MARYLAND INSURANCE ADMINISTRATION PRODUCER LICENSING

Frequently Asked Questions and Contact Information

Q. How do I add or delete a line of authority to an existing Producer license?

A. Resident producers adding Life, Accident and Health or Sickness, Variable Life and Variable Annuity, Personal Lines, Property and/or Casualty line to an active Producer license must first successfully pass the appropriate exam. Allow 2-3 business days to process the exam results then view the license on NIPR to verify if the line of authority has been updated. Do not apply for a new producer license.

Nonresident producers may add a line of authority to an existing active license online on <u>NIPR</u>. Nonresidents adding a line must hold the line in their resident state.

The <u>Service Request Form</u> found on our website may be used to modify lines of authority or cancel a license. A resident licensee who requested that a line of authority be cancelled but later wants to add that line of authority will need to <u>re-qualify to have the line(s) added at a later date by successfully passing the appropriate exam</u>.

Maryland does not charge for adding a line of authority to an existing active license. Adding a line of authority does not alter or extend the expiration date of the license.

Q. How can I change my address?

A. A licensee must notify the Administration within 30 days of the change. This includes the change of an email address as MIA sends notifications electronically. Failure to timely inform the Commissioner of a change of address is a violation of the Insurance Article and subjects the licensee to disciplinary action, including, but not limited to, license revocation, a monetary penalty, or both.

Individual and business entity licensees may change their addresses, including email addresses, using the Contact Change Request (CCR) feature at www.nipr.com.

NOTE: Address changes resulting in residency status changes are not permitted online.

Change of address notification may also be emailed to **producerlicensing.mia@maryland.gov**; faxed to (410) 468-2399; or mailed to:

Maryland Insurance Administration Attn: Producer Licensing 200 Saint Paul Place, Suite 2700 Baltimore, Maryland 21202

Q. What if I do not have a social security number (SSN)?

A. If you have an Individual Tax Identification Number (ITIN), enter your ITIN number in the SSN field. The Internal Revenue Service (IRS) assigns an ITIN for individuals with no social security number. ITINs begin with the number "9". See https://www.irs.gov/individuals/individual-taxpayer-identification-number for more information about applying for an ITIN from the IRS.

Frequently Asked Questions and Contact Information (cont.)

Q. What address will be disclosed to the public?

A. Under the Public Information Act, our licensing records are considered to be public records. Upon written request, we are required to provide the business address of the license. If the business address is not available, the home address will be given.

Q. How do I change my name?

A. The <u>Service Request Form</u> found on our website is used to process a name change, including Trade Names. The completed form, along with required supporting documents, may be sent via email, fax or mail.

Individual licensees must submit a copy of a marriage certificate, divorce decree, or court order. Business Entities must attach confirmation that the name change has been registered with the State of Maryland Department of Assessment and Taxation. Nonresidents must have already reported the change of name to their resident state.

Q. How do I print my license? Is there a fee?

A. Active licensees may print a copy of the license online at www.nipr.com. There is no fee. **Maryland no longer mails license certificates.**

Q. How do I request clearance or license cancellation from the state of Maryland?

A. You may email, fax or mail the <u>Service Request Form</u> to request a clearance/license cancellation. Confirmation of this request will be sent to the National Producer Database (PDB). If you are clearing out of Maryland to obtain a resident license in another state or jurisdiction, the new state will confirm the cancellation of your Maryland license using the National Producer Database. <u>Maryland no longer issues the paper letter of clearance</u>.

Q. I am moving to Maryland from another state, and wish to become licensed in Maryland as a resident producer. What is required?

- **A. 1.** If the applicant **currently holds an active Maryland nonresident license**, the applicant must submit the status change request via email, fax or mail <u>within 90 days of the previous home state license cancellation</u>. The request must include the licensee's current Maryland license number, the new residence address, mailing address, and business address if applicable. Maryland will verify the clearance electronically via the National Producer Database (PDB).
- **A. 2.** If the applicant <u>does not</u> hold an active Maryland nonresident license they must submit a new license application and the appropriate fee <u>within 90 days of the previous home state license cancellation</u>. The application may not be submitted online, <u>only submit a paper application</u>. If the application is received within the 90 day period, the licensee will be exempt from the pre-licensing and examination requirements. Maryland will verify the clearance electronically via the National Producer Database (PDB).

Frequently Asked Questions and Contact Information (cont.)

Q. When a Resident Licensee from Maryland moves out of state and becomes a resident in a new state, what procedures must they follow to convert their Maryland license to a non-resident license?

