NAIC CE Reciprocity Agreement

Guidelines for Course Approval Staff

On March 15, 1998, the Insurance Commissioners of the Midwest Zone signed a reciprocity agreement on course approval practices for continuing education (CE) courses in the Midwest zone states. The agreement provides that each zone state will accept the credits awarded by another zone state without re-reviewing the course. As of November 25, 2003, 45 states have signed the Addendum to the Midwest Zone Declaration Regarding Continuing Education Course Approval and have agreed to participate in what is now referred to as the Continuing Education Reciprocity (CER) process.

The procedure will be that a Provider will file a course in its home state. Once approved, the provider will fill out the NAIC Uniform Continuing Education Reciprocity Course Filing Form. (Version 2/04). The form will be sent to other states in which the provider wishes to offer the course. The Provider must file the course at least 45 days before the initial course offering and still pay all fees as required by law. The Provider must be an approved Provider in each state it intends to qualify courses for CE credit before it is eligible to file courses using the NAIC Uniform Continuing Education Reciprocity Course Filing Form.

The Provider must include the following attachments:

- The Course Approval Document from the home state. This may be either a letter of approval or the stamped, approved application form that was filed in the home state.

- The NAIC Uniform Continuing Education Reciprocity Course Filing Form, a detailed course outline, and the required fee to the Reciprocal State. If this is for a National Course, the Provider will be allowed to submit an Agenda which must include date, time, each topic, and event location. To determine the state requirements for course Instructor information, please see State Matrix.

The course approval document issued by each State must indicate the following:

1. Method of instruction - and specifically whether the course was self-study.
2. The specific number of credits awarded for sales and marketing topics.
3. Course Title.
4. Whether a course is part of a national designation program and which one.
5. Contact person.

All states have agreed to issue 1 credit for 50 minutes of contact instruction. The minimum number of credits is 1, there is no maximum, and no partial credits will be awarded. Each state will use its own method to award credits for self-study courses. States may review the manner in which self-study credits are awarded for other than a national self-study course.
A state will use its own method to determine if an instructor is qualified. States will not review an instructor’s qualifications, but may disapprove an instructor if that person has failed to comply with a State’s laws and regulations.

A state is not required to accept any topic, provider or instructor that is not eligible for approval under that state’s laws and regulations.
Addendum
To the
NAIC Uniform Declaration Regarding Continuing Education
Course Approval

Whereas the Commissioner of the State of ________________, hereafter “the State,” desires to become a participant in the NAIC Uniform Declaration Regarding Continuing Education Course Approval, hereafter “the Declaration.”

The State declares as follows:

The State will abide by all terms of the Declaration as approved and executed by the Midwest Zone Commissioners in March 1998.

The State agrees to grant reciprocity to all continuing education providers that reside in States which have signed the Declaration or a similar Addendum.

The State will also abide by any Amendments to the Declaration or implementation procedures adopted by the Midwest Zone.

Dated this ____________ day of ________________, ________.

________________________________________
Commissioner of the State of ________________

Accepted by the Midwest Zone States by its current acting Chairman.

Dated this ________ day of ________________, ________

By ______________________________________
Commissioner of the State of ____________

Chair of the Midwest Zone States
Date: 5/16/16

**NAIC - CE Classroom Course Recommendations**
*Adopted by the Producer Licensing (EX) Working Group on May 16, 2016*

1. The decision whether to use electronic devices for synchronous contact courses should be left to the discretion of the education provider.

2. States that require an education provider to submit notification of a course offering should require it to be provided no more than 10 calendar days in advance of the course offering date.

3. States that require an education provider to give the state notification of a course offering cancellation should require it to be provided no more than 5 calendar days in advance of the course offering date. This requirement does not apply to emergency cancellations due to adverse weather, instructor illness, or other unforeseen events.

4. An education provider should be considered in compliance if the state specified course completion roster reporting timeframes are met as a regular business practice. The state should consider reporting exceptions on a case by case basis and grant allowances to course completion roster reporting timeframes if the delay was due to factors outside of the education providers control or an unusual processing issue.

5. States should establish procedures to audit classroom courses either directly or through a third party vendor. The course should be monitored for appropriate course time, adherence to course content outline, student attention and attendance.

6. States that required an education provider to authenticate identity of attendees should allow them discretions in procedures such as check of government issued photo ID, company issued photo ID, conference ID badge, attestation of company/association representative, etc.
Question 1A
The NAIC Uniform Declaration Regarding CE Reciprocity Course Guidelines refers to a ‘substantive review’ of CE courses; however, there is no definition of what is considered a substantive review. Does your state have a definition for a “substantive review”?

- 39 States answered “NO” (AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, IL, KS, KY, MA, MI, MN, MT, NC, ND, NE, NH, NM, NV, NY, OH, OK, PA, RI, SC, SD, TN, TX, UT, WA, WI, WY)
- 1 State answered “YES” (ID)
- HI considers if the course has formal program of learning that contributes directly to the professional competence of licensees, will enhance and improve the knowledge of licensees with regards to the conduct of business of insurance (HI)
- CE providers located in participating NAIC states may file course applications on the approved NAIC Uniform Continuing Education Reciprocity Course Filing Form. Note Indiana code does not allow courses as defined in the table. Credit will not be granted. The following subjects will mostly qualify for credit:  
  - Policy Contents/Contracts  
  - Technical Licensing Information  
  - Proper Use of Products  
  - Fraud  
  - Indiana Insurance Statutes  
  - Annuities/Suitability in Annuities  
  - Licensing Regulations  
  - Insurance Ratings  
  - Insurance Tax Law  
  - Risk Management  
  - Ethics (max 4 hours) in Insurance  
  - Long Term Care  
  - Flood Insurance  
  - Professional Designation Courses  
  - Crop and Hail Accounting/Actuarial Considerations  
  - Claims Adjusting  
  - Damage Restoration for Adjusters  
  - Loss Mitigation  
  - Title  
  - RESPRA  
  - Escrow Issues  
  - The following subjects most likely will not qualify for credit:  
  - Sales or Marketing  
  - Non-Insurance Related Topics  
  - Prospecting Psychology/Motivation Courses  
  - Time Management  
  - Computer Training or Internet Skill  
  - Exam Review Courses  
  - Securities Preparatory Courses  
  - Tax Preparation Courses  
  - Basic Office Skills  
  - Recruiting  
  - Health/Stress/Exercise Courses  
  - Telephone Skills  
  - IN
- CE courses are approved/declined by Pearson VUE. (MO)
- We do not have a definition but we do have PE/CE guidelines that providers use when submitting course approvals. (MS)
- 1 State didn’t answer (OR)
- The VA Bureau of Insurance does not directly administer the VA Insurance Continuing Education Program. VA CE is administered, as prescribed by statute, The VA Insurance Continuing Education Board (VICEB) and its administrator Pearson VUE. We review all aspects of the course that are submitted – timed course outline; materials, exams, PowerPoint presentations, videos, etc. if appropriate or provided. (VA)
- Commissioner will only approve courses that contribute to the professional competence of producers. (VT)
- See word document for full response (WV)

Question 1B
What criteria does your state use to perform a substantive review for approval of home state courses?

- 2 States responded “NA” (CT, OH)
- 3 States use NAIC Guidelines (ND, SC, MD – MD also makes sure the course complies with MD law)
- 1 State contracts with Prometric (AZ)
- 2 States contract with Pearson VUE (MO, TN)
- 2 States did not give answer (GA, NM)
• Make sure all statutorily required course documentation has been provided and that the course topics are topics that can qualify for CE credit. (AK)
• Review detailed course timed outline for classroom, detailed course material to include power points and make sure required exam is attached for self-study courses. Need security system statement for webinar courses and how it is used. (AL)
• Require a course outline and a copy of instruction materials. The information is reviewed by a staff member with help from Department experts for Life, Worker's Comp. Legal, Medical, Health, and Property Casualty. (AR)
• For purposes of this question, California considers a "substantive review" to be a full course review. For contact courses, the topics need to be articulated in writing to the extent that the student can relate the words of the instructor to the course material in a meaningful way. Providers submitting contact courses for approval must also include a detailed statement on how the course is relevant to insurance topics and products and a detailed outline of approximately one page per hour of instruction including the time each topic is being presented. A copy of all materials presented to each student must be included if a detailed outline is not submitted with the application. Course outlines with page and paragraph-referencing must be submitted for courses intended to meet any statutory requirements (i.e., long-term care, annuity, homeowners' insurance valuation, ethics, flood, life settlement). For correspondence courses, each topic must be developed fully so that the reader can get an understanding of the material as if in a contact course. Providers submitting correspondence courses for approval must also include a detailed statement on how the course is relevant to insurance topics and products. Course outlines with page and paragraph-referencing must be submitted for courses intended to meet any statutory requirements. (CA)
• The review of course materials is done according to CRS 1-2-4 Sections 4 & 5. (CO)
• Course agenda/outline is reviewed, including the time allotment, subject matter, type of instruction, and instructors qualifications. (DE)
• Classroom courses - 3-tier timed course outline Online courses - 3-tier course outline, plus all course material including access to the online course, course text, quiz & exam questions. (FL)
• We have CE Advisory Committee that will make their recommendations to the Insurance commissioner. This committee consists of 8 members who must be practicing licensees with active licenses. (HI)
• The required criteria are an outline with sufficient detail for the specific amounts of time per topic and the course Learning Objectives. We look for concrete and essential content relating to the subject matter that is actual and true and that will expand the technical insurance skills of the producer. (IA)
• All courses are reviewed by ce committee per IDAPA Rule 18.01.53 (ID)
• All class room course must have a timed outline to receive credit Self Study is determined the amount of time it takes a student to study material using 10 8.5x11 full pages per credit hour. (IL)
• The following subjects will mostly qualify for credit: Policy Contents/Contracts Technical Licensing Information Proper Use of Products Fraud Indiana Insurance Statutes Annuities/Suitability in Annuities Licensing Regulations Insurance Ratings Insurance Tax Law Risk Management Ethics (max 4 hours) in Insurance Long Term Care Flood Insurance Professional Designation Courses Crop and Hail Accounting/Actuarial Considerations Claims Adjusting Damage Restoration for Adjusters Loss Mitigation Title RESPRA Escrow Issues The following subjects most likely will not qualify for credit: Sales or Marketing Non-Insurance Related Topics Prospecting Psychology/Motivation Courses Time Management Computer Training or Internet Skill Exam Review Courses Securities Preparatory Courses Tax
Preparation Courses  Basic Office Skills    Recruiting  Health/Stress/Exercise Courses    Telephone Skills  
Content Outline: Each course must have a detailed content outline. Each topic and sub-topic being taught must be stated separately on the outline with hours and or minutes scheduled for each. A submittal with a brief list of subjects covered without detail and time frames will not be accepted. Each break must be stated on the outline. Time designated by the provider as break time may not be considered when computing course credit hours. 
Changing Course Content/Dates/Locations/Cancellations: Once approved, the course cannot deviate from the approved outline. A new application with a revised outline and hours, and course application fee must be submitted and approved. All additional dates/locations/times must be reported to the Sircon database prior to the course presentation. The system will deny credit should the dates/times/location not match the scheduled offerings. Cancellations must be reported to the CE Coordinator. 

- State licensing handbook - Part III - Section I - Appendix C - This section is used to review Online & Self-study Classroom courses are review for time and content. (KS)  
- We have continuing education course requirements listed in KRS 304.9-295 and 806 KAR 9-220 which we use to approve our CE courses. (KY)  
- We consider the following criteria: 
  1. The program must have significant intellectual or practical content to enhance and improve the insurance knowledge and professional competence of participants.  
  2. The program must be developed by persons who are qualified in the subject matter and instructional design.  
  3. The program content must be current and up to date.  
  4. The program includes a means for evaluating the quality of the education provided.  
  5. The instructors of the program are qualified in respect to the content of the program and the teaching method employed to present the program. (LA)  
- For courses/programs of instruction to qualify, they must: be offered by an approved provider; contribute to the professional competence of a producer; be submitted using the appropriate application form and with the appropriate fee for each course; have significant intellectual or practical content to enhance and improve the insurance knowledge of the participants; use the most recent forms filed in Massachusetts, editions and laws to the extent possible; include methods which will be employed by the provider for the improvement of the course; include a bibliography of reference sources; and meet all other CE laws. (MA)  
- We use the Michigan Insurance Code as a guideline and we have put together a "business rule" guideline. (MI)  
- We require the submission of a complete application, including all attachments, and review it thoroughly. (MN)  
- Our PE/CE guidelines in compliance with Miss. Code. Detailed timed outline, course documents, and exam questions. When using CER form, a detailed outline is required. (MS)  
- 6.6.4203 COURSE SUBMISSIONS (1) Except as provided in (14) and ARM 6.6.4213, the following standards, by which acceptability of submitted courses should be evaluated, must all be certified by the sponsoring organization: (a) the practical and academic experience of each faculty member is sufficient to teach the subject assigned; (b) the course enhances the ability of a licensee to provide insurance services to the public effectively; (c) the subject matter relates to professional ethics, where practicable. (2) Submissions for approval of courses must include at least the following information: (a) the name of the sponsoring organization; (b) the title of the course; (c) course goals and objectives; (d) course length; (e) a syllabus or course outline; (f) a summary of each course outline element; (g) method of instruction, such as classroom,
self-study, videotape, audiotape, teleconference, and online webinars, etc.; (h) method of administering examinations, if any; (i) method of attendance verification; (j) instructors, if any; (k) a designated contact person; and (l) a written explanation of examination security measures and examination administration methods. (MT)

- Comprehensive timed outlines, agendas, course materials, text books, publications, case studies, and course descriptions are all utilized when reviewing courses. (NC)
- We approve courses based on criteria in our statutes and rules and regulations. We do not define a substantive review. (NE)
- Council has specific guidelines and they review all courses. Detailed timed outline must accompany submitted applications. As much documentation as possible is also encouraged. (NH)
- Nevada Administrative Code (NAC) 683A.335. Outline, presentation method, qualified instructor, if self-study (NAIC word count), any other information the Commissioner deems necessary. The course may not include PE training, motivation or psychology, marketing, prospecting, recruiting, sales, computer applications that are not related to insurance, or managing office personnel. (NV)
- The rules of the CE program are not codified in law or regulations but are outlined in Criteria created by Department personnel. We have no definition of substantive review and rely on the material submitted with the application to determine the approvability of the material and the number of credits awarded. For classroom courses a detailed outline of course material is required. For self-study courses a copy of the course material is required; for online courses access to the material online is required. We will review a sample of the self-study and online material. (NY)
- A timed outline and detailed course content (power point slides, handouts, etc.) is reviewed by a CE Advisory Committee for home state course submissions. Courses are reviewed based on the criteria in the Oklahoma Administrative Code 365:25-3-1(f)(7) and 365:25-3-14(f)(8). (OK)
- Texas only accepts reciprocal self-study courses. We will review the course name, instruction method, and hours requested. We review the outline to ensure it meets the criteria found in the Texas Administrative Code §19.1006. If the outline contains material that does not meet this criteria, the hours may be reduced or the course will be denied. (TX)
- Review detailed course outline and any other materials submitted to ensure that the content is insurance related and that the amount of hours requested can be met by what was submitted. (UT)
- As above, with an emphasis on correctly portraying VA statutes, rules and regulations. (VA)
- To qualify for approval the course must be designed to expand insurance skills and knowledge relating to insurance. (VT)
- We review timed topic outlines for lecture courses and a table of contents with word count for self-study. (WA)
- WI does not have a definition for substantive review but we use s. Ins 28.06 (6), Wis. Adm. Code as our guidelines for course reviews. (WI)
- "West Virginia Offices of the Insurance Commissioner Continuing Education Program Requirements for Providers. The West Virginia Offices of the Insurance Commissioner has adopted the following requirements. See Page 8 for information on Sanctions for Non-Compliance. General Program Requirements 1. All requests for course approval must be submitted at least 30 calendar days in advance of the requested approval date. You may request expedited course review by paying an additional $50 fee per course. A course review is assured within three business days. 2. If an approved course is canceled or a student cancels in
advance, the provider must refund all fees within 45 days of the cancellation unless a different refund policy is printed on the provider’s materials. 3. The class must be held in a facility that complies with the Americans with Disabilities Act. 4. For courses/programs of instruction to qualify, they must: • be offered by an approved provider; • contribute to the professional competence of a producer; • be submitted using the appropriate application form and with the appropriate fee for each course; • have significant intellectual or practical content to enhance and improve the insurance knowledge of the participants; • use the most recent forms filed in West Virginia, editions and laws to the extent possible; • include methods which will be employed by the provider for the improvement of the course; • include a bibliography of reference sources; and • meet all other CE laws. 5. Only courses that have been approved by Prometric or previously approved by the West Virginia Offices of the Insurance Commissioner may be offered for West Virginia CE credit. No course may be conducted for credit until it has been approved. 6. No course may be advertised or otherwise promoted as appropriate for West Virginia CE credit until it has been approved in writing. 7. When a course has been approved for continuing education credit and is advertised, the advertisement shall include: * provider name and course title as they appear on the application for provider approval; * type of licensee for whom the course would be most applicable; * number of West Virginia-approved CE credit hours; * whether an exam is required in order to receive CE credit; * no guarantees that the student will pass a required exam; * no false, deceptive or misleading statements; and * all fees and associated expenses. 8. Once approved, a course may not be substantially altered. A substantial alteration is any change that would modify the content or time allocations stated in the course syllabus or would change any of the course topics. 9. Providers may not change a course’s content or outline without prior written approval. Failure to obtain written approval in advance of the course may result in a denial of CE credit for the course. 3 10. Fifty minutes will qualify for one CE credit hour. Breaks, introductions, lunches, announcements or other non-instruction time do not qualify for CE credit. 11. Each course must be a minimum of one credit hour. 12. Courses meeting five days or less require 100% attendance of each participant. Courses meeting more than five days require 80% attendance of each participant. 13. Course providers must agree that representatives of Prometric and/or its designees, and employees of the Department and/or its designees, in an official capacity, may audit classroom course instruction, course materials, instructors’ presentations, course records, records of examination, attendance rosters and other aspects of instruction. These auditors will not be interfered with while conducting or attempting to conduct an audit. Audits will be conducted with minimal disruption. Providers agree that auditors may attend any course offered for the purpose of the audit without paying any fee. Providers grant Prometric and the Department the right to audit and/or inspect these records at the premises of the provider or at the physical location of such records. 14. Providers must be able to verify who attended and completed each course for a minimum of three years following the completion of a course. 15. Providers must keep all records pertaining to its West Virginia CE activities for a minimum of three years. Qualifying/Non-Qualifying Course Subjects 16. For courses to qualify, they must be of a formal program of learning, which contributes directly to the professional competence of a producer. The following subjects/topics may qualify: West Virginia insurance law and regulations; agency management; account/policy rating; insurance coverage/plans; advanced underwriting, estate financial planning; risk management; employee benefit plans; loss prevention and control; errors & omissions/malpractice loss prevention; assigned risk; claims procedure; policy replacement; taxation; oral and written communications; actuarial mathematics and statistics; pensions and profit sharing; executive and personnel compensation; courses leading to insurance
designations, i.e.; AAI, ARM, CEBS, ChFC, CFP, CFC, CIC, CLU, CPCU, FIC, FICF, FLMI, FSPA, LUTC, RHU, and REBC. 17. The following subjects/topics may not qualify: • Any course used to prepare for taking an insurance license exam; • Computer science courses; • Motivational, sales training, or psychology courses; • Prospecting; and • Courses which are primarily intended to impart knowledge of specific products of specific companies, if the use of the product or products relates to the sales promotion or marketing of one or more of the products discussed. 4 18. Courses satisfy either General or Ethics requirements and credits may be split within a course. To be categorized for Ethics credit, the entire course must qualify. Ethics is described as the science (or study) of morality with a set of fundamental principles defining morality and determining moral duty and obligation. With regard to professions, a code of ethics frequently defines aspects of fairness and duty to the profession and the general public. In the context of insurance licensees, ethics involves conducting one’s business with a well-developed sense of fairness, proper disclosure and even-handed dealings with prospective insureds, policyholders, agencies, fellow licensees, companies and the general public. To be approvable for continuing education content, the material must not only outline the fundamentals and principles of ethics in its various forms but also provide clear and appropriate linkage to the activities and responsibilities of an insurance producer. Case studies and situations must be in the context of the insurance business and highlight the special challenges and opportunities within the insurance industry. Classroom Courses 19. Providers must agree to inform Prometric of the date, time and location of each classroom session, conference and convention, at least 15 days prior to presenting. Further, Prometric must be notified immediately when a change is made in date, time and/or location. Failure to inform Prometric may result in courses being denied approval or current approvals being revoked. 20. Providers must maintain accurate attendance records for each course. Providers must verify the identification of producers who attend approved courses and must obtain all producers’ signatures on a sign-in sheet. Only students meeting minimum attendance requirements may receive credit for course completion. 21. Providers are required to report course completion rosters, within 30 calendar days of course completion, to Prometric using Sircon Compliance Express® online service. The roster must include the name and License number of each producer. Providers must distribute course completion certificates to all individuals who meet the requirements of the CE course within seven days of the conclusion of a course. The certificate must contain the name and License number of the producer, the name and identification number of the course, the date(s) the course was held, the number of credit hours completed by each producer, and the name and identification number of the provider. 22. Students attending classroom courses in preparation for a professional designation exam may receive credit for the classroom hours or exam, but not both. 23. College courses: Each college or university completed insurance related course, approved by the Commissioner, will be assigned twelve (12) hours of continuing education credit. A passing grade is required. 24. Any licensed person teaching any approved course of instruction at any approved seminar shall receive the same credit as is granted to all persons attending and successfully completing each course. Credit will be granted once every biennium for each course taught. 25. The authorized provider official is responsible for verifying that instructors meet the required minimum qualifications. Instructors must meet one of the following qualifications: Property & Casualty Courses – CPCU Professional designation or 3 years current industry experience and AAI or CIC or; five years current industry experience or; holder of a bachelor’s degree in insurance. Life & Health/Accident & Health Courses – CLU, ChFC, FLMI Professional designation (CHC and CEBS for A&S only) or; 3 years current industry experience and LUTC or FICF or; 5 years current industry experience or; holder of bachelor’s degree in insurance. 5 Note: Providers must verify each
instructor’s relevant qualifications and provide evidence of such qualifications to the Department upon request. Instructor information does not need to be submitted to Prometric or Sircon for approval. The provider is not required to submit these qualifications for review, but must maintain the records in the event of an audit. Self-Study Courses 26. Self-study examinations must be proctored by an approved disinterested third-party and graded by the course provider. The proctoring process must ensure that the examination will be completed by the student, on a closed-book basis without assistance, and that the specified conditions of administration are observed. 27. No examination by an insurance company may be administered or proctored by its own personnel. 28. Self-study courses must include a proctored examination to receive credit. The proposed exam will be approved with the course. Self-study exams must contain at least 25 questions. The number of questions must increase proportionately as the amount of material increases up to a suggested maximum of 75 questions for very large courses. It is suggested that all questions should be four-alternative multiple choice or completion format and that the use of True/False questions be avoided. All course materials are required to be submitted with the application. Credit hours will be determined by the estimated time it will take a student to study the material, adjusted by the percent of the course content that is acceptable as CE. Credit will be allowed only if the student receives a grade of 70 percent or greater on the examination. 29. The completion date for a self-study course will be the date the completed and signed Disinterested Third Party Affidavit is received by the provider from the student. Certificates of Course Completion should not be issued or made available online until the Affidavit has been received by the provider. Notice of passing the exam should include a statement to that effect and advise the student that the passing notice is NOT a certificate of course completion nor is the date of passing the exam considered the course completion date. The date of completion will be the date the Affidavit is received by the provider. 30. Self-study courses presented via the Internet must adhere to the same requirements as other self-study methods. The exam may be presented via the Internet but it must be completely separated from the text while the exam is being presented. The proctor must be physically present as the student takes the exam. The same affidavit requirement for proctors is in effect. Providers must provide Prometric with the means to verify the exam procedures.”(WV)

- > detailed timed agenda > instructor bio > review team verifies that courses meet statues and regulations (WY)

Question 2
For home state approval, who reviews course submissions from education providers for your state?

