



PRE-LICENSING AND CONTINUING EDUCATION INFORMATION GUIDE FOR INSURANCE PRODUCERS, PUBLIC ADJUSTERS AND TITLE AGENTS

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Introduction

Act 147 of 2002 requires all applicants for an Insurance Producer license to comply with pre-licensing education (PLE). All individuals holding a valid Resident Insurance Producer license, resident public adjuster license or a title agent license must comply with continuing education (CE) requirements to renew their individual license. This guide will give you information on your license as an insurance producer, public adjuster or title agent within the Commonwealth of Pennsylvania. It is not a substitute for Act 147 of 2002, Act 21 of 2012 or Act 79 of 1995. It is your responsibility to know the requirements of these Acts. You may contact PSI or the Pennsylvania Insurance Department Bureau of Licensing & Enforcement for additional information.

PRE-LICENSING REQUIREMENTS

Who Is Required To Take Pre-Licensing Education?

Prior to sitting for your exam for a license as an Insurance Producer, an individual must complete the pre-licensing education requirements. Requirements include completion of 24 credit hours of approved pre-licensing courses of which a minimum of 3 hours must include an approved ethics course. Upon satisfactory completion, the student shall be issued proof of completion by the course provider, which shall be used during the ensuing examination/licensing process. **PLE providers must submit rosters of students to PSI with the appropriate processing fee within ten (10) days of the course completion.**

Who Is Exempt from Pre-Licensing Education Requirements?

- A business entity.
- A person who has the CLU (Chartered Life Underwriter) designation and is applying for Life or Accident and Health line of authority.
- A person who has the CPCU (Chartered Property & Casualty Underwriter) designation and is applying for Property or Casualty line of authority.
- A person who has the CIC (Certified Insurance Counselor) designation and is applying for Life, Accident & Health, or Property and Casualty line of authority.
- A person who has any other professional designation for which the Commissioner waives the requirements.
- A person who is licensed in another state as an insurance producer for the lines of authority for which the person desires to be licensed under section 606.1-A or 610-A.
- A person who has a line of authority limited to limited-line credit insurance.
- A person who has a line of authority limited to a limited line.
- A person whose line of authority will be restricted to Domestic Mutual Fire Insurance and will be with an insurer writing only coverage other than insurance on automobiles as authorized by the Insurance Company Law of 1921.
- A person whose line of authority will be restricted fraternal agent pursuant to the Fraternal Benefit Societies Code.

CONTINUING EDUCATION REQUIREMENTS

Who Is Required To Take Continuing Education?

Insurance Producers, Public Adjusters and Title Agents are required to complete continuing education. In order to maintain a license in the Commonwealth of Pennsylvania, an individual licensee must comply with the continuing education requirements stipulated in Act 147 of 2002, Act 21 of 2012 or Act 79 of 1995, as applicable. To recap - the only licenses that require CE are Resident Insurance Producers, Resident Public Adjusters and both Resident and Non-resident Title Agents.

Who Is Exempt from Taking Continuing Education?

- Insurance Producers who were licensed prior to January 1, 1971, and have been continuously licensed without adding any additional lines of authority*.
- Insurance Producers whose only line of authority on their license is Domestic Mutual Fire (Restricted Property)*.
- Motor vehicle physical damage appraisers.
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- Surplus lines agents or members.
- Reinsurance intermediary brokers or managers.
- Exclusive general agents, and managers.
- Insurance Producers whose only line of authority on their license is Fraternal (Restricted).
- The holder of a license whose only line of authority is a limited line.
- Firm, institution, partnership, corporation or an association.
- A non-resident Insurance Producer (excludes Title agents).

* An individual requesting an exemption under this section shall apply to the Commissioner in writing. The following documentation is acceptable for establishing an Insurance Producer's status under preceding first two bullets.

- Department licensing history or other records.
- Other records deemed acceptable by the Commissioner, such as copies of licenses provided by Insurance Producer or entities.

Reciprocity

Non-resident licensees do not have to fulfill Pennsylvania CE requirements unless they are title agents.

- A non-resident Insurance Producer or non-resident Public Adjuster is someone whose home state is other than Pennsylvania. It is recommended that you read Act 147 of 2002 (producer) or Act 21 of 2012 (public adjuster).

