

**Commonwealth of Massachusetts
Division of Insurance
Continuing Education Program**



Provider Information Packet

Administrative Services Provided by Prometric



March 2022

Commonwealth of Massachusetts Continuing Education Program Provider Information Packet

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Commonwealth of Massachusetts Division of Insurance Continuing Education Program Introduction

The Commonwealth of Massachusetts has contracted with Prometric, to perform continuing education (CE) provider and course review services on behalf of the Massachusetts Division of Insurance (the Division). Prometric handles all transactions and inquires related to the approval of Continuing Education providers and courses. **The Division processes all transactions relating to producer name and address changes, license renewals and letters of certification.**

Providers should use Prometric's Web site (www.prometric.com) to submit rosters for completed courses, verify compliance by requesting individual or multiple transcripts, obtain approved course lists and schedule classes. Prometric will send course renewal notices 60-90 days before expiration.

Classroom course offering schedules must be submitted to Prometric online only. If submitted to the Division, they will be returned. See page 34 for the form and details. Prometric conducts in-person, on-site audits based on course offering schedules. Providers should enter, edit, and view course offering schedules using Prometric's Web site.

Effective December 1, 2020, Massachusetts will begin participating in the NAIC Reciprocity program.

Effective March 18, 2022, providers must self-service their accounts through NAIC/ State Based Systems (SBS).

Producer Credit Requirements

Pursuant to M.G.L. c. 175, sec. 177E, all licensed resident producers in Massachusetts who do not qualify for an exemption must meet the following continuing education credit requirements:

Sixty (60) hours of continuing education instruction is required during the first initial licensing period, which may be less than 3 years in length, but longer than 2 years. Of the sixty (60) hours, three (3) must be in the category MA approved ethics. P&C and Personal Lines producers are also required to take a one-time Flood insurance course.

Forty-five (45) hours of continuing education instruction is required for subsequent thirty-six (36) month reporting periods (a triennium). Of the forty-five (45) hours, three (3) must be in the category of MA approved ethics.

Any producer who plans on selling Long Term Care (LTC) products must meet the training requirements set forth in M.G.L. c. 176U, §6, including an initial 1-time training course not less than 8 hours and ongoing training not less than 4 hours every 24 months. The training

requirements apply to all producers who plan on selling LTC products, even if exempt from CE requirements.

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter176u/Section6>

Any producer who plans on selling annuity products must also meet the Annuity Suitability training (CE) requirements contained in 211 CMR 96.00 including completion of an approved one-time program of instruction or seminar equivalent to at least 4 classroom hours of instruction.

<https://www.mass.gov/regulations/211-CMR-96-consumer-protection-and-suitability-in-annuity-transactions>

The following individuals are exempt: Non-resident producers with reciprocity, and those on military active duty.

Grandfather Clause: All individuals licensed prior to April 4, 1983 are exempt from CE requirements as long as they remain continuously licensed. Individuals licensed prior to April 4, 1983 who subsequently amend their license by adding additional lines of authority, which require an examination, are then subject to CE requirements. (211 CMR 50.04(b)).

Public Insurance Adjuster (PIA) CE Credit hours – Only Public Insurance Adjusters that are residents of Massachusetts are required to comply with Massachusetts Continuing Education Credit Hour requirements. PIA's are to complete before the renewal of said license a total of 15 hours of approved Public Insurance Adjuster specific continuing education instruction within three years of initial licensure and every subsequent 3-year period. Calculations are based upon original licensure date and not the renewal date.

Fees

Course Fee:	\$45
Course Renewal:	\$45 (2 years from date of approval)
Provider Registration:	No fee is required
Rosters:	\$ 1.50 per credit per student

Use the Fee Worksheet on Page 24 to prepare your payment.

Effective March 18, 2022- Payment will be submitted directly to SBS through the provider account. Prometric no longer processes these payments.

More information, including the material in this packet, is available on Prometric's Web site at **www.prometric.com**.

More information on SBS, including: inputting course and provider applications, renewals, payment, rosters including late rosters can be found on the SBS/MA landing page: <https://sbs.naic.org/solar-web/pages/public/stateServices.jsf?dswid=-1303&state=MA>.

Commonwealth of Massachusetts Division of Insurance Continuing Education Program Requirements

The Commonwealth of Massachusetts Division of Insurance has adopted the following requirements. See Page 14 for information on sanctions for non-compliance.

