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## Agent FAQs

## **Virginia Insurance CE - Agent Related**

The following are some of the frequently asked questions ("FAQs") from agents regarding Continuing Education ("CE"). The term "agent" as used in this document refers to agents and consultants. "Handbook" refers to the Virginia Insurance **Continuing Education Resident Agent and Provider Information Handbook.** 

Questions regarding the Virginia CE program should be directed to Pearson VUE, the Virginia Insurance Continuing Education Board's ("Board") administrator, and not to the Bureau of Insurance ("Bureau") or the Board.

## 1. What should every Agent know?

- a. The following information may be found on the <u>SCC website</u>:
  - New licenses or adding a line of authority
  - Details on the renewal process
  - Reinstating your license
  - CE requirements
- b. You may review your CE compliance status and number of credits on your CE transcript. Find your CE transcript here.

#### 2. What contact information is now required?

- An accurate mailing address and email address
- Visit <u>www.nipr.com</u> or <u>www.sircon.com/virginia</u> to change your address. DO NOT USE A COMPANY OR ANY BUSINESS ADDRESS (INCLUDING P.O. BOX) AS YOUR RESIDENCE OR MAILING ADDRESS.
- If you are moving into Virginia, you must submit an application for a resident insurance license at www.sircon.com/virginia.
- If you are moving out of Virginia, you cannot change your address online. Send an email to AgentLicensing@scc.virginia.gov.
- You must notify the Bureau of any change in your residence address and/or email within 30 calendar days.
- Your residence address is your address of record to which, by law, all correspondence must be mailed.
- Pearson VUE will use only your email and/or address of record on file with the Bureau for correspondence and notifications.

## 3. What CE rules have changed effective January 1, 2021?

- The CE coursework requirements will not change.
- The Continuing Education (CE) due date will now be aligned with the agent's license renewal date (odd or even year of the agent's birth month). See chart below.
- There will no longer be a continuance fee; however, there will be a \$10 fee per line of authority to renew your license.
- If you fail to renew your license on time you have 12 months to reinstate your license by completing CE and submitting a reinstatement application.
- The Proctor Certification form is no longer required for online exams; however, the form is still required for paper and pencil exams.
- CE credits must be reported by the Provider within 10 days following the course completion.

Birth Month	<u>2021</u>	<u>2022 (Even)</u>	2023 (Odd)	<u>2024 (Even)</u>
January	No Renewals	No Renewals	Renew by Jan 31	Renew by Jan 31
February	No Renewals	Renew by Feb 28	Renew by Feb 28	
March	No Renewals	Renew by Mar 31	Renew by Mar 31	
April	No Renewals	Renew by Apr 30	Renew by Apr 30	
May	No Renewals	Renew by May 31	Renew by May 31	
June	No Renewals	Renew by Jun 30	Renew by Jun 30	
July	No Renewals	Renew by Jul 31	Renew by Jul 31	
August	No Renewals	Renew by Aug 31	Renew by Aug 31	
September	No Renewals	Renew by Sep 30	Renew by Sep 30	
October	No Renewals	Renew by Oct 31	Renew by Oct 31	
November	No Renewals	Renew by Nov 30	Renew by Nov 30	
December	No Renewals	Renew by Dec 31	Renew by Dec 31	

## 4. Who must complete CE?

You must satisfy the Virginia CE requirements if you hold one or more of the following licenses:

- Producer
  - Life and annuities
  - Health
  - Property and casualty
  - Title
  - Personal Lines
- Consultant
  - Life and health
  - Property and casualty

## 5. As a Virginia resident, how do I comply with Virginia's CE requirements?

- You must complete the required number of credits by your license renewal date.
- Sixteen credits are required if you hold only one of the licenses subject to CE, or if you hold both the Life & Annuities and the Health licenses. If you hold an agent license and a related consultant license, you need only satisfy the requirements for one in order to be in compliance for both.
- Twenty-four credits are required if you hold more than one license, with a minimum of eight credits applicable to each license type held.
- At least three credits in every renewal cycle must be in Ethics, which may include Virginia Insurance Law and Regulations.
- No more than 75 percent of your required credits may come from courses provided or given by insurance agencies or insurance companies. This includes all insurance companies or agencies, not just companies or agencies with which you are associated.

# 6. Residents Only - If I hold one license, what is the effect of adding another license/qualification?

- If you hold two licenses/qualifications or more (producer or consultant)/(Life, Health, P&C, Title) the requirement is 24 credit hours.
- If you have an exemption for your current line of authority it will not apply to the new line of authority. You will need to complete 16 credits for the new line of authority, including three credits in Ethics, which may include Virginia Insurance Law and Regulations.
- CE for the current renewal period may vary depending on when you add an additional line of authority. See <a href="handbook">handbook</a> for details.

