

VIRGINIA INSURANCE CONTINUING EDUCATION BOARD

www.VirginiaInsuranceCE.com

Administrative Services Provided by Pearson VUE



Virginia Insurance Continuing Education Resident Agent, Public Adjuster and Provider Handbook



Continuing Education/License Renewal Deadlines for the Transition Period for Existing Licensees, *Effective 1/1/2021*

During the 2019 legislative session, several changes were made to agent licensing laws in Virginia that will become effective 1/1/2021. These changes will institute new agent biennial license renewal cycles, the date by which agents must complete their continuing education (“CE”), and agent fingerprinting.

Below is a table that outlines the new CE/renewals for individual agents who are currently licensed. The license for an agent born in an even-numbered year shall expire at the end of the agent’s birth month in even-numbered years. The license for an agent born in an odd-numbered year shall expire at the end of the agent’s birth month in odd-numbered years. Your CE compliance dates will now be aligned with the license renewal date.

BIRTH MONTH	2021	2022 (EVEN)	2023 (ODD)	2024 (EVEN)
January	No Renewals	No Renewals	Renew by Jan 31	Renew by Jan 31
February	No Renewals	Renew by Feb 28	Renew by Feb 28	
March	No Renewals	Renew by Mar 31	Renew by Mar 31	
April	No Renewals	Renew by Apr 30	Renew by Apr 30	
May	No Renewals	Renew by May 31	Renew by May 31	
June	No Renewals	Renew by Jun 30	Renew by Jun 30	
July	No Renewals	Renew by Jul 31	Renew by Jul 31	
August	No Renewals	Renew by Aug 31	Renew by Aug 31	
September	No Renewals	Renew by Sep 30	Renew by Sep 30	
October	No Renewals	Renew by Oct 31	Renew by Oct 31	
November	No Renewals	Renew by Nov 30	Renew by Nov 30	
December	No Renewals	Renew by Dec 31	Renew by Dec 31	

CE/renewal requirements must be done by all, unless you are exempt.

Producers holding CE waivers are required to renew their licenses online by paying a fee.

Please visit the [Insurance Agents & Agencies](#) page for additional information.

ACCOMMODATIONS

The Board intends to comply with Americans with Disabilities Act (ADA) standards to ensure appropriate access to the CE program for individuals with disabilities and expects providers to do the same. The Board’s administrator, Pearson VUE, serves as the Board’s ADA Coordinator. Where not otherwise indicated, please direct any requests for accommodation or other ADA concerns to the Virginia Insurance Continuing Education Board at 877-234-6092.



VIRGINIA INSURANCE CONTINUING EDUCATION BOARD

Pearson VUE • Attn: VACE • 3 Bala Plaza West, Ste. 300 • Bala Cynwyd, PA 19004-3481

Toll-Free Phone for Agents: 877-234-6093

Toll-Free phone for Providers: 877-234-6092

Website: www.VirginiaInsuranceCE.com

Email: VirginiaInsuranceCE@pearson.com

The New Year brings about changes that will impact your continuing education renewal process and it also brings a new Chairman to the Continuing Education Board, Donnie Knowlson. As the new Chairman, I would like to share with you that serving on this Board is both an honor and a privilege that every board member takes very seriously. The duty of this board is to advocate on behalf of our fellow agents, to follow the letter of the law as defined by the Commonwealth of Virginia and to provide insurance professionals ongoing education that will ensure those who purchase insurance in the Commonwealth receive the best professional service and advice.

As you are all aware, starting January 1, 2021, the Virginia Insurance Continuing Education Program has seen perhaps, the most significant changes to the program since its inception in 1993. These changes were brought about by the change in licensing regulations that took licenses from perpetual to renewable. As such, agents will now be required to renew their license, and complete their CE requirements, based on their birth month and birth year. The first CE compliance date will be February 2022 when all agents born in that month of an even number year will need to renew. You will not be able to renew your license if you are not CE compliant. The schedule listed above is very easy to follow and will serve to help you determine your personal month of renewal and CE compliance.

We have combined both the Agent and the Provider handbooks. This was done in an attempt to simplify the format and provide more concise and easy to locate information. In addition to the handbook, we will continue to provide Frequently Asked Questions (FAQs) to help you find the information you need. We welcome your feedback on how we may improve both of these documents. They are located at www.VirginiaInsuranceCE.com.

One thing that has not changed is your responsibility to ensure your CE compliance even if you delegate this responsibility to someone else. We encourage you to take some time to review this handbook so that you become fully aware of all changes.

You should expect to receive the following notices about your license renewal and CE compliance date.

- A courtesy notice from the CE Board six months prior to your renewal/CE compliance date.
- A renewal notice from the Bureau of Insurance 90 days prior to your renewal/CE compliance date.
- A reminder notice from the Bureau of Insurance 30 days prior to your renewal/CE compliance date.

As always, you can submit any question you have to the CE Board's program administrator, Pearson VUE, at VirginiaInsuranceCE@pearson.com.

Sincerely,

Donnie Knowlson

Virginia Insurance Continuing Education Board

Table of Contents

- Cover Page i
- Continuing Education/License Renewal Deadlines for the
Transition Period for Existing Licensees ii
 - Accommodations ii
- Message from the Chairman of the Virginia Insurance
Continuing Education Board iii
- Agent Continuing Education/Licensing Changes, Effective 1/1/2021 1
- Public Adjuster Continuing Education/Licensing Changes 2
- Types of Credits That May be Earned by Agents, Consultants
and Public Adjusters 3
 - Earned Credit Considerations 3
 - Proctor Requirements 3
 - Certificates of Course Completion 4
 - Carry Forward Credits 4
 - College Courses 4
 - Teaching College Courses 5
- Full or Partial Waiver 6
 - Waiver Requirements 6
 - Grievances and Appeals for Agents and Public Adjusters 6
- Provider Information 8
 - Instructions for Registering as a Virginia CE Provider 8
 - Instructions for Completing the Course Approval Application and Renewals 8
 - Virginia Insurance Continuing Education Board General Information 8
 - General Program Requirements Applicable to All Insurance Agents
and Public Adjuster Courses 9
 - Course Qualifications 10
 - Courses Offered in Multiple Formats 11
 - Classroom Program Requirements 11
 - Virtual Conference Program Requirements 12
 - Self-Study Program Requirements (Non-Online) 13

Self-Study Program Requirements (Online)	14
Course Approvals and Renewals	15
Instructor Approvals and Renewals	15
Audit Procedures	16
CE Requirements for Resident Public Adjusters Only	16
Virginia Insurance Continuing Education Board Provider and/or Instructor Grievances and Appeal Procedures	17
Certification Worksheet.....	18
Attachments (<i>provide as indicated for all courses and additional course types as needed</i>)	18
Instructions for Providers Eligible for NAIC Uniform CE Reciprocity	19
Instruction Sheet	20
Index of Forms for Virginia Insurance Continuing Education Board.....	22
Course Information	22
Instructor Information	22
Miscellaneous Forms.....	22
Quick Reference for the Virginia Insurance Continuing Education Program for Providers and Agents	23

Agent Continuing Education/Licensing Changes, Effective 1/1/2021

Licensing Renewal Requirements

Individual Licenses

License(s) will have an expiration date based on birth month and odd/even year of birth. For example, if you were born in an odd-numbered year, your license will expire at the end of your birth month in odd-numbered years. If you were born in an even-numbered year, your license will expire at the end of your birth month in even-numbered years.