- 7 States have an in-house review for courses (AK, AR, CO, DE, FL, NV, WY)
- In 1 state the Insurance Licensing Supervisor reviews the courses (AL)
- 8 States use Prometric to review course submissions (AZ, CT, KY, NC, OH, VT, WI, WV)
- 4 States use Pearson VUE to review course submissions (IA, MO, TN, VA)
- 2 States use PSI to review course submissions (GA, MI)
- 7 States have Insurance Producer Licensing Education analyst(s) to review course submissions (CA, KS, MN, NE, NY, TX, WA)
- 5 States have a CE Committee/Council (ID, MS, NH, OK, RI)
- 2 States use a vendor to review course submissions (MA, MD)
- 5 States have a CE Coordinator/Director/Administrator that reviews courses (OR, PA, SC, SD, UT)
- In 1 state the Producer Licensing Director reviews course submissions (ND)

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1 State has an Insurance Producer Education and Continuing Education Advisory Council appointed by the Governor’s Office (IN)

**Question 3**
Do you have recommendations for improving the CE Reciprocity (CER) form or the uniformity/reciprocity effort in general?

- 31 States answered “NO”
  (AL, AR, CA, CO, DE, FL, HI, IA, IL, KS, KY, LA, MD, MO, MS, MT, ND, NE, NV, OH, OK, OR, PA, RI, SC, SD, TN, UT, VT, WY)
- Strict adherence to the NAIC CE guidelines. Only approve courses up to the maximum credit allowed by the NAIC guidelines (even if the course has been approved in its home state for more credit). For example, if a course has been approved in its home state for 9 hours, but when using advanced difficulty outlined in the guidelines the course only qualifies for 6 hours - just approve it for 6 hours. (AK)
- Total word count minus quizzes, glossary and appendix. (CT)
- The review process needs to be as uniform as possible which I understand can be quite difficult as many states have many different requirements (GA)
- Uniformity/reciprocity is working but the form has problems and can be difficult to decipher/insurance; topics credit portion is difficult to follow/misleading (ID)
- Regroup by reviewing the mission/purpose of CE. If the purpose is make sure the producers are educated with up-to-date material then stop approving courses that give credit for watching paint dry at body shops or how to operate an industrial vacuum cleaner. (IN)
- Having states use the same or substantially similar course approval guidelines. (MI)
- Yes. It should be stressed to all states that the home state review needs to be complete and thorough. We have heard directly from some states that their reviews do not meet this standard. (MN)
- Include word count that does not include glossaries, final exam, chapter reviews and page count. Update CER form to allow filing of a course that combines delivery methods (i.e. 1/2 classroom, 1/2 self-study) (NC)
- At this time we do not accept Reciprocity for Adjusters, only Producers. The "Adjuster CE" field is not sufficient for NH. NH has 3 types of adjuster CE and they are specific to the license held. Multiline Adjuster (P&C); Workers Comp (state specific regulations regarding CE) and Public Adjuster (content must be specific to what the public adjuster can adjust) (NH)
- No, because I have them send in the outline of each course. (PA)
- On the CER, add space to indicate exam information not related to a designation course; in regards to overall uniformity a designation course should be more clearly defined; only those courses needed to obtain a designation should be considered a nationally recognized or designation course. (NY)
- There is a need to update the state requirements which are found by following a link on the CER form instructions page. The data is not current. (TX)
- The form is very busy. Perhaps making it a double sided form with more spacing would help (VA)
- Adding a first presentation date/time on the app. Since all states do not use NAIC word count guidelines, a statement should be included on the form that reciprocity is not guaranteed if the home state is not using the NAIC guidelines. (WA)
Vertafore provides the platform for provider to submit electronic applications. WI reviews the reciprocity application as part of our approval process but there are other requirements that are not included in the application, i.e. instructor information if applicable, course offering must include time, date and location, mandatory training such as annuity, LTC, life settlement can be filed for CE but the requirements are under different statutes, not CE. Fee schedule should not be included because it changes often. The fee schedule listed for WI is about 10 yrs. old. Topics such as sales/marketing, prospecting, recruiting are not approved in WI - this form implies that WI approves all courses.

**Question 4**
Does your state use the word-count formula found in the current NAIC Recommended Guidelines for Online Courses (2005)?

- 27 States answered “YES”
  (AK, AL, AR, CO, IA, IN, KS, KY, MA, MD, MN, MO, MS, MT, ND, NE, NH, NM, NV, OK, OR, PA, SC, SD, WA, WI, WY)
- 20 States answered “NO” (AZ, CA, CT, DE, FL, GA, ID, IL, LA, MI, NC, NY, OH, RI, TN, TX, UT, VA, VT, WV)
- Yes, also we accept methods of counting 15-20 full pages of reading materials excluding graphics, quizzes and illustrations, equal to one credit.

**Question 4A**
If 'no', what method is used to determine credit hours for online (self-study) courses?

- 3 States use the Prometric method - Prometric utilizes their own method to determine class hours that is substantially similar to NAIC word-count formula as detailed below: NAIC: Average words per page is 675 with 15 pages. 675/15 = 45 45 x 1.25 (intermediate level) = 56.25 56.25/50 = 1.125 which equates to one hour of credit. Prometric Average words per page is 675 with 15 pages. 675/400 (intermediate level) = 1.6875 1.6875 x 15 pages = 25.3125 25.3125/50 minutes = .506 – which equates to 1 hour of credit (AZ, CT, NC)
- I might also use screen or page count given in the guidelines depending on the type of self-study course.
- California uses a word count formula which is a minimum of 4,600 words per CE hour for self-study courses. If the course is not intended to be read (i.e., audio or video files) the run time of the course is used to determine the credit hours.
- One Continuing Education Credit consists of fifty minutes of qualifying classroom instruction.
- Will be adopting word count formula soon.
- Timed outline; outline must provide enough detail to substantiate the offering/request. Online courses must also have security measures in place to ensure attendance.
- Actual instruction contact time
- 10 pages of 8.5x11 per credit hour
- We use it as a tool to use in the overall course evaluation but it is not the sole measure of granting hours.
- Uses a different method for approving online CE courses. We currently use 1 page of text equals 300 words, with 12 pages equaling 1 credit hour or a total of 3600 words. This is after deducting glossaries, indices, exams, chapter reviews, etc.
- Also use a timed outline
• We use a similar formula we obtained from the NYS Education Department. The current formula is: word count/200/50 * difficulty factor of 2 (or other). (NY)
• Final examinations must consist of a minimum of 10 questions for each credit hour requested (OH)
• Do a 15 page count per hour of course time. (PA)
• The advisory board judges against similar courses they have approved in the past. (RI)
• 1 credit hour consists of 50 minutes in length (per Dept. Rule). (TN)
• Classroom courses: Texas only accepts the actual time it takes to deliver the course. (Actual contact time) Self Study: If reciprocal, the hours approved in the provider's home state. If not reciprocal, we accept the average completion time of five (5) licensees or the average approved hours of 3 states in which the course is already approved. Classroom Equivalent: Our rules are unique, therefore, we only accept the average time of completion of five (5) licensees. (TX)
• Review detailed course outline and any other materials submitted to ensure that the content is insurance related and that the amount of hours requested can be met by what was submitted (also known as the 'common sense' method). (UT)
• 3,600 words per credit (VA)
• word count on material runs about 4600 (VT)
• 50 minutes of classroom instruction or 4500 words per credit hour for correspondence, self-study or on-line courses.
• We do not follow the exact formula that the NAIC uses but ours is very close. The difference is usually about 50-100 words per hour. Most times, the hours awarded from Prometric tends to be the same. (WV)

**Question 5**
Does your state calculate course time using an average completion time of independent pilot test takers that are comprised of the expected student population, but are not subject matter experts?
• 45 States answered “NO” (AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, MA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, MN, NV, NY, OH, OK, OR, PA, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY)
• 2 States answered “YES” (RI, TX)
• Using the outline provided by the provider we review all the material to ensure that the content substantiates the number of hours requested in the outline. (LA)

**Question 5A**
If 'yes', does the provider file this average course time when seeking course approval? How many pilot test takers are required? Is there any documentation of the pilot test taker course time results required?
• The filer provides this information which is considered by the board. (RI)
• Texas allows the CE provider to select which Texas Licensees they want to use to calculate the average completion time. Texas does not require a specific demographic of licensees when the average is calculated. Texas requires five (5) Texas licensees to take the course to determine the average completion time. (TX)
Question 6
Does your state include time spent completing the final assessment (exam) for online courses in the calculation for CE credit for the course?

- 36 States answered “NO”
  (AL, AR, AZ, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, MA, MD, MI, MN, MS, MT, NC, ND, NE, NH, NV, NY, OH, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY)

- 5 States answered “YES” (AK, CA, IL, OK, RI)

Question 6A
If ‘yes’, what method is used to calculate the exam time?

- 1 minute per question up to a maximum of 2 additional hours. (AK)
- Course examination time cannot be more than 15 percent of the course total credit hours. (CA)
- Add 1 hour for the exam. (OK)
- The estimate is provided by the filer and reviewed by our advisory board. (RI)

Questions 6B
Do you have any feedback/recommendations regarding allowing CE credit for exam time or how much credit should be allowed?

- A maximum of 2 additional hours for exam questions. (AK)
- 26 States answered “NO”
  (AK, AR, AZ, CO, DE, FL, HI, IA, IL, KE, KY, MA, MD, MI, MN, MS, NE, NM, OH, OK, PA, RI, TN, UT, VT, WY)
- Regulations limit exam time to no more than 15 percent of the course total credit hours. (CA)
- 11 States responded “Do not allow CE credit for exam time”. (CT, ID, IN, MT, ND, NH, SC, SD, TX, VA, WI)
- Not opposed to allowing time/credit for exam time as it is required in order to receive credit for the course. It seems unfair to not allow credit. I think it would have to a ratio of course time to exam time - perhaps 4 to 1. (GA)
- We do not recommend allowing CE credit for exam time as individuals take exams at different rates and some individuals may need to take the exam numerous times before achieving a 70%. In addition, we consider the exam as a validation of learning and is not active learning time to be counted towards overall education credit. (NC)
- We would not recommend calculating CE credit for the final exam based on time spent taking exam. In NY, while a final exam is required for all self-study and online courses the time spent taking the exam is not calculated into the credits awarded to the course. Credit is based on the number of questions on the exam. (NY)
- If the final exam has more than 50 questions, we suggested consideration be given to allow a maximum of one hour credit for the exam. We believe 30 seconds to one minute per question is reasonable. (WA)

Question 7A-1
Does your state use the criteria for minimum number of questions on the exam?

- 15 States answered “NO” (AK, CA, CO, CT, DE, FL, GA, ID, IL, LA, MI, NC, NH, RI, SD)
- 28 States answered “YES”
  (AL, AR, HI, IA, IN, KS, KY, MA, MD, MN, MS, MT, ND, NE, NM, NV, NY, OH, OK, SC, TN, TX, UT, VA, VT, WA, WI, WY)
**Question 7A-2**
If “no”, please describe any criteria used for exam questions.

- At this time exams are not even required. (AK)
- Regulations require a minimum of three questions for each credit hour. (CA)
- 3 States have regulations that are silent on the issue (CO, GA, LA)
- No true and false, no end of chapter quiz questions. (CT)
- Our Regulation does not currently address this issue. The C.E. Regulation is expected to be amended early next year. Consideration will be given to address the criteria used for exam questions as well as the question bank pool. (DE)
- 6 questions per credit hour (FL)
- ADEQUATE LENGTH FOR CONTENT COVERED, I.E. 20 QUESTIONS PER 1/2 HOUR (ID)
- Exam must contain min of 25 question increasing proportionately as the amount of material increases (IL)
- Does not have criteria for exam questions. (MI)
- Questions created should not include questions from chapter quizzes and be enough questions to create 2 different exams. Also question should not be in the form of True or False. (NC)
- We do not have any specific criteria - questions are reviewed by the advisory board. (RI)
- We do not regulate how many questions are asked. (SD)
- Yes, for question 13, If non-reciprocal courses, Texas requires 10 questions per credit hour requested. We do not require more than 50 questions, however, the provider may give an exam that consists of more than 50 questions. (TX)

**Question 7B**
Do you have any feedback/recommendations regarding creating criteria for maximum number of exam questions?

- 33 States responded “NO” (AK, AL, AR, CO, DE, GA, HI, IA, IL, IN, KS, KY, LA, MD, MI, MN, MS, MT, NE, NH, NM, NV, OH, OK, OR, RI, SC, SD, TN, UT, WV, VT)
- Regulations do not limit the maximum number of questions. (CA)
- Enough questions for multiple final exams. (CT)
- Do not recommend having a "maximum". (FL)
- ADEQUATE LENGTH FOR CONTENT COVERED, I.E. 20 QUESTIONS PER 1/2 HOUR. (ID)
- Exam must contain min of 25 question increasing proportionately as the amount of material increases. (IL)
- Does not have criteria for exam questions. (MI)
- No more than 75 questions. (NC)
- The number of questions on an exam should be based on the amount of material. Could a provider justify a 150 question exam for a 1 credit course? (NY)
- Would like to cap the number of questions to 75. (TX)
- Suggest consideration be given to requiring a minimum of 20 questions for a 1 - 4 hour self-study course, and add 5 additional questions for each additional hour of credit, with the maximum being 120 questions for a 24 credit course. (WA)
- Current recommendations are appropriate. (WI)
- Use state licensing handbook requirements. (WY)
**Question 7C-1**
Does your state use the criteria for minimum number of questions in the question bank pool?
- 24 States responded “NO”.
  - (AK, AL, CA, CO, CT, DE, FL, GA, ID, IL, KY, MD, MI, MT, NC, NH, NM, NY, RI, SC, SD, TN, TX, VA)
- 18 States responded “YES”.
  - (AR, HI, IA, IN, KS, MA, MN, MS, ND, NE, NV, OH, OK, UT, VT, WA, WI, WY)

**Question 7C-2**
If ‘no’, please describe any criteria used for question bank pool.
- Exams are not even required. (AK)
- None used. (AL)
- 10 States’ regulations do not specify any criteria or have no specific requirements for the question bank pool. (CA, CO, FL, GA, ID, MD, MI, RI, SC, TX)
- Prometric proprietary info. (CT)
- Regulation does not currently address this issue. The C.E. Regulation is expected to be amended early next year. Consideration will be given to address the criteria used for exam questions as well as the question bank pool. (DE)
- For each approved course, the sponsoring organization shall maintain a pool of tests sufficient to maintain the integrity of the testing process. (MT)
- Questions created should not include questions from chapter quizzes and be enough questions to create 2 different exams. Also question should not be in the form of True or False. (NC)
- Our requirement is that the question bank must exceed 50 but we do not require a minimum. (NY)
- Pearson is not aware of this criteria. (TN)
- Pool should contain enough items to produce two exams (at minimum) without overlap. (VA)

**Question 7D**
Do you have any feedback/recommendations regarding the criteria for number of questions in the question bank pool?
- 31 States responded “NO”.
  - (AK, AL, AR, CO, DE, FL, GA, NI, IA, ID, IL, IN, KS, KY, LA, MD, MN, MT, ND, NE, NH, NM, NV, OH, OK, RI, SC, TN, UT, VT, VA, WY)
- State agrees that there should be at least enough questions to fashion a minimum of two versions with at least 50% of questions being new/different in each subsequent version, however California regulations are silent regarding the question bank pool. (CA)
- A requirement for a large bank pool could be difficult for smaller providers. (MI)
- Each exam shall have enough questions to fashion a minimum of 2 versions with at least 50% of questions being new/different in each subsequent version. (MS)
- There should be enough questions to create 2 different exams. (NC)
- We would not agree on a minimum number less than 50. (NY)
- The bank pool should contain at least 2.5x the number of questions required on an exam. This will help prevent the same questions from being asked on the second or third revision of the exam. (TX)
- Question bank pools should contain enough items to build multiple exams and also allow for the “refreshing” of the current exams on a regular basis. (VA)
• WA agrees with the current guideline of using no more than 50% of the questions from the first exam being used in the re-take exam. For a 20 question exam, 30 questions would be needed in the bank pool; for a 120 question exam, 180 questions are needed in the pool. (WA)
• Current recommendations are appropriate. (WI)

Question 8
Does your state consider time spent on online course elements such as video, animation, interactive exercises, quizzes, case studies, games, simulations, etc. towards total course credit?
• 20 States responded “NO” 
  (AK,AL,AR,CO,CT,HI,IS,KS,KY,MA,NC,ND,OH,OK,SC,SD,TN,VA,WA,WY)
• 19 States responded “YES”.
  (CA,DE,GA,ID,IL,IN,MD,MI,MN,MS,MT,NE,NV,RI,TX,UT,WI)
• 1 State responded “Yes if included in the timeline”. (NH)

Question 8A
If ‘yes’, what method is used to calculate credit for online course elements? Is there any other criteria concerning these online course elements?
• If the course element is required to be reviewed by the student, credit hours are calculated using word count or run time of each element. If the course element is not required to be reviewed no credit should be granted. (CA)
• The regulation provides that one C.E. Credit consists of 50 minutes of qualifying classroom instruction. This would include video, animation......etc. (DE)
• For videos - provide transcript  Activities - detailed description with 3-tiered outline  Quizzes - counts towards word count. (FL)
• Time credited based on provider’s timed outline for that segment. (GA)
• Substantive and not duplicative of already presented content. (ID)
• Only 10% will count towards course content. (IL)
• As defined in the providers outline.(IN)
• It is the same method for courses that do not have online course elements. (MD)
• We look at the content and make a determination. (MI)
• Verified seat time. (MN)
• The council would consider the hours submitted by the Course Provider. If they had any questions, they would follow up with the provider for more detail. No specific method used. (MT)
• These are all included in the course content that is reviewed. (NE)
• We rely on the NAIC methods for determining the appropriate number of course hours. We defer to the home state CER approval. (NV)
• Word count formula. (NY)
• Filer provides requested hours and explanation of basis for request and that is reviewed by advisory board. (RI)
• Texas would determine the hours credited for interactive modules based on the type of course. (TX)
• Review detailed course outline for the online course submission and any other materials submitted to ensure that the content is insurance related and that the amount of hours requested can be met by what was submitted (also known as the ‘common sense’ method). (UT)
Only if approved. The provider needs to define the course type: classroom vs. self-study. We will access these instruction methods the same way as any other course reviews. (WI)

Our regulation does not address this. I answered 'no' because there was no way to default. (WY)

**Question 8B**
Do you have any feedback/recommendations regarding allowing credit for online course elements, creating a standard method for calculating credit, and how much credit should be allowed?

- 29 States responded “no” or “not at this time”. (AK, AR, CO, CT, DE, FL, GA, HI, IA, IL, IN, KS, KY, MA, MD, MN, MS, MT, ND, NE, NH, OH, OK, RI, SC, SD, TN, UT, WY)
- Since I have never used this, I would think it would be the actual time of the elements used except for quizzes and case studies, when I would think it should be based on word count. (AL)
- The element must be a required portion of the course in order for credit to be granted. (CA)
- As a regulator, would like access to content. (ID)
- These elements should be addressed by the provider in the course timed outline in regards to amount of instructional time that should be considered. (LA)
- It may be difficult to create a standard method of calculating credit for these activities. (MI)
- Videos, interactive exercises, case studies, games, should be new learning or demonstration of new concepts, not a repeat of previous course text. If included as part of CE credit, should be mandatory that students view and complete these course elements. (NC)
- One person may read faster than another. That is one of the benefits of taking an online course. (NV)
- We believe they should be included in total class credit and using the word count formula works to determine the credits. (NY)
- No more than 1/3 of the course should be spent on online elements. (TX)
- A discussion of this topic would be helpful and could result in some reliable criteria for evaluating these elements. (VA)
- WA interprets this question to apply to an online course that is primarily reading material but also includes the additional categories mentioned. It would be difficult and time consuming to determine if the additional elements are a repeat of material or new material. We suggest for consideration that a maximum of one additional hour of credit be assigned for animations and video content. (WA)
- Depending on the course type and topic - video, animation, interactive exercises, quizzes, case studies might be appropriate. Games and simulations not so sure. (WI)
Question 9
Please provide feedback/recommendations on creating a uniform online course content checklist for calculating credit hours that would follow the acceptable procedures for determining the appropriate number of credit hours recommended by the NAIC?

- 14 States do not have any feedback or information to offer at this time. (AR, CO, FL, HI, IA, IN, MA, MD, NE, RI, SD, TN, UT, WY)
- Make certain fields mandatory (like word count for self-study). (AK)
- I have always used the Online Guidelines that were previously approved and found them most helpful, so if you change, I recommend they be in the same format so it will be helpful by being simple to use. (AL)
- The SILA-SCEPs CE Course Content Checklist contains all of the elements required to determine the appropriate number of credit hours for a course. The checklist is beneficial to both the provider and regulator in determining course credit hours. (CA)
- Very hard to be uniform as different states allow different topics for credit. (CT)
- Word Count; Time Tracking; Number of Questions; Number of Questions in Exam Pool; Course Reading Time. (DE)
- It would be welcome addition to use as guideline for approval process but I do not have any recommendations. (GA)
- Recommend input by providers but we are all for uniform checklist. (ID)
- Would be willing to change CE rule to comply with the NAIC model. (IL)
- Use the State Licensing handbook - Part III - Section I - Appendix C to create a checklist. (KS)
- It is difficult to create a checklist as some states allow topics that are not eligible in our state. (KY)
- Considering all of the varying ways a course can be constructed, I would be hesitant to create a one-size fits all approach. I believe guidelines to keep in mind when approving a course are helpful too but I also believe in the professional ability of the regulator to do their job. (LA)
- Looking at difficulty level (basic, intermediate, advanced), how is the difficulty level determined? (MI)
- Verified seat time. (MN)
- Word Count; Time Tracking; Number of Questions; Number of Questions in Exam Pool; Course Reading Time, type of venue - video, etc. (MS)
- It is a lot less concerned with the number of hours given for credit than with the security of online courses. We have many producers who spend 5 minutes looking over course material and then take the exam. I would prefer spending time on how to prevent that type of abuse for online courses. (MT)
- A uniform online course content list for calculating course hours that followed the acceptable procedures for determining credit hours would be useful if the state determined that they would adopt NAIC recommendations. (NC)
- I do not have any recommendations at this time, but would be in favor of a check list that all states can use. (ND)
- NAIC Guidelines. (NV)
- For self-study and online courses we have found the word count works well and puts everyone on an even playing field. (NY)
- Word count, difficulty level (Basic, Intermediate, Advanced), number of exam questions. (OK)
South Carolina currently uses Method B and we are satisfied with this process. (SC)

Texas only needs to update the instruction link, otherwise, we see no other improvements needed. (TX)

We believe a discussion on a possible checklist would be helpful to both regulators and providers and could result in some national criteria being established. (VA)

WA interprets this question to mean an online course that is primarily reading material but includes the previously mentioned additional content. For consideration, continue to use word count in order to determine course credit hours. If the additional elements have a run-time of 50 minutes or more, allow one additional credit hour. If it is an online video course without reading material, allow course credit based on the run-time of the video. (WA)

We should work with vendors, NAIC staff, regulators and SILA group to update the paper application and reflect the same changes in an electronic application. (WI)

**Question 10**

Does your state allow/not allow by statute/regulation electronics such as laptops/tablets to be used during classroom courses to view downloaded course materials or take notes?

- 17 States responded “YES”. (AL, CA, FAL, HI, ID, KS, KY, MT, ND, NH, NY, SC, TN, TX, WA, WI, WY)
- 23 States responded “NO”. (AK, AR, CO, CT, DE, GA, IA, IL, IN, MA, MD, MI, MN, MS, NC, NE, NV, OH, OK, RI, SD, UT, VA)
- Considering all of the varying ways a course can be constructed, I would be hesitant to create a one-size fits all approach. I believe guidelines to keep in mind when approving a course are a helpful too but I also believe in the professional ability of the regulator to do their job. (LA)

**Question 10A**

If ‘yes’, is there criteria concerning usage of electronics?

- I don’t have a problem with that during classroom courses, but totally leave it up to each individual provider to determine. (AL)
- California allows electronics in the classroom but the implementation and monitoring is left up to the education provider. (CA)
- Can only use for things listed above. (FL)
- X States responded “No” or not addressed in rule (HI, SD, TN, TX, WA), WE DON’T PROHIBIT IN STATUTE/RULE (ID)
- Electronics are only to be used for note taking. (KY)
- The CE regulations are silent on this issue. We would leave it to the provider to determine what is appropriate. (LA)
- At the discretion of the instructor and for note taking purposes or to download course material. (NY)
- Electronic devices may not be used during exams. (SC)
- It is up to the provider. (WI)
**Question 10B**
If ‘no’, is the CE provider responsible to make the determination on whether it is allowed/not allowed?

