

Vermont

Department of Banking, Insurance, Securities and Health Care Administration Continuing Education Provider Information Packet



Administrative Services Provided by Prometric



April 2009

**Vermont Insurance Continuing Education Program
Provider Information Packet**

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**Vermont Insurance Continuing Education Program
Provider Information Packet**

Important Notice to Continuing Education Providers

Several changes have been made to the Vermont Continuing Education program that will be effective June 1, 2009. **Please read the changes very carefully as several are especially significant to CE providers.**

- Prometric has partnered with Sircon Corporation to offer a comprehensive solution to the continuing education needs of Vermont. **Effective June 1, 2009**, continuing education services will be processed through Sircon's Compliance Express® online service. Approved provider and course information will be migrated into the Sircon system and **Providers will receive new provider and course numbers.**
- **Sircon Agreement: Providers must register and sign a provider agreement prior to June 1, 2009, in order to use Compliance Express.** If you do not already have a provider agreement with Sircon, sign up for a Compliance Express account at www.sircon.com by clicking on 'For Education Providers'(under Products and Services) and then clicking on the 'Online Sircon Education Provider Agreement' link. There is no fee to register to use Sircon's Compliance Express.
- **Fee Changes: Effective June 1, 2009, a fee of \$1.50 per credit hour will be charged for all roster/course completion submissions.**
- **Roster Reporting: Effective June 1, 2009, providers must report course completions/rosters online using Sircon's Compliance Express.** The roster should be submitted within 20 days of course completion.
- **Course Schedules:** Providers are encouraged to input their course information online via **Compliance Express** at least 30 days prior to presenting. This can be done online at www.sircon.com and will assist producers with obtaining information about your courses.
- **Course application reviews and new provider registrations:** Prometric will continue to review provider and course submissions. **Please continue to send provider registration forms and course application forms directly to Prometric.**
- **Expedited Course Reviews:** Prometric now offers an expedited course review service. If a provider wishes to have a course reviewed within 3 business days please request an expedited review along with the expedited course review fee of an additional \$50.00 added onto the course application fee of \$40.00.

Introduction

Prometric administers the continuing education (CE) program in partnership with the Vermont Department of Banking, Insurance, Securities and Health Care Administration (the Department.)

Providers must be approved by Prometric to participate in the CE program. Courses must be reviewed and approved by Prometric before courses may be taught for credit. **Providers must submit courses for approval at least 60 days before their first presentation.** Approvals for providers and courses are valid (unless revoked or subsequently disapproved) for a 24-month period beginning with the approval date and must be renewed each 24-month period. Prometric will send provider and course renewal notices about 90 days before expiration.

Providers will be notified of course approval or disapproval within 45 days of the date of receipt of a complete application. If Prometric requests additional information, the provider will have up to 30 days to comply with the request or the course will be disapproved. Samples of acceptable and unacceptable course outlines are on pages 14 and 15.

Prometric has partnered with Sircon to offer a comprehensive solution to the continuing education needs of Vermont. Sircon Compliance Express is a Web-based CE compliance tracking system that is user-friendly and interactive. This service provides online access for providers to report continuing education credit information of licensees and record completed course rosters. In addition, providers will be able to submit course applications for CE course review, upload electronic attachments and submit course offering schedule information.

Any of the materials in this packet may be photocopied.

Provider and course application fees to Prometric may be paid using Visa, MasterCard or American Express. All fees are non-refundable.

Fees

Provider approval	\$30	Provider renewal	\$30
Course approval	\$40	Course renewal	\$40
Expedited course review	\$50		
Roster fee	\$1.50 per credit**		

**Roster fees will be effective with any courses taken on or after June 1, 2009.

Effective with completion dates on or after June 1, 2009, completions for CE courses must be submitted online using Sircon's Compliance Express along with the \$1.50 per credit roster fee.

Use the fee worksheet on Page 22 to prepare your payment.

This Provider Packet and other CE and PLE information is also available through Prometric's Web site: www.prometric.com. Providers may download the forms from the Web site and use them in their computers to prepare applications.

Effective June 1, 2009, Providers are encouraged to use Sircon's Compliance Express to enter classroom course offering schedules. Classroom CE course offering schedules must be submitted at least 30 calendar days before the course is offered. Prometric conducts in-person, on-site audits based on course offering schedules.

Providers must provide a course completion certificate to each student who successfully completes a course within 20 days after the course is completed. A recommended format is on page 20. Roster reporting information can be found on page 19.

