

VIRGINIA INSURANCE CONTINUING  
EDUCATION BOARD

[www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com)

Administrative Services Provided by Pearson VUE



Pearson  
VUE

Virginia  
Insurance

Continuing Education  
Provider Information  
Handbook

January 2018

INFORMATION FOR THE 2017-2018 BIENNIUM

# RESIDENT C.E. COMPLIANCE SCHEDULE FOR 2017 - 2018 BIENNIUM

11/30/18	12/1/18–12/31/18	1/1/19–1/31/19
Last day to complete courses/pay nonrefundable continuance fee.	Time period to correct any CE deficiencies by completing courses/paying nonrefundable continuance fee.	\$100 Late filing penalty period.

1/1/19–1/31/19	2/15/19	2/16/19	2/16/19–3/18/19
Agent appeal process period.	Terminate licenses.	Begin applying for new licenses. Must pass exam, submit current criminal history record report, pay nonrefundable licensing fees.	Commission appeal process period.

## NOTE:

1. If the credits are submitted by the provider for the 2017-2018 Biennium and the agent has paid the 2017-2018 Biennium \$20 nonrefundable continuance fee, credits will be applied toward compliance.
2. If the \$20 nonrefundable continuance fee has not been paid or the course roster has not yet been submitted, the credits will remain in compliant status “no” until a roster is submitted and the nonrefundable continuance fee is paid.
3. Neither Pearson VUE, the Virginia Insurance Continuing Education Board, nor the Bureau of Insurance has the authority to grant time beyond the statutory deadlines to allow you to correct an incorrect submission. If a submission is missing required information, you will not get credit for the submission until it is complete and correct.
4. *All fees are nonrefundable.*
5. Agents who have completed their coursework or exemption requirements by December 31 but failed to pay the continuance fee will have until January 31 to pay the fee with an additional \$100 late filing penalty. Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the fee. An agent will not be considered in compliance with the continuing education requirements unless the fee and the late filing penalty are paid by January 31.

# **QUICK REFERENCE FOR INFORMATION REGARDING VIRGINIA'S CONTINUING EDUCATION PROGRAM:**

What you can find on the Virginia Continuing Education Board website [www.virginiainsurancece.com](http://www.virginiainsurancece.com).

- Pay the \$20 CE nonrefundable continuance fee online
- Review CE credits for current biennium (CE Transcript Inquiry) and review compliance status
- Compliance Schedule
- CE Agent FAQs
- Available Course Offerings (Inquiry) Scheduled
- Approved Courses Inquiry
- Approved Providers Inquiry
- Agent Handbook
- Age 65 AND 20 Years Licensed Exemption Request Form (Resident Agents)

What you can find on the VA Bureau of Insurance website <http://www.scc.virginia.gov/boi/index.aspx>.

- Producer Look up by VA license # or NPN
- Licensing/Renewals
- Update resident address and mailing address of record
- Update or Add Email address
- Agent FAQs
- Link to Pay the \$20 CE nonrefundable continuance fee
- Link to check CE transcript
- Check compliance status
- Listing of Approved Courses
- Link to the VA State Police Website /Criminal Record Report/ Background check

What you can find on the Vertafore website\*

<https://www.sircon.com/ComplianceExpress/NonSscrEducation/index.jsp?nonSscr=Y&sscrbid=9999>.

- Review CE credits for Current Biennium (CE Transcript) and review compliance status
- Available Course Offerings (Inquiry) Scheduled
- Approved Courses Inquiry
- Approved Instructor Inquiry
- Approved Providers Inquiry
- Instructor Application Inquiry
- Instructor Renewal Inquiry

*\*NOTE: You must be logged into your Vertafore Sircon Solutions account in order to access these services. If you are currently not a subscriber to Compliance Express, please find more information and sign up at <https://www.sircon.com/products/education/index.jsp>. If you are currently not an approved provider in Virginia, your application may be submitted via the Provider Application service after logging into your Compliance Express subscriber account.*

# IMPORTANT INFORMATION ABOUT THE 2017-2018 BIENNIUM

The Virginia Insurance Continuing Education Board has changed some of the requirements and deadlines for both resident and non-resident agents. The changes outlined below will simplify the administrative process for the agent to comply with the continuing education requirements.

