

VIRGINIA INSURANCE
CONTINUING EDUCATION BOARD

www.virginiainsurancece.com

Administrative Services Provided by Pearson VUE

February 2013

Virginia

INSURANCE

CONTINUING

EDUCATION

Agent Information Handbook



FOR THE 2013-2014 BIENNIUM ENDING DECEMBER 31, 2014

ALWAYS LEARNING

PEARSON

RESIDENT C. E. COMPLIANCE SCHEDULE FOR 2013-2014 BIENNIUM

(* = APPROXIMATE DATE)

11/30/14	12/1/14 – 12/31/14	1/1/15*
Last day to complete courses/pay nonrefundable continuance fee.	Time period to correct any CE deficiencies by completing courses/paying nonrefundable continuance fee.	Terminate licenses.

1/1/15 – 1/31/15	1/2/15*
Three-tiered appeal process period.	Begin applying for new licenses. Must pass exam, submit current criminal history record report and pay nonrefundable licensing fees.

NOTE:

1. If the credits are submitted by the provider for the 2013-2014 Biennium and the agent has paid the 2013-2014 Biennium \$15 Continuance fee, credits will be applied toward compliance.
2. If the \$15 Continuance fee has not been paid or the course roster has not yet been submitted, the credits will remain in compliant status “no” until a roster is submitted and the nonrefundable Continuance fee is paid.
3. Neither Pearson VUE, nor the Virginia Insurance Continuing Education Board, nor the Bureau of Insurance has the authority to grant time beyond the statutory deadlines to allow you to correct an incorrect submission. If a submission is missing required information you will not get credit for the submission until it is complete and correct.
4. *All fees are nonrefundable.*

QUICK REFERENCE FOR INFORMATION REGARDING THE VIRGINIA INSURANCE CONTINUING EDUCATION PROGRAM:

What you can find on the Virginia Continuing Education Board website

www.virginiainsurancece.com

- Pay the \$15 CE Continuance Fee online
- Review CE transcript
- Compliance Schedules
- CE Agent FAQs
- Important Notices and Updates to the Virginia Insurance Continuing Education Board Program
- Listing of Course Offerings Scheduled
- Listing of Approved Courses
- Listing of Approved Sponsors
- Online version of this Agent Handbook
- Exemption Request form for agents based on Age 65 AND 20 Years Licensed
- List of Virginia Insurance Continuing Education Board members and affiliations
- Virginia Insurance Licensing Exam information

What you can find on the Virginia Bureau of Insurance website

<http://www.scc.virginia.gov/boi/index.aspx>.

- Producer Lookup (find Virginia license number and NPN)
- Licensing procedures and requirements
- Update resident, mailing and business addresses
- Update or Add Email address
- Apply for a license online
- Print your license online
- Producer licensing and agent-related CE FAQs
- Pay the \$15 CE Continuance Fee online
- Review CE transcript
- Compliance Schedules
- Approved Courses Inquiry

What you can find on the Vertafore website

<https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999>.

- Pay \$15 Continuance Fee
- Review CE transcript, Lookup education courses/credits
- List of Course Offerings Scheduled
- List of Approved Courses
- List of Approved Providers

IMPORTANT INFORMATION ABOUT THE 2013-2014 BIENNIUM CHANGES FOR 2013-2014

The Virginia Insurance Continuing Education Board (“Board”) has changed some of the requirements and deadlines for both resident and non-resident agents. The changes outlined below will simplify the administrative process for the agent to comply with the continuing education (“CE”) requirements.

- The \$15 Continuance fee must be paid by both resident and nonresident agents and the fees must be received by Pearson VUE by November 30, 2014. There is no longer an extension into the 2015-2016 Biennium.
- If you are a Virginia resident you must complete the proper courses on or before November 30, 2014, or file the appropriate exemption or waiver request with all required documents, and pay the \$15 Continuance fee.
- Complete at least three credit hours of Ethics (which may include Virginia Insurance Law and Regulations) in each biennium and no more than 75 percent of your required credits may be obtained from courses sponsored by insurance companies or agencies. Please note that Insurance Law and Regulations credits will count toward the Ethics requirement.
- On or about December 1, 2014, the Bureau will send pre-termination notices to those who are not compliant. Agents will have a 31-day period (beginning on December 1, 2014) as a final opportunity to correct any CE deficiencies, by completing the required coursework and/or paying the \$15 nonrefundable Continuance fee.

Mailing address for Virginia Insurance Continuing Education Board C/O **Pearson VUE:**

Pearson VUE / Attn: VACE
3 Bala Plaza West
Bala Cynwyd, PA 19004-3481

Mailing address to Send All Virginia Insurance Continuing Education Fees:

Pearson VUE / Attn: Virginia Ins CE Approval
62398 Collections Center Drive
Chicago, IL 60693-0623

Email Address for the Virginia Insurance Continuing Education: [**VirginiaInsuranceCE@pearson.com**](mailto:VirginiaInsuranceCE@pearson.com)

Telephone Number for Pearson VUE: 877-234-6093

Fax Number for Pearson VUE: 610-617-0927

Web Address for the Virginia Insurance Continuing Education: [**www.virginiainsurancece.com**](http://www.virginiainsurancece.com)

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TIPS AND IMPORTANT INFORMATION

- If the credits have already been submitted by the provider on a roster and the agent has paid his or her \$15 Continuance fee, the credits will be applied toward compliance. If the \$15 Continuance fee has not been paid or the course roster has not yet been submitted, the credits will continue to remain in compliant status “no” until a roster is submitted and the nonrefundable Continuance fee is paid.
- In May/June 2014, licensed agents in Virginia who are not in compliance will be sent a status report indicating the agent has not yet met all CE requirements for the 2013-2014 biennium. A second status report will be sent in early October 2014.
- After the May/June 2014 mailing, any agent who becomes compliant will receive a postcard indicating the agent is in compliance. These postcards will be mailed approximately every 30 calendar days starting July 2014.
- Each biennium (which ends on December 31 of each even-numbered year), resident and non-resident agents and consultants must be in compliance with Virginia CE statutes to maintain their license(s). Resident and non-resident agents or consultants who hold one or more of the following lines or qualifications must meet the Virginia CE requirements: Life & Annuities, Health, Life & Health Consultant, Property & Casualty, Property & Casualty Consultant, Personal Lines and Title.
- ONLY the Virginia Insurance License Number (VLN) or the National Producer Number (NPN) is permitted forms of student identification.

