



**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES**

**CONTINUING EDUCATION PROGRAM CRITERIA**

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## INTRODUCTORY STATEMENT

The purpose of the New York State Department of Financial Services (Department) Continuing Education Program is to serve the interests of the insurance-buying public by assuring that licensees of the Department remain current in their knowledge and understanding of the insurance marketplace and related laws and regulations. Sections 2108 and 2132 of the Insurance Law require that certain licensees satisfactorily complete a prescribed number of credits of Continuing Education (CE) during each full biennial licensing period.

The Department recognizes that the source of much of the education insurance professionals presently acquire is made available through the activities of industry professional organizations which choose the subjects to be addressed based upon input from their members and changes occurring in the insurance industry. Moreover, professionals of various disciplines meet to share knowledge in their areas of expertise to assure that all of the concerns of the insurance buying public are addressed in advice which may involve a recommendation regarding the purchase of insurance.

Likewise, educational institutions and publishers design the courses and publications they offer in response to the interest expressed by those active in the industry.

Competent insurance professionals currently keep themselves abreast of changes in the marketplace and in related laws and regulations by availing themselves of sources of education in a variety of formats, including continuing education courses.

Recognizing the success of the Department approved CE programs and the organizations that provide insurance professionals with the knowledge they need, the Department will continue to approve qualified organizations and consider applications for approval of CE courses in the following formats:

- classroom training with no examination
- classroom course with optional examination
- speech or seminar with no examination
- speech or seminar with optional examination
- self-study course including internet courses with examination

The primary objective of this CE program is to specifically increase the insurance knowledge of the Department's licensees. The Department also recognizes the importance of courses not purely insurance related, but which broaden the knowledge of insurance professionals such as: insurance related management, human resources, ethics, accounting, securities licensing, legal issues, computer and agency operations, investments and similar issues. Any approved course *appropriate to the licensee's class of license* may be used to complete the 15-credit statutory requirement. Bridge courses, which contain equal amounts of Life/Accident & Health and Property/Casualty topics or general information topics, e.g. ethics, insurance rules and regulations, insurance related management, insurance related computer applications, etc., may be used for the renewal of all classes of license. All course credits, including self-study credits, count equally.

Certain topics will not be considered acceptable subjects for the CE program such as:

1. Prospecting techniques, including but not limited to cold calling and scripting or marketing
2. Sales and sales techniques other than courses which offer instruction on proper needs analysis, suitability and the method by which policy comparisons may legally be accomplished in accordance with New York Insurance Law and Regulations.
3. Product education
4. Psychological and motivational training
5. Pre-licensing education
6. Real estate and other professional licensing courses other than NASD Series certification courses
7. Non-insurance related computer science courses

In order to assure the viability and credibility of the CE program, courses may be offered only under the auspices of approved Provider Organizations (Providers), which must assume the responsibility of providing quality courses to fulfill the educational needs of the insurance professional ensuring that:

1. course material is relevant to the insurance profession
2. courses are offered as approved by this Department
3. course material is presented by competent instructors using various teaching methods such as working group discussions, role playing, and handouts, etc.
4. any incidents of fraudulent activity brought to their attention by licensees or other Providers be reported to the Department, and
5. required records are maintained

Providers may agree to sponsor approved courses offered by affiliated organizations subject to formal agreement between organizations as to compliance with CE program requirements. In such an instance the Approved Provider must be prepared to assume ultimate responsibility for compliance with administration and attendance procedures and record maintenance for all courses offered under its auspices (see page 13, Section I, C. Program Administration and Procedures:).

The Department will conduct unannounced audits of classes and reviews of Providers' records. Should Criteria violations be detected, disciplinary action resulting in fines, suspension of approvals or revocation of approvals may occur at the Superintendent's discretion.

To access the Department's Education Program Criteria and application documents go to [www.dfs.ny.gov](http://www.dfs.ny.gov), click on Applications and Filings and select Insurance Education Providers. Information regarding qualifications applicable to Approved Providers, Approved Affiliate Organizations (Affiliates), Approved Courses, and Approved Instructors follows.

## **I. PROVIDERS**

Provider are charged with providing quality courses to fulfill the educational needs of the insurance professional. It is the responsibility of the Provider to:

- submit to the Department for review, approval, and renewal, applications for Provider, Courses, Instructors, and Affiliates pursuant to Sections 2108 and 2132 of NYS Insurance Law
- ensure that all applications being submitted to the Department for review, approval, and renewal are properly completed and are supported by the documentation described in each entity's corresponding section of this Criteria
- ensure that in the event of a change of ownership, merger or any other action resulting in a change of the controlling parties of the currently approved Provider, the successor entity meets the Department's qualifications for becoming a Provider. (Note: The Department reserves the right to review the qualifications and /or request a completed Provider Approval application of any successor entity seeking to assume the CE authority granted to a prior approved Provider)
- ensure that course material is relevant to the insurance profession
- ensure that course material is presented as approved by the Department
- ensure classroom instruction is conducted by competent instructors experienced in the subject matter to be taught
- report to the Department any incidents of fraudulent activity brought to their attention by licensees or other Providers
- abide by these criteria, even when employing the services of a third-party administrator. Providers deferring practical day to day CE duties to third-party administrators must notify the Department of the name of the officer, director or partner who will ultimately be responsible for oversight of the Provider's Continuing Education program.

### **A. Qualifications for Acceptable Organizations - Types of Approvable Organizations:**

Only the following entities may be approved to serve as Providers:

#### ***1. Schools***

- a) Degree conferring UNIVERSITY, COLLEGE or COMMUNITY COLLEGE
- b) PROPRIETARY SCHOOL  
approved by the NYS Education Department
- c) OUT-OF-STATE SCHOOL



- d) NYS SCHOOL DISTRICT or BOCES program

all of the above being licensed or approved by the appropriate governmental agency.

**2. Insurance Companies**

authorized INSURER (in the lines of insurance it is authorized to write in New York)

**3. Licensee Associations**

**4. Trade Associations**

**5. Institutions Satisfactory to the Superintendent**

may include but is not limited to:

- a) law or consulting firms
- b) insurance agencies, insurance or securities brokerages

The entities listed in items 3, 4 and 5 must have established five (5) years of standards of instruction acceptable to the Superintendent and have been in existence for five (5) years (see page 20).

Determination as to whether five (5) years of existence has been established may include years of prior successor corporate, partnership, company or limited liability corporation or partnership existence under a different name, provided said existence is continuous and name changes are documented. Entities that are approved in other states or by other NYS agencies as CE or Pre-licensing Providers and who are in good standing in their home state or in NY state, and have been conducting educational activities for at least two (2) years, may be approved, subject to Department review of documentation of said experience.

**B. Responsibilities of Provider:**

**1. Appointment of Primary and Secondary Designated Persons (Contact Persons)**

- a) Provider Appointment - Primary Designated Person

The Provider must designate at least one qualified person who will be the Primary Designated Person responsible for:

- (1) ensuring that submissions by that organization meet Department criteria
- (2) ensuring that CE program administration and maintenance of records are in compliance with Department requirements
- (3) being available to the Department on a daily basis
- (4) resolving any issues regarding courses offered under the auspices of that Provider and having the authority to resolve any other Department concerns

- (5) notifying the Department of a change of any Designated Persons by providing the information about a replacement Designated Person in writing on the "Designated Person Notice" Form CE 5 within 2 days of such replacement

b) Criteria for Becoming a Designated Person

Only the following individuals may be appointed Primary Designated Persons:

- (1) officer of Provider
- (2) director of Provider
- (3) management or supervisory level personnel
- (4) responsible person appointed by management of the Provider

c) Secondary Designated Persons and On-Site Representatives

With proper notice to the Department using Form CE-5, "Designated Person Notice", the Provider may appoint additional responsible persons known as Secondary Designated Persons. Also, On-Site Representatives may be used to assist the Primary or Secondary Designated Persons in the administration of its courses and all required record keeping. No prior notice to the Department is needed for on-site representatives.

The Provider:

- (1) is responsible for the Secondary Designated Person's compliance with administration and attendance procedures and record maintenance for all courses offered under its auspices
- (2) may utilize third party persons not employed by the Provider but representing the Provider at the local site of instruction who shall not be deemed a Designated Person but an on-site representative only of the Provider (See page 36, Section III. Courses, c) On-Site Provider Representative)

**2. Duties and Responsibilities of Primary Designated Person:**

The Primary Designated Person is responsible for:

- reporting Provider ownership changes or changes to the Provider's legal status
- reporting any changes to information filed by the Provider
- reporting Third-Party Administrator Agreements
- reviewing and submitting course approval applications
- reviewing and submitting instructor approval applications
- administering the CE program

- reporting and resolving complaints and irregularities
- reporting disciplinary actions taken against the Provider in other states or by any other regulatory agency

A description of the requirements for each of the above arrowed items follows:

- a) Reporting Provider ownership changes or changes to the Provider's legal status
  - (1) when the Provider is bought, merges or is in any manner acquired by another entity
  - (2) any Provider name change
  - (3) when the Provider changes its legal status, dissolves, is rehabilitated, or files for bankruptcy
- b) Reporting any changes to information filed by the Provider on record at the Department such as, but not limited to:
  - officers and directors
  - designated persons
  - email addresses
  - business address
  - mailing address
  - website address
  - telephone numbers, including fax numbers

c) Reporting Third-Party Administrator Agreements

A third-party administrator is defined as a separate entity contracting with the approved Provider to administer and implement the Provider's CE program.

It is the Provider's responsibility to:

- give notice to the Department that the Provider has appointed a third-party administrator to handle its CE program and provide the Department with a description of the authority, duties, and responsibilities granted the Administrator as well as copy of the agreement
- give notice to the Department of the primary contact person representing the third-party administrator.
- provide contact information to include fax and telephone number, email address, and business address.

