



CONTINUING EDUCATION PROGRAM CRITERIA

THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
EQUITABLE • INNOVATIVE • COLLABORATIVE • TRANSPARENT

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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 New York Insurance Law require that certain licensees (PC agents and brokers, life agents and brokers, consultants, title agents, and public adjusters) satisfactorily complete 15 credits of Continuing Education (“CE”) during each full biennial licensing period.

The Sixth Amendment to 11 NYCRR 20 (Insurance Regulations 9, 18, and 29) mandates that of the 15 continuing education credits required to be completed every two years, at least one credit of instruction in each of the following areas must be completed: Insurance Law, Ethics and Professionalism, Diversity, Inclusion, and Elimination of Bias, and, for those licensed to sell one or more lines of property/casualty insurance, Flood Insurance. In addition, if the licensee sells flood insurance through the National Flood Insurance Program, that licensee must also take at least three credits of enhanced flood insurance instruction.

The Department will approve qualified Providers of CE courses (“Providers”) and will approve applications for appropriate CE courses in the following formats:

- classroom (class, speech, seminar, or webinar) with no examination
- classroom (class, speech, seminar, or webinar) with optional examination
- self-study (book or internet) with examination

The primary objective of the CE program is to 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, accounting, securities licensing, legal issues, agency operations, and investments. Any approved course appropriate to the licensee’s class of license may be used to complete the 15-credit statutory requirement. Bridge courses may be used for the renewal of all classes of license. Once taken, a CE course may not be repeated for credit.

Certain topics are not considered acceptable subjects for the CE program, including:

- Prospecting techniques, including but not limited to cold calling and scripting or marketing

- Sales and sales techniques other than courses that 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
- Psychological and motivational training
- Pre-licensing education
- Non-insurance-related computer science courses

I. PROVIDERS

Providers are charged with developing and presenting quality courses to fulfill the educational needs of the Department’s licensees. Schools, Insurance Companies, Licensee Associations, Trade Associations, and other institutions such as law or consulting firms and insurance agencies and insurance or securities brokerages may qualify as Providers.

All Providers must:

- submit applications for Provider, Courses, Instructors, and Affiliates pursuant to Sections 2108 and 2132 of the New York Insurance Law,
- ensure that in the event of a change of ownership, merger or any other action resulting in a change of the controlling parties of a Provider, the successor entity meets the Department’s qualifications to be a Provider,
- ensure that course material is relevant to the insurance profession and presented as approved by the Department,
- ensure that classroom instruction is conducted by competent instructors experienced in the subject matter of the course,
- report to the Department any incidents of fraudulent activity brought to their attention by licensees or other Providers, and
- abide by the Criteria when employing the services of a third-party administrator.

Responsibilities of Providers

The Provider must appoint a Designated Person, who may be an Officer, Director, or other responsible person appointed by management. The duties and responsibilities of the Designated Person include reporting Provider ownership changes or changes to the Provider’s legal status when the Provider is bought, merges, or is in any manner acquired by another entity, any name change, and when the Provider changes its legal status or dissolves. The Primary Designated person must also report changes to information previously submitted to the Department including for Officers and Directors, Designated

Persons, business, mailing, and email addresses, website URL, and telephone and fax numbers. A change in the Designated Person must be made by submitting a "Designated Person Notice" within 2 days of such replacement.

The Designated Person must ensure that the Provider's CE program is in compliance with the Criteria and must be available to the Department whenever requested.

The Provider may appoint additional responsible persons and may also appoint on-site representatives, who may assist in the administration of the Provider's courses and all required record keeping. No submission is required to designate an on-site representative. The Provider remains responsible for ensuring that all Designated Persons comply with all administrative and attendance procedures, including record maintenance, for all courses offered by the Provider.