General Program Requirements

1. All requests for course approval must be submitted at least 30 calendar days in advance of the requested approval date.
2. If an approved course is canceled or a student cancels in advance, the provider must refund all fees within 45 days of the cancellation unless a different refund policy is printed on the provider's materials.
3. The class must be held in a facility that complies with the Americans with Disabilities Act.
4. For courses/programs of instruction to qualify, they must:
 - be offered by an approved provider;
 - contribute to the professional competence of a producer;
 - be submitted using the appropriate application form and with the appropriate fee for each course;
 - have significant intellectual or practical content to enhance and improve the insurance knowledge of the participants;
 - use the most recent forms filed in Massachusetts, editions, and laws to the extent possible;
 - include methods which will be employed by the provider for the improvement of the course;
 - include a bibliography of reference sources; and
 - meet all other CE laws.
5. Only courses that have been approved by Prometric or previously approved by the Division may be offered for Massachusetts CE credit. **No course may be conducted for credit until it has been approved.**
6. No course may be advertised or otherwise promoted as appropriate for Massachusetts CE credit until it has been approved in writing. If the course has been submitted, but not yet approved, it may be advertised as "Massachusetts CE Credits Applied For." This must be prominently displayed in advertising copy, pamphlets, brochures, or any other mode of advertisement. Do not advertise the amount of credits applied for.
7. When a course has been approved for continuing education credit and is advertised, the advertisement shall include:
 - the provider name and course title as they appear on the application for provider approval;
 - the type of licensee for whom the course would be most applicable;
 - the number of Massachusetts-approved CE credit hours;
 - whether an exam is required in order to receive CE credit;
 - no guarantees that the student will pass a required exam;
 - no false, deceptive, or misleading statements; and
 - all fees and associated expenses.
8. Once approved, a course may not be substantially altered. A substantial alteration is any change that would modify the content or time allocations stated in the course syllabus or would change any of the course topics.

9. Providers may not change a course's content or outline without prior written approval. Failure to obtain written approval in advance of the course may result in a denial of CE credit for the course.
10. Effective December 1, 2020, fifty minutes will qualify for one CE credit hour. Breaks, introductions, lunches, announcements, or other non-instruction time do not qualify for CE credit. Meals may not be served while classroom courses are in session.
11. Effective December 1, 2020, each course must be a minimum of one credit hour and in increments of whole or one-half credit hours.
12. No partial credit for partial attendance is allowed.
13. A licensee may not repeat a course for CE credit within a three-year period.
14. Providers must agree to update their SBS account, via the online system, of the date, time and location of each classroom session, conference, and convention, at least 15 days prior to presenting. Failure to submit course offering schedules may result in the denial of credit to participants in sessions not properly reported to SBS. Further, the SBS account must be updated immediately when a change is made in date, time and/or location. Failure to update your SBS account may result in courses being denied approval or current approvals being revoked.
15. Providers must maintain accurate attendance records for each course. Providers must verify the identification of producers who attend approved courses and must obtain all producers' signatures on a sign-in sheet. Only students meeting attendance requirements may receive credit for course completion.
16. Providers are required to report course completion rosters, within 10 calendar days of course completion, to SBS. The roster must include the name and identification number of each producer. Providers must distribute course completion certificates to all individuals who meet the requirements of the CE course within seven days of the conclusion of a course. The certificate must contain the name and identification number of the producer, the name and identification number of the course, the date(s) the course was held, the number of credit hours completed by each producer, and the name and identification number of the provider. Providers who fail to report course completion rosters in a timely manner may be subject to sanctions for non-compliance.
17. Providers must verify each instructor's relevant qualifications and maintain these records in the event of an audit. Instructor information should be indicated on the course approval application.
18. Any licensed person teaching any approved course of instruction at any approved seminar shall receive the same credit as is granted to all persons attending and successfully completing each course. Credit will be granted once in each triennium for each course taught.
19. Course providers must agree that representatives of Prometric and/or its designees, and employees of the Division 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. Providers grant Prometric and the Division the right to audit and/or inspect these records at the premises of the provider or at the physical location of such records. **Failure to grant access will automatically result in suspension.**
20. Providers must keep all records pertaining to its Massachusetts CE activities for a minimum of six years.