- NEW: Effective April 1, 2017, licensed agents selling annuity products will be required to complete a one-time four credit training course on annuity suitability on or before January 1, 2018. All providers that are interested in offering courses for annuity suitability training must submit a new course application requesting the annuity suitability course authority. Existing annuity courses approvals will stay with the original course authority. Instructors who wish to be approved to teach an annuity suitability course, must submit an application for approval just as they would to teach any other course category. Standard instructor approval fees apply. An FAQ document specific to the new annuity suitability requirement can be found [here](#).
- Approved providers will no longer maintain their status in perpetuity. Providers MUST offer at least one approved course in order to maintain their authority into the next biennium. Providers who do not offer a course will have their authority revoked.
- Virginia residents must complete the proper courses on or before November 30, 2018, or file the appropriate exemption or waiver request with all required documents, and pay the \$20 nonrefundable continuance fee.
- Agents must complete at least three credit hours of Ethics in each biennium. No more than 75 percent of the required credits may be obtained from courses sponsored by insurance companies or agencies. Please remember that Insurance Law and Regulations credits will count toward Ethics credits.
- During November 2018, noncompliant agents will receive from the Bureau of Insurance (“Bureau”) a written notice of impending termination. Agents will have a 31-day period (beginning on December 1, 2018) as a final opportunity to correct any CE deficiencies by completing the required coursework and/or paying the fee.
- Agents who fail to complete all requirements by December 31, 2018, will have their licenses terminated effective February 15, 2019.
- Agents who have completed their coursework or exemption requirements by December 31 but failed to pay the continuance fee will have until January 31 to pay the fee with an additional \$100 late filing penalty. Visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to pay the fee. An agent will not be considered in compliance with the continuing education requirements unless the fee and the late filing penalty are paid by January 31.
- Proctor Certification is not required for courses and examinations offered in an online format.
- Providers must submit course completion rosters and distribute course completion certificates within 20 calendar days of the course offering for all Virginia licensees.
- All course submissions must be processed online at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) using a Log-in to provider services to access Vertafore’s Compliance Express™ Services.
- Providers are expected to comply with Pearson VUE’s request for information, including sign in/out sheets and other course materials, in the course of a desk audit.
- Please remember that Agent and Provider handbooks are available only at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com). The Board no longer prints and mails copies of the Provider Handbook.
- Providers can find a list of the continuing education auditors on the VA CE website at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) on the CE Audit Information link.

Mailing address for Virginia Insurance Continuing Education Board C/O **Pearson VUE:**

**Pearson VUE / Attn: VACE**

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

**NOTE: Applications and fees are no longer accepted via mail. Providers and instructors must use [Compliance Express](#) to submit applications and fees.**

Email Address for the Virginia Insurance Continuing Education: [VirginiaInsuranceCE@pearson.com](mailto:VirginiaInsuranceCE@pearson.com)

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

**Fax Number for Pearson VUE:** 610-617-0927

Web Address for the Virginia Insurance Continuing Education: [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com)

Web Address for the Virginia Insurance Vertafore technical support: [plmsupport@vertafore.com](mailto:plmsupport@vertafore.com)

# **VIRGINIA INSURANCE CONTINUING EDUCATION BOARD PROVIDER INFORMATION HANDBOOK**

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# **VIRGINIA INSURANCE CONTINUING EDUCATION BOARD GENERAL INFORMATION**

Each biennium (which ends on December 31 of each even-numbered year), 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
- Life and Health Consultant
- Property and Casualty Consultant
- Title
- Health
- Property and Casualty
- Personal Lines
- Annuities (NEW)

To submit and receive approval for courses and/or instructors, an organization must register with Pearson VUE as a provider of Virginia Insurance Continuing Education (CE). Courses and instructors must be reviewed and approved by Pearson VUE before CE credit will be awarded. The Board has authorized several types of course approvals. These are described in the instructions for completing the course application. Approvals, once obtained, are valid for the biennium in which they are granted (excluding single session) and may be renewed for two biennia thereafter if unchanged.