If a Provider contracts with a third-party administrator (TPA) to administer and implement the Provider's CE program, the Provider must notify the Department that the Provider has appointed a TPA and provide the Department a copy of the agreement as well as the primary contact person representing the TPA, including the business address, fax and telephone numbers, and email address of the TPA. The Provider remains responsible for the TPA's adherence to all requirements of the Criteria.

Provider Application Procedure

The applicant must submit a Provider Approval Application (Form CE1), accompanied by supporting documentation, showing that it qualifies as one of the following:

- School (Degree Conferring University or College, New York State Education Department Approved Proprietary School, or New York State School District or BOCES Program)
- Authorized Insurance Company
- Licensee Association
- Trade Association
- Institution Satisfactory to the Superintendent

Entities that have been in existence for at least five years and have prior instructional experience for at least five years may apply to be a Provider. Proof of existence may be demonstrated by submitting charter, by-laws, or name approvals granted by the appropriate governmental agency in this or another state; CE, Pre-licensing Education, or other approvals granted by the appropriate governmental agency in this or another state; or license(s) granted to the entity. Proof of instruction for five years may be demonstrated by providing copies of attendance records for courses previously taught or copies of

certificates of completion given to successful candidates who have taken the applying entity's courses.

Entities that are approved in other states or by other New York State agencies as CE or Pre-licensing Providers, and who are in good standing in their home state or in New York, need only submit proof of instruction for two years.

All Provider applicants must submit a statement with the Provider Application that includes a general description of the types of CE courses, e.g., classroom, speech/seminar/webinar, self-study (book/internet) with examination, the subject matter of the proposed CE courses, and a description of those classes of licensees to whom the Provider will offer the CE courses, e.g., life, property and casualty, title, public adjusters. (Form CE 1a).

The application must include a description of the procedures to be followed at each classroom or speech/seminar/webinar course to:

- document attendance,
- administer and score examinations,
- issue paper or electronic course completion certificates,
- certify and forward the required documentation to the office of the approved Provider, and
- provide a refund in the event that the course is cancelled.

An application fee in the amount of \$200 must be submitted along with the Provider application. In accordance with New York Insurance Law §2132(i)(3), all application fees are non-refundable.

Provider Approvals

Upon approval of the application, the Department will forward to the Provider an Approval Certificate, containing the name of the Provider, the Department-assigned Provider approval number, the classes of license for which the Provider is approved to offer CE, and the issue and expiration dates of approval.

Course and Instructor Application Submission

Providers must submit sufficiently detailed course outlines that justify the number of credits being requested, as well as teaching aides or study 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, must be approved by the

Department prior to changes being implemented. Providers are required to verify the qualifications of instructors who will be teaching CE courses under the auspices of the Provider and its Affiliates and ensure that all supporting documentation is proper.

CE Program Administration

All Providers must:

- ensure that a copy of the approved course is delivered to each instructor prior to the class being taught.
- train its instructors and ensure that they are familiar with the Providers' attendance policy, attendance sheet, and the mandatory announcements to be made at each approved class and speech/seminar/webinar.
- ensure that the Provider, Affiliate, Course and Instructor approval documents are prominently displayed at the site of instruction.
- establish an attendance policy and notify course registrants by either written or verbal notice, at the time of course registration, prior to the commencement of the course, or at the time of check-in for the course, of the policy. The policy must address and discourage late arrival, early departure, and late return from breaks, including meals. Licensees must attend 100 percent of the approved credit hours; no partial credit may be provided.
- ensure that attendance is recorded at every course offered, that electronic rosters are submitted to the Department within 2 weeks of the completion of each course, and that such records are maintained for a period of 3 years and available for Department audit.
- ensure that instructors administer and score examinations and distribute course and instructor evaluations, distribute CE course completion certificates, and report course completion/credits earned electronically to the Department within 2 weeks. Copies of exams, course and instructor evaluations, and course completion certificates, must be kept for a period of 3 years and be available for Department audit/inspection.
- electronically notify the Department at least twenty days in advance of offering an approved course, and as soon as practicable once a course is cancelled, via the Provider Online Reporting System Course Scheduling form. All schedules must be submitted regardless of whether the course is open to all licensees.
- confirm that a licensee has not previously taken the course for which the licensee has registered. If a licensee registers for a course for which the licensee has received credit in the past, the Provider must advise the licensee that a course may

never be repeated for credit and accordingly the licensee will not receive CE credit for the course.