Vermont participates in the **NAIC Uniform CE Reciprocity Agreement**. If you are a provider domiciled in a participating state, you may submit course approval applications based on this reciprocity. See the instructions on page 17 for details.

Complete details about CE requirements for producers are in the Vermont Continuing Education Information Handbook. The Handbook may be viewed on Prometric's Website: www.prometric.com.

Breakdown of Services

Sircon Compliance Express

Providers submit rosters via Compliance Express along with the \$1.50 per credit fee. Providers schedule class offerings via Compliance Express.

Prometric

Providers submit course applications directly to Prometric along with appropriate information/fee.

Providers submit course renewals directly to Prometric.

Providers submit provider applications/renewals directly to Prometric.

Course audits will be conducted by Prometric.

Provider course approvals will come from Prometric.

For more information, contact Prometric

Phone: **800.532.2199 (8:00 A.M. to 6:00 P.M. Eastern time)**

Fax: **800.735.7977**

E-mail: **Pro.ce-services@prometric.com**

Website: **www.prometric.com**

Vermont Insurance Continuing Education Program Program Requirements for Providers

These requirements have been adopted by the Department. Failure to comply with the program requirements may result in the suspension or termination of the provider's authorization to offer courses.

1. All requests for approval of new or revised courses must be submitted at least 60 days before the initial offering of the course. **You may request expedited course review by paying an additional \$50 fee per course. A course review is assured within three business days.**
2. Providers must publish and abide by a refund policy that is subject to Department approval. The refund policy is to be submitted with the provider approval application. Providers must provide each student with a written refund policy that addresses withdrawal from or failure to complete a course. If a course is cancelled for any reason, the provider must refund the fees for a course within 30 days of cancellation or, at the request of the producer, transfer the fee to another course offered by the provider.
3. Providers are bound by the decisions of the Department regarding course approval and credit hours allowed.
4. Only courses approved by Prometric may be offered for Vermont CE credit. No course may be conducted for credit until approval has been received in writing.
5. No course may be advertised or otherwise promoted as appropriate for Vermont CE credit until it has been approved in writing.
6. When a course has been approved for continuing education credit and is advertised as such, the advertisement must include: the provider name and course title, the number of approved credit hours, and all fees and associated expenses. Advertising must not be false, misleading or deceptive.
7. Once approved, a course may not be substantially altered without a new application (including fee) being submitted to and approved by Prometric. A substantial alteration is any change that would modify the content or time allocations stated in the course outline or would change any of the course topics. A change in the focus of a course where all or significant portions are based on a particular concept (ISO policy form, policy type, etc.) would be considered substantial. A change to update a minor point (change in Medicare deductibles, changes in estate tax limits, etc.) would not be considered substantial.
8. One credit is 60 minutes of instruction with no more than ten minutes for a break. For example, a course from 8:00 a.m. to 5:00 p.m. with an hour for lunch will receive a maximum of eight credits. Registration, coffee and lunch breaks, and social hours do not qualify for CE credit. Breaks and their duration must be indicated on the outline. It is suggested that a ten-minute break be allowed for each 50 minutes of instruction or a 15-minute break after one and a half hours of instruction. Meals may not be served while courses are in session.
9. A continuing education course must be offered for a minimum of one credit. No partial hours will be awarded. Anything less than 50 minutes will be rounded down.
10. No more than eight credits per course per day will be approved
11. Providers must inform Prometric of the date, time, and location of each classroom course at least 30 calendar days prior to presenting. Further, providers must notify Prometric immediately when a change is made in date, time, and/or location and in all instances before the scheduled date. Failure to inform Prometric may result in courses being denied approval or current approvals being revoked. **Effective June 1, 2009, the Department strongly suggests providers use Sircon's Compliance Express to enter classroom course offering schedules.**
12. All classroom courses must have attendance verified through periodic roll call, sign-in/sign-out sheet, attendance and door monitor tickets, or other approved means of taking attendance. Only

students meeting minimum attendance requirements may receive credit for course completion. Attendance records must be retained for five years.