- If you are licensed on or before 1/1/2021: you will have a minimum of 13 months to complete your CE before your first renewal.
- If you are licensed after 1/1/2021: you will have a minimum of 13 months from the date your license was issued in order to meet your CE requirements.

Please visit [2021 Licensing Changes](#) for more information.

CE for existing licenses

If you are a resident agent, completion of any CE requirements will be due at time of license renewal. Please refer to the table on the front cover of the handbook for the specific timeline of the new renewal cycle.

For additional information on the CE program in Virginia, please visit [Continuing Education Requirements](#).

CE Requirements for Resident Agents' Renewal Cycle, Effective 1/1/2021

Coursework Requirements

LICENSE TYPES	CE REQUIREMENTS
One license type (or both Life and Annuities and Health)	16 hours of continuing education required
Two or more license types	24 hours of continuing education (minimum of 8 credit hours applicable to each license type required)
No more than 75 percent of your credits for the renewal cycle can come from courses sponsored and given by insurance agencies or insurance companies.	

Additional Requirements

- You must complete all CE requirements by your renewal date or within the reinstatement period as defined on the Virginia [Bureau of Insurance](#) website.
- There is no longer a separate continuance fee; however, there will be a renewal fee.
- Each renewal cycle, resident agents must be CE compliant.
- Failure to complete CE will cause your insurance license to be administratively terminated.
- Resident agents must complete at least three (3) credit hours of Ethics (which may include Insurance Laws and Regulations applicable to Virginia) during each renewal cycle. Ethics courses categorized as Other General Insurance (“OGI”) credits will not be applied to the Ethics requirement.
- No more than 75 percent of your required credit hours may be obtained from courses sponsored by insurance companies or agencies.
- If you elect to take a course towards the end of your renewal cycle, you are encouraged to evaluate whether you will have sufficient time and opportunity to complete your CE requirements in the event you do not successfully complete the course.
- ONLY the Virginia Insurance License Number (“VLN”) or the National Producer Number (“NPN”) are permitted forms of student identification. Licensees are required to maintain up to date contact information with the Virginia Bureau of Insurance (“Bureau”) and with every insurer for which they are appointed. Any change in residence address, email address or name must be reported within 30 calendar days. Visit Sircon or NIPR to update your contact information.
- Virginia law requires that you provide a residential street address as your address of record. DO NOT USE A BUSINESS ADDRESS (INCLUDING P.O. BOX) AS YOUR RESIDENCE OR MAILING ADDRESS.

Partial or Full Waiver

The Virginia Insurance Continuing Education Board (“Board”) will consider granting a partial or full waiver of CE requirements for those unable to complete the requirements only under specific circumstances. Waiver requests will be denied for reasons such as insufficient time, administrative problems, improper action by managers, support staff, etc., or simply not knowing the requirements. See the FULL OR PARTIAL WAIVER section on page 6 for details.

Permanent Exemption

- Effective January 1, 2019, the Virginia legislature repealed the 65/20 CE permanent exemption. Agents who received a permanent exemption by December 31, 2018, were grandfathered.
- If you previously received an age 65/20 CE permanent exemption, your license(s) will continue provided you submit a renewal application, provided you submit a renewal application and pay the appropriate renewal fee.
- If you fail to renew or reinstate your license within 12 months of the renewal date, your permanent exemption will no longer be valid. You will be unable to regain your exemption.

CE Transcripts

- It is the Agent’s responsibility to [review their CE transcript](#).

New CE Communications:

Six months before renewal date	Noncompliant resident agents will be sent a status report confirming all CE requirements have not been met. This notice will not be continued in future renewal cycles.
--------------------------------	---

Public Adjuster Continuing Education/Licensing Changes

Public Adjusters must complete 24 hours of approved courses with the following considerations:

- At least three credits MUST be Virginia Ethics credits. Insurance Law and Regulations courses will NOT be applied to the Ethics requirement.
- Approved course categories:
 - Public Adjuster
 - Property & Casualty
 - Mitigation
 - Flood
 - Ethics
- Excess credits are not carried over to the next renewal period for Public Adjusters.
- Public Adjusters are responsible for verifying a course has been approved for CE credits.
- Public Adjusters must be provided a Course Introduction Statement, which will inform them of the number of credit hours for which the course is approved, the category for which it is approved, and whether it is “agency/company” or “non- agency sponsored/non-company sponsored.” Advertising is not allowed until the course is approved.

Types of Credits That May be Earned by Agents, Consultants and Public Adjusters

EARNED CREDIT CONSIDERATIONS

You may earn credits by taking any of the approved courses for the license type(s) you hold with the following considerations:

- At least three of your total credits for each renewal cycle MUST be Ethics. Virginia Insurance Law and Regulations credits will be applied to the Ethics requirement. **Does not apply to Public Adjusters.**
- No more than 75 percent of your required credits may come from courses sponsored or given by or through any insurance company or insurance agency, including brokers, wholesalers and managing general agents. **Does not apply to Public Adjusters.**
- If you earn more than 75 percent of your credits in this group, the excess will carry forward to the next renewal cycle if you have complied with all CE requirements. **Does not apply to Public Adjusters.**
- Agents are responsible for verifying a course has been approved for CE credits.
- Agents must be provided a [Course Introduction Statement](#), which will inform them of the number of credit hours for which the course is approved, the category for which it is approved, and whether it is “agency/company” or “non-agency sponsored/non-company sponsored.” Advertising is not allowed until the course is approved.

Note: Beware of extravagant claims advertising large numbers of CE credits for minimal effort. Some courses may legitimately combine classroom and self-study elements. Anyone claiming that you will get, for example, “eight hours of credit for four hours of attendance” should be asked to prove that the course has been approved for that number of hours. If in doubt about a course’s approval status or number and type of credits approved, contact Pearson VUE at 877-234-6093 for verification. Renewal fees may ONLY be paid through www.nipr.com or www.sircon.com/virginia. CE providers are not eligible to accept payments on behalf of the Commonwealth.