Qualifying/Non-Qualifying Course Subjects

21. For courses to qualify, they must be of a formal program of learning, which contributes directly to the professional competence of a producer. In order for a course to be considered an Annuity course, it must include the following:

- The types of annuities and various classifications of annuities
- Identification of the parties to an annuity
- How fixed, variable, and indexed annuity contract provisions affect consumers
- The application of income taxation of qualified and non-qualified annuities
- The primary use of annuities
- Appropriate sales practices, replacement, and disclosure requirements

The following subjects/topics may qualify:

1. Actuarial mathematics, statistics, and probability – in relation to insurance
2. Assigned risk – in relation to insurance
3. Claims adjusting and procedures
4. Courses leading to and maintaining insurance designations
5. Employee benefit plans – in relation to insurance
6. Errors and omissions – in relation to insurance
7. Estate planning/taxation – in relation to insurance
8. Ethics – in relation to insurance
9. Financial planning – in relation to insurance
10. Fundamentals/principles of insurance (including but not limited to: annuities, crop and hail, life, accident and health, property/casualty [P/C], etc.)
11. Fundamentals/principles of Title insurance
12. Insurance accounting/actuarial considerations
13. Insurance contract/policy comparison and analysis
14. Insurance fraud
15. Insurance laws, rules, regulations, and regulatory updates
16. Insurance policy provisions
17. Insurance product-specific knowledge
18. Insurance rating/underwriting/claims
19. Insurance tax laws
20. Legal principles – in relation to insurance
21. Long-term care/partnership
22. Loss prevention, control, and mitigation – in relation to insurance
23. Managed care
24. Principles of risk management – in relation to insurance
25. Proper uses of insurance products
26. Real Estate Settlement Procedures Act (RESPA) – in relation to insurance
27. Restoration – addresses claims, loss control issues and mitigation – in relation to insurance
28. Retirement planning – in relation to insurance
29. Securities – in relation to insurance
30. Suitability in insurance products
31. Surety bail bond
32. Underwriting principles – in relation to insurance
33. Viatical/life settlements – in relation to insurance

Other topics that contribute substantive knowledge relating to the field of insurance and expands the competence of the licensee.

The following subjects/topics may not qualify:

1. Automation
2. Clerical functions
3. Computer science
4. Computer training/skills or software presentations
5. Courses on investments – stocks, bonds, mutual funds, Financial Industry Regulatory Authority (FINRA)/U.S. Securities and Exchange Commission (SEC) compliance (National Association of Securities Dealers [NASD]/SEC), etc.
6. Courses that are primarily intended to impart knowledge of specific products of specific insurers
7. Customer service
8. General management training
9. Goal setting
10. Health/stress/exercise management
11. Marketing/telemarketing
12. Motivational training
13. Company and vendor-specific product launches
14. Office skills or equipment or procedures
15. Organizational procedures and internal policies of an individual insurer
16. Personal improvement
17. Prospecting
18. Psychology
19. Relationship building
20. Restoration – promoting products or services
21. Sales training
22. Service standards or service vendors
23. Time management

Other topics or courses not related to insurance knowledge or competence of the licensee.

Classroom Courses

22. Students attending classroom courses in preparation for a professional designation exam may receive credit for the classroom hours or exam, but not both.

Self-study Courses (including video, Internet, and computer-based courses)

23. Self-study examinations must be proctored by an approved disinterested third-party and graded by the course provider. The proctoring process must ensure that the examination will be completed by the student, **on a closed-book basis without assistance**, and that the specified conditions of administration are observed.
24. Examinations by an insurance company may be administered or proctored by a disinterested party.

25. Self-study courses must include a proctored examination to receive credit. Self-study exams must:
- i. Contain a minimum of 10 questions for 1 credit hour with an additional 5 questions for each subsequent credit hour. The number of questions must increase proportionately as the amount of material increases up to a suggested maximum of 75 questions for large courses.
 - ii. Have at least enough questions to fashion a minimum of 2 exam versions with at least 50% of the questions being new/different in each subsequent version.
 - iii. Be unable to be printed or viewed prior to the review of the course material.
 - iv. Have a proctor who verifies identity by photo identification and provides an affidavit testifying that the student received no outside assistance (if the provider requires a proctor).

It is suggested that all questions should be in either a four-alternative multiple choice or completion format and that the use of True/False questions be avoided. Credit hours will be determined by the estimated time it will take a student to study the material, adjusted by the percentage of the course content that is acceptable as CE Credits will be allowed only if the student receives a grade of 70% or greater on the examination.

