

NH CONTINUING EDUCATION (CE) FAQ LICENSEE RELATED

June 24, 2011

This information is, in part, a summary of the Rules Ins 1300, and Regulations noted in Chapter 402-B-5,402-J:8 & 402-D:4

General requirements

What are the specific continuing education requirements for NH?

Each resident producer with the lines of Life, Accident & Health, Property, Casualty or Personal lines shall be required to complete 24 credit hours of NH approved Continuing Education (CE) every 2 years. Of the 24 credits, a minimum of 3 credits but no more than 10 credits; shall be an approved ethics courses.

Multi-Line Adjusters and Worker's Compensation Adjusters must meet the requirement of 20 credit hours. Those with Worker's compensation authority have a minimum of 10 worker's comp credit requirement.

Public Adjusters are required to complete 15 credit hours.

All licensees who are renewing a license for the first time are exempt from CE.

When is my continuing education due?

Education must be completed 60 days prior to license expiration to avoid penalty fees.

How is the completion of continuing education reported to the NH Insurance Department? (NHID)

All approved providers of continuing education submit course completion information directly to State Based Systems (SBS). SBS provides NHID with compliance information. Course information is not submitted to the Department by individuals. Course completion certificates should be retained in the event of a discrepancy with the provider.

I'm a Non-Resident, how does CE affect me?

No CE is required for non-resident producers. If you are a producer you must be in good standing in your resident state. License information will be verified with the National Insurance Producer Registry (NIPR).

Non-resident adjusters: Updated law RSA402B:5-a effective 1/1/2011, *"If a nonresident licensee has complied with the continuing education requirements of his or her state of residence or designated home state, he or she will not be required to comply with the requirements of this state."*

NH has removed the ce requirement for non-resident adjusters unless the licensee designates NH as their "home state". Those licensees must complete NH approved courses

If you hold a public adjuster's license you must take 15 credit hours of NH approved public adjuster credits. Non-resident Public Adjusters without a continuing education requirement in their resident state must complete 15 credits hours of NH approved continuing education

What types of courses must I take?

Licensees holding a producer license must complete any NH approved producer course.

Courses approved as adjuster courses will not fulfill your requirement.

Multi-line adjusters must complete multi-line or worker's comp courses, any combination totaling 20 hours.

Worker's comp adjusters must complete a minimum of 10 NH approved worker's comp credits. The remaining 10 required credit hours can be multiline or worker's comp

Public adjusters must complete 15 public adjuster credits.

How can I see my continuing education credits?

To view your continuing education record or transcript select LICENSE STATUS on our homepage or the ONLINE LICENSEE SERVICE. Fee is \$5.95 per year.

The transcript will identify courses that have been reported by the provider on your behalf. If your credit is not shown, you must contact the course provider. Providers are instructed to report credits for students within 15 days of course completion.

Is there a fee to have my credits recorded?

Students pay the course provider \$1 per course credit to process. Provider will then forward the information to State Based Systems.

Can I carry over course credits?

No. Excess hours accumulated during compliance cycle may not be carried forward to the next compliance cycle.

Can I duplicate a course?

A course cannot be repeated for credit within a compliance cycle. Credit from courses repeated within the cycle will only be awarded once towards your requirement.

Can I receive credits towards my CE requirement if I am the instructor?

Yes. Instructors of NH approved continuing education courses may receive the same credits hours as a person enrolled in the course. Duplication rule still applies; credit will only be awarded once during a compliance cycle.

*What happens if I have not completed my CE requirements by the CE due date?
(which is 60 days prior to license expiration)*

If you have not completed your requirements by your CE due date you will not be eligible to renew your license until you become compliant.

If CE is completed within the 60 day window (between CE due date and license expiration date) an additional late CE fee will be charged. \$50 additional for producers - \$25 additional for all adjusters.

If CE is completed after expiration, the fee increases to double the license fee for all license holders. To reinstate a license within 2 years of expiration, you must be CE compliant, if applicable and apply by application.

For Residents reinstating after two years, CE is no longer required but you must pass the licensing exam again. Non-residents apply by application online at www.nipr.com.

Will I receive notification from the Department telling me I need to complete CE?

No, it is the responsibility of the individual to be aware of his or her requirements and complete those requirements on time.