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

Courses entered through the website into Compliance Express™ will receive a monthly invoice.

## **RESIDENT AGENT/CONSULTANT CREDIT REQUIREMENTS (see the Agent Information Handbook for complete details)**

- One license: 16 credits specific to the license type
- Two or more licenses: 24 credits. At least eight credits must be specific to each license type.
- All licensees shall be required to complete at least three of their credits in a course categorized as Ethics or Insurance Laws and Regulations (ILR)
- No more than 75 percent of the credits required for compliance may come from courses sponsored by insurance agencies or companies. Note that this limitation refers to any and all insurance companies or agencies, not just the companies or agencies with which an agent may be associated.
- Excess-earned Ethics or ILR credits may be applied to cover other CE requirements in the current biennium, and any remaining credits will be carried over to the next biennium and applied to either the Ethics requirement or other CE requirements.
- CE credits awarded for Other General Insurance (OGI) topics will be used to meet any license-specific requirement but not the Ethics requirement.

Please recommend to agents that they review their CE Transcript to check on their compliance status at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).

## **CONTINUING EDUCATION (“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, reported on a biennial basis in conjunction with the license renewal.

A \$15 nonrefundable CE processing fee will be assessed with the renewal.

The Bureau of Insurance has contracted with Pearson VUE to administer the CE program for Public Adjusters. Visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to view CE transcripts, available course offerings, and approved courses.

CE credits will not be awarded for courses completed before the license was issued.

Public Adjusters are not allowed to receive credit for the same course in the same biennium. Also, CE credit cannot be given for a duplicate course taught in alternative formats (classroom course, on-line 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.

A Public Adjuster’s license will not be renewed if all CE requirements have not been met.

Pearson VUE and Vertafore are providing Virginia Continuing Education providers access to the following Compliance Express™ services with no additional service fees once you subscribe to Compliance Express. Providers may access the Compliance Express services via [Compliance Express](#).

Attendance Roster Processing	Providers must enter or upload course attendance information within 20 calendar days after each continuing education course offering. Providers must enter or upload course attendance information via the Internet using Compliance Express.
Course Approval Applications	Submit an application for course approval in Virginia, with the ability to attach electronic documents.
Course Renewal Processing	Renew eligible courses that you plan to continue to offer in the 2017-2018 Biennium.
Convenient Monthly Billing	Vertafore will bill you directly each month for all course approval applications and renewals processed on Compliance Express. You will also be able to view your account and electronic processing details online.
Course Offering Updates	Providers must report and update the locations and dates of CE offerings in real time using Compliance Express, allowing producers to easily search for the courses that you are offering.
Course Completion Certificates	Providers are able to create course completion certificates for every producer from Compliance Express in a PDF format. Course completion certificates must be provided to students within 20 calendar days after each continuing education course completion.
Producer Inquiry Services	Individual Producers may view every provider’s approved course offerings. They may also view their full education transcripts online.



## **SUBMISSION OF COURSE CREDITS—ROSTER REPORTING INFORMATION**

Accuracy in roster submission is essential. Keying entry errors or transposing student identification numbers results in the need for corrections and delays in credits being recorded. NOTE: If an error is made by the provider on the roster submission, it is the provider's responsibility to correct the error.

Internet roster submission instructions are on the website at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com). Roster reporting of course completions must be reported to Pearson VUE within 20 calendar days after completion.

Call Vertafore to set up an account at 517-381-3860 or send an email to [sircon@sircon.com](mailto:sircon@sircon.com) if you have questions regarding the internet roster reporting.