- 18 States responded “YES” the CE provider is responsible.  
  (AK, AR, CO, CT, DE, IA, IL, IN, KS, MD, MN, MS, NE, NH, NV, OK, RI, SD)
- 2 States responded there is not a rule or regulation / or the rules are silent (GA, TN)
- 3 States responded they leave it to the provider’s discretion because the rules do not specify.  (OH, UT, WA)
- At this time the providers are instructed to inform the students to put all electronic devices away at the beginning of the course. (MI)
- Provider instructors should always be responsible to ensure the students are active in their learning.  If laptops/tablets are allowed, the instructors need to be vigilant that students are using them appropriately and not accessing the internet, playing games, doing other work, etc. (NC)
- The VICEB/Pearson VUE handbook clearly states “Agents are expected to give their full attention to the class. All electronic devices should be turned off and put away along with any reading material other than material applicable to this class.” (VA)

**Question 10C**
Do you have any feedback/recommendations regarding allowing electronics to be used during classroom courses and creating criteria for usage?

- 22 States responded “NO”  
  (AR, CO, FL, GA, IA, IL, IN, KS, KY, MA, MD, MN, MS, MT, NE, NH, NV, OH, OK, RI, SD, WY)
- Possibly require providers monitor the attendees to try and ensure that they are paying attention. (AK)
- I think because of different locations and logistics, it should be left up to the CE Provider giving the course. (AL)
- Use of electronics by individuals attending a classroom course offering should be limited to the review of course content. The education provider is responsible for monitoring the student’s use of the electronic device and ensuring the student is paying attention to the class presentation. (CA)
- Criteria should be established as to when electronics would be allowed. Example, note taking. (DE)
- No, as long as an exam is not needed (HI)
- Create guidelines so that it is not problematic but allow. (ID)
- Yes (LA)
- We are open to discussion on permitting electronic devices. However, we do have concerns related to large groups/venues and the monitoring of the use. (MI)
- Provider instructors should always be responsible to ensure the students are active in their learning.  If laptops are allowed, the instructors need to be vigilant that students are using them appropriately and not accessing the internet, playing games, doing other work, etc. (NC)
- I think they should be allowed to use whatever resources there are available to give them the best opportunity to learn. (ND)
- It should be left at the discretion of the instructor as he/she has ultimate control of the classroom. (NY)
- Electronic devices should be limited to note taking. (SC)
• Not addressed in Dept. Rule. (TN)
• Electronic devices may be more of a distraction than a useful resource. Texas would recommend limiting the use of electronic devices during courses, and prohibit use during an exam. Recommend allowing the instructor to determine whether or not the use of electronics can be utilized during class. (TX)
• our CE Coordinator says this is the 21st century and people are going to bring electronics into the class for taking notes, etc. (UT)
• We have discussed this at VICEB meetings, but have not yet made a decision to change our policy. (VA)
• WA offers for consideration that it is not necessary to regulate the use of these devices. Producers must be responsible for learning and we should not restrict the use of such devices as long as they do not distract other class attendees. (WA)
• It is up to the provider to teach the course as approved. (WI)

Question 11
Does your Department (or third party contractor) conduct audits of CE courses and education providers?
• 31 States responded “YES”. (AK,AL,CA,CO,CT,DE,FL,GA,IA,ID,IN,KS,KY,MA,MD,MI,MN,NC,NE,NH,NY,OH,OK,SC,SD,TX,UT,VA,WA,WI, WY)
• 9 States responded “NO”. (AR,HI,IL,MS,MT,ND,NV,RI,TN)
• There is no reason why technology cannot be used to advance an instructional purpose. (LA)

Question 11A
If yes, does your Department directly conduct the audit or does a third party contractor conduct the audit?
• 20 States responded their Department directly conducted the audit. (AK,CA,CO,DE,FL,IA,ID,KS,LA,MN,NC,NE,NH,NY,OK,SC,SD,TX,UT,WA)
• I do have the authority, but have not had the opportunity to start them at this point other than contacting a provider to see if an individual took their course to verify a copy of a Certificate was authentic. (AL)
• 5 States responded that a 3rd party contractor conducted the audit. (CT,KY,MI,OH,VA)
• 3 States responded that both they and/or the 3rd party contractor conducted the audit. (GA,MD,WI)
• Member of the CE Council. (IN)
• Our department audits a very limited number of CE courses. We have no requirement to do so. (WY)

Question 11B
If yes, please identify some of your audit findings.
• At this time we have not conducted a provider/course audit. (AK)
• Instances of major findings resulted in revocation of producer licenses and rescission of provider certification. Major violations included providers reporting course credit when students did not attend the course and instructors significantly shortened the required course hours. California Compliance Auditors typically find instances of students failing to sign in or out of classroom courses, attendance forms and certificates of
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completion not meeting the requirements as stated in regulations, use of unapproved fictitious names, and late reporting of class schedules and rosters. (CA)

- Generally satisfactory (CO)
- Courses not following content outline as submitted for approval. Inattentive students. Classes canceled. Class environment not conducive to active learning-too small an area. Students not signing in our out (late from breaks) (CT)
- Problems with full attendance of seminars, ID verification of participants. (DE)
- Classes being let out earlier than scheduled but students getting full credit; no ID attendance check. (FL)
- We have discovered a course that was not being conducted as previously submitted to the department; we have also had misreporting, and instructors that were not suitable. (GA)
- Not a regular occurrence but examples would be not providing certificates or timely uploading credits or keeping proper paperwork. (ID)
- Instructors: attempting early dismissal, not using sign-in/sign-out. Attendees: reading newspapers, working on their personal computers, texting, etc. (IN)
- Do not have this information in-house. (MA)
- Lack of class participation. The providers adherence to course length. (MD)
- Through our audits we have not found any major infractions. Suggestions have been provided regarding improvement of resources, materials, sign-in sheet usage, etc. (MI)
- Some online courses did not include the required mechanisms for verifying seat time and for ensuring the identity of the student. Some classroom course providers were not teaching what they submitted; others were not filling the entire time allotted to the course with valid instruction and were allowing the students to leave early. (MN)
- Some instructors do not follow approved outline, approved course time schedule is not followed, substantive class time discussions veering off course material (i.e. jokes, current events, news, political discussions, industry issues, etc.) Instructor not properly monitoring students and allowing students to arrive late/leave early, take extended breaks). Instructors providing answers to exam questions for courses that have an exam. (NC)
- No issues except on perhaps lectures when full attendance may be found. (NH)
- Not using required approval and attendance documents; non-approved instructor, poor attendance monitoring; shortening of course hours; failing to notify Department of course cancellation; producers attempting to sign-in/out to receive credit without actually attending course; presenting unapproved course material. (NY)
- Most audits general find the course to be free of deficiencies. (OH)
- The use of other sponsor’s materials without permission of that particular sponsor and approved hours not being met during course instruction. (SC)
- Signing into a class and leaving early. (SD)
- Results from audits vary depending on violations. For example, Courses being offered without a valid registration. (TX)
- Some of the significant audit findings are that classroom courses sometimes have producers either arriving late or leaving early, and some classroom equivalent courses are sometimes not properly timed (example: completing a ‘three-hour course’ in fifteen minutes). (UT)
• "1) Failure to include the Board’s mandated Course Introduction Statement 2) Missing proctor and/or student affidavits for self-study courses 3) Ability for the student to “enter” the examination before course completion" (VA)
• Missing certificates for competed courses, rosters not being submitted within state guidelines, no sign in/sign out sheets, instructors not following approved course outlines. (WA)
• Courses information outdated. Course material changes more than 20% and provider fails to resubmit for approval. Provider fails to maintain attendance records and verify who is taking the class and who the proctor is. Provider fails to report instructors, course offering on time and notify the state of any changes within the required time. (WI)
• It was found that attendees were working on their computers, doing their jobs and not paying attention to a live speaker. It was addressed with the association that was putting on the CE and all issues were resolved. (WY)

**Question 12**
Does your state require CE providers to conduct onsite ID checks for classroom course offerings?

- 26 States responded “NO”. (AK, AR, CA, GA, IA, ID, IL, KS, LA, MI, MS, MT, NC, ND, NE, NH, NV, OK, RI, SD, TN, 22, UT, VA, WA, WY)
- 13 States responded “YES”. (AL, CO, CT, DE, FL, IN, MA, MD, MN, NY, OH, SC, WI)

**Question 13**
Do you have any other feedback/recommendations for the CE subgroup?

- 27 States responded “no or not at this time”. (AK, AL, AR, CO, DE, FL, HI, IA, IL, IN, KS, KY, LA, MA, MD, MS, MT, NH, NV, OH, OK, RI, SC, SD, TN, UT, WY)
- California is interested in what other states are doing in relation to late renewals. In California most late renewals are due to the late completion of continuing education. California is looking for ideas to encourage producers to complete CE on time and/or a way to separate CE from renewals. (CA)
- All states should have the 3 hour ethics requirement. (CT)
- I look forward to working with the group on this issue - it definitely needs to be addressed and I appreciate the group's willingness to tackle the subject. (GA)
- Not other than what has been said in survey but think this subgroup is doing a great job. (ID)
- Michigan supports uniformity and is willing to make necessary changes in order to achieve uniformity. (MI)
- Thank you for looking at the issues surrounding continuing education courses and for balancing the competing desires for ease of use and mobile access with the importance of verifying that students receive quality education that is credited to the individual who actually takes the course. (MN)
- Continuing education needs to be meaningful, up-to-date information. Courses should not be allowed to be older than 6 years as laws/statutes are updated frequently (ex ACA, annuities, flood). All courses allowed for CE credit should enhance the insurance knowledge of the producer. Topics should always tie back into insurance. (Course
content that should not be allowed include topics such as sales, marketing, personality types, how to ask open-ended questions, commissions, specific company products, and most importantly topics that do not enhance the insurance knowledge of the producer. (NC)

- We would request the development of a uniform checklist with a criteria for approving courses. Also, we would request a checklist for the appropriate use of electronics used during a classroom course. (NE)
- New York supports the creation of uniform standards as a guideline for states to create their own criteria, rules and regulations. (NY)
- We enjoy having input to any changes being discussed at NAIC meetings and conference calls. (VA)
- We need to get all states on-board with the NAIC guidelines for determining credit hours. We need more uniformity in determining what subject matter is appropriate for insurance education. Since many producers have a securities license now, many states allow securities education to fulfill the insurance education requirement. Insurance education is eroding in the face of estate planning, retirement planning and financial planning education. Even insurance designations such as Chartered Life Underwriter include many topics that are not about insurance. Are insurance producers expected to give legal advice, investment advice and tax advice to their clients? If we allow insurance producers to receive insurance CE credit for courses about stocks, trusts (other than the life insurance trust) and investment tax codes for their insurance education, are we not encouraging them to advise their clients on these topics that require other license types? By NAIC standards, required insurance education is only 21 hours plus 3 ethics hours (20 clock hours) every 2 years. It is less if courses that are not about insurance are included. (WA)
- We still need to discuss criteria for course completion. Some providers believe course completion for self-study course is when the student finishes the course instead of when all requirements have been met including proctor examination. (WI)
NAIC CE Survey Results 07.14.15

1. Please identify your state / jurisdiction

- 45 responded: Alabama, Arizona, Arkansas, California, Connecticut, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Minnesota, Missouri, Montana, Mississippi, Nebraska, Nevada, New Jersey, New Mexico, New Hampshire, North Carolina, North Dakota, Oklahoma, Rhode Island, South Carolina, Oregon, Texas, Utah, Virginia, Washington, West Virginia, Wyoming

2. Does your state/jurisdiction participate in the Continuing Education Reciprocity Agreement?

- 42 states answered “YES” (AL, AZ, AK, CA, CN, CO GA, HI, ID, IL, IN, IA, KS, KY, LA, MI, ME, MN, MO, MT, MS, NE, NV, NJ, MN, MH, NC, ND, OH, OK, RI, SC, SD, OR, TX, UT, VA, VT, WA, WI, WV, WY)
- 3 states answered “NO” (FL, MA, PR)

2a. If yes, do you have any variations or any additional requirements to the reciprocity course approval process due to statutes, rules, or procedures?

- 13 states responded “NO” (AZ, CO, IA, IL, LA, ME, NM, RI, UT, VA, VT, WV, WY)
- 6 states responded “YES” (CA, ID, NC, MI, OH, WI)
- 4 states responded “N/A” (CT, KY, MS, MO)
- Still need to see the material and outlines and for self-study courses that require an exam, and have to have the 70% passing grade statement and the disinterested third party proctor form. (AL)
- State requires approved instructors. They require appendix D from Arkansas Rule 50. (AR)
- State does not allow 1/2 hour credits; any course other than classroom is calculated at 1/2 credit so if a correspondence course takes 40 hours to complete - they receive approval as a 20 hour course. Regulation requirements. (GA)
- State does not allow sales, marketing, recruiting, prospecting, time management, exam review courses, tax preparation, telephone skills, motivation, computer training, office skills, exercise courses, and any non-insurance related courses. (IN)
- CER form Home state course approval documentation Timed outline - Classroom type Word count - Online type (KS)
- State has special required courses such as Annuity, Flood, and LTC. (MN)
- State does not offer CE for sales or marketing specific training. (MT)
- We still review each submission. We rarely approve a course for “GENERAL” credit, but rather the specific type of insurance. We don't approve motivation, sales, prospecting, etc. course content. We do not approve any course for more than 24 hours. (NE)
- CONTINUING EDUCATION NAC 6830A.318 - 683A.370 http://www.leg.state.nv.us/NAC/NAC-683A.html
- NAC 683A.335 Requirements for approval of courses. http://www.leg.state.nv.us/NAC/NAC-683A.html#NAC683ASec335 (NV)
- Possibly, we charge a $20 per course processing fee (NJ)
- Yes, CER is accepted for PRODUCER courses only. Adjuster courses are evaluated on content in specific to claims and adjuster license type. (NH)
2a. (CON'T) If yes, do you have any variations or any additional requirements to the reciprocity course approval process due to statutes, rules, or procedures?

- Yes, even though a course is submitted with the CER attached, we review all material for content. We have admin code that specifies what is a approve course, and what is not. If any portion of the course has sections that are not approved the submitter would not get the hours they would be requesting. (ND)
- Long Term Care and Suitability courses are reviewed to be in compliance with South Carolina law. (SC)
- Courses has to meet the Texas course criteria as defined in the Texas Administrative Code §19.1006. Texas only accepts reciprocal self-study courses. (TX)
- WA signed the agreement but does not appear on the list of states which originally signed it. We are not aware of any variations in the course approval process. (WA)
- Yes, outlines must be sent to the Division. (SD)
- None. (HI)

2b. If there are any variations or additional requirements in your state, please list specific differences and whether they are required by statutes, rules, or procedures?

- 8 states responded “N/A”. (CT, KY, LA, ME, MO, MS, UT, VA)
- 3 states responded “NO or NONE”. (CO, WV, VT)
- It is required by law and regulation. State still needs to see the material and outlines and for self-study courses that require an exam, I have to have the 70% passing grade statement and the disinterested third party proctor form. (AL)
- Arkansas requires approved instructors. We require appendix D from Arkansas Rule 50 (AR)
- State requires a list of instructors for classroom presentations required by rule. (ID)
- Indiana does not allow sales, marketing, recruiting, prospecting, time management, exam review courses, tax preparation, telephone skills, motivation, computer training, office skills, exercise courses, and any non-insurance related courses. (IN)
- These are required by procedure (KS)
- Massachusetts differences are required by statute; M.G.L. c. 175, section 177E; CE hours are due on a triennial basis. The first triennium begins the day one becomes licensed as a resident producer. 60b CE hours, including 3 in MA approved Ethics course must be included. Beginning with the second triennium and going forward from there, 45 CE hours are due for each triennium; including 3 CE hours in Ethics. The law was just changed in September of 2014. (MA)
- We require the completion and submission of the MN special course applications for these required courses as they contain core matrix outlines with topic that must be covered as required by MN Statutes. (MN)
- For classroom courses we do not vary from the CER agreement. For online courses we do vary by requiring a log-in access to the course to ensure that our regulations (aka rules) for online courses (which are consistent with the NAIC) are being met to ensure that proper safeguards are in place to have reasonable assurance that the student getting credit for the course is the one actually taking the course. Also, for product-specific training required by statute (i.e., long-term care, annuity, homeowner’s insurance valuation, ethics), the CER course must be reviewed in the same manner as the home state course. By statute and regulation, these courses must adhere to the California Curriculum Board's course outline developed for these product-specific training. Consequently, education providers must provide a detailed course outline that cross references to the Curriculum Board's course outline developed for these product-specific training. (NE)
- CONTINUING EDUCATION NAC 6830A.318 - 683A.370 http://www.leg.state.nv.us/NAC/NAC-683A.html (NV)
2b. (CON’T) If there are any variations or additional requirements in your state, please list specific differences and whether they are required by statutes, rules, or procedures?

- Administrative Code – Rules (NJ)
- Content must be specific to w/c adjusters, Public adjusters remainder Multiline (P&C) adjusters. Producer courses must be specific to producers. (NH)
- Per our Administrative Code rules, classroom courses that wish to be awarded more than 8 hours of CE credit must have an approved examination. If a course seeking approval is more than 8 hours and does not have an approved examination, the course will only be awarded 8 hours of credit. Providers who wish to offer a long term care partnership course of eight hours can request an exemption to the examination requirement. Unsure of the specific reason for the rule, North Carolina plans to remove this additional requirement during our next Administrative Code revision submission. (NC)
- We have administrative rules that depicts what is an approved course, and what are non-approved course. (ND)
- SC: 38-72-69 (LTC) and Regulation 69-29 (Suitability Annuity). (SC)
- Need 50 minutes of instruction or study per CE hour; can't round up minutes. We consider that study time does not include exam time - rule 836-071-0225 (1) (b). A producer may only claim 4 CE hours of "office management" during a renewal cycle -rule 836-071-0230(2). A producer may not do more than 8 credit hours in any given day (this is hard to enforce) - rule 836-071-0225 (1) (d). (OR)
- Classroom courses: Texas only accepts the actual time it takes to deliver the course. (Actual contact time) Self-Study: If reciprocal, the hours approved in the provider's home state. If not reciprocal, we accept the average completion time of five (5) licensees or the average approved hours of 3 states in which the course is already approved. Classroom Equivalent: Our rules are unique, therefore, we only accept the average time of completion of five (5) licensees. Texas Administrative Code §19.1010. (TX)
- Our vendor reviews self-study reciprocity courses. (MI)
- Ohio Administrative Code 3901-5-03 (H) (6): Self-study courses must contain at least 10 questions for each hour requested. All questions must be in a multiple choice format with at least 4 alternative choices. Final exam questions must not duplicate any unit/chapter questions. (OH)
- Some course categories do not qualify for CE approval. (WI)
2c. If by procedure, what is the rationale for requiring the variations or additional requirements?

- 15 States responded “N/A or NO”. (AR, CO, CT, HI, ID, KY, LA, ME, MO, MS, NJ, OH, OR, UT, VA, VT)
- 2 States responded administrative rule. (ND, TX)
- NA - statutes and regulations require the additional requirements. If the home states' adhered to the NAIC guidelines for online courses, the review of online CER courses wouldn't need to be as extensive. We have received online courses that have been approved by some states for which the course wasn't even available in an electronic format for us to review at the time the course was submitted to us - it's unclear on what basis the home states in these examples approved the courses. (CA)
- Non-insurance related. (IN)
- To ensure that the home state is using the same NAIC formula to calculate the approved number of hours. (KS)
- CE hours are based the licensing trienniums. (MA)
- We require the completion and submission of the MN special course applications for these required courses as they contain core matrix outlines with topic that must be covered as required by MN Statutes. (MN)
- We will only allow producers to take courses in a line in which they hold a license to enhance the insurance knowledge of the producer. If we approve everything as "General" we cannot ensure this. (NE)
- For LTC, SC Medicaid. For Suitability, SC Law. (SC)
- Numerous states have differing formulas for credit hour determination for self-study courses. (MI)
- This is by Administrative Code. (WI)

3. If your state/jurisdiction does participate in Continuing Education Reciprocity Agreement, please identify if your state/jurisdiction receives the Continuing Education Reciprocity (CER) form submissions electronically or in paper format?

- 24 states receive the CER form electronically. (AL, AR, CA, CT, ID, IL, IN, KS, LA, MN, MS, NE, NV, NC, ND, OK, RI, OR, TX, UT, VT, WI, WV, WY)
- 16 states receive the CER form in paper format. (AZ, GA, HI, KY, ME, MI, MO, MT, NJ, NM, NH, OH, SC, VA, WA)
- For question 3, Colorado receives CER forms in electronic and paper format (CO)

3a. If your state receives the CER form submissions electronically, please identify if the electronic filing system used is a state/jurisdiction specific system or if the system is provided by a vendor.

- 24 states responded that a vendor provided the system for filing the CER form. (AL, AK, CA, CO, CT, ID, IL, IN, KS, MN, MS, NE, NV, NC, OK, PR, RI, OR, TX, UT, VT, WI, WV, WY)
- 2 states responded that the filing system used is state/jurisdiction specific system (LA, ND)
3b. If the electronic filing system is provided by a vendor, please identify the vendor:

- 9 states use SBS (AL, AR, KS, NE, ND, OK, RI, OR)
- 3 states use Vertifore (CA, UT, WI)
- 4 states use Prometric/Vertifore (CT, NC, VT, WV)
- 4 states use Sircon/Vertafore (ID, MS, NV, WY)
- 1 state uses Compliance Express as well as State Sponsored paper format. (TX)
- 2 states use Sircon (IN, MN)

4. For the reciprocal course approval process, does your state/jurisdiction require documentation in addition to the CER Form, evidence of home state approval, and course outline?

- 19 states responded “YES”. (AL, CA, CT, ID, IN, KS, MI, MN, NE, NV, NC, ND, OH, PR, SC, OR, VT, WA, WI)
- 23 states responded “NO”. (AZ, AR, CO, GA, IA, IL, KY, LA, ME, MS, MO, MT, MS, NJ, NM, NH, OK, RI, TX, UT, VA, WV, WY)

4a. If yes, please list the additional documents required and the reason for requiring them?

- Outline and also the 70% passing grade statement and disinterested third party proctor form for self-study courses. (AL)
- For classroom courses we do not vary from the CER agreement. For online courses we do vary by requiring a log-in access to the course to ensure that our regulations (aka rules) for online courses (which are consistent with the NAIC) are being met to ensure that proper safeguards are in place to have reasonable assurance that the student getting credit for the course is the one actually taking the course. Also, for product-specific training required by statute (i.e., long-term care, annuity, homeowner’s insurance valuation, ethics), the CER course must be reviewed in the same manner as the home state course. By statute and regulation, these courses must adhere to the California Curriculum Board's course outline developed for these product-specific training. Consequently, education providers must provide cross-references between the course outline and the course material that is submitted to CDI for approval. For ethics training, providers must submit answers to specific content-related questions. Listed below are the statutorily required courses and a link to each course outline/guideline.
  - Eight-Hour Long-Term Care (LTC) Training: https://www.insurance.ca.gov/0200-industry/0050-renew-license/0400-resident-materials/upload/Mandatory-8-Hr-LTC-Outline_FINAL_Rev-1.pdf
  - Annuity Training: Eight-Hour Course: https://www.insurance.ca.gov/0200-industry/0050-renew-license/0400-resident-materials/upload/AnnuityEightHrAnnuityTrainOutline12.doc
  - Homeowners' Insurance Valuation Training: https://www.insurance.ca.gov/0200-industry/0050-renew-license/0400-resident-materials/upload/HomeownersInsValuationCourse.pdf
  - Ethics Training: https://www.insurance.ca.gov/0200-industry/0100-education-provider/upload/EthicsCETraining.pdf (CA)
4a. (CON’T) If yes, please list the additional documents required and the reason for requiring them?

