##### Part III - Section III – Appendix A

**Sample Continuing Education Program Instructions to Course Providers**

This Appendix contains a sample outline of the type of information a state may consider providing to Continuing Education providers. It may also serve as a guide to states that wish to adopt formal regulations on CE provider requirements. This document has not been formally adopted by the PLWG or the NAIC. See also information on the CER and the PLWG guidelines on CE in this appendix.

Fees and Recordkeeping Requirements

* + Continuing Education providers’ initial application fee is .
  + Course approval filing fee shall be .
  + CE providers must maintain attendance records, course outlines and course completion records of participants for

years following each course offering. The insurance department will periodically conduct audits of provider’s records. Any provider who cannot furnish the requested records when audited shall be subject to suspension or revocation.

Providers are responsible for advertising where and when a course offering will be held. A course should not be advertised before it has been approved. Failure on the part of a course provider to hold a course may result in suspension and/or revocation of the provider’s authority, if the course is not rescheduled or the fees refunded to the participants.

Section I – CE Provider Responsibilities

* 1. The CE provider must meet the criteria defined by state laws and regulations.
  2. If the state uses a vendor, insert instructions on filing with the vendor.
  3. The CER form must be used. All CE provider application forms submitted to the department must be typed. The application form must include the name of the person who will represent the provider for continuing education purposes. If any part of the application is not filled out, the application will be returned to the applicant, delaying the approval process.
  4. The CE provider is responsible for ensuring that each participant satisfactorily completing a course is furnished with a Certificate of Completion. The provider must also send CE course completion rosters/reports electronically to the department or its vendor within days of course completion.
  5. The CE provider shall maintain attendance records, course outlines and course completion records of participants for

years following each course offering. Any provider who cannot furnish the requested records when audited shall be subject to suspension or revocation.

* 1. CE course completion reports must be formatted correctly and information must be accurate. If not, reports will be rejected and returned.
  2. All CE providers, study materials and certifications are subject to audit by the department or designated representatives of the department at any time. An audit may be conducted through class schedules and records of the course or through actual attendance of class presentations at any time and without warning.
  3. Each licensee taking the course must be issued a certificate. CE providers should instruct the class participants to keep these certificates in a safe place until the next license renewal (reporting period) in the event that they are audited.
  4. Providers may submit a course outline for approval only after having been approved as a CE provider. CE providers are responsible for their own advertisements.

Section II – Course Approval

1. All course applications and required forms must be submitted for approval to the department (vendor) at least days prior to the first course offering.
2. The CE provider must submit a detailed course summary in outline form. In addition to the outline, if the proposed course is self-study, the provider must also submit all the course material that the licensee will receive for department review. Self-study and online courses must include an appropriate testing instrument requiring a grade of 70 percent or higher to successfully complete the course. The examination must be administered by a licensed producer or representative of the CE provider. The outline should state a description of the course content, including a time frame for each major topic area to be covered in the course. If the content of an approved course should change, the provider must resubmit the course along with a new course outline and time frame for approval. Courses can be approved for classroom instruction, seminar, self-study (correspondence), and/or online in whole credit-hour increments only.

The following are examples of subjects that most likely will qualify for continuing education credits:

* + - Fundamentals/principles of property insurance
    - Fundamentals/principles of casualty insurance
    - Fundamentals/principles of life insurance
    - Fundamentals/principles of health insurance
    - Estate planning/taxation (may not be for personal benefit)
    - Ethics in insurance
    - Legal, legislative and regulatory matters in insurance
    - Insurance policy contents
    - Proper use of insurance products
    - Insurance rating
    - Accounting/actuarial considerations in insurance
    - Principles or risk management
    - Provisions/differences in insurance policy contracts
    - Professional designation courses (see list of designations in Pre-license Education section) Examples of subjects that most likely will NOT qualify for prelicensing or continuing education credits:
  + Prospecting
  + Motivation
  + Sales
  + Psychology
  + Recruiting
  + Basic non-insurance related computer training
  + Office skills
  + Time management
  + Telephone skills
  + Health/Stress/Exercise courses
  + Personal finance or tax courses intended for the producer instead of his/her clients Section III – Instructor

The CE provider must monitor the activities of instructors. Each CE provider is responsible for the actions of their instructors. An instructor teaching an approved course shall qualify for the same number of classroom hours as would be granted to a person taking and successfully completing such a course or seminar. The instructor, if also a licensee, should be issued a Certificate of Completion and entered on the roster for the course offering.

Section IV – CE Reciprocity Course Filings

(See also PLWG CE guidelines regarding courses that are part of a national designation program.) (Insert information on the NAIC Continuing Education Reciprocity (CER) filings)

Section V – Definitions

Course – A course is an organized, outline body of information intended to convey knowledge to the licensee.

Continuing Education Course Provider (CE Provider) – A CE provider is an entity that has been approved by the department to offer continuing education courses to insurance producers in the state.

CE Credit – Fifty (50) minutes of participation in an approved course is equal to one CE credit.