13. **Sircon Agreement: Providers must register and sign a provider agreement prior to June 1, 2009, in order to use Compliance Express.** If you do not already have a provider agreement with Sircon, sign up for a Compliance Express account at www.sircon.com by clicking on 'For Education Providers'(under Products and Services) and then clicking on the 'Online Sircon Education Provider Agreement' link. There is no fee to register to use Sircon's Compliance Express.
14. Providers are required to report course completion rosters for CE within 20 days of course completion using **Sircon's Compliance Express**. Providers must provide the student with a course completion certificate within 20 days of a student's successful completion of an approved course.
15. Providers should make students aware that producers cannot receive CE credit for both a self-study (exam) course and a classroom course based on the same published materials.
16. Producers will earn credit only once for a course completed in the current review period regardless of the number of times the same course is taken. However, the producer may take the same course again and receive credit in a subsequent review period.
17. Course reviews are based on material received with the application. Requests for course approvals that do not include all required information will be returned as incomplete.
18. For classroom courses, credit for time spent on review quizzes or exams covering approved material will be provided only if immediate feedback or discussion is provided to the participants.
19. To qualify for approval, a course must be designed to expand insurance skills and knowledge relating to insurance. Examples of topics that qualify for approval include: insurance coverage, rating, tax law, policy content, ethics, risk management, Vermont insurance code and rules, estate planning and insurance agency management.
20. Examples of topics that will not qualify for approval include: sales, motivation, communication skills, prelicense training, and subjects not related to insurance.
21. Courses conducted as videoconferences must be submitted as classroom courses. An instructor should be present to respond to questions. A list of all locations must be submitted with the schedule.
22. Providers must assure that instructors for their courses meet one or more of the following requirements:
 - A minimum of 3 years experience in the subject matter taught,
 - A degree in the subject matter being taught or,
 - A minimum of 2 years experience as a producer and a minimum of 6 months experience in the subject matter being taught.
23. Providers must assure that instructors are made aware of all program requirements as they affect instructors.
24. Self-study courses must have a monitored, closed-book exam. Applications for self-study courses must include a copy of all materials that a student must study in order to pass the exam. The materials may be in the form of paper, diskette, CD or other electronic medium. In addition, a word count excluding glossaries, indexes, tables of contents and appendices must be included. A copy of one version of the exam must be submitted with the course materials. Self-study exams must contain at least 25 questions. The number of questions must increase proportionately as the amount of material increases up to a suggested maximum of 75 questions for very large courses. It is suggested that all questions should be four-alternative multiple choice or completion format and that the use of True/False questions be avoided.

25. Self-study exams must be proctored by a disinterested third party in the manner described by the provider and be consistent with the course as approved by Prometric. The proctor must complete an Affidavit of Personal Responsibility (see page 16). A disinterested third party is a person who is not in the direct line of supervision of nor has any financial interest in the success of the person taking the exam. The proctoring process must ensure the exam will be completed by the student, on a closed-book basis without assistance. Exams must be sealed until the exam starts. The proposed exam will be approved as part of the course approval process. Actual course materials are required to be submitted with the application. Credit hours are determined by the estimated study time adjusted by the percent of the course content that is acceptable as CE. Credit will be allowed only if the student passes the exam with a score of 70 percent or higher.
26. Self-study courses presented via the Internet must adhere to the same requirements as other self-study methods. The exam may be presented via the Internet but it must be completely separated from the text while the exam is being presented. The proctor must be physically present as the student takes the exam. The same affidavit requirement for proctors is in effect. Providers must provide Prometric with the means to verify the exam procedures.
27. Course providers must allow representatives of Prometric and/or its designees, and employees of the Department and/or its designees, in an official capacity, to audit classroom course instruction, course materials, instructors' presentations, course records, records of exams, attendance rosters, and other aspects of instruction. Audits will be conducted with a minimum of disruptions. Auditors may attend any course offered for the purpose of the audit without paying any fee.
28. At the request of the Department, providers must videotape a course and promptly submit such recording to the Department.
29. At the request of the Department, providers must provide a copy of all course materials.
30. If the Provider receives a request from a producer for a duplicate course completion certificate, the provider must process that request within 20 days of receipt.
31. Providers must keep all records of enrollments, records of exams, course records, and requests for duplicate course completion certificates on file for five years. These records must be available to Prometric or the Department upon request.
32. Providers must apply for renewal of a course at least 60 days prior to the course approval date. If a provider fails to complete the course renewal process, the course approval will lapse.
33. Providers will periodically conduct an evaluation of their courses and instructors.
34. Providers must report to the Department any disciplinary action taken against that provider by another state licensing authority.
35. Course instructors **shall** inform the producers that they must maintain a record of credit hours by keeping the **original course completion certificates as official evidence of compliance of their Vermont CE.**

Vermont Insurance Continuing Education Program Appeal Procedures

Occasionally, a CE provider may dispute the outcome of an approval application or the findings of an audit. If a disagreement arises, the Department recommends the following procedures be followed in the sequence listed below.

