



# Connecticut Insurance Producer

## Continuing Education Handbook and FAQs

July 2023

# TABLE OF CONTENTS

---

<b>CONTINUING EDUCATION REQUIREMENTS.....</b>	<b>1</b>
Resident Individual Insurance Producers Only.....	1
Continuing Education Authority Categories.....	1
Reporting Credits .....	1
<b>REPORTING CHANGES IN LICENSEE INFORMATION .....</b>	<b>2</b>
Change of Name, Address or Employer.....	2
Notification of Administrative Action/Criminal Prosecution.....	2
<b>FREQUENTLY ASKED QUESTIONS.....</b>	<b>3-5</b>

# CONTINUING EDUCATION REQUIREMENTS

## NOTE

There is **no CE requirement** for Property & Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Motor Vehicle Physical Damage Appraisers, Portable Electronic, Public Adjusters, Reinsurance Intermediary Brokers and Managers, Surplus Lines Brokers and Surety Bail Bond Agents.

## RESIDENT INDIVIDUAL INSURANCE PRODUCERS ONLY

All resident individual Insurance Producers with Standard Lines of authority must complete 24 credit hours of continuing education prior to their license expiration date. At least three of the 24 credit hours must cover Connecticut insurance law and regulations or ethics. Make sure you have completed all requirements outlined on your transcript. The *status* must read *Compliant* for all categories.

All individual licensees must complete the 24 CE credit hours prior to their birth month expiration. Producers are limited to eight credits per day, regardless of the number of courses to be held in one day.

Insurance Producer licenses are issued for two years and expire on the licensee's birth month. For new licensees, this may mean that the first license cycle is not a full two years.

***For example, if the license was issued on May 10, 2020, and the insurance producer's last birthday was December 4, 2019, then the expiration date of the license will be December 31, 2021. Once the license renews on December 31, 2021, it will not expire again until December 31, 2023.***

Pearson VUE sends a notice of non-compliance letter 180 days and 60 days prior to the expiration date, if your CE requirement has not been completed.

Education Providers are required by law to submit Course completion information through State Based Systems (SBS) within 15 calendar days of the date the producer successfully completed the course. If a course is missing from your transcript, please contact the provider directly.

To view your CE transcript and find an approved course/provider at [www.statebasedsystems.com](http://www.statebasedsystems.com).

## CONTINUING EDUCATION AUTHORITY CATEGORIES

- Law/Regulations/Ethics (must have at least three credits in this category).
- Property/Casualty (includes Personal Lines).
- Life/Accident, Health and Sickness (includes Variable Life/Variable Annuities).

## EXEMPTION

Insurance Producers licensed for travel or credit **ONLY** do not have a CE requirement.  
Non-resident Insurance Producers do not have a CE requirement for Connecticut.

## Life Settlement Brokers Only

Resident individuals who only have a Life Settlement Broker license must complete 15 hours of continuing education in the Life/Health category every two years. More information about Life Settlement Broker license and registration requirements are available on the Department's website at [Licensing General Information \(ct.gov\)](http://Licensing General Information (ct.gov))

## REPORTING CREDITS

The Department has contracted with Pearson VUE to provide continuing education (CE) administrative services. Once you complete your course, it is the responsibility of the course provider to report credits to Pearson VUE within 15 calendar days of the completion of the course. Providers are required to give applicants a course completion certificate — free of charge — for their records.

CE status may be checked online at [www.statebasedsystems.com](http://www.statebasedsystems.com) or you may call Pearson VUE CE Department at 866-316-4535.

**Excess credits up to 24 hours completed during the current renewal period may be carried forward to the next renewal period.**

## NOTE

If you find that one or more of your courses are not showing on your transcript, please call the course provider directly. They should be able to provide specific details.

# REPORTING CHANGES IN LICENSEE INFORMATION

---

## **CHANGE OF NAME, ADDRESS OR EMPLOYER**

Any changes to name, business or residence address, or employer must be reported within thirty (30) days of such change, pursuant to 38a-771(a) and 382-702(f) of the Connecticut General Statutes.