26. The completion date for a self-study course will be the date the exam was taken and passed.

27. Self-study courses presented via the Internet must adhere to the same requirements as other self-study methods. In addition, Internet/online courses must contain:

- (a) Material that is current, relevant, accurate, and that includes valid reference materials, graphics, and interactivity.
- (b) Clearly defined objectives and course completion criteria.
- (c) Specific instructions to register, navigate and complete the course work.
- (d) Technical support/provider representative(s) available during business hours and provide a response within 24 hours of initial contact.
- (e) Instructors/subject matter experts must be available to answer student questions during provider business hours.
- (f) Process to authenticate student identity such as passwords and security prompts.
- (g) Method for measuring the student's successful completion of the course, which includes the material, exam, and any proctor requirements (if the provider requires a proctor).
- (h) Process for requesting and receiving CE course completion certificate and reporting student results to SBS.
- (i) Requirement that each agent/adjuster enroll in the course before having access to course material.
- (j) Prevention from access to course exam before review of course material.
- (k) Prevention from downloading any course exam.
- (l) Review questions at the end of each unit/chapter and prevention from access to the final exam until each set of questions is answered at a 70% pass rate.
- (m) Final exam questions that do not duplicate unit/chapter questions.
- (n) Prevention from alternately accessing course materials and course exams.
- (o) A monitor affidavit containing specific monitor duties and responsibilities printed for the monitor's use to direct the taking of the final exam. Monitor will complete the affidavit after the exam is completed (if the provider requires a monitor).

28. Procedures to determine credit hours:

Word Count/Difficulty Level

- Divide total number of words by 180 (documented average reading time) = number of minutes to read material
- Divide number of minutes by 50 = credit hours
- Course difficulty level is identified by the CE provider on the CER form and should be based on the NAIC CE Standardized Terms-Definitions for basic, intermediate, and advanced course difficulty levels***.
- Multiply number of hours by 1.00 for a basic level course; 1.25 for an intermediate level; 1.50 for an advanced course for additional study time = total number of credit hours (fractional hours rounded up if .50 above and rounded down if .49 or less).

Interactive Course Content

- Elements included in the online course, in addition to text, such as video, animation, interactive exercises, quizzes, case studies, games and simulations.
- Interactive elements should be applicable to course material and facilitate student learning.
- Only mandatory interactive elements should be included in the calculation of CE credit hours.
- Calculation of CE credit hours should be based on the run time of the interactive elements.
- CE providers will indicate run time of the interactive elements in the course content and upon request provided access to the state for review of the course.

Professional Designation Courses

- Course that is part of a nationally recognized professional designation
- Credit hours equivalent to hours assigned to the same classroom course material

Final Assessment

- Time spent completing the final assessment should not be used in the calculation of CE credit hours.

***Course Difficulty Level Definitions:

- Basic – A course designed for entry-level practitioners or practitioners new to the subject matter
- Intermediate – A course designed for practitioners who have existing competence in the subject area and who seek to further develop and apply their skills.
- Advanced – A course designed for practitioners who have a strong foundation and high level of competence in the subject matter.

29. Any correspondence or other self-study course without a monitored exam will not receive any continuing education credit.

30. Applications for self-study courses must include a word count, excluding glossaries, indexes, tables of contents, and appendices. For Internet courses, a screen count is also required. If the required materials or information is not included, the course may be disapproved.

Joint courses and Licensed courses

31. Joint courses – Two or more providers may jointly submit a course for CE credit. If approved, each provider may offer the course under its own name. Course approval fees are required for each provider and submission.
32. Licensed courses – Providers may use approved courses from other providers providing that a letter of authorization accompanies the course submission. The course is eligible as previously approved (course credits and expiration date will be the same.) Course approval fees are required.

Webinars

33. 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.
 - A student cannot be capable of independently completing the course.
 - The provider must have a representative who monitors attendance throughout the course and that the student receiving the continuing education credit actually performed all of the work required to satisfactorily complete the course. When a student is deemed inactive or not fully participating, credit must be denied. 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.