- establish a cancellation and refund policy that sets forth the circumstances under which scheduled courses may be cancelled, the amount of the refund, and the timeframe in which refunds will be made
- submit a renewal application every two years.

Complaint and Irregularities Reporting

The Provider must investigate and report to the Department, at coned@dfs.ny.gov, each complaint regarding any CE course and the efforts made at resolution, any violation of the Criteria, any incidents or irregularities in the administration of any examination where the Provider has taken administrative action and must cooperate with the Department in any investigation concerning the Provider's administration of its CE Program.

If a Provider is charged with any crime or violation of law, or if disciplinary action is taken against the Provider by any other state or regulatory agency for a violation of a state regulation or CE program rule, it must submit a report to the Department within 30 days of such action.

Advertising

No course may be advertised prior to receiving an Approval. Providers must include the Provider's name and Department-assigned Provider approval number; the course name, the number of credits, the classes of license to which the course may be applied, the name of any approved Affiliate that will be offering the course, the name and telephone number of the Provider representative responsible for course registration, and where possible, course location, course date, and instructor name. No advertisement may contain information that is defamatory, inaccurate, or misleading.

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, those 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 provide auxiliary aids and services to afford persons with disabilities an equal opportunity to take the Provider's CE courses.

Department Disciplinary Action

The Department may conduct announced or unannounced audits of approved courses and review Providers' records to ensure that Providers are complying with the Criteria's CE program requirements. The Provider must respond with corrective measures when notified of violations of the Criteria. 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.

Provider Renewal Procedures

Providers will receive a renewal alert from the Department prior to the expiration of the authority granted in the existing Provider Approval. The renewal period is two years from December 1, ODD YEAR to November 30, next ODD YEAR.

Providers who wish to renew must complete and submit a renewal application, including

- those courses to be renewed for the next approval period,
- a response to all information and background questions and all attestations required by the renewal form,
- Affiliate applications for those Affiliates to be renewed for the next approval period, and
- the names of those instructors the Provider wishes to renew for the next approval period. Instructors are required to submit a separate renewal application.

A Renewal fee in the amount of \$200 plus \$50 for each Course and \$50 for each Instructor renewal must be submitted along with the renewal application. In accordance with New York Insurance Law §2132(i)(3), all application fees are non-refundable.

II. AFFILIATES

An entity lacking the educational experience and/or minimum period of existence required to become a Provider, may contract with an approved Provider as an Affiliate ("Affiliate") to offer CE instruction to insurance licensees, under the auspices of the approved Provider.

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.

Once the Affiliate is approved, the Provider and Affiliate must enter into a written agreement, signed by an officer, director, partner or member of the Provider and Affiliate, which must include the responsibilities of the Provider and Affiliate, that the Affiliate will

use only courses and instructors approved for that Provider, that the Affiliate will abide by the Criteria, and the time period of the agreement.

The Affiliate must ensure that the course is offered as approved and in accordance with the Criteria. At the completion of each course, the Affiliate must forward to the Provider all documentation, including registration rosters, attendance records, exams, and answer sheets.

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.

Affiliate Application Procedures

An Affiliate application must be submitted on Department application Form CE4 and must include the written agreement between the Provider and the Affiliate.

The Provider must submit documentation that the Affiliate is a sole proprietorship, partnership, corporation, LLC, licensee association, professional association, or trade association, including details of any prior educational experience of the Affiliate and/or its principals.