The following course categories may be approved:

- Life and Health (LH)
- Property and Casualty (PC)
- Title (TI)
- Ethics
- Laws and Regulations (which will count towards your Ethics requirements) **Does not apply to Public Adjusters.**
- Other General Insurance (OGI) (which may be used for any category except for Ethics) **Does not apply to Public Adjusters.**

Other categories pertaining to mandatory training:

- Flood (which will count towards your PC)
- Annuity Suitability Best Interest, etc. (which will count towards your LH)
- Long-Term Care (which will count towards your LH)
- Long-Term Care Partnership (which will count towards your LH)
- Mitigation (which will count towards your PC)
- Public Adjuster (which will count towards your PC)

Mandatory Training Requirements for Flood, Long-Term Care Partnership, and Annuity Suitability are found on the Bureau website <https://scc.virginia.gov/pages/Enforcement-Compliance>.

PROCTOR REQUIREMENTS

1. Self-study examinations must be proctored in a manner approved by the Board. The proctoring process must ensure that exams are administered in paper/pencil format. The examination will be completed by the agent, on a closed-book basis, without assistance.

2. The examination may be proctored by:
 - a librarian at a public library,
 - a lawyer,
 - a corporate training department,
 - a supervisor,
 - an instructor,
 - an approved test administration service,
 - Human Resources or Education Department personnel,
 - an office manager,
 - a person with a professional insurance designation such as, but not limited to, a CPCU Designation,
 - a person in any supervisory position to the agent,
 - personnel at a local school (i.e., guidance counselor, professor, or teacher), clergy, or
 - a Local Course Provider (a public list can be found on the American Institute for *Chartered Property Casualty Underwriters* website at <https://web.theinstitutes.org/>).
3. A proctor cannot be a relative, friend, or an acquaintance. The proctor must be a disinterested party over the age of 18 years and unrelated to the agent.

CERTIFICATES OF COURSE COMPLETION

You are entitled to receive a certificate of course completion for any approved course that you successfully complete.

- A course provider has 20 calendar days after completing a course or event to provide you with a certificate of course completion.
- The certificate may be given out by the instructor(s) or the course provider at the end of the course.
- When you receive a certificate of course completion, it is YOUR RESPONSIBILITY to verify immediately that all of the information contained on the certificate is complete and accurate and, if not, to contact the course provider and obtain a corrected certificate.

Do not assume that you have met all requirements. Review your CE Transcript online at www.VirginiaInsuranceCE.com.

CARRY FORWARD CREDITS

Pursuant to § 38.2-1867 D of the Code of Virginia. **Does not apply to Public Adjusters.**

- Excess credit hours accumulated during any renewal cycle may be carried forward to the next renewal cycle only.
- Excess CE credits will not be carried over if you fail to renew your license during the 90-day renewal period.

COLLEGE COURSES

If you enroll in an insurance-related course at the college or university level and wish to receive credit for that course, the institution must be an accredited college or university, and you need to take independent action to receive credit.

1. First, check with the instructor or school to determine if the course has already been approved for Virginia CE credit or check online by visiting [Find Available Courses](#). If the course has been approved, you will also need to be sure the provider has submitted a roster for the course.

2. If the course has not been approved for Virginia CE credit, you may submit the course directly to Pearson VUE for CE credit through the following process:

- Complete and pass the course.
- Submit a written request to Pearson VUE for CE consideration, attaching:
 - a) An official transcript or semester/quarter grade report reflecting a letter grade of “C” or higher or a numeric grade of 70 percent or higher;
 - b) The instructor’s course syllabus;
 - c) Evidence of the number of hours the class met; and
 - d) A course description from the college or university catalog.
- Pearson VUE will review your request and, if approved, credit will be reported within 10 business days.

All course requirements must have been completed by your license renewal date. Because submitting a course for approval is a two-step process, please allow ample time for doing so prior to the applicable deadlines.

TEACHING COLLEGE COURSES

If you teach an insurance-related course at the college level or university level and wish to receive credit for that course, you are permitted to do so, but remember that credit for teaching or attending a particular course will only be granted once for each renewal cycle, even if you taught the course more than once.

To receive credit for teaching a college- or university-level course, submit the following materials to Pearson VUE:

1. A letter from the Dean of Faculty (or equivalent position), on the college or university letterhead, stating the title of the course and the course schedule and certifying that the agent seeking the credit was the instructor for the course; and
2. A course outline.

If approved, Pearson VUE will mail a certificate of course completion to you within 20 business days and create a roster entry for you. There is no fee charged by Pearson VUE for issuing the certificate of course completion.

Full or Partial Waivers

WAIVER REQUIREMENTS

*A CE Waiver form **MUST** be completed.*

Requests for waivers without the appropriate form and documentation will be returned.

An agent whose license is in good standing with the Commission may be granted a waiver of some or all CE requirements provided he or she meets the following conditions:

1. The agent submits a waiver request to the Board or its administrator in the form and manner prescribed by the Board, together with any required supporting material or documentation;
2. The Board or its administrator receives the waiver request by no later than the last day of the two-year period set forth in the Code of Virginia in which agents are to complete their CE requirements (see Va. Code §§ 38.2-1868.1, 38.2-1825.1, 38.2-1840); and

NOTE: *After the two-year period, agents who have failed to complete the CE requirements may request a waiver of the CE reinstatement requirements set forth in subsection E of § 38.2-1825.1 and subsection E of § 38.2-1840 within the 12-month reinstatement period.*

3. The Board finds good cause to grant the waiver request. “Good cause” includes, but is not limited to, long-term illness or incapacity, active military duty, and other situations as may be determined by the Board as preventing the agent from satisfying the CE requirements.

The Board shall approve or disapprove a waiver request within 30 calendar days of receiving the request and shall provide written notice of the Board’s decision to the waiver applicant within five calendar days of making its decision.

Things to Remember:

- **There are no permanent waivers.** A new waiver request and review is required for each renewal cycle in which a waiver is sought. Any waiver granted shall be valid only for the renewal cycle for which the waiver application was made.
- Because filing a waiver request does not toll the running of the two-year period in which agents are to complete their CE requirements, waiver requests should be promptly submitted when the grounds for the waiver request become known to the agent or agent’s representative. **We suggest that partial waiver requests be submitted well before your renewal date** because you might need to take additional courses in the event your request for a partial waiver is denied. You will be unable to complete your coursework if your deadline has passed. Failure of an agent to file a waiver request in a timely manner may be considered by the Board in determining whether to grant the waiver.
- Because waiver requests are generally denied without compelling, long-term justification, you are advised to plan on complying with all CE requirements before the end of each renewal cycle. With the availability of self-study and other non-classroom courses, there will be very few active insurance agents who will be deemed incapable of completing CE requirements.
- Waiver requests based upon such reasons as insufficient time, administrative problems, improper action by managers, administrative professionals, etc., or ignorance of the CE requirements will be denied.

GRIEVANCES AND APPEALS FOR AGENTS AND PUBLIC ADJUSTERS

Grievances

If at any time you believe that a decision by the Board or its administrator, Pearson VUE, regarding your CE compliance has been made in error, is improper, or is incorrect—or that you otherwise have been aggrieved by an action of the Board or Pearson VUE—you have the right to submit a grievance, in writing with relevant documentation, to VirginiaInsuranceCE@pearson.com. In the event the Board’s decision is adverse to you—or the Board fails to respond to your grievance within 15 calendar days after it is made—you may proceed to the next level of appeal by following the procedure outlined below for submitting appeals to the Bureau of Insurance.

