

Department of Insurance Announces New Continuing Education Requirements

As you know, property and liability agents, life and health agents, personal lines agents and adjusters are required to take 12 hours of insurance continuing education (CE) courses every year. Additionally, agents who hold both property and liability and life and health licenses must take 18 hours of CE annually.

Previously agents and adjusters could choose which topic to cover in their CE courses; however, effective Jan. 1, 2008 agents and adjusters will be required to regularly take courses in specific subject areas.

One of the required courses is a three-hour ethics course. All life and health and property and liability license holders must complete the ethics credit every two years; the first ethics course must be completed within two of the Jan. 1, 2008 effective date. The second CE requirement affects all licensees holding a property and liability, personal lines or adjuster license and requires them to complete three hours of approved continuing education courses on flood insurance and the National Flood Insurance Program. This requirement must also be initially completed within two years after the Jan. 1, 2008 effective date and be maintained every four years thereafter.

I understand that my staff in the Agent Services Division has had the opportunity to speak with many of you about the posting of credit hours and various ways to assist you in monitoring your credit hours and courses you have taken. To ensure that you get credit for your CE coursework, follow these tips:

1. **Start early** – relieve your year-end stress and have more courses to choose from by signing up early for your CE credits. Also, by completing coursework earlier in the year, you allow for the credits to appear on your record in a timely fashion, and if there is a mix-up in the records, there will be plenty of time to fix it.
2. **Register carefully and correctly** – proper registration is key to getting credit for your CE courses. Prior to registering for any course, determine how you are listed in the Department of Insurance's database (you can check this online by accessing http://infoportal.ncdoi.net/agent_lookup.jsp). When registering for a course and when signing the course attendance sheet, be sure to list your name *exactly* as it appears on the licensee database. If the name on the registration or sign-in sheet does not match the last 4 digits of your social security number and/or the licensee database, the course will not post to your agent record.
3. **Follow up on national designation and other special courses** – you may meet the CE requirements when you take national designation courses (CPCU, FLMI, etc.), FEMA courses or out-of-state adjuster courses; however, some course providers do

not report your course hours and submit the course fee to the Department. It is important to verify whether or not the provider will report your attendance; if it does not, send the Agent Services Division a copy of your course pass notice with a \$1.00 per credit hour (check or money order). Don't forget to include the last four digits of your social security number on the pass notice.

4. **Monitor your CE status** – you can monitor your CE status on the Department's Web site, www.ncdoi.com. Please remember that it can take up to 75 days after completion of the course for the credits to be posted online.
5. **Maintain up-to-date information with the Department** – according to general statutes, you are required to notify the Department within 10 days of a change of address; without the current information on record, you may miss important mailings and updates.

If you have any questions regarding continuing education or the ethics and flood requirements, please contact the Agent Services Division at (919) 807-6800.