- For self-study courses, the word count. (CT)
- List of instructors for classroom presentations. (ID)
- Course description. We have received course applications where the title does not define the content. (IN)
- CER form  Home state course approval documentation Timed outline - Classroom type Word count - Online type  Reason: To ensure that the home state is using the same NAIC formula to calculate the approved number of hours. (KS)
- Self-Study / Distance Learning courses must include detailed explanations for course time determination, for the method of instruction, including whether it meets MN interactive internet guidelines; closed book exams, proctors, attendance verification; and include links, logins, and passwords for us to review course. (MN)
- For seminar/classroom courses that is all we require. For webinar courses we also require their attendance verification procedure. Self-study courses we want to see mention of using a proctor monitor. (NE)
- NAC 683A.335  Requirements for approval of courses. (NRS 679B.130)  CE Providers must either submit the Nevada application and attachments OR the NAIC UNIFORM CE Application and Attachments. NAIC-a copy of the home state approval form or approval written on the Uniform app; and outline. (NV)
- Word count as some states do not utilize the NAIC word count formula. (NC)
- We review all documents, outline, and hours. Admin rules dictates what is an acceptable course. (ND)
- If the course is for LTC or Suitability Annuity, SC requires the material. If the course is a correspondence or online course, SC requires sample exam questions. (SC)
- Besides the CER form I need a timed outline, agenda or word count. I need these docs to verify course content. Also, some states word counts are different then I get (I follow the NAIC formula). (OR)
- A copy of all course documents. (WA)
- Evidence of home state approval and course outline. We require the additional documentation for verification purposes. (MI)
- Word count and exams for self-study courses. (OH)
- Instructor application- we register and approve the instructors for each course. For residents, we have requirements that the instructors must meet such as professional designations, at least 5 years of experience as a licensee, insurance consultant license and/or education. For reciprocal courses, we only keep track of the instructor's name. (PR)
- Exam if self-study. (VT)
- No additional requirement beside the ones listed. (WI)

4b. What conditions would need to be met for your state/jurisdiction to change your procedure to rely solely on the CER form, evidence of home state approval and the course outline for granting course approval?

- For online courses, if all states would adhere to the NAIC online course guidelines, such as ensure that the course has a process to authenticate student identity, then we could rely on the home state’s review for online courses but since this is not being done by many states we cannot rely on the home state review. For product-specific training courses for which the education provider must adhere to a state-approved curriculum content outline, (e.g., ethics, long term care), suggest that the working group consider developing guidelines for the content of these courses so that non-resident states could rely on the home-state reviews. (CA)
- Include the word count on the CER form. (CT)
- Rule change. (ID)
- When we stop getting course applications that are non-insurance specific such as vacuum cleaner demonstrations. (IN)
- If all states were using the same business practices and rules when reviewing courses for approval, then we would be able to rely on the CER form. (KS)
4b. (CON’T) What conditions would need to be met for your state/jurisdiction to change your procedure to rely solely on the CER form, evidence of home state approval and the course outline for granting course approval?

- 9 states responded “N/A”. (LA, ME, MO, NV, NJ, TX, UT, VA, WV)
- There would have to be a statutory change. (MS)
- We use CER form. (MS)
- Have them verify that they follow NAIC webinar guidelines, proctor monitor. Check boxes...? (NE)
- If word count was added to the CER Form. (NC)
- Change our administrative rule. (ND)
- If the course was not LTC or Suitability Annuity. (SC)
- The course outline, timed or word count. (OR)
- ALL states agreeing or adopting AND following the same uniform course approval process. (WA)
- When the updated CER form is approved, Michigan will rely solely on the CER form. (MI)
- We are willing to consider a change in our procedure. (PR)
- For CER form, a copy of exam is required. (VT)
- It will required legislative approval. (WI)

5. Please provide specific information on the steps that your state/jurisdiction completes to conduct a substantive review of CE courses submitted for home state approval.

- Review course outline and material for subject matter that I can approve, check time shown against what is being requested. (AL)
- We utilize Prometric to provide this service. (AZ)
- For classroom we review application, timed outline, study material, and presentation material. For self-study we review application, study material and use method A or B formulas from CE reciprocal agreement. (AR)
- "CE courses filed for CDI home state approval are reviewed to ensure: • The application filing is complete, including the fee •The education provider holds an active certification status in California • Required attachments or supplemental information is included • The course request is compliant with Section 1749 et seq. of the CIC and Sections 2186 through 2188.10 of the CCR • The topics and requested number of CE hours are approvable California requires the following items on our course application: Instruction Methods: A. Contact (Interactive) Course as defined in Section 2186.1(e)(1) of Title 10 of the California Code of Regulations (CCR): 1. ___ A detailed statement on how the course is relevant to insurance topics and insurance products. 2. ___ A detailed outline of approximately one page per hour of instruction including the time each topic is being presented. 3. ___ A copy of all materials presented to each student if a detailed outline is not submitted with application. 4. ___ An agenda showing the beginning and ending times, breaks, and time allotted for examinations, if applicable. 5. ___ A completed Class Presentation Schedule form for each presentation. 6. ___ A current authorization letter from the author or publisher if using another vendor's source material as the basis for the course. 7. ___ For a webinar, teleconference, or other similar technological medium, demonstrate how the instructor knows when a student has signed in and out of the course, how students are monitored and their active participation time tracked, and how communication between instructor and student is achieved. 8. ___ For a prelicensing course only, California prelicensing educational objectives are to include the page and paragraph-references to the provider course material for every line topic. B. Non-Contact (Non-Interactive) – Self-Directed Continuing Education Course as defined in Section 2186.1(e) (2) (B) of Title 10 of the CCR: 1. ___ A detailed statement on how the course is relevant to insurance topics and insurance products. 2. ___ A copy of the audio file, video file, computer diskette, DVD, CD, Ebook or hardcopy or pdf text book for the course or a copy of the text book cover, copyright page and table of contents if using another vendor's pre-approved material/book. 3. ___ A final examination with at least three questions (not in chapter/section order) for each hour of credit. A detailed statement on how provider will ensure the student enrolled in the course is the same individual who is completing the final course examination as defined in Section 2188.2(j) of Title 10 of the CCR. 4.
5. (CON’T) Please provide specific information on the steps that your state/jurisdiction completes to conduct a substantive review of CE courses submitted for home state approval.

____ Answers to all examination questions with page and paragraph referencing to the source material. 5. ____ A current authorization letter from the author or publisher if using another vendor’s source material. 6. ____ A copy of the course and examination instruction sheet sent to students detailing the length of time the student is allowed to complete the course, how the course completion date is determined, what constitutes a passing grade, and procedures in event student fails an examination. 7. ____ A detailed statement on who maintains control of the answer key and how the integrity of the examination is maintained (see Section 2188.2(a) (7)). 8. ____ A document listing the total word count (4,600 words for each hour of credit) for courses intended to be read or the run time for courses not intended to be read in audio and/or video format (see Section 2188.2(j)(1)). 9. ____ Demonstrate that reasonable measures have been taken to prevent student from access to course examination before review of the course material as defined in Section 2186.1(e)(2)(B)1. and 2. of Title 10 of the CCR. Provide Internet address, log-on and password for course review. C. Non-Contact (Internet Delivery) – Online Continuing Education Course as defined in Section 2186.1(e) (2) (C) of Title 10 of the CCR: 1. ____ A detailed statement on how the course is relevant to insurance topics and insurance products. 2. ____ A final examination with at least three questions (not in chapter/section order) for each hour of credit. A detailed statement on how provider will ensure student enrolled in the course is the same individual who is completing the final examination as defined in Section 2188.2(j) of Title 10 of the CCR. 3. ____ Answers to all examination and review questions with section/chapter and screen referencing to the provider course material. 4. ____ Internet address, log-on and password for course review. 5. ____ Demonstrated compliance with Section 2188.2(k) of Title 10 of the California Code of Regulations. 6. ____ A document listing either the total word count (4,600 words for each hour of credit) or that the credit hour is based on the run time of the course as stated in (Section 2188.2(j)(2)). 7. ____ A current authorization letter from the author or publisher if using another vendor’s source material. 8. ____ A copy of the course and examination instructions to students detailing the length of time the student is allowed to complete the course, how the course completion date is determined, what constitutes a passing grade, and procedures in the event a student fails an examination. 9. ____ A detailed statement on who maintains control of the answer key and how the integrity of the examination is maintained. 10. ____ Demonstrate that reasonable measures have been taken to prevent student access to the course examination before enrollment in and completion of the course materials as defined in Section 2186.1(e)(2)(C) of Title 10 of the CCR. 11. ____ Internet courses must include the provider’s Internet address, security measures, log-on and password to allow for Commissioner to review the course(s). Answers to examination questions must reference Section/chapter and screen for answer source. D. Non-Contact (Internet Delivery) – Online Prelicensing Course as defined in Section 2186.1(e) (2) (A) of Title 10 of the CCR: 1. ____ A detailed statement on how the course is relevant to insurance topics and insurance products. 2. ____ A copy of the applicable California prelicensing educational objectives with section/chapter and screen references to the provider course material for every line topic. 3. ____ Internet address, log-on and password for course review. 4. ____ Demonstrated compliance with Sections 2188.2.5 and 2188.5.5 of Title 10 of the California Code of Regulations. Course Category Type(s): E. Ethics Training Course as defined in Section 1749.1(a) of the California Insurance Code (CIC): Attach separate sheet with responses to each of the eight statements listed below: 1. ____ Describe how this course contributes to an agent’s understanding of his/her ethical responsibilities. 2. ____ Point out where in the course examples of “good” licensee conduct are given, as well as examples of “bad” licensee conduct. 3. ____ Explain how this course contributes to an agent’s understanding of the complexities of ethical decision-making within the context of insurance transactions. 4. ____ Describe where in the coursework an agent may find tools to help the agent identify, prevent, and resolve ethical dilemmas that arise in the course of conducting insurance business. 5. ____ Explain how the content of this course contributes to the producers understanding of proper vs. improper, honest vs. dishonest behavior. 6. ____ Provide two samples of licensee conduct you will use in this course to contrast ethical with unethical behavior and details supporting the judgment of ethical or unethical behavior. 7. ____ Explain how this course demonstrates to whom the licensee “owes” an ethical
responsibility in this course and how this course will help the licensee understand his or her ethical responsibilities to such an entity. 8. ___ Explain how this course helps the licensee distinguish between legal and ethical behavior and legal but unethical behavior. F. Annuity Training Course as defined in Section 1749.8 of the CIC: Eight-Hour Annuity Training Course: 1. ___ A copy of the Eight-Hour Annuity Training Outline, approved by the Commissioner, with page and paragraph-references to the provider course material for every line topic. Four-Hour Annuity Training Course: 1. ___ A copy of the selected Four-Hour Annuity Training Course Specific Topic Outline, approved by the Commissioner, with page and paragraph-references to the provider’s course material for every line topic. G. Independent Adjuster and/or Public Adjuster Course (attach separate sheet with responses to each of the four statements listed below) as defined in Section 14090.1 and/or 15059.1, of the CIC: Page 4 of 4 1. ___ Describe how this course contributes to an independent/public insurance adjuster’s understanding of insurance coverage and claims, how the course relates to the adjusting of insurance claims, and how adjuster competence may be improved by completion of the course. 2. ___ Describe how this course contributes to an independent/public insurance adjuster’s understanding of insurance statutes and rules, how the course relates to the adjusting of insurance claims, and how adjuster competence may be improved by completion of the course. 3. ___ Describe how this course contributes to an independent/public insurance adjuster’s understanding of specific topics (i.e., construction, commercial, residential), how the course relates to the adjusting of insurance claims, and how adjuster competence may be improved by the completion of the course. 4. ___ Describe how this course contributes to an independent/public insurance adjuster’s understanding of valuation, how the course relates to the adjusting of insurance claims, and how adjuster competence may be improved by completion of this course. H. Life Settlement Broker Course as defined in Section 10113.2 of the CIC: 1. ___ A copy of the 15-Hour Life Settlement Broker Outline, approved by the Commissioner, with page and paragraph-references to the provider course material for every line topic. I. California Eight-Hour Long-Term Care Course as defined in Section 10234.93(a)(4) of the CIC: 1. ___ A copy of the Eight-Hour Mandatory Long-Term Care Course Outline, approved by the Commissioner, with page and paragraph-references to the provider course material for every line topic. J. Homeowners’ Insurance Valuation Course as defined in Section 1749.85 of the CIC and Section 2188.65 of Title 10 of the CCR: 1. ___ A copy of the Homeowners’ Insurance Valuation course curriculum, approved by the Commissioner, with page and paragraph-references to the provider course material for every line topic. K. General Category Course: 1. ___ A detailed statement on how the course is equally relevant to a combination of the following license types: property broker-agent (PR), casualty broker-agent (CA), personal lines broker-agent (PL), limited lines automobile agent (AU), life only agent (LO) and accident and health agent (AH).

Specifically, the provider is to describe in the course outline or material how the licensee that holds the specific license types (e.g. a licensee that holds PR, CA and AH or a PR, CA, LO and AH or PL, LO and AH license types) is enriched and is provided a more thorough education by completing a general category type course. Please note that if the course topics are specific to one license type, the Commissioner will give the course the appropriate course category code." (CA)

- Review comprehensive timed outline, review all material to ensure it is relevant to insurance and qualifies for CE; review text material and exams. (CT)
- Reviews timed course outline - determines if it meets requirements (non-sales course) and identifies the course category for approval. (GA)
- Review by committee. (ID)
- (i) Applications for continuing education course approval shall be presented to the advisory council. The advisory council shall review each application and make a recommendation to the commissioner on whether the course should be approved and the number of credit hours to be awarded. The department shall notify the provider in writing when the commissioner approves or disapproves a continuing education course. In addition to the requirements in section 4 of this rule, self-study courses are subject to the following requirements: (1) A producer enrolled in a self-study course, including a computer-based course, shall take a written or computer-based examination at the conclusion of the self-study course. The written or computer-based examination must comply with the following requirements: (A) Examination questions shall
5. (CONT’D) Please provide specific information on the steps that your state/jurisdiction completes to conduct a substantive review of CE courses submitted for home state approval.

- Each course is assigned a state reviewer. Courses are reviewed in accordance with our PE/CE guidelines.
- A producer must request that before the course is reviewed by the council, which is submitted through SBS and reviewed online by licensing staff. If additional information is needed, we would follow up with the sender.
- MO CE courses are approved by a qualified staff at PearsonVue.
- CE committee reviews each course submission - reviews the outline and any other submitted documents. They check to see if the course includes any excluded items such as marketing or office skills and if course impracts substantial insurance knowledge. They calculate course time to see if they agree with how many hours are being requested.
5. (CON’T) Please provide specific information on the steps that your state/jurisdiction completes to conduct a substantive review of CE courses submitted for home state approval.

- Review outline for specific type of insurance. Outline cannot be just a list of topics with "2 hours" for example. We prefer they are broken down into 15 min increments and show breaks/lunch. Approve based on 50 min hour, no partial hours. Self-study courses should submit sample exam, Mention of proctor, word count. May request log in access and study materials. Webinar must include attendance verification procedure. (NE)

- NAC 683A.335 Requirements for approval of courses. (NRS 679B.130) 1. Any person who requests approval for a course for continuing education shall furnish to the Commissioner or to a designated representative thereof at least 60 days before the beginning of the course: (a) An outline of the subject matter; (b) The method of presentation; (c) The qualifications of the instructor; (d) The number of classroom hours or, if for a correspondence course, a self-study course or an on-line computer course, the equivalent of classroom hours, and a written procedure for conducting a supervised final examination; (e) Any applicable fees established and required by the Commissioner; and (f) Any other information required by the Commissioner or a designated representative. 2. Submission of the information required by subsection 1 must be on an application approved by the Commissioner. 3. The course must be designed to increase the knowledge and understanding of the licensee of: (a) Principles and coverage of insurance; (b) Applicable laws, rules and regulations concerning insurance; (c) Recent changes in coverages; and (d) The duties, ethics and responsibilities of the licensee. 4. The Commissioner or a designated representative will not approve a course that: (a) Is provided by a producer of insurance or an agency licensed to sell insurance in this State unless the producer of insurance or agency is a trade association of the insurance industry; or (b) Teaches: (1) Prelicensing training; (2) Motivation or psychology; (3) Marketing; (4) Prospecting; (5) Recruiting; (6) Sales; (7) Computer applications that are unrelated to insurance; (8) Skills for communication; or (9) The management of personnel or of an office. E The provisions of this subsection do not limit the authority of the Commissioner or a designated representative to refuse to approve a course for noncompliance with any other provision of NAC 683A.318 to 683A.370, inclusive. (NV)

- Review course topic and outline to confirm relevancy to Producer/Public Adjuster activity, review credit hours to confirm match with requested hours and to determine that course discussion reasonably matches the hours requested by the education provider. Ethics courses are reviewed to make sure that the course is a true discussion of Ethics not a discussion related to law, rules, or procedures. (NJ)

- Courses are reviewed by the CE committee, course material must have word count information and any other necessary supporting documentation. (NM)

- Course content and detailed timed outlines are reviewed by our two councils. One specific to producers and one for adjusters made up of members of industry appointed by the commissioner. (NH)

- The comprehensive timed course outline is reviewed to verify the times listed are accurate and add up to the requested hours. The topics are reviewed to verify they are eligible for CE credit under the regulations of the state, any time spent on ineligible topics is reduced from the total time of the course, the suggested NAIC word count formula is used for self-study courses for the topics that are found to be eligible for CE credit. Self-study courses require an exam which is reviewed for accuracy. And the recommended procedures for webinars are verified for webinar courses. The state credit hour is 50 minutes. No half credits are awarded and self-study courses are rounded up to the nearest whole number while classroom courses are rounded down (if applicable). (NC)

- We review the course outline, make sure the hours that are being requested match up. (ND)

- We require a detailed timed outline and course materials to be submitted at least 10 days prior to a CE Advisory Committee Meeting and at least 30 days prior to the course being held. The CE Advisory Committee reviews home state course submissions the first Wednesday of each month. Instructor applications are required to be submitted for review at least 14 days prior to offering a course. (OK)
5. (CON’T) Please provide specific information on the steps that your state/jurisdiction completes to conduct a substantive review of CE courses submitted for home state approval.

- These courses are reviewed by our CE board. (RI)
- SC has a CE Advisory Board meeting each month. This board reviews the SC courses for home state approval. The board is comprised of licensed insurance professionals. These individuals review the course material while following the NAIC Continuing Education Reciprocity Approval Guidelines. (SC)
- Verify course outline is insurance related/meets our course guidelines. Verify the length of course matches the hours requested. (OR)
- We will review the course name, instruction method, and hours requested. We review the outline to ensure it meets the criteria found in the Texas Administrative Code §19.1006. If the outline contains material that does not meet this criteria, the hours may be reduced or the course will be denied. Depending on the type of course (self-study or classroom equiv.) we require additional attachments for review. Ex. self-study, the exam criteria. (TX)
- New courses are filed electronically through Vertafore. The CE provider needs to include the course outlines. Also, instructor bios are to be submitted if the instructors have been clearly decided. (UT)
- Is the Provider registered? Was the correct fee submitted? Is the application fully completed? Is the content outline attached? Does the course title reflect the course content? Do hours requested support timed outline for classroom or word count for self-study? If self-study is the exam attached? Is the content acceptable for approval? Is the correct category selected? (VA)
- Verify the credit hours and course content is eligible for credit. (WA)
- The review looks at the timed comprehensive outline, the course text material as well as the exam to ensure all of the information is eligible for CE award. (WV)
- a. method of instruction   b. course content must further insurance knowledge of participant   c. course content may not include content that does not qualify pursuant to regulation   d. measurement of credit hours   e. national designation   f. instructor qualifications WY)

- CO Insurance Regulation 1-2-4 sets forth approval guidelines: Section 5 Rules (C) (1) Guidelines for Course Approval In determining which insurance related courses qualify for approval, the Commissioner will consider such factors as: a. Course Content: Approved courses may include information on specific insurance products approved for sale in Colorado, relevant state or national laws, insurance taxation, insurance practices, ethics, and claims or underwriting procedures. Approved courses must be insurance related and must not include courses or portions of courses on personal enrichment, sales training or sales information. Courses on the following topics may not be approved: (1) Any course used to prepare for taking an insurance license exam; (2) Computer science and automation courses; (3) Motivational, sales training, or psychology courses; (4) Communication or relationship building; (5) Prospecting, marketing or planning; (6) Courses which are primarily intended to impart knowledge of office procedures, administrative matters or personnel issues; (7) Courses related to service standards or service vendors; (8) Investment and other courses which do not show a direct connection to insurance; (9) Time management; or (10). Courses on FINRA/SEC compliance (NASD/SEC). (C)(2) Application for Course Approval by Sponsor a. Courses must be presented to the Commissioner for approval at least sixty (60) days prior to the first date the course will be offered. Any program of continuing education that is operated by an insurance company with a qualified home office located in Colorado is not subject to course review and approval by the Commissioner as long as the course does not contain information related to personal enrichment, sales training or sales information. The insurance company Regulation 1-2-4 of 8 Effective January 1, 2014 will be required to establish the number of credit hours for the course and obtain a course number from the Division of Insurance prior to offering the course. b. Applications must be filed on a paper form prescribed by the Commissioner, or electronically via Compliance Express at http://www.sircon.com/index/html and must include the following: (1) An outline of the course; (2) A copy of the table of contents of any textbooks used; (3) A sample competency examination, for self-study courses; (4) A non-refundable filing fee in the amount of $20.00 for each course, except for insurers paying one or more of the fees prescribed under §
5. (CON’T) Please provide specific information on the steps that your state/jurisdiction completes to conduct a substantive review of CE courses submitted for home state approval.

- 10-3-207, C.R.S.; (5) The number of hours proposed for the course; (6) The qualifications of the instructor(s); (7) The date of course initiation, if known; (8) A postage paid, self-addressed envelope, if application is filed in paper form; (9) Applications for self-study courses must include a certification report on the number of pages in any textbook, excluding glossaries, indexes, tables of contents, and appendices. For internet, webinar or other electronically delivered courses, a screen count is also required. If the required materials or information is not included, the course may be disapproved. (CO)
- Submission must comply with Rule 3119
- They are reviewed by our vendor against statutory requirements, to ensure that they are insurance related and that the course will further the knowledge of the producer. We have guidelines for ethics courses, as well as statutorily approvable or non-approvable topics. (MI)
- Review comprehensive timed outlines for eligible topics for continuing education, review self-study texts and exams. (OH)
- The course application must include the name, length, place, date, general description, outline, instructor information (name and credentials), exam and key. The application must be submitted with at least 30 days prior to the course date. If a substantial change is made to the course, a new application must be submitted for approval. (PR)
- Review comprehensive timed outline, course topics, the exam, and proctor requirements. (VT)
- The course meet all criteria stipulated in s. Ins Chapter 28, Wis. Adm. Code regarding provider qualification, instructor background if applicable, course offering, method of instruction and course topic. (WI)

6. Please provide specific information on the steps that your state/jurisdiction completes when a CE course is submitted for approval that has been previously approved by the home state.

- Review course outline and material for subject matter that I can approve, check time shown against what is being requested. (AL)
- We utilize Prometric to provide this service. (AZ)
- We review to ensure we have Midwest zone form, home state approval Arkansas does not give credit for training or marketing. (AR)
- "CE courses submitted to California with provider’s home state approval are reviewed to ensure: • The application filing is complete, including the fee • The education provider holds an active certification status in California • The provider’s home state approval letter is included • A course outline is included • As stated in 2b., statutory courses (long-term care, annuities, homeowners’ insurance valuation and ethics) are required to meet specific requirements to comply with the Section 1749 et seq. of the California Insurance Code and Sections 2186 through 2188.10 of the California Code of Regulations. " (CA)
- Review course outline to ensure topics are eligible. (CT)
- Reviews timed course outline - determines if it meets requirements (non-sales course) and identifies the course category for approval. (GA)
- Review by CE Coordinator. (ID)
- "Same as #5 • Is the Provider registered? • Was the correct fee submitted? • Is the application fully completed? • Is the content outline attached? • Does the course title reflect the course content? • Do hours requested support timed outline for classroom or word count for self-study? • If self-study course, are the hours capped at 18 unless it is a designation course? • Is the content acceptable for approval? • Is the correct category selected? " (IA)
6. (CON’T) Please provide specific information on the steps that your state/jurisdiction completes when a CE course is submitted for approval that has been previously approved by the home state.