COMPLIANCE REQUIREMENTS AND SUBMISSION DEADLINES

“COMPLIANCE WITH CE” means completing the proper required courses (if you are a resident) on or before November 30, 2014, or filing the appropriate exemption or waiver request with all required documents, and paying the \$15 Continuance fee. The \$15 Continuance fee must be paid by both resident and nonresident agents and the fees must be received by Pearson VUE by November 30, 2014.

WE URGE YOU TO PAY THE CONTINUANCE FEE EARLY. Visit www.virginiainsurancece.com to pay the 2013-2014 \$15 Continuance Fee online. **You only have to pay this \$15 Continuance fee one time during the biennium.**

- **Complete your courses on or before November 30, 2014.**
- **Complete at least three credit hours of Ethics (which may include Insurance Law and Regulations) in each biennium and no more than 75 percent of your required credits may be obtained from courses sponsored by insurance companies or agencies. Insurance Law and Regulations credits will be applied to the Ethics requirement.**
- Nonresidents are NOT required to complete Virginia CE courses, and are eligible for compliance based upon reciprocity between Virginia and the nonresident agent’s home state. **Nonresidents are required to pay the \$15 Continuance fee online at the website www.virginiainsurancece.com** at the Pay 2013-2014 \$15 Continuance Fee link.
- The agent Continuance fee is **\$15**. The Continuance fee must be paid before any earned credits will be applied to your CE requirements. The fee is nonrefundable and must be paid by **credit/debit card using Visa, MasterCard or American Express**. If your payment is not honored, the transaction will not be processed.
- Due to the continuing uncertainty regarding activation of military reserve units, the Board will continue its policy and procedures for granting partial or full waivers of CE requirements for those unable to complete CE requirements due to military activation. See the *FULL OR PARTIAL WAIVER* section on page 7 for details.
- **Failure to meet CE requirements will result in the loss of license(s).** See page 14 for details about the procedure for reapplying and taking the license exam where needed.
- If you chose to delegate responsibility for tracking your CE proof of compliance and/or paying the \$15 continuance fee to another person (such as an agency manager, secretary, licensing clerk, compliance officer, fellow agent, family member, or other third party), the ultimate responsibility for noncompliance and any resulting penalties, continues to be yours.
- Agents who have not met all program requirements will have their insurance licenses administratively terminated effective January 1, 2015.



VIRGINIA INSURANCE CONTINUING EDUCATION BOARD

Pearson VUE • **Attn: VACE** • 3 Bala Plaza West • Bala Cynwyd, PA 19004-3481
Toll Free 877-234-6093 • FAX 610-617-0927

www.virginiainsurancece.com

Email VirginiaInsuranceCE@pearson.com

The Virginia Insurance Continuing Education Board (“Board”) was created by the 1992 Virginia General Assembly, in legislation that took effect on January 1, 1993. The law also created certain guidelines to be followed by the Board in establishing a CE program in Virginia, as well as the applicability of CE to particular license types and the sanctions for noncompliance with the CE requirements. The law has been amended several times since its original enactment in 1992. The Board consists of 12 members representing various types of insurers doing business in Virginia, the various agent trade associations, and a higher education professional. The Board is an independent entity whose members are appointed by the Virginia State Corporation Commission. Although the Board works closely with representatives of the Commission’s Bureau of Insurance (“Bureau”), the Board is not a division of the Commission.

The Board, which represents you, the agent, has worked diligently to create and maintain an effective and efficient program. As we move into our 11th biennium, we have made periodic changes to simplify the administrative process and make the program more efficient. The Bureau has secured reciprocity agreements with all other states that allow Virginia resident agents to use their Virginia CE compliance to meet the CE requirements of states where they may hold nonresident licenses. I believe we have a program that meets the needs of all involved: agents, consultants, providers and instructors.

For the 2013 - 2014 biennium we have made some significant changes. These changes are:

- All agents will be required to complete three credit hours of “Ethics” (which may include Virginia Insurance Law and Regulations) in lieu of the previous two credit hours of “Law and Regulations”.
- The deadline for completing all course work and paying all fees is November 30, 2014.
- Agents who have not complied with all program requirements will receive a notice of “Pending License Termination” on or about December 1, 2014.
- Agents will be provided a 31-day period (December 1 - 31, 2014) as a final opportunity to correct any CE deficiencies by completing course work and/or paying their Continuance Fee.
- Agents who have not met all program requirements will have their insurance licenses administratively terminated effective January 1, 2015.

I encourage you to take compliance with the Virginia Insurance Continuing Education Program seriously and pay particular attention to:

Carefully reading the information in this Handbook, especially the new processing rules.

- Completing all resident agent coursework or making the required nonresident agent submission for the 2013 - 2014 biennium by November 30, 2014.
- Completing at least 16 hours of CE if you hold one license type, and 24 hours with at least eight hours in each license type if you hold two or more licenses, and ensuring that three credit hours qualify as “Ethics” (which may include Virginia Insurance Law and Regulations credits) for all Resident Agents/Consultants.
- Earning no more than 75 percent of your credits for the biennium from courses sponsored and given by insurance agencies or insurance companies.
- Paying the \$15 Continuance fee by the deadline of November 30, 2014.

The Board encourages you to provide your comments and suggestions on the CE program. Use the mailing addresses, website addresses, and telephone numbers throughout the Handbook to contact us.

Sincerely,

Kenneth J. Hein, Chairman

Virginia Insurance Continuing Education Board

PERMANENT EXEMPTION

1. You must have reached the age of 65, or you will have reached the age of 65 by December 31, 2014;
 - You must submit proof of age to Pearson VUE (see the *Exemption Request Form* online at <http://www.asisvcs.com/publications/pdf/125326.pdf> or see pages 17 or 19 of this handbook.)

AND

2.