Upon approval of the application of an Affiliate, the Department will forward to the Provider an Affiliate Approval containing the name of the sponsoring Provider, the name of the Affiliate, the Department assigned Affiliate approval number, the classes of licenses for which the Provider and its Affiliate(s) are approved to offer CE, and the period for which the approval of the Affiliate is issued.

Affiliate Renewal Procedures

Providers will receive Affiliate renewal applications from the Department prior to the expiration of the authority granted in the existing Affiliate Approval. Upon receipt of a properly completed renewal application, the Department will renew the existing Affiliate Approval Document for an additional two-year period.

III. COURSES

Course Application

An application for approval of a CE course (Form CE 2), must be submitted to the Department by an approved Provider, signed and dated by the Provider's Designated Person, and accompanied by a payment of \$50 for each course. Payment can be made by check, made payable to the Superintendent of Financial Services, or by credit card or e-

check. In accordance with New York Insurance Law §2132(i)(3), all application fees are non-refundable. Course approval applications may be submitted with the original Provider Approval Application or at any time after approval has been granted to the Provider.

The application must include a course outline, which specifies whether the course is Classroom (class, speech, seminar or webinar), or Self Study (book or internet). In addition, the name of the proposed course instructor must be provided, along with a copy of an Instructor Approval or an instructor approval application.

For Classroom instruction, the course outline must include a description of the content of the course including the total hours of instruction broken down by 10-minute intervals with one topic or subtopic for each ten-minutes of instruction time. Break and lunch/dinner times, or the number of minutes allotted for each, must also be included. Classroom instruction may never exceed eight credit-hours (400 instructional minutes) in one day.

For all Self-study courses, the Department requires a course outline that includes total word counts for each topic, section, or chapter, and a grand total word count. The actual textbook, which must include a table of contents, must accompany self-study course applications that use textbooks.

For internet self-study courses, the Department requires a course outline that includes screen count per topic, section, or chapter and a word count per screen.

For all self-study courses, the Department requires a hard copy of the mandatory exam, even if the exam is offered on-line. The Department may request that the Provider submit an exact copy of the proposed internet course.

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 the number of credits.

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 an estimation of the complexity of the course.
2. **Page Count.** The number of credits is determined by dividing the total number of approved pages by 8 -10 (if the material is difficult/small print), or by 10 -12 (if the material is easy/large print).

3. **Sample read/Screen Count.** The number of credits is determined by dividing the total number of screens in the course by the number of screens (representative sample) reviewed. This result 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 for subtotal estimate of course credit. Depending on the complexity of the material, an additional credit of .5 to 1.0 is added to the subtotal.
4. **Final exam.** All self-study courses require the licensee to complete and pass a final exam. The exam must consist of 10 questions for every 1 credit of approved course material, up to a maximum of 50 questions. An additional credit will be added to the course credit for a 50-question exam.

Classes of License to which Course Applies

The Provider must indicate the classes of license to which the course is applicable and provide justification for this position. The following classes of license 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 classes of license.

- **LA:** Course is applicable to Life/Accident & Health Agent (LA), Life Broker (LB) and Life Consultant (C1)
- **AH:** Same as LA 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, which contain multiple subjects, may be used to renew all of the above classes of license. Bridge Courses may be designed to contain topics applicable to all licenses, e.g., ethics, insurance rules and regulations, insurance related management, and insurance-related computer applications.

Internet Course Requirements

The following information must be displayed on the Provider's Website before the licensee purchases the course.

- Provider approval number, number of credits, classes of license and course expiration date.
- Notice that to receive credit the licensee must take and pass a final exam, without assistance or reference material. A minimum grade of 70 is required to pass.
- System requirements, i.e., computer equipment, program pathways and software needed to properly use the internet course and exam.
- Candidates must not be able to access the final exam without first completing the entire course.