Submission of changes must be made online at <http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280>.

If the Insurance Commissioner determines that a licensee has failed to timely inform the Department of a change in legal name or address, the Commissioner may impose a penalty pursuant to section 38a -771(c) of the general statutes.

## **NOTIFICATION OF ADMINISTRATIVE ACTION/CRIMINAL PROSECUTION**

Licensees shall report to the Insurance Commissioner any administrative action taken against them in another jurisdiction or by another governmental agency (including FINRA) in this state, no later than 30 days after the final disposition of the matter, pursuant to CGS 38a-771(b), 38a-702(f) and 38a-702(o). The report shall include a copy of the order, consent to the order or other relevant legal documents.

No later than 30 days after the initial pretrial hearing date, licensees shall report to the Insurance Commissioner any criminal prosecution taken against them in any jurisdiction, pursuant to CGS 38 a-771(b) and 38a-702(o). The report shall include a copy of the initial complaint filed, the order resulting from the hearing and any other relevant legal documents.

If, upon investigation, the Insurance Commissioner determines that a licensee has failed to timely inform the Department of any administrative action/prosecution, the Insurance Commissioner may, following a hearing as specified in section CGS 38a-774, impose a fine upon and suspend or revoke the license of the insurance producer within 30 days.

You may add documents to the NIPR warehouse, by going to [www.nipr.com](http://www.nipr.com) and Select *Attachments Warehouse*.

### **NOTE**

It is imperative to update contact information (Name, Address, DBA and/or DLRP) within 30 days of any changes to ensure you receive your Department and renewal notices to avoid any penalties. See <http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280>.

# FREQUENTLY ASKED QUESTIONS

---

## 1. Who is required to take Continuing Education (CE)?

- (a) Resident Insurance Producers licensed with Property/Casualty, Life, Accident, Health and Sickness, or Personal Lines authority.
- (b) Licensees that hold Credit Only, Travel Only, or Model Travel (P.A. 17-187) authority **do not** have a CE requirement.
- (c) Non-Residents do not have a CE requirement in Connecticut.

## 2. When does the requirement need to be met?

- (a) Your CE requirement must be completed by the last day of your birth month.
- (b) Insurance Producer licenses are issued for two years and expire on the licensee's birth month. For new licensees, this may mean that the first license cycle is not a full two years.  
***For example, if the license was issued on May 10, 2020, and the insurance producer's last birthday was December 4, 2019, then the expiration date of the license will be December 31, 2021. Once the license renews on December 31, 2021, it will not expire again until December 31, 2023.***
- (c) Your CE must be completed and posted before you are allowed to submit your renewal.
- (d) You may submit your renewal through [www.nipr.com](http://www.nipr.com), 90 days prior to your expiration date.
- (e) The CE provider has 15 calendar days to report the credits on your transcript.
- (f) Contact your provider directly if the course(s) have not been posted to your transcript within 15 calendar days.

## 3. How many Continuing Education (CE) credits are required?

- (a) Twenty-four (24) CE credits are required for all resident individual Insurance Producers that hold standard line(s) of authority. They must be completed prior to your expiration date.
- (b) The 24 credits must include at least three (3) hours of Connecticut insurance Law and Regulations or Ethics (LRE).
- (c) Producers are limited to eight credits per day, regardless of the number of courses to be held in one day.
- (d) View a list of Approved CE [Courses](#)
- (e) Make sure you have completed **all** requirements outlined on your transcript. The *status* must read *Compliant* for all categories.

## 4. May I carry over excess course credits to the next renewal period?

Yes, excess credits up to 24 hours completed during the current renewal period may be carried forward to the next renewal period.

## 5. May I duplicate a course?

- (a) No, a duplicate course will only be awarded credits one time in the renewal period.
- (b) You may replicate a course as long as the course is taken in different renewal periods.