Resident	Nonresident
<p>A. 20 YEARS VIRGINIA LICENSURE</p> <ul style="list-style-type: none"> • You must have held a Virginia license (whether resident, nonresident or a combination of the two) of a type equivalent to the license for which you seek exemption for 20 continuous and uninterrupted years immediately preceding the end of the biennium; 	<ul style="list-style-type: none"> • You must have held a Virginia license (whether resident or nonresident, or a combination of the two) of a type equivalent to the license for which you seek exemption for 20 continuous and uninterrupted years immediately preceding the end of the biennium.
<p>OR</p>	
<p>B. FOUR YEARS VIRGINIA RESIDENT LICENSURE AND 20 YEARS TOTAL LICENSURE</p> <ul style="list-style-type: none"> • You must have held a Virginia RESIDENT license continuously and without interruption for at least the four years immediately preceding the end of the biennium; <p style="text-align: center;">AND</p> <ul style="list-style-type: none"> • You must have been continuously licensed without interruption with an equivalent license in any state(s) for an additional 16 years, for a total of 20 years of continuous and uninterrupted licensing; 	
<p>OR</p>	
<p>C. FOUR YEARS VIRGINIA RESIDENT LICENSURE AND 20 OF PAST 30 YEARS VIRGINIA LICENSEE (RESIDENT OR NONRESIDENT)</p> <ul style="list-style-type: none"> • You must have held a Virginia RESIDENT license continuously and without interruption for at least the four years immediately preceding the end of the biennium; <p style="text-align: center;">AND</p> <ul style="list-style-type: none"> • You must have held the equivalent license authority in Virginia for at least 20 of the preceding 30 years including the four most recent years as a Virginia resident licensee. • Further, you will not be eligible for this exemption if any unlicensed period was the result of a license revocation for cause or a license termination for prior noncompliance with continuing education requirements. 	

- You must contact the Bureau and request written proof of continuous licensing in Virginia for the necessary period required. There is no fee for this. The original letter must be sent with your request form. In your request letter, include your full name, your Virginia License Number or National Producer Number (NPN), your current residence address, and the license type(s) for which you are requesting proof of continuous licensing. You may email your request to bureauofinsurance@scc.virginia.gov, or fax it to 804-371-9290, or address your letter to:

Agents Licensing Section
 Bureau of Insurance, P.O. Box 1157
 Richmond, VA 23218

- If you are a resident agent seeking exemption through continuous licensing in other jurisdictions (see option 2B, on page 5):
 - You must obtain proof of Virginia licensing for at least the immediately preceding four years as a Virginia resident agent as described above and
 - You must provide proof of continuous licensing with equivalent authority in other jurisdictions. **The total number of years of continuous licensing must equal at least 20.**
 - Information regarding your license history in other states is not available from the Bureau or from Pearson VUE. **It is your** responsibility to contact those other states and obtain proof that you held such equivalent authority and proof of the exact dates during which you held that authority. If you are unable to provide the necessary documentation, you will not qualify for the exemption.
 - If there has been any gap in your license history while you were a nonresident Virginia agent, and the 20 years is not continuous, your request will be denied.
 - If you hold more than one license, you must make it clear in your request for which license(s) you are seeking proof of licensing. It is possible that you will receive proof of licensing with regard to one license and not another, depending upon the original license dates and what has occurred since those dates.
3. Once you have received your letter(s) providing proof of licensing from the Bureau (and other jurisdictions, if applying for permanent exemption as a resident agent under option 2B on page 5), you must submit your exemption request to Pearson VUE, using the applicable resident or nonresident Age 65 and 20 Years Licensed Exemption Request Form found online. The submission must be made by the deadline specified on page ii. **Make your request EARLY in the biennium so that if your request is denied, you will still have sufficient time to complete course requirements or other reciprocity requirements.**

You do NOT need to wait until you actually reach the age of 65 before filing, as long as you can prove that you WILL reach the age of 65 on or before the end of the biennium, December 31, 2014.

The following **must be received by Pearson VUE** before a permanent exemption can be considered:

- The **original letter** from the Bureau showing proof of continuous licensing for the past 20 years, or for at least the past four years, with additional proof of having been licensed in Virginia as a resident agent for at least 20 of the preceding 30 years for an equivalent license authority;
- The **original letter of clearance or certification** from other jurisdictions showing proof of continuous licensing (if you are a resident agent applying for permanent exemption by submitting proof of a total of 20 years' continuous licensing, whether in Virginia or not, remember that you must still submit proof that at least four of the final years of continuous licensing in Virginia were as a resident agent);
- The completed applicable **Exemption Request Form** (found online at <http://www.asisvcs.com/publications/pdf/125326.pdf> or see pages 17 or 19 of this handbook.)
 - One of the **Proofs of Age** listed on the form; and
 - A **one-time** payment of the **nonrefundable \$15 Continuance fee** payable by check or money order to Pearson VUE.

Once you have been granted this exemption, and provided that you maintain your license, the CE exemption for that license line only is permanent, and you need not apply for it again. If you lose that license for any reason, you will lose the CE exemption, and you will lose the ability to reapply for the exemption, because the license will no longer have been in continuous effect for the immediately preceding four years.

FULL OR PARTIAL WAIVERS

Submit waiver requests to Pearson VUE, NOT to the Bureau.

The requirements for CE may be **waived for good cause**, as defined in the CE law. Waivers will be granted only in exceptional circumstances and only for the current biennium. There are no permanent waivers. A new waiver request and review is required for each biennium in which a waiver is sought.

A waiver may be full or partial. It is permissible to request a waiver of some of the course credits if you had completed some credits before the occurrence of the event that has caused you to seek a waiver.

Because of the likelihood that **waiver requests may be denied** unless there is compelling, long-term justification, you are advised to plan on complying with all CE requirements before the end of each biennium. With the availability of self-study and other non-classroom courses, there will be very few active insurance agents who will be medically incapable of completing CE requirements.

Waiver requests based upon such reasons as insufficient time, administrative problems, improper action by managers, secretaries, etc., or ignorance of the requirements for CE will be denied.

