/quarter grade report reflecting a letter grade of "C" or higher or a numeric grade of 70 percent or higher;
    - b) The instructor's course syllabus;
    - c) Evidence of the number of hours the class met; and
    - d) A course description from the college or university catalog.
  - Pearson VUE will review your request and, if approved, credit will be reported within 20 business days.
  - Pearson VUE will create a roster entry for you for the course.

Please note that the institution must be an accredited college or university, and all course requirements must have been completed by November 30, 2018. A grade of incomplete or "I" does not fulfill your obligation of meeting all of the course requirements.



Because submitting a course for approval is a two-step process, please allow ample time for doing so prior to the applicable deadlines.

## TEACHING COLLEGE COURSES

If you teach an insurance-related course at the college level or university level and wish to receive credit for that course, you are permitted to do so, but remember that credit for teaching or attending a particular course will only be granted once for each biennium, even if you taught the course more than once.

To receive credit for teaching a college- or university-level course, submit the following materials to Pearson VUE:

1. A letter from the Dean of Faculty (or equivalent position), on the letterhead of the college or university, stating the title of the course and the course schedule and certifying that the agent seeking the credit was the instructor for the course; and
2. A course outline.

If approved, Pearson VUE will mail a certificate of course completion to you within 20 business days and create a roster entry for you. There is no fee charged by Pearson VUE for issuing the certificate of course completion.

## CERTIFICATES OF COURSE COMPLETION

### GENERAL INFORMATION

You are entitled to receive a certificate of course completion for any approved course that you complete satisfactorily.

A course provider has 20 calendar days after completing a course or event to bank the course roster and provide you with a completed certificate of course completion. The certificate may be given out by the instructor(s) or the course provider at the end of the course. When you receive a certificate of course completion, it is YOUR RESPONSIBILITY to verify immediately that all of the information contained on the certificate is complete and accurate and, if not, to contact the course provider and obtain a corrected certificate.

**To receive credit for any courses you have taken in the current biennium, including those resulting in carry-forward credits, you must pay the nonrefundable continuance fee.** Once the requirements have been met for the current biennium, any excess credits you submitted will be recorded and may be carried forward to the next biennium. Note that you will be required to submit the continuance fee once in each biennium.

- You are urged to check your compliance status. Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to view your CE Transcript. If you have a question about a submission, you should contact the course provider.
- **Do not assume that you have met all requirements. Review your CE Transcript online at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).**

### CARRY-FORWARD CREDITS

Pursuant to §38.2-1867 D of the Code of Virginia, excess credit hours accumulated during any biennium may be carried forward to the next biennium only.

Agents licensed in the second year of the biennium are not required to pay the \$20 nonrefundable continuance fee. However, carryover credits will not be applied to the next biennium unless the nonrefundable continuance fee is paid.

# PERMANENT EXEMPTION

1. You must be age 65 by the end of the biennium (proof required); and
2. You must meet one of the following conditions:

## Resident

### A. 20 YEARS VIRGINIA LICENSURE

- You must have held a Virginia license (resident, nonresident, or a combination of both) of a type equivalent to the license for which you seek exemption for 20 continuous and uninterrupted years immediately preceding the end of the biennium;

**OR**

### B. FOUR YEARS VIRGINIA RESIDENT LICENSURE AND 20 YEARS TOTAL LICENSURE

- You must have held a Virginia RESIDENT license continuously and without interruption for at least the four years immediately preceding the end of the biennium;

**AND**

- You must have been continuously licensed without interruption with an equivalent license in other state(s) for an additional 16 years, for a total of 20 years of continuous and uninterrupted licensing;

**OR**

### C. FOUR YEARS VIRGINIA RESIDENT LICENSURE AND 20 OF PAST 30 YEARS VIRGINIA LICENSEE (RESIDENT OR NONRESIDENT)

- You must have held a Virginia RESIDENT license continuously and without interruption for at least the four years immediately preceding the end of the biennium;

**AND**

- You must have held the equivalent license authority in Virginia for at least 20 of the preceding 30 years including the four most recent years as a Virginia resident licensee.
- Further, you will not be eligible for this exemption if any unlicensed period was the result of a license revocation for cause or a license termination for prior noncompliance with CE requirements.

