

Office of the Commissioner of Insurance

Continuing Education/Prelicensing Program Provider Information Packet



Administrative Services Provided by Prometric



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Wisconsin Office of the Commissioner of Insurance Continuing Education/Prelicensing Program Provider Information Packet

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Office of the Commissioner of Insurance Continuing Education/Prelicensing Program

Introduction

The State of Wisconsin has contracted with Prometric to perform CE/PE provider and course review services on behalf of the Office of the Commissioner of Insurance (OCI). Prometric handles all transactions and inquiries for approved CE/PE providers and courses, e.g. course revisions, changes to CE provider information, etc. **OCI handles all transactions relating to licensee name and address changes, and license renewals.**

Prometric administers the CE/PE program in partnership with OCI. Prometric uses internet services through State Based System at www.statebasedsystems.com.

Prelicensing and continuing education provider applications/renewals, PE and CE course applications/renewals and rosters may be directly uploaded into State Based Systems for Prometric to review. Providers and courses must be reviewed and approved by Prometric.

Prelicensing courses must be submitted to Prometric at least 60 days before being presented for the first time. Prelicensing providers must submit an application online at www.statebasedsystems.com.

Schedules for all CE/PE course offerings must be entered at www.statebasedsystems.com at least 10 days in advance of the each course administration, and each provider is required to upload course completion rosters via SBS (which contain information identifying who completed each course), within 10 days after the end of each course administration. Changes and cancellations must be entered on www.statebasedsystems.com as soon as known and, in all instances, before the scheduled date. Providers will receive a confirmation of all rosters submitted.

Wisconsin participates in the NAIC 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 13.

Prometric categorizes credits within courses into the following categories: life; accident & health; general; annuity training; property and casualty; ethics; flood; long-term care training; navigator CE; life settlement training

Fees:

Provider approval	\$45
Provider renewal	\$45
Course approval	\$9.00 a credit
Course renewal	\$8.75 a credit with a maximum of \$35
Roster submission	\$1.00 per course credit per student (SBS Fee)

All fees are nonrefundable.

For detailed information, contact:

Prometric
Phone: 866-664-9505
E-mail: Pro.ce-services@prometric.com
Website: www.prometric.com/wisconsin

Office of the Commissioner of Insurance
Phone: 608-266-8699
E-mail: ociagentlicensing@wisconsin.gov
Website: oci.wi.gov

<ul style="list-style-type: none">• CE/PE provider and course applications• Full list of approved courses and providers (call and request by faxback)• Customized list of approved courses and providers (use the Website)• Changes to provider information• Revisions to courses• Course schedule and licensee credit reporting	<ul style="list-style-type: none">• License renewals• Licensee name and address changes
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Licensee Compliance

- Each licensee (in any of the major lines of property, casualty, life or accident and health insurance and the limited lines of auto) is required to complete 24 credit hours, with 3 of the required continuing educations in the lines of ethics. The 24 hours is required every two years.
- Evidence of the completion of continuing education must be submitted on behalf of every licensee on or before their assigned expiration date.
- A nonresident insurance producer or managing general agent only needs to fulfill their home state's compliance. Wisconsin receives license compliance data electronically; therefore, nonresidents are not required to supply OCI with evidence of completion of continuing education in their home state.
- Excess credits do not carry over from one license period to the next.
- Credits may only be applied to one license period.
- A person may only earn credits for a particular course once during a license period (a licensee may not earn duplicative credits for retaking a course during a license period).
- To view your current continuing education transcript, log on to www.statebasedsystem.com. Any discrepancies can only be resolved between the agent, the provider and SBS.

More information, including the material in this packet, is available at Prometric's Website:
www.prometric.com/wisconsin.