Requirements for License Renewal

- Existing resident Insurance Producers and resident Public Adjusters must complete 24 hours of CE credits prior to the expiration date of their current license;
- Pennsylvania Insurance Department will send renewal invoices approximately 60 days prior to the current license expiration date;
- Insurance Producers that have been continuously licensed for the **same** line of authority before January 1, 1971, and are now adding a **new** line(s) of authority, will lose CE exemption and are now subject to CE requirements for every 24-month license period.

Title Insurance Agents

On December 21, 1995, Pennsylvania expanded CE requirements to include Title Insurance Agents.

- Act 79 of 1995 repealed the "resident" requirement for Title Agents, which required either a business or home be located in Pennsylvania to conduct business in the state.
- Non-residents eligible for licensure as Title Agents are subject to Pennsylvania CE requirements, regardless of CE requirements met in their resident state. Title Insurance Agents do not have reciprocity with other states.
- Title Agents are required to pass an exam demonstrating familiarity with insurance laws and the business of Title insurance.

Requirements for New or Renewal Title Agent License

- You must complete 24 credit hours needed to renew a license for each 24-month period. The license period begins from the date of issue.
- If you are an attorney as well as a Title agent, and can demonstrate that you have completed the required continuing legal education (CLE), you need only complete 3 credit hours of courses approved by the Pennsylvania Insurance Department for each 24-month license period.

Guidelines for CE Course Credit (All Licenses Subject to CE)

- A maximum of 24 hours of excess credits may be carried forward to your next license period.
- You may complete any PA CE approved course to satisfy your CE requirement - **regardless of your line(s) of authority or license type.**
- If you take a course more than once in the same license period, you will get credit only once. Duplicated credits may not be carried forward.
- Courses may be repeated in **different** license periods for credit.
- You will not receive credit for courses completed prior to your license activation date.
- No CE credits are received for study courses for a licensing exam.

Instructor Guidelines for CE Course Credit

- Instructors of CE courses that are also licensees of the Department will receive double credit for teaching a course.
- If you share the teaching responsibilities with other instructors, the credit will be divided equally among the instructors and then doubled.
- If you teach a course more than once in the same licensing period, you will get credit only once. Duplicated credits may not be carried forward.

Failure to Comply with CE Requirements

CE requirements must be met *on or before* the expiration date on your current license.

- Failure to complete CE requirements on or before the expiration date of your present license may result in the voluntary termination of the license;
- If you are not CE-compliant prior to the expiration of your existing license, you may reinstate your license following the completion of your required continuing education, subject to the applicable Act.

Within 60 days of expiration date:

Send properly completed license renewal form and lapsed license fee. Your license will be reinstated with no break in licensure. Public Adjusters must reapply for a license under Act 21 of 2012 after 60 days.

After 60 days past expiration date but within one year of expiration date (does not apply to Public Adjusters):

Send in the properly completed license renewal form and lapsed license fee. Your license will be reinstated prospectively. Mail to:

Pennsylvania Insurance Department
Attn: Bureau of Licensing & Enforcement
1209 Strawberry Square
Harrisburg, PA 17020

After one year (does not apply to Public Adjusters):

Reapply as new applicant (see Act 147 of 2002).

ADMINISTRATION OF THE PENNSYLVANIA EDUCATION PROGRAMS

Pennsylvania Insurance Department

The Pennsylvania Insurance Department is responsible for ensuring that all provisions of the educational requirements and individual licensing are satisfied. The Commissioner may, according to Act 147 of 2002, contract with an outside party to assist in the administrative functions of the education programs.

PSI

The Pennsylvania Insurance Department selected PSI to conduct administrative services for the education programs. PSI is responsible for maintaining Insurance Producer and Title Insurance Agent CE records. If you need information about

total credit hours earned or courses completed, you may access this information via online at www.sircon.com/pennsylvania or call PSI at 1-844-606-8273. Other administrative services include review and approval of providers, courses, and course instructors.

Provider

A provider is a person, or organization approved by the Pennsylvania Insurance Department to offer approved CE/PLE courses. A provider must apply for and receive approval from PSI before they can offer courses. It is the responsibility of the provider to report your successful CE or PLE course completions to PSI within ten (10) business days of the course completion date. PSI will then record all credit hours earned. If you successfully completed a classroom course, the provider must provide you with a certificate of course completion within 30 business days of the course completion date. You are required to retain certificates of course completion as well as affidavits of exam completion for six years from the date of course completion.