## Nonresident

- You must have held a Virginia license of a type equivalent to the license for which you seek exemption for 20 continuous and uninterrupted years immediately preceding the end of the biennium.
3. In addition, you must pay the nonrefundable continuance fee, email the applicable Exemption Request Form (page 15 or page 16) with proof of age and, if applicable, the required documentation from other states to Pearson VUE at [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com), or mail to Pearson VUE, Attn: VA Ins CE Approval, 3 Bala Plaza West, Ste. 300, Bala Cynwyd, PA 19004-3481. Pearson VUE will verify proof of Virginia licensing with the Bureau of Insurance.

Make your request EARLY in the biennium so that if your request is denied you will still have sufficient time to complete course requirements or other reciprocity requirements. Submissions must be received by Pearson VUE on or before November 30 of every even-numbered year.

Once you have been granted this exemption, and provided that you maintain your license, the exemption for that license line only is permanent, and you need not apply for it again. If you lose that license for any reason, you will lose the exemption.

**THIS EXEMPTION DOES NOT APPLY TO MANDATORY TRAINING REQUIREMENTS.**

# FULL OR PARTIAL WAIVERS

*Submit waiver requests to Pearson VUE, NOT to the Bureau of Insurance.*

The requirements for CE may be **waived for good cause**, as defined in the CE law. “Good cause” includes long-term illness or incapacity and such other situations as may be determined by the Board as preventing the agent from satisfying the continuing education credit hours.

There are no permanent waivers. A new waiver request and review is required for each biennium in which a waiver is sought. A waiver may be full or partial. It is permissible to request a waiver of some of the course credits if you had completed some credits before the occurrence of the event that has caused you to seek a waiver.

Because of the likelihood that waiver requests may be denied unless there is compelling, long-term justification, you are advised to plan on complying with all CE requirements before the end of each biennium. With the availability of self-study and other non-classroom courses, there will be very few active insurance agents who will be medically incapable of completing CE requirements.

Waiver requests based upon such reasons as insufficient time, administrative problems, improper action by managers, secretaries, etc., or ignorance of the requirements for CE will be denied.

- **Full and Partial waivers must ordinarily be requested no later than December 31, 2018.** The Board shall approve or disapprove the waiver request within thirty calendar days of receipt thereof, and shall provide written notice of its decision to the applicant for waiver within five calendar days of rendering its decision. Any waiver granted pursuant to this section shall be valid only for the biennium for which waiver application was made.
- **We suggest that partial waiver requests be submitted well before November 30, 2018, because you might need to take additional courses in the event your request for a partial waiver is denied, and you will be unable to do so if the December 31, 2018, course completion deadline has passed.**
- Requests for waivers should be in the form of a letter and must contain the following information: **(Note: no special form is required and there is no fee for waiver requests.)**
  1. The full name and VLN or NPN of the agent on whose behalf the waiver request is being made; **and**
  2. The license type(s) for which the waiver request is being made; **and**
  3. Detailed justification (including documentation) for the waiver request; **and**
  4. The signature of the agent on whose behalf the request is made.
- **WAIVERS BASED ON MEDICAL CONDITIONS:** Requests based upon medical conditions must include a written statement from a certified health professional, such as a medical doctor or psychiatrist. Include copies of any long-term disability or Social Security claim paperwork, applications, and/or approvals as part of the supporting documentation. You are permitted to complete CE requirements through self-study and online courses, so inability to attend classes, even for valid medical reasons, will not necessarily be sufficient grounds for granting a waiver.
- **WAIVERS BASED ON MILITARY RESERVE CALL-UPS TO ACTIVE DUTY: Due to the continuing uncertainty regarding activation of military reserve units, the Board will continue its policy and procedures for granting partial waivers or full waivers of CE requirements for those unable to complete CE requirements for the 2017-2018 biennium because of such military call-ups. If the licensee was unable to complete all or part of the CE requirements for the 2017-2018 biennium as a result of being called to active duty, the Board is willing to consider granting a full or partial waiver. Licensees who believe they may qualify for this type of waiver should contact Pearson VUE as soon as possible to find out what type of documentation will be required to demonstrate that they are entitled to such a waiver. Determinations will be made on a case-by-case basis.**
- **WAIVERS BASED ON OTHER REASONS:** Requests based upon incapacity, long-term illness, or other situations or conditions should contain reasonable and compelling corroboration of the condition(s) or circumstance(s) and the justification for a waiver. Waivers will not be granted based on agent error, non-action, ignorance, or errors of others to whom you may have delegated your responsibility for compliance.