**Commonwealth of Massachusetts Division of Insurance
Continuing Education Program
Appeal Procedures**

A CE provider may appeal a decision regarding a course or provider application. If a disagreement arises, the Division 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 by phone.
2. If the appeal cannot be resolved by phone, write to Prometric with the reason(s) for disagreement and reconsideration of the decision. Prometric will respond to the request within 15 business days of receipt. Send requests to:

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

3. If you disagree with Prometric's response to your written request, you should then address your request, in writing, to the Commonwealth of Massachusetts Division of Insurance. State your reason for disagreeing with the Prometric response and include copies of any correspondence. Send your request within 30 days of receiving Prometric's action to:

**Commonwealth of Massachusetts
Division of Insurance
Attn: Robert Hunter
1000 Washington Street, Suite 810
Boston, MA 02118**

Commonwealth of Massachusetts Division of Insurance

Continuing Education Program

Sanctions for Non-Compliance

Providers

The Division may suspend, revoke, or refuse to renew a course provider's authority to offer courses for any of the following causes:

- Advertising that a course is approved before receiving approval in writing from the Division.
- Submitting a course outline with material inaccuracies, either in length, presentation time, or topic content.
- Presenting or using unapproved material in providing an approved course.
- Failure to conduct a course for the full time specified in the approval request submitted to the Division.
- Preparing and distributing certificates of attendance or completion prior to the completion of the course.
- Failing to issue certificates of attendance or completion to any licensee who satisfactorily completes a course.
- Failing to promptly notify the Division of suspected or known improper activities.
- Other deceptive or improper practices.
- Failure to submit Course Offering Schedules on a timely basis. In addition, failure to submit a Schedule may result in the denial of credit to participants in sessions not properly reported via the providers SBS account.

A course provider is responsible for the activities of persons conducting, supervising, instructing, proctoring, monitoring, moderating, facilitating, or in any way responsible for the conduct of any of the activities associated with the course.

In addition, the Division may require any one of the following upon finding of a violation of this section:

- Refunding all course tuition and fees to licensees.
- Providing licensees with a suitable course to replace the course that was found in violation.
- Withdrawal of approval of courses sponsored by such provider for a period determined by the Division.

Commonwealth of Massachusetts Division of Insurance Continuing Education Program

Instructions for Completing the Provider Registration Application

Organizations providing insurance CE for Massachusetts credit must be registered in SBS and reviewed by Prometric. SBS 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 Registration Application via State Based Systems (SBS)

To complete a provider application, the organization will need an account through SBS. For information and instructions, please review the "SBS Instructional Flyer" located under the Massachusetts Continuing Education section on Prometric's provider services page: <https://www.prometric.com/test-takers/search/ce-1>

Provider Name

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

Business Address

Provide the complete physical street address, including ZIP code, of the location at which continuing education records will be maintained. In the space provided for a **mailing address**, you may provide a separate mailing address (such as a post office box).

Phone, Email, Website

Provide the business phone, email and website information that will be displayed on SBS.

Primary Contact

Provide the name, contact type, and address 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.

Contact Phone, Email, Website

Provide the business phone, email, and website information of the named contact.

Attachments

Attach all relevant information required for application approval.

Commonwealth of Massachusetts Division of Insurance Continuing Education Program

Instructions for Completing the Course Approval Application

Credit is given only for courses that have been approved. You may not advertise or otherwise promote courses as appropriate for Massachusetts CE credit until they have been approved. You may not conduct courses for CE credit until you receive approval from SBS.

Complete on SBS

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 SBS. If you do not have a ~~provider~~ number, leave this space blank.

Course Title

Enter the title (maximum 40 characters).

Course Number

Leave blank; SBS assigns a number.

Course Type

Mark the formats that will apply for this course. Classroom includes single- and multiple-session classroom courses, seminars, conferences, and conventions at which attendance is monitored. Self-study courses are courses for which attendance is not monitored. Self-study courses must be followed by a monitored, closed-book exam. Credit may be given for self-study courses only when the student passes an exam

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. 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 on-site instructor, whether viewed at interactive teleconference sites or at a later date.

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. List the minutes of instruction devoted to each section. The total number of minutes should equal the length of the course.
2. If it is a multiple-session designation 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. Credit will not be assigned for case studies without detail.

Previously Approved by Prometric

Indicate whether Prometric has previously approved this course in another state and if applicable, provide the Prometric-issued course number.

Certification

Certify by signing that all 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 Division policies and guidelines and Massachusetts statutes and regulations.

Attachments

For classroom courses: annotated course outline. Case studies must be included if used.
For self-study courses: copies of all study materials, exam procedures, examinations, and affidavits for self-study courses. See page 9 for specific guidelines.

Submission

Prometric will review and approve or disapprove course approval applications within **30 days of receipt**. If a course application is not approved, you will be informed of the reason(s). If a course is approved, SBS will email confirmation of course approval.