For further information, contact Prometric by:

Phone: **866-664-9505**

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

Website: **www.prometric.com/wisconsin**

Office of the Commissioner of Insurance

Continuing Education Program

Summary of Wisconsin Insurance Continuing Education Provider Requirements

General Program Information and Requirements

1. Providers must submit all requests for course approval at least 30 days before their use.
2. Providers must publish and abide by a refund policy. The refund policy is to be submitted with the provider approval application (unless no course fee is charged to a student). A policy of no refunds is unacceptable.
3. No course may be advertised or otherwise promoted as appropriate for Wisconsin CE credit until it has been approved in writing. Advertising a provider or course as being offered for CE credit before approval of the provider/course is grounds for disqualification as a provider. Courses may be advertised as "pending approval" after being submitted.
4. 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.
5. Fifty (50) minutes of instruction will qualify for one CE credit. Registration, coffee and lunch breaks, and social hours do not qualify for CE credits and must be excluded from the CE credits requested.
6. No partial credits will be awarded. Anything less than 50 minutes will be rounded down.
7. The approval of a provider found to have issued a certificate of compliance to an individual who did not complete a course shall be revoked and individuals involved in the issuance of fraudulent certificates of completion may be prosecuted. A licensee found to have submitted a certificate of compliance for a course the licensee did not complete should be subject to administrative action, which may include license revocation and/or the imposition of civil penalties.
8. Licensees will earn credit only once for a course completed in a license term. However, the licensees may take the same course again in a subsequent license term and receive credit. Licensees cannot receive CE credit for both a self-study (examination) course and a classroom course based on the same published materials within the same license period.
9. Course reviews are based on material received with the application.
10. Providers must keep all records of attendance, records of examination, course records and requests for duplicate certificates of compliance on file for four years after the year in which the course was held. These records must be available to the OCI upon request.
11. Providers must report changes of names; owners or officers; addresses; provider director; phone and fax numbers; **e-mail address**; and disciplinary actions arising out of any jurisdiction to Prometric within 30 days of the change.
12. Providers must report to the OCI any disciplinary action taken against that provider by another state licensing authority.
13. Providers who disagree with Prometric's decisions may use the appeal process found on Page 6.
14. Providers must agree to inform Prometric of the date, time and location of each classroom session, conference and convention, at least 10 days prior to presenting. Further, Prometric must be notified immediately when a change is made in date, time and/or location. Failure to inform Prometric may result in courses being denied approval or current approvals being revoked. In addition, if a roster is submitted that does not have a course schedule offering, the roster will be rejected.
15. Providers are required to submit course completion rosters to SBS within 10 days of course completion. The roster must include the name and Wisconsin license number of each licensee. Providers who fail to report course completion rosters in a timely manner may be subject to sanctions for non-compliance.
16. Providers must distribute course certificates of compliance to all individuals who meet the requirements of the CE course within seven days of the conclusion of a course. Each certificate must contain the name and NPN number of the licensee, the name and identification number of the course, the date(s) the course was held, the number of credit hours completed by the licensee, and the name and identification number of the provider.

17. Providers must agree that representatives of Prometric and/or its designees, and employees of the OCI and/or its designees, in an official capacity, may audit classroom course instruction, course materials, instructors' presentations, course records, records of examination, attendance rosters and other aspects of instruction. These auditors will not be interfered with while conducting or attempting to conduct an audit. Audits will be conducted with minimal disruption. Providers agree that auditors may attend any course offered for the purpose of the audit without paying any fee.

Qualifying/Non Qualifying Course Subjects

18. To qualify for approval, a course must be designed to develop or expand technical insurance skills and knowledge.
19. The following subjects will qualify for approval: Rating, tax laws (specifically related to insurance), policy content, proper uses of products, ethics, risk management, prelicense training, Wisconsin insurance code and administrative rules, technical information related to the insurance license, errors and omissions, estate planning/taxation, wills and trusts and financial planning.
20. The following subjects will not qualify for approval: sales, motivation, prospecting, psychology, communication skills, supportive office skills (typing, filing, computers, etc.), personnel management, recruiting and other subjects not related to the insurance license.