1. Call Prometric and discuss the disagreement with a CE evaluator/auditor, who will discuss the findings and try to resolve the issue over the phone.
2. If the dispute cannot be resolved by phone, write the reason(s) for disagreement and reconsideration of the decision. Prometric will respond to your appeal within 15 business days. Send appeals to:

**Prometric
ATTN: Vermont Appeals
1260 Energy Lane
St. Paul, MN 55108**

3. If you disagree with Prometric's response to your written appeal, address your further appeal, in writing, to the Department. State your reason for disagreeing with the Prometric response and include copies of any correspondence. Send your appeal to:

**Vermont Department of Banking, Insurance, Securities and Health Care Administration
Licensing Section - CE
89 Main Street, Drawer 20
Montpelier, VT 05620-3101**

Vermont Insurance Continuing Education Program Instructions for Completing the Provider Approval Application

Organizations providing insurance CE for Vermont credit **must be approved** by Prometric. Prometric will assign a provider number that will allow courses to be tracked by provider.

You may apply as a provider when you send your first course for review.

Completing the Approval Form

Provider Name

Print or type the full legal name of the organization providing the education.

FEIN Number

Provide the Federal Employer Identification Number for the provider.

Type of Organization

Check the type that best describes your organization. A Professional Organization is a not-for-profit association of insurance professionals whose primary function is to foster professionalism through training, fellowship, and communication. Insurance Agency includes independent and exclusive agencies, wholesalers, E & S brokers, and MGAs. A Training Company offers courses of training to insurance professionals. An Insurance Company is an insurer, a company that underwrites and issues policies. The Other category is intended to cover organizations that do not fit into the previous categories. If you use the Other category, briefly describe your organization; your application may be assigned to another category.

URL

Provide the company's URL. Prometric will provide a link on its Website to this address on the list of approved courses available to the public.

Names and Titles of Owners or Officers

List all individuals who have a significant financial interest in your organization. For partnerships, list all partners. For corporations, name all officers, as well as any shareholders, who have a 25 percent or greater interest.

Address

A complete street address, including zip code, is required. A post office box may also be provided.

Contact Person and Title

Please provide the name and title of one individual with whom we should communicate for all business matters. Where several people may be applicable, give the name of the one who knows the contact person for each type of issue that may arise.

Voice Phone

Provide the voice phone number where the contact person may be reached. Also provide a fax number, toll free number and e-mail address.

How Long in Business

Provide the number of years your organization has been in the business of providing CE courses.

Former Names and Locations

If your organization has ever operated under a different name, list all names. If a sole proprietorship or partnership, indicate the names of all training companies that the proprietor or any partner has been a proprietor, partner, or held at least a 50 percent ownership interest. If a

corporation, for each owner who holds at least 50 percent of the voting stock, please list all training companies that any of these owners have been proprietors, partners, or have held at least 50 percent of the voting stock.

Certification

You must certify that your organization will abide by all Vermont laws and Department regulations, policies, and program requirements regarding insurance continuing education. This certification must be signed by the sole proprietor, a general partner, or an officer.

Submission

Submit the approval form, refund policy (see page 4, item 2), and **\$30 fee** in the form of a company check, cashier's check, money order or credit card authorization to:

**Prometric
ATTN: Vermont CE
1260 Energy Lane
St. Paul, MN 55108**

***You may pay using American Express, Visa or MasterCard.
If your credit card is denied, the transaction will not be processed.***

Use the Fee Worksheet on page 22 to prepare your payment. Fees are nonrefundable.

Vermont Insurance Continuing Education Program

Provider Approval Application

PLEASE PRINT OR TYPE. PHOTOCOPY AS NEEDED.

