



Producer Licensing



Continuing Education Frequently Asked Questions

1. Effective Date of Amended Regulation 504

When does the amended Regulation 504 become effective?

Regulation 504 as amended becomes effective March 1, 2006.

2. Continuing Education - Residents

What is the resident Continuing Education Requirement?

Resident Producer licensees required to fulfill continuing education requirements shall complete twenty-four (24) credit hours of Department approved education subjects, three (3) of which shall be in ethics subjects during each biennium reporting period. Licensees are required to complete credits by the last day of February of even numbered years. Each biennial license period shall commence on March 1st and end on the last day of February of even numbered years.

3. Long Term Care Requirements

What is the Continuing Education requirement for Producers who solicit Long Term Care policies?

Resident Producers holding a health license and who solicit long term care policies must complete at least three (3) hours of training in Delaware long term care insurance that consists of product knowledge, laws, rules and regulations as part of his/her biennial requirement. Since the Delaware Health Examination includes long term care knowledge, the long term care Continuing Education requirement does not need to be met prior to solicitation of the product. The requirement must be met during the biennium that the long term care policy was solicited.

4. Flood Insurance Requirements

What is the Continuing Education requirement for Producers who solicit Flood Insurance policies?

Any resident licensee who writes flood insurance under the National Flood Insurance Program shall be required to complete a two (2) hour continuing education course related to flood insurance under the National Flood Insurance Program as part of the twenty-one (21) general credit hours necessary to maintain a Delaware resident license

5. Continuing Education – Adjusters (Resident & Non-Resident), Public Adjusters (Resident & Non-Resident), and Fraternal Producers

What is the Continuing Education requirement for Resident & Non-Resident Adjusters, Resident & Non-Resident Public Adjusters, and Fraternal Producers?

Resident Adjusters, Non-Resident Adjusters, Resident Public Adjusters, Non-Resident Public Adjuster and Fraternal Producers shall be required to fulfill twelve (12) credit hours of Department approved education subjects, three (3) of which shall be in ethics subjects during each biennium reporting period.

The following license types are **exempt** from completing the Continuing Education requirement:

- Limited Lines Producers writing consumer credit as defined in 18 Del. C. §1702(k), title, crop/hail, surety and car rental insurance.
- Resident Adjusters licensed **solely** for surety and/or marine and transportation.
- Limited lines producers licensed under 18 Del. C. §1707(b)(2) for life insurance or annuity products used **solely** to fund a pre-need arranged funeral program.

6. Automatic Credit

An individual continuously licensed for twenty-five (25) years or longer prior to the start of a biennium reporting period or who holds a recognized professional designation shall receive an automatic credit of twelve (12) credits in each biennium. The following professional designations shall receive credit as provided for in Section 8.3 of Regulation 504: AAI, CEBS, ChFC, CFP, CIC, CLU CPCU, FLMI, FSPA and RHU. Automatic credits may not be applied to satisfy ethics credit requirements.

7. Carryover Credits

How many credits may a licensee carry over into the next Continuing Education Cycle?

The maximum number of carryover credits shall not exceed five (5) credits in a biennium reporting period. Carryover credits shall not apply to ethics credit requirements. Excess credits of the mandatory requirements may be applied to the licensee's general course requirement.

8. Continuing Education - Non-Residents

Are non-residents required to complete Continuing Education credits?

The Regulation, as promulgated, exempts all non-residents Producers, Surplus Lines Brokers, and Fraternal Producers from continuing education requirements. If the Home State does not require continuing education, the non-resident is still exempt under the Delaware amended Regulation 504.

9. Course Provider Approval

How does a Provider receive approval for courses?

Providers are required to submit either a Continuing Education CE-2 Form or Mid-West Zone Application for each course submission sent to the Department for review.

10. Course Provider Responsibilities

What are the Providers responsibilities in regards to the licensees?

Providers shall maintain the records of each individual completing a course for three (3) years from the date of completion. Course providers will provide each licensee successfully completing their program a Certification of Completion only after successful completion of the entire approved education course/activity.

11. Course Approval

How long are courses approved for?

Course approvals, once granted by the Department, shall remain valid until modified or terminated by the provider or Department. All courses approved as of November 1, 2004 shall not be subject to re-approval under the provisions of this section.

12. Instructor Approval

Do course instructors have to be approved?

There is no pre-approval process for instructors. The course provider is responsible for certifying to the Department that the instructor possess one or more of the following qualifications: A minimum of 3 years working experience in the subject matter being taught; an approved professional designation; a degree from an accredited school in the subject matter being taught; or special expertise in the course subject material.

How many credits does an instructor receive for teaching an approved course?

An instructor who is a licensee shall receive the same number of continuing education credits granted to participants.

13. Continuing Education Advisory Council

What is the Continuing Education Advisory Council?

The Council consists of fourteen (14) licensees drawn from the professional organizations and the insurance industry in the State, five (5) from the life and health field, five (5) from the property and casualty field, and four (4) from the claims settlement field. Council reviews provider and course applications and makes recommendations to the Department regarding acceptance/rejection and the number of CEUs to be granted if accepted.