Appeals of Determination of Noncompliance with CE Requirements

An agent or Public Adjuster whose license has been terminated for failure to satisfy the CE requirements may appeal the determination of noncompliance. There are a number of levels of appeal available to you. Please comply with the following procedures in the order listed below:

1. Appeals to the Board

An agent whose license has been terminated for failure to satisfy the CE requirements should first appeal the determination of noncompliance to the Board. Appeals should be submitted by email using the [CE Waiver form](#). Appeals should include the following information:

- Your name;
- Your VLN or NPN;
- Your residence address;
- Your daytime telephone number and fax number;
- The license(s) you hold;
- A description of the situation and reason(s) you believe the determination of noncompliance was in error and should be reversed (note that if the reason for noncompliance and, thus, the appeal is based on something that YOU were responsible for and failed to do—including responsibilities that you delegated to someone else—it is unlikely the appeal will be granted).

NOTE: *Failure of an agent to provide notice of appeal in the form and manner prescribed by the Board within 30 calendar days following expiration of the two-year period in which agents are to complete their CE requirements shall be deemed a waiver by such agent of the right to appeal the determination of noncompliance with the Board. See Va. Code §§ 38.2-1869.*

2. Appeals to the Bureau

If you are dissatisfied with the Board's decision, you may, within 15 calendar days of receiving written notice of the Board's decision, submit a written request for further review of the Board's decision to the Bureau. Your written request should be sent to the Bureau by email to AgentLicensing@scc.virginia.gov or by U.S. mail to Agent Licensing Section, Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218.

Upon receipt of your appeal, the Commissioner of Insurance or his designee will review the matter. Your appeal must be in writing and sent to the Commissioner's attention and should include the information discussed above, along with any additional supporting information you wish to submit. The Commissioner or his designee will affirm or reverse the Board's decision and will provide a written response to you (with copies to the Board and Pearson VUE) as quickly as possible. If the decision of the Commissioner or his designee is not in your favor, you may have additional rights, and you may inquire about any such rights at that time.

3. Appeals to the Commission

If you are dissatisfied with the decision of the Bureau, you may, within 15 calendar days of the date of the written notice of the Bureau's decision, appeal to the Virginia State Corporation Commission, pursuant to the Commission's "[Rules of Practice and Procedure](#)."

Provider Information

Any of the materials in this handbook may be downloaded and printed.

For a list of fees for CE services, please visit the [Provider FAQ](#) document.

INSTRUCTIONS FOR REGISTERING AS A VIRGINIA CE PROVIDER

A completed Provider Registration Form must be submitted with your first course approval application. The form must be submitted online at www.sircon.com.

There are no application fees for provider registration.

Provider Registration

Purpose:	For providers to provide information about their organizations and certify their understanding of all program requirements. Each provider will be assigned a number that will allow courses to be linked directly to the provider.
Process:	Organizations must complete and submit a form online . This should accompany the first course approval application submitted.
Renewal:	None. However, providers must promptly notify Pearson VUE in writing of changes in name, principal ownership, or contact information.

Note: Providers will not remain active unless they have one approved course.

INSTRUCTIONS FOR COMPLETING THE COURSE APPROVAL APPLICATION AND RENEWALS

- Insurance CE credit is given only for courses approved by Pearson VUE.
- Providers submit course applications and materials directly online (www.sircon.com) at least 30 calendar days before teaching the course.
- Expedited course review is available for an additional cost per course. An expedited course review decision is assured within three business days of receipt of materials.
- All course approvals (except single sessions) expire at the end of the two-year period.
- Renewals apply only to courses with no substantial changes. Course renewals will open 90 days prior to the course expiration date.
- Providers must renew courses before presenting them in the next two-year period.
- Providers may advertise courses that are being renewed prior to official renewal.

VIRGINIA INSURANCE CONTINUING EDUCATION BOARD GENERAL INFORMATION

At each renewal cycle (which ends on the last day of your birth month), resident and non-resident agents and consultants must be in compliance with Virginia CE statutory requirements to maintain their license(s). Resident agents or consultants who hold one or more of the following lines or qualifications must meet the Virginia CE requirements:

- | | |
|------------------------------------|-------------------------|
| • Life and Annuities | • Health |
| • Life and Health Consultant | • Property and Casualty |
| • Property and Casualty Consultant | • Personal Lines |
| • Title | • Public Adjuster |

The Board has adopted the following requirements, which shall be strictly adhered to by all providers. Failure to comply with these requirements may result in the immediate suspension or termination of the provider's authorization to offer courses approved for Virginia CE.

GENERAL PROGRAM REQUIREMENTS APPLICABLE TO ALL INSURANCE AGENTS AND PUBLIC ADJUSTER COURSES

1. The [Course Introduction Statement](#) must be disseminated (orally or in writing) to all students at the beginning of all courses regardless of the format in which the course is offered. Providers shall make students aware that agents are not allowed to receive or carry over credit for the same course in the same renewal period, but in a future renewal cycle, agents may take the course again and receive credit.
2. Providers should inform the students that they cannot take the same CE course in two different formats and receive CE credit (a classroom course, online course, video, or audio conference, web-conference-based, etc.) if the curriculum is based on the same published materials; this rule applies to any variation of course types.
3. All requests for approval of new or revised courses and new or revised instructor approvals must be submitted at least 30 calendar days before the start date of the course. A course may not be advertised until the approval has been received in writing or is displayed on the Virginia Insurance CE website. An expedited course review is assured within 3 business days from receipt of all materials.
4. Only courses that have been approved by Pearson VUE may be offered for Virginia CE credit. All CE courses, except classroom courses, will be evaluated for credit based on the NAIC standard word-count formula of 3,600 words = one CE credit hour.
5. Advertisements, including email notifications, should inform students that ONLY the Virginia Insurance License Number (“VLN”) or the National Producer Number (“NPN”) is permitted forms of student identification.
6. No course may be advertised or otherwise promoted as appropriate for Virginia CE credit until approved by Pearson VUE. Students may choose a full or partial refund of all monies or credit for any approved CE course that the provider cancels or fails to complete as advertised.
7. **Advertisements**, including website information and email notifications, must specify whether the courses sponsored are categorized as "agency/company" or "non-agency sponsored/non-company sponsored." Providers are encouraged to provide a link to Pearson VUE's Virginia CE webpage where complete compliance requirements are detailed (www.VirginiaInsuranceCE.com).
8. Once approved, a course shall not be substantially altered without a new application (including fee) being submitted to and approved by Pearson VUE. A substantial alteration is any change that would modify the content or time allocations stated in the course outline or would change the course category or any of the course topics. A change to update a point (change in Medicare deductibles, changes in estate tax limits, etc.) would not be considered substantial. If you require a change to an already approved course, such as course category change, number of hours, etc., a new application and fee will be required.
9. Providers must prevent access to the course exam before review of the course materials.
10. If it is the policy of a provider to withhold credit for a completed course until the agent pays any and all fees associated with the course, the provider must make every effort to clearly inform the agent of such policy. The following language has been included in the [Course Introduction Statement](#): “Credits for this course will not be reported or applied to your CE requirements unless and until you have paid to the provider any and all fees associated with this course.”
11. One credit hour is at least 50 minutes of continuous instruction or participation. For example, a course from 8:00 a.m. to 5:00 p.m. with one hour for lunch will receive a maximum of eight credits. Fractional credits will not be awarded. Registration, coffee and lunch breaks, or social hours do not qualify for CE credit. Breaks and their duration must be indicated on the outline. It is suggested a 10-minute break be allowed after each 50 minutes of instruction or a 15-minute break after one and a half hours of instruction. For programs lasting six hours or more, a lunch break of at least 30 minutes is suggested. The Sign-in/Sign-out log sheet should include the Time-in and Time-out for all students.

