

# Agent FAQs

1. [Have the rules changed for the 2017-2018 Biennium?](#)
2. [Who must complete CE?](#)
3. [If I hold one license, what is the effect of adding another license or qualification?](#)
4. [As a Virginia resident, how do I comply with Virginia's CE requirements?](#)
5. [How do nonresident agents comply with Virginia's CE law?](#)
6. [Why do all agents have to pay a nonrefundable Continuance fee?](#)
7. [Do I have a CE requirement if my license was issued during this biennium?](#)
8. [How can I find out how many credits I have accumulated and my compliance status?](#)
9. [How are course completions reported?](#)
10. [Will I receive a certificate of course completion?](#)
11. [Will I receive a confirmation once the CE provider posts the course roster?](#)
12. [What do I do if there is an error or missing information on my transcript?](#)
13. [Can I receive credit for courses taken, but not required for this biennium?](#)
14. [Can I duplicate courses?](#)
15. [Can I earn credit for teaching an approved course?](#)
16. [Can excess credits be carried forward to the next biennium?](#)
17. [Are partial credits allowed?](#)
18. [How can I find Virginia approved courses?](#)
19. [Who can proctor a self-study course?](#)
20. [Are there exceptions to allow course credits taken after the close of the biennium?](#)
21. [Can I get a waiver of CE requirements based for medical, military, or other reasons?](#)
22. [I am 65 and 20 years licensed, how do I apply for an Exemption?](#)
23. [How do I reapply if my license becomes inactive? The consequence is serious. If you fail to comply, your license will be terminated.](#)
24. [Will I receive a new license when I become compliant?](#)
25. [How do I update my address with the Bureau of Insurance?](#)
26. [How do I add or change my email address with the Bureau of Insurance?](#)
27. [How do I contact the Board directly?](#)
28. [I am taking an online course; does it require a proctor?](#)

# Agent FAQs

## Virginia Insurance CE – Agent Related

The following are some of the frequently asked questions (“FAQs”) regarding continuing education (“CE”) that are received from agents. The term “agent” as used in this document refers to agents and consultants.

**If your questions are not answered in these FAQs or in the Virginia Insurance Continuing Education Agent Information Handbook ("Handbook"), please call 877-234-6093 or email [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com) or visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) for additional information.**

Questions regarding the Virginia CE program should be directed to Pearson VUE, the Virginia Insurance Continuing Education Board’s (“Board”) administrator, and not to the Bureau of Insurance (“Bureau”) or the Board.

### 1. Have the rules changed for the 2017-2018 Biennium?

**Yes.** The following changes have been made:

- Agents who have completed all continuing education requirements by December 31, 2018, but failed to pay the continuance fee by this date may pay the continuance fee by December 31, 2018, may pay a \$100 late filing penalty in addition to the \$20 continuance fee no later than close of business on January 31, 2019 to maintain their license.
- Proctor certification is no longer required for online exams; however the form is still required for paper-and-pencil exams.
- Effective April 1, 2017, licensed agents selling annuity products will be required to complete a one-time four credit training course on annuity suitability on or before January 1, 2018. Agents licensed on or after January 1, 2018 will be required to complete the training prior to the sale of annuity products. Non-residents are exempt if they have already completed "substantially similar" training in their home state. An FAQ document specific to the new annuity suitability requirement can be found [here](#).

Please refer to the [Agent Information Handbook](#) for additional information regarding all CE requirements.

### 2. Who must complete CE?

You must satisfy the Virginia CE requirements if you hold one or more of the following licenses:

- Producer
  - Life and annuities
  - Health
  - Property and casualty
  - Title
  - Personal Lines
- Consultant
  - Life and health
  - Property and casualty

### **3. Residents Only - If I hold one license, what is the effect of adding another license/qualification?**

- If you hold two licenses/qualifications (producer or consultant)/(Life, Health, P&C, Title), one of which is exempt from CE for the current biennium, you must complete the CE requirements for the license/qualification that is not exempt. You will need to complete 16 credits for this license/qualification, including three credits in Ethics, which may include Virginia Insurance Law and Regulations.
- If your new license/qualification is also subject to CE requirements for this biennium and is not one of the licenses/qualifications toward which the courses you have already taken can be applied (such as P&C agent and P&C consultant), you must complete 24 CE credits for each biennium, with at least eight credits applicable to each license type (unless the two licenses are an agent's license and the corresponding insurance consultant's license) and three credits in Ethics, which may include Virginia Insurance Law and Regulations.
- You may take courses for the license/qualification that is exempt for CE this biennium, but unless these credits are Ethics, Virginia Insurance Law and Regulations, or Other General Insurance (OGI), they will not apply to the license/qualification for which CE is required.