Final Exam Requirements

The final exam must consist of at least 50 questions and requires a passing grade of 70 percent. Once closed, re-entry to the same exam is prohibited. Providers must develop a “bank” of questions exceeding the original 50 questions so that in the event of exam failure, a new exam can be administered. The number of re-take examinations permitted is left to the Provider’s discretion. An electronic affidavit attesting to the integrity of the examination process must be submitted to the Provider at the completion of the examination.

Course Approval

Upon approval of a CE course, the Department will forward to the Provider a Course Approval containing the name of the approved course, the number of CE credits awarded, the classes of license to which the course may be applied, and the approval period. It will also include the Department assigned course approval number, which begins with the following prefixes followed by a six-digit number:

- **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

Administration of Courses

Attendance Requirements

Before admittance to any classroom or webinar CE, which is open to the public, the Provider’s Designated Person or on-site representatives must confirm the identity of all licensees by inspecting their photo ID.

Attendance Forms must be completed for each Course. All attendance forms must contain the following:

- 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

There must be space to sign in and record each licensee's arrival time to each class and sign out at the end of each class, as well as space to record return from meal breaks. Departure to meal breaks need not be recorded. It must also include the licensee's license number, the licensee's mailing address including street, city, state, zip code, company, brokerage or agency name, if applicable, and the state for which CE certification is requested. Individual attendance sign-in sheets may be used. Electronic attendance processes are permitted once reviewed by the Department.

Display of Approval Documents and Approval Information

The Provider must supply the licensee with all appropriate approval information including Provider name, Affiliate (if applicable), and Course and Instructor information. Approval documentation must be prominently displayed at the site of instruction for Classroom or speech/seminar CEs and must appear on-screen before the licensee purchases and/or enters the course for webinars.

Mandatory Class Announcements

The Mandatory Announcement must be read at every classroom, webinar or speech/seminar, prior to the commencement of instruction, and must be included at the very beginning of every on-line course documentation. See Appendix.

Combination Self-study/Classroom/ Course Offerings

Licensees may fulfill their fifteen credit CE obligation in one day by combining a Self-study course with Classroom instruction to obtain all fifteen credits. They may also combine self-study and classroom course credits to obtain more than 8 but fewer than 15 credits in one day. The textbook for the Self-study course must be delivered to the licensee at least

seven days prior to the Classroom course and studied by the licensee before arrival at the Classroom course. Prior to the commencement of the Classroom instruction, a final examination is administered for the Self-study course.

Examination Procedures

Classroom Courses. Providers offering classroom and speech/seminar/webinar courses may offer an optional examination for additional credit, which is administered by the course instructor. When an optional exam is given for classroom courses, all students must be given the regular CE credit for taking the course, even if they fail the exam, provided they comply with all attendance requirements.

The exams are closed book and accordingly, no written or printed material, notes, textbooks, or listening, recording, photographic or electronic devices, which could provide assistance to the exam taker, may be used. Calculators may be used if required by the Provider for a specific exam. Cell phones must be turned off during the exam.

No talking may take place once the exam begins. Upon completion of the exam the candidate must turn in the exam answers as well as an exam affidavit attesting to the integrity of the exam.

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, impersonating a licensee, causing property damage or bodily injury, or removing examination materials from the examination 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 any course credit, and report the incident to the Provider and the Department for further investigation. Upon completion of the investigation the Department will determine the appropriate action to be taken.

The Provider representative must advise the licensee that if the licensee believes he/she has been wrongly accused, they may file a written complaint with the Department at coned@dfs.ny.gov

Self-Study. Examinations are required for all self-study courses. These exams are also closed book and no written or printed material, notes, textbooks, or listening, recording, photographic or electronic devices, which could provide assistance to the exam taker, may be used. Calculators may be used if required by the Provider for a specific exam. Cell phones must be turned off during the exam.