12. No provider is permitted to provide a classroom course with more than eight credits per day to any one student.
13. Only instructors approved by Pearson VUE for Virginia are allowed to teach a course in Virginia. Even in an emergency situation, the substitute instructor must be an approved instructor.
14. As an approved instructor, an agent may receive course credit for teaching a Virginia-approved CE course, subject to the rules regarding duplicate courses within the same renewal cycle. The instructor must be listed on the student roster in order to obtain credit.
15. Providers must electronically submit course completion rosters within 10 calendar days of the course offering for all Virginia licensees. Rosters must be recorded at www.VirginiaInsuranceCE.com. Providers will be required to submit the individual's last name and either the individual's Virginia Insurance license number or the National Producer Number.
16. Providers must distribute course completion certificates to all individuals who meet the requirements of the CE course within 20 calendar days of the conclusion of a course.
17. The certificate must contain:
 - name and identification of the student
 - name and identification number of the course
 - number of credit hours per course category
 - date(s) the course was held
 - name and identification number of the provider
 - course completion certificates may be printed electronically at www.VirginiaInsuranceCE.com.
18. All records of enrollments, records of examination, course records, and course rosters must be kept on file for four (4) years from date of completion.
19. Providers must keep Pearson VUE informed of changes in address, phone number, and contact persons.

COURSE QUALIFICATIONS

The Board will use the NAIC "RECOMMENDED APPROVED/NOT APPROVED TOPICS FOR CE CREDIT" document as a guideline for its CE course approval.

Courses entered through the website into Sircon will receive a monthly invoice.

The following topics may qualify for approval: agency management; asset allocation; ethics in insurance; legal or regulatory matters in insurance; fundamentals/principles of Property and Casualty, Life and Health, or Title insurance; estate planning and/or taxation and how they relate to specific insurance products; insurance policy contents; proper use of insurance products; insurance rating, underwriting, or claims; accounting/actuarial considerations in insurance; principles of risk management; provisions/differences in insurance policy contracts; or managed care and legal/ethical issues involving sales practices and mitigation including auto glass, mold, water damage, etc. Long-Term Care and Long-Term Care partnership courses are classified as Life and Health courses.

The following topics will not qualify: prospecting; motivation; sales training; office management; new product seminars; courses in mechanical business skills (typing, use of specific software, etc.); and courses not related to the insurance industry. Courses that are primarily intended to impart knowledge of specific products of specific insurers, if the use of the products relates to sales promotion or marketing, also do not qualify for credit.

COURSES OFFERED IN MULTIPLE FORMATS

Providers should make students aware that agents cannot receive CE credit for a classroom course and a self-study (examination) course, online course, a webcast/video or web-conference webinar based on the same published materials.

1. Providers are required to track agent enrollment for courses that are offered in multiple formats to prevent agents from enrolling in two or more courses based on the same published materials.
2. Providers are required to notify Pearson VUE prior to submitting courses based on the same published materials that are offered in multiple formats. Providers must notify Pearson VUE via email (VirginiaInsuranceCE@pearson.com) at least 24 hours prior to submitting such courses for approval.
3. The date of course completion shall be the date on which the proctored examination was taken by the agent. Paper and pencil courses must submit the executed Proctor Certification.

The following is a list and description of methods by which insurance continuing education courses shall be delivered in Virginia.

CLASSROOM PROGRAM REQUIREMENTS

In addition to the *General Program Requirements* on page 9, the following *Classroom Program Requirements* must be strictly complied with for classroom courses:

1. Providers must inform Pearson VUE at least 15 days prior to the course presentation of the date, time, and location of each classroom session, conference, or convention.
 - Courses shall not be cancelled or rescheduled without five days prior notice. This does not include cancellations of courses due to an emergency such as instructor illness or adverse weather.
 - Courses can be added, cancelled, or modified online at www.VirginiaInsuranceCE.com.
2. Providers must adhere to attendance procedures (i.e., **completing the Sign-in/Sign-out log sheet, including the Time-in and Time-out for all students.**)
3. Providers must strictly monitor each student's attendance and participation in the course. When assigning the student ID#, please note that ONLY the Virginia Insurance License Number ("VLN") or the National Producer Number ("NPN") is permitted. A student may not miss more than 15 percent of the course. Providers may set more stringent attendance requirements if they wish but they are to advise students in advance.
4. All classroom courses must have attendance verified through a Sign-in/Sign-out sheet with a door monitor or the instructor.
 - A name badge with a QR code, barcode or a RFID chip can be used to track and monitor attendance.
 - Only students meeting minimum attendance requirements may receive course credit. The [Sign-in/Sign-out sheet](#) can be found at www.VirginiaInsuranceCE.com.
5. 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.
6. When instruction is provided to remote locations in a classroom setting (i.e., Group Webinars), providers must adhere to all General Program and Classroom Program requirements.
7. The date of course completion shall be the date on which the course was presented by the provider and attended by the agent.