Provider Name		FEIN	Prometric Use Only
Type of Organization: (check one)			
<input type="checkbox"/> Professional Organization		<input type="checkbox"/> Insurance Agency/Brokerage/ Wholesaler	
<input type="checkbox"/> Training Company		<input type="checkbox"/> College/University	
<input type="checkbox"/> Insurance Company		<input type="checkbox"/> Other _____	
URL: http:\\			
Names and Titles of Owners or Officers (list below)			
<i>Name</i>		<i>Title</i>	
Address			
City		State	Zip Code
Contact Person		Title	
Voice Phone #:	Ext.	Fax #:	Toll Free #.
E-mail Address		How long have you been in business?	
Have you operated under any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes,			
<i>Name</i>		<i>Address</i>	
I certify that I have read the provider requirements for Vermont Continuing Education providers and agree to abide by them and will abide by Vermont insurance laws and regulations, the Americans with Disabilities Act, and all applicable state and federal equal employment opportunity and safety requirements. Additionally, I certify that any instructors I use to teach courses satisfy the requirements to be an instructor and that they will conduct courses in accordance with program requirements. I am aware that any failure to abide by the requirements may result in the termination of this provider's authorization to offer courses and that all course approvals will be simultaneously withdrawn.			
_____		_____	
Applicant's Signature		Date	
_____		_____	
Print or Type Name		Title	

VTP-01 (05/05)

Vermont Insurance Continuing Education Program Instructions for Completing the Course Approval Application

Only courses that have been approved by Prometric may be offered for Vermont CE credit. **No course may be conducted for credit until approval has been received in writing.**

Vermont participates in the NAIC Uniform CE Reciprocity Agreement. If you are a provider domiciled in a participating state, you may submit course approval applications based on this reciprocity. Information and instructions are on pages 17 and 18.

Completing the Form

Provider Name

Print or type the full legal name of the organization providing the course.

Provider Number

Enter the provider number assigned to your organization by Prometric. If your organization is applying now, leave this space blank.

Course Title

Enter the title (maximum 40 characters).

Course Number

Leave blank; Prometric will assign a number.

How Will This Course be Taught?

Check all the methods that will be used to teach this course. A lecture refers to a presentation given by a speaker on a specific insurance topic with some student interaction. A workshop generally has a discussion leader who may make a short presentation and usually will lead a discussion among participants or guide them through a hands-on exercise. A panel discussion will typically include two or more subject-matter experts discussing issues surrounding the topic; active participation by the students is usually encouraged. Video/teleconference is generally a presentation of a course using video multimedia transmitted to multiple locations at one time, or on videotape for viewing at a later date. **Videotape courses must be presented and/or facilitated by an instructor, whether viewed at interactive teleconference sites or at a later date.**

How Many Hours?

Enter the number of hours that the student will be required to attend class. One credit is 60 minutes of instruction with no more than ten minutes for a break. Credits will be awarded based on the duration of the course and the percentage of the material that is approved.

How Will Attendance Be Verified?

Providers of classroom courses must ensure that students attend the classes. Approved methods of ensuring attendance are (1) periodically calling the roll or visually verifying and recording on a written document that all students are present, (2) monitoring the exit and requiring students to sign in and sign out, or (3) using attendance tickets that are authenticated by an authorized representative of the provider monitoring the exit. Indicate which method(s) you will use. Other methods must be approved by Prometric.

Do You Require an Exam for Credit?

Indicate whether or not an exam must be passed in order to receive credit for the class.

Provide Summary Description

Summarize the content and scope of the course (minimum 50 words). This summary is required for all courses. Provide the description in the space provided on the application, or on a page immediately following and identified as the summary description.

Comprehensive Outline

Attach a comprehensive course outline providing details of what will be taught. Annotate this outline to provide the information necessary to evaluate the course properly. Specifically:

1. Divide the outline into sections of approximately 30 minutes each. The total number of minutes should equal the length of the course.
2. If this is an approved published course, include a copy of the table of contents with time annotations. If it is a multiple-session course such as CPCU or LUTC, time annotations are not necessary. Indicate how many sessions will meet and how long the sessions will be. Indicate which sessions are for review. Review sessions will not be approved for CE credit.
3. Include case studies with the outline as no credit will be assigned without the case studies.

Has this course been previously approved by Prometric in another state?

Indicate whether Prometric has approved this course for use in another state. If so, please provide the Prometric-issued course number.

Certification

Certify by signing that all of the information on the form and in the attachments is true and correct, to the best of your knowledge, and that this course will be conducted in accordance with all applicable program requirements established by the Department.

Attachments

1. Annotated course outline. Case studies must be included, if applicable
2. Copies of all study materials, exams and affidavits for self-study courses
3. Course pamphlet/brochure is helpful, but not required
4. Course schedule for initial course offering, if known

Submission

Send your application form and attachments, along with the **appropriate fee** in the form of a check, money order or credit card authorization to:

**Prometric
ATTN: Vermont CE
1260 Energy Lane
St. Paul, MN 55108**

***You may pay using American Express, Visa or MasterCard.
If your card is denied, the transaction will not be processed.***

Use the Fee Worksheet on page 22 to prepare your payment. Fees are nonrefundable.