- **Full and Partial waivers must ordinarily be requested no later than October 1, 2014, unless the event leading to the request occurred after September 1, 2014.** If you have done nothing to comply before September 1 of the second year of the biennium, and then request a waiver because of something that happened after that date, you will **not** be granted a waiver pursuant to Virginia Code Section 38.2-1870.
- **We suggest that partial waiver requests be submitted well before November 30, 2014, because you might need to take additional courses in the event your request for a partial waiver is denied, and you will be unable to do so if the December 31, 2014, course completion deadline has passed.**
- Requests for waivers should be in the form of a letter and must contain the following information: **(Note: no special form is required nor is there a fee for waiver requests.)**
 1. The full name and Virginia License Number or National Producer Number (NPN) of the agent on whose behalf the waiver request is being made; **and**
 2. The license type(s) for which the waiver request is being made; **and**
 3. Detailed justification (including documentation) for the waiver request; **and**
 4. The signature of the agent on whose behalf the request is made.
- **WAIVERS BASED ON MEDICAL CONDITIONS:** Requests based upon medical conditions must include a written statement from a certified health professional, such as a medical doctor or psychiatrist. Include copies of any long-term disability or Social Security claim paperwork, applications and/or approvals as part of the supporting documentation. You are permitted to complete CE requirements through self-study and online courses, so inability to attend classes, even for valid medical reasons, will not necessarily be sufficient grounds for granting a waiver.
- **WAIVERS BASED ON MILITARY RESERVE CALL-UPS TO ACTIVE DUTY:** **Due to the continuing uncertainty regarding activation of military reserve units, the Board will continue its policy and procedures for granting partial waivers or full waivers of CE requirements for those unable to complete CE requirements for the 2013-2014 biennium because of such military call-ups. If the licensee was unable to complete all or part of the CE requirements for the 2013-2014 biennium as a result of being called to active duty, the Board is willing to consider granting a full or partial waiver. Licensees who believe they may qualify for this type of waiver should contact Pearson VUE as soon as possible to find out what type of documentation will be required to demonstrate that they are entitled to such a waiver. Determinations will be made on a case-by-case basis.**
- **WAIVERS BASED ON OTHER REASONS:** Requests based upon incapacity, long term illness, or other emergency situations or conditions should contain reasonable and compelling corroboration of the condition(s) and the justification for a waiver. Waivers will not be granted based on agent error, non-action, ignorance or errors of others to whom you may have delegated your responsibility for compliance.

TYPES OF CREDITS THAT MAY BE EARNED

You may earn credits by taking any of the approved courses for the license type(s) you hold. **However, no more than 75 percent of your required credits may come from courses sponsored or given by or through an insurance company or insurance agency.** This restriction is NOT limited only to your insurance company or your insurance agency, **but to any courses sponsored by any insurance companies or insurance agencies, including brokers, wholesalers and managing general agents.** If you earn more than 75 percent of the required credits from insurance company or insurance agency-sponsored courses, any excess will be carried over to the next biennium, if you make a proper filing for the current biennium. Remember, however, that you will still need to make sure that no more than 75 percent of your required course credits for the current biennium come from company-sponsored or agency-sponsored courses. **At least three of your total credits for each biennium MUST be Ethics. Virginia Insurance Law and Regulations credits will be applied to the Ethics requirement.**

Courses may be approved for Life and Health (LH), Property and Casualty (PC), Title (TI), Other General Insurance (OGI), Ethics (which may include Virginia Insurance Law and Regulations), or combination of credit types. When a sponsor's course is approved for use in Virginia, the sponsor is informed of the number of credits for which the course will be approved and the type of credit that may be earned by taking the course. Courses are awarded credits based upon specific standards established by the Board and then applied by Pearson VUE during the course review process. As a result of this process, a course may be awarded Life and Health, Property and Casualty, Title, OGI or Ethics credits. Some courses may be awarded combinations of two or more of these types of credits. For example, a six-credit course may be awarded three Property and Casualty credits and three Ethics credits.

Course sponsors are required to disclose in their advertising, and at the beginning of each course presentation, whether the course being presented is approved as "company-sponsored or agency-sponsored," as well as the number of credits of each type that the course will provide. In addition, sponsors are required to remind all students at the beginning of each course, as well as in their advertising materials and on their websites, of the 75 percent rule and the requirement that each agent complete at least three hours of courses approved as Ethics (which may include Virginia Insurance Law and Regulations) during each biennium.

ETHICS CREDITS

You are required by law to complete three approved credits covering Ethics (which may include Virginia Insurance Law and Regulations) **during each biennium.** When you file credits designated as Ethics, they will first be applied by Pearson VUE to satisfy this three-credit requirement. If you have additional Ethics credits, these excess credits may be applied to satisfy the credit requirements for any license type, and Pearson VUE will automatically apply these credits to satisfy other license-specific credit requirements as needed. For example, if a Life and Health agent completed only 12 credits of Life and Health during the biennium, but also completed six Ethics credits, Pearson VUE will apply the first three Ethics credits to satisfy the specific ethics requirement, and will apply one of the remaining three credits toward the agent's Life and Health agent required credits. This will result in the agent satisfying the 16-credit requirement (12 Life and Health credits + 1 Ethics credit applied as Life and Health credits + 3 required credits of Ethics = 16 credits). The remaining two credits would be carried over to the next biennium and, with proper submission, applied to satisfy the two of the three credit Ethics requirement for that biennium.

LICENSE-SPECIFIC CREDITS

License-specific credits are designated Life and Health, Property and Casualty, or Title, and may be used only for the purpose of meeting the 16-credit or 24-credit requirement for the license type(s) to which they apply. For example, credits earned that are designated Life and Health may be used toward satisfying the course requirements for a Life & Annuities agent license, a Health agent license or a Life and Health Insurance Consultant license, but may not be applied toward the credits needed to satisfy the license-specific requirements applicable to a Property and Casualty agent license, a Personal Lines agent license, a Property and Casualty Insurance Consultant license or a Title agent license.

OTHER GENERAL INSURANCE (OGI) CREDITS

OGI credits are awarded for courses or portions of courses that are of a general nature and that may be applicable to all license types. OGI credits are earned, for example, through courses dealing with avoidance of Errors and Omissions for Insurance Agents, and other associated business issues. OGI credits may also be used to satisfy any of the license-specific requirements. **OGI credits may not be used to meet the three-credit Ethics requirement.**

CONTINUING EDUCATION COURSES

APPROVED COURSES

It is the agent's responsibility to verify the type of credits for which a course is approved. Course credits may be verified online at www.virginiainsurance.com or by **contacting Pearson VUE at 877-234-6093.**

Only courses that have been approved for Virginia CE will satisfy Virginia CE requirements. The fact that a course is approved for CE in another state does **not** mean the course is approved for Virginia CE; or if approved, that the course is approved for the same number of credits. Sponsors must submit courses to Pearson VUE for approval before presenting them. A sponsor may **not** advertise the availability of a course before that course has been approved. **An agent who enrolls in a course should determine before the course begins that the course has actually been granted approval. To find out if a course has been approved, visit the Virginia insurance continuing education website at www.virginiainsurance.com and click on the Sponsor and Course Listings link.**

Note: Beware of extravagant claims advertising large numbers of CE credits for minimal effort. The old saying, "If it sounds too good to be true, it probably is" should be heeded. While some courses may legitimately combine classroom and self-study elements, anyone claiming that you will get, for example, "eight hours of credit for four hours of attendance" should be asked to prove that the course has been approved for that number of hours. **If in doubt about a course's approval status or number and type of credits approved, contact Pearson VUE at 877-234-6093 for verification.**

COLLEGE COURSES

If you enroll in an insurance-related course at the college or university level and wish to receive credit for that course, the institution must be an accredited college or university, and you need to take independent action to receive credit.