VIRTUAL CONFERENCE PROGRAM REQUIREMENTS

In addition to the *General Program Requirements* and *Classroom Program Requirements*, the following requirements apply to Virtual Conference programs offered virtually, including (1) live webcasts/webinars; (2) scheduled, pre-recorded webcasts/webinars; and (3) on-demand webcasts/webinars:

Courses conducted as virtual conference programs must:

1. Be submitted as a classroom course.
2. Be presented by an instructor who has been approved by the appropriate authority to teach insurance continuing education in Virginia.
3. Attendance must be monitored at all locations.
4. The approved instructor must respond to questions from any student within 72 hours of the end of the pre-recorded webcast/video presentation.
5. Attendance for in-person students shall be monitored the same as outlined above in numbers 2, 3 & 4 for Classroom Program Requirements.
6. Attendance for remote students attending by webcast/video must be monitored by the following methods:
 - A Sign-in/Sign-out sheet or electronic record recoding the time(s) of each student logged in and logged out of the conference. In addition, the electronic record shall contain the student's name and the date of the class.
 - A Sign-in/Sign-out sheet or an electronic record of the student's attendance, both of which shall contain the following:
 - a) The time of attendance (start time & finish time)
 - b) Agent's name
 - c) Agent's License #
 - d) Course #
 - e) Course Date
7. The provider must ask two (2) polling questions per hour. The student must answer one (1) of the two polling questions each hour to receive the CE credit for the course. The polling questions may be multiple choice and the answers to the questions need not be correct.
 - Students may not miss more than 15 percent of the course.
 - Assign the student ID#. Note that ONLY the Virginia Insurance License Number ("VLN") or the National Producer Number ("NPN") is permitted.
 - It is the provider's responsibility to submit the attendance roster within 10 days.
 - The date of course completion shall be the date on which the course was presented by the provider and attended by the agent.
 - Confirmations with passwords are to be sent to students in advance of live or scheduled webcasts/webinars.

SELF-STUDY PROGRAM REQUIREMENTS (NON-ONLINE)

In addition to the *General Program Requirements* on page 9, the *Self-Study Program Requirements* must be strictly adhered to for self-study programs:

1. Applications for self-study courses must include a copy of all materials that the student must study in order to pass the exam. The materials may be in the form of paper, CD, or another electronic medium. In addition, a word count, excluding glossaries, outlines, indexes, tables of contents and appendices, must be included. If the required materials and information are not included, the course may not be approved. A copy of one version of the exam shall be submitted with the course materials. All questions should be four-alternative, multiple-choice or completion format; use of true/false questions is prohibited.

A comprehensive final assessment (Exam) may be given using the guidelines noted below:

Final Assessment (exam) Criteria:

- Minimum of 25 questions for courses of four hours or less and a score of 70 percent or greater.
 - Minimum of 50 questions for courses that are five hours or more and a score of 70 percent or greater.
 - At least enough questions to fashion a minimum of two versions with at least 50 percent of questions being new/different in each subsequent version.
 - Inability to print the exam or to launch the exam prior to reviewing material.
 - Proctor/monitor who verifies identity and processes certification testifying the student received no outside assistance. See item 3 below for proctor requirements on page 13. Contact Pearson VUE if you have questions about who can proctor an exam.
2. Self-study courses must include a proctored examination to receive credit. The proposed exam must be approved at the time the course is approved. Providers must submit course materials with the application. Credit hours will be determined by the estimated time it will take the student to read the material, adjusted by the percentage of content that is acceptable for CE. Credit will be allowed only if the student passes the exam with a score of 70 percent or better.
 3. Self-study examinations must be proctored in a manner approved by Pearson VUE. The proctoring process must ensure the paper and pencil examination will be completed by the student, on a closed-book basis, without assistance. The [Proctor Certification](#) must be completed by the proctor and submitted to the course provider by mail, email, or facsimile transmission within seven calendar days of course completion.

It is the provider's responsibility to check the information on the [Proctor Certification](#) and to make sure that agents are adhering to the rules for acceptable proctors. For example, if the last name of the proctor and the agent are the same, the provider should verify with the agent that the proctor is not a relative.
 4. Providers cannot report course completion until the provider is in receipt of the completed Proctor Certification. The provider is responsible for completing the course completion document and should not send a blank copy of the course completion document to students with the intention that they will complete this document after they have taken a course.
 5. Exam length/duration for self-study courses approved for greater than eight credit hours will be reviewed by Pearson VUE to determine if the exam degree of difficulty and content is commensurate with the number of hours for which the course is approved.
 6. The date of course completion shall be the date on which the proctored examination was taken by the agent as demonstrated by the executed Proctor Certification, which must be submitted to the course provider within seven calendar days of course completion.
 7. Providers shall follow up with an agent if the Proctor Certification has not been received within 30 days.

SELF-STUDY PROGRAM REQUIREMENTS (ONLINE)

In addition to the *General Program Requirements* above, the following *Online Program Requirements* must be strictly adhered to for online programs:

1. Course applications shall include a copy of all materials that the student must study in order to pass course-relevant questions. **A copy of all the questions and a word count must be submitted with the course materials for approval.**
2. All students must register and pay their fees before starting the course.
3. No provider may offer an online course whereby any course-relevant questions can be taken before the student has completed all relevant course work.
4. Passwords and security prompts shall be incorporated to validate the student's identity. Moreover, course-relevant questions are required to assure the student's active participation as outlined below.
5. Providers must structure courses so they can establish the licensed student has, in fact, registered for the course and the student has completed all relevant course work and the required questions.
6. In lieu of a final exam, course-relevant periodic questions may be inserted throughout the course material. A cumulative passing score of 70 percent or greater is required for the successful completion of the course.

Periodic Questions

Course-relevant questions shall be presented during a course consisting of at least three questions per every 15 minutes of instruction. Course-relevant questions shall be presented at least once per hour.

For example, for a two-hour course, three questions shall be presented every 15 minutes, or 12 questions may be presented at the end of each hour. Course-relevant questions may only be presented after successful validation of the student's identity through prior prompts described in Requirement 4, above.

For online courses whereby course-relevant questions are inserted periodically throughout the course material in lieu of a final examination, the date and time of course completion shall be the date and time the final question was submitted by the agent for grading as demonstrated by the course provider's IT system indicating when the agent logged off after completing the course and any associated testing.

7. All questions should be four alternative, multiple-choice or completion format; the use of true/false questions is prohibited.
8. Students must not have access to course-relevant questions during presentation of or access to the course material. Providers must provide Pearson VUE with the means to verify there is separation of the text and course-relevant question materials.
9. Courses may exceed eight hours of instruction provided students are able to log in and out of the course and the stopping and starting points are bookmarked. The Board has determined that there is no need for seat-time tracking for online courses.
10. Providers shall retain evidence of compliance with the guidelines set forth above. Examples of evidence include logs of time spent on the online course by student, security questions answered, and course-relevant questions completed.
11. Proctor Certification is not required for courses and examinations offered in an online format.
12. For online courses where an exam is required, the course completion date and time will be when the date and time the final exam was passed as provided by the course provider.

COURSE APPROVALS AND RENEWALS

Providers must submit a completed online application for Course Approvals directly through [Sircon](#).

A decision on course approval will be issued no later than 15 business days after receipt of your application and the appropriate fee.

For an additional fee, an expedited course approval can be obtained within three (3) business days.

A course may not be advertised until the approval has been received in writing or is displayed on the Virginia Insurance CE website, www.VirginiaInsuranceCE.com.

A course is valid for a two-year period and may be renewed two times. Thereafter, the provider must reapply for approval as a "new" course, and a new outline must be submitted. To submit and receive approval for courses and/or instructors, an organization must register with Pearson VUE as a provider of Virginia Insurance CE.