## **KEY DATES FOR THE 2017-2018 BIENNIUM**

Late May 2018	The Board will send a statutorily required notification email and letter to all agents who are not compliant. Agents receiving this letter will have until December 31, 2018, to correct any deficiencies and become compliant.
Early November 2018	The Bureau of Insurance ("Bureau") will send a pre-termination warning letter in early November 2018, to all agents who are not compliant. Agents receiving this letter will have until December 31, 2018, to correct any deficiencies and become compliant.
November 30, 2018	Deadline for completing coursework and submitting the one-time \$20 nonrefundable continuance fee.
December 31, 2018	End of 31 day period for final opportunity to meet all continuing education requirements and come into compliance. Credits that are submitted properly will be recorded and the excess carried over for credit in the 2019-2020 Biennium.
January 1, 2019 to January 31, 2019	Late filing period. Agents who have completed CE requirements by December 31, 2018, can retain their licensure by paying the \$20 nonrefundable continuance fee plus a \$100 late filing penalty.
January 1, 2019 to January 31, 2019	If an agent believes they have been aggrieved by Pearson VUE or the Board, they have 30 calendar days (beginning January 2, 2019) to submit documentation to Pearson VUE explaining his or her grievance. If it is proven that Pearson VUE's records are incorrect, and it is determined that the agent is in compliance, Pearson VUE will notify the Bureau.
February 15, 2019	Failure of agent to provide proof of compliance of all CE requirements will result in license termination effective February 15, 2019.
February 16, 2019	Agent is eligible to reapply for a license that was terminated due to noncompliance with CE requirements.

# VIRGINIA INSURANCE CONTINUING EDUCATION BOARD PROGRAM REQUIREMENTS

The Virginia Insurance Continuing Education 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 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 biennium, but in a future biennium agents may take the course again and receive credit.
2. Providers should inform the students that agents cannot receive CE credit for a course taught in alternative formats (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. **You may request expedited course review by paying an additional \$50 fee per course.** 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. No course may be advertised, offered, or conducted for credit until approval has been received. 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") are 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 "Company/Agency" or "Non-Company/Non-Agency." Providers are encouraged to provide a link to Pearson VUE's Virginia CE webpage where complete compliance requirements are detailed ([www.VirginiaInsuranceCE.com](http://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 in the thrust of a course where all or significant portions are based on a particular concept (ISO policy form, policy type, etc.) would be considered substantial. A change to update a 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. 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, including, without limitation, 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."

10. 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.
11. For courses that are offered towards the end of a biennium (i.e., December 31 of each even-numbered year), providers are encouraged to evaluate the grading system in place for the course to ensure that those agents who do not successfully complete the course have sufficient time and opportunity to otherwise complete their CE requirements on or before the December 31 deadline. Providers should also consider offering the course at an earlier date and time.
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 biennium. The instructor must be listed on the student roster in order to obtain credit.
15. Providers must submit course completion rosters within 20 calendar days of the course offering for all Virginia licensees electronically. Rosters must be recorded at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com). Providers will be required to submit the individual's last name and an identifier that is on file with the Virginia Bureau of Insurance. The identifier must be 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. The certificate must contain the name and identification of the student, the name and identification number of the course, the date(s) the course was held, the number of credit hours completed by each student, and the name and identification number of the provider. Course completion certificates may be printed electronically at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).
17. All records of enrollments, records of examination, course records, and course rosters must be kept on file for the current biennium and the previous biennium.
18. Providers must keep Pearson VUE informed of changes in address, phone number, and contact persons.

## **COURSE QUALIFICATIONS**

**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; 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.

**Flood Insurance Training Requirements:** Insurance Agents with a Property and Casualty License or Personal Lines License Selling through the National Flood Insurance Program (NFIP) should be aware of the following requirements:

- Section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005), or such later requirements as are published by FEMA, requires all agents selling flood insurance policies under the National Flood Insurance Program (“NFIP”) to be properly trained and educated about the NFIP to ensure agents may best serve their clients.
- An insurance agent who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP which has been approved for three hours of continuing education credit by the Virginia Insurance Continuing Education Board. The failure to comply with this education requirement may jeopardize the agent’s authority to write insurance through the NFIP.
- Licensed insurers shall demonstrate, upon request, that licensed and appointed agents who sell federal flood insurance policies have complied, on their behalf, with the minimum federal flood insurance training requirements.