## 6. How are the courses reported to the Connecticut Insurance Department?

- (a) All approved CE providers are required to post course completion information through State Based Systems (SBS) within 15 calendar days of course completion.
- (b) Licensees are not responsible for filing their certificate(s); however, we strongly recommend you retain your certificate(s) in the event that a discrepancy occurs.
- (c) If you have completed your CE course(s) and the information is not showing on your transcript, contact the CE provider you took the course with directly.
- (d) To view your [transcript](#).

## 7. Where can I get a list of approved courses?

- (a) You may obtain a list of all [approved CE courses/providers](#)
- (b) Only courses approved for Connecticut's Insurance Continuing Education Program will count toward your Connecticut CE requirement.
- (c) If you have completed coursework for another state; those credits cannot be applied to your Connecticut CE requirement.

## 8. Who is a disinterested third party?

A disinterested third party is a person who is not in the direct line of supervision of nor has any financial interest in the success of the person taking the examination. This is defined as someone other than a **relative**, friend or business associate. A disinterested third party is someone with no conflict of interest, financial or otherwise. An example of someone who is a disinterested third party is a librarian or test center employee. An example of someone who is NOT a disinterested third party is a **family member** (both immediate and extended; in-laws included) or a coworker who is above/below your line of supervision.

Remote Proctoring is permitted.

## 9. If I am an approved continuing education instructor, can I receive credits for teaching?

Yes, instructors who are approved for continuing education courses may receive the same credits as a person enrolled in the course. The duplication rule applies to instructors as well; credit will only be awarded once during a compliance period.

## 10. I am a Non-Resident of Connecticut; do I have a CE requirement?

No, Non-Residents do not have a CE requirement for Connecticut.

## 11. How will I know what my CE status is?

To review your [CE transcript](#).

## 12. What will occur if I do not meet my CE requirement by the end of my compliance period?

If you fail to complete your CE requirement **and** pay the renewal fee by the license expiration date, your license will cancel.

### ***Within 1 year of expiration: (license status: Expired)***

The licensee would be in their late renewal period – they would have to complete CE (resident) and submit the late renewal application and pay the \$320 fee.

### ***After 1 year late renewal period (license status: Inactive)***

The licensee would need to complete the pre-licensing course and pass the exam, prior to submitting the reinstatement application/fee of \$130.

### 13. Can my CE requirement be waived?

- (a) Connecticut will only waive the CE requirement for licensees serving in the US military on active duty during a substantial part of the compliance period and other emergency situations.
- (b) You must email your request for a waiver to the Department at [cid.licensing@ct.gov](mailto:cid.licensing@ct.gov). Be sure to include your Connecticut license number and a copy of the military orders with the request.

### 14. How do I report a name/address change?

- (a) Update your [License information](#).
- (b) You will not be able to update your information while you are processing your renewal through [www.nipr.com](http://www.nipr.com).

### 15. Has Connecticut adopted the NAIC annuity requirement?

- (a) Effective February 18, 2012, Connecticut insurance producers need to comply with Connecticut's Regulation sections 38a-432a-1 through 38a-432a-8, entitled *Suitability in Annuity Transactions*.
- (b) Please refer to [Bulletin L-18](#), which specifically addresses the education portion of this Regulation entitled **All Insurers and Insurance Producers with a Life Line of Authority and Continuing Education Providers Offering Annuity Training**.
- (c) The Connecticut Insurance Department has established a specific annuity course categorization. Only courses approved under this category will satisfy the annuity requirement.
- (d) The Suitability course will be added to your CE transcript and will count as a course towards your Life & Accident, Health and Sickness CE requirement.
- (e) The Department does not maintain a licensee's Annuity Suitability course completion certificate. You will need to contact the company with whom you took the course.

### 16. Are digital signatures accepted?

Digital signatures are approved as long as they have a time stamp on it such as a docusign signature. Typed or copy and pasted signatures are not acceptable. If the agent cannot complete with a digital signature, the agent can sign with a real signature.

#### Links:

[View a CE transcript](#)

[Find an approved CE Provider](#)

[Find an approved CE course](#)

[Connecticut Insurance Department – Licensing Page](#)

[NIPR](#)