# CONSEQUENCES OF FAILING TO COMPLY

## LICENSE TERMINATION

On or about February 15, 2019, the Bureau will begin the process of terminating all licenses for which proof of compliance was not received.

### NOTE

- If you hold a Virginia resident Variable Contracts license and your Life & Annuities license terminates, your Variable Contracts license will terminate. The law requires residents to hold an active Life & Annuities license as a condition to holding a Variable Contracts license. You will not be permitted to reapply for the Variable Contracts license until becoming relicensed for Life & Annuities.
- If you hold a Virginia resident Surplus Lines Broker license and your resident Property and Casualty license terminates, your Surplus Lines Broker license will terminate. The law requires residents to hold an active Property and Casualty license as a condition for holding a Surplus Lines Broker license. You will not be permitted to reapply for the Surplus Lines Broker license until becoming relicensed for Property and Casualty.
- If you are registered as a Title Settlement Agent and your Title license terminates, your Title Settlement Agent registration will terminate. The law requires an active Title license as a condition for registration as a Title Settlement Agent. You will not be permitted to reapply for registration as a Title Settlement Agent until becoming relicensed for Title and appointed by a licensed Title Insurance Company.
- If you hold a Surety Bail Bondsman license and your Property and Casualty license terminates, your Surety Bail Bondsman license will terminate. The law requires an active Property and Casualty license as a condition for holding a Surety Bail Bondsman license. You will not be permitted to reapply for the Surety Bail Bondsman license through the Virginia Department of Criminal Justice Services (DCJS) until becoming relicensed for Property and Casualty. DCJS' website is [www.dcjs.virginia.gov/pss/special/bailbondsman.cfm](http://www.dcjs.virginia.gov/pss/special/bailbondsman.cfm).

1. From the moment your license terminates, you will be prohibited from selling, soliciting, or negotiating, in Virginia, insurance of the type authorized by the license that has been terminated.
2. Simultaneously with termination of your license, all active company appointments you held under that license will be terminated, and each insurer will be notified of the termination of your active appointment and the reason for such termination. The insurer will be instructed to accept no business generated by you retroactive to the license termination date.

The loss of your license does NOT mean that you are no longer entitled to commissions earned while you were licensed. While there is nothing to PROHIBIT your contract with a particular insurer from containing a provision stating that commissions are forfeited if your license or your appointment to represent that insurer is terminated, Virginia law contains no such requirement. Section 38.2-1812 A of the Code of Virginia prohibits insurers from paying commission to an agent who was not licensed at the time of the underlying transaction and who is not appointed at the time commission is paid. HOWEVER, there is a specific exception contained in the same paragraph of the law, which states:

***This provision shall not prevent the payment or receipt of renewal or other deferred commissions or compensation to or by any person if the person was so duly licensed and appointed, where the appointment was necessary, at the time of the transactions out of which arose the right to such renewals or deferred commissions or compensation.***

3. If at any time it is determined that you continued to sell, solicit, or negotiate insurance after being sent notice of license termination, or that you conspired with another agent or agency to continue selling insurance under that licensee's authority, the Bureau may initiate formal disciplinary proceedings against you, and such other licensee, and any insurer that does business with you for violation of any number of statutes that can be found in Title 38.2, Chapter 18 of the Code of Virginia, as amended. Penalties for such violations can range up to \$5,000 for each policy sold, solicited, or negotiated, as well as revocation or suspension of your license(s) or refusal to issue a new license. Similar disciplinary actions may also be initiated against any agent or agency that knowingly assisted you or allowed you to engage in such prohibited activities.