**Mitigation Requirements:** Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Mitigation includes analyzing risk, reducing risk, and insuring against risk. Approved Mitigation courses may be used to satisfy the property & casualty and public adjuster requirements.

## **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,
  - a 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 <http://www.theinstitutes.org/corporate/SponsorsClassListings.htm>.)
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.

## **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, or a video or audio conference or web-conference course 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](mailto: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 as demonstrated by the executed Student Certification and executed Proctor Certification, both of which must be submitted to the course provider within seven calendar days of course completion.

## **CLASSROOM PROGRAM REQUIREMENTS**

In addition to the *General Program Requirements* above, 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 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](http://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. 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) are 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](http://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.

## **VIDEO AND AUDIO CONFERENCE PROGRAM REQUIREMENTS**

In addition to the *General Program Requirements* and *Classroom Program Requirements*, the following Program Requirements must be strictly adhered to for video-conference programs:

1. Video conferences are classroom programs where there is no live instructor and a video of the course is played in a classroom setting.
2. Courses conducted as video conferences must be submitted as classroom courses, either single-session or provider-developed. An approved instructor must be available to respond to questions. A list of all locations must be submitted with the schedule and attendance must be monitored at all locations.
3. 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**) and 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") are 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. The date of course completion shall be the date on which the course was presented by the provider and attended by the agent.

## SELF-STUDY PROGRAM REQUIREMENTS

In addition to the *General Program Requirements* above, 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 other electronic medium. In addition, a word count, excluding glossaries, indexes, tables of contents and appendices, must be included. If the required materials and information are not included, the course may 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. 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. The [Student Certification](#) must be completed by the student and submitted to the course provider by mail, email, or facsimile transmission within seven calendar days of course completion.
5. Providers cannot report course completion until the provider is in receipt of the completed Student and Proctor Certifications. 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.
6. 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.
7. The date of course completion shall be the date on which the proctored examination was taken by the agent as demonstrated by the executed Student Certification and executed Proctor Certification, both of which must be submitted to the course provider within seven calendar days of course completion.
8. Providers shall follow-up with an agent to whom a self-study course was provided if the provider has not received executed Student and Proctor Certifications within 30 days of providing course material to the agent.

## ONLINE PROGRAM REQUIREMENTS

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 that they can establish that 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.

7. 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 (1) the course provider's IT system indicating when the agent logged off after completing the course and any associated testing; and (2) the executed Student Certification, which must be submitted to the course provider within seven calendar days of course completion.
8. All questions should be four alternative, multiple-choice or completion format; the use of true/false questions is prohibited.
9. The [Student Certification](#) must be completed by the student and submitted to the course provider by mail, email or facsimile transmission within seven calendar days of course completion. No credit shall be given to any student who fails to provide the provider with the [Student Certification](#) in this form.
10. 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 that there is separation of the text and course-relevant question materials.
11. 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.
12. 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.
13. Proctor Certification is not required for courses and examinations offered in an online format.

14. For courses that are offered towards the end of a biennium (i.e., December 31 of each even-numbered year), providers are encouraged to evaluate the grading system in place for the course to ensure that those agents who do not successfully complete the course have sufficient time and opportunity to otherwise complete their CE requirements on or before the December 31 deadline. Providers should also consider offering the course at an earlier date and time.
15. For online courses whereby a final examination is given, the date and time of course completion shall be the date and time the online examination was submitted by the agent for grading as evinced by (1) the course provider's IT system indicating when the agent logged off after completing the course and any associated testing; and (2) the executed Student Certification, which must be submitted to the course provider within seven calendar days of course completion.
16. Providers shall follow-up with an agent known to have completed an online course if the provider has not received an executed Student Certification from the agent within 10 days of course completion.