Instructor

An instructor is one who has met educational or work experience requirements to teach Pennsylvania CE/PLE courses. The instructor works for the provider, and it is the responsibility of the provider to ensure that the instructor is qualified before teaching any CE/PLE courses. The instructor is responsible for course presentation, content and materials. If you have any concerns regarding the way course materials were presented by the instructor, please inform the course provider and PSI.

CE Course

An approved provider course (course) is an educational program approved by the Department. The provider determines if the course is a self-study or classroom presentation. Self-study courses are presented as correspondence, teleconference, Internet, webinar, self-directed, workshop, conference or seminar. Classroom courses are single or multi-sessions. Course credit hours are determined by PSI and are based on course content and materials. It is recommended that you confirm with the provider or PSI that the course you want to take has been approved for Pennsylvania CE or PLE credit. The provider determines the dates, times and locations of a course. Upon successful completion of an approved classroom course, the provider will report your CE or PLE course completion to PSI and provide you with a CE/PLE course completion certificate, or, for self-study courses, an affidavit of exam completion. The course completion certificate is your proof of having completed an approved course. You are required to keep course completion certificates for six years from the date of course completion, and the Department has the right to request your course completion certificates as proof of your attendance and successful completion of courses. You may verify your CE credit and obtain your CE transcript at www.psiexams.com or www.sircon.com/pennsylvania at no charge.

Student

Below are the guidelines regarding provider courses and registration of your credit hours earned from attending approved courses.

- Ensure that the Pennsylvania Insurance Department and PSI have approved the CE/PLE courses being offered by the provider for proper credit. You will receive credit only if the Department approves the course, and you will only receive the credit hours assigned to that course as determined by the Department. The provider does not determine credit hours, nor can the provider present courses for CE/PLE credit unless the Department has approved them.
- Providers are required to give you a certificate of completion within 30 business days of successfully completing the course.
- Providers are required to report your CE/PLE credits to Vertafore/SIRCON within ten (10) business days of your completion date.
- PSI will process your CE credits within 10 business days of receipt.

Internet Access to Education Information at www.psiexams.com

As an Insurance Producer, you have **free** access to valuable CE information via the Internet using PSI's Web site. PSI provides an up-to-date Internet service that allows you to make inquiries on approved providers and approved courses, access your current and previous CE/PLE transcripts and to request materials.

Appeals and Grievances

If you feel that any decision made by the Department or its administrator has been incorrect, your first point of contact should be PSI. You may address your appeal in the form of a letter to PSI. Please include your name, Social Security number, a description of your problem, how you attempted to resolve it, and your desired resolution. Mail your appeal to PSI. If you are dissatisfied with PSI's response, you may address your appeal to the Pennsylvania Insurance Dept.

FREQUENTLY ASKED QUESTIONS

Can a licensee reinstate their license if they are not currently employed?

Yes, they will need to complete their CE requirements and an application with the appropriate license fee.

Can an Insurance Producer maintain their license if not working for an insurance company?

Any Insurance Producer can maintain their license without an appointment as long as they comply with the license renewal provisions and fulfill their CE requirements. See Act 147 of 2002.

Can I receive a credit waiver?

Waivers may be granted for extenuating circumstances and must be approved by the Department prior to the expiration of the license. .

If a licensing candidate passes their test but fails to get their license within one year, what are their options?

Test scores are valid for one year from the test date. No exceptions - no extensions. Applicants for an Insurance Producer, Title Agent or Public Adjuster license need to retest after one year.

Who can or cannot proctor exams?

The disinterested third party proctor or monitor is an individual who has none of the following: family relationship with the student; is a direct supervisor of the student; or a person directly supervised by the student.

How should I notify the Department about a deceased licensee?

A copy of the death certificate or obituary must be sent to the Bureau of Licensing & Enforcement. You may mail, email or fax the documentation.

What are the Title Agent requirements?

All Title Agents (except attorneys), both resident and non-resident, must earn 24 credits per renewal cycle. Those who are attorneys need earn only 3 credits per renewal cycle.

If my license expires, do I have to retake the exam?

An Insurance Producer or Title Agent has one year to reinstate their license before retesting. After one year, you must reapply as a "new" applicant. See Act 147 of 2002 or Act 79 of 1995. Public adjusters must apply as a new applicant after 60 days per Act 21 of 2012.