This primary contact person will be responsible for:

- (1) communicating with Department personnel and
- (2) resolving any CE application discrepancy

- give notice to the Department of the Provider Officer, Director or Partner responsible for the Provider's CE program, as well as oversee the relationship with the third-party administrator. This officer, director or partner shall be ultimately responsible for the third-party administrator's adherence to these criteria

d) Course Review and Submission

- (1) inspect the quality and content of CE courses to be submitted to the Department for approval
- (2) review and submit for Department approval updates or revisions of subject matter, teaching aides or study material
- (3) submit sufficiently detailed course outlines, as described on page 28, Section III, Course Application Procedures, B., which justify the number of credits being requested
- (4) administer multi-session and concurrent session courses at Conferences and Workshops in accordance with procedures as described on page 38, Section III Course, D. Administration of Course: 4. Conferences and Workshops - Concurrent or Multi-Session Courses
- (5) submit properly compiled information on Internet courses as detailed on page 42, Section III Course, D. Administration of Course: 10. Internet Website and Course Approval Req.

e) Instructor Review and Submission

- (1) inspect the qualifications of instructors to be submitted to the Department to teach courses under the auspices of the Provider and its affiliates
- (2) verify asserted credentials
- (3) ensure that required documentation is complete and application forms are signed and dated where necessary (incomplete submissions will be returned to the Provider)

f) CE Program Administration

Give notice to the Department of the Provider Officer, Director or Partner responsible for the Provider's CE program. This person shall provide complete contact information, and along with the primary designated person, shall be responsible for the administration of the Provider's CE program.

- (1) administer approved CE courses in accordance with these criteria
- (2) ensure a copy of the approved course outline is delivered to each instructor prior to his/her teaching that class
- (3) train and ensure that its instructors are familiar with the Providers' attendance policy and their attendance sheet, and the mandatory announcements to be made at each approved class and speech/seminar

- (4) maintain and file all records as required and make records available for audit upon Department request
- (5) renew the approvals granted by the Department in a timely manner
- g) Complaint and Irregularities Reporting
 

The Provider must

  - (1) investigate and report to the Education Unit, Licensing Bureau, of the Department or to the following email address: coned@dfs.ny.gov, each
    - (a) complaint, as it pertains to the administration of the course
    - (b) violation of these criteria
    - (c) incidents or irregularities in the administration of any examinations where Provider administrative action has been taken
  - (2) cooperate with the Department in any investigation concerning the Provider's administration of its CE Program and respond in a timely manner to all Department communications
  - (3) make every effort to resolve complaints to the satisfaction of all concerned parties
- h) Reporting of disciplinary actions taken against the Provider
  - (1) If a Provider is charged with any crime or violation of law, state regulation or CE program rule in any state, it must submit a report to the Department within 30 days of such action.

**C. Program Administration and Procedures:**

***1. Establishing Administrative Procedures***

Providers must establish procedures acceptable to the Department to be followed by the Provider or Affiliate representative in attendance at each CE course for:

- a) displaying prominently the Provider, Affiliate, Course and Instructor approval documents at the site of instruction
- b) recording attendance
- c) establishing rosters of students in attendance
- d) administering and scoring examinations, all requiring a minimum passing grade of 70 percent
- e) ensuring that a copy of the approved course outline is delivered to each instructor prior to his/her teaching that class

- f) issuing CE course completion documents and reporting this information electronically to the Department in a timely manner
- g) certifying and forwarding by the Affiliate or Provider instructor or representative the necessary documentation to the office of the Provider for maintenance for three (3) years
- h) ensuring the course is offered as approved and in accordance with these criteria

## **2. *Confirmation of Non-Repetition of Course Completion***

Once a licensee has completed a course for CE credits, that course may never be used to renew the license again. The Provider must review its records to confirm if the licensee has ever completed a course:

- a) either at time of sale of a classroom or speech seminar course or
- b) at time of course registration or
- c) prior to the beginning of a class or speech/seminar or
- d) at time of sale of a self-study course.

If it is determined that the course has been credited in the past, the Provider must advise the licensee that he/she will not receive CE credit if he/she chooses to complete the course.

## **3. *Records Maintenance and Retention***

All Providers shall maintain the following original records for a period of three (3) years from the date the course is completed:

- a) attendance and course records, including attendance sheets signed by attendees
- b) copies of tests given as part of the course
- c) lists/rosters of those to whom Course Completion Documents are presented and certification of each sheet of records by the Provider representative or instructor
- d) course and instruction evaluation forms – conversion of paper evaluation forms to electronic records is acceptable

These records must be readily available to the Department for inspection. This standard applies to records in both paper and electronic form.

## **4. *Complaint Resolution***

Providers shall notify the Department regarding complaints about CE courses offered under the auspices of the Provider or its affiliates and maintain records of the content and resolution of

complaints for three (3) years from date of complaint resolution. Providers must respond in a timely manner to all Department communications, in reference to complaints.

**5. *Notice of Course Schedule***

All Providers must electronically notify the Department at least twenty (20) days in advance of offering an approved course. Notification must be made using the Continuing Education Provider ONLINE Reporting System- Course Scheduling form. All schedules must be submitted regardless of whether or not the course is open to the public. The information to be entered includes:

- a) the start and end date and time
- b) the instructor's name
- c) the location where each course will be held, including company name, building name, street address, city, county (in New York only), state, and zip code
- d) the on-site contact person name and telephone number
- e) whether or not the course is open to the public (any licensee)

**6. *Notice to Department of Canceled Course***

Providers must notify the Department immediately of the cancellation of a scheduled course by recording the cancellation in the Continuing Education Provider ONLINE Reporting System, Course Scheduling Option. Should there be a change of information in a previously filed schedule, *i.e.*, a change in location, a change in times of instruction, a change in the day of instruction, Providers must cancel the previously filed schedule and submit a new updated schedule in the online reporting system. In the event that the Department system is down, the Provider must email [coned@dfs.ny.gov](mailto:coned@dfs.ny.gov) and make the entry in the online reporting system when service is restored.

**7. *Advertising***

- a) No advertisement may contain information that is:
  - (1) defamatory
  - (2) inaccurate
  - (3) misleading
  - (4) contrary to the approval granted by the Department
- b) All organizations involved in the administration or sponsoring of the course must be named in the advertisement.
- c) No advertisement specifying the availability of CE credits may be offered until the Provider has received a Course Approval Document from the Department.
- d) No instructor may be advertised until the Provider has received an Instructor Approval Document from the Department.

- e) Providers must include in any notices, advertising material (electronic or otherwise) or mailings regarding course offerings, the following minimum information:
  - (1) Provider name and Department-assigned Provider approval number
  - (2) course name
  - (3) course approval number and course expiration date
  - (4) number of credits allowed for the course
  - (5) classes of license to which the course may be applied
  - (6) name of approved Affiliate that will be offering the course, if applicable
  - (7) name of any other sponsoring organization including chapter or local sponsor
  - (8) name and telephone number of Provider representative responsible for course registration
  - (9) name and telephone number of Affiliate representative, if applicable
  - (10) where possible, course location, course date(s), and instructor name(s)

#### **8. Attendance Policy**

Licensees must attend 100 percent of the approved credit hours. Providers must establish and be responsible for an attendance policy that describes what actions the Provider will take when their attendance guidelines are violated.

- a) This policy must address and discourage:
  - (1) late arrival - late arrival is defined as arriving after the presentation of course material has begun. The instructor or Provider representative:
    - (a) may deny entrance to anyone arriving late
    - (b) may permit attendance at course with no credit given
    - (c) may arrange makeup instruction for all time missed
  - (2) early departure from class
  - (3) late return from breaks, including meals
- b) The Provider must make known, by either written or verbal notice, these standards to the licensee:
  - (1) at the time of course registration
  - (2) prior to the commencement of the course



- (3) at the time of check-in on the date of instruction

Based upon these standards, Providers are hereby authorized and must deny the issuance of course credit to those licensees determined by the Provider to be in violation of their attendance guidelines. This denial and the reason therefor, must be conveyed to the licensee in a timely manner. No partial credit may be granted by a Provider (see also pages 34, 35 and 37 Section III Course, D. Administration of Course:) for additional attendance requirements.

#### ***9. Course Cancellation and Refund Policy***

Providers shall establish a cancellation and refund policy to be followed by the Provider and those offering CE courses under its auspices, specifically describing:

- a) the circumstances under which scheduled courses may be canceled
- b) the amount of the refund
- c) the timeframe in which refunds will be made

#### ***10. Notice to Department of Changes to Approved Course Material***

Providers must ensure that all CE courses are offered as approved by the Department. Proposed changes in courses, especially those affecting time or major course content, are to be approved by the Department prior to changes being implemented.

#### ***11. Compliance with the Americans with Disabilities Act***

A Provider shall provide its courses in accordance with all State and Federal statutory and constitutional non-discriminatory provisions including, but not limited to, provisions regarding non-discrimination on the basis of disability. The Provider shall operate its services, programs and activities in a manner that is accessible to, and usable by, persons with disabilities in the most integrated setting appropriate, and shall include the provision of auxiliary aids and services to afford persons with disabilities an equal opportunity to participate in the Provider's programs.

## ***12. Compliance with these Criteria – Department Disciplinary Action***

The Department will conduct announced or unannounced audits of approved courses and review Providers' records to ensure that Providers are complying with CE program requirements, as herein stipulated. It is the responsibility of the Provider to respond with corrective measures when violations of these Criteria are detected. When warranted, and at the discretion of the Superintendent, disciplinary action may be taken against the Provider or licensee resulting in a fine or suspension or revocation of approvals. When utilizing the services of a third-party administrator the Provider will be responsible for the administrator's actions in the course of administering the Provider's CE program.