Instructions for Providers Eligible for NAIC Continuing Education Reciprocity

As of October 2020, all states or jurisdictions are participating in the agreement **EXCEPT**:

American Samoa	Puerto Rico
Florida	Virgin Islands
Guam	

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

1. Be approved as a 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 Massachusetts provider. This is a separate application that must be completed before you can apply for course approval. This is a one-time approval.
4. Complete the NAIC Standard Continuing Education Filing Form for each course.
5. Submit a photocopy of the course approval document from your home state.
6. Submit a copy of the course outline for classroom courses or the table of contents for self-study courses.
7. Pay the \$45.00 course approval fee for each course.

Massachusetts 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		
Submitter Name (if different from provider contact person above)							
Submitter Phone Number			E-mail Address of Submitter				

Course Information

Course Title	
Date of Course Offering (if applicable)	Existing Course Number (if applicable)

Method of Instruction

<u>Non-Contact / Asynchronous*</u>	<u>Contact / Synchronous*</u>
<p>Self – Study</p> <p><input type="checkbox"/> Correspondence</p> <p><input type="checkbox"/> On-Line Training (Self-Study)</p> <p><input type="checkbox"/> Recorded Media</p> <p><input type="checkbox"/> Other _____</p> <p>Word Count _____</p> <p>Mandatory Run-time _____ (Interactive Components of Course)</p>	<p>Classroom</p> <p><input type="checkbox"/> Seminar/Workshop</p> <p><input type="checkbox"/> Other _____</p> <p>Webinar</p> <p><input type="checkbox"/> Virtual Class/Webinar/Video Conference</p> <p><input type="checkbox"/> Other _____</p>

Measurement used for successful completion: Attendance Final Exam Other

Is this course open to the public? Yes No

National Designation? Yes No

If yes, Designation Type: _____

Difficulty (Check): Basic Intermediate Advanced

Credit Hours Requested and Course/Hours Decision

Course Concentration	Hrs Requested by Provider Sales/Mktg Insurance	Hrs Approved by Home State Sales/Mktg Insurance	Hrs Approved by Reciprocal State Sales /Mktg Insurance
A. Producer Topics: (Circle Appropriate Course Concentration)			
Life / Health			
Property / Casualty/Personal Lines			
Ethics			
General (Applies to all lines)			
Insurance Laws			
Other (LTC, NFIP, Viatical, Annuities, etc.) _____			
Total Hours			
B. Adjuster Topics (Circle Appropriate Course Concentration)			
General			
Workers Comp			
Ethics			
Other _____			
Total Hours			
C. Public Adjuster (Circle Appropriate Course Concentration)			
General			
Ethics			
Other _____			
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 ATTACH Provider Home State Approval Form			
Signature of Reciprocal State Regulator/Representative OR ATTACH Reciprocal State Approval Form			

SAMPLE ACCEPTABLE COURSE OUTLINE

DIRECTORS AND OFFICERS LIABILITY

30 minutes	8:30 - 9:00	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
30 minutes	9:00 - 9:30	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
	9:30 – 9:40	BREAK
60 minutes	9:40 - 10:40	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
	10:40 – 10:50	BREAK
60 minutes	10:50 - 11:50	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 producers |
| | B. Price and service comparisons to competitors |
| | IV. Use of technology by producers to service clients |
| | A. Wonder Wizard Claim Reporting Software |
| | B. Visit the Middle Atlantic Life and Casualty interactive Web site |
| 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 declare that I personally completed this exam without any outside assistance including course material, other source material or assistance from any person(s).

Signature (sign in ink only)

Date

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

I declare that I personally observed the above-named individual during the completion of this examination and also observed that the student received no outside assistance in completing the examination.

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

Commonwealth of Massachusetts Division of Insurance
Continuing Education Program
Fee Worksheet

This form is for convenience in preparing submissions. Using it is optional. Payment will be made direct through the provider account in SBS. Fees are no longer paid to Prometric.

Course Fees	<u>Number</u>	<u>Subtotal</u>
Course Approval	_____ @ \$45	\$ _____
Course Renewal	_____ @ \$45	\$ _____

Roster Reporting

(Requires Roster Transmittal Form on page 32 and Roster)

For example:

3 students complete a 4-credit course. Fees due would be $3 \times 4 \times \$1.50 = \18.00

1 student completes a 30-credit course. Fees due would be $1 \times 30 \times \$1.50 = \45.00

_____	x	_____	x	\$1.50 = \$	_____
Total number of Student Records		Credit Hours		Fee	Total Fees