Classroom Courses

21. Providers must submit registration forms certifying that instructors are qualified and competent.
22. Providers must require attendees of a classroom CE course to sign in upon entering the course and to sign out after the course is finished. Providers must also require each attendee to show a state-issued photo identification (e.g. driver's license).
23. Providers are required to provide certificates of compliance within one week after the course is completed.

Self-Study Courses

24. Applications for self-study courses or correspondence 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. If the required materials and information are not included, the course may be disapproved. A copy of one version of the exam should be submitted with the course materials. Exams for self-study courses 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 monitored by a proctor. The monitoring process must ensure that the student will complete the exam and that the specified conditions of administration are observed. The proctor and the licensee must sign the Affidavit of Personal Responsibility (sample provided in this packet). Providers must retain the Affidavits.
26. The proposed exam for self-study courses will be approved along with the course. Actual self-study course materials are required to be submitted with the application. Credits will be determined by the estimated time it will take a student to study the material, adjusted by the percent of the course content that is acceptable as CE. Credit will be allowed only if the student passes the exam with a score of 70 percent or higher. 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. The proctor must be physically present as the student takes the exam. The same affidavit requirement for proctors is in effect.

Webinars

27. Webinar courses must follow standard classroom policies in addition to the below stated rules:
 - Must be submitted as classroom courses
 - A separate course submission is required for webinar courses
 - Final exams are not required for webinars

- Providers must have a process to determine when a participant is inactive or not fully engaged, such as when the screen is minimized or the participant does not answer the polling questions or verification codes.
- For webinars not given in a group setting, no less than two polling questions and/or attendance verification codes must be asked, with appropriate responses provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.
- Students in all locations must be able to interact in real time with the instructor and should be able to submit questions and/or comments at any point during the webinar session.
- The provider must have a procedure that informs the students in advance of the course participation requirements and consequences for failing to actively participate in the course.

Office of the Commissioner of Insurance Continuing Education Program

Appeal Procedures

CE providers may dispute a decision regarding a course or provider application. If a disagreement arises, the Department recommends the following procedures be followed:

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. Courses with deficiencies will be disapproved if the deficiencies are not remedied by revised or supplemental information within 30 days of Prometric's notice of the deficiency.
2. If the dispute cannot be resolved by phone, write the reason(s) for disagreement and reconsideration of the decision. Prometric will respond in writing to your request for reconsideration within 15 business days of receipt. Send requests for reconsideration to:

Prometric Operations Center
Attn: Continuing Education Processing
7941 Corporate Drive
Nottingham, MD 21236
Email: CE-Appeals@prometric.com

3. If the course remains denied after a review of the appeal, the provider may, in writing, request a formal hearing with the Office of the Commissioner of Insurance. The request for a hearing must be received within 30 days of the date of the final denial letter and must include information on why you feel your course qualifies for approval under the current law. Requests a formal hearing should be sent to:

Office of the Commissioner of Insurance
P.O. Box 7872
Madison, WI 53707-7872

Instructions for Providers Eligible for NAIC CE Reciprocity

You cannot file using CE Reciprocity until you have received the course approval from your state of domicile.

To obtain Wisconsin approval based on this reciprocity, you **must** complete these steps:

1. Be approved as a course provider in your state of domicile.
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.
3. Be approved as a Wisconsin provider. This is a separate application that must be completed before you can apply for course approval.
4. Complete the Continuing Education Reciprocity Course Filing Form for each course.
5. Submit an electronic application online at www.statebasedsystems.com
6. Submit the course approval document from your home state and a copy of the outline for classroom courses or the table of contents for self-study courses.
7. Pay the course approval fee for each course.

