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June 30 deadline nears for agents

Insurance field requires study

BY HOWARD MCEWEN | ENQUIRER CONTRIBUTOR

FLORENCE - Many insurance agents will be spending as much time adjusting their studying schedule as they will be adjusting claims.

Every two years property and casualty, health and life insurance agents in Kentucky are required to complete 24 hours of continuing education to maintain their licenses. The deadline for the two-year period is June 30.

"The insurance industry is constantly changing," said Treva Donnell, deputy executive director with the Kentucky Office of Insurance. "Those who have chosen insurance as a profession need to remain knowledgeable about the products they are selling to consumers."

ADVERTISEMENT "Continuing education keeps me abreast of regulatory and market changes," said Robert Cawman of the Excalibur Financial Group in Florence. "It lets me know what is going on in the insurance industry so I can better serve my clients."

The 24 hours can be completed in a number of ways. Up to 12 hours may be satisfied by a correspondence course. Three hours must be in ethics. But, six hours must be directly related to the agent's line of authority.

The courses are developed and offered by independent companies.

Each course needs review and approval from the Office of Insurance.

The largest provider of insurance continuing education and pre-licensing training in the state is Louisville-based CRC Learning.

"We usually solicit input from agents that have attended us before," said CRC President Michael Grabhorn. "Anything to do with retirement has been popular over the last eight years."

As the deadline looms, CRC learning is offering two 12-hour classes across the state.

You can view an agent's status and what courses he or she has taken on the Kentucky Department of Insurance Web site, <http://doi.ppr.ky.gov/kentucky/>.

If an agent fails to meet the continuing education requirement, he or she is treated as though they never held a license. They must attend a required the 40-hour pre-licensing class and retake the insurance exams to regain their license.

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