- * If provider submits the CER form, we review the form & home state approval document *
  
  Classroom/Webinar: Check the amount of hours requested using the outline provided by the provider. 50 mins of teaching time for each hour requested. *Self-study/Online - Check the amount of hours requested using the NAIC formula for word count * Check the content for substantive and procedural knowledge relating to insurance. Courses in office skills or sales promotion are not approved for CE. *Review the course material for type of course classification requested. (Life/Health, Property/Casualty, General, Ethics, Agency Management) (KS)

- Study outline and the CER form. (KY)

- We verify that the outline and home state approval is supplied. We will review the outline to make sure content is approvable under our Rules and the hours approved by the home state match the outline supplied. (LA)

- We go over the same information as listed in item 5 if we are the home state and they are resubmitting the course. If they are resubmitting and this is a reciprocal filing then we would treat it as an initial reciprocal filing. (ME)

- Classroom Courses 22. Students attending classroom courses in preparation for a professional designation exam may receive credit for the classroom hours or exam, but not both. Self-study Courses (including video, Internet, and computer-based courses) 23. Self-study examinations must be proctored by an approved disinterested third-party and graded by the course provider. The proctoring process must ensure that the examination will be completed by the student, on a closed-book basis without assistance, and that the specified conditions of administration are observed. 24. Examinations by an insurance company may be administered or proctored by a disinterested party. 25. Self-study courses must include a proctored examination to receive credit. The proposed exam will be approved with the course. Self-study exams must contain at least 25 questions. The number of questions must increase proportionately as the amount of material increases up to a suggested maximum of 75 questions for very large courses. It is suggested that all questions should be four-alternative multiple-choice or completion format and that the use of True/False questions be avoided. All course materials are required to be submitted with the application. Credit hours will be determined by the estimated time it will take a student to study the material, adjusted by the percent of the course content that is acceptable as CE. Credit will be allowed only if the student receives a grade of 70 percent or greater on the examination. 26. The completion date for a self-study course will be the date the exam was taken and passed. 27. Self-study courses presented via the Internet must adhere to the same requirements as other self-study methods. In addition, Providers must obtain prior approval for Internet exams from the Division. The exam may be presented via the Internet but it must be completely separated from the text while the exam is being presented. The proctor must be physically present as the student takes the exam. The same affidavit requirement for proctors is in effect. Providers must provide Prometric with the means to verify the exam procedures. 28. Any correspondence or other self-study course without a monitored exam will not receive any continuing education credit. 29. Applications for self-study courses must include a word count, excluding glossaries, indexes, tables of contents, and appendices. For Internet courses, a screen count is also required. If the required materials or information is not included, the course may be disapproved. (MA)

- MO CE courses are approved by a qualified staff at PearsonVue. (MO)

- As long as we have the CER form and evidence of home state approval, the course is put in front of the council for review. (MT)

- Review CER form and detailed timed outline and ensure course meets our PE/CE guidelines. (MS)
6. (CON’T) Please provide specific information on the steps that your state/jurisdiction completes when a CE course is submitted for approval that has been previously approved by the home state.

- Review outline for specific type of insurance. Outline cannot be just a list of topics with "2 hours" for example. We prefer they are broken down into 15 min increments and show breaks/lunch. Approve based on 50 min hour, no partial hours. Review CER for Self-study courses word count, exam required check box, home state approval sign off and review number hours home state approved. Should mention of proctor. Webinar must include attendance verification procedure. (NE)
- If the course was inactivated the provider will be required to submit the course as if it were a new course. (NV)
- Quick review of course outline to make sure topics are not prohibited by administrative code (sales, motivation). Review home state approval document. (NJ)
- We do not allow for course renewals at this time. (NM)
- If submitted on the CER no additional review required. Otherwise the CE council reviews content/detailed timed outline for relevance. (NH)
- Review the home state approval form to make sure the course submitted matches up with the form and the approval is active. Review the course outline for ineligible topics. If everything matches the course will be approved in the appropriate line of authority for our state. NC does require a classroom course over 8 hours have an exam. If the classroom course doesn’t have an exam and it is over 8 hours, it will be only approved for 8 hours of CE credit regardless if the home state approval is over 8 hours. (NC)
- All courses that are sent to us are reviewed the same. (ND)
- We review the detailed timed outline and ensure the home state approval is active. (OK)
- For reciprocity all courses must currently be approved by their home state or they must be reviewed by our CE board for approval. (RI)
- SC uses the NAIC Continuing Education Reciprocity Approval Guidelines. (SC)
- Verify course outline is insurance related/meets our course guidelines. Verify the length of course matches the hours requested. (OR)
- Same as Number 5. We will review the course name, instruction method, and hours requested. We review the outline to ensure it meets the criteria found in the Texas Administrative Code §19.1006. If the outline contains material that does not meet this criteria, the hours may be reduced or the course will be denied. Depending on the type of course (self-study or classroom equiv.) we require additional attachments for review. Ex. self-study, the exam criteria. (TX)
- New courses are filed electronically through Vertafore. The CE provider needs to include the course outlines. Also, instructor bios are to be submitted if the instructors have been clearly decided. (UT)
- Is the Provider registered? Was the correct fee submitted? Is the application fully completed? Is the content outline attached? Does the course title reflect the course content? Do hours requested support timed outline for classroom or word count for self-study? If self-study is the exam attached? Is the content acceptable for approval? Is the correct category selected? (VA)
- Same as #5. Verify the credit hours and course content is eligible for credit. (WA)
- We require the home state approval document as well as the comprehensive outline to review the topics to ensure they are approval based on the state’s individual requirements. (VW)
- A. review electronic filing form  b. review home state approval  c. review course outline (WY)
- Review the CER form, evidence of home state approval, and course outline. (CO)
- If already approved and they are just renewing we do nothing. If they let the course lapse they must re-submit everything and we would approve the course based on our rule 3119. (IL)
- If it is a classroom course we grant reciprocity and if it is a self-study course our current procedure is to review against our credit formula and change approvable hours if necessary. (MI)
- Reviews the outline to ensure the topics are eligible for CE; review the self-study exams to ensure they comply with the required number of questions. (OH)
6. (CON’T) Please provide specific information on the steps that your state/jurisdiction completes when a CE course is submitted for approval that has been <u>previously approved by the home state.</u>

- We require that the provider apply through SBS. The CER form, course outline, home state approval and instructor information (i.e., resume) must be uploaded through SBS. (PR)
- Review timed outline for topics that are eligible for CE. (VT)
- WI reviews the requested hours and course outline. If the course meets criteria, Prometric approves the course. If not, the application is referred to OCI for final decision. (WI)

7. Does your state/jurisdiction conduct a review and approval of CE providers or instructors that were <u>previously approved in their home state?</u>

- 16 states responded “YES”. (AL, AZ, CA, CO, GA, IA, MA, MT, NJ, SC, TX, UT, VA, WA, WI, WV)
- 25 states responded “NO”. (AR, CT, ID, IN, IL, KS, KY, LA, ME, MI, MO, MS, NE, NV, NM, NH, NC, ND, OH, OK, PR, RI, OR, VT, WY)

7a. If yes, please list the specific information on the review and approval steps.

- Approve the CE provider application. Do not approve instructors, as that is the responsibility of the provider to make sure their instructors are competent to teach their course material. (AL)
- For Providers: Organizations providing insurance CE for Arizona credit must be reviewed and approved by Prometric, the Arizona Department of Insurance’s designated administrator. Prometric will assign a provider number that will allow courses to be tracked by provider. You may apply as a provider when you send your first course for review. Completing the Approval Form Provider Name Print or type the full legal name of the organization providing the education. Owners or Officers List the name, business address and business telephone number of each individual who has a significant financial interest in your organization. For partnerships, list all partners. For corporations, name all officers, as well as any shareholders, who have a 10 percent or greater interest. Address Provide the complete physical street address, including ZIP code, of the location at which continuing education records will be maintained. In the space provided for a mailing address, you may provide a separate mailing address (such as a post office box). Provider Director Provide the name and title of one individual with whom we should communicate for all business matters. Where several people may be applicable, give the name of the one who knows the contact person for each type of issue that may arise such as course rosters, course materials, schedules, etc. The provider director must have the authority to execute agreements on behalf of the provider. Enclose with this application a résumé or other document reflecting the qualifications (experience, professional designations, degrees, licenses held, etc.) of the provider director. Voice Phone Give the voice phone number, including the area code, where the provider director may be reached. Also provide a fax number and e-mail address. How Long in Business Give the number of years your organization has been in the business of providing CE courses. Is Your Course Open to the Public? Can any licensee enroll for the course? Mark “Yes” if it is available to any licensee. Disciplinary Actions Before responding to the two questions concerning disciplinary actions, you may wish to obtain written statements from your owners, officers and provider director in order to properly document your responses on the provider application. How Will You Record Attendance? Indicate what method you will use to track attendance. Type of Organization Check the type that best describes your organization. The “Other” category is intended to cover organizations that do not fit into the previous categories. If you use the “Other” category, briefly describe your organization; your application may be assigned to another category. 9 Former Names and Locations If your organization has ever operated under a different name, list all names. If a sole proprietorship or partnership, indicate the names of all training companies for which the proprietor or any partner has been a proprietor, partner or held at least a 50 percent ownership interest. If a corporation, for each owner who holds at least 50 percent of the voting stock, please list all training companies for which any of these owners has been proprietor, partner or has held at least 50 percent of the voting stock. Link to Provider Website If your organization has a Website that lists the dates, times and locations of courses approved for Arizona insurance continuing education credit,
7a. (CON'T) If yes, please list the specific information on the review and approval steps.

Prometric can provide a link to this page from the Prometric Website. Please provide the specific URL (Internet address) that will bring licensees directly to the page listing the dates, times and locations of Arizona-approved courses. Certification You must certify that your organization will abide by all Arizona laws and Department of Insurance rules, policies and requirements regarding insurance continuing education. The provider director must sign this certification. Refund Policy Providers must publish and abide by a refund policy. The refund policy must accompany the provider approval application (unless course fees are not charged to students). A policy of no refunds is unacceptable.

For instructors: Courses approved for Arizona CE credit must be taught by registered instructors. Instructors must be approved by each provider whose class(es) they teach and register with Prometric. Instructors will earn credit once per four-year licensing period for a course they teach. Instructor registrations are not subject to renewal. Completing the Form PROVIDER INFORMATION Provider Name Print or type the full legal name of the organization providing the education. Provider Number Enter the provider number assigned to your organization by Prometric. If your organization is applying now, leave this space blank. Provider Certification Print or type your name and sign and date the form to certify all of the information provided on the form is an accurate representation of the instructor’s education and experience. The provider representative’s signature certifies that the instructor meets one or more of the following qualifications: 1. Three years’ experience within the past five years in the course subject matter. Experience may include holding an appropriate insurance license in the subject being taught; OR 2. A college degree in the subject matter being taught; OR 3. A recognized professional designation related to the subject matter being taught. INSTRUCTOR INFORMATION—must be certified as correct by instructor. Information must be entered on this form, not included as an attachment. Do not send a resume or other documentation. Name(s) Type or print the full legal name of the certified instructor in the name block. In the block below, list any former names and/or aliases. Instructor Number Type or print the instructor identification number if one has already been assigned by Prometric for another provider or state; otherwise, leave blank. Social Security Number Type or print instructor’s Social Security number. Home Street Address Provide home street address; a post office box alone is not acceptable. Phone Numbers Provide a daytime business phone number and home phone number. Qualifying as an Instructor Indicate the item(s) that best describe your qualifications to be an instructor. 20. Professional Designation(s) List all insurance-related professional designations that the instructor holds. The full meanings of the acronyms listed on the form are given below. If the instructor lists a designation not on the list, please provide acronym, the full title, and the granting institution. AAI Accredited Advisor in Insurance, Insurance Institute of America AFSB Associate in Fidelity and Surety Bonding, Insurance Institute of America ARM Associate in Risk Management, Insurance Institute of America AU Associate in Underwriting, Insurance Institute of America CEBS Certified Employee Benefits Specialist, International Foundation of Employee Benefit Plans CFP Certified Financial Planner, The American College ChFC Chartered Financial Consultant, The American College CIC Certified Insurance Counselor, The National Alliance for Insurance Education and Research CISR Certified Insurance Service Representative, The National Alliance for Insurance Education and Research CLU Chartered Life Underwriter, The American College CPCU Chartered Property & Casualty Underwriter, American Institute for CPCU FLMI Fellow, Life Management Institute, Life Office Management Association LUTCF Fellow, Life Underwriter Training Council, National Association of Life Underwriters RHU Registered Health Underwriter, The American College Disciplinary Actions If you answer “YES” to either of the two disciplinary action questions, provide a written explanation along with copies of the court documents showing the charges and final disposition concerning each matter. Certification Print or type the instructor’s name. The instructor must sign and date the form to certify that all the information provided on the application is an accurate representation of the instructor’s education, experience and background. Furthermore, the instructor certifies agreement to abide by applicable Arizona laws, regulations and requirements. (AZ)
7a. (CONT’D) If yes, please list the specific information on the review and approval steps.

- Per Section 2188 of the California Code of Regulations (CCR), every prospective provider shall submit a Prelicensing/Continuing Education Program Provider Certification/Renewal Application with filing fee and all required attachments. Providers are also required to submit a List of Instructors/Subject Matter Experts, per Section 2188.1(c) of the CCR. Background reviews are performed on all provider entities and officers, directors, stockholders, controlling persons, and instructors. The background reviews include checking California and NAIC licensing databases as well as internal and external data sources. (CA)
- Same methods used for all. (GA)
- The Provider must complete the application. (#9) (IA)
- Commonwealth of Massachusetts Division of Insurance Continuing Education Program Provider Registration Application Provider Name Names and Titles of Owners or Officers: Name Title Address City State ZIP Code Authorized Provider Official Title Voice Phone Number: ( ) - Ext. Fax Number: ( ) - E-mail Address URL: http://www. Type of Provider: (check one) Agent Association College/University Independent / Private School or Organization Insurance Company Other Have you operated under any other name? Yes No If yes, provide: Name Address I hereby certify that I have read the Division’s Administrative requirements regarding Continuing Education. The provider, instructors, monitors and other personnel will comply fully with the Division’s requirements relating to the conduct of Insurance Continuing Education courses. I further certify that all instructors/speakers will meet the established minimum requirements and that the provider will comply with the Americans with Disabilities Act and all applicable EEO statutes. I understand that I must notify the Division, in writing, within 15 days of all changes and modifications to all applications. I also certify that the information provided is true and correct to the best of my knowledge. I understand that any omission, inaccuracy or failure to make a full disclosure constitutes grounds for denial of approval/revocation of approval.

___________________________________________ Provider Official’s Signature ______________________ Date (MA)
- We require that providers be registered in SBS but there isn’t really an approval process. They just need to create an account. SBS allows them to list instructors. While our code has requirements for instructors, there is not an instructor specific approval process. (MT)
- Forms (course completion document and student agreement) used by "non-resident" providers must be NJ specific, and confirmation that director and other personnel are not prohibited due to revocation/suspension of producer/public adjuster license. (NJ)
- "SC Regulation 69-50 (4) for providers. If the applicant’s type of business is a private entity, other than an insurance company, producer’s trade association, institution of producer’s trade association or institution of higher learning, the applicant must submit a letter explaining the applicant’s type of business and how long the business has been offering insurance education courses. SC Regulation 69-50 (6, 2, a-f) for instructors. Instructors must be approved by the Department of Insurance before teaching any course. The application packet must be submitted by an approved sponsor thirty (30) days prior to the instructor teaching any course and must include the following: (1) a properly completed instructor approval application; (2) documentation of one of the following must be submitted with the application for approval: (a) a college degree in insurance from an accredited institution of higher learning; (b) a professional designation of CPCU or CIC for property and casualty approval and ChFC, CFP, FLMI, LUTCF or CLU for life, accident and health approval; (c) seven or more years of practical experience in the subject matter; (d) or a college degree and three or more years of practical experience in the subject matter; (e) five or more years of practical experience in the subject matter and has one or more of the following professional insurance designations or programs in the subject matter for which approval is sought: INS or AAI; or (f) Insurance Department regulators with a minimum of one year of insurance experience " (SC)
- The requirements are the same and the review is the same whether the applicant is a resident or non-resident Provider. (TX)
7a. (CON’T) If yes, please list the specific information on the review and approval steps.

- A new CE provider completes an online provider application in Vertafore. If their answers to the background questions on the application are no, the new CE provider is immediately approved and notification sent to the provider. If they have any yes answers, then proper documentation must be submitted to our office for review. Instructors, so long as they meet the Utah criteria and do not have a revoked insurance license, can be approved. (UT)

- They must complete the application for each. Instructors complete an application online and attach a bio or resume. Approval as an Insurance Continuing Education Instructor requires that the individual possess the depth and breadth of knowledge necessary to teach any course in the line of authority for which they are requesting approval. Generally, Virginia/Pearson VUE assumes this can be accomplished by one or more of the following: A. Three (3) or more years of current insurance industry experience and demonstrates possession of a depth and breadth of knowledge in the line of authority in which approval is requested B. Three (3) or more years as a licensed professional with current industry experience and demonstrates possession of a depth and breadth of knowledge in the line of authority in which approval is requested C. The equivalent combination of education and/or practical experience for the course being taught. D. Holder of a professional credential (see application) E. Holder of an academic degree relevant to the field (i.e., insurance, risk management, financial services, any degree from American College, etc.) F. Holder of a Series 6, 7, 63, or other FINRA financial advisor license. G. Member of the state bar engaged in the field of insurance-related law. H. Certified Public Accountant engaged in insurance-related practice. Please note the following: 1. Current experience is "experience that is ongoing today or has ended within the last two (2) years". If a candidate has been removed from the insurance industry for over two (2) years, the candidate’s experience may not be qualifying experience. 2. Teaching experience is not a requirement and does not qualify a candidate for approval. 3. Approval as an insurance continuing education instructor in other states is not relevant to approval in the Commonwealth of Virginia. 4. Employment with an insurance organization does not automatically qualify a candidate for approval. 5. Repair and remediation credentials and teaching experience do not qualify a candidate for approval. 6. The above are guidelines to be used in conjunction with the evaluator’s judgment. (VA)

- There wasn’t an option for CE providers only, WA does not review home state approved instructors. Providers must meet WA provider criteria. (WA)

- Review the CER form, evidence of home state approval, and course outline. (CO)

- We require the information for our records. (PR)

- Course and instructor meets criteria stipulated by administrative code. (WI)

8. Does your state/jurisdiction CE provider <u>home state</u> review process include an application with background questions and an attestation?

- 25 states responded “NO”. (AL, AR, CO, GA, ID, IN, IL, KS, KY, ME, MI, MA, MO, MT, MS, NE, NJ, NM, NH, ND, OK, PR, RI, WV, WY)

- 16 states responded “YES”. (AZ, CA, CN, IA, LA, NV, NC, OH, SC, OR, TX, UT, VA, VT, WA, WI)
8a. If yes, please provide specific background questions asked on the application.

- Arizona Department of Insurance Continuing Education Program Instructor Registration Please Print or Type. Photocopy as Needed. Provider Information (to be completed by the Provider Director) Provider Name Provider Number I certify that the information on this form is true and correct to the best of my knowledge. It accurately represents at least the minimum qualifications required to be met by the individual named on this form as an instructor. Further, the individual named as an instructor has been approved by this provider in accordance with standards established by the Arizona Department of Insurance.

________________________________________ Print/Type Name of Provider Director

________________________________________ Title _______________________________________

Signature __________________________ Date

Instructor Information (to be completed by the Instructor) Instructor Last Name First Name Middle Name Instructor Number (Leave Blank) By what other names have you been known? If none, so state. Social Security Number Home Street Address City State ZIP Code Business Phone ( ) ext. Residence Phone ( ) Please indicate which item(s) qualify you as an instructor under the standards of the Arizona Department of Insurance: ☐ Three years' experience within the past five years in the course subject matter. Experience may include holding an appropriate insurance license in the subject being taught. ☐ A college degree in the subject matter being taught. ☐ A recognized professional designation related to the subject matter being taught. List professional designations: Have you been convicted of a felony involving moral turpitude, or have you had an insurance license, financial-services license or education license suspended or revoked? ☐ Yes ☐ No Have you been convicted of a misdemeanor offense denounced by any law regulating insurance, or a public offense having as one of its necessary elements a fraudulent act or an act of dishonesty in the acceptance, custody or payment of money or property? ☐ Yes ☐ No I certify that the information on this form is true and correct to the best of my knowledge, that I satisfy one or more qualifications of the Arizona Department of Insurance standards, and the information accurately represents my background and my qualifications to teach insurance courses. I understand the information on this form is subject to verification through the audit process. I agree to abide by all Arizona statutes, regulations and conduct requirements regarding insurance and insurance continuing education.

________________________________________ Print/Type Name of Instructor

______________________________ Date (AZ)

- Per Section 2188(a)(1)(C) and (D) of the California Code of Regulations (CCR) the following background questions are listed on the Provider Certification/Renewal Application: Has the provider organization been the subject of any administrative agency disciplinary action relating to its prelicensing or continuing education provider status? For the purpose of this question, administrative agency disciplinary action includes but is not limited to: having any professional, vocational or business license denied, suspended, placed on probation, restricted or revoked, or any fine imposed; withdrawing any application or surrendering any license to avoid disciplinary action; being issued a cease and desist order or its equivalent; being the subject of a conservation, liquidation, rehabilitation or receivership order. Have any of the provider organization's partners, members, controlling persons, officers, directors, or any shareholders owning 10% or more interest in the organization, been the subject of any administrative agency disciplinary action? For the purpose of this question, administrative agency disciplinary action includes but is not limited to: having any professional, vocational or business license denied, suspended, placed on probation, restricted or revoked, or any fine imposed; withdrawing any application or surrendering any license to avoid disciplinary action; being issued a cease and desist order or its equivalent; being the subject of a conservation, liquidation, rehabilitation or receivership order. Have any of the provider organization's partners, members, controlling persons, officers, directors, or any shareholders owning a 10% or more interest in the organization, ever been convicted of a crime? "Crime" includes a felony or misdemeanor and military offenses. "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, having had any charge dismissed, expunged or plea...
8a. (CON’T) If yes, please provide specific background questions asked on the application.
withheld pursuant to Penal Code Section 1203.4, or having been given probation, a suspended sentence or a fine. You may exclude traffic citations and juvenile offenses. (CA)

- Type of organization, operated under any other name (CT)
- "Has the provider or any officer, partner, or owner ever had any disciplinary action, including but not limited to, refusal, suspension, or revocation, taken by any regulatory agency in any state or any province of Canada against them or any business with which they have been directly connected? If yes, provide a full explanation on a separate sheet of paper. • Has any officer, partner, or owner of the provider been convicted of, or pled nolo contendere (no contest) to, any misdemeanor or felony; or does any officer, partner, or owner currently have pending misdemeanor or felony charges against them? (Do not include minor traffic violations.) If yes, provide a full explanation on a separate sheet of paper. " (IA)
- The BG questions are included on the course instructor application. 1. Is the instructor currently licensed as an insurance producer or adjuster in the state of Louisiana? If yes, provide the Louisiana license number. 2. Has the instructor ever been the subject of disciplinary or regulatory action for insurance related practices by the insurance department of any state or any similar state or federal regulatory body? If yes, provide a full explanation for and a copy of the action. 3. Has the instructor ever been the subject of other action which is required to be disclosed in compliance with the Rule 10 of the Louisiana Department of Insurance §715 A 6? If yes, provide a full explanation for and a copy of the action. 4. Will this instructor be a supervising instructor responsible for the conduct of other instructors or guest instructors and responsible for assuring the quality of the instructional program? If no, provide the full name of the supervising instructor responsible for the conduct of this instructor. (LA)
- CE providers submit application through Sircon which includes name, address, email, phone number. (MS)
- HOME STATE-Yes-Names of instructors and or representatives who are authorized to sign the students "Certificate of Completion"; A list of states that have approved the course, including a list of the hours approved; and they must provide an attestation indicating the course must increase the knowledge and understanding of insurance principle's and coverage; applicable laws; rules and regulations; recent changes in coverage. (NV)
- Very willing to change the form but presently not part of the application. (NJ)
- "Has the provider operated under any other name? The attestation is: "I certify that I have read the provider requirements for North Carolina Continuing Education providers and agree to abide by them and will abide by North Carolina insurance laws and regulations. Additionally, I certify that any instructors I utilize to teach courses meet the qualifications specified in 11 NCAC 06A.0808 and 11 NCAC 6A.0705 (a) and that they will abide by all program requirements. I am aware that any failure to abide by the requirements may result in the termination of this provider’s authorization to offer courses and that all course approvals will be simultaneously withdrawn. " (NC)
- Provider: Has anyone in your organization ever been the subject of disciplinary action, including suspension, cancellation or revocation by an Insurance Department, Governmental entity or other licensing authority? ____ Yes ____ No If yes, attach a statement providing complete details. Has anyone in your organization ever been charged by an entity with misappropriation, conversion or withholding of money? ____ Yes ____ No If yes, attach a statement providing complete details. (SC)
- Oregon does not review or approve instructors. We do not conduct reviews of providers in our state. Oregon does have the providers fill out an online application with name, address/phone, and primary contact name, phone and email address. No background questions are listed. (OR)
- What is your resident state? Has or does the listed provider applicant provide insurance education in a different name from names previously provided on this application. Has the provider applicant had any certification or approval for a professional continuing education course or pre-licensing course revoked, suspended, or placed on probation, whether by agreement or as ordered in an administrative or judicial proceeding, by a court, financial or insurance regulator, or other agency of this state, another state, or the United States? (TX)
8a.(CON’T) If yes, please provide specific background questions asked on the application.