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



UNIFORM CONTINUING EDUCATION RECIPROCITY 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		FEIN # (if applicable)			
Contact Person		E-mail Address of Contact Person			
Phone Number () - ext.	Fax Number () -	Home State	Home State Provider #	Reciprocal State	Reciprocal State Provider #
Mailing Address		City	State	Zip	

Course Information

Course Title		
Date of Course Offering (if applicable)		
Method of Instruction		National Course
Self – Study (non-contact) <input type="checkbox"/> Correspondence <input type="checkbox"/> On-Line Training (Self-Study) <input type="checkbox"/> Video/Audio/CD/DVD Word Count _____ Difficulty (Circle) Basic Intermediate Advanced	Classroom (contact) <input type="checkbox"/> Seminar/Workshop <input type="checkbox"/> Webinar <input type="checkbox"/> Teleconference <input type="checkbox"/> Other _____	National Insurance Designation? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Type: _____ <hr/> Is this Course Open to the Public? <input type="checkbox"/> Yes <input type="checkbox"/> No
Examination Required? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Credit Hours Requested and Course/Hours Decision

Course Concentration	Hrs Requested by Provider	Hrs Approved by Home State	Hrs Approved by Reciprocal State
	Sales/Mktg Insurance	Sales/Mktg Insurance	Sales /Mktg Insurance
A. Insurance Topics:			
(Circle Appropriate Course Concentration)			
Life / Health			
Property / Casualty/Personal Lines			
Ethics			
General (Applies to all lines)			
Insurance Laws			
Other (LTC, NFIP, Viatical, Annuities, _____)			
Total Hours			
B. Adjuster Topics (Total Hours)			

Information Below is for Regulator Use Only

Approval Date		
Course Number assigned		
Course approval expiration date		
Signature of Home State Regulator/Representative OR <u>ATTACH</u> Provider Home State Approval Form		
Signature of Reciprocal State Regulator/Representative OR <u>ATTACH</u> Reciprocal State Approval Form		

See State Matrix for Instruction Sheet and State Specific Fee Schedule

Sample Acceptable Course Outline

DIRECTORS AND OFFICERS LIABILITY

25 minutes	8:30 - 8:55	I. Recent history of D&O liability exposure A. Trends in D&O claim frequency and severity B. Major problem areas 1. Federal securities laws 2. Mergers/acquisitions 3. Pollution claims 4. Financial institutions claims 5. Third-party claims C. Recent large settlements and judgments
25 minutes	8:55 - 9:20	II. Legal concepts underlying the D&O exposure A. Basic legal duties of directors and officers 1. Duty of obedience 2. Duty of loyalty 3. Duty of care B. To whom duties are owed C. Common defenses D. Recent legislation limiting director liability
9:20 – 9:30	BREAK	
50 minutes	9:30 – 10:20	III. Common exclusions A. Public policy exclusions 1. Dishonesty 2. Gaining an illegal profit or advantage 3. Section 16(b) of the Securities Exchange Act 4. Return of excessive remuneration B. Intended to be covered elsewhere 1. Libel and slander 2. Nuclear energy 3. 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.

This course outline is acceptable because:

1. Sufficient detail is given on subject matter covered.
2. Sufficient detail is given 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.
5. Case study is described.

NOTE: CREDIT CANNOT BE GIVEN FOR SECTIONS WHERE NO DETAIL IS PROVIDED. WHEN CASE STUDIES ARE USED, DESCRIPTIONS MUST BE INCLUDED.

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 |

Problems: Reasons for Unacceptability

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

WISCONSIN DEPARTMENT OF INSURANCE CONTINUING EDUCATION

CERTIFICATE OF COMPLIANCE *for*
Students

Provider: **ABC School of Insurance**
Provider Number: **99999**
Provider Phone: **999.999.9999**
Course: **Commercial Liability Insurance**
Course Number: **888888**

Credits: **6**

Name of Student (Full First, Middle and Last Names) _____

Wisconsin License # of Student _____

Date of Course Completion (mm/dd/yyyy) ____/____/____

Provider Director or Designee's Certification: I certify that the student named on this certificate completed the course identified on this certificate. For classroom courses, I also certify that a properly qualified and registered instructor was used.

Name of Provider Director or Designee: _____

Signature of Provider Director or Designee: _____

Title: _____ **Date:** _____