Courses must be reviewed and approved by Pearson VUE before CE credit will be awarded.

Reasons a course may be denied are as follows:

- The course's word count is inadequate.
- Inadequate final exam.
- The course features content related to sales, marketing, training, and soft skills.
- The course's content outline is not related to the insurance industry.
- Course content is company-specific.

For a list of fees for CE services, please visit the [Provider FAQ](#) document.

INSTRUCTOR APPROVALS AND RENEWALS

All instructor approvals are performed by Pearson VUE under authority of the Board.

The purpose of requiring instructor approval is to ensure that instructors have an adequate understanding of the areas of insurance in which they are teaching. Instructors may only teach courses assigned to categories for which they have been approved.

Submit your application for an initial approval or for an upgrade from your current approval, along with your résumé or biographical summary, and the appropriate fee online through Sircon.

Please allow 15 days for review of your application. Upon completing our review, we will email you a Certificate of Instructor Approval indicating the content areas you are approved to teach or a letter stating why you were not approved as an instructor.

As an approved instructor, an agent may receive credit for teaching a Virginia-approved CE course only once during a renewal cycle.

Instructor approvals must be renewed every two years from the approval date.

Instructors must be reviewed and approved by Pearson VUE before CE credit will be awarded

A decision on instructor approval will be issued no later than 15 business days after receipt of your application and the appropriate fee.

For an additional fee an expedited instructor approval can be obtained within three (3) business days.

Reasons an instructor may be denied are as follows:

- Instructor has less than 3 years of current insurance industry experience.
- Instructor has little-to-no education or practical experience in the authority for which they are requesting approval.

NOTE: Presenters of a single-session course are not required to be approved.

AUDIT PROCEDURES

Please visit [Audit Procedures](#) for more information.

Top audit violations are as follows:

- The [Course Introduction Statement](#) is not being disseminated (orally or in writing) to all students at the beginning of the course.
- Instructor is not approved, or the instructor is not approved for the specific subject area of the course.
- Course rosters are not being reported within 10 days.
- Course offerings are not being entered and/or cancelled in Compliance Express.
- Proctor Certification (paper and pencil courses) are not being returned to the provider within 7 days. Provider needs to follow up with the student to receive the required paperwork before the 10-day deadline. Course is not completed until you take the final exam.

CE REQUIREMENTS FOR RESIDENT PUBLIC ADJUSTERS ONLY

An individual who holds a Public Adjuster license shall satisfactorily complete a minimum of 24 hours of approved CE courses, including three hours of Ethics (does not include Laws and Regulations), reported during a renewal cycle in conjunction with the license renewal. Please visit the [Public Adjusters](#) page for more information.

NOTE

Virginia law provides that, in considering appeals from licensees, neither the Board, its administrator, nor the Bureau of Insurance shall have the power or authority to grant a licensee additional time for completing the CE credits, or submitting proof of compliance (including fees), required by Title 38.2, Chapter 18, Article 7 of the Code of Virginia, or additional time for seeking waivers or exemptions from those requirements.

Virginia Insurance Continuing Education Board Provider and/or Instructor Grievances and Appeal Procedures

If you believe that any decision by Pearson VUE or the Board has been improper or incorrect, you have the right to appeal that decision. There are a number of levels of appeal available to you. You must follow these procedures in the order listed below.

- 1. Your first appeal should be made to the Board, through Pearson VUE, asking for reconsideration of the decision with which you disagree.**
 - Appeals should NOT be sent to the Bureau unless and until all other avenues of appeal through Pearson VUE and the Board have been exhausted.
 - Your appeal must be in writing and should be submitted by email to VirginiaInsuranceCE@pearson.com or by mail to Virginia Insurance Continuing Education Board, c/o Pearson VUE, Attn: VACE, 3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004-3481.

Your written appeal should include the following information:

- Your name;
- Your provider number, instructor number, or Virginia Insurance License Number;
- Your company name and address;
- Your daytime telephone number and fax number;
- The course name and number if applicable;
- A description of the situation and decision with which you disagree;
- Why you feel the decision was unfair, improper, or incorrect; and
- What corrective action you believe would be appropriate.

The Board will attempt to resolve the issue either through written or telephone communication. The Board's decision must be communicated to you, in writing, within 15 calendar days after receipt of all of the above information. If the Board's decision is not in your favor, the Board's written response will include an analysis describing all of the reasons for the decision. You will also be informed of your right to pursue the next level of appeal, including instructions on how to proceed. If you have not received a written response to your appeal from the Board within 15 calendar days, you may proceed to the next level of appeal, as follows.

- 2. Period for Filing Appeals to the Bureau**

If you are dissatisfied with the Board's decision, you may, within 15 calendar days of receiving written notice of the Board's decision, submit a written request for further review of the Board's decision to the Bureau. Your written request should be sent to the Bureau by email to AgentLicensing@scc.virginia.gov or by U.S. mail to Agent Licensing Section, Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218.

Upon receipt of your appeal, the Commissioner of Insurance or his designee will review the matter. Your appeal must be in writing and sent to the Commissioner's attention and should include the information discussed above, along with any additional supporting information you wish to submit. The Commissioner or his designee will affirm or reverse the Board's decision and will provide a written response to you (with copies to the Board and Pearson VUE) as quickly as possible. If the decision of the Commissioner or his designee is not in your favor, you may have additional rights, and you may inquire about any such rights at that time.

- 3. If you are dissatisfied with the decision of the Bureau, you may, within 15 calendar days of the date of the written notice of the Bureau's decision, appeal to the Virginia State Corporation Commission, pursuant to the Commission's ["Rules of Practice and Procedure."](#)**

Certification Worksheet

Electronic submissions should be submitted to include the following information

- **Provider-Developed Courses:** Providers may develop their own classroom courses and submit them for approval.
- **Single-Session Courses:** Developed for one-time meetings, conferences, and conventions. The courses are approved based on course outline and description and may be offered multiple times within a five-day period. National conferences may include brochures describing the sessions and instructors rather than outlines and résumés.
- **Published Classroom Courses:** Providers of published classroom courses develop courses to be taught by other providers.
- **Published Self-Study Courses:** A self-study course is intended to be self-paced by the student.
- **Application to Present a Published Course:** Provides a simple and more economical method of course preparation.