### **D. Provider Application Procedures:**

This section lists the types of entities that may be approved as Providers and details the minimum documentation they must file to become approved. The type of Provider noted below in A, B, C, D or E corresponds to those listed in Question 3 on the Provider Approval Application (Form CE 1), available at the Department's website at: [www.dfs.ny.gov](http://www.dfs.ny.gov).

#### ***1. Required Documentation to Accompany Application***

The applicant must submit a Provider Organization Approval Application accompanied by documents substantiating it qualifies as one of the following entities:

a) SCHOOLS

Entities seeking approval under Question 3, Qualification 3-A of the Application:

(1) Degree Conferring University, College, or Community College

Required documentation: license, charter or other documentation granting authority to act as a school issued by the appropriate governmental agency

(2) NYS Education Department Approved Proprietary School

(Maintaining a fixed classroom site in New York State)

Required documentation: charter or license indicating approval by the NYS Education Department

(3) Out-of-State Schools

Required documentation: license, charter or other documentation granting authority to act as a school issued by the appropriate governmental agency

(a) Licensee Pays Tuition - Fixed Site

Intending on offering classes at sites such as: hotels, conference centers, meeting rooms or owned/rented or leased facilities in New York and on receiving tuition directly from any licensee, must first have the school as well as the classroom location approved by the NYS Education Department in accordance with that

Department's Regulations. The Department will not approve the school to offer CE until evidence of NYS Education Department approval as a NY Proprietary School is presented.

(b) Employer Pays Tuition - Employer Site

Conducting classes at employer locations only, including but not limited to insurer training facilities or, locations under contract to insurers, brokerages, agencies, trade or licensee associations or other insurance or securities/investment related employers and who:

- (i) receive tuition payment directly from the employer or association with no individual licensee tuition obligation or payment required and
- (ii) do not maintain a fixed site at an owned, rented or leased facility in New York

need not demonstrate prior approval by the NYS Education Department as a NY Proprietary School and will be approved by the Department to offer CE at employer sites to NY insurance licensees.

If it is determined, after Department approval has been granted, that an out-of-state school approved in accordance with b. above has conducted classes for which it received tuition payments directly from any licensee, then said Provider will become subject to the NYS Education Department's Proprietary School review and approval process and that Provider will not be permitted to conduct insurance CE until approved by that Department.

Out-of-state schools are required to submit documentation indicating approval by the appropriate governmental agency in their home state. 'Home' state is defined as the state in which the school is headquartered and maintains its principal place of business.

(4) NYS School District or BOCES Program

Required documentation: license, charter or other documentation granting authority to act as a school district or BOCES program, issued by the appropriate governmental agency

b) AUTHORIZED INSURANCE COMPANY

Entities seeking approval under Question 3, Qualification 3-B of the Application

Required documentation: a license granting authority to be an insurer in New York State issued by the Department

c) LICENSEE ASSOCIATION

Entities seeking approval under Question 3, Qualification 3-C of the Application

d) TRADE ASSOCIATION

Entities seeking approval under Question 3, Qualification 3-D of the Application

e) INSTITUTION SATISFACTORY TO THE SUPERINTENDENT

Entities seeking approval under Question 3, Qualification 3-C, D or E of the Application

Entities seeking approval as C, D or E must demonstrate to the Department's satisfaction proof of existence and of prior instructional experience by submitting the following required documentation:

(1) Standards for Five (5) Years Proof of Existence: \*

The applicant must provide a description of the membership and nature of the business of the organization. In addition, the following documents indicating dates of organization or approval would be acceptable as evidence that the organization has been established for five (5) years:

- (a) a history of the organization and documentation evidencing that history, charter, by-laws, name approvals granted by the appropriate governmental agency, and/or filings in this or other states
- (b) CE, Pre-licensing Education or other approvals granted by the appropriate governmental agency in this or other states and
- (c) license(s) granted to the organization

and

(2) Standards of Instruction for Five (5) Years: \*

Standards of Instruction for Five (5) Years indicating the prior sponsoring of courses, seminars or training by the applying organization. The following documents, when approved by the Department, constitute acceptable evidence demonstrating the organization has established five (5) years of instructional experience:

- (a) copies of Provider, instructor or course approval documents granted from this or another state's CE or pre-licensing education program
- (b) copies of attendance records for courses previously taught
- (c) copies of rosters of candidates who have successfully completed a course given by the applying organization
- (d) copies of contracts or agreements with insurance companies, designation societies or organizations permitting the applying organization to teach pre-licensing, CE or designation courses for them

- (e) copies of certificates of completion given to successful candidates who have taken the applying organization's courses
- (f) any other documents the applying organization believes will show their standards of instruction have been established for each year for five years\* (e.g., a specific class roster from a class provided during each of the five years)

\*Exception to five (5) years STANDARDS of INSTRUCTION and STANDARDS of EXISTENCE - Entities that are approved in other states or by other NYS agencies as CE or Pre-licensing Providers, who are in good standing in their home state or in NY state, and have been conducting educational activities for at least two (2) years, may be approved subject to Department review of documentation. The Corporate, Partnership or Limited Liability successors of these entities must also document two (2) years of existence.

## **2. *Affiliate Application***

Providers may file Affiliate applications for those organizations that will be offering courses under the auspices of this Provider pursuant to a written agreement between the Provider and the Affiliate. This agreement must contain a clause stating that the Affiliate will abide by these Criteria (see page 27, Section II AFFILIATES, D. Affiliate Application Procedures:) for specific filing requirements.

## **3. *New York Records Address***

Providers must furnish:

- a) Records Address - An address in New York State at which the Provider's official records of CE courses will be made available for a period of three (3) years from the date of completion of each course

or

- b) Stipulation Document - In lieu of a New York address a Provider must submit a signed Stipulation Document permitting the retention of records out-of-state but requiring the Provider to pay for all travel costs for Department auditors to view said records. At the discretion of the Department, Provider records may occasionally be requested for examination. The Provider is obligated to forward these records to the location designated by the Department.

## **4. *Designated Person Notice***

Providers must furnish a completed Designated Person Notice, Form CE 5 (available at the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov)), to identify:

- a) Primary and/or Secondary Designated Persons
- b) replacement Primary or Secondary Designated Persons

This form is also used to identify previously approved designated persons being terminated from that position. Provider on-site representatives need not be reported on this form.

## **5. Provider Application Fee**

Submit a check made payable to the Superintendent of Financial Services in the amount of \$200 for the Provider Organization application fee. In accordance with NYS Insurance Law, Section 2132, subsection (i), (3), all application fees are **NON-REFUNDABLE**. *TO AVOID PROCESSING DELAYS AND/OR THE RETURN OF YOUR APPLICATION, ENSURE THAT REQUIRED DOCUMENTATION IS INCLUDED AND SIGNED, AND THAT THE APPLICATION IS PROPERLY SIGNED AND DATED WHERE REQUIRED.*

## **E. Statement of Intent:**

All Provider applicants must submit a statement of intent as described in the Provider Organization Approval Application, indicating:

### **1. Type of Instruction**

- a) A general description of the types of CE courses:
  - (1) classroom
  - (2) speech/seminar
  - (3) self-study(book/internet) with examination
  - (4) webinar with examination, and
  
- b) subject matter of proposed CE courses

### **2. Classes of Licensee to Whom Instruction Will be Offered**

A description of those classes of licensees to whom the Provider will offer CE courses, e.g., life, property and casualty, public adjusters, etc.

### **3. Geographical Areas of Operation**

A description of the geographical locations, including counties, in which the Provider will offer CE courses (complete Form CE 1a; available at the Department's website at: [www.dfs.ny.gov](http://www.dfs.ny.gov)).

### **4. Description of Course Administration**

A description of the procedures to be followed by the Provider and/or Affiliate representative at each classroom or speech/seminar course to:

- a) document attendance at CE courses
- b) administer and score examinations, all requiring a passing grade of 70 percent
- c) issue paper or electronic course completion documents
- d) certify and forward all of the above documentation to the office of the approved Provider

**5. *Description of Course Cancellation and Refund Policy***

Provide a description of the cancellation and refund policy that will be followed by the Provider or its Affiliate(s).

**6. *Providers' Attendance Policy***

Provide a description of the Providers' attendance policy including how the Provider will comply with I. Providers, Section C., Program Administration and Procedures; Item 8 Attendance Policy particularly addressing late arrival and early departure from class and make up instruction.

**F. *Provider Approval Documents:***

Upon approval of the application, the Department will forward to the Provider an approval document containing:

1. name of Provider
2. names of Affiliates approved for that Provider, if applicable (additional Affiliates may be added upon application to the Department)
3. Department-assigned Provider approval number
4. lines of CE that the Provider is approved to offer
5. issue date of approval
6. expiration date of approval

**G. *Provider Renewal Procedures:***

**1. *Renewal***

Providers will receive a renewal alert from the Department prior to the expiration of the authority granted in the existing Provider Organization Approval Document. Providers should conduct a thorough review of all currently approved Affiliates, courses and instructors and determine which ones they will renew for the next approval period.

**2. *Provider Renewal Submission***

Providers who wish to renew must complete a renewal process, which includes responding to or submitting:

- a) a completed renewal for the Provider
- b) a specific election of courses to be renewed for the next approval period, along with course renewal information and fees

- c) a specific election of instructors the Provider wishes to renew for the next approval period, along with instructor renewal information and fees. Instructors will be asked separately to respond to regulatory questions and cannot be renewed until their attestation is received by the Department.
- d) a specific election of Affiliates offering courses under the auspices of the Provider, to be renewed for the next approval period.
- e) a response to all information and regulatory questions and all attestations required by the renewal form

### **3. *Renewal Fees***

The Provider must make payable to the Superintendent of Financial Services an amount equal to \$200 to renew the Provider plus \$50 for each Course and \$50 for each Instructor Renewal indicated. Payment by credit card is encouraged but checks will be accepted. PLEASE NOTE: In accordance with NYS Insurance Law, Section 2132, subsection (i), (3), ALL APPLICATION FEES ARE NON-REFUNDABLE.