1. First, check with the instructor or school to determine if the course has already been approved for Virginia CE credit or check online by visiting www.virginiainsurance.com and clicking on the Sponsor and Course Listings link. If the course has been approved, you will also need to be sure the sponsor has submitted a roster for the course.
2. If the course has not been approved for Virginia CE credit, you may submit the course directly to Pearson VUE for CE credit through the following process:
 - Complete and pass the course.
 - Submit a written request to Pearson VUE for CE consideration, attaching:
 - a) An official transcript or semester/quarter grade report reflecting a letter grade of "C" or higher or a numeric grade of 70 percent or higher;
 - b) The instructor's course syllabus;
 - c) Evidence of the number of hours the class met; and
 - d) A course description from the college or university catalog.
 - Pearson VUE will review your request and, if approved, a certificate of course completion will be mailed to you within 20 business days. Note: There is no fee charged by Pearson VUE for issuing the certificate of course completion.
 - Pearson VUE will create a roster entry for you for the course.

Please note that the institution must be an accredited college or university and **all course requirements must have been completed by November 30, 2014**. A grade of incomplete or “I” does not fulfill your obligation of meeting all of the course requirements.

Allow ample time to submit the course for approval since this is a two-step process.

TEACHING COLLEGE COURSES

If you teach an insurance-related course at the college level or university level and wish to receive credit for that course, you are permitted to do so, but remember that credit for teaching or attending a particular course will only be granted once for each biennium, even if you taught it more than once.

In order to receive credit for teaching a college- or university-level course, submit the following materials to Pearson VUE:

1. A letter from the Dean of Faculty (or equivalent position), on the letterhead of the college or university, stating the title of the course and the course schedule, and certifying that the agent seeking the credit was the instructor for the course; and
2. A course outline.

If approved, Pearson VUE will mail a certificate of course completion to you within 20 business days and create a roster entry for you. There is no fee charged by Pearson VUE for issuing the certificate of course completion.

CERTIFICATES OF COURSE COMPLETION

GENERAL INFORMATION

You are entitled to receive a certificate of course completion for any approved course that you complete satisfactorily.

A course sponsor has 20 calendar days after completing a course or event to bank the course roster and 20 calendar days to provide you with a completed certificate of course completion. The certificate may be given out by the instructor(s) or the course sponsor at the end of the course. When you receive a certificate of course completion, it is YOUR RESPONSIBILITY to verify immediately that all of the information contained on the certificate is complete and accurate, and, if not, to contact the course provider and obtain a corrected certificate.

In order to receive credit for any courses you have taken in the current biennium, including those resulting in carry forward credits, you must pay the \$15 Continuance fee. Once the requirements have been met for the current biennium, any excess credits you submitted will be recorded and may be carried over to the next biennium. Note that you will be required to submit the nonrefundable \$15 Continuance fee once in each biennium.

- If you become compliant during July 2014 or thereafter, you will receive a postcard indicating you are in compliance. These postcards will be mailed approximately every 30 days starting July 2014, and ending January 2015.
- You are urged to check your compliance status at the Virginia insurance continuing education website www.virginiainsurancece.com. Click on the Review 2013-2014 CE Transcript link to obtain your current compliance status. If you have a question about a submission, you should contact the course sponsor.
- **Do not assume that you have met all requirements. Review your CE Transcript online at www.virginiainsurancece.com.**

CONSEQUENCES OF FAILING TO COMPLY

LICENSE TERMINATION

On or about January 1, 2015, the Virginia Bureau of Insurance will begin the process of terminating all licenses for which proof of compliance was not received.

NOTE

Resident Agents Only If you are licensed to sell Variable Life and Variable Annuities (Variable Contracts license), and your Life & Annuities Agent license is terminated, your Variable Contracts license will terminate as well. The law requires an active Life & Annuities Agent license as a condition for holding a Variable Contracts license. You will not be permitted to reapply for the Variable Contracts license until becoming relicensed as a Life & Annuities Agent.

- If you are licensed as a resident Surplus Lines Broker and your resident Property and Casualty Agent license is terminated, your Surplus Lines Broker license will terminate as well. The law requires residents to hold an active Property and Casualty Agent license as a condition for holding a Surplus Lines Broker license. You will not be permitted to reapply for the Surplus Lines Broker license until becoming relicensed as a Property and Casualty agent.
- If you are registered as a Title Settlement Agent, and your Title Agent license is terminated, your Title Settlement Agent registration will terminate as well. The law requires an active Title Agent license as a condition for registration as a Title Settlement Agent. You will not be permitted to reapply for registration as a Title Settlement Agent until becoming relicensed as a Title Agent and appointed by a licensed Title Insurance Company.
- If you are licensed as a Surety Bail Bondsman and your Property and Casualty Agent license is terminated, your Surety Bail Bondsman license will terminate as well. The law requires an active Property and Casualty Agent license as a condition for holding a Surety Bail Bondsman license. You will not be permitted to reapply for the Surety Bail Bondsman license through the Virginia Department of Criminal Justice Services (DCJS) until becoming relicensed as a Property and Casualty Agent. DCJS' website is www.dcjs.virginia.gov/pss/special/bailbondsman.cfm.

1. From the moment your license terminates, you will be prohibited from selling, soliciting or negotiating, in Virginia, insurance of the type authorized by the license that has been terminated.
2. Simultaneously with termination of your license, all active company appointments you held under that license will be terminated, and each insurer will be notified of the termination of your active appointment and the reason for such termination. The insurer will be instructed to accept no business generated by you retroactive to the license termination date.

The loss of your license does NOT mean that you are no longer entitled to commissions earned while you were licensed. While there is nothing to PROHIBIT your contract with a particular insurer from containing a provision stating that commissions are forfeited if your license or your appointment to represent that insurer is terminated, Virginia law contains no such **requirement**. Section 38.2-1812 A of the Code of Virginia prohibits insurers from paying commission to an agent who was not licensed at the time of the underlying transaction and who is not appointed at the time commission is paid. HOWEVER, there is a specific exception contained in the same paragraph of the law, which states:

This provision shall not prevent the payment or receipt of renewal or other deferred commissions or compensation to or by any person if the person was so duly licensed and appointed, where the appointment was necessary, at the time of the transactions out of which arose the right to such renewals or deferred commissions or compensation.

