Frequently Asked Questions

1. Who is required to take CE?

   Resident agents who hold one or more of the following licenses: Property, Casualty, Personal Lines, Life, Accident/Health/Sickness and Variable Life/Variable Annuity products and adjusters (company/independent, public and self-employed) are required to take continuing education courses.

   Certain non-resident adjusters are also required to meet North Carolina CE requirements. (see Question #24)

2. How many CE credit hours are required each year?

   Resident agents and adjusters and certain non-resident adjusters with North Carolina CE requirements (see Question #24) complete 24 credit hours of CE during each biennial compliance period (every two years). Twenty-four (24) credit hours are required regardless of how many licenses are held.

3. How do I determine my CE compliance date?

   An individual licensee’s compliance date is determined by the licensee’s birth month and birth year. CE is due by the last day of the birth month in either an odd or even year.
   If the birth year is odd, then CE is due by the last day of the birth month in the odd years.
   If the birth year is even, then CE is due by the last day of the birth month in the even years.

5. I am a new licensee. What are my CE requirements?

   A new licensee requiring continuing education is an individual who is issued any one of the following licenses:

   Life, Variable Life & Variable Annuities, Accident & Health/Sickness, Property, Casualty, Personal Lines or Adjuster (company/independent, public and self-employed).

   If you are a new-licensee, you must earn 24 CE credits during each biennial compliance period (every 2 years). Your initial compliance period may be more than or less than 2 years, according to the year when you were first licensed, your birth month and whether your birth year is odd or even. Refer to the chart and examples below.
If you were born in May of 1964 (even year) and your license was issued in 2015:
Your first compliance period will end on May 31, 2018. After that, your next compliance period would begin June 1, 2018 and end May 31, 2020.

If you were born in June of 1959 (odd year), and your license was issued in March of 2015:
Your first compliance period will end on June 30, 2017. After that, your next compliance period would begin July 1, 2017 and end June 30, 2019.

6. When in my birth month do the CE requirements need to be met?

CE requirements must be completed by the last day of the licensee’s birth month in the compliance year.

7. Am I required to take a certain number of CE credit hours in each line of authority that I hold?

North Carolina CE credits are awarded under the following categories:

General, Ethics and Flood

You can meet your 24 CE credit hours requirement by taking courses in any of these categories.

8. Are there any required CE courses?

**Ethics**
All resident agents and adjusters and non-resident adjusters with North Carolina CE requirements complete 3 hours of ethics every compliance period.

**Flood**
All resident agents that hold property or personal lines, all resident adjusters, and any non-resident adjusters with North Carolina CE requirements, must complete 3 hours of flood in the first compliance period and then every other compliance period thereafter (every 4 years).
9. I do not sell flood insurance, why would I need to take a flood course?

Although you may not sell flood insurance, you need to understand the coverage that an insured could purchase to cover exclusions in a property policy sold. In addition, during a catastrophe you may be called upon to assist consumers with coverage questions and/or claims settlement.

10. I do not adjust flood insurance, why must I complete a flood course?

The adjuster license issued by the Department grants you the authority to adjust property claims. Even though you do not adjust flood claims on a regular basis, you may be asked to adjust flood claims during a catastrophe.

11. Are adjusters required to meet the 3-hours ethics requirement?

Yes. All resident agents and adjusters and non-resident adjusters with North Carolina CE requirements are required to complete the mandatory ethics hours every biennial compliance period.

13. Do I have to take a 3-hour course in ethics and flood or can I take multiple courses in the subjects for a total of 3 hours each?

You may take one 3-hour course or you may take multiple courses to meet the 3-hour ethics requirement and 3-hour flood requirement during the biennial compliance period.

15. What are the rules for repeating CE courses?

CE course repetition has been simplified. Licensees will not receive CE credit for the same course more often than one time in any biennial compliance period.

16. How do I verify my CE credit hours and compliance status?

Transcripts are available online at www.sircon.com (choose “Lookup Education Courses or Transcript”) or you may call Prometric at 866.241.3121.

17. How can I locate CE courses and providers who teach them?

You may locate CE courses and providers by going to the Sircon website at www.sircon.com and choosing “Lookup Education Courses or Transcript.”

18. How long does it take for the CE credit hours I have completed to appear on my record?

Course credits must be reported to Prometric by the CE providers within 15 business days after the course is completed. However, due to mailing, processing and error correction, additional time may be needed in order for the credits to be posted. Please contact the continuing education provider if your credits are not displayed after 30 days.

19. Why are some CE credit hours that I have completed not reflected on my licensing record?
First, check to be sure that the course was not repeated during the same compliance period. If not repeated, contact the continuing education provider to see when the credits were submitted and if there were any errors during the submission.

20. How can I receive credit for a professional designation course (LUTC, CPCU, CLU, AIE, etc) or an approved flood course taken through FEMA?

**National Designation**

If you do not indicate to the provider that you wish to have CE credits reported, you may submit them yourself by sending a copy of the course completion certificate along with a check payable to Prometric or a credit card authorization to Prometric at the address below. The payment must be for $1.00 per credit hour. Be sure to include your name and your National Producer Number (NPN). Contact Prometric if you need assistance in determining the number of credits.

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**Flood course through FEMA**

FEMA will provide you with a course completion certificate and instructions for submitting a copy of the certificate and payment of $4.95 ($1.65 per credit hour) to Prometric.