- Question 1: Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, ever been convicted of, or is the business entity or any owner, partner, officer or director member or manager currently charged with, committing a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime? Question 2: Has the business entity or any owner, partner, officer or director, or manager or member of a limited liability company, ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license, or registration? Question 3: Is the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company ever found liable in, any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation, or misrepresentation? (UT)

- What is the highest level of education completed? •Does the applicant have any professional credentials? •Does the applicant hold an insurance or securities license in VA or another state? •Certification: You must certify that your organization will abide by all Virginia laws, State Corporation Commission regulations, and Board program requirements. See Program Requirements for the specifics to which you are agreeing. This certification must be signed by the sole proprietor, a general partner, or an officer of your corporation with authority to bind the corporation. (VA)

- The provider is asked for criminal and/or administrative actions but no attestation is required. (WA)

- Type of organization, previous name. (OH)

- Is it operated under any other name and how long they have been in business? (VT)

- Background questions are similar as the background question in the uniform business applications. We are interested in prior administrative actions, court related actions, etc. (WI)

9. Does your state/jurisdiction CE provider review process include an application with background questions and an attestation for CE providers <u>previously approved in their home state?</u>

- 9 states responded “YES”. (AZ, CA, IA, NV, SC, TX, UT, VA, WA)

- 30 states responded “NO”. (AR, CO, CT, GA, ID, IN, IL, KS, KY, LA, ME, MI, MA, MO, MT, MS, NE, NJ, NM, NH, NC, ND, OH, OK, RI, OR, WI, WV, WY, VT)
9a. If yes, please provide specific background questions asked on the application.

- Arizona Department of Insurance Continuing Education Program Instructor Registration Please Print or Type. Photocopy as Needed. Provider Information (to be completed by the Provider Director) Provider Name Provider Number I certify that the information on this form is true and correct to the best of my knowledge. It accurately represents at least the minimum qualifications required to be met by the individual named on this form as an instructor. Further, the individual named as an instructor has been approved by this provider in accordance with standards established by the Arizona Department of Insurance.

Print/Type Name of Provider Director

Signature __________________ Date __________________

Provider Information (to be completed by the Provider Director) Provider Name Provider Number I certify that the information on this form is true and correct to the best of my knowledge. It accurately represents at least the minimum qualifications required to be met by the individual named on this form as an instructor. Further, the individual named as an instructor has been approved by this provider in accordance with standards established by the Arizona Department of Insurance.

Print/Type Name of Provider Director

Signature __________________ Date __________________

Instructor Information (to be completed by the Instructor) Instructor Last Name First Name Middle Name Instructor Number (Leave Blank) By what other names have you been known? If none, so state. Social Security Number Home Street Address City State ZIP Code Business Phone ( ) ext. Residence Phone ( ) Please indicate which item(s) qualify you as an instructor under the standards of the Arizona Department of Insurance: ☐ Three years' experience within the past five years in the course subject matter. Experience may include holding an appropriate insurance license in the subject being taught. ☐ A college degree in the subject matter being taught. ☐ A recognized professional designation related to the subject matter being taught. List professional designations: Have you been convicted of a felony involving moral turpitude, or have you had an insurance license, financial-services license or education license suspended or revoked? ☐ Yes ☐ No Have you been convicted of a misdemeanor offense denounced by any law regulating insurance, or a public offense having as one of its necessary elements a fraudulent act or an act of dishonesty in the acceptance, custody or payment of money or property? ☐ Yes ☐ No I certify that the information on this form is true and correct to the best of my knowledge, that I satisfy one or more qualifications of the Arizona Department of Insurance standards, and the information accurately represents my background and my qualifications to teach insurance courses. I understand the information on this form is subject to verification through the audit process. I agree to abide by all Arizona statutes, regulations and conduct requirements regarding insurance and insurance continuing education. _____________________________ Print/Type Name of Instructor

Signature __________________ Date __________________

Same background questions as noted in California's response to 8a. (CA)

"Same as #8 • Has the provider or any officer, partner, or owner ever had any disciplinary action, including but not limited to, refusal, suspension, or revocation, taken by any regulatory agency in any state or any province of Canada against them or any business with which they have been directly connected? If yes, provide a full explanation on a separate sheet of paper. • Has any officer, partner, or owner of the provider been convicted of, or pled nolo contend (no contest) to, any misdemeanor or felony; or does any officer, partner, or owner currently have pending misdemeanor or felony charges against them? (Do not include minor traffic violations.) If yes, provide a full explanation on a separate sheet of paper. " (IA)

Same as above – 8A. (NV)

Again, very willing to change the form. (NJ)

Provider: Has anyone in your organization ever been the subject of disciplinary action, including suspension, cancellation or revocation by an Insurance Department, Governmental entity or other licensing authority? ☐ Yes ☐ No If yes, attach a statement providing complete details. Has anyone in your organization ever been charged by an entity with misappropriation, conversion or withholding of money? ☐ Yes ☐ No If yes, attach a statement providing complete details. (SC)

Same as 8A. (TX)
9a. (CON’T) If yes, please provide specific background questions asked on the application.

- Question 1: Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, ever been convicted of, or is the business entity or any owner, partner, officer or director member or manager currently charged with, committing a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime? Question 2: Has the business entity or any owner, partner, officer or director, or manager or member of a limited liability company, ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license, or registration? Question 3: Is the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company ever found liable in, any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation, or misrepresentation?  (UT)

- What is the highest level of education completed?  •Does the applicant have any professional credentials?  •Certification: You must certify that your organization will abide by all Virginia laws, State Corporation Commission regulations, and Board program requirements. See Program Requirements for the specifics to which you are agreeing. This certification must be signed by the sole proprietor, a general partner, or an officer of your corporation with authority to bind the corporation. (VA)

- See #8. (WA)

10. What course subject matter does your state/jurisdiction recommend be approved for insurance CE courses (i.e. insurance product specific)?

- 5 states responded “Insurance product specific”. (GA, NM, SC, WV, WY)
- CE courses must contain insurance product knowledge. (AZ)
- We review the course materials, and study guides. (AR)
- Section 2188.2(l) of the California Code of Regulations (CCR) states, in part, that subjects qualifying for CE course approval are insurance contract analysis, risk management techniques, and rating and classification sessions. The overriding consideration in determining whether a specific program or course qualifies for CE credit is that it be a structured learning program which contributes directly to the professional or technical competence of the individual licensed. (CA)

- Courses must be a formal program of learning, which contributes directly to the professional competence of a producer; have significant intellectual or practical content to enhance and improve the insurance knowledge of the participants; include an indication of the level of ability required to benefit from the course on the basis of basic, intermediate or advanced levels. (CT)

- Subject must demonstrate a direct and specific application to insurance, including: insurance annuities and risk mgmt. Insurance laws and rules mathematics statistics and probability economics business law finance taxes trusts estate planning business environment mgmt. or organization securities. (ID)

- Policy Contents/Contracts, Technical Licensing Information, Proper Use of Products, Fraud, Indiana Insurance Statutes, Annuities/Suitability in Annuities, Licensing Regulations, Insurance Ratings, Insurance Tax Law, Risk Management, Ethics (max 4 hours) in Insurance, Long Term Care, Flood Insurance, Professional Designation Courses, Crop and Hail, Accounting/Actuarial Considerations, Claims Adjusting, Damage Restoration for Adjusters, Loss Mitigation, Title, RESPRA, Escrow Issues. (IN)


- Only courses that impart substantive and procedural knowledge relating to insurance and are beneficial to the insuring public after initial -licensing shall be approved for credit.  K.A.R. 40-7-20a. (KS)
10. (CON’T) What course subject matter does your state/jurisdiction recommend be approved for insurance CE courses (i.e. insurance product specific)?

- 1. Insurance, annuities, and risk management; 2. Insurance laws and administrative regulations; 3. Mathematics, statistics, and probability; 4. Economics; 5. Business law; 6. Finance; 7. Taxes; 8. Agency management including all aspects of agency operations that support the long-term stability of the agency system and encourage the service and protection of customers, unless specifically excluded in subsection (5) of this section; 9. Ethics; and 10. Other topics approved by the commissioner which contribute directly at a professional level to the competence of the licensee; and (b) Course development and presentation. (KY)

- insurance and risk management; insurance laws, regulations and ethics; programs in economics, business, management, computers, finance, taxes and laws which relate specifically to the insurance business; claims management and damage assessment; any other such subjects which may be related or that have a direct and specific application to the insurance industry and which contribute to the professional competence of a licensee. This may include but is not limited to subjects such as securities and finance. (LA)

- Courses which impart substantive knowledge relating to the field of insurance and are otherwise in compliance with Rule 542 will be approved for credit. Courses in related fields, such as other segments of the financial services industry, will be approved for credit to the extent that they are otherwise in compliance with Rule 542 and are shown to improve the abilities of students to act within the scope of their licenses. Also specific training for annuity suitability and LTC are required. (ME)

- For courses/programs of instruction to qualify, they must: 1 be offered by an approved provider; 2 contribute to the professional competence of a producer; 3 be submitted using the appropriate application form and with the appropriate fee for each course; 4 have significant intellectual or practical content to enhance and improve the insurance knowledge of the participants; 5 use the most recent forms filed in Massachusetts, editions and laws to the extent possible; 6 include methods which will be employed by the provider for the improvement of the course; 7 include a bibliography of reference sources; and 8 meet all other CE laws. Qualifying/Non Qualifying Course Subjects 21. For courses to qualify, they must be of a formal program of learning, which contributes directly to the professional competence of a producer. The following subjects/topics may qualify: Massachusetts insurance law and regulations; insurance coverages/plans; advanced underwriting, estate financial planning; risk management; ethics; employee benefit plans; loss prevention and control; errors & omissions/malpractice loss prevention; assigned risk; claims procedure; policy replacement; taxation; actuarial mathematics and statistics; pensions and profit sharing; executive and personnel compensation; courses leading to insurance designations, i.e.; AAI, ARM, CEBS, ChFC, CFP, CFC, CIC, CLU, CPCU, FIC, FICF, FLMI, FSPA, LUTC, RHU, and REBC. (MA)

- 20 scr 700-3.200 (1) (A) - Approved course—an educational presentation offered in a class, seminar, self-study, or other forms of instruction involving insurance fundamentals, insurance related law, insurance policies, claims, and coverages, or other areas that have been approved by the director as expanding skills and knowledge in the lines of insurance for which the licensee is licensed, but shall not include subject matter relating to prospecting, motivation, sales/ marketing techniques, psychology, recruiting, office skills, or management training, and subjects not related to the insurance license. (MO)

- (b) The course enhances the ability of a licensee to provide insurance services to the public effectively; (c) the subject matter relates to professional ethics, where practicable. (MT)
10. (CON’T) What course subject matter does your state/jurisdiction recommend be approved for insurance CE courses (i.e. insurance product specific)?

- Subject matter that will increase knowledge of insurance principles, practices, administration, coverage, laws or regulations. (MS)
- http://www.leg.state.nv.us/NAC/NAC-683A.html#NAC683ASec335  NAC 683A.335 Requirements for approval of courses. (NRS 679B.130) 1. Any person who requests approval for a course for continuing education shall furnish to the Commissioner or to a designated representative thereof at least 60 days before the beginning of the course: (a) An outline of the subject matter; (b) The method of presentation; (c) The qualifications of the instructor; (d) The number of classroom hours or, if for a correspondence course, a self-study course or an on-line computer course, the equivalent of classroom hours, and a written procedure for conducting a supervised final examination; (e) Any applicable fees established and required by the Commissioner; and (f) Any other information required by the Commissioner or a designated representative.

- Submission of the information required by subsection 1 must be on an application approved by the Commissioner.

- The course must be designed to increase the knowledge and understanding of the licensee of: (a) Principles and coverage of insurance; (b) Applicable laws, rules and regulations concerning insurance; (c) Recent changes in coverages; and (d) The duties, ethics and responsibilities of the licensee. (NV)

- Any course containing instruction beneficial to insurance producers and public adjusters. (NJ)

- Insurance content that will benefit the Producer or Adjuster and the insurance public. (NH)

- Courses must be directly related to insurance principles and practices or designed and approved for specifically for licensees. The following topics will qualify: ethics in insurance, legal, legislative, regulatory matters in insurance, fundamentals/principles of life and health insurance, estate planning and/or taxation, insurance policy contents, proper use of insurance products, insurance rating/underwriting/claims, accounting/actuarial considerations in insurance, principles of risk management, provisions/differences in insurance policy contracts, fundamentals/principles of title insurance, managed care, agency management, legal/ethical issues involving sales practices, rating, tax laws related to insurance, error and omissions, estate planning/taxation, wills and trusts, financial planning, management content directly related to insurance, actuarial mathematics/statistics/probability, advanced underwriting, employee benefit plans, loss prevention and control, assigned risk, policy replacement, pensions, profit sharing, and courses leading to insurance designations. (NC)

- We define this information in Oklahoma Administrative Code 365:25-3-1(f) (7) Content of courses. Courses must be of a meaningful nature and shall not include items insurance company specific courses in areas such as prospecting, motivation, sales techniques, psychology, recruiting, and subjects not relating to the insurance license. However, agency management courses designed to assist producers in becoming more efficient, profitable, and assuring their perpetuation, will be deemed to be in the best interest of the insuring public and thereby subject to approval. Each such agency management course must include the description, the effects the course is designed to accomplish toward the purposes of efficiency, profitability, and/or perpetuation and each course will be reviewed for approval on its own merits. (OK)

- Material that is current, relevant, accurate, and that includes valid reference materials, graphics and interactivity. Clearly defined objectives and course completion criteria. (RI)

- Insurance products; rating; fundamentals; tax laws related to license class; policy contents; Oregon code and rules; contract law; insurance needs; risk management; ethics; estate/pension/financial planning; underwriting principles; prevention of errors and omissions; office management; accounting - rule 836-071-0230. (OR)
10. (CON’T) What course subject matter does your state/jurisdiction recommend be approved for insurance CE courses (i.e. insurance product specific)?

- We do not make recommendations, we approve courses based on criteria outlined in the Texas Administrative Code §19.1006. (TX)
- The following course topics are examples of subject areas that qualify for approval if they contribute to the knowledge and professional competence of an individual licensee as a producer, consultant, or adjuster, and demonstrate a direct and specific application to insurance: (a) a particular line of insurance; (b) investments or securities in connection with variable contracts; (c) principles of risk management; (d) insurance laws and administrative rules; (e) tax laws related to insurance; (f) accounting/actuarial considerations in insurance; (g) business or legal ethics; and (h) other course subject areas may be acceptable if the registered provider can demonstrate that they contribute to professional competence and otherwise meet the standards set forth in this rule. (UT)
- Agency management; asset allocation; ethics in insurance; legal or regulatory matters in insurance; fundamentals/principles of property and casualty, life and health, or title insurance; estate planning and/or taxation; insurance policy contents; proper use of insurance products; insurance rating, underwriting or claims; accounting/actuarial considerations in insurance; principles of risk management; provisions/differences in insurance policy contracts; or managed care and legal/ethical issues involving sales practices and mitigation including auto glass, mold, water damage, etc. Long Term Care and Long Term Care partnership courses are classified as Life and Health courses. (VA)
- Approved courses may include information on specific insurance products approved for sale in Colorado, relevant state or national laws, insurance taxation, insurance practices, ethics, and claims or underwriting procedures. (CO)
- Courses approved shall be intended to increase the knowledge and understanding of Insurance principles and coverages, applicable laws, insurance regulation, agency management, customer service and sales. (IL)
- Section 1204c (4) of the Michigan Insurance Code identifies eligible topics. The program must increase the knowledge of insurance and related subjects. (MI)
- Ethics in insurance, legal, legislative, regulatory matters in insurance, fundamentals/principles of property and casualty insurance, fundamentals/principles of life and health insurance, estate planning and/or taxation, insurance policy contents, proper use of insurance products, insurance rating/underwriting/claims, accounting/actuarial considerations in insurance, principles of risk management, provisions/differences in insurance policy contracts, fundamentals/principles of title insurance, managed care, agency management, legal/ethical issues involving sales practices, surety bail bond, rating, tax laws related to insurance, technical information related to the insurance license, errors and omissions, estate planning/taxation, wills and trusts, financial planning, management content directly related to insurance, actuarial mathematics/statistics/probability, economics, business law, advanced underwriting, employee benefit plans, loss prevention and control, assigned risk, claims procedures, policy replacement, pensions, profit sharing, courses leading to insurance designations, executive compensation, and personnel compensation. (OH)
- Insurance topics and ethics. (PR)
- Designed to expand insurance skills and knowledge relating to insurance (Insurance coverage, rating, tax laws, policy content, ethics, risk management, VT insurance codes and rules, estate planning and insurance agency management. (VT)
- Insurance product specifics, policy information, ethics, etc. (WI)
11. What course subject matter does your state/jurisdiction recommend *not be approved* for insurance CE courses (i.e. sales skills)?

- Sales and any subject that does not contain insurance product knowledge. (AZ)
- Training, and marketing. (AR)
- Section 2188.2(m) of the California Code of Regulations (CCR) specifically states that CE subjects that do not qualify for CE course approval are sales training, motivational training, meetings offered by insurers to launch new products or programs, and self-improvement programs. (CA)
- pre-licensing training, mechanical office or business skills (including typing, speed reading, etc.); the use of calculators, computers, or other machines or equipment; the use of computer software or equipment except in computer-based needs analysis or computer solutions to risk management as related to insurance customers; accounting or tax preparation in connection with business of the producer; the organizational procedures and internal policies of an individual insurer; motivation; salesmanship or sales promotion, including meetings held in conjunction with the general business of the producer; courses that are primarily intended to impart knowledge of specific products of specific insurers. (CT)
- Sales, motivational, self-improvement, telephone techniques, office techniques (except to the extent of improving service to the public when combined with other eligible instruction), election of officers, installation of officers, attendance at conventions and other similar activities, programs, or courses will not be approved. (GA)
- Any Course Used to Prepare for Taking an Insurance Licensing Examination Committee Service of Professional Organizations Computer Science Courses Motivation, Psychology, or Selling Skills Courses Reviews, Quizzes and/or Examinations Any Program Not in Accordance with This Rule. (ID)
- Policy Contents/Contracts, Technical Licensing Information, Proper Use of Products, Fraud, Indiana Insurance Statutes, Annuities/Suitability in Annuities, Licensing Regulations, Insurance Ratings, Insurance Tax Law, Risk Management, Ethics (max 4 hours) in Insurance, Long Term Care, Flood Insurance, Professional Designation Courses, Crop and Hall, Accounting/Actuarial Considerations, Claims Adjusting, Damage Restoration for Adjusters, Loss Mitigation, Title, RESPRA, Escrow Issues (IN)
- *Courses designed to prepare students for license examination* *Courses in mechanical office skills or equipment* *Courses in sales promotion, including meetings held in conjunction with the general business of the licensee, time management, and motivational subjects.* *Courses which are primarily intended to impart knowledge of specific products of specific companies if the courses relate to the sales promotion or marketing of one or more of the products discussed. (KS)
- (a) Any course used to prepare for taking an examination required pursuant to KRS Chapter 304; (b) Committee service of professional organizations; (c) Computer training to develop functional skills; (d) Motivational or sales training courses; and (e) Any course not in accordance with Section 2(4) of this administrative regulation. (KY)
- Any program used to prepare for taking an insurance or securities licensing examination; general computer programs not specifically related to the business of insurance or adjusting; motivational, psychology, communications, or sales training programs; general business programs not specifically related to the business of insurance or adjusting; any program not directly and specifically applicable to the insurance or adjusting business. (LA)
- *(1)* Technical office skills, such as typing, speed reading, and the operation of office machines and equipment; *(2)* Motivation, psychology, sales promotion, time or stress management, or communications; *(3)* Office management, customer service, or the operation of the student’s business, if the course is general in focus and is not specifically directed towards the business of insurance; or *(4)* Courses which primarily instruct the student in the promotion or sales of the products of a specific company. However, courses which primarily convey general insurance knowledge through instruction in the design and appropriate application of products of specific companies may be considered for credit." (ME)
11.(CON’T) What course subject matter does your state/jurisdiction recommend not be approved for insurance CE courses (i.e. sales skills)?

- The following subjects/topics may not qualify:
  - Any course used to prepare for taking an insurance license exam;
  - Basic/Introductory courses that may be at the level of a pre-licensing course and does not have significant intellectual or practical content to enhance and improve the insurance knowledge of the participants;
  - Computer science and automation courses;
  - Motivational, sales training, or psychology courses;
  - Communication, relationship building;
  - Prospecting, marketing, planning;
  - Courses which are primarily intended to impart knowledge of specific products of specific companies;
  - Coverage forms not approved or not used in Massachusetts (e.g. ISO Personal Auto Policy);
  - Office procedures, administrative matters, personnel issues;
  - Service standards;
  - Investment and other courses which do not show a direct connection to insurance;
  - Time management;
  - Courses on compliance (NASD/SEC);
  - Service vendors;
  - Courses on stocks, bonds, or mutual funds;
  - Courses on Section 529;
  - Materials related to the above. (MA)

- 20 scr 700-3.200 (1) (A) - Approved course—an educational presentation offered in a class, seminar, self-study, or other forms of instruction involving insurance fundamentals, insurance related law, insurance policies, claims, and coverages, or other areas that have been approved by the director as expanding skills and knowledge in the lines of insurance for which the licensee is licensed, but shall not include subject matter relating to prospecting, motivation, sales/marketing techniques, psychology, recruiting, office skills, or management training, and subjects not related to the insurance license. (MO)

- 2 states responded “sales and marketing”. (MT, WV)
- Personal improvement, motivation, time management, supportive office skills or other matters not related to insurance. Or general sales and/or marketing courses. (MS)

- http://www.leg.state.nv.us/NAC/NAC-683A.html#NAC683A5Sec335  NAC 683A.335 (4) The Commissioner or a designated representative will not approve a course that:
  - (a) Is provided by a producer of insurance or an agency licensed to sell insurance in this State unless the producer of insurance or agency is a trade association of the insurance industry; or
  - (b) Teaches:
    - (1) Prelicensing training;
    - (2) Motivation or psychology;
    - (3) Marketing;
    - (4) Prospecting;
    - (5) Recruiting;
    - (6) Sales;
    - (7) Computer applications that are unrelated to insurance;
    - (8) Skills for communication; or
    - (9) The management of personnel or of an office. (NV)

- Sales and self-motivation. (NJ)
- Sales (NM)
- Sales, marketing, stress management, time management, special Insurer product courses, and management. (NH)
- Prospecting, motivation, salesmanship, psychology, recruiting, time management, health/stress/exercise courses, supportive office skills, personnel management, use of calculators, computers or other equipment, computer software training, accounting or tax preparation in connection with the business of the producer, meetings held in conjunction with the general business of the producer, courses primarily intended to impart knowledge of specific products or specific insurers if the use of the products relates to sales promotion or marketing of the product, client relations, matters aimed at improving the operation of a person’s business, stress management, organizational procedures and internal policies of an individual insurer, and subjects not related to the insurance industry. (NC)

- Prelicensing, Prospecting, Recruiting, Sales skills. (ND)
11. (CONT) What course subject matter does your state/jurisdiction recommend <u>not be approved</u> for insurance CE courses (i.e. sales skills)?