3. If it is at any time determined that you continued to sell, solicit or negotiate insurance after being sent notice of license termination, or that you conspired with another agent or agency to continue selling insurance under that licensee's authority, the Bureau may initiate formal disciplinary proceedings against you, any such other licensee, and any insurer that does business with you for violation of any number of statutes that can be found in Title 38.2, Chapter 18 of the Code of Virginia, as amended. Penalties for

such violations can range up to \$5,000 for each policy sold, solicited or negotiated, as well as revocation or suspension of your license(s) or refusal to issue a new license at the end of the 90-day period. Similar disciplinary actions may also be initiated against any agent or agency that knowingly assisted you or allowed you to engage in such prohibited activities.

TRANSCRIPT REVIEW

If at any time you believe your transcript does not accurately reflect the courses you have taken send a request to Pearson VUE, in writing or via email, for a verification and correction of your transcript. **Please allow 20 calendar days from the date you completed a course for the course to be posted to your transcript.** In your letter you must include the following:

- Your name;
- Your Virginia License Number or National Producer Number (NPN);
- Your residence address;
- Your daytime telephone number and email (fax number if available)
- The license(s) you hold;
- A description of the records you believe are incorrect; and
- What corrective action you believe would be appropriate.

If corrections are in order, Pearson VUE will make them. If these corrections put you into compliance for one or more license lines, Pearson VUE will report your compliance to the Bureau and send you a notification indicating the changed compliance status.

GRIEVANCES AND APPEALS

NOTE

Virginia law is specific in providing that in considering appeals from licensees 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 from those requirements set forth in Title 38.2, Chapter 18, Article 7 of the Code of Virginia.

If you believe that any decision by Pearson VUE has been improper or incorrect, you have the right to appeal that decision. There are a number of levels of appeal available to you. You must follow these procedures in the order listed below.

1. Period for Filing Appeals to the Virginia Continuing Education Board: January 1 to January 31, 2015.

If an agent believes he or she has been aggrieved by Pearson VUE or the Board, he or she has 30 calendar days (beginning January 1, 2015) to submit documentation to the Board through Pearson VUE explaining his or her grievance. If it is proven that Pearson VUE's records are incorrect, and it is determined that the agent is in compliance, Pearson VUE will notify the Bureau.

- Appeals to the Board will not be considered until after January 1. Your first appeal should be to the Board in care of Pearson VUE, asking for reconsideration of the decision with which you disagree. **The address is: Virginia Insurance Continuing Education Board, c/o Pearson VUE, Attn: VACE, 3 Bala Plaza West, Bala Cynwyd, PA 19004-3481.**
- If you fail to file your written notice of appeal by January 31, 2015, it will be considered a waiver of your right to appeal.
- While you are, of course, free to file an appeal, we would remind you that if the reason for your appeal is based on something that YOU were responsible for and failed to do (including responsibilities that you delegated to someone else); it is unlikely that your appeal will be granted.

Your written appeal should include the following information:

- Your name;
- Your Virginia License Number or National Producer Number (NPN);
- Your residence address;
- Your daytime telephone number and fax number;
- The license(s) you hold;
- A description of the situation and decision with which you disagree;
- Why you feel the decision was unfair, improper or incorrect; and
- What corrective action you believe would be appropriate.

The Board will attempt to resolve the issue either through written or telephone communication.

The Board's decision must be communicated to you, in writing, within 6 calendar days after receipt of all of the above information. If the Board's decision is not in your favor, the Board's written response will include an analysis describing all of the reasons for the decision. You will also be informed of your right to pursue the next level of appeal, including instructions as to how to proceed. If you have not received a written response from the Board within 15 days after you have mailed the first appeal, you may proceed to the next level of appeal, as follows.

2. Period for Filing Appeals to the Virginia Bureau of Insurance:

If you are dissatisfied with the Board's decision you may, within 15 calendar days after written notice of the action, appeal to the Virginia Bureau of Insurance. Correspondence to the Bureau of Insurance may be sent via email to bureauofinsurance@scc.virginia.gov or mailed to Agent Licensing Section, Bureau of Insurance, PO Box 1157, Richmond, VA 23218. You need not repeat the information previously provided to the Board, because Pearson VUE will forward copies of all previous communications to and from you to the Bureau of Insurance. If you have additional information not previously submitted that you want the Bureau to consider, you may submit it at that time. The Bureau will then review your appeal and will communicate its decision to you in writing.

3. If you are dissatisfied with the decision of the Bureau of Insurance, you may, within 15 calendar days after written notice of the action, appeal to the Virginia State Corporation Commission. Upon receipt of your appeal, the Commissioner of Insurance or her designee will review the matter. Your appeal must be in writing and sent to the Commissioner's attention, and should include the information discussed above, along with any additional supporting information you wish to submit. The Commissioner or her designee will affirm or reverse the Board's decision, and will provide a written response to you (with copies to the Board and Pearson VUE) as quickly as possible. If the decision of the Commissioner or her designee is not in your favor, you may have additional rights, and you may inquire about any such rights at that time.

APPEAL OF LICENSE TERMINATION

Once your license has been terminated, the law allows you to appeal the termination directly to the Bureau within 30 calendar days following the license termination date. Failure to provide **written notice** of such appeal to the Bureau within 30 calendar days following the date of license termination is deemed by law to be a waiver of your right to appeal the license termination. Once the license has terminated, there is no longer a requirement that you must have exhausted your appeals to Pearson VUE and to the Board before appealing to the Bureau.

HOW TO BE RELICENSED

1. RESIDENT AGENTS

Pursuant to statute, **you must pass the appropriate pre-licensing examination and submit a current (no more than 90 days old) Criminal History Record Report from the Virginia State Police before applying.** Visit www.vsp.state.va.us/ to download Form SP-167 or contact the Virginia State Police at (804) 674-2000. If you have provided the Bureau with a Criminal History Record Report within the past 12 months of when you submit your electronic application, you are not required to submit a new report. You may fax the report to 804-371-9290 or attach it to an email and send to bureauofinsurance@scc.virginia.gov. Virginia law requires that the license application must be received by the Bureau within 183 calendar days of passing the examination. Therefore, in making your plans to become relicensed make sure that you do not take the examination too early. Title agents must also complete a pre-licensing study course prior to registering to take the exam. Please review the Insurance Licensing Candidate Handbook online at <http://www.pearsonvue.com/va/insurance/> before enrolling in a study course, taking the examination, or applying for a license. Apply online at <http://scc.virginia.gov/boi/online.aspx#pro>.