### **4. *Period of Renewed Approval***

The Department will review the Providers' renewal elections and, if acceptable, renew the Provider for a two-year period as shown on the Provider Organization Approval Document. This period is from December 1, *ODD YEAR* to November 30, next *ODD YEAR*. Courses and instructors specified and elected for renewal by the Provider will be renewed for the same approval period upon receipt of required information, attestation and payment.

## **II AFFILIATES**

An organization lacking the educational experience, sufficient assets, and/or minimum period of existence required to become a CE Provider, may align itself with an approved Provider as an Affiliate Organization (Affiliate). Operating under a Letter of Agreement with an approved Provider, Affiliates are authorized to offer CE instruction to insurance licensees, under the auspices of the approved Provider. In general, a Provider enters into a written agreement with an Affiliate to either expand the types of courses it offers or to extend the geographic availability of courses to licensees in areas in which they were not previously offered.

The Affiliate must only offer the Provider's approved courses and may utilize only those instructors approved for that Provider.

An Affiliate may be affiliated with more than one approved Provider.



**A. Qualifications for Acceptable Affiliates:**

**1. Types of Approvable Organizations**

A sole proprietorship, partnership, corporation, limited liability corporation (LLC), licensee association, professional association or trade association, may qualify as an Affiliate.

**2. Experience Required**

Either the organization or its principle(s) must demonstrate some experience or expertise in the lines of insurance and in the offering of courses or seminars in the areas for which the Provider is approved. The Provider must be able to substantiate its reason for entering into the affiliation.

**B. Responsibilities of Affiliates:**

**1. Agreement with Provider**

Since an Affiliate provides instruction under Department approval granted to a Provider, the Provider assumes the responsibility for ensuring that its' Affiliate(s) fully comply with all Department guidelines for offering CE courses to insurance licensees. A "Letter of Agreement" between the Provider and the Affiliate must be entered into and submitted to the Department with the Affiliate Approval Application, detailing the following:

- a) the purpose of the agreement
- b) the role and responsibilities of the Provider
- c) a stipulation that only courses and instructors approved for that Provider will be used by the Affiliate
- d) the role and responsibilities of the Affiliate
- e) a clause stating that the Affiliate will abide by these criteria, including the advertising requirements applicable to Providers
- f) a clause addressing when the agreement will cease or renew, and what will occur should the agreement cease during the biennial approval period of December 1, *ODD YEAR* to November 30, next *ODD YEAR*.

The agreement must be signed by an Affiliate officer, director, partner or member and an officer, director, partner or member of the Provider

**2. Cooperation with the Department**

Any approved Affiliate must agree to cooperate with the Department in the resolution of any complaint or in any investigation commenced by the Department. Failure to cooperate may result in the revocation of the approval granted the Affiliate.

**C. Affiliate Program Administration and Procedures:**

The Provider and its Affiliate must establish administrative procedures acceptable to the Department to be followed by representatives of the Provider or Affiliate in attendance at each CE course for:

**1. *Display of Approval Documents***

Provider, Affiliate, Course and Instructor Approval documents must be prominently displayed at the site of instruction.

**2. *Recording Attendance***

Attendance must be recorded in accordance with Department criteria.

**3. *Maintaining Student Rosters***

Rosters of students in attendance must be maintained by the Provider.

**4. *Administering & Scoring Examinations***

Procedures for administering and scoring optional classroom or mandatory self-study examinations, all requiring a minimum passing grade of 70 percent, must be established.

**5. *Issuing Course Completion Documents***

Affiliates are required to forward attendance sheets to the Provider's Designated Person, who is then responsible for the issuance of course completion documents. The maintenance of course attendance and completion records for a three (3) year period shall be the responsibility of the Provider.

**6. *Maintenance of Records***

The instructor or Affiliate representative must certify and forward the necessary documentation to the office of the Provider for maintenance for three (3) years. This includes, registration rosters, attendance rosters, exams, answer sheets, records of course completion documents issued, and any electronic records created.

**7. *Proper Course Administration***

The Affiliate representative must ensure that the course is offered as approved and in accordance with Department criteria.

**D. *Affiliate Application Procedures:***

**1. *Application Form and Written Letter of Agreement***

Affiliate Applications are to be submitted on Department application Form CE4 and signed and dated where indicated. A written agreement between the Provider and the Affiliate, properly signed and dated, must be entered into. A copy of this agreement must be submitted with the application.

**2. *Documentation of Name and Nature of Applying Entity***

The Provider must submit evidence (original entity document) that the Affiliate is one of the following: a sole proprietorship, partnership, corporation, (LLC, licensee association, professional association or trade association

**3. *Description of Applicant***

The applying entity must also provide a description of the nature of the organization or association, including details of any prior educational experience of the organization and/or its principals.

**E. *Affiliate Approval Documents:***

Upon approval of the application of an Affiliate, the Department will forward to the Provider an Affiliate Organization Approval Document containing:

1. name of the sponsoring Provider
2. name of Affiliate to be included in that Provider Organization for CE purposes. (Additional Affiliates may be added during the renewal period\* upon application to the Department)
3. Department assigned Affiliate Organization approval number
4. Lines of licenses to which the Provider and its Affiliate(s) are approved to offer CE

5. Date approval of the Affiliate is issued
6. Date approval of the Affiliate expires

\*period beginning December 1, *ODD YEAR* to November 30, next *ODD YEAR*.

**F. Affiliate Renewal Procedures:**

**1. Renewal Applications**

Providers will receive Provider and Affiliate renewal applications from the Department prior to the expiration of the authority granted in the existing Affiliate Organization Approval Document. Approvals expire November 30, *ODD YEARS*.

**2. Approval Document**

Upon receipt of a fully completed renewal application, the Department will audit the application, identify appropriate Department records and, if acceptable, renew the existing Affiliate Approval Document for another two-year period as shown on the Affiliate Approval Document. This period will be from December 1, *ODD YEAR* to November 30, next *ODD YEAR*.

**III. COURSES**

**A. Course Application:**

The completed application for approval as a CE course (Form CE 2; available at the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov)), must be submitted to the Department by an approved Provider, signed and dated by the Designated person for the Provider and accompanied by the required application fee. Course approval applications may be submitted with the original Provider Organization Approval Application or at any time after approval has been granted to the Provider and at any time during the term of that approval. In accordance with NYS Insurance Law Section 2132, subsection (i), (3), all application fees are *NON-REFUNDABLE*.

**B. Course Application Supporting Documentation:**

With the course application the Provider must submit:

**1. Course Outline**

- a) Classroom or Seminar

- (1) A description of the content of the course with a multilevel outline providing a breakdown of course topics sufficient to fully describe the topical content that adheres to the sample Course Outline distributed to all approved Providers. Include specific time frames of instruction and at least one topic or subtopic for each ten-minutes of instruction time. The sample course outline is also found on the Department's website at: [www.dfs.ny.gov](http://www.dfs.ny.gov) by clicking Agents/Brokers, then Education and Education Documents. The form is entitled "Notice – Course Submission Guidelines".
- (2) Provide notation as to when break and lunch/dinner times will occur or provide the number of minutes allotted for each.
- (3) Providers should be aware that classroom instruction may never exceed eight (8) credit-hours (400 instructional minutes) in one day.
- (4) Describe how the course will enhance the knowledge of the insurance professional.

b) Self-Study Courses

- (1) For all self-study courses, including internet and other electronic media courses, the Department requires a specification of word counts for each major outline topic, section, session or chapter, and a grand total word count.
- (2) For internet self-study courses, the Department requires an estimate of the number of required minutes to complete each major topic, section, session or chapter, and an estimated grand total of reading time in minutes.
- (3) The actual textbook must accompany self-study course applications that use textbooks, unless instructed otherwise by this Department. A Table of Contents should be added, if the text does not provide it.
- (4) For all self-study courses, we require a hardcopy of the mandatory exam (minimum of 50 questions), even if the exam is offered in a non-paper format.

c) Course Credit Calculation Formulas (for self-study courses)

The number of credits approved is based on the difficulty of the subject matter and the estimated time needed by the licensee to complete the course material. Formulas are used to determine how much time it would take an average reader to complete the course. The word/page count (volume of material) and the complexity of the material are factors considered when determining this credit. The Department endeavors to make credit awards equitable by combining and averaging the following formulas:

- (1) **WORD COUNT** The number of credits is determined by dividing the total number of words in the course by a factor of 200 (average words read per minute). The product of that calculation is divided by 50 (minutes per credit hour), and then multiplied by a "difficulty factor" of 2. This difficulty factor is decreased or increased based on the technician's estimation of the complexity of the course. An additional credit for each 50 questions is added for the mandatory final exam.