ATTACHMENTS *(provide as indicated for all courses and additional course types as needed)*

Provider-Developed Courses Providers may develop their own classroom courses and submit them for approval.	
1. Application	2. Instructor Approval Application with same content areas
3. Outline	4. Fee: \$40. Fees are non-refundable.
Single-Session Courses Developed for one-time meetings, conferences, and conventions. The courses are approved based on course outline and description and may be offered multiple times within a five-day period. National conferences may include brochures describing the sessions and instructors rather than outlines and résumés.	
1. Application	2. Outline
3. Date, time, and location of the course	4. Fee: \$40. Fees are non-refundable.
Published Classroom Courses Providers of published classroom courses develop courses to be taught by other providers.	
1. Application	2. Instructor Approval Application with same content areas
3. Outline	4. Fee: \$40. Fees are non-refundable
Published Self-Study Courses A self-study course is intended to be self-paced by the student.	
1. Application	2. All materials students will study
3. Sample examination(s)	4. Examination administration procedures
5. Proctor Certification	6. Fee: \$40. Fees are non-refundable.
Application to Present a Published Course Provides a simple and more economical method of course preparation.	
1. Application	2. Approval form or written permission to use course; Not necessary for national designation courses
3. Outline must be followed exactly as published course outline	4. Fee: \$25. Fees are non-refundable.
5. Instructor Approval Application with same content areas as course	

Please allow **15 calendar days** for application review. Upon review completion, Pearson VUE will email you a course approval certificate indicating the content areas in which the course is approved or a letter stating why the course was not approved.

Instructions for Providers Eligible for NAIC Uniform CE Reciprocity

To obtain Virginia 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 a stamped approved application form that was filed in the resident state or a copy of an approved course listing on the web page.
3. Be registered as a Virginia provider. This is a separate [application](#) that must be completed before you can apply for course approval. This is a one-time registration.
4. Complete the [NAIC Uniform 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 appropriate course approval fee for each course.
8. Submit the application, fees, and accompanying documentation via [Sircon](#).

Virginia is not required to accept any topic or provider that is not eligible for approval under its Insurance Laws and Regulations.

Instruction Sheet

NOTE: This course may NOT be advertised or offered as approved in the state to which application has been made until approval has been received from the Insurance Department.

1. If you are a PROVIDER filing for approval from the Home State:

- 1.1 Complete all the fields in the “Provider Information” section except “Reciprocal State” and the adjacent “Provider #” fields.
- 1.2 Complete the Course Information Section.
- 1.3 In the “Credit Hours Requested and Course/Hours Decision” section, complete the “Hrs. Requested by Provider” columns, by indicating, in the respective columns, the number of hours for sales-related and marketing-related instruction and the number of hours for other insurance-related instruction. Please note the following:
 - 1.3.1. When using this application, which is governed by the NAIC CE Reciprocity Agreement in conjunction with ‘states’ laws, only whole numbers of credit hours will be approved, partial hours will be eliminated.
 - 1.3.2. States that approve sales/marketing topics will consider the hours in the “Sales/Mktg” column and the hours in the “Insurance” column when deciding the number of hours to approve. States that do not permit sales/marketing topics as part of CE credit hours will only consider the hours shown in the “Insurance” column when making their credit-hour approval decisions.
 - 1.3.3. Contact the individual state to determine whether there are any specific requirements for submitting insurance adjuster courses.
- 1.4 Submit the application form along with required course materials, a detailed course outline, instructor information, if required, and the required course application fee. Refer to website below for instructor information (https://content.naic.org/cmte_d_pltf_cer.htm).

2. If you are a PROVIDER filing for approval from a Reciprocal State:

- 2.1 Virginia will conduct a substantive review of CE courses submitted for Virginia approval.
- 2.2 Unless specifically limited by Virginia Commonwealth laws and regulations, a reciprocal state will award a course the same number of credits.
- 2.3 A reciprocal state agrees to approve a course submission within 30 days of receipt, provided that the course is filed using the NAIC Uniform CER Course Filing Form or an equivalent electronic submission method and contains a home state course approval.
- 2.4 Each state will accept the NAIC Uniform CER Course Filing Form (Appendix A), or a substantially similar form, including an equivalent electronic submission method, and the required home state course approval document as the sole requirement for a reciprocal course submission.

3. If you are a HOME STATE or the designated Representative of the Home State:

- 3.1 After reviewing the course materials, complete the “Hrs Approved by Home State” column.
- 3.2 Enter the date of approval, course # assigned, course approval expiration date. Sign the CER Form OR attach the home state approval form.
- 3.3 If the class is not approved, note it on the bottom of the CER Form.

4. If you are the RECIPROCAL STATE or designated representative of the Reciprocal State:

- 4.1 After reviewing “Hrs approved by Home State,” complete the “Hrs Approved by Reciprocal State.”
 - 4.1.1 It is unnecessary for each State to perform a substantive review of continuing education courses that have previously been approved by the Home State.
 - 4.1.2 Reciprocal states cannot award different credits than the home state unless certain aspects are not allowed by state law

- 4.2 Enter the date of approval, course number assigned, course approval expiration date. Sign the CER Form OR attach the reciprocal state approval form.
- 4.3 If the class is not approved, note it on the bottom of the [CER Form](#).
- 4.4 The reciprocal state agrees to approve the CER submission within 30 days of receipt.

Substantive Review – A thorough review of the course to confirm compliance with the home state’s applicable laws and regulations for the approval of insurance continuing education. The review includes a determination whether the:

1. Subject matter meets the criteria for insurance education, to include approvable and non-approvable topic guidelines;
2. Provider has procedures for reviewing course material in order to keep it up to date and timely;
3. Course design and instructional strategies are appropriate for the method of delivery;
4. Credit hours are properly calculated based on instruction method;
5. Criteria for completing the course meets the standards applicable to the instruction method.

***Drafting Note:** The instructor information matrix was eliminated in 2018 as this information should be readily available on individual state/jurisdiction websites.

Index of Forms for Virginia Insurance Continuing Education Board

COURSE INFORMATION

[Approval to Use Published Materials of Others](#)

[Sample Acceptable Course Outline](#)

[Sample Unacceptable Course Outline](#)

[Proctor Certification for Paper and Pencil Exams](#)

[NAIC Uniform Continuing Education Filing Form](#)

INSTRUCTOR INFORMATION

[Instructor Approval Application](#)

[Sample Résumé for Instructor Approval](#)

MISCELLANEOUS FORMS

[Course Offering Schedule](#)

[Sample Certificate of Course Completion](#)

[Sample Sign-In/Sign-Out Sheet](#)

[CE Waiver Form](#)

Quick Reference for the Virginia Insurance Continuing Education Program for Providers and Agents

Virginia Continuing Education Board website: www.VirginiaInsuranceCE.com

Pearson VUE Telephone Number for Agents: 877-234-6093

Pearson VUE Telephone Number for Providers: 877-234-6092

Email Address for Virginia Insurance Continuing Education:

VirginiaInsuranceCE@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 6:00 PM Eastern Time, Monday through Friday, subject to change during locally designated holidays.

Virginia Insurance Continuing Education Board C/O Pearson VUE:

Pearson VUE/Attn: VACE

3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004-3481

NOTE: Applications and fees are no longer accepted via mail.

Providers and instructors must use [Sircon](#) to submit applications and fees.

Please visit <https://home.pearsonvue.com/va/insurance/ce/contact> for further information.

Virginia Bureau of Insurance website: www.scc.virginia.gov/boi

Vertafore website: www.sircon.com/virginia