PENNSYLVANIA

PENNSYLVANIA INSURANCE CONTINUING EDUCATION REQUIREMENTS

REQUIRED HOURS

- Producers, Title Agents and Public Adjusters in Pennsylvania must complete 24 hours of CE every 2-year license term.

Ethics credits are not required for successful completion of PA continuing education. Students must renew and have met all their CE requirements either before or on the expiration day of their license. The license term ends every 2 years on the last day of the licensee’s birth month. Licensees may carry over a maximum of 24 hours into the next license term. A course cannot be repeated for credit more than once in a 2-year licensing period.

CATEGORY RESTRICTIONS

Students may take an approved course in any line of authority to obtain their Continuing Education credits, but it is recommended that they take courses pertaining to their license type.

SPECIAL TRAINING

- LONG TERM CARE TRAINING - Before a Producer can sell or solicit Long Term Care Insurance, they must complete an initial 8 hours of a state approved Long Term Care Training. Producers must then complete a state approved 4-hour ongoing training requirement every 2-year license term following the initial training. For those who sell Long Term Care Partnership products, the initial 8-hour training must include 1 hour that is related to the Medicaid Assistance Program.

- FLOOD INSURANCE TRAINING – Pennsylvania licensed producers who sell National Flood Insurance Policies are required to take a one-time 3-hour course on Flood Insurance.

COURSE PRESENTATION

- PROGRESSIVE – Students must progress through the curriculum by topic.

- CERTIFICATION EXAM – Students are required to pass the certification exam with a 70% or better. Exams must be monitored by a disinterested third party who certifies that the licensee completed the exam without outside assistance.

- STUDY BY TOPIC QUIZZES – ExamFX requires that all Study by Topic quizzes be passed with at least a score of 1%.

- STUDENT AND PROCTOR ATTESTATION – The student and proctor attestation must be completed following the certificate exam.

CERTIFICATES OF COMPLETION AND REPORTING

Your certificate of completion will be emailed to you within two (2) business days. Completions are reported to state entities within two (2) business days of the certificate having been issued. The state
charges $5.00 per course in order to report completions. This fee is charged to the student before the certification exam may be accessed.

NONRESIDENT PRODUCERS

Nonresidents are exempt from all CE requirements in Pennsylvania. A nonresident who has completed the initial long-term care training in another state with a substantially similar requirement will be deemed compliant with Pennsylvania’s requirement.

CE EXEMPTIONS

The following are exempt from Pennsylvania CE requirements:

- Producers licensed prior to January 1, 1971, who have been continuously licensed without adding additional lines of authority
- Producers whose only line of authority is a limited line
- Surplus Lines licensees
- Nonresident insurance producers excluding Title producers
  Individuals exempted by the commissioner due to hardship or good cause such as disability or a medical condition
- Individuals who first obtained licenses without examination under Section 609(c) of the Fraternal Benefit Societies Code and whose appointments are limited to fraternal benefit societies
- Nonresident Public Adjusters CE requirement will be reciprocal with their home state.

LICENSE RENEWAL

Licensees will renew their license through Sircon and pay all renewal fees by the due dates or the license will lapse. Lapsed licenses cannot be renewed online at this time. Information on lapsed license can be found here.

STATE CONTACT INFORMATION

Pennsylvania Insurance Department
Phone: 717-787-3840
Fax: 717-787-8553
Email: ra-producer@state.pa.us

Mailing Address:
Pennsylvania Insurance Department
Bureau of Producer Services
1209 Strawberry Square
Harrisburg, PA 17120

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