- (2) **PAGE COUNT** If the course is hardcopy or PDF (Adobe Acrobat) format, the Department counts the number of approvable pages and divides that by a divisor of 8 -10 (if the material is difficult/small print), or by 10 -12 (if the material is easy/large print). In consideration of the mandatory exam, the technician adds one additional credit for each 50 questions to this subtotal to obtain the course credit grand total which reflects page count and course complexity.
- (3) **SAMPLE READ/SCREEN COUNT** The Department considers the total number of screens employed in an internet presentation and divides that number by the number of screens (representative sample) reviewed. The quotient is then multiplied by the number of minutes it takes to read the sample material. The product of this calculation is then divided by 50 to yield a subtotal estimate of course credit. Depending on the complexity of the material reviewed, a comprehension/retention credit of .5 to 1.0 is then added to the subtotal. In consideration of the mandatory exam, the technician adds one additional credit for each 50 questions to this subtotal to obtain the course credit grand total that reflects estimated time to read the course and complete the exam.

d) Testing procedures for Self-Study

1. Self-study course examinations are closed book exams. No written or printed material, notes, textbooks or listening, recording, photographic or electronic devices, which would provide assistance to the exam taker, may be used. Calculators may be used if required by the Provider for a specific exam.
2. Cell phones must be turned off during the exam.
3. No talking may take place once the exam begins. If the exam is taken in a group setting, no talking may occur in the exam room until all candidates have completed and submitted their exams.
4. Upon completion of the exam the candidate must turn in his/her exam and comply with any Provider requirements concerning completion of an exam affidavit. If the exam is taken in a group setting, the candidate who completes the exam must quietly leave the exam room or remain silent in their seat.
5. Procedures in the event of cheating or improper behavior:
  - a) Where talking or causing a disturbance is observed, the Provider representative supervising the exam must issue verbal cautions to the licensees involved, advising them that their conduct violates these Criteria and if they persist in this conduct they will be subject to a cessation of their exams and a denial of course credit.
  - b) If the licensee is discovered cheating or engaging in any kind of misconduct, such as:
    - giving or receiving help
    - using notes, books, or other aids

- taking part in an act of impersonation
- causing property damage or bodily injury
- removing examination materials from the examining room

The Provider representative must:

- retrieve the exam papers from the licensee, conclude the exam process and summarily dismiss the licensee from the examination.
- deny the issuance of exam credit for optional classroom exams and/or deny the issuance of course credit for self-study courses
- report any incident to the Provider and NYS Department of Financial Services for further investigation. Upon completion of the investigation the Department will determine the appropriate action to be taken.

Where the licensee believes he/she has been wrongly accused, the Provider representative must advise the licensee to file a written complaint with the NYS Department of Financial Services at the following e-mail address: coned@dfs.ny.gov

e) Affidavit

Providers require licensees to complete and sign an affidavit attesting to the integrity of the examination process. The signed affidavit must be forwarded to the Provider with the completed test.

**2. *Teaching Method Description***

A description of the method of teaching the course, i.e., instructor for classroom or speech/seminars and multi-session conferences; computer-based training; panel discussions and break-out sessions with instructor or moderator; teleconference and broadcasts; self-study via textbook or internet. For internet courses include a description of how the courses will be administered (see page 42, Section III, 10. Internet Website and Course Approval Requirements below).

**3. *Classes of License to which Course Applies***

Indicate the classes of license to which this course would be applicable, with justification for this position. The following licenses are subject to CE requirements: LA-Life Agent, LB-Life Broker, AH- Accident & Health Agent, PC-Property/Casualty Agent, Personal Lines Agent or Broker, BR-Property & Casualty Broker, PA-Public Adjuster, C-1 Life Consultant and C-3 General (Property/Casualty) Consultant, TLA-Title Agent.

Courses are classified in the Department’s database as LA, AH, PC, TLA and/or PA, depending on their content and relevance to the above license classes.

- LA – Course is applicable to Life/Accident & Health Agent (LA), Life Broker (LB) and Life Consultant (C1)
- AH - Same as above plus PC Broker
- PC - Course is applicable to Property/Casualty Agent (PC), Property/Casualty Broker (BR), General Consultant (C3) and Public Adjuster (PA)
- TLA – Course is applicable to Title Insurance Agents
- PA - Course is applicable to Public Adjuster
- Bridge Courses may be used to renew all of the above classes of license. Bridge courses may be designed to contain the following topics:
  - general information, e.g. ethics, insurance rules and regulations, insurance related management, insurance related computer applications, etc., applicable to all licenses or
  - equal amounts of specific life, accident and health as well as property and casualty topics

#### ***4. Credit Justification***

Indicate the number of credits requested, with justification.



## ***5. Examination Description***

### a) Classroom Optional Exams

Providers offering classroom and speech/seminar courses may offer an optional examination for additional credit (see table, page 45, items 1, 2 and 3). This exam may be monitored by the course instructor.

When an optional exam is given for classroom courses, all students must be given continuing education credit for taking the course, even if they fail the exam, provided they comply with all attendance requirements.

### b) Self-Study Course Mandatory Exams

Self-study courses of any type require an examination (see table, page 45, items 4, 5 and 6). When an examination will be given, provide:

- a description of the examination, a copy of the proposed examination bank of questions and answers, or a copy of a sample examination (an exam must consist of a minimum of 50 questions)
- a description of how often the bank of questions and examination is updated or rotated
- an indication of the number of credits applied for on the basis of the examination and justification for the number of credits requested

## ***6. Instructor Information***

Provide the name of the proposed course instructor, attaching:

- a) an instructor approval application (see page **Error! Bookmark not defined.**) with the appropriate fee, or
- b) a copy of the Instructor Approval Document showing that the instructor is approved to teach this course

## ***7. Course Application Fee***

Submit a check made payable to the Superintendent in the amount of \$50 for the application fee. If the application is submitted on-line, payment by credit card is encouraged, although checks will be accepted. In accordance with NYS Insurance Law, Section 2132, subsection (i), (3), all application fees are NON-REFUNDABLE.

## **8. Return of Application**

TO AVOID PROCESSING DELAYS AND THE RETURN OF YOUR APPLICATION, ENSURE DOCUMENTATION AND THE APPLICATION ARE PROPERLY SIGNED AND DATED WHERE REQUIRED, AND ALL COURSE INFORMATION IS COMPLETE.

### **C. Course Approval Document:**

Upon approval of a CE course, the Department will forward to the Provider a Course Approval Document containing:

1. name of approved course
2. Department assigned course approval number

The Department's course approval number begins with the following prefixes followed by a six-digit number beginning with two:

- NYCR - Classroom or Speech/Seminar courses
- NYCS - Self-Study textbook or Internet Self-Study course
- NYCX – Optional exam approval, when an optional exam is offered for extra credit with a classroom or speech seminar course

3. number of CE credits awarded
4. lines of license to which this course may be applied
5. date approval is effective
6. date approval expires

Note: Where an optional exam is offered, in conjunction with a classroom or speech/seminar course, a separate Course Examination Approval Document will be issued, providing information similar to the above. No separate examination approval documents will be issued for mandatory self-study course examinations.

### **D. Administration of Course:**

#### **1. Attendance Requirements**

- a) Attendance Form

Providers may design their own attendance forms; however, all attendance forms must contain the following minimum information:

- (1) a header containing.

- provider name and approval number
  - course name and approval number
  - affiliate name and approval number (if applicable)
  - instructor name and approval number
  - name and address of course location, including company name
  - classes of license for which the course has CE approval
  - the number of CE credits for which the course has been approved
  - date of instruction
- (2) signature space sufficient to record attendee sign-in at the beginning of each class and sign-out at the end of each class, as well as additional signature space to record return from meal breaks. Departure to meal breaks need not be recorded. Sign-out and sign-in from short breaks are not required. At the Provider's discretion, a sign-in and sign-out form may be used to monitor and record individual attendees unanticipated or emergency departure from the classroom during the time of instruction.
- (3) actual time(s) of arrival and departure
- (4) insurance license number(s)
- (5) licensee's mailing address to include street, city, state, zip code, company, brokerage or agency name, if applicable
- (6) the state for which CE certification is requested (i.e., NY, PA, MA, CT, VT)

Time of instruction for makeup sessions for late arrivals may be recorded on the attendance form or on a separate attendance form identified as pertaining to makeup instruction. The instructor providing makeup instruction must sign or initial this form.

(a)

Individual attendance sign-in sheets may be used for any class or speech/seminar, regardless of size. It must have all other minimum content items specified in these rules (see 1. a) Attendance Form, pages 32-33).

Providers are responsible for the security of these attendance documents

b) Security Identification Check

Before admittance to the classroom the Provider's designated person(s) or on-site representatives shall confirm the identity of all licensees by inspection of their photo ID.

c) On-Site Provider Representative

To allow the instructor to concentrate on instruction, the Department recommends and encourages Providers to utilize an on-site representative at the site of instruction. This person will be in addition to the instructor and may be:

- an employee of the Provider
- a person under contract to the Provider or
- another person appointed to act on the Provider's behalf (i.e., local CE coordinator, administrative aide, etc.).

This representative will be responsible for the administration of the course including:

- taking and monitoring attendance
- record-keeping and communication matters

On-site representatives shall report to the instructor and/or the Provider's designated person, at the Provider's discretion. The Provider is ultimately responsible for their activities.

## **2. *Display of Approval Documents and Approval Information***

To assist the licensee in attending the appropriate CE courses and maintaining an accurate record of these courses, the Provider must supply the licensee with all appropriate approval information. Provider, Affiliate (if applicable), Course and Instructor approval information should be made available for inspection as follows:

Classroom or speech/seminar approval documents must be prominently displayed at the site of instruction.

On-line or webcast approval documents or information must appear on-screen before the licensee purchases and/or enters the course.

Teleconference or audio conference approval documents must be displayed at each location receiving the broadcast or the approval information may appear on screen before the broadcast.

## **3. *Mandatory Class Announcements***

At every classroom or speech/seminar each instructor or Provider Designated Person or Provider on-site representative shall be required, prior to the commencement of instruction, to read the following statements:

### **Mandatory Announcements**

#### **Display of Approval Documents**

Provider, Course and Instructor Approval Documents issued by the New York State Department of Financial Services are available for viewing by each attendee. These documents serve as documentation that your course is currently approved for credit. They also verify the approved number of credits, the license classes eligible to receive credit, and the course approval number that you will need to renew your license.

#### **Attentiveness During Class**

During the instructional period, you may not conduct insurance or other business or read materials unrelated to the course. All electronic devices must be silenced. Texting is not permitted.