# 7. Do I have a CE requirement if I add a line of authority within the 90-day renewal period?

If you add a line of authority within the 90-day renewal period that line of authority is not subject to CE and you will not be required to renew either.

## 8. When is my first CE due?

Your CE is aligned with your license expiration date. This date is calculated based on the end of your birth month in odd/even year of birth. If your license expires within 13 months of issuance, that license is not subject to CE; however, you must still submit a renewal application. CE will be due two years from the date you renew your license.

## 9. What if I fail to complete my CE and/or submit a renewal?

If you fail to complete CE and/or submit a renewal by the license expiration date you have a 12-month period to reinstate your license by completing any missing CE and submitting a reinstatement application.

Excess CE will not be carried over to the next renewal cycle.

Your next renewal date will be two years from the original renewal date not from when you reinstate your license.

## 10. Is CE required for individual public adjusters?

**Yes.** The Continuing Education (CE) due date will now be aligned with the agent's license renewal date (odd or even year of the agent's birth month). See chart on page 2.

Resident public adjusters must complete 24 hours of CE, three of which must be Ethics., The remaining 21 hours may be any combination of the following courses: Property and Casualty, Mitigation, Flood Public Adjuster and Ethics.

Public Adjusters will not receive CE credit for Virginia Insurance Law and Regulation or Other General Insurance courses.

### 11. How are course completions reported?

CE providers must submit rosters within 10 calendar days of course completion. You should review your transcript after the 10-day period at Vertafore's <u>website</u>. If your credits do not appear contact the provider.

#### 12. Will I receive a certificate of course completion?

**Yes.** Providers must provide you with a certificate within 20 calendar days of a course completion.

#### 13. Will I receive a confirmation once the CE provider posts the course roster?

**No.** Visit <u>www.sircon.com</u> to review credits posted to your transcript.

### 14. What do I do if there is an error on my transcript?

If you believe your transcript is not accurate, contact Pearson VUE either by phone at (877) 234-6093 or through email at <u>VirginialnsuranceCE@pearson.com</u>.

#### 15. Can I take duplicate courses?

**No.** Agents are not allowed to receive or carry forward credit for the same course in the same renewal cycle regardless of format when the course content is based on the same published materials. It is the agent's responsibility to check the course number to be sure a course is not a duplicate.

## 16. Can I earn credit for teaching an approved course?

**Yes.** If you have been approved by Pearson VUE as an instructor, you may receive credit only once in each renewal cycle. The number of credits you will receive for teaching a course will be the same as a student. No additional credits are given for course preparation time. The provider must include you on the roster for the course and give you a certificate of course completion.

## 17. Can excess credits be carried forward to the next renewal cycle?

Yes, provided you renew your license on time. Excess credit hours may be carried forward one renewal cycle and are automatically posted to your record.

**Note:** If you reinstate your license excess CE will not be carried over to the next renewal cycle.

## 18. Are partial credits allowed?

**No.** An agent must attend the entire course to receive credit.

## 19. How can I find Virginia approved courses?

- Visit <u>www.VirginialnsuranceCE.com</u> to review course listings and provider course offering schedules. Various approved course lists by type and number of credits can be requested and displayed.
- Visit Vertafore's website.

## 20. Who can proctor a self-study exam?

Refer to the <u>handbook</u> for qualified proctors.

#### 21. What does a Self-Study Exam require?

Contact your provider for any questions regarding an exam.

#### 22. Does an online course require a proctor?

**No,** completing an online course does not require a proctor.

## 23. Can I get a waiver of CE requirements for medical, military, or other reasons?

- Yes, the number of course credits required may be waived, in whole or in part, by the Board for good cause.
- If an agent is unable to complete all or part of their CE requirement as a result of being called to active duty, the Board is willing to consider a full or partial waiver.
- Requests for waivers must be submitted using the Waiver Request form.
- For more information on waivers, refer to the <u>handbook</u>.

## 24. How do I contact the Board directly?

The Board has contracted with **Pearson VUE** to handle the day-to-day operations of the CE program. All questions regarding the CE program should be directed to Pearson VUE.

**Email:** <u>VirginialnsuranceCE@pearson.com</u>

Phone: 877-234-6093

<u>Live Chat</u> (8am-6pm Eastern time, Monday through Friday)

Mail: Pearson VUE c/o VACE, 3 Bala Plaza West, Suite 300 Bala Cynwyd, PA 19004-3481.