## TRANSCRIPT REVIEW

If at any time you believe your transcript does not accurately reflect the courses you have taken, send a request to Pearson VUE, in writing or via email ([VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com)), for a verification and correction of your transcript. **Please allow 20 calendar days from the date you completed a course for the course to be posted to your transcript. In your correspondence you must include the following:**

- Your name;
- Your VLN (Virginia License Number) or NPN (National Producers Number);
- Your residence address;
- Your daytime telephone number and email (fax number if available);
- The license(s) you hold;
- A description of the records you believe are incorrect; and
- What corrective action you believe would be appropriate.

If corrections are in order, Pearson VUE will make them. If these corrections put you into compliance for one or more license lines, Pearson VUE will report your compliance to the Bureau and send you a notification indicating the changed compliance status.

## GRIEVANCES AND APPEALS

### NOTE

Virginia law provides that, in considering appeals from licensees, neither the Board, its administrator, nor the Bureau of Insurance shall have the power or authority to grant a licensee additional time for completing the CE credits, or submitting proof of compliance (including fees), required by Title 38.2, Chapter 18, Article 7 of the Code of Virginia, or additional time for seeking waivers or exemptions from those requirements.

If you believe that any decision by Pearson VUE or the Virginia Insurance Continuing Education Board (“Board”) has been improper or incorrect, you have the right to appeal that decision. There are a number of levels of appeal available to you. You must follow these procedures in the order listed below.

1. Period for Filing Appeals with the Board: January 1 to January 31, 2019.

If an agent believes he or she has been aggrieved by an action of Pearson VUE or the Board, he or she has 30 calendar days (beginning January 1, 2019) to submit a written appeal, along with proper documentation, to the Board through Pearson VUE explaining his or her grievance.

- Appeals to the Board will not be considered until after January 1. Your first appeal should be in writing and sent to the Board, in the care of Pearson VUE, asking for reconsideration of the decision with which you disagree. Appeals may be submitted by email to [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com) or by mail to Virginia Insurance Continuing Education Board, c/o Pearson VUE, Attn: VACE, 3 Bala Plaza West, Ste. 300, Bala Cynwyd, PA 19004-3481.
- If you fail to file your written notice of appeal by January 31, 2019, it will be considered a waiver of your right to appeal the determination of noncompliance with the Board.
- While you are, of course, free to file an appeal, we would remind you that if the reason for your appeal is based on something that YOU were responsible for and failed to do (including responsibilities that you delegated to someone else), it is unlikely that your appeal will be granted.

**Your written appeal should include the following information:**

- Your name;
- Your VLN or NPN;

- Your residence address;
- Your daytime telephone number and fax number;
- The license(s) you hold;
- A description of the situation and decision with which you disagree;
- Why you feel the decision was unfair, improper, or incorrect; and
- What corrective action you believe would be appropriate.

The Board will attempt to resolve the issue either through written or telephone communication. The Board's decision must be communicated to you, in writing, within 15 calendar days after receipt of all of the above information. If the Board's decision is not in your favor, the Board's written response will include an analysis describing all of the reasons for the decision. You will also be informed of your right to pursue the next level of appeal, including instructions on how to proceed. If you have not received a written response to your appeal from the Board within 15 calendar days, you may proceed to the next level of appeal, as follows.