Course Completion Certificates (CE Certificate)

The CE Certificate must include the name of the licensee, license number(s), the name, address, telephone number and approval number of the Provider, the name and approval number of the course, the name and approval number of the instructor, the number of credits earned, the classes of license to which the course may be applied, the date the course was completed, the address where the course was conducted, the name and Affiliate approval number, if applicable, the signature of a currently approved designated person for the Provider, a statement in twelve-point type stating: “This document is necessary for your license renewal. Retain it for five years”, and a statement in twelve-point type stating: “Should you have a complaint about this course, its instruction, or about the way the course was administered, please contact the New York State Department of Financial Services with full and complete details at: coned@dfs.ny.gov.”

The CE Certificate may be provided to the licensee at the conclusion of the course or sent to the licensee either electronically or by mail within two weeks of course completion. If repeated electronic mailings are returned as undeliverable, the Provider must mail a paper certificate to the licensee’s last known address of record.

Providers must file electronically with the Department, within 30 days of course completion, a record of course completion for each licensee, which must include the name of the licensee, NY license numbers, course title, and the date the course was completed.

Instructor and Course Evaluations

After the completion of each course, an Instructor and Course Evaluation form must be distributed to course attendees, which will request attendees to evaluate competency of the instructor’s knowledge, delivery of course material, as well as the adequacy of the course material. Licensee participation is voluntary. The completed Instructor and Course Evaluation form must be maintained by the Provider for a period of three years and is subject to Department review. The evaluation form may be electronically scanned and stored, in which case the original paper document may be destroyed.

Course Renewal Procedures

Providers will receive course renewal instructions from the Department. The renewal application should be submitted to the Department with the renewal fee of \$50 per renewed course, by check made payable to the Superintendent of Financial Services, or by credit card or e-checks. In accordance with New York Insurance Law §2132(i)(3), all application fees are non-refundable.

Upon receipt of a properly completed course renewal application and the \$50 fee per renewed course, the Department will renew the existing course approval for an additional two-year period.

IV. INSTRUCTORS

Applicants who are qualified professionals and knowledgeable in their field of specialty, may be approved as Instructors (“Instructors”) to teach for a particular Provider.

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 a variety of teaching methods, such as working group discussions and role playing. The Department will investigate licensees’ complaints of gross instructor incompetence.

Instructors must be familiar with the Provider’s attendance policy and attendance form as well as the mandatory classroom announcements required by the Criteria. They must distribute and collect course and Instructor evaluation forms to the attendees.

Qualifications for Instructors

Instructors must document their qualifications in the Instructor Approval Application (Form CE 3), as follows:

1. **Licensed Teacher**, licensed by the appropriate governmental agency in the subjects to be taught,
2. **Employment Experience** for at least the last three years related to the insurance industry and relevant to the license classes of insurance to be taught,
3. **Insurance Licensee**, licensed by any Insurance Department for at least the last three years in the class of license to which the course is applicable,
4. College Degree or a Professional Designation in insurance or financial services, or
5. **CE Instructor** already approved by the Department to teach for another Provider or an approved Pre-Licensing Education Instructor.

Application Procedures

The completed application must be submitted through an approved CE Provider and must be signed by a Designated Person and the Instructor applicant.

Teachers must provide a copy of their teacher’s license and may include a resume or biographical statement further explaining relevant experience.

For those relying on employment experience, a Statement of Employer Form, showing three years of relevant work experience must be provided, signed by an officer, director, partner or representative of the employer. A resume or biographical statement further explaining relevant experience may be provided as well.

For insurance licensee applicants, a copy of the state insurance license evidencing three years of licensure or a Letter of Certification from the applicant's home state Insurance Department must be provided.

For applicants relying on a college degree or professional designation, a copy of the college degree with a resume or biographical statement documenting relevant experience or a copy of the professional designation certificate must be submitted.

If an instructor applicant is approved elsewhere, a copy of the Approval to act as a Continuing or Pre-Licensing education instructor must be submitted.

The application must include a list of the approved CE courses for which the Instructor is seeking approval to teach.

