##### Part III - Section III – Appendix B

**Sample Frequently Asked Questions by Producers Regarding Continuing Education Requirements**

This Appendix contains sample questions and answers regarding continuing education requirements. These examples contemplate that a producer must complete a certain number of credits to be eligible to renew their license. A state should alter the questions to refer to a continuing education reporting period if the state does not renew licenses. This document has not been formally adopted by the PLWG or the NAIC.

Q: How many hours do I need to renew my license?

A. (Insert state requirement)

Q: Do I need to complete the CE requirements if I am a nonresident?

A: No. A nonresident who has satisfied his/her home state’s continuing education requirement is exempt. Q: Does my company renew my license?

A: No. Companies renew appointments. License renewal is the producer’s responsibility. Q: Must licensees take courses related to the lines of insurance they hold?

A: No. You may take any approved course without regard to the type of license you hold. Q: Can I count the prelicensing course I recently took for my CE requirements?

A: No. This course is not approved for CE credits, only prelicensing.

Q: Can extra credits earned from the previous year count for this year’s renewal requirements?

1. No. Carryover is not allowed.

Q: Can credits earned while taking courses to obtain a professional designation be used for the annual CE requirements?

A: Yes, but only after the provider and courses have been approved by the state department of insurance and only if the course is completed after the producer has already received an insurance producer license.

Q: Do I need to send my certificates of completion to the state department of insurance?

A: No, if you renew online, there is no need to send certificates to the department; however, always keep your certificates on file. (Other possible answers: Yes, if you are unable to renew online due to a CE discrepancy or upon a CE audit request, you may have to send certificates for verification.)

Q: Can the person who teaches the course receive CE credits?

A: Yes, instructors will receive the same number of credits as the individuals who take the course. Q: Can I go to the Department Web site to look up how many CE credits I have?

A: (It is recommended that states offer this service.)

Q: How can I find out how many continuing education hours I have?

A: It is your responsibility to keep a record of your CE credits and retain your certificates of completion. If a department requires CE providers to file attendance reports, the department will only be able to verify the number of credits that have been reported by CE providers.

Q: Do I have to take 12 credits for my life license and 12 credits for my property license?

A: No, you only have to submit the total number of credits hours required, no matter how many lines of authority you hold. Q: Can I take online CE courses?

A: Yes, if the provider and course is approved in your state.

Q: Can I take the same CE course two years in a row and receive credit?

A: No. You cannot receive credit for any course more than once in any CE reporting period.