## 2. Period for Filing Appeals to the Bureau:

If you are dissatisfied with the Board's decision, you may, within 15 calendar days of receiving written notice of the Board's decision, submit a written request for further review of the Board's decision to the Bureau. Your written request should be sent to the Bureau by email to [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov) or by U.S. mail to Agent Licensing Section, Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218, and shall include copies of all previous documentation submitted to Pearson VUE and the Board. If you have additional information not previously submitted that you would like the Bureau to consider, you may submit it at that time. The Bureau will then review your appeal and will communicate its decision to you in writing.

3. If you are dissatisfied with the decision of the Bureau, you may, within 15 calendar days of the date of the written notice of the Bureau's decision, appeal to the Virginia State Corporation Commission, pursuant to the Commission's "Rules of Practice and Procedure." Upon receipt of your appeal, the Commissioner of Insurance or her designee will review the matter. Your appeal must be in writing and sent to the Commissioner's attention and should include the information discussed above, along with any additional supporting information you wish to submit. The Commissioner or her designee will affirm or reverse the Board's decision and will provide a written response to you (with copies to the Board and Pearson VUE) as quickly as possible. If the decision of the Commissioner or her designee is not in your favor, you may have additional rights, and you may inquire about any such rights at that time.

## **APPEAL OF LICENSE TERMINATION**

Once your license has been terminated, the law allows you to appeal the termination directly to the Bureau within 30 calendar days following the license termination date. Failure to provide **written notice** of such appeal to the Bureau within 30 calendar days following the date of license termination is deemed by law to be a waiver of your right to appeal the license termination. Once the license has terminated, there is no longer a requirement that you must have exhausted your appeals to Pearson VUE and to the Board before appealing to the Bureau.



# HOW TO BE RELICENSED

## 1. RESIDENT AGENTS

- Before applying for the license, you must obtain a current (no more than 90 days old) Criminal History Record Report (“CHRR”) through the Virginia State Police (“VSP”). Visit [www.vsp.state.va.us/](http://www.vsp.state.va.us/) to download Form SP-167. When completing the form, have the report mailed back to you, not to the Bureau of Insurance (“Bureau”). For expedited service, you may also request a VSP CHRR for an additional fee through the following insurance industry associations: Independent Insurance Agents of Virginia, Inc. ([www.iiav.com](http://www.iiav.com)), or National Association of Insurance and Financial Advisors ([www.NAIFA-Virginia.org](http://www.NAIFA-Virginia.org)).
- Pursuant to statute, you must pass the appropriate pre-licensing examination. Virginia law requires that the license application must be received by the Bureau within 183 calendar days of passing the examination. Therefore, in making your plans to become re-licensed, make sure that you do not take the examination too early. Virginia Agent Examination, Testing and Licensing Procedures for Life and Annuities, Health, Property and Casualty, Personal Lines, and Title Licensing Procedures are outlined in the Insurance Licensing Candidate Handbook published by Pearson VUE, examination administrator for the Bureau of Insurance. Candidates may register for examinations at [www.pearsonvue.com/va/insurance](http://www.pearsonvue.com/va/insurance) or via telephone at 888-204-6272. Title agents must also complete a pre-licensing study course prior to registering to take the exam.
- Visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to apply online for your insurance producer’s license. The Virginia CHRR with all related documents should be attached to the application. The Bureau processes applications for licensure in date received order. Allow 15 business days for processing. An application is closed after 30 calendar days if you do not provide all required documentation. A new application and nonrefundable processing fee is required.
- Virginia law requires that you provide a residential street address as your address of record. **DO NOT USE A BUSINESS ADDRESS (INCLUDING P.O. BOX) AS YOUR RESIDENCE OR MAILING ADDRESS.**
- The license application processing fee (\$15 per line of authority) is nonrefundable and nontransferable.
- If you answered “yes” to any of the background questions, you must include the documentation requested under that question. Supporting documentation must be attached to your electronic application.