21. **How can I find out the number of CE credit hours for my professional designation course?**

You may locate the number of CE credit hours by going to [www.sircon.com](http://www.sircon.com) and using the approved course list lookup. Find the name of the provider and the approved courses will be displayed.

22. **What are the consequences for a licensee failing to meet the CE requirements?**

Licensees who fail to meet their continuing education requirements by the end of their compliance period and have not received an extension or exemption will have their license(s) expired for CE noncompliance.

Licensees who expire for noncompliance with their continuing education requirements then have 120 days or 4 months after the CE compliance date to complete the CE requirements. In order to have the license reinstated, a Request for Reinstatement of License Form must be completed and submitted to Prometric with a $75 fee.
The Request for Reinstatement of License Form is posted at www.prometric.com or contact Prometric at 866.241.3121.

23. What are the requirements for nonresident agents?

No submission or fee payment is required. The Department of Insurance will confirm the active license status of non-resident agents in their resident state through the national Producer Database (PDB) which is updated on a timely basis by participating state insurance departments. If the non-resident agent license is not in good standing in his/her resident state, the non-resident agent license will be cancelled in North Carolina and a cancellation letter will be mailed.

24. I am a non-resident adjuster. What are my CE requirements?

Non-resident adjuster CE requirements vary depending on licensure in your resident state or the state in which you took an exam in order to qualify for your North Carolina non-resident license:

- If you qualified for licensure in North Carolina because you live in a state which licenses you for the same type of adjuster license you hold in North Carolina, you simply have to be in good standing in that home state. No submission of course credit or fee payment is required. The Department of Insurance will confirm the active license status of non-resident adjusters in their resident state through the National Producer Database (PDB) which is updated on a timely basis by participating state insurance departments. If the non-resident adjuster license is not in good standing in the resident state, the non-resident adjuster license will be cancelled in North Carolina and a cancellation letter will be mailed.

- If you qualified for licensure in North Carolina because you adopted a state other than North Carolina for adjuster licensing purposes (took the licensing exam in that state), you simply have to be in good standing in your adopted home state. No submission of course credit or fee payment is required. The Department of Insurance will confirm the active license status of non-resident adjusters in their resident state through the National Producer Database (PDB) which is updated on a timely basis by participating state insurance departments. If the non-resident adjuster license is not in good standing in the resident state, the non-resident adjuster license will be cancelled in North Carolina and a cancellation letter will be mailed.

- If you qualified for licensure in North Carolina because you adopted North Carolina as your home state for adjuster licensing purposes (took the licensing exam in North Carolina), you must comply with resident North Carolina CE requirements on a biennial basis, including completion of required Ethics and Flood CE courses.

25. If I took more CE credit hours than needed, will the extra hours carry over to the next biennial compliance period?

Any amount over the required number of CE hours will carry forward to the next biennial compliance period. Excess ethics or flood credits will carry over to the next biennial compliance period as general credits. No exceptions.

26. Can I be exempted from the biennial CE compliance requirement?
A licensed insurance producer who is unable to comply with continuing education requirements due to military service or long-term medical disability may request a waiver from the continuing education requirements.

To request a waiver, the producer should complete the Request for Medical or Military Waiver form and submit the form to Prometric with the following:

Military Service:
Deployment orders from the United States Department of Defense

Medical Disability:
A notarized statement from a licensed physician stating the producer is unable to do the work he/she is licensed to do.

The Request for Medical or Military Waiver form is posted at www.prometric.com or contact Prometric at 866.214.3121.

27. Can I receive an extension to complete my credits?

Yes. A licensee may request an extension of time during the last month of their compliance period. The Request for CE Extension Form must be completed and submitted to Prometric along with a $75.00 fee (check by postal mail; credit card number by email/fax). If the extension is granted, the licensee will have 30 days from the CE compliance date to make up the missing CE credits. Being granted an extension for a CE compliance period does not extend the subsequent compliance period. Your request for extension MUST be RECEIVED by Prometric no later than the last day of your compliance period.

28. How can I request an extension?

No sooner than 30 days before the end of your compliance, complete the Request for CE Extension Form and submit to Prometric along with a $75.00 fee (check by postal mail; credit card number by email/fax). Requests will not be accepted if received earlier than 30 days before the compliance period end date or if the fee is not included. You may verify that your extension is in place at www.sircon.com (choose “Lookup Education Courses or Transcript”). Allow 21 days for processing.

29. How do I change my address?

To change your address, go to https://www.nipr.com/ACR/SignIn and the North Carolina Department of Insurance will receive the update.

30. I am attending a statewide meeting held by an association of which I am a member. Attending certain sessions at the meeting will afford me some CE hours. How do I also get the association credit?

The association credit is separate and apart from the CE credits you will receive by attending the CE sessions at the statewide meeting. The association CE credit is given when the association certifies that you have been an active member in the association. One of the
components is attending a statewide meeting held by the association or attending 50% of the regular meetings.

31. How can I contact Prometic?

Mail: Prometric Operations Center  
       Attn: Continuing Education Processing  
       7941 Corporate Drive  
       Nottingham, MD 21236  

Phone: 866.241.3121  
Email: Pro.ce-services@prometric.com  
Web site: www.prometric.com

32. How can I contact the North Carolina Department of Insurance?

Mail: North Carolina Department of Insurance  
       Agent Services Division  
       1204 Mail Service Center  
       Raleigh, NC 27699-1201  

Phone: (919) 807-6800  
Email: ASDCE@ncdoi.net  
Fax: (919) 715-3794  
Web site: www.ncdoi.com/asd