2. NONRESIDENT AGENTS

Pursuant to statute, you must apply for a new license. Title agents from Florida and Pennsylvania must also pass Virginia's pre-licensing Title exam prior to applying for the license. Please review the Insurance Licensing Candidate Handbook online at <http://www.pearsonvue.com/va/insurance/> before taking the examination or applying for a license.

- Apply online at <http://scc.virginia.gov/boi/online.aspx#pro>.
- **If you were a nonresident Virginia agent when your license was administratively terminated for noncompliance of the CE requirements and you are now applying as a Virginia resident, you must meet all the pre-licensing requirements prior to applying for the license.**

NOTE

See the note on page 11 if (1) you are licensed to sell Variable Life and Variable Annuities (Variable Contracts License), and your Life & Annuities Agent license is terminated, (2) you are licensed as a resident Surplus Lines Broker and your resident Property and Casualty Agent license is terminated, (3) you are registered as a Title Settlement Agent, and your Title Agent license is terminated or (4) you are licensed as a Surety Bail Bondsman (through the Virginia Department of Criminal Justice), and your Property and Casualty Agent license is terminated.



Virginia Insurance Continuing Education Board

Pearson VUE

ATTN: VACE

3 Bala Plaza West

Bala Cynwyd, PA 19004-3481

Phone (877) 234-6093

FAX # (610) 617-0927

VirginiaInsuranceCE@pearson.com

June 1, 2013

John R. Doe
123 Main Street
Anytown, VA 99999

Re: Carry Forward Course Credit Notification

Dear John R. Doe:

In the 2011 – 2012 biennium, you filed more credits than were needed for CE compliance in that biennium. These credits have already been carried forward to the 2013 – 2014 biennium and can be used towards satisfying your CE requirements for this biennium. Details regarding your carry forward credits are provided below.

You have XX carry forward credit(s) on file with the Virginia Insurance Continuing Education Board. These credits are categorized as follows:

Table with 4 columns: Type, Number of Credits, Company/Agency Sponsored Credits YES, Company/Agency Sponsored Credits NO. Rows include Life & Health, Property & Casualty, Law & Regulations*, and Other General Insurance (OGI)**.

*Your Law and Regulations credit hours have been applied to the three-hour Ethics requirement, and any additional hours will be applied to any other license-specific requirements.

**OGI credits are used to satisfy any of the license-specific requirements EXCEPT Ethics.

You may have already accumulated all of the CE credits you need for the 2013 - 2014 biennium, or you may need to take additional courses to satisfy the CE requirement for the 2013 – 2014 biennium. Visit www.virginiainsurancece.com to review your 2013-2014 CE Transcript.

In addition to CE credits, the payment of the non-refundable \$15 continuance fee, which must be received before close of business on November 30, 2014, is required to complete your VA CE requirement. If you have already accumulated enough credits, you are encouraged to make the payment now and avoid delays later. The non-refundable continuance fee may be paid electronically at www.virginiainsurancece.com using the link under CE Agent Services called "Pay 2013-2014 \$15 CE Continuance Fee."

If you have any questions or concerns regarding the number of carry forward credits received, please send a detailed email to VirginiaInsuranceCE@pearson.com. The email should contain your name, phone number, VA license number, and nature of your concern.

Regards,

Handwritten signature of Kenneth J. Hein

Kenneth J. Hein, Chair
Virginia Insurance Continuing Education Board

License Number: *****9999

Virginia Insurance Continuing Education Board
 Continuing Education Exemption Request
 Age 65 AND 20 Years Licensed
 For Virginia Resident Agents Only

Please Print or Type

Name _____		Date of Birth (mm/dd/yy) __ __ / __ __ / __ __																																																
Virginia Agent Identification Number (VA License# or NPN) _____		Are you a Virginia Resident Agent? <input type="checkbox"/> Yes <input type="checkbox"/> No If you are <u>not</u> a Virginia resident agent, do not use this form. Please use the Age 65 and 20 Years Licensed Exemption Request form for Virginia Non-resident Agents Only.																																																
Business Phone Number (area code) () - _____	Residence Phone Number (area code) () - _____	Fax Number (area code) () - _____																																																
License Type(s) (check all that apply) <input type="checkbox"/> Life & Annuities _____ <input type="checkbox"/> Health _____ <input type="checkbox"/> Property/Casualty _____ <input type="checkbox"/> Personal Lines _____ <input type="checkbox"/> Title _____ <input type="checkbox"/> Life/Health Consultant _____ <input type="checkbox"/> P/C Consultant _____	How many years have you held each Virginia license checked in the box to the left? <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;"># of years</th> <th style="width: 10%;"></th> </tr> </thead> <tbody> <tr><td>Life & Annuities</td><td style="text-align: center;">_____</td><td></td></tr> <tr><td>Health</td><td style="text-align: center;">_____</td><td></td></tr> <tr><td>Property/Casualty</td><td style="text-align: center;">_____</td><td></td></tr> <tr><td>Personal Lines</td><td style="text-align: center;">_____</td><td></td></tr> <tr><td>Title</td><td style="text-align: center;">_____</td><td></td></tr> <tr><td>Life/Health Consultant</td><td style="text-align: center;">_____</td><td></td></tr> <tr><td>P/C Consultant</td><td style="text-align: center;">_____</td><td></td></tr> </tbody> </table>		# of years		Life & Annuities	_____		Health	_____		Property/Casualty	_____		Personal Lines	_____		Title	_____		Life/Health Consultant	_____		P/C Consultant	_____		How many years and in which other state(s) have you held each checked in the box to the left? <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;"></th> <th style="width: 10%; text-align: center;"># of years</th> <th style="width: 20%; text-align: center;">State</th> </tr> </thead> <tbody> <tr><td>Life & Annuities</td><td style="text-align: center;">_____</td><td style="text-align: center;">_____</td></tr> <tr><td>Health</td><td style="text-align: center;">_____</td><td style="text-align: center;">_____</td></tr> <tr><td>Property/Casualty</td><td style="text-align: center;">_____</td><td style="text-align: center;">_____</td></tr> <tr><td>Personal Lines</td><td style="text-align: center;">_____</td><td style="text-align: center;">_____</td></tr> <tr><td>Title</td><td style="text-align: center;">_____</td><td style="text-align: center;">_____</td></tr> <tr><td>Life/Health Consultant</td><td style="text-align: center;">_____</td><td style="text-align: center;">_____</td></tr> <tr><td>P/C Consultant</td><td style="text-align: center;">_____</td><td style="text-align: center;">_____</td></tr> </tbody> </table>		# of years	State	Life & Annuities	_____	_____	Health	_____	_____	Property/Casualty	_____	_____	Personal Lines	_____	_____	Title	_____	_____	Life/Health Consultant	_____	_____	P/C Consultant	_____	_____
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Fee: SUBMIT WITH A NON-REFUNDABLE \$15 CONTINUANCE FEE. Refunds are *not* issued if an exemption request is denied.