A. If the licensee has requested a clearance from Maryland, the licensee must submit a change of address and request that the license be re-activated with a non-resident status within 90 days of the clearance request. This request may be emailed to **producerlicensing.mia@maryland.gov** or faxed to (410) 468-2399. Maryland will verify the new resident state status electronically via the National Producer Database (PDB). If the request is not received within 90 days of the Maryland resident license being cleared / canceled, a new license application and fee are required.

*Do Not apply for a new non-resident license on www.nipr.com OR mail in a new non-resident license application if you are within 90 days of the Maryland resident license cancellation.

Q. How do I update the Designated Responsible Person on a business entity license?

A. Business Entities may change the Designated Responsible Individual by submitting the **Association / Responsible Individual Designation Form** found on our website.

Q. How do I update/affirm an association with an agency?

A. Licensees may change or affirm their association by submitting the **Association / Responsible Individual Designation Form** found on our website.

Q. How do I update/affirm the Owners, Officers, Partners, Directors of a business entity license?

A. Business Entities may change or affirm the Owners, Officers, Partners, Directors or Members of the entity by submitting the **Owners, Partners, Officers, Directors or Members Form** found on our website. The forms may be sent via mail, fax or email.

Q. Where can I obtain a list of approved Pre-Licensing Courses and Providers?

A. You may obtain a list of approved Pre-Licensing schools at www.sircon.com. You may also download the Licensing Information Bulletin on Prometric's website https://www.prometric.com/maryland/insurance.

Q. Where can I obtain a list of approved Continuing Education Courses and Providers?

A. You may obtain a list of approved CE courses and providers and view your continuing education transcript on Sircon's website: www.sircon.com.

Q. What is the procedure for reinstating a license that has been expired for more than one year?

A. A license that has been expired for more than one year must meet the requirements of a new applicant and apply as an initial applicant.

Frequently Asked Questions and Contact Information (cont.)

Q. Are Insurers required to report appointments or appointment terminations to the Maryland Insurance Administration?

A. Maryland no longer requires insurers to report appointments or terminations, except terminations for cause. Instead, the insurer is required to keep a Producer Register of its appointed agents beginning with those appointed on and after January 1, 2004 in accordance with Maryland Regulation (COMAR 31.03.13). Every 31 days, an insurer shall determine whether the license of any insurance producer who currently is appointed by the insurer has been suspended or revoked.

Q. Does a business entity need an appointment?

A. Yes, before a business entity may accept in its own name compensation for acting on behalf of or representing an insurer, the entity must hold a license in the kind or subdivision of insurance that it sells, solicits or negotiates and an appointment from each insurer that it represents in the same kind or subdivision of insurance. Both the entity and the individual insurance producer employed by the entity must hold a license and an appointment.

Q. Does a licensee need to report Administrative Actions taken against them by another jurisdiction or governmental unit in Maryland?

A. Yes. Within 30 days after the final disposition of the matter, a report must be made to the Insurance Commissioner. The report shall include a copy of the order, consent order, and any other relevant legal documents. The information may be submitted via email to the Enforcement Department licensingenforcement.mia@maryland.gov, fax to (410) 468-2399 or mail to the Maryland Insurance Administration.

Q. What is the turn-around time for my request?

A. In most cases, <u>complete</u> submissions are processed in 7-10 business days. Incomplete submissions may incur delays, be rejected/denied or not be processed.

Contact Information Producer	SBS Help Desk	Prometric	PROMETRIC
Licensing Customer Service	1-816-783-8990	(Continuing Education Vendor)	(Pre-Licensing / Examination
1-888-204-6198	8 a.m 5 p.m.		Vendor)
Monday – Friday 8 a.m 5 p.m.	Monday – Friday	1-800-324-4592	·
Producer Licensing Fax	, , ,		(Examination)
(410) 468-2399	sbshelp@naic.org	(CE Courses and Transcripts)	1-800-610-1174
Producer Licensing Email		www.sircon.com	www.prometric.com/maryland/insurance
producerlicensing.mia@maryland.gov			(Duo Licensina)
			(Pre-Licensing)
		10.14	www.sircon.com
Code of Maryland Regulations			
www.dsd.state.md.us/COMAR			
	Maryland Department	National Insurance	FINRA
State of Maryland Court of Appeals	of Assessment and	Producer Registry	(301) 590-6500
	Taxation	(NIPR)	<u>www.finra.org</u>
(410) 260-1500	(410) 767-1340	Customer Service	
www.courts.state.md.us	www.dat.maryland.gov	(816) 783-8468	
		www.nipr.com	
MIA Company Licensing (Insurers)			
(410) 468-2104			