



GUIDELINES FOR APPROVAL OF CONTINUING EDUCATION COURSES and SEMINARS

Accredited Course Providers

Definition of continuing education

Continuing education for a Life and/or Accident and Sickness licensee must be directly related to life and accident and sickness insurance products or services, or the management of a financial services business.

Courses, programs or meetings related to sales production, promotion, motivation or computer training do not qualify for credit hours.

Defining course content

A specific program or course will qualify for continuing education credit based on whether it is a structured learning activity that contributes directly to the managerial or technical competence of a licensed individual.

Council expects that licensees will obtain the majority of their credit hours from technical training sources.

1. Examples of acceptable technical activities

- Courses where life and accident sickness insurance knowledge is improved or technical expertise in a particular insurance product line is enhanced.
- Knowledge relevant to giving advice about any life and accident sickness insurance product and service.
- Courses directed toward imparting life and accident sickness insurance product knowledge.

2. Examples of acceptable managerial activities

- Courses where the objective is to increase the licensee's general business skills such as general management seminars and accounting.
- Generally, topics will be relevant to the operation of a financial services business.

3. Examples of non-credit activities

- Activities that do not take place in a structured learning environment. Day-to-day business or professional reading will not qualify.
- Activities related to, but not limited to, sales training, motivational training and self-improvement programs will not qualify.

- Credit will not be provided for activity primarily based on sales production, promotion or motivation.
- Credit will not be provided for any computer software training.
- Training within an insurance agency will not qualify.

Accreditation of Course Providers

Accredited Course Providers are not required to submit a course outline or complete a course application each time a program is presented. A letter of approval from Council provides the authority needed to assign credit hours in accordance with these guidelines.

1. Eligibility for Accredited Course Provider status

Council will consider requests for accredited course provider status from insurers and education providers.

Council, generally, will not provide accredited course provider status to agencies. Requests for course approval must be submitted on a case-by-case basis for Council review.

2. Qualifications

"Qualified instructor" means a person who has demonstrated competency in the subject matter of an approved course through one of the following means:

- A degree or designation from an accredited institution of higher learning with a major in insurance;
- A professional insurance designation or similar designation from an industry association; or
- Three or more years of practical experience with the specific subject matter of the course.

3. Course Provider Agreements

- Council may issue approval to a course provider for a limited period.
- Council reserves the right to cancel accreditation of any provider and/or any course which does not meet required standards. Notice will be provided in writing.
- Council reserves the right to monitor the content and delivery of all courses.
- Council expects the provider to evaluate course content regularly to ensure it meets current industry standards.
- Council expects the provider to encourage the completion and return of a Seminar Evaluation Form for each course offered.
- Council reserves the right to obtain a copy of any course evaluation form completed by course/seminar participants.

- g. Council expects providers to verify the qualifications of individual instructors and to monitor the delivery of course material.
- h. Council expects the provider to make every reasonable effort to notify all attendees if a scheduled course is cancelled or rescheduled.
- i. Each provider will register the name of a contact person with Council.

4. Certificate of Attendance Forms

- a. A certificate or letter of attendance and/or completion must be issued to each attendee of a course/seminar indicating the licensee's name, the name and date of course, the course facilitator, and the hours of credit.
- b. Instructors and course providers must not allow a certificate of attendance to be signed or given to a licensee prior to course completion in order to ensure a complete record of attendance can be identified.
- c. Course completion documents must be provided to each licensee who successfully completes a course within thirty working days of course completion.

5. Record Keeping

- a. Adequate records to verify the attendance and successful course completion for all licensees attending courses/seminars must be maintained by the course provider.
- b. Attendance and completion records must be retained by the course provider for a three-year period following the date of course completion.

Guidelines for assigning credit hours by approved course providers

1. Duration of the course/seminar

- a. Assign one credit hour for each hour of actual time.
- b. All seminars/courses, home-study programs, including on-line courses, must be at least one hour or more in length and must fall within the definition of continuing education as provided.
- c. Fractional credit hours are not to be approved at less than one half hour.
- d. If a course ends a half-hour early, it is acceptable to grant full credit hours. If a course ends more than a half-hour earlier than scheduled the credit hours must be reduced to actual hours.
- e. Question and answer periods are included as part of the actual course time.
- f. Credit will not be awarded for a course that is repeated in any given reporting period.

What's not included?

- a. All breaks are excluded.

2. Attendance at course/seminar

- a. Credit hours may only be provided to licensees who attend the entire session/module.

3. Method of delivery

a. Self study and on-line courses

- Where a program is not held in a face-to-face setting, the program provider will designate the time required for completion of the program.
- Self study courses including audio/video programs and on-line courses must include an exam or workbook component which is assessed by the provider prior to receiving a completion certificate.

b. In-class course/seminar

- In-class courses or seminars where attendance is taken do not require an exam/workbook component.

4. Assignments or examinations

Licensees must meet all minimum criteria for assignments and/or examinations as set by the course provider.

Course Leaders, Instructors and Moderators

1. Eligibility for Credit Hours

Course leaders, instructors and moderators are eligible to receive double the number of credit hours approved for each accredited course. Credit hours may be earned only once per reporting period for the same course.

The total number of hours allowed for each course will be allocated among or between the instructor(s) as may mutually be agreed.