## **WEB-CONFERENCING PROGRAM REQUIREMENTS**

This type of conferencing pertains to participants that are independently logged into the web-conference. In addition to the [General Program Requirements](#), the Web-Conferencing Program Requirements must be strictly adhered to for web-conferencing courses. The required classroom format is as follows:

1. Courses conducted using web-conferencing should be submitted as classroom courses, either single session or provider developed, if the course is monitored by an instructor and attendance is monitored. Please refer to the video-conference program requirements.
2. Courses may only be facilitated by approved Virginia CE instructors.
3. Students are required to electronically communicate to the instructor to request exiting the course and returning to the course.
4. Utilization of recorded sessions requires facilitation by a Virginia approved CE instructor and adherence to attendance procedures (**i.e., completing the Sign-in/Sign-out log sheet including the Time In and Time Out for all students**).
5. Confirmations with passwords are to be forwarded to students in advance of the course with no access to course material prior to the start of the course session.
6. It is the provider's responsibility to submit the attendance roster within 20 days.
7. The date of course completion shall be the date on which the course was presented by the provider and attended by the agent.



## **COURSE SUBMISSIONS, APPROVALS, AND RENEWALS**

Providers should review all *Program Requirements* for provisions applicable to course submissions, approvals, and renewals.

### **Changes to the Course Approval and Renewal Forms:**

Providers must submit completed Application for Course Approvals directly online at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) using the Provider Services link to [Compliance Express](#).

A decision on course approval will be issued no later than 15 business days after receipt of your application and the appropriate fee. Course Approval Applications are available at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).

There is an additional charge of \$50 to expedite the course approval process to ensure that the course review will be completed within three business days of the receipt of all materials and fees at the Pearson VUE office.

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](http://www.VirginiaInsuranceCE.com).

Courses may be renewed for a renewal fee of \$35. Once a course is approved for the current biennium, courses may be renewed for two additional biennia immediately following the initial approval. Approximately 60 days prior to the end of each biennium, Pearson VUE will provide providers with notification of courses that are eligible for renewal. At that time, courses may be renewed electronically at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).

The Board and Pearson VUE have identified the top reasons why courses are typically denied. The document can be found [here](#). Providers are encouraged to review it prior to submitting courses for approval.

## **COURSE COMPLETION CERTIFICATES AND ROSTER SUBMISSIONS**

Providers must submit rosters of all course completions within 20 calendar days of the course offering for all Virginia licensees electronically. Any provider who consistently submits rosters late will be reported to the Board.

Providers will be required to submit the individual's last name and an identifier that is on file with the Virginia Bureau of Insurance. The identifier is either the Virginia Insurance license number or the National Producer Number.

Providers must distribute **completed** course completion certificates to all individuals who meet the requirements of the CE course within 20 calendar days of the conclusion of a course. The certificate must contain the name and identification of the student, the name and identification number of the course, the date(s) the course was held/course completion date, the number of credit hours completed by each student, and the name and identification number of the provider. Course completion certificates may be printed electronically at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).

There is no provision for awarding partial credits. No credit will be given if a student misses more than 15 percent of the course under any circumstances.

## **INSTRUCTOR APPROVALS AND RENEWALS**

Instructors must submit the completed form and payment online via [Compliance Express](#). Applications and payment are no longer accepted by mail. Please note that the instructor approval fee has been changed to \$30.

A [sample form](#) outlining the information needed as well as [detailed instructions](#) on how to complete the instructor application can be found in the back of this handbook.

A decision on instructor approval will be issued no later than 15 business days after receipt of the application and the \$30 fee. An instructor is approved for the biennium. Approximately 60 days prior to the end of each biennium, Pearson VUE will provide instructors with a notification of renewal. The renewal fee is \$15.