### **4. As a Virginia resident, how do I comply with Virginia's CE requirements?**

- You must pay the biennial nonrefundable \$20 continuance fee and complete the required number of credits of Virginia-approved courses on or before November 30 of each even-numbered year (e.g., 2016, 2018).
- Sixteen credits are required if you hold only one of the licenses subject to CE, or if you hold both the Life & Annuities and the Health licenses. If you hold an agent license and a related consultant license, you need only satisfy the requirements for one in order to be in compliance.
- Twenty-four credits are required if you hold more than one license, with a minimum of eight credits applicable to each license type held.
- **At least three credits in every biennium must be in Ethics**, which may include Virginia Insurance Law and Regulations.
- No more than 75 percent of your required credits may come from courses provided or given by insurance agencies or insurance companies. This includes all insurance companies or agencies, not just companies or agencies with which you are associated.

**5. Do I have a CE requirement if my license was issued during this biennium?**

If a license was issued in the odd-numbered year (e.g., 2017, 2019) of the biennium, you must complete CE for that license type. If a license was issued in the even-numbered year of the biennium (e.g., 2018, 2020), you are exempt from CE for the current biennium only. However, if you do take any CE courses in the current biennium, you must pay the nonrefundable \$20 continuance fee by the end of the biennium to have carry forward credits applied to the next biennium. Credits will not be awarded for courses completed before your license was issued.

**6. Is Continuing Education ("CE") required for individual public adjusters?**

Resident public adjusters only must complete 24 hours of CE, three of which must be Ethics, every 24 months based on the date of issuance. The remaining 21 hours may be any combination of the following courses: Property and Casualty courses, Mitigation courses, Flood courses and Public Adjuster courses.

Public Adjusters will not receive CE credit for law/regulation or Other General Insurance courses.

Public adjusters must also pay a \$15 continuance fee with the renewal fee.

**7. Why do all resident agents have to pay a nonrefundable Continuance fee?**

The statute creating the Virginia CE program states, in § 38.2-1873 of the Code of Virginia: *"The continuing insurance education program established by this article shall be self-supporting, and any costs incurred by the Commission, administrator, or the Board or its members, including legal fees and other legal expenses incurred during or as a result of the good faith execution of their duties, shall be borne by the continuing insurance education fees paid by agents, course sponsors, and course instructors, which fees, except for duplicate payments, shall be nonrefundable upon receipt."*

**8. How can I find out how many credits I have accumulated and my compliance status?**

Visit Vertafore's [website](#) to review your current CE Transcript.

**9. How are course completions reported?**

CE providers must submit rosters to Vertafore within 20 calendar days of course completion. You should allow that amount of time and then visit Vertafore's [website](#) to review credits on your CE Transcript. Transcripts will display all your course credits that have been reported. If the roster has not been submitted, contact the provider. Transcripts will be updated as soon as a roster is posted. Remember, you must pay your nonrefundable continuance fee before courses will be applied to your CE compliance requirements.

**10. Will I receive a certificate of course completion?**

**Yes.** Providers must provide you with a certificate of course completion within 20 calendar days of a course completion.

**11. Will I receive a confirmation once the CE provider posts the course roster?**

**No.** Visit [www.sircon.com](http://www.sircon.com) to review credits posted to your transcript.

**12. What do I do if there is an error or missing information on my transcript?**

If you believe your transcript is not accurate, contact Pearson VUE either by phone at (877) 234-6093 or through email at [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com). Remember to allow 20 calendar days from the date you completed a course for the course to be posted to your transcript.

**13. Can I receive credit for courses taken but not required for this biennium?**

Yes, but you **must** pay the nonrefundable \$20 continuance fee before the filing deadline for the current biennium in order to carry forward these credits into the next biennium.

Please note that credits will not be awarded for courses completed before your license was issued.

**14. Can I duplicate courses?**

**No.** Agents are not allowed to receive or carry forward credit for the same course in the same biennium. In addition, agents cannot receive CE credit for a classroom course and a self-study (examination) course, online course, or a video or audio conference or web-conference course based on the same published materials. It is the agent's responsibility to check a course number to be sure the course is not a duplicate on their transcript.

**15. Can I earn credit for teaching an approved course?**

**Yes.** If you have been approved by Pearson VUE as an instructor, you may receive credit only once in each biennium. You may **not** receive double credit or carry forward credit for a course taken or taught during a biennium. The number of credits you will receive for teaching a course will be the same as a student. No additional credits are given for course preparation time. The provider must include you on the roster for the course and give you a certificate of course completion.

**16. Can excess credits be carried forward to the next biennium?**

**Yes.** Excess credit hours accumulated during any biennium may be carried forward to the next biennium only subject to a few very important requirements:

- Excess credit hours are automatically posted to your record for the next biennium following the end of this biennium's record correction period. However, they will not be applied to your compliance requirements until you pay the nonrefundable \$20 Continuance fee. Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the nonrefundable Continuance fee.
- Agents are not allowed to receive or carry forward credit for the same course in the same biennium.

**17. Are partial credits allowed?**

**No.** An agent must attend the entire course to receive credit.

**18. How can I find Virginia approved courses?**

You can obtain a list of courses in several ways:

- Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to review course listings and provider course offering schedules. Various approved course lists by type and number of credits can be requested and displayed.
- Visit Vertafore's [website](#).