- We define this information in Oklahoma Administrative Code 365:25-3-1(f) (7) Content of courses. Courses must be of a meaningful nature and shall not include items insurance company specific courses in areas such as prospecting, motivation, sales techniques, psychology, recruiting, and subjects not relating to the insurance license. However, agency management courses designed to assist producers in becoming more efficient, profitable, and assuring their perpetuation, will be deemed to be in the best interest of the insuring public and thereby subject to approval. Each such agency management course must include the description, the effects the course is designed to accomplish toward the purposes of efficiency, profitability, and/or perpetuation and each course will be reviewed for approval on its own merits. (OK)

- We do not recommend. (RI)

- Sales, General and Insurance Law. (SC)

- A course designed solely to prepare for an examination. Course in mechanical, office or business skill, also use of calculators or other machines or equipment; course in sales promotion. Course in motivational, salesmanship, stress and time management, psychology, writing or motivational communication; personnel management or recruiting. Any product not available for sale to Oregon consumers - rule 836-071-0230. (OR)

- (1) Meetings held in conjunction with the regular business of the licensee or courses or training relating to the marketing and business practices of a specific company; (2) Course content teaching general accounting, speed reading, other general business skills, computer use, or computer software application use; (3) Course content teaching motivation, goal-setting, time management, communication, sales, or marketing skills; (4) Course content providing for prelicensing training qualifying examination preparation; (5) Course content that does not meet the requirement of subsection (a) of this section; and (6) Course content that is substantially: (A) a glossary, dictionary, or index of insurance terms without independent distinction as to the application of these terms to the business of insurance through case studies or analysis based on actual or hypothetical factual situations that apply to the business of insurance; or (B) a recitation of statutes, rules, legal principles, or theories without independent distinction as to the application of these issues to the business of insurance through case studies or analysis based on actual or hypothetical factual situations that apply to the business of insurance. (TX)

- The following course topics are examples of subject areas that do not qualify for approval: (a) computer training and software presentations; (b) motivation; (c) psychology; (d) sales training; (e) communication skills; (f) recruiting; (g) prospecting; (h) personnel management; (i) time management; and (j) any course not in accordance with this rule. (UT)

- Prospecting; motivation; sales training; office management; new product seminars; courses in mechanical business skills (typing, use of specific software, etc.); and courses not related to the insurance industry. Courses that are primarily intended to impart knowledge of specific products of specific insurers, if the use of the products relates to sales promotion or marketing, also do not qualify for credit. (VA)

- (2) Continuing insurance education courses eligible for approval to satisfy the continuing insurance education requirement include: (a) Courses demonstrating a direct and specific application to insurance; and (b) Courses presenting information relevant to insurance-related statutory and regulatory requirements. (3) General education, sales, motivation, management, leadership, and automation courses are not eligible unless the insurance education provider demonstrates to the satisfaction of the commissioner that a substantial portion of the course relates to the business of insurance and is not solely focused on a particular insurer's products. (WA)

- a. pre-licensing b. committee service on professional organizations c. computer science courses d. motivation, psychology, prospecting, recruiting, time management or sales training e. securities, other than variable annuities f. courses on communication skills, personnel management, or supportive office skills (WY)
11. (CON'T) What course subject matter does your state/jurisdiction recommend <u>not be approved</u> for insurance CE courses (i.e. sales skills)?

- Approved courses must be insurance related and must not include courses or portions of courses on personal enrichment, sales training or sales information. Courses on the following topics may not be approved: (1) Any course used to prepare for taking an insurance license exam; (2) Computer science and automation courses; (3) Motivational, sales training, or psychology courses; (4) Communication or relationship building; (5) Prospecting, marketing or planning; (6) Courses which are primarily intended to impart knowledge of office procedures, administrative matters or personnel issues; (7) Courses related to service standards or service vendors; (8) Investment and other courses which do not show a direct connection to insurance; (9) Time management; or (10). Courses on FINRA/SEC compliance (NASD/SEC). (CO)
- Can't be specific to a carrier's product, sales skills, time management (FL)
- Product specific. (IL)
- Prospecting, Motivation, Sales, Psychology, Computer training, Office skills training, Time management, Health/stress/exercise, Telephone skills, Telemarketing or other marketing instructions (MI)
- Prospecting, motivation, salesmanship, psychology, recruiting, time management, health/stress/exercise courses, supportive office skills, personnel management, use of calculators, computers or other equipment, use of computer software except in computer-based needs analysis or computer solutions to risk management as related to insurance customers, accounting or tax preparation in connection with the business of the producer, meetings held in conjunction with the general business of the producer, courses primarily intended to impart knowledge of specific products or specific insurers if the use of the products relates to sales promotion or marketing of the product, client relations, matters aimed at improving the operation of a person's business, stress management, organizational procedures and internal policies of an individual insurer, and subjects not related to the insurance industry. (OH)
- Subject matters not related to insurance. (PR)
- Sales, motivation, communication skill, pre-licensee training and subjects not related to insurance. (VT)
- Sales, motivation, office managing, restoration, water damage, prospective, etc.

12. Does your state/jurisdiction have a notification period requirement for cancellation of scheduled course offerings? This does not include cancellations of courses due to an emergency such as instructor illness or adverse weather?

- 21 states responded “YES”. (AZ, AR, CA, CT, GA, IN, IA, KY, LA, MA, NC, ND, OR, VA, WA, WV, WY FL, OH, VT, WI)
- 20 states responded “NO”. (ID, KS, ME, MS, MO, MT, NE, NV, NH, NJ, NM, OK, RI, SC, TX, UT, CO, IL, MI, PR)
12a. If yes, what is the notification period (i.e. 5 days in advance)?

- There is not a set amount of days required. Notification should be provided immediately when known. (AZ)
- 2 weeks’ notice (AR)
- There is no specified notification period. Section 2188.2(r) of the California Code of Regulations states that when a scheduled course is cancelled, providers must take reasonable efforts to notify all students and maintain documentation of those efforts. (CA)
- X states responded 15 days (CT, KY)
- 10 days (GA)
- As soon as possible. (IN)
- At least 48 hours prior to the course date. (IA)
- 3 days (LA)
- If an approved course is canceled or a student cancels in advance, the provider must refund all fees within 45 days of the cancellation unless a different refund policy is printed on the provider’s materials. (MA)
- 5 days prior to the scheduled course offering. (NC)
- 15 business days. (ND)
- Immediately - rule 836-071-0240 (6) (OR)
- 5 calendar days (VA)
- Any time prior to the scheduled class beginning (WA)
- Cancellations must be made immediately. (WV)
- (15) Days in advance. (WY)
- The provider needs to let us know as soon as they know the course offering will not be held. (FL)
- Immediately. (OH)
- Providers must notify Prometric immediately. (VT)
- Provider are required to notify the state within 10 days. (WI)

13. Does your state/jurisdiction have a notification period requirement for scheduling of course offerings?

- 24 states responded “Yes”. (AZ, AR, CA, KS, KY, LA, MA, MS, MO, NV, NC, ND, OK, OR, VA, WA, WV, FL, IL, MI, OH, PR, VT, WI)
- 14 states responded “NO”. (CO, GA, ID, IN, ME, MT, NE, NH, NJ, RI, SC, TX, UT, WY)
13a. If yes, what is the notification period (i.e. 10 days in advance of the course date)?
- 6 states stated 15 days in advance. (AZ, CT, KY, NV, VA, WV)
- 3 states stated 10 days advance notice of course date (AR, CA, WA)
- Within 30 days of course approval. (IA)
- 5 states stated 30 days before the date on which the course is to be held. (KS, NC, IL, MI, VT)
- 3 days (LA)
- Providers must agree to inform vendor of the date, time and location of each classroom session, conference and convention, at least 15 days prior to presenting. Failure to submit course offering schedules may result in the denial of credit to participants in sessions not properly reported to vendor. Further, vendor must be notified immediately when a change is made in date, time and/or location. Failure to inform vendor may result in courses being denied approval or current approvals being revoked. (MA)
- 20 csr 700-3.200 refers course provider to our CE course approval form, which requires submission of completed CE Course Approval application 45 days prior to course being held for those seeking approval in MO as the home state. (MO)
- Once a course is approved, it can be offered anytime during the approval period. The department does not require or want notification of course offerings. (MT)
- 2 states stated 15 business days. (ND, OH)
- 14 days prior to offering the course. (OK)
- 60 days prior to course date - rule 836-071-0240 (2). (OR)
- Will soon be 5 days in advance with a rule change we are working on. (FL)
- For approval, 30 days prior. Once the course is approved, no further notification is required. (PR)
- 10 day in advance (WI)

14. Does your state/jurisdiction have any CE processes that are different for non-public CE courses?
- 2 states responded “YES”. (MS, PR)
- 39 states responded “NO”. (AZ, AR, CA, CT, GA, ID, IN IA, KS, KY, LA, ME, MA, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OK, OR, RI, SC, TX, UT, VA, WA, WV, WY, CO, FL, IL, MI, OH, VT, WI)

14a. If yes, please provide specifics on differences in CE processes.
- Non-public course is not listed on Sircon website. (MS)
- The participants of the course must have a direct relation with the course sponsor. (PR)

14b. If yes, how is a non-public CE course defined?
- Internal agency/company. Company available for their only (MS)
- These are courses usually offered by an insurance company to its employees or authorized representatives. (PR)

15. Is a proctor required in your state/jurisdiction for self-study CE courses?
- 27 states responded “YES”. (AZ, AR, CT, GA, ID, IA, KS, ME, MA, MS, MO, MT, NE, NV, NJ, NM, NC, OR, SC, VA, WV, WY, MI, OH, PR, VT, WI)
- 13 states responded “NO”. (CA, IN, KY, LA, NH, ND, OK, RI, TX, UT, CO, FL, IL)
15a. If yes, is the definition of proctor from the NAIC CE Standardized Terms and Definitions used by your state/jurisdiction?

- 4 states responded “NO”. (AZ, ME, VA, WY)
- 4 states responded “YES”, a disinterested third party (AR, GA, ID, WI)
- 8 states responded “YES”. (CT, KS, MS, MO, MT, NV, NM, PR)
- Self-study examinations must be proctored by an approved disinterested third-party and graded by the course provider. The proctoring process must ensure that the examination will be completed by the student, on a closed-book basis without assistance, and that the specified conditions of administration are observed. 24. Examinations by an insurance company may be administered or proctored by a disinterested party. 25. Self-study courses must include a proctored examination to receive credit. (MA)
- Impartial "disinterested third party" - proctor/monitor who verifies identity and processes affidavit testifying the student received no outside assistance. This would be an individual with no family or financial relationship to the student. (NE)
- Disinterested 3rd party - Not needed if course is an interactive on line course (questions built into the discussion). (NJ)
- North Carolina does use the NAIC definition for proctor and a proctor is only required for self-study correspondence courses. (NC)
- Definition: "Proctor" means a disinterested third party (69-50 III. 3) (SC)
- Yes the definition is the same. (WV)
- No, but we are moving toward the adoption of the standard definition. (MI)
- In Ohio, only a self-study courses requires a proctor for the final exam. There is no requirement for a proctor for interactive online courses. Ohio's definition of proctor is the NAIC CE Standardized definition. (OH)
- Same definition. (VT)
15b. If the NAIC definition of proctor is not used, please provide the definition of proctor or disinterested third party used instead?

- 2.22 “Proctor” means a person appointed by a provider director who administers and monitors an examination on behalf of the approved provider. The proctor must be at least one of the following: 2.22.1 The provider director; 2.22.2 An Arizona-license insurance producer appointed by the provider director; 2.22.3 A person appointed by the provider director who is in the business of administering education or examinations. (AZ)
- We do not have an official definition for ‘proctor’ at this time. Also- self-study courses that are being submitted for credit greater than 16 hours need the proctored exam. (ME)
- NAIC definition (NJ)
- Definition: "Proctor" means a disinterested third party (69-50 III. 3). (SC)
- Utah does not have a definition of proctor identified in statute or rule. (UT)
- A proctor cannot be a relative, friend, or an acquaintance. The proctor must be a disinterested party over the age of 18 years and unrelated to the agent. The examination may be proctored by: librarian at a public library, a lawyer, a corporate training department, a Supervisor, an instructor, an approved test administration service, a Human Resources or Education Department personnel, an Office Manager, a person with a professional insurance designation such as, but not limited to a CPCU Designation, a person in any supervisory position to the agent, personnel at a local school (i.e., Guidance counselor, professor, or teacher), Clergy, or a Local Course Provider. (VA)
- The administration of the examinations must be monitored by a disinterested third party. (WY)
- A person who has no financial interest in the success or failure of a licensee maintaining an insurance license. The disinterested third party must also certify the exam was closed book and no other assistance was used to obtain a passing score on the exam. (MI)
- WI currently used NAIC definition. (WI)

16. Does your state have an affidavit requirement for self-study CE courses?

- 18 states responded “NO”. (ID, KY, CO, PR, LA, ME, MA, MT, NH, NJ, NM, NC, ND, OK, RI, TX, UT, WA)
- 22 states responded "YES". (AZ, AR, CA, GA, IN, IA, KS, MS, MO, NE, NV, OR, SC, VA, WV, WY, FL, IL, MI, OH, VT, WI)

16a. If yes, please describe the affidavit process and the related records your state/jurisdiction requires.

- The proctor must sign an affidavit that attests to the person receiving CE credit. (AZ)
- The affidavit by the proctor is for the self-study course exam only. It is sent to the proctor by the course provider and the proctor completes the affidavit and returns it to the provider. See Appendix G Rule 50. (AR)
- Section 2188.2(j) of the California Code of Regulations requires student signature at course enrollment and at completion of final examination. Signatures may be secured electronically. (CA)
- Certifies that they verified the identification of the student, administered the final exam and certifies that it was sealed until administration and completed without assistance or outside help of any kind. (CT)
- Proctored final examination affidavit. (GA)
- A CE provider must verify that each examination submitted for a self-study course contains an affidavit following the NAIC CE guidelines from the producer that the examination was independently proctored and that the examination was completed without any outside assistance. A CE provider must refuse to award CE credit to producers who fail to submit a properly completed examination or who fail to correctly answer at least 70 percent of the questions on the examination. (IA)
- We require that the CE Vendor collect the online-paper affidavit verification of the proctor. (KS)
- Disinterested third party verifies the student completed the exam. This can be done by paper or an electronic process. Provider required to keep copies for 5 years. (MS)
16a. (CON’T) If yes, please describe the affidavit process and the related records your state/jurisdiction requires.

- The producer must submit the Affidavit of Exam Proctor, which can be found at http://insurance.mo.gov/industry/forms/375-0102.pdf, to the CE provider. The form requires a signature of the exam proctor. (MO)
- We don't require the affidavit be sent to us. The Provider must have some type of attestation that they must receive before credit is given. (MT)
- Electronic or paper affidavits are fine. When the course provider receives this from the student, they call the course completed and have 10 days from that day to upload the roster. (NE)
- A person in any supervisory position to the agent, Personnel at a local school: Guidance counselor, professor, teacher or Clergy. A proctor cannot be a co-worker, relative, friend, or an acquaintance. The proctor must be over the age of 18 years and unrelated to the student. (NV)
- n/a - interesting and favorable possibility. (NJ)
- The proctor must submit materials electronically that affirm by affidavit that the insurance producer took the examination for the course without assistance from the textbook or from any person. The proctor must disclose in the affidavit the proctor's name, address, telephone number and the proctor's position or connection with the insurance producer, such as a continuing education school or a librarian, and the proctor's registration number, if the proctor is required to be registered with the Insurance Division. The provider must retain the affidavit with the examination. A proctor affidavit is not required if the independent study course is taken from a provider that offers a nationally recognized insurance industry designation. (OR)
- There is an affidavit form and the provider shall maintain these records for a three-year period following the date of approved course completion. These records must be made available to the Department upon request. (SC)
- We utilize attestations on the applications and renewals transactions. (TX)
- No (UT)
- A CE provider must verify that each examination submitted for a self-study course contains an affidavit following the NAIC CE guidelines from the producer that the examination was independently proctored and that the examination was completed without any outside assistance. A CE provider must refuse to award CE credit to producers who fail to submit a properly completed examination or who fail to correctly answer at least 70 percent of the questions on the examination. (VA)
- The affidavit must state the student took the exam with no outside assistance from anyone else. Both the student and the proctor must attest to this requirement. (WV)
- A monitor will complete the affidavit after the exam is completed. (WY)
- There’s not a specific form that the department has, providers handle it differently, but the main point is the student must attest that they are the ones completing the course without help from others, etc. (FL)
- Students must affirm that they, and only they, completed the course. (IL)
- We deem this to be the responsibility of the provider and we verify through our audit process. (MI)
- Student completes certifying they took the exam without assistance of another person. The affidavit is only submitted to state upon request. (OH)
- Signature by the student and signature by proctor attesting exam was taken without any outside assistance. (VT)
- Template of affidavit is provided to provider for their use. WI is flexible on how providers verify proctor status. (WI)
17. Does your state approve courses that contain more than one delivery method (i.e. 2 hours of self-study and 6 hours of classroom)?

- 23 states responded “NO”. (AS, AR, ID, IN, KS, KY, MA, NE, NJ, ND, OK, OR, RI, SC, TX, VA, WV, WI, VT, MI, IL, FL, CO)
- 15 states responded “YES”. (CA, CT, GA, LA, ME, MS, MO, MT, NH, NC, UT, WA, WY, PR, OH)

17a. If yes, please describe specific process. Are the two delivery methods each required to have their own course filing form, course number, and course filing fees?

- Section 2186.1(e) (2) (C) (3) of the California Code of Regulations allows for approval of courses containing more than one delivery method (i.e., non-contact and contact) and is defined as a combination course. A course with two delivery methods will be required to file only one course application with one course filing fee and will be issued one course number. (CA)
- Only for pre-licensing courses. (CT)
- They would be required to file as two separate courses. (GA)
- We would approve but require each delivery method to be submitted as their own course and be given their own number and need separate filing fees and would only be approved for the amount of time that portion of the course is submitted for. So the 2 hour self-study would be its own course and would be approved for 2 hours. (ME)
- Currently only our prelicensing providers are using this delivery method. Both are submitted on one course application with one course ID and one fee. (MS)
- Each are required to have their own filing, course number and course filing fees. (MO)
- The same course offered in more than one delivery method must be submitted for each delivery method. There are difference course numbers and fees paid for each type of offering. (MT)
- If the credit hours requested are different a new application and fee is required. (NH)
- If a course is includes two delivery methods, it should be submitted separately (with course filing form/fees) as the review process is different for classroom courses versus internet/online courses. (NC)
- These type of courses are usually nationally recognized designation courses where a self-study course number is approved along with a classroom course number for the exam time (between 2-3 hours). Utah does not charge course filing fees. (UT)
- Each delivery method requires its own application and documentation. Each delivery method will be assigned its own course number (no filing fees are currently required). (WA)
- Each requires their own course filing form, numbers and fees. (WY)
- It’s the same process as the other courses (SBS submittal). We consider the course as one and not two separate courses. We have no filing fees. (PR)

17b. Are there mandatory requirements surrounding this process? If yes, please list the specific mandatory requirements.

- A combination course includes both non-contact and contact delivery methods and must be a minimum of three hours. Students must complete the non-contact portion prior to completing the contact portion of the course. In addition, per Section 2188.2(n) of the California Code of Regulations, identical course content may not be approved or requested hours may be reduced. (CA)
- Listed in our PE/CE guidelines. An exam is required for the self-study portion. Example a 20 hour PE course could be 8 hours self-study and 12 hours classroom with a minimum of 40 questions. (MS)
- In Utah, at least half of the total required hours must be classroom or classroom equivalent course hours. (UT)
- See 17a “Each delivery method requires its own application and documentation. Each delivery method will be assigned its own course number (no filing fees are currently required)”. (WA)
- We use the NAIC Guidelines. (PR)
18. Does your state approve courses that can be delivered by more than one method (i.e. can either be classroom or webinar course)?

- 12 states responded “NO”. (AZ, IA, KY, MA, MT, NJ, NM, RI, VA, CO, IL, WI)
- 29 states responded “YES”. (AR, CA, CT, GA, ID, IN, KS, LA, ME, MS, MO, NE, NV, NH, NC, ND, OK, OR, SC, TX, UT, WA, WV, WY, FL, MI, OH, PR, VT)

18a. If yes, please describe specific process. Are the two delivery methods each required to have their own course filing form, course number, and course filing fees?

- Each deliver method requires a separate filing and course number. Arkansas does not charge course filing fees. (AR)
- A contact course also may be approved as a non-contact course and vice versa. Separate course filings, approvals, and course numbers are issued. CE course presentation methods are covered in Section 2186.1(e) (1) and (2) of the California Code of Regulations. Multiple contact (interactive) presentation methods can be approved under one course number. Non-contact courses are split into self-directed (non-interactive) and online (internet delivery). For self-directed courses, multiple methods can be approved under one course number. (CA)
- All courses are required to have a course offering filing for audit purposes. (CT)
- They would be required to file as two separate courses. (GA)
- Separate applications per method/same approval process used. (ID)
- Different course numbers, additional filing fee. (IN)
- No - only one course filing is necessary. The provider selects more than one method when submitting the course for approval. (KS)
- In general, the answer is no, but it would depend if there significant enough differences between the two courses that would warrant separation. (LA)
- We would require each to be filed separately. They would get their own number and would require their own forms and filing fees. (ME)
- Depends. A course can be submitted as self-study online and approved. We may be contacted by provider to approve to add as self-study correspondence. There would be 2 course IDs. There would not be an additional fee to approve. There is an additional fee to renew as it is two course numbers. (MS)
- Each are required to have their own filing, course number and course filing fees. (MO)
- Webinars may be approved as a seminar or a self-study course. If there is an attendance monitor present at each location to verify photo ids, ensure the student was present throughout the entirety of the course and monitor sign in/out times, then a webinar is acceptable as a seminar course. If there is not an attendance monitor, then the course does not qualify as classroom and must abide by the self-study guidelines, which means the student must pass a test at the end of the course. If they follow these guidelines we would approve seminar/webinar course to be offered either way with one course number and one filing fee. Same goes for self-study/webinar courses. (NE)
- Each must be submitted as a separate course indicating the delivery method. There is no course filing fee. (NV)
- If the credit hours requested are different a new application and fee is required. If the same, one course id is issued. (NH)
- n/a - interesting and favorable possibility. (NJ)
- "If a course is being presented in multiple fashions it should be submitted separately (separate form, fees, course number) as the review process is different for classroom courses versus internet/online courses. The courses will be linked as to not allow a student to receive credit for taking the same course but in different presentation styles." (NC)
- Each would need to have own course filing form, course number, course filing fees. (ND)
- We require two different course numbers, so the CE Provider is required to submit two separate course applications. (OK)
18a. (CON’T) If yes, please describe specific process. Are the two delivery methods each required to have their own course filing form, course number, and course filing fees?

- Each delivery method must submit for approval; have own course filing form and course number. (OR)
- No, webinar is treated as a classroom course in SC. (SC)
- ? Utah leaves it up to the provider to decide if they wish to have a separate course number for a classroom vs a webinar (classroom equivalent type course). If the provider wishes to have a separate course number, the provider must file separate course through Vertafore. Utah does not charge course filing fees. (UT)
- See 17a. “Each delivery method requires its own application and documentation. Each delivery method will be assigned its own course number (no filing fees are currently required)”. (WA)
- Courses that are identical in nature must have their own course filing form if they are being presented as a self-study and classroom course. (WV)
- Each is required to have their own filing, numbers and fees. (WY)
- Yes, two course filings; two different course numbers; two separate course filing fees (FL)
- We treat them as separate filings with separate course numbers. They are required to submit on their own course filing form and pay separate fees. (MI)
- Yes – if the courses are presented as both self-study and classroom then 2 course submissions are required. (OH)
- It’s the same process as the other courses (SBS submittal). We consider the course as one and not two separate courses. We have no filing fees. (PR)
- Two course numbers are required, course numbers are linked together and credit cannot be duplicated. (VT)

19. Does your state/jurisdiction have a requirement for CE course renewal?

- 25 states responded “YES”. (AZ, CA, ID, IN, KS, KY, LA, MA, MA, MS, MO, MT, NH, NJ, ND, OK, SC, TX, VA, WA, WV, WY, MI, OH, VT, WI)
- 14 states responded “NO”. (AR, CT, GA, IA, ME, NE, NV, NM, NC, RI,UT, FL, IL, PR)

19a. If yes, what is the specific course renewal approval process?

- The same process as the new application process. (AZ)
- Courses are approved for two-year terms. Per Section 2188.3 of the California Code of Regulations, to renew a course, providers must submit a course renewal form and pay the applicable fee and attest that there have been no major changes to the course since it was initially submitted to CDI. The course renewal may be submitted in paper form or filed online. (CA)
- Same as for new course. (ID)
- Resubmit the course materials, outlines, and fees. (IN)
- Late October of each year - notice is sent to each provider to renew for the upcoming year. Provider ($100) courses ($50 per course or $250 for unlimited) Entire process is done via SBS. (KS)
- Renew CE courses January - June for every even numbered year through Kentucky's e-services account. They can renew all or a portion of their courses. (KY)
- Courses are renewable 3 years. Renewal consists of a re-filing of the course. (LA)
19a. (CON’T) If yes, what is the specific course renewal approval process?

