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CONTINUING EDUCATION INFORMATION

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1. *When is my continuing education due?*

Continuing education ***is due bi-annually on or before the renewal date of the license. There is no grace period.*** If the hours are not filed with the Department on or before the renewal date, then the license is subject to **late filing fines** and the **license will not renew** until the requirements are met. An individual who has just been licensed has a minimum of a full year before continuing education requirements are imposed. Producers moving from another state and becoming licensed in Arkansas as residents have a minimum of a year before continuing education requirements are imposed. If the next expiration date is prior to the year exemption, you must pay the required fee but not file continuing education. **Example: A person becomes licensed for the first time (as new agent or as a non-resident moving to Arkansas and becomes a resident agent) has 1 year before continuing education is required. If a new agent becomes licensed in June of 2001, and the expiration of license is February 2, 2002, the agent must pay the renewal fee but continuing education is not due until February 2, 2003, since the exemption period of 1 year has not been reached prior to the 2002 expiration date.**

2. *When can a licensee become exempt from continuing education?*

A producer can become exempt based on age or length of licensure if licensed as a resident of Arkansas producer **prior to July 1, 2003**, and has remained a resident Arkansas licensee without break. Once a person reaches 60 years of age, or reaches 15 consecutive years of licensure (no breaks in licensure), they can become exempt if licensed as a resident Arkansas producer **prior to July 1, 2003**. **This exemption does not apply if the person was licensed as a resident Arkansas producer after July 1, 2003**, and the licensee cannot use licensure in another state prior to becoming licensed in Arkansas for the 15 year license exemption. If the person is licensed as a resident Arkansas producer after July 1, 2003, they can never become exempt from Continuing Education.

Important: There is no exemption for title agents and no exemption for adjusters.

3. *What courses can I take to meet my continuing education requirements?*

The licensee must take a course approved by the Arkansas Insurance Department by a continuing education provider that has been approved by the Arkansas Insurance Department. Courses that have been approved in other states but not approved in Arkansas will not suffice. If the course is not approved or the provider is not approved, then the continuing education hours will not count towards the continuing education hours. Ask the provider if it is an approved provider and if the particular course is approved for Arkansas before you purchase the course. Producers must take courses approved for producers and cannot take courses approved for title agents and adjusters. Title agents must take the courses approved for title agents and cannot take courses approved for producers or for adjusters. Adjusters must take courses approved for adjusters and they cannot take courses approved for producers or title agents.

4. *Can I get an extension on my continuing education?*

If you have been unable to complete continuing education because of ill health, medical disability or family illness, you may request an extension for the due day of the continuing education. You need to document the request with medical statements from the doctor or hospital. Since the producer has 1 year to meet the requirements, the medical condition has to be long standing in order to meet the extension requirements.

5. *How do I locate a proctor for my correspondence exam?*

All correspondence courses must have a sealed written exam and the completion of the exam must be monitored by a proctor. Proctors must provide an affidavit on Appendix G which must be completed and returned to the continuing education provider prior to the provider reporting the completed hours to the Department. Proctors must be a disinterested third party and shall not serve for examinations of family members or relatives or dependents; employers or supervisors; employees or subordinates; partners or joint ventures or co-owners; current or former teachers or pupils; neighbors or personal friends or significant others; or for anyone with whom the proctor has an economic or other interest in assuring the successful outcome of the examination.

6. *Can I take the same course over for continuing education credit?*

A course cannot be repeated within 2 years--this includes ethics courses. The purpose of continuing education is to educate the producer; taking the same course over does not meet this standard. If a licensee repeats a course within the 2 years then the course will not count for continuing education. The 2 year period is calculated from the completion date.

7. *How many hours can I carry over from one year to the next?*

A producer, title agent or adjuster can carry over the number of hours needed for the next requirement year; any hours above the hours needed for the next requirement year will be lost.

8. *I have completed my hours, what do I do now?*

The continuing education provider is required to file the continuing education completion electronically to the producer record. The licensee now pays the \$10.00 filing fee with the license renewal fee. Since the continuing education provider has 10 days to report this completing to the Department, the licensee cannot wait to the last minute to complete continuing education or the continuing education will not be received in time to allow the licensee's license renewal.

9. *What are the requirements for ethics education?*

Each producer who is required to complete continuing education must complete ethics education each renewal cycle. The producer will be required to complete 3 hours every 2 years. Adjusters must complete 3 hours of ethics education starting in 2012. Title agents must complete 1 hour of ethic education annually. The ethics education requirement is not in addition to your regular continuing education requirements. Ethics course cannot be carried over from renewal period to the next renewal period. If you are exempt from completing continuing education, then you are exempt from the ethics education.

10. *What are the fines if the Continuing Education is filed after the due date?*

The fines are based on the number of days after the expiration date the requirements are filed. See Chart:
1 to 30 days---license will not renew and will be inactive---\$25.00
31 to 60 days---license inactive and \$50.00 fine
61-90 days---license inactive and \$100.00 fine
91 days to 365 days---license inactive and \$150.00 fine
After 365 days---the license is terminated and the individual must start over as if they were never licensed--pre-license education and license exams.
If the license is inactive due to non-compliance to continuing education, the licensee cannot write business until the requirements are filed and the license is reactivated

11. *What if I fail to sign the roster at the continuing education class?*

If a licensee fails to sign the roster at the continuing education class then the licensee will not get credit for the course.

12. *What if the licensee fails to return the Appendix G to the continuing education provider?*

The licensee will not get credit for a course until the Appendix G is received by the provider.