Course approval applications will be reviewed and approved or disapproved within **45 days of receipt by Prometric**. If a course application is not approved, you will be informed of the reason(s). If a course is approved, Prometric will send a course approval certificate indicating the assigned credit hours.

Vermont Insurance Continuing Education Program Course Approval Application

PLEASE PRINT OR TYPE. PHOTOCOPY AS NEEDED.

Provider Name		Provider Number
Course Title (maximum 40 characters)		Course Number (Leave Blank)
<p>Course Type: <i>(check all that apply)</i></p> <p><input type="checkbox"/> Classroom</p> <p><input type="checkbox"/> Self-study</p> <p><input type="checkbox"/> Expedited course review (within three business days). If marked add \$50 to the course fee.</p> <p>Type of credits requested</p> <p><input type="checkbox"/> General</p> <p><input type="checkbox"/> Agency Management</p> <p><input type="checkbox"/> Ethics</p> <p><input type="checkbox"/> Flood</p>	<p>For classroom only, how will this course be taught? <i>(check all that apply)</i></p> <p><input type="checkbox"/> Lecture</p> <p><input type="checkbox"/> Workshop</p> <p><input type="checkbox"/> Panel Discussion</p> <p><input type="checkbox"/> Video/TeleConference</p> <p><input type="checkbox"/> Other _____</p>	<p>For classroom only, how many contact hours will students be required to attend class to receive credit?</p> <p>_____</p>
<p>How will classroom attendance be verified? <i>(check all that apply)</i></p> <p><input type="checkbox"/> Periodic Roll Call or Attendee Audit</p> <p><input type="checkbox"/> Sign-in/out Sheet and Door Monitor</p> <p><input type="checkbox"/> Attendance Ticket and Door Monitor</p> <p>Other _____</p>		<p>Do you require an exam for credit?</p> <p style="text-align: right;"><input type="checkbox"/> Yes</p> <p style="text-align: right;"><input type="checkbox"/> No</p>
<p>Provide a summary description of the content and scope of the course below <i>(minimum 50 words)</i>:</p> <p>_____</p> <p>_____</p> <p>_____</p>		
<p>For classroom courses: Attach a comprehensive course outline or syllabus. Annotate the outline indicating for each section the number of minutes of instruction that will be offered. Attach a copy of the final exam and exam plan, if applicable.</p>		
<p>Has this course been previously approved by Prometric in another state? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>		<p>If yes, provide Prometric-issued course number.</p>
<p>I certify that the information on this form and all other supporting documentation accurately represents the course of instruction that will be offered. I agree to conduct this course in accordance with all applicable policies and program requirements established by the Vermont Department.</p>		
<p>_____ Print/Type Name of Provider Representative</p>	<p>_____ Signature</p>	<p>_____ Date</p>

SAMPLE ACCEPTABLE COURSE OUTLINE

DIRECTORS AND OFFICERS LIABILITY

- | | | |
|------------|---------------|--|
| 25 minutes | 8:30 - 8:55 | I. Recent history of D&O liability exposure <ul style="list-style-type: none">A. Trends in D&O claim frequency and severityB. Major problem areas<ul style="list-style-type: none">1. Federal securities laws2. Mergers/acquisitions3. Pollution claims4. Financial institutions claims5. Third-party claimsC. Recent large settlements and judgments |
| 25 minutes | 8:55 - 9:20 | II. Legal concepts underlying the D&O exposure <ul style="list-style-type: none">A. Basic legal duties of Directors and Officers<ul style="list-style-type: none">1. Duty of obedience2. Duty of loyalty3. Duty of careB. To whom duties are owedC. Common defensesD. Recent legislation limiting director liability |
| | 9:20 – 9:30 | BREAK |
| 50 minutes | 9:30 - 10:20 | III. Common exclusions <ul style="list-style-type: none">A. Public policy exclusions<ul style="list-style-type: none">1. Dishonesty2. Gaining an illegal profit or advantage3. Section 16(b) of the Securities Exchange Act4. Return of excessive remunerationB. Intended to be covered elsewhere<ul style="list-style-type: none">1. Libel and slander2. Nuclear energy3. Employment practice |
| | 10:20 – 10:30 | BREAK |
| 50 minutes | 10:30 - 11:20 | IV. Case study
Review of ABC Corporation's stockholder lawsuit alleging mismanagement by the corporation's board of directors and senior management. Study includes review of facts, company's defense and participation in defense by the insurer. |

Reasons for acceptability:

1. Sufficient detail on subject matter covered.
2. Sufficient detail on amount of time spent on each topic.
3. Insurance policy content is a topic that qualifies for credit.
4. Breaks are noted on the outline. Ten minutes per hour of instruction are recommended.
5. Case study is described. It is useful to include the case study materials with the outline.