- Vendor will send course renewal notices 60-90 days before expiration. Credit is given only for courses that have been approved. You may not advertise or otherwise remote courses as appropriate for Massachusetts CE credit until they have been approved. You may not conduct courses for CE credit until you receive written approval from Prometric. It’s strongly suggested that a completed Course Offering Schedule (page 24) be attached to the course approval application.
  - Provider Name: Completing the Form Print or type the full legal name of the organization providing the course. Provider Name: Enter the provider name assigned to your organization by Prometric. If you do not have a Prometric provider number, leave this space blank.
  - Course Title: Enter the title (maximum 40 characters). Course Number: Leave blank; Prometric assigns a number.
  - Course Type: Mark the formats that will apply for this course. Classroom includes single- and multiple-session classroom courses, seminars, conferences and conventions in which attendance is monitored. Self-study courses are courses for which attendance is not monitored. Self-study courses must be followed by a monitored, closed-book exam. Credit may be given for self-study courses only when the student passes an exam How Will This Course be taught? Check all the methods that will be used to teach the course. A lecture refers to a presentation given by a speaker on a specific insurance topic with some student interaction. A workshop generally has a discussion leader who may make a short presentation and usually will lead a discussion among participants. A panel discussion will typically include two or more subject-matter experts discussing issues surrounding the topic; active participation by the students is usually encouraged. Video/teleconference is generally a presentation of a course using video multimedia transmitted to multiple locations at one time or on videotape for viewing at a later date. Videotape courses must be presented and/or facilitated by an on-site instructor, whether viewed at interactive teleconference sites or at a later date.
  - Comprehensive Outline: Attach a comprehensive course outline providing details of what will be taught. Annotate this outline to provide the information necessary to evaluate the course properly. Specifically: Divide the outline into sections of approximately 30 minutes each. List the minutes of instruction devoted to each section. The total number of minutes should equal the length of the course. If it is a multiple-session designation course such as CPCU or LUTC, time annotations are not necessary. Indicate how many sessions will meet and how long the sessions will be. Indicate which sessions are for review. Review sessions will not be approved for CE credit. Include case studies with the outline. Credit will not be assigned for case studies without detail. Previously Approved by vendor indicate whether Prometric has previously approved this course in another state and if applicable, provide the Prometric-issued course number.
  - Certification: Certify by signing that all of the information on the form and in the attachments is true and correct, to the best of your knowledge, and that this course will be conducted in accordance with all applicable Division policies and guidelines and Massachusetts statutes and regulations. Attachments 1.
    - For classroom courses: annotated course outline. Case studies must be included if used.
    - For self-study courses: copies of all study materials, exam procedures, examinations and affidavits for self-study courses. See page 6 for specific guidelines.
  - Submission: Send your application form, attachments and completed course offering schedule along with the appropriate fee in the form of a company check, cashier’s check, money order or credit card. (MA)
  - Submit electronically on Sircon. (MS)
  - Provider must submit CE course renewal and fee to PearsonVue. (MO)
  - If no changes have been made, it’s simply logging into the system and pushing the renewal button. If substantive changes have been made, the changes must be reviewed by the Advisory Council. (MT)
  - Electronic renewal process IF there is not a substantial change to course content. Otherwise a new application and fee is required and a new ID would be assigned. (NH)
  - Active courses are renewed at a set cost during the provider renewal every 4 years. Course are not reviewed but simply add to the cost of the renewal. (NJ)
  - Each course needs to be renewed by March 31st of each year, if not the course is cancelled. There is no fee to renew. (ND)
19a. (CON’T) If yes, what is the specific course renewal approval process?

- The course renewals are reviewed the same as new course submissions to ensure the courses contain updated information. (OK)
- Courses are approved for 3 years from the effective date. The renewal process has the same requirements as the initial filing of a course. (SC)
- Two years, they must submit the renewal application and fees along with all requirements prior to the renewal date. (TX)
- Courses may be renewed for a renewal fee of $35. Once a course is approved for the current biennium, courses may be renewed for two additional biennia immediately following the initial approval. Approximately 60 days prior to the end of each biennium, Pearson VUE will provide providers with notification of courses that are eligible for renewal. At that time, courses may be renewed electronically. (VA)
- Complete and submit the electronic renewal form; forms are reviewed by the Education Analyst. (WA)
- If not more than a 20% material change is made at the time of renewal a course may be renewed every two years for up to six years. At six years the course contest must be resubmitted for approval. (WV)
- Courses which have previously been certified may be submitted by referencing the previously given course certification number, and outlining any material changes to the course. (WY)
- If the course content changes more than 20%, the provider must submit a new course application. Otherwise, as long as the provider pays the renewal fee - the course is renew. (WI)
- Courses are renewed with a timed outline. (VT)
- Providers are renewed annually and must determine which of their courses are to be renewed as well (OH)
- They are required to submit as a brand new course and they receive a new course number. We do not have a true renewal, but we are moving in that direction. (MI)
- CO Insurance Regulation 1-2-4 sets forth approval guidelines: Section 5 Rules (C) (2) Application for Course Approval by Sponsor d. An approved course may be offered until the expiration date without additional notice to the Division of Insurance or the Continuing Education administrator, providing the course content is materially unchanged. All courses approved during January through June shall expire on March 31 of the third year after the approval date. All courses approved during July through December shall expire on September 30 of the third year after the approval date. The course approval must be renewed in the manner prescribed by the Commissioner and payment of a $20.00 renewal fee. (CO)

19b. If no, does your state/jurisdiction audit CE courses or in any other way monitor to make sure that courses contain up to date/relevant information?

- We have audited in the past but due to a shortage of time and staff we currently have not audited courses. (AR)
- Conducts random course audits of both classroom and self-study courses. (CT)
- 2 states responded “Yes”. (IA, UT)
- Vendor does audit CE courses. (MA)
- Our PE/CE guidelines provides the option to audit. (MS)
- We audit courses. (NE)
- No. The course remains active until the provider notifies the Division that the course is no longer offered in this state. (NV)
- No, we rely on the provider to self-audit. (NJ)
- 2 States responded “Yes, the state audits CE courses”. (NC, PR)
- 4 states responded “NO”. (ME, NH, RI, IL)
- Yes, we audit both self-study, classroom and webinar courses. (FL)
- Prometric does audit courses as well. (VT)
20. What timeframe does your state/jurisdiction require that CE rosters be reported after course completion (i.e. 30 calendar days)?

- 7 states responded 15 calendar days. (AZ, CT, IN, NC, NH, NJ, OH)
- 6 states responded within 10 days. (AR, MA, NE, WA, RI, WI)
- 3 states responded 20 Calendar Days. (VA, PR, VT)
- 2 states responded 14 days. (GA, UT)
- 11 states responded 30 calendar days. (ID, CA, KY, LA, ME, MT, WV, MI, SC, KS, MO)
- CE providers must submit rosters of all course attendees to the divisions outside vendor. These reports must be received at the division by the tenth day of the month following the month in which the course is completed. (IA)
- 30 days, but prefer within 10 days. (MS)
- As soon as practicable. That being said, many licensees have waited to the last minute to comply with CE requirements. The reporting should be done as soon as possible. (NV)
- At this time, the licensee is required to submit the certificate of completion. (NM)
- 15 business days. (ND)
- 10 business days. (OK)
- Certificates must be provided within 30 days. (TX)
- 60 calendar days (WY)
- CO Insurance Regulation 1-2-4 Section 5 (D)(1) (c) The sponsor shall file attendance and completion records with the Continuing Education Administrator on at least a monthly basis. (CO)
- Currently 21 days. (FL)
- 10 days following the end of the week (IL)

21. Please list the information that is required by your state/jurisdiction to be included on CE rosters?

- Provider # and name Course # and title Completion date Student AZ license # and name. (AZ)
- Provider name, Provider number, Course Title and number. Date given, and contact person. And phone number. Name of licensee, NPN number and date of roster submission, credit hours. For Classroom we require signature of Licensee. (AR)
- CE course completion rosters reported to CDI must include, at a minimum, the student's last name, and their license number. Per Section 2188.50(g) of the California Code of Regulations, rosters must also include the provider name and approval number, course title and approval number, date and location of the course or completion date of each student, and the signature of the provider director certifying the accuracy of the information provided. (CA)
- Name of student, license number, course number, course name date of completion. (CT)
- Uploaded electronically - can be uploaded using SS# or License Number or NPN. (GA)
- Name/license number/address of applicant/course identification information/provider information/authorized signature. (ID)
- Name, License number, Course ID. (IN)
- Course #, Course Completion Date, Student’s License#, NPN or SSN. (IA)
- Courses number, NPN, producer name, completion date of course. (KS)
- Name of provider, provider number, course name, course number, date completed, licensee name and licensee NPN or KY DOI number, instructor if applicable. (KY)
- Louisiana license number, last name, course number, date of course completion. (LA)
- Provider name and #, course title and #, date of course completion, delivery method, producer license #, name and credit hours completed. Signature of a provider official, title contact info and date. (ME)
21.(CON’T) Please list the information that is required by your state/jurisdiction to be included on CE rosters?

- Provider Number Enter the provider number assigned by Prometric. Provider Name Enter the name of your organization. This field, and the course name, are secondary identifiers. The primary identification fields are the provider number and course number. Be especially careful to complete them accurately. Course Number Enter the Prometric-assigned course number. Course Title Enter the course title. Course Completed Enter the date the course was completed. For self-study courses, enter the date the exam was completed. Producer License Number Enter the individual’s License number. Students failing to provide a License number will not be granted CE credit. Student Name Enter the last name, first name and middle initial, as space permits. As with provider and course names, the name is a secondary identifier in case the individual’s License number is not accurate. Instructors To grant credits to an instructor, add the name and License number to the roster and indicate “Y” in the instructor box. (MA)
- Submitted electronically through Sircon. (MS)
- Last name, NPN or license number, course number, credit hours, date, and provider number. (MO)
- NPN, Name, Course #, Completion date. (MT)
- This is an electronic upload through SBS. I’m not sure what information is required. Manual uploads need only name, NPN, course date, and course number. (NE)
- The roster is uploaded into Sircon. The provider name, ID, Course Number and the student. The system allows the use of NPN, State specific license number; or SSN. (NV)
- Name and license # or NPN#. (NH)
- Electronic process with PSI Services - name, license number, credit hours, course name and course approval code. (NJ)
- The producer/adjuster name and NPN, the name and identification number of the course, the date the course was completed. (NC)
- NPN, name, SSN, number of credits. (ND)
- Oklahoma license number or NPN number. (OK)
- Producer name, producer license number, course approval number, course title and provider name and provider approval number. (SC)
- At a minimum, legible names, addresses, and TDI license number of each student in attendance. (TX)
- Course #, Course Completion Date, Student’s License# or NPN. (VA)
- Course # Completion date WAOIC # (WA license #). (WA)
- Student name, license number, course name and identification number, provider name and identification number and the date of course completion. (WV)
- Course Name, Course ID Number, Individual Name, License Number or NPN and basis for satisfactory completion (attendance, written report or examination). (WY)
- CO Insurance Regulation 1-2-4 Section 5 (D) (1) (c) Sponsors must maintain adequate records to verify the attendance and successful course completion for all producers enrolled in a course. (CO)
- Name and FL license number of the student; it’s all electronic via our online system so we already know what course the roster is for with the course offering id number. (FL)
- Course number, credit hours, course title, reporting week, provider number, student name, NPN, and date course completed. (IL)
- Last name, first name, Michigan system ID, course number (choose from a drop-down list specific to the provider) and completion date. This is an online system and the provider logs in to their account to submit the rosters. (MI)
- The name and NPN of the agent, the name and identification number of the course, the date the course was held, the name and identification number of the provider. (OH)
- Rosters are submitted through SBS. (PR)
- Course name, number, students name, identification number and date of completion. (VT)
- Name, license number, course ID, provider ID and course offering if applicable. (WI)
22. If your state/jurisdiction licenses adjusters, are the CE requirements for resident adjusters different than the CE requirements for resident insurance producers?

- 11 states responded “Yes”. (AZ, CT, IA, ME, MA, NH, SC, VA, WA, WY, OH)
- 24 states responded “NO”. (AR, CA, GA, ID, IN, KS, KY, LA, MS, MT, NV, NC, OK, RI, TX, UT, WV, CO, FL, IL, MI, PR, VT, WI)
- 3 responded “state does not license adjusters”. (MO, NE, NJ)

22a. If yes, please list specific differences.

- CE is not required. (AZ)
- 3 states responded “adjusters are not subject to CE”. (CT, ME, SC)
- The producer license is a 3 yr. license requiring 33 General and 3 Ethics. At least half (18 of 36) need to be of Classroom method. The adjuster license is a 2 yr. licensing requiring 22 General and 2 Ethics. (IA)
- Massachusetts licenses Public Insurance Adjusters only. Pursuant to M.G.L. c. 175 section 172: A person renewing a public insurance adjuster’s license shall be certified by the division of insurance as having completed before the renewal of said license a total of 15 hours of continuing education instruction as approved by the commissioner or by any other state or country which requires continuing education instruction as a condition for obtaining a public insurance adjuster’s license. (MA)
- Adjusters renew each year. 12 hours of CE required. (MS)
- We only license public adjusters. No additional CE is due beyond their regular producer/consultant requirements. (NE)
- Producers =24 Multiline adjusters =20 w/c adjuster = 20 with a minimum of 10 w/c credits Public adjusters=15  (NH)
- Producers/Consultants complete 16 or 24 hrs. of CE including 3hrs of Ethics. Public Adjusters complete 24 hrs. of CE including 3 hrs. of Ethics. (VA)
- CE is presently not required for WA resident adjusters. (WA)
- Ohio does not require CE for adjusters. Ohio only issues public adjusters. (OH)
22b. Are there any CE requirements for insurance licenses in your state/jurisdiction that are different than insurance producer CE requirements?

- 6 states responded “YES”. (AR, CA, GA, NV, UT, OH)
- 16 states responded “NO”. (CT, ID, IA, KY, ME, MS, NE, NC, RI, SC, VA, WV, WY, IL, MI)
- There are different hours required for title and bail bond producers. (LA)
- Life Settlement Brokers. (MA)
- Title laws require 8 hours of CE for individuals licensed for title every 2 years. General bail bond, bail bond, and surety recovery also require 8 hours every 2 years. (MO)
- Yes. Our limited lines licenses only have a 5 hour CE requirement. (MT)
- Producers =24 Multiline adjusters =20 w/c adjuster = 20 with a minimum of 10 w/c credits Public adjusters=15. (NH)
- Public Adjusters 15 credit hours with no Ethics requirement. Producers 24 credit hours 3 of 24 approved for Ethics. (NJ)
- Licensee’s holding a property line of authority (producers and adjusters) are required to complete a 1 hour earthquake course per renewal period. (OK)
- Yes, the number of required hours may be different depending on the license type held by the producer. (TX)
- No, other than the adjuster license mentioned in 22a; limited line producers are not required to complete CE. (WA)
- Title and our limited lines licenses that require CE have a requirement that is less than producer CE requirements. (FL)
- Viatical settlements agents/brokers- 7 hours of CE on related topics to VS. Reinsurance brokers- 7 hours of CE on related topics to reinsurance. Limited travel- the appointing insurer must certify that the licensee has participated in their training program. (PR)

22c. If yes, please list insurance license type and specific differences.

- Title Agents---6 hours (1 in ethics) instead of the 24 hours (3 in ethics) of producers and adjusters. (AR)
- Per Section 1749.32 of the California Insurance Code, Limited Lines Automobile Insurance Agents are required to complete 20 hours of CE, of which three hours shall be in ethics, in each two-year license term rather than 24 hours required by major license types. (CA)
- Limited Subagent license holders complete 10 hours Credit agent license holders complete 10 hours WC adjusters complete 20 hours. (GA)
- Title and bail each require 12 hours. Title must include 2 hrs. on consumer financial protection. (LA)
- A person licensed as a life settlement broker shall, on a biennial basis, complete 15 hours of training related to the business of life settlements and life settlement transactions as required by the commissioner; provided, however, that a life insurance producer who is operating as a life settlement broker shall not be subject to the requirements of this subsection. (MA)
- Title laws require 8 hours of CE for individuals licensed for title every 2 years. General bail bond, bail bond, and surety recovery also require 8 hours every 2 years. (MO)
- Limited lines credit, Surety Bail and Prepaid legal have 5 hours required. 1 hour of MT legislative changes and the remaining hours can be in law, ethics, limited lines credit, surety bail or prepaid legal topics. Navigators are also required to have 10 hours of ACA/Exchange courses. (MT)
- Bail related licensees must comply with 3 hours of bail related CE courses. (NV)
- Producers =24 Multiline adjusters =20 w/c adjuster = 20 with a minimum of 10 w/c credits Public adjusters=15. (NH)
- County Mutual Life Insurance Under $25,000 Limited Lines Agent These have a 10 hour including 2 hours of Ethics within a reporting period. (TX)
- Insurance producer with only a Title line of authority, than only 12 CE credit hours are required rather than 24 hours. (UT)
22c. (CON’T) If yes, please list insurance license type and specific differences.

- No, other than the adjuster license mentioned in 22a; limited line producers are not required to complete CE. (WA)
- "MAJOR LINE LICENSE: 24 Hours - with 3 Hours being Ethics specific  SURETY BAIL BOND LICENSE: 7 Hours - with 6 hours being Surety Bail Bond specific and 1 hour being classified as Ethics  TITLE LICENSE: 12 Hours - with 10 Hours being Title specific & 2 Hours being classified as Ethics  VIATIONAL SETTLEMENT LICENSE: 15 Hours - with all 15 hours being Viatical specific  LIMITED LINE LICENSE: No Continuing Education Requirement " (OH)

23. What feedback would you like to provide about the NAIC CE reciprocity process or CE classroom conduct that has not been addressed in this survey?

- The case where the home state gives a large number of hours that upon our audit review it does not appear that the course merits the number of hours given by the home state based on formula A or B. (AR)
- The focus on CE reciprocity efforts should start with the home state’s responsibility to conduct a thorough review of the course, which follows the CER approval guidelines, including the guidelines for online courses. We continue to receive CER courses approved by a home state that contains are deficient/issuses such as: no safeguards in place for online courses to ensure that the individual getting credit for the course is the one that actually took the course; too many hours credited for the course based on the amount of material to be covered; no home state approval letter or approval letters that don’t indicate whether the course is a contact or non-contact course. (CA)
- We sometimes receive CER forms that have partial CE credit listed and we only approve whole hours. Addressing the number of exam questions required per credit hour for partial self-study and entirely self-study. (MS)
- North Carolina would like to see public classroom courses (courses available to general public) require the CE provider have the students show a valid photo ID in order to make sure the student in the classroom is indeed the producer that is requesting the CE credit. For non-public classroom courses (courses that are company or association specific and are not available to general public), recommend that ID checks be performed only at the discretion of the CE provider and not required. (NC)
- What is the NAIC’s position on the use of electronic devices in CE classrooms? (SC)
- Florida would like to start participating in NAIC CE reciprocity process via the CER form; however, it would NOT change the way we approve courses that have already been approved in another "home state". Our law and rules don't allow us to approve a course the way it was approved in another state. In short, we would review the course like any other course. If a provider wanted to use Florida as the home state, we would approve it via our laws and rules, then fill out the CER form. Who would be the best person for us to discuss potentially starting to do this? (FL)
- Include word count on the NAIC reciprocity form. (VT)
PROPOSED: PRELICENSING EDUCATION STANDARDIZED TERMS & DEFINITIONS

Classroom (a.k.a. synchronous, contact) – Course activities or information occurring in real time at a specific time, date and place, and delivered via Internet or in person, such as but not limited to seminar/workshop, webinar, virtual class or teleconference. Student attendance is based on personally identifiable information (e.g., username, password, email, government-issued identification, and signature) and student participation or interaction with course activities.

Completion Date - The completion date is the date on which the student completes all of the required elements of the course.

Content Outline – A summary of all of the topics and subtopics that will be tested on a license exam. Content outlines should be developed for each major line of authority by the state in conjunction with the testing service according to testing industry best practices.

Course – A self-study or classroom presentation of information on entry level insurance topics, delivered in person, in print or electronically, which may or may not be interactive.

Course Completion Roster – A listing of course completions, provided in a format determined by the Department, which includes at a minimum the student’s name, provider number, course name, course number (if applicable), and course completion date.

Course Offering – An approved synchronous event with a specific start and end time.

Interactive – Course includes regularly occurring opportunities for student participation, engagement, and interaction with or in course activities and course information. Examples include, but are not limited to, question and answer sessions, polling, games, sequencing, and matching exercises.

Instructor – A subject matter expert presenting course activities or information in a contact/synchronous course (in person or via Internet). The provider must select an instructor that is competent to teach the course. Regulator review and approval is optional but is not required.

Job Analysis – The creation of a valid, reliable and legally defensible license exam depends on a job analysis survey that includes input from regulators and subject matter experts to identify the requirements and work performed by an entry-level insurance candidate. It is a best practice for testing services to perform a job analysis at least every 5 years.

License Exam – A test used to determine eligibility for an insurance producer license and that measures the minimum competency required for a candidate to perform at an entry level. License exams should be created according to industry-recognized test development practices. A fair and valid state-based test should incorporate knowledge, skills, and abilities that measure state-specific and product expertise based on the line of authority sought.

Minimally Qualified/Competent – The baseline entry-level knowledge that a candidate must demonstrate in order to successfully pass a license exam and become an insurance producer. License exams should differentiate between candidates who are minimally competent/qualified to be an entry-level insurance producer and those who are not.
Online Course – An asynchronous/non-contact program of study where activities and information are delivered in a recorded, streaming, or multimedia format that concludes with an examination/assessment, if required.

Passing Score – A passing score, sometimes called a “cut score,” is the minimum score one needs to achieve in order to pass the exam.

Pass Rate – The percentage of candidates who actually pass the exam, usually measured as “First Time Pass Rate”. First time pass rates are defined as the percentage of candidates who pass the entire test the first time.

Proctor – A disinterested third party, with a minimum age of 18 years, who can be any person except for family members or individuals who have a financial interest in the student’s success on the exam. Co-worker proctors must not be above or below in the student’s line of supervision.

Proctor Affidavit/Certification – When a student successfully completes a self-study final exam, the proctor must sign an affidavit/certification attesting that the student completed the exam without assistance from any person, course material, or reference material. In addition, proctors must provide their name, address, and phone number to the exam provider. Affidavits/certifications may be administered and signed electronically.

Self-study (a.k.a. asynchronous, non-contact) – Course activities or information delivered outside of real time (recorded or otherwise similarly accessible) and available at any time, such as but not limited to correspondence, online training, video, audio, CD, or DVD.

Synchronous vs. Asynchronous – A distinction between programs of study that are either “live” or “self-study.” Synchronous learning happens in real time and requires students and instructors to be participating online (or in class) at the same time. Asynchronous learning involves study materials, assignments and examinations/assessments that can be accessed by students at any time.

Teleconference (a.k.a. video conference or Web conference) – A type of classroom study featuring the live exchange of information among several persons who are remote from one another but linked by telecommunications and featuring audio, video, and/or data-sharing and offering opportunities for learner/instructor/facilitator interaction. A synchronous program of study having a specific start time and end time that validates student attendance through personally-identifiable information (e.g. username, password, email) and interactivity.

Virtual Class/Webinar – A type of classroom study that is instructor-led, delivered using the Internet to remote attendees with a specific start time and end time, in which students enroll before gaining access to the instructor, information, and course activities. Student attendance is monitored and validated based on personally identifiable information (e.g., username, password, email) and student participation in interactive exercises is required.
October 14, 2015

Ms. Rebecca Shigley
Mr. Greg Welker
PLWG Uniform Education Subgroup

Re: SILA's proposed definition of Substantive Review.

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:

1. Subject matter meets the criteria for insurance education;
2. Provider has procedures for periodically reviewing course material in order to keep it up to date and timely;
3. Course design and instructional strategies are appropriate for the method of delivery;
4. Credit hours are properly calculated to the minimum average time it should take a typical student to complete; and
5. Criteria for completing the course meet the standards applicable to the instruction method.

Regards,

Barbara Gavitt

Barbara Gavitt, Chair
SILA Education & Training Subgroup (SETS)