Payment in the amount of \$50 for each Instructor, via check made payable to the Superintendent of Financial Services, or by credit card or e-check, is required. In accordance with New York Insurance Law §2132(i)(3), all application fees are non-refundable.

Upon approval of an Instructor application the Department will forward an Instructor Approval to the Provider containing the name of the approved Instructor and of the Provider for whom the Instructor will teach, the Department-assigned Instructor approval number, and the period of approval.

The Instructor Approval must be displayed at the site of instruction for each classroom and speech/seminar course offering. In the case of a webinar, Instructor approval information must be displayed at the beginning of each webinar.

Instructor Renewals

Renewal applications, for an additional two-year period, will be made available to the Provider for review prior to the expiration of the approval period. Providers must select the Instructors it wishes to renew. The renewal application must be submitted with a \$50 fee in the form of a check made payable to the Superintendent of Insurance or by credit card e-check. In accordance with New York Insurance Law §2132(i)(3), all application fees are non-refundable.

APPENDIX

Sample Course Outline

These guidelines are a tool to assist Providers in completing Course Approval applications and will facilitate the Department’s prompt evaluation and approval of the course, and in the determination of the appropriate number of CE credits to be awarded.

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

Name of 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 (e.g., lawyers, CPA’s) who may be expected to attend.

Time for Topic

Scheduled Time, if known

60 minutes Name of Topic (e.g., Overview)

(9:00-10:00)

- 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 New York State Law)
- e. Sub-topic (e.g. Methods of funding coverage)
- f. Sub-topic (e.g. Summary and Conclusions)

45 minutes Name of Topic (e.g., Concepts of Plans Available in New York State)

(10:00-10:45)

- 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 New York State Law)

15 minutes Break
 30 + minutes Lunch
 30 minutes Name of Topic (e.g., Benefits Afforded)

(11:00-11:30)

- a. Sub-topic (e.g., Disability Income)
- b. Sub-topic (e.g., Medical Expenses/Rehabilitation)
- c. Sub-topic (e.g., Funeral Expenses)

15 minutes Name and description of topic to be discussed

(11:30-11:45)

- a. Sub-topic (e.g., Comparison: Prospective and Retrospective Rating)
- b. Sub-topic (e.g., Summary and Conclusions)

10 minutes Name and description of topic to be discussed

(11:45-11:55)

- a. Sub-topic (e.g., Summary and conclusion)

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

Sample Course and Instructor Evaluation

Provider Name, Approval Number/Letterhead Here

Course and Instructor Evaluation

Instructor	Yes	No
1. Instructor was well prepared to teach	0	0
2. Instructor's presentation was clear and logical	0	0
3. Instructor kept the pace of the class appropriate given the varying levels of experience of the course participants	0	0
4. Instructor made you feel comfortable throughout the class	0	0
5. Instructor behaved in a professional manner	0	0
6. Instructor encouraged active participation	0	0
7. Instructor answered your questions satisfactorily	0	0
Course	Yes	No
1. Material covered was relevant to class	0	0
2. Material covered has practical value	0	0
3. All course material was adequately explained	0	0
Other	Yes	No
1. Was the class environment conducive to learning?	0	0
2. Were the Provider, Course, and Instructor Approval documents displayed and noted?	0	0

Overall Evaluation

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

0 Without a Doubt 0 Yes 0 More or Less 0 Not Really

Comments about the instructor:

Comments about the content of the course:

Sample Attendance/Sign-In Sheet

ATTENDANCE/SIGN-IN SHEET

Date:

Provider Name: Approval # NYPO 1xxxxx

Affiliate Name: Approval # NYAF 4xxxxx

Course Name: Approval # NYCR 2xxxxx

Instructor Name Approval # NYIN 3xxxxx

Licenses Eligible for Credits: LA or AH or PC or PA

New York Credits for Course:

Course Location:

Print Name	Address	Licensee #	Sign Name	Time In	Sign In	Time In	Sign Name	Time Out

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 which 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 New York State 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.