#### **Attendance Policy**

The NYS Department of Financial Services requires attendance for 100 percent of the approved class hours. If you arrive after class has begun, or if you are late returning from breaks, you may be denied credit for the course. If attendance requirements are not followed, instructors and providers may face disciplinary action, in which case, credits will be jeopardized.

#### **Course Completion Documents**

When you have successfully completed a course, you will be issued a Course Completion Document showing the course approval number, eligible license classes, and the number of credits you have received for completing the

class. Retain this certificate to use when renewing your license and, in the event of a Department audit, as proof you took the course. Remember, you cannot use credits for any course more than one time per eligible license class.

#### **4. Conferences and Workshops – Concurrent or Multi-Session Courses**

a) Documenting Session Content

Providers offering conferences or workshops that schedule concurrent or multi-session classes must sufficiently identify and document the content of each session for which credit approval is being requested.

b) Duplicate Credit Not Permitted

Providers must not issue duplicate course completion credit for sessions completed when approved as more than one CE course. For example, assume an all-day multi-session conference is being offered and has been approved for seven (7) credits. The Provider also files the first four (4) hour session as a separate course and receives approval for four (4) credits. These first four (4) credit hours are a component session of the approved seven (7) credit course. Each is now its own approved course. If all seven (7) credit hours are attended, the licensee is entitled to only seven (7), not eleven (11) credits.

c) Panel Presentations with Moderator

Where there is a sitting panel of experts with a moderator facilitating course material presentation, the Department shall require only the moderator to be subject to the instructor approval process. Otherwise, all persons presenting at all sessions must be approved instructors.

d) Attendance Requirements

Attendance must be taken at each component session of the approved course. Before issuing course completion documents for concurrent and multi-session courses, Providers must review the attendance records to assure that every licensee seeking credit has attended all of the approved sessions. No partial credit is permitted.

#### **5. Teleconferences and Audio Conferences**

Course instruction broadcast to multiple field locations through a television monitor or broadcast by audio alone is considered a classroom course requiring attendance to be taken at each site receiving the broadcast. Also, to qualify as a teleconference or audio conference the Provider must make available the instructor or a subject matter expert to respond in an interactive manner to the questions and comments posed by the licensees. Since this is a classroom course, the instructor(s) delivering the material must be approved by the Department. There must be at least one individual, not a Department licensee, present at each location responsible for recording attendance, *e.g.*, an instructor, a designated person, etc. These attendance documents must then be forwarded to the Provider's Designated Person in a timely manner for the issuance of course completion documents. These records must be maintained in accordance with the records retention policy contained herein.

#### **6. Unacceptable Course Venues:**

The Department prohibits the presentation of a CE course on personal or public conveyance, *i.e.*:

- train
- airplane
- van, bus or truck
- limousine

A course is permitted on a cruise ship of an established cruise line, provided it occurs in a formal setting such as a conference room or large dining area capable of sponsoring or seating a group and not in an individual stateroom.

### ***7. Combination Classroom/Self-study Course Offerings***

Licensees may fulfill their fifteen (15) credit CE statutory obligation by successfully completing in one day the following:

a) Classroom or Speech Seminar Courses

To completely satisfy the credit requirement in one day, the combination of self-study and classroom/speech seminar methods of instruction must total fifteen (15) credits. Providers should be aware that classroom instruction may never exceed eight (8) credit-hours (400 instructional minutes) in one day.

b) Self-Study Course Final Exam

Self-study course final examination(s) must be administered BEFORE any classroom or speech seminar instruction begins. No CE self-study course exam may be administered during the lunch break or following the classroom or speech seminar instruction. The textbook for the self-study course must be delivered or mailed to the licensee at least seven (7) days prior to the single day event or CE credit for the self-study course must not be issued by the Provider.

The Department will not object to a Provider sponsoring a combination of methods of instruction in a single day which includes a self-study course examination(s), where credits completed in the single day are fifteen (15) or less.

## 8. *Course Completion Documents (CCD's)*

The CCD is the licensee's evidence of successfully completing the approved CE course. It is the Provider's responsibility to issue the CCD directly to each licensee. Providers must continue to issue CCD's, in addition to reporting attendance electronically to the Department.

### a) Minimum Content

CCD's must contain the following information:

- (1) name of licensee
- (2) license number(s)
- (3) name, address, telephone number and approval number of the Provider
- (4) name and approval number of the course
- (5) name and approval number of instructors
- (6) number of credits allowed for the course; number of credits allowed for any optional examination as noted on its own course examination completion document
- (7) classes of license to which the course may be applied
- (8) date course completed
- (9) name and address where course was conducted
- (10) name and Affiliate approval number, if applicable
- (11) the signature of a currently approved designated person for the Provider. In the case of course completion documents issued electronically, the typed name of the approved designated person will suffice.
- (12) a statement affixed to the document in twelve-point type indicating the following.  
**This document is necessary for your license renewal. Retain it for five (5) years.**
- (13) a statement affixed to the document in twelve-point type indicating the following:

**Should you have a complaint about this course, its instruction, or about the way the course was administered, please contact the NYS Department of Financial Services with full and complete details at:  
[coned@dfs.ny.gov](mailto:coned@dfs.ny.gov)**



b) Issuing CCD's

Course completion documents may be issued by the Provider:

- (1) At the site of instruction. NO CCD MAY BE ISSUED PRIOR TO THE BEGINNING OF CLASS, AT ANY TIME DURING CLASS OR PRIOR TO THE LICENSEE HAVING SIGNED OUT AT THE CONCLUSION OF CLASS.

CCD's issued on site to the licensee must be completed by the Provider before delivery to the class based on attendee information received at time of class registration. NO SPACES MAY BE LEFT BLANK. NO HANDWRITTEN CCD's may be issued. CCD's for unregistered attendees or walk-ins must be sent to these individuals by the Provider within two weeks of course completion.

- (2) Within two (2) weeks of course completion

Course completion documents must be sent to the licensee either electronically or by mail within two (2) weeks of successful course completion. The Provider is responsible for maintaining a record of its issuance for three (3) years. If repeated electronic mailings are returned undeliverable, the Provider must mail a paper document to the licensee's last known address of record or fax a document to the licensee.

c) Optional Classroom Exam Completion Document

A separate course examination completion document must be issued for optional examinations. The approval number consists of the prefix NYCX plus the course approval number. This document must contain all of the information found in 8, a) above.

d) Electronic Filing at Department Designated Location

Providers must file electronically within 30 days of course completion, at the Department's designated location, a record of course completion for each licensee. The following information will be required:

- (1) name of licensee
- (2) all NY license numbers
- (3) course title
- (4) date course completed

**9. Instructor and Course Evaluations**

Each Provider will develop and use, after the completion of each course instruction, an Instructor and Course Evaluation form which may be completed by course attendees for the purpose of measuring the competency and performance of the instructor in his/her knowledge and delivery of course material and the adequacy of the course material. Licensee participation is voluntary. The completed Instructor and Course Evaluation form must be maintained at the address of record of the Provider for a period of three (3) years and is subject to Department review. Said document may be

electronically scanned and stored provided it is retrievable and capable of review by Department auditors. If stored electronically, the original paper document may be destroyed.

#### **10. Internet Website and Course Approval Requirements**

a) Website Approval Requirements:

Prior to approving internet courses, the Department must:

- (1) review the presentation of course and examination information on the Provider's website for accuracy and compliance with internet course guidelines
- (2) review and approve the Provider's examination security procedures

The following guidelines were established to assist Department approved Providers who are interested in developing and offering self-study courses via the internet:

- (1) Disclosure of Internet Offering
  - (b) Providers must first submit to the Department's Licensing Bureau, Education Unit, a statement of intent to offer online courses. This statement must address, as outlined below, such areas as examination security and administration, exam question banks, and displaying of course approval information.

If offering another Provider's course(s) through their website, the relationship with the other Provider must be clearly stated so as to avoid confusion over who is responsible for the course and for issuing course credits. Notice to the Department may be sent via letter or email to: [coned@dfs.ny.gov](mailto:coned@dfs.ny.gov)

- (c) No Course may be offered or advertised until the Provider has received a Course Approval Document from this department.

(2) Minimum Course Approval Information to be Displayed on the Provider's Website

This information must appear before the licensee purchases the course and before it begins.

- (a) Once a course is approved for the internet, Provider approval number, number of credits, classes of license and course expiration date must appear wherever course information is displayed.
- (b) Notice must be provided that interested candidates must take and pass a final exam, without assistance or reference material, in order to receive credit.
- (c) All CE websites must inform the licensee, prior to the purchase of the course, that the course is an "approved" CE course offered by an approved CE Provider (Provider approval number displayed). The website must also inform the licensee of system requirements, i.e., computer equipment, program pathways and software needed to properly use the internet course and exam.

(3) Exam Security

Providers are advised to develop security standards comparable to those used for paper and pencil exams to determine a candidate's mastery of traditional self-study courses, specifically:

Candidates must not be able to access the final exam without first completing the entire course. Reminder: this information must appear before the course has been purchased or begun

b) Course Approval Requirements:

- (1) Providers must submit to the Department the following information when submitting an internet Course Approval Application:
  - (a) total WORD COUNT
  - (b) WORD COUNT per section, session or chapter
  - (c) COURSE OUTLINE or TABLE OF CONTENTS showing topical headings
  - (d) total SCREEN COUNT
  - (e) SCREEN COUNT per section, session or chapter

The Department may request the Provider to mail or send electronically an exact copy of the proposed internet course.