## 2. NONRESIDENT AGENTS

- Pursuant to statute, you must apply for a new license. Title agents from Florida and Pennsylvania must also pass Virginia’s pre-licensing Title exam prior to applying for the license. **Virginia statutes do not require nonresident applicants to take Virginia’s pre-licensing study course prior to taking the Title exam.** Please review the Insurance Licensing Candidate Handbook online at [www.pearsonvue.com/va/insurance](http://www.pearsonvue.com/va/insurance) before taking the examination or applying for a license.
- Visit [www.scc.virginia.gov/boi/online.aspx](http://www.scc.virginia.gov/boi/online.aspx) to apply online.
- **If you were a nonresident Virginia agent when your license was administratively terminated for noncompliance of the CE requirements and you are now applying as a Virginia resident, you must meet all the pre-licensing requirements prior to applying for the license.**

### NOTE

See the note on page 10 if (1) you hold a Virginia resident Variable Contracts License and your Life & Annuities license terminates, (2) you hold a Virginia resident Surplus Lines Broker license and your Property and Casualty license terminates, (3) you are registered as a Title Settlement Agent and your Title license terminates, or (4) you are licensed as a Surety Bail Bondsman (through the Virginia Department of Criminal Justice) and your Property and Casualty license terminates.





Virginia Insurance Continuing Education Board

Pearson VUE

ATTN: VACE

3 Bala Plaza West, Ste. 300  
Bala Cynwyd, PA 19004-3481

Phone (877) 234-6093

FAX # (610) 617-0927

[VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com)

February 2, 2017

«FNAME» «MNAME» «LNAME»

«LINE\_ONE\_ADDR»

«LINE\_TWO\_ADDR»

«CITY\_NAME» «STATE» «ZIP»

Re: Carry-Forward Course Credit Notification

License Number: «INDV\_ID»

Dear «FNAME» «MNAME» «LNAME»:

In the 2015 – 2016 biennium, you filed more credits than were needed for CE compliance. These excess credits have already been carried forward to the 2017 – 2018 biennium and can be used towards satisfying your CE requirements only for the 2017-2018 biennium. Details regarding your carry-forward credits are provided below.

You have «TOTAL\_CARRY\_FORWARD\_CREDIT» carry-forward credit(s) on file with the Virginia Insurance Continuing Education Board. These credits are categorized as follows:

TYPE	NUMBER OF CREDITS	COMPANY/AGENCY SPONSORED CREDITS	COMPANY/AGENCY SPONSORED CREDITS
		YES	NO
Life & Health	NUMBER_OF_CREDIT_LH	COMPANY_SPONSORED_LH	COMPANY_NON_SPONSORED_LH
Property & Casualty	NUMBER_OF_CREDIT_PC	COMPANY_SPONSORED_PC	COMPANY_NON_SPONSORED_PC
Title	NUMBER_OF_CREDIT_TI	COMPANY_SPONSORED_TI	COMPANY_NON_SPONSORED_TI
Ethics	NUMBER_OF_CREDIT_ILR	COMPANY_SPONSORED_ILR	COMPANY_NON_SPONSORED_ILR
Other General Insurance (OGI)*	NUMBER_OF_CREDIT_OGI	COMPANY_SPONSORED_OGI	COMPANY_NON_SPONSORED_OGI

\*OGI credits are used to satisfy any of the license-specific requirements EXCEPT Ethics.

You may have already accumulated all of the CE credits you need for the 2017 - 2018 biennium, or you may need to take additional courses to satisfy the CE requirement for the 2017 – 2018 biennium. Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to review your 2017-2018 CE Transcript.

In addition to CE credits, the payment of the \$20 nonrefundable continuance fee, which must be received before close of business on November 30, 2018, is required to complete your VA CE requirement. If you have already accumulated enough credits, you are encouraged to make the payment now and avoid delays later. The nonrefundable continuance fee may be paid electronically at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) using the link under CE Agent Services called “Pay 2017-2018 \$20 CE Continuance Fee.”