SAMPLE UNACCEPTABLE COURSE OUTLINE

ADVANCED WORKERS COMPENSATION SEMINAR

- 8:00 a.m. – noon
- I. Introduction
 - II. Policy coverages
 - A. Benefits to injured workers
 - B. Employer liability
 - III. Writing workers compensation coverages with Middle Atlantic Life and Casualty
 - A. Sales support to agents
 - B. Price and service comparisons to competitors
 - IV. Use of technology by agents to service clients
 - A. Wonder Wizard Claim Reporting Software
 - B. Visit the Middle Atlantic Life and Casualty interactive Website
- Working luncheon
- Noon – 1:00 p.m.
- V. Reserving
- 1:00 p.m. – 4:00 p.m.
- VI. Loss control activities
 - VII. Case studies
 - VIII. Panel discussion with experts

Deficiencies in this outline:

1. Insufficient detail on subject matter covered.
2. Insufficient detail on amount of time spent on each topic.
3. Sales and marketing topics are not eligible for credit.
4. Company-specific procedural or marketing content is not eligible for credit.
5. Training for office technology or use of the Internet is not eligible for credit.
6. Course material may not be presented concurrently with meals.
7. Where case studies are used, a description of the case study must be included with the course outline.
8. Where panel discussions are used, a description must be provided along with a description of the topic(s) to be addressed and backgrounds of the panel members.
9. Breaks are not noted on the outline.

SAMPLE

**AFFIDAVIT OF PERSONAL RESPONSIBILITY
To be Signed by Student**

I affirm that I personally completed the entire study material of the course. I also affirm that I completed the exam without assistance from any course material, other source material, or from any persons.

Signature (sign in ink only)

Date

**AFFIDAVIT OF EXAM COMPLETION
To be Completed and Signed by Exam Monitor**

I certify that I verified the identification of the student. In addition, I administered the final exam and certify that it was sealed until administration and completed without assistance or outside help of any kind.

Name of Student

Name of Course

Address where exam was taken

Date exam was taken

Beginning time

Ending time

Monitor: Disinterested Third Party

Print name of person administering test

Job title of person administering test

Company/agency name

Business phone number

Business mailing address

Signature of person administering test
(sign in ink only)

Date

Instructions for Providers Eligible for NAIC Uniform CE Reciprocity

As of March 2007, all states or jurisdictions are participating in the agreement **EXCEPT**:

American Samoa	Massachusetts
Florida	Puerto Rico
Guam	Virgin Islands

To obtain Vermont approval, based on this reciprocity, you must complete all of these steps:

1. Be approved as a provider in your state of domicile.
- ~~3-2~~. Receive a course approval document from your state of domicile. This may either be a letter of approval or the stamped approved application form that was filed in the resident state.
- ~~4-3~~. Be approved as a Vermont provider. This is a separate application that must be completed before you can apply for course approval. This is a one-time approval, subject to renewal two years from the date of approval.
- ~~5-4~~. Complete the NAIC Uniform Continuing Education Filing Form for each course.
- ~~6-5~~. Submit a photocopy of the course approval document from your home state.
- ~~7-6~~. Submit a copy of the course outline for classroom courses or the table of contents for self-study courses.
- ~~8-7~~. Pay the \$40 course approval fee for each course.

Send applications and fees to:

**Prometric
Attn: Vermont CE
1260 Energy Lane
St. Paul, MN 55108**

***You may pay using American Express, Visa or MasterCard.
If your card is denied, the transaction will not be processed.***

Use the Fee Worksheet on page 22 to prepare your payments. Fees are nonrefundable.

Vermont is not required to accept any topic or provider that is not eligible for approval under its laws and regulations.

NAIC UNIFORM CONTINUING EDUCATION RECIPROCIITY COURSE FILING FORM

Please clearly print or type information on this form. Thank you for helping us promptly process your application.