**19. Who can proctor a self-study course?**

Self-study examinations administered by paper and pencil must be proctored in a manner approved by the Board. The proctoring process must ensure that the examination is to be completed by the agent through a closed-book method, without assistance.

The examination may be proctored by:

- the librarian at a public library,
- a lawyer,
- a corporate training department,
- a Supervisor,
- an instructor,
- an approved test administration service,
- a Human Resources or Education Department personnel,
- an Office Manager,
- a person with a professional insurance designation such as, but not limited to a CPCU Designation,
- a person in any supervisory position to the agent,
- personnel at a local school (i.e., Guidance counselor, professor, or teacher),
- Clergy, or
- a Local Course Provider (a public list can be found at <http://www.theinstitutes.org/corporate/SponsorsClassListings.htm>.)

A proctor cannot be a relative, friend, or an acquaintance. The proctor must be a disinterested party over the age of 18 years and unrelated to the agent.

**20. Are there exceptions to allow course credits taken after the close of the biennium?**

**No.** Virginia law is specific in providing that neither the Board, nor its administrator, nor the Bureau shall have the power or authority to grant the licensee additional time for completing CE credits, or meeting filing receipt deadlines, or extending the time for seeking waivers or exemptions.

**21. Can I get a waiver of CE requirements for medical, military, or other reasons?**

Yes, the number of course credits required may be waived, in whole or in part, by the Board for good cause, such as long-term illness or incapacity and such other situations as may be determined by the Board as preventing the agent from satisfying the required CE credit hours.

If an agent is unable to complete all or part of their CE requirement as a result of being called to active duty, the CE Board is willing to consider granting a full or partial waiver.

Requests for a waiver must be submitted no later than 90 calendar days prior to the end of the biennium for which such a waiver is requested. Requests for a waiver may be submitted to Pearson VUE via mail (Pearson VUE c/o VACEB, 3 Bala Plaza West, Ste. 300, Bala Cynwyd, PA 19004-3481) or email ([VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com)).

The Board shall approve or disapprove the waiver request within 30 calendar days of receiving the request and shall provide written notice of its decision within five calendar days of making its decision. Any waiver granted pursuant to this section shall be valid only for the biennium for which waiver application was made.

**22. I am 65 and 20 years licensed, how do I apply for an Exemption?**

If you are a resident agent, you will need to fill out the [Age 65 and 20 Years Licensed Exemption Form \(Resident Agents\)](#).

If you are a nonresident agent, you will need to fill out the [Age 65 and 20 Years Licensed Exemption Form \(Nonresident Agents\)](#).

**23. How do I reapply if my license becomes inactive?**

To become re-licensed, resident agents must meet all pre-licensing requirements. Review the [Insurance Licensing Candidate Handbook](#) for licensing details.

To become re-licensed, nonresident agents must be in good standing in their home state, submit an online license application and pay the nonrefundable application processing fee. Visit <http://scc.virginia.gov/boi/online.aspx#pro> to apply online.

**24. Will I receive a new license when I become compliant?**

**No.** Virginia's licenses are perpetual.

**25. How do I update my address with the Bureau of Insurance?**

Visit [www.scc.virginia.gov/boi/online.aspx](http://www.scc.virginia.gov/boi/online.aspx) to change your address. DO NOT USE A COMPANY OR ANY BUSINESS ADDRESS (INCLUDING P.O. BOX) AS YOUR RESIDENCE OR MAILING ADDRESS. If you are moving into or out of Virginia, you cannot change your address online; therefore, you must submit a written, signed request either as an email attachment to [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov) or fax it to [804-371-9290](tel:804-371-9290). You must notify the Bureau of a change in your residence address within 30 calendar days. Your residence address is your address of record to which, by law, all correspondence must be mailed. Pearson VUE will use only your address of record on file with the Bureau for all correspondence and notifications.

**26. How do I add or change my email address with the Bureau of Insurance?**

Visit [www.scc.virginia.gov/boi/online.aspx](http://www.scc.virginia.gov/boi/online.aspx) to add or update your email address. The email address you enter when you pay your continuance fee will not update the Bureau's records. Add or update your email address so that you may receive any email communications sent by the Board or the Bureau.

**27. How do I contact the Board directly?**

The Board has contracted with **Pearson VUE** to handle the day-to-day operations of the CE program. All questions regarding the CE program should be directed to Pearson VUE:

Email: [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com)

Phone: 877-234-6093

Mail: Pearson VUE c/o VACE, 3 Bala Plaza West, Suite 300 Bala Cynwyd, PA 19004-3481.

**28. I am taking an online course; does it require a proctor?**

No, completing an online course does not require a proctor. You are required to complete the Student Certification form and return it back to the provider within seven (7) days of either completing the course or taking the exam. The Proctor Certification form is no longer required for online exams; however, BOTH forms are required for a self-study course when your exam is paper and pencil.