- (2) The Provider must give unlimited internet course access to the Department at the time of submission and when the approved course is offered. Course information reviewed and approved by the Department must ultimately be what is presented over the internet to licensees. Final exams, if offered on-line, must also be accessible for review and audit purposes. This includes URL addresses, website navigation instructions, user ID's, logon passwords, and any other requirements necessary for online course access. Without this access, internet courses cannot be approved.
- (3) A separate course application must be submitted for an internet course, even if a textbook version of this course has already been approved by this Department.
- (4) Self-study courses offered via the internet are subject to the same standards of subject matter content and exam security as traditional self-study courses offered through textbooks and/or manuals.
- (5) With regard to assignment of course credits, the number of credits approved by this Department is based on the difficulty of the subject matter and the estimated time needed by the licensee to review the course material. The word count and the complexity of the material are factors considered when determining this time estimate.

c) Final Exam Requirements:

- (1) The final exam must consist of at least 50 questions and require a passing grade of 70 percent.

- (2) Once closed, re-entry to the same exam is forbidden.
- (3) The Provider is asked to develop a “bank” of questions exceeding the original 50 questions. In the event of exam failure, new questions can then be inserted in a re-take exam. Similarly, Providers are requested to scramble the order of the exam questions and may wish to consider scrambling answer choices if re-take is necessary.
- (4) The number of re-take examinations permitted is left to the Provider discretion.
- (5) An electronic affidavit attesting to the integrity of the examination process must be submitted to the Provider at the completion of the examination.
- (6) Provider internet processes and course content are thoroughly reviewed for compliance with internet guidelines prior to granting approval, therefore, any changes to a Provider’s internet processes or course content must again be reviewed and approved by this Department. Proposed changes should be communicated to the Department at coned@dfs.ny.gov

d) Internet Broadcast/Webcast

Courses offered over the internet that are live broadcasts/webcasts are considered by the Department to be classroom courses requiring prior approval of the instructor and compliance with attendance requirements where: attendance is taken at each site receiving the broadcast/webcast and the licensee may interact with the instructor or subject matter expert,.

**E. Course Renewal Procedures:**

***1. Renewal Applications and Procedures***

Providers will receive course renewal instructions from the Department prior to the expiration of the authority granted by the existing approval document. This renewal process should be promptly completed and submitted to the Department with the renewal fee of \$50 per renewed course, in a check made payable to the Superintendent of Financial Services or by electronic payment via credit card. In accordance with NYS Insurance Law, Section 2132, subsection (i), (3), all application fees are **NON-REFUNDABLE. TO AVOID PROCESSING DELAYS AND/OR THE RETURN OF YOUR APPLICATION, ENSURE DOCUMENTATION AND THE APPLICATION ARE PROPERLY SIGNED AND DATED WHERE REQUIRED.**

(If any material and meaningful change in the existing approved course is or has been made, and the Department has not previously considered same, a renewal course should NOT be submitted. Instead, a new Course Approval Application should be submitted with the revised course outline).

***2. Period of Renewed Approval***

Upon receipt of a completed course renewal indication and the \$50 fee per renewed course, the Department will review the submission and, if acceptable, renew the existing course approval for a two-year period as shown on the course approval document. This period is from December 1, *ODD YEAR* to November 30, next *ODD YEAR*.

The following table describes the various types of CE courses and the method of delivery approved by the Department:

**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES –  
CONTINUING EDUCATION PROGRAM  
TYPES OF APPROVABLE COURSES AND METHODS OF DELIVERY**

<b>TYPE of COURSE</b>	<b>METHOD of DELIVERY</b>	<b>Is the LICENSEE in Control of the Subject Matter?</b>	<b>50 Question EXAM Required?</b>
1. CLASSROOM / SPEECH SEMINAR	APPROVED INSTRUCTOR	NO  Requires filing of course schedule	NO – optional exam may be offered if filed and approved by the Department
2. CLASSROOM / SPEECH SEMINAR – TELECONFERENCE or AUDIO CONFERENCE including: classes/seminars using CD’s, DVD’s, tapes or other electronic media	Electronic broadcast i.e. television with or without telephone or telephone conference alone, using an APPROVED INSTRUCTOR	NO An interactive system is required permitting question/answer dialogue using an approved instructor  Requires filing of course schedule	NO – optional exam may be offered if filed and approved by the Department
3. CLASSROOM / SPEECH SEMINAR - a. Live INTERNET WEBCAST/BROADCAST  b. Recorded INTERNET WEBCAST/BROADCAST	COMPUTER W/APPROVED INSTRUCTOR	NO An interactive system is required permitting question/answer dialogue using an approved instructor  NO Approved Instructor must be available to facilitate a question/answer dialogue  Requires filing of course schedule	NO – optional exam may be offered if filed and approved by the Department  NO – optional exam may be offered if filed and approved by the Department
4. SELF-STUDY – TEXTBOOK	TEXTBOOK	YES	YES
5. SELF-STUDY - PRE-RECORDED ELECTRONIC MEDIA	CD’s, DVD’s, VHS TAPES or other recordable electronic media – using computer or other electronic device (VHS, CD or DVD recorder)  Instructor approval not required	YES ➤ Licensee in possession of media ➤ Can be activated and reviewed at licensee’s convenience, day or night ➤ Is not interactive	YES
6. SELF-STUDY - PRE-RECORDED, ARCHIVED and RETRIEVABLE MATERIAL - May be located on Provider Organization, Insurance Company, Professional Association, College/University or Consultant’s server or computer database	COMPUTER  Instructor approval not required	YES ➤ Licensee not in possession of media but access thereto is under Licensee’s control. ➤ Can be accessed, activated and reviewed at Licensee’s convenience by accessing Organization or Provider’s website, server, or database day or night ➤ Is not interactive.	YES

**FAILURE TO COMPLY WITH DEPARTMENT REQUIREMENTS MAY RESULT IN WITHDRAWAL OF DEPARTMENT APPROVAL**

## IV. INSTRUCTORS

Instructors are qualified professionals determined by the Provider to be knowledgeable in their field of specialty. Exclusive of panel presenters, all persons, including guest speakers who give instruction, provide instructional commentary or respond within course presentations to attendees' questions, must be approved as instructors. Instructor approval status is non-transferable to other Providers - an instructor must be approved for each Provider for whom she/he will teach

The Provider has the duty and obligation to ensure that each instructor has the ability to convey her/his expertise to classroom attendees and that course material is presented by competent instructors using various teaching methods, such as: working group discussions, role playing, etc. The Department investigates licensees' complaints of gross instructor incompetence.

### A. **Types of Approvals:**

The Department grants approval to instructors in either of two levels:

#### 1. *Broad Scope Approval*

is awarded where insurance qualifications are strong and well documented to permit the applicant to be approved to teach all subject matter within a line of insurance and any of the Provider's courses within that line of insurance, i.e., Life/Accident & Health, Property & Casualty or both (see page 46, below). To receive broad scope approval an applicant must have a minimum of five (5) years of licensure in the lines of insurance to be taught or possess one or more of the following professional designations:

CLU, ChFC, LUTCF, CFP, CPCU, CIC or FLMI

Instructors approved with BROAD SCOPE authority may teach any of the Provider's approved courses, within the lines of insurance for which the instructors are approved. These authorizations are affixed to the Instructor Approval Document issued to the Provider.

#### 2. *Specific Course Title Approval*

is awarded where qualifications are provided noting a level of expertise in a particular subject matter and not indicating any major professional insurance designations or longevity of insurance licensure (see Qualifications for Approvable Instructors:, below). Instructors receiving SPECIFIC COURSE TITLE approval may only teach those courses for which they have been approved. These authorizations are affixed to the Instructor Approval Document issued to the Provider. It is the Provider's responsibility to carefully consider the courses that the instructor is qualified and expected to teach and request approval for only those courses at the time of application. Additional courses can be added at a future date by forwarding a written request to the Department.

### B. **Qualifications for Approvable Instructors:**

Those who qualify for approval as CE instructors must document their qualifications by providing full and complete information and documentation with the completed Instructor Approval Application (Form CE 3) to the Provider's and the Department's satisfaction, evidencing one or more of the following qualifications:

**1. *Licensed Teacher***

licensed by the appropriate governmental agency as a Teacher in the subjects to be taught (see page 49, Application Procedures: 2 Supporting Documentation for Instructor Application)

**2. *Employment Experience***

employment experience for at least three (3) out of the last five (5) years dealing with the subject matter and/or the lines of insurance to be taught (see page 49, Application Procedures:, 2 Supporting Documentation for Instructor Application)

**3. *Insurance Department License***

licensed by any Insurance Department for at least five (5) years in the class of license to which the course will be applied and in the lines to be taught (see page 49, Application Procedures: 3 Scope of Instructor's Authority)

**4. *College Degree and/or Professional Designation***

- a.) College Degree - In a field related to the subject being taught (see page 49, Application Procedures:, 4 Submission to the Department)
- b.) Professional Designation - In a field related to the subject to be taught (see page 49, Application Procedures:, 4 Submission to the Department)

**5. *Approved C.E. Instructor or Pre-licensing Instructor***

CE Instructor already approved by the Department under the auspices of an approved Provider or an approved Pre-Licensing Education Instructor (see page 49, Application Procedures: 5 Approval Process).

If approved in another state as a CE or Pre-licensing instructor, submit documentation with the application evidencing this approval, along with a resume or biographical statement to document current related experience.

## **C. Requirements for Obtaining Approval for Conference Panel Presenters:**

### ***1. Panel Presentations with Moderator***

Where a panel of subject matter experts will be presenting or commenting under the guidance of a moderator in a single session or workshop, only the moderator for that session or workshop need be approved as an instructor. The moderator must be present for the entire session or workshop. This moderator must qualify by documenting one or more of the qualifications noted above in B. If there is no moderator, each expert must be approved as an instructor.

