



## **NAIC CONTINUING EDUCATION RECIPROCITY (CER) AGREEMENT - 2019 VERSION**

**Whereas**, the Commissioners find that it is in the best interest of each of their States and their insurance producers to simplify the continuing education (CE) reciprocity course approval process and reduce barriers to non-resident CE providers ~~that reside in a State~~.

**Whereas**, the undersigned Insurance Commissioners of the National Association of Insurance Commissioners, hereafter the Commissioners, have determined that it is redundant for each State to perform a substantive review of continuing education courses or individual instructors that have previously been approved by another State.

### **Definitions:**

**Home State:** the state in which the CE provider organization maintains his, her, or its principal place of residence or principal place of business.

**Home State Course Approval:** approval of a course that has had a substantive review in a home state.

**Reciprocal State:** state other than the home state and a party to this continuing education reciprocity agreement.

**Substantive Review:** a thorough review of the course to confirm compliance with the home State's applicable laws and regulations for the approval of insurance continuing education. The review includes a determination whether the:

- i. Subject matter meets the criteria for insurance education, to include approvable and non-approvable topic guidelines;
- ii. Provider has procedures for reviewing course material in order to keep it up to date and timely;
- iii. Course design and instructional strategies are appropriate for the method of delivery;
- iv. Credit hours are properly calculated based on instruction method;
- v. Criteria for completing the course meets the standards applicable to the instruction method.

### **The Commissioners agree as follows:**

1. Each state will conduct a substantive review of continuing education courses submitted for home state approval. When a CE provider has received a **home state course approval**, a **reciprocal State** will not conduct a **substantive review** of that same course as a condition of approval. A CE provider's **home state** means the state in which the CE provider organization maintains his, her, or its principal place of residence or principal place of business. If the laws or regulations of the **home state** restrict or limit the minimum or maximum number of credit hours for which a course may be approved for in that state, or restricts certain course topics, the CE provider may elect to recognize another **home state** in order to obtain a **home state course approval**.
4. Unless specifically limited by State law and regulations, a reciprocal State will award a course the same number of credits as approved by the CE provider's home State.
5. A reciprocal State agrees to approve a course submission within 30 days of receipt, provided that the course is filed using the NAIC Uniform CER Course Filing Form (Exhibit A) or an equivalent electronic submission method, and contains a **home state course approval**.
3. Each State will accept the NAIC Uniform CER Course Filing Form (Exhibit A), or a substantially similar form including an equivalent electronic submission method, and the required home state course approval document as the sole requirements for a reciprocal course submission.

2. Each State accepts and will use the following standards for substantive course reviews:
  - a. For classroom and webinar courses, one credit will be awarded for each 50 minutes of contact instruction.
  - b. For self-study/online courses, credit will be awarded based on the NAIC's Recommended Guidelines for Online Courses (Appendix B).
  - c. The minimum number of credits that will be awarded is one credit, no partial credits will be awarded and there is no maximum number of credits.
  - d. Credits will only be awarded for courses whose subject matter will increase technical knowledge of insurance principles, coverages, ethics, laws or regulations and will not be awarded for topics such as personal improvement, motivation, time management, supportive office skills or other matters not related to technical insurance knowledge. If any credits are awarded for sales and/or marketing those credits will be separately noted on the course approval document. Credits for sales and/or marketing will only be awarded in States that are permitted by law or regulation to accept credit for those topics. Additional guidance can be found in the NAIC's Recommended Approved/Not Approved Course Topics (APPENDIX C).
  - e. Each State will use its own method to determine if an instructor is qualified and no instructor will be approved unless the CE provider has provided sufficient information to demonstrate that the instructor is qualified, according to that State's laws and regulations, to teach the topics covered in the outline.
6. A State's course approval document or approved course application will include, at a minimum, the following information: course title, credit hours, credit category, method of instruction, and clearly indicate if it is a **home state** approval.
7. Each State reserves the right to disapprove individual instructors or CE providers who have been the subject of disciplinary proceedings or who have otherwise failed to comply with a State's laws and regulations.
8. Each State agrees that it will notify other States when a CE provider or instructor has been the subject of a formal administrative action or other disciplinary action by that State.

**APPENDIX A**

INSERT CER FORM AND INSTRUCTIONS HERE  
Due to formatting issues this will be applied on PDF document.

**\*\*CER Form is on PDF Version Only**

**APPENDIX B**

INSERT RECOMMENDED GUIDELINES FOR ONLINE COURSES & WEBINAR GUIDELINES  
Due to formatting issues this will be applied on PDF document.

\*\*CER Guidelines are on PDF Version for Appendix

## **APPENDIX C**

INSERT APPROVED / NOT APPROVED LIST  
INSERT RECOMMENDED GUIDELINES FOR ONLINE COURSES & WEBINAR GUIDELINES  
Due to formatting issues this will be applied on PDF document.

\*\*CER Guidelines are on PDF Version for Appendix