If you have any questions or concerns regarding the number of carry-forward credits received, please send a detailed email to [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com). The email should contain your name, phone number, VA license number, and nature of your concern.

Regards,

Kenneth J. Hein, Chair  
Virginia Insurance Continuing Education Board

# CONTINUING EDUCATION EXEMPTION REQUEST

## AGE 65 AND 20 YEARS LICENSED

### Virginia Resident Agents Only

Please print or type.

Name: \_\_\_\_\_

VA Agent ID (VLN or NPN): \_\_\_\_\_

Residence Address: \_\_\_\_\_

Email: \_\_\_\_\_

Phone#: \_\_\_\_\_

- Have you paid the continuance fee for the 2017-2018 biennium?

Please provide the date here. \_\_\_\_\_

If not, visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the fee. Your exemption request will not be processed unless this fee has been paid.

- Are you 65 or will you be 65 by the end of the biennium? Submit a photocopy of your birth certificate, your driver's license or a state-issued identification card.

### Virginia resident agents must meet one of these conditions:

- (A) You must have held a Virginia license (resident, non-resident or a combination of both) of a type equivalent to the license for which you seek exemption for 20 continuous and uninterrupted years immediately preceding the end of the biennium; **OR**
- (B) You must have held the same license continuously and uninterrupted as a Virginia resident for at least the four years immediately preceding the end of the biennium **AND** provide a letter of clearance or certification from the other state(s) in which you have held equivalent license(s) that, when combined with the current Virginia resident license, totals at least 20 years of continuous and uninterrupted licensure. If you are unable to provide the necessary documentation you will not qualify for the exemption; **OR**
- (C) You must have held the same license as a Virginia resident agent continuously and uninterrupted for at least the four years immediately preceding the end of the biennium **AND** have held the equivalent license authority in Virginia for at least 20 of the preceding 30 years as long as any unlicensed period was not the result of a license revocation for cause or a license termination for prior non-compliance with continuing education requirements.
- Email all documents to [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com) or mail to Pearson VUE, Attn: VA Ins CE Approval, 3 Bala Plaza West, Ste. 300, Bala Cynwyd, PA 19004-3481. Pearson VUE will verify proof of Virginia licensing with the Bureau of Insurance.

**The deadline to submit this form is November 30, 2018.**

**THIS EXEMPTION DOES NOT APPLY TO MANDATORY TRAINING REQUIREMENTS FOR ANNUITY SUITABILITY, FLOOD INSURANCE, AND LONG TERM CARE.**

# CONTINUING EDUCATION EXEMPTION REQUEST AGE 65 AND 20 YEARS LICENSED

## Virginia Non-Resident Agents Only

Please print or type.

Name: \_\_\_\_\_

VA Agent ID (VLN or NPN): \_\_\_\_\_

Residence Address: \_\_\_\_\_

Email: \_\_\_\_\_

Phone#: \_\_\_\_\_

- Have you paid the continuance fee for the 2017-2018 biennium?

Please provide the date here. \_\_\_\_\_

If not, visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the fee. **Your exemption request will not be processed unless this fee has been paid.**

- Are you 65 or will you be 65 by the end of the biennium? Submit a photocopy of your birth certificate, your driver's license or a state-issued identification card.
- You must have held a Virginia non-resident license of a type equivalent to the license for which you seek exemption for 20 continuous and uninterrupted years immediately preceding the end of the biennium.
- Email all documents to [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com) or mail to Pearson VUE, Attn: VA Ins CE Approval, 3 Bala Plaza West, Ste. 300, Bala Cynwyd, PA 19004-3481. Pearson VUE will verify proof of Virginia licensing with the Bureau of Insurance.

**The deadline to submit this form is November 30, 2018.**

**THIS EXEMPTION DOES NOT APPLY TO MANDATORY TRAINING REQUIREMENTS FOR ANNUITY SUITABILITY, FLOOD INSURANCE, AND LONG TERM CARE.**