Provider Information

Provider Name				Federal Tax ID # (FEIN/SSN)			
Contact Person		E-mail Address of Contact Person			Is Provider an Insurer? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Phone Number () - ext.		Fax Number () -		Home State	Home State Provider #	Reciprocal State	Reciprocal State Provider #
Mailing Address				City		State	Zip Code
I agree to file this course in my Home State to receive Reciprocity in other states. The only time a Provider is allowed to file in a state other than its Home State is if the home state has restriction by law on the number of course credit hours.							

Course Information

Course Title				Is this course open to Public? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Method of Instruction				*National Course*			
Self-study <input type="checkbox"/> Correspondence <input type="checkbox"/> On-line Training (self study) <input type="checkbox"/> Teleconference <input type="checkbox"/> Video/Audio/CD/DVD <input type="checkbox"/> Other _____		Classroom <input type="checkbox"/> Seminar/Workshop <input type="checkbox"/> On-line Training (facilitated) <input type="checkbox"/> Other _____		National Insurance Designation? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Type:			
Examination Required? <input type="checkbox"/> Yes <input type="checkbox"/> No				Course offered by Higher Education Institution? <input type="checkbox"/> Yes <input type="checkbox"/> No			

Credit Hours Requested and Course/Hours Decision

Course Concentration	Hrs. Requested by Provider		Hrs. Approve by Home State		Hrs. Approved by Reciprocal State	
	Sales/Mktg	Insurance	Sales/Mktg	Insurance	Sales/Mktg	Insurance
A. Insurance Topics:						
Accident/Health						
Casualty						
Ethics						
General Insurance Principles						
Insurance-related Laws						
Life						
Long Term Care						
Personal Lines						
Property						
Variable Life and Annuity						
Viatical Settlement						
Other						
Total Hours						
B. Adjuster Topics (Total Hours)						
Approval/Disapproval date						
Course number assigned (if course is approved)						
Course approval expiration date (if course is approved)						
Home State disapproval reason (if disapproved):						
Signature of Home State Representative:						
Reciprocal State disapproval reason (if disapproved):						
Signature of Reciprocal State Representative:						

See State Matrix for Instruction Sheet and State Specific Fee Schedule

Vermont Insurance Continuing Education Program Roster Reporting Information

Effective with completion dates on or after June 1, 2009, completions for CE courses must be submitted online using Sircon's Compliance Express.

The Vermont Insurance Continuing Education program uses the five or six digit **Vermont Producer License Number (not Social Security Number)** as the unique individual identifier. Be sure to obtain the five or six digit license number as part of the registration or attendance procedures so that it can be used on rosters. **The number is printed on Vermont licenses below the producer's name.**

Accuracy in roster submission is essential. Key entry errors or transpositions in producer license numbers result in the need for corrections and delay in credits being recorded for producers.

Course completion must be reported for CE within 20 days of course completion using Sircon's Compliance Express

If an instructor holds a Vermont producer license, he or she should be listed as a student in order to receive credits.

Confirmation

Course instructors **must** inform the producers that they must retain in their files, the **original certificates of compliance as official evidence of compliance of their Vermont CE.**

Providers can confirm that a roster submission has been received and posted by checking the Sircon's website at www.sircon.com

**Vermont Insurance Continuing Education Program
Instructions for Completing the Course Offering Schedule**

Complete schedules are required for all classes presented for Vermont CE credit. Schedules are used for course audits and for comparing schedule date to course completion date.

Report all course offerings to Prometric via Sircon Compliance Express at least 30 days in advance of conducting the course. Notify Prometric immediately of course offering changes or cancellations; this notification must be done before the class was scheduled.

<p>Effective June 1, 2009. Providers must use Sircon's Compliance Express to enter / edit classroom course offering schedules.</p>

Failure to report scheduled classes or to report changes may result in noncompliant audit findings

Changes or Cancellations

Changes or cancellations are to be done on Sircon's Compliance Express to edit schedule entries.

**Vermont Insurance Continuing Education Program
Fee Worksheet**

This form is for convenience in preparing submissions. It is not required.

		<u>Sub-total</u>
Provider Approval	@ \$30	\$ _____
	<u>Number</u>	
Course Approval	_____ @ \$40	\$ _____
Expedited Course Review	_____ @ \$50	\$ _____
	TOTAL	\$ _____

One check may be written to cover all fee types.

Payment may be made in the form of a check or money order made payable to Prometric.

***You may also pay using American Express, Visa or MasterCard.
If your card is denied, the transaction will not be processed.***

Fees are nonrefundable.

Card number: _____
Name on card: _____
Expiration date: _____