## **D. Responsibilities of Instructors:**

### ***1. Instruct Competently***

- Become familiar with the method and content approved by the Department for the CE courses the instructor is approved to teach.
- Utilize teaching aids, handouts and other study material to best increase the knowledge of the licensees.
- Use various methods of instruction to involve the students, including discussion groups, role playing, etc.
- Become familiar with the Provider's attendance policy, attendance form, and mandatory classroom announcements required by this Criteria.

### ***2. Communicate Course Changes to Provider***

- Make recommendations to the Provider and Affiliates of updates or revisions of subject matter, teaching aids or study material.
- Inform the Designated Person of all changes to approved course outlines and course presentation logistics.

### ***3. Follow the Approved Course Outline and Provider Attendance Policy***

- Instruct licensees, adhering to the subject matter of the approved course outline.
- Provide licensees with a copy of the Department approved class outline or agenda. In addition, handouts i.e., PowerPoint slides, teaching aids or other study materials are encouraged but not required. Instructors should coordinate the distribution of this additional information with the Provider.
- Adhere to Providers' attendance policy and instruct for the time required for the number of credits approved. Provide makeup instruction when necessary; sign attendance form confirming completion of makeup instruction.
- Notify licensees of availability of course and instructor evaluation forms for licensee completion.



## E. Application Procedures:

### 1. *CE Instructor Sponsorship by Approved Provider Only*

The completed application for approval as a CE instructor must be submitted through an approved CE Provider and must be signed by a Designated Person and the instructor applicant. Only original signatures will be accepted.

TO AVOID PROCESSING DELAYS AND/OR THE RETURN OF YOUR APPLICATION, ENSURE THAT REQUIRED DOCUMENTATION IS INCLUDED AND SIGNED, AND THAT THE APPLICATION IS PROPERLY SIGNED AND DATED WHERE REQUIRED.

### 2. *Supporting Documentation for Instructor Application*

Documentation of one of the following qualifications must be submitted with the Instructor Approval Application (Form CE-3):

**1 - TEACHERS LICENSE** - a copy of the teacher's license granted by the appropriate governmental authority. Include a resume or biographical statement for further explanation of relevant experience.

**2 - STATEMENT OF EMPLOYER FORM** - indicating 3 of the last 5 years of work experience is related to the subject to be taught. This Statement cannot be signed by the applicant but must be signed by an officer, director, partner or representative of the employer. Include resume or biographical statement for further explanation of relevant experience.

**3 - INSURANCE LICENSE** - a copy of the state insurance license evidencing five (5) years of licensure or a certification letter from the applicant's home state insurance department. If the insurance license has been expired more than five (5) years a resume or biographical statement must be submitted as documentation of current related experience.

**4 - COLLEGE DEGREE OR PROFESSIONAL DESIGNATION** - a copy of the college degree with a resume or biographical statement documenting experience related to the subject to be taught or a copy of the professional designation or a letter from the designating authority attesting to the validity and date of issuance of said designation. If the professional designation has been expired more than five (5) years a resume or biographical statement must be submitted as documentation of current related experience.

**5 - INSTRUCTOR APPROVAL** - a copy of the Instructor Approval Document or the Letter of Approval issued by the Department granting approval to act as a Continuing or Pre-Licensing education instructor.

### 3. *Scope of Instructor's Authority*

Provide a list of the approved CE courses which this instructor, if approved, will teach or an indication that the Provider seeks broad scope approval for this instructor (see Instructor Application, question #6)

#### **4. *Submission to the Department***

When the Provider has satisfied itself that the applicant is qualified to act as an instructor for the particular CE courses offered under its auspices, the Provider must submit to the Department:

- a.) the original Instructor Approval Application (Form CE-3)
- b.) the qualifying documentation
- c.) a check made payable to the Superintendent of Insurance in the amount of \$50 for the non-refundable application fee for each instructor applicant

#### **5. *Approval Process***

Upon approval of a CE instructor application the Department will forward an Instructor Approval Document to the Provider containing:

- a.) name of the approved instructor and of the Provider for whom the instructor will teach
- b.) Department-assigned instructor approval number
- c.) specific course titles(s) or broad scope authority in the respective line(s) of insurance which the instructor is approved to teach
- d.) date approval is issued
- e.) date approval expires

#### **6. *Expanding Instructor Authority***

A Provider seeking to allow an approved instructor to teach additional specific course titles or to receive Department approval in broad scope subject areas must submit:

- a.) a written request with documentation of the expanded qualifications, if any, specifying the additional course titles or the broad scope subject areas the instructor will be approved to teach or
- b.) an original instructor application with documentation of the expanded qualifications, if any, specifying the additional course titles or the broad scope subject areas the instructor will be approved to teach

No fee is required for the processing of increased instructor authority.

#### **7. *Display of Instructor Approval Document***

The Instructor Approval Document must be displayed at the site of instruction for each classroom and speech/seminar course offering. In the case of webcast or television or audio broadcast, instructor approval information must be prominently displayed at each location.

## **F. Instructor Renewal Procedures:**

### ***1. Renewal Applications and Procedures***

It is the responsibility of the Provider to select those approved instructors to be renewed. Instructor renewals will be made available to the Provider for review prior to the expiration of the authority granted by the existing Instructor Approval Document. Particular attention should be paid to those Instructors approved by Specific Course Title. The instructor cannot be renewed if none of the courses for which the instructor has been approved are renewed.

This renewal process requires completion by the instructors and the Provider and prompt return to the Department with a \$50 fee in the form of a check made payable to the Superintendent of Insurance or by electronic payment via credit card. In accordance with NYS Insurance Law, Section 2132, subsection (i), (3), all application fees are NON-REFUNDABLE.

TO AVOID PROCESSING DELAYS AND/OR THE RETURN OF YOUR APPLICATION, ENSURE THAT REQUIRED DOCUMENTATION IS INCLUDED AND SIGNED, AND THAT THE APPLICATION IS PROPERLY SIGNED AND DATED WHERE REQUIRED.

### ***2. Period of Renewed Approval***

Upon receipt of a fully completed renewal application and the \$50 fee, the Department will review the application and if acceptable, renew the existing instructor approval for a two-year period as shown on the Instructor Approval Document. This period is from December 1, *ODD YEAR* to November 30, of the next *ODD YEAR*.

## **APPENDIX**

## Course Submission Guidelines

These **Course Submission Guidelines** are to be used by CE Providers applying for continuing education (CE) credits for course offerings to Insurance Licensees. Your provision of the level of detail suggested will facilitate our prompt evaluation and approval of the course, and in our determination of the appropriate number of CE credits to be awarded.

### Name of the Course (e.g. Worker's Compensation)

Narrative Description:

- Describe the need and/or relevance of the course to the class of licensees expected to attend.
- Describe what skills, knowledge and abilities you expect the participants to acquire (see Question 6B).
- Describe the method(s) of instruction to be used to achieve the course goals (e.g. power point presentation, lecture, small group discussions, etc.)
- Describe the expected audience, i.e., any licensee, only company licensees; and other professions (lawyers, CPA's) who may be expected to attend.

Time for topic  
Scheduled time, if known

60 minutes  
(9:00-10:00)

- Name of topic (e.g. Overview)
- a. Sub-topic (e.g. Concept of Social Insurance)
    - b. Sub-topic (e.g. Common defenses)
    - c. Sub-topic (e.g. No Fault Law and Workers' Comp)
    - d. Sub-topic (e.g. Review of NYS Law)
    - e. Sub-topic (e.g. Methods of funding coverage)
    - f. Sub-topic (e.g. Summary and Conclusions)

Please list at least one topic or sub-topic for each 10 minutes of instruction time

45 minutes  
(10:00-10:45)

- Name of topic (e.g. Concepts of plans available in NYS)
- a. Sub-topic (e.g. Guaranteed plans)
    - b. Sub-topic (e.g. Retrospective rating plans)
    - c. Sub-topic (e.g. Retention plans)
    - d. Sub-topic (e.g. Review of NYS Law)

15 minutes  
30 + minutes

**Break**  
**Lunch**



Please indicate break times, including lunch

30 minutes  
(11:00-11:30)

- Name of topic (e.g. Benefits afforded)
- a. Sub-topic (e.g. Disability Income)
    - b. Sub-topic (e.g. Medical expenses/Rehabilitation)
    - c. Sub-topic (e.g. Funeral expenses)

15 minutes  
(11:30-11:45)

- Name and description of topic to be discussed
- a. Sub-topic (e.g. Comparison: prospective and retrospective rating)
    - b. Sub-topic (e.g. Summary and Conclusions)

10 minutes  
(11:45-11:55)

- Name and description of topic to be discussed
- a. Sub-topic (e.g. Summary and conclusion)

Credits are approved on the basis of 50-minute hours of instruction.

Total minutes of teaching time	160
Number of 50-minute hours	3
Credits for approved course	3

**Sample** (Providers may develop their own evaluation form)  
**Provider Name, Approval Number/Letterhead here**  
**Course and Instructor Evaluation**

<b>Instructor</b>	<b>Yes</b>	<b>No</b>	<b>No Opinion</b>
1. Instructor was well prepared to teach	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Instructor's presentation was clear and logical	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Instructor kept the pace of the class appropriate given the varying levels of experience of the course participants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Instructor made you feel comfortable throughout the class	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Instructor behaved in a professional manner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Instructor encouraged active participation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Instructor answered your questions satisfactorily	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Course</b>	<b>Yes</b>	<b>No</b>	<b>No Opinion</b>
1. Material covered was relevant to class	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Material covered has practical value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. All course material was adequately explained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Other</b>	<b>Yes</b>	<b>No</b>	<b>No Opinion</b>
1 Was the class environment conducive to learning?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 Were the Provider, Course, and Instructor Approval documents displayed and noted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Overall Evaluation**

Was the course worth the time and/or money you expended?

- Without a doubt       Yes       More or less       Not really

**Comments about the instructor**

**Comments about the content of the course**