Make checks or money orders must be made payable to "Pearson VUE/VA CE".

To establish proof of age:

Submit a photocopy of your birth certificate, your driver's license or a state-issued identification card.

To establish proof of licensing:

Note: Those converted from the Life & Health license to the two separate Life & Annuities and Health licenses on September 2, 2002, will, when asking the Bureau of Insurance for proof of continuous licensing, be treated as if both licenses had been in effect for the entire period that the agent was continuously licensed under the previous Life & Health license.

Virginia resident agents must meet at least one of these conditions:

- You must have held a Virginia license (whether resident, non-resident or a combination of the two) of a type equivalent to the license for which you seek exemption for 20 continuous and uninterrupted years immediately preceding the end of the biennium; OR
- You must have held the same license continuously and without interruption as a Virginia resident for at least the four years immediately preceding the end of the biennium AND have been continuously licensed without interruption with an equivalent license in any state(s) for an additional 16 years, for a total of 20 years of continuous and uninterrupted licensing; OR
- You must have held the same license as a Virginia resident agent continuously and without interruption for at least the four years immediately preceding the end of the biennium AND have held the equivalent license authority in Virginia for at least 20 of the preceding 30 years. Further, you will not be eligible for this exemption if any unlicensed period was the result of a license revocation for cause or a license termination for prior non-compliance with continuing education requirements.

To request proof of continuous Virginia licensing, contact:

Bureau of Insurance, Agents and Licensing Section, P.O. Box 1157, Richmond, VA 23218

If you are eligible, you will receive a letter on official State Corporate Commission, Bureau of Insurance, letterhead, signed by an official of the Bureau of Insurance. If you don't have at least 20 years of Virginia licensing in the preceding 30 years, you must also apply, in writing, for a letter of clearance or certification to the other state(s) in which you have held equivalent license(s) continuously for a period that, when combined with the current VA resident licensure, totals at least 20 years. The other state(s) should supply you with proof of the number of years of continuous licensure in their state(s).

You must then submit the original letter from the Bureau and any other original letters of clearance or certification from other state(s), along with this completed form and the non-refundable \$15 Continuance fee to:

Pearson VUE, Attn: VA Ins CE Approva, 62398 Collections Center Drive, Chicago, IL 60693-0623

I certify that I have or will have attained the age of 65 by the end of the current biennium and that the above information is true and correct to the best of my knowledge.

Signature _____

Date _____

Stock# 1253-26 05/12

Virginia Insurance Continuing Education Board
 Continuing Education Exemption Request
 Age 65 AND 20 Years Licensed
 For Virginia Non-resident Agents Only

Please Print or Type

Name		Date of Birth (mm/dd/yy) ____ / ____ / ____	
Virginia Agent Identification Number (VA License# or NPN)		Are you a Virginia <u>Non-resident</u> Agent? <input type="checkbox"/> Yes <input type="checkbox"/> No If you are a Virginia <u>Resident</u> agent, do not use this form. Please use the Age 65 and 20 Years Licensed Exemption Request form for Virginia Resident Agents Only.	
Business Phone Number (area code) () -	Residence Phone Number (area code) () -	Fax Number (area code) () -	
License Type(s) (check <u>all</u> that apply)		How many years have you held each Virginia license checked in the box to the left?	
<input type="checkbox"/> Life & Annuities	_____	Life & Annuities	# of years _____
<input type="checkbox"/> Health	_____	Health	_____
<input type="checkbox"/> Casualty	_____	Casualty	_____
<input type="checkbox"/> Personal Lines	_____	Personal Lines	_____
<input type="checkbox"/> Title	_____	Title	_____
<input type="checkbox"/> Life/Health Consultant	_____	Life/Health Consultant	_____
<input type="checkbox"/> Property/Casualty Consultant	_____	Property/Casualty Consultant	_____

Fee: SUBMIT WITH A NON-REFUNDABLE \$15 CONTINUANCE FEE. Refunds are *not* issued if an exemption request is denied.

Make checks or money orders must be made payable to "Pearson VUE/VA CE".

To establish proof of age:

Submit a photocopy of your birth certificate, your driver's license or a state-issued identification card.

To establish proof of licensing:

Note: Those converted from the Life & Health license to the two separate Life & Annuities and Health licenses on September 2, 2002, will, when asking the Bureau of Insurance for proof of continuous licensing, be treated as if both licenses had been in effect for the entire period that the agent was continuously licensed under the previous Life & Health license.

Apply in writing to the Bureau of Insurance for proof of the 20 years' continuous licensing requirement. The 20 years can be on a Virginia resident license, a non-resident license or any combination thereof. If you are eligible, you will receive a letter of official State Corporation Commission, Bureau of Insurance, letterhead, signed by an official of the Bureau of Insurance, which you must submit to Pearson VUE, along with this completed form and the non-refundable \$15 Continuance fee. This letter will indicate the license type(s) for which you have satisfied the 20 years' continuous licensing requirement. To request proof of the 20 years' continuous Virginia licensing, contact:

Bureau of Insurance
 Agents Licensing Section
 P.O. Box 1157
 Richmond, VA 23218

Mail exemption request (including this form, proof of age, the letter from the Bureau and the non-refundable \$15 Continuance fee to:

Pearson VUE
 Attn: VA Ins CE Approval
 62398 Collections Center Drive
 Chicago, IL 60693-0623

I certify that I have or will have attained the age of 65 by the end of the current biennium and that the above information is true and correct to the best of my knowledge.

 Signature

 Date

Stock# 1253-22 05/12