There is an additional charge of \$50 to expedite the instructor approval process to ensure that the review will be completed within three days of receipt.

The Board and Pearson VUE have identified the top reasons why instructors are typically denied. The document can be found [here](#). Instructors are encouraged to review it prior to submitting applications for approval.

## **AUDIT PROCEDURES**

Representatives of Pearson VUE, and/or its designees, and members of the Virginia Insurance Continuing Education Board, and/or its designees, while acting in an official capacity, may audit any course, course material, instructors' presentation, and course record. **These audits may be announced or unannounced.** The current list of auditors can be found on the Board's website at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).

Auditors shall not be hindered, obstructed, delayed, or interfered with while conducting or attempting to conduct an audit. Providers are expected to comply with the auditors request for information, including sign in/out sheets, content outlines, and other materials. Auditors will provide a copy of the Audit Authorization letter to the instructor. If the instructor has a concern about an auditor's credentials, they should contact Pearson VUE and explain their concern. Audits will be conducted in a manner that will minimize disruptions. Auditors may attend any course offered for the purpose of the audit without paying any fee. Providers are required to provide **immediate access** for online courses upon request from the Administrator or the Board without charge. The provider grants the Administrator and Board the right to audit and/or inspect course records at the premises of the provider or at the physical location of the records. Pearson VUE may also request course records, such as attendance records, for auditing purposes, which the provider shall provide forthwith. Such material may be requested at the time of the audit or after the audit has been conducted.

**All records of enrollments, records of examination, student and proctor certifications, course records, and course rosters must be kept on file for the current biennium and the previous biennium.**

Providers must keep Pearson VUE informed of changes in address, phone number, and contact persons.

Failure to strictly comply with all course program requirements, Virginia laws, or regulations by the State Corporation Commission may result in immediate suspension or termination of the provider's authorization to offer courses approved for Virginia continuing education.

Any course, provider, or instructor approvals given hereunder may be withdrawn, suspended, or revoked without liability of, or prejudice to, Pearson VUE and/or the Virginia Insurance Continuing Education Board.

The Board and Pearson VUE have identified the top audit violations. The document can be found [here](#). Providers are encouraged to review it.

# VIRGINIA INSURANCE CONTINUING EDUCATION COURSE INTRODUCTION STATEMENT

**This Statement must be disseminated at the beginning of ALL Continuing Education (“CE”) courses, regardless of the format in which the course is offered.**

IT IS YOUR RESPONSIBILITY TO BE CE COMPLIANT. This includes the PAYMENT OF ALL Program Fees at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com). If you choose to DELEGATE RESPONSIBILITY FOR TRACKING AND/OR ENSURING YOUR CE COMPLIANCE to ANY OTHER PERSON (such as an AGENCY MANAGER, SECRETARY, LICENSING CLERK, COMPLIANCE OFFICER, FELLOW AGENT, FAMILY MEMBER, or ANY OTHER THIRD PARTY), THE ULTIMATE RESPONSIBILITY FOR NONCOMPLIANCE, and ANY RESULTING PENALTIES, WILL CONTINUE TO BE YOURS.

**NOTE:** Agents should visit [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to view their CE credits for the current biennium and compliance status (CE transcript) information and to **pay their biennial nonrefundable continuance fee of \$20.00** due by November 30, 2018.

1. This course is categorized as [Company/Agency] / [Non-Company/Non-Agency] (highlight the relevant type). No more than 75% of your required credits can come from Company/Agency course credits (see inside front cover of handbook). Additionally, at least three (3) course credits must be earned for Ethics (which include Law and Regulations except for Public Adjusters who must have 3 hours of ethics).
2. This course has been approved for \_\_\_ credits, LH \_\_\_ PC \_\_\_ TI \_\_\_ OGI \_\_\_ LTC \_\_\_ Partnership \_\_\_ Flood \_\_\_ Public Adjuster \_\_\_ Law and Regulations \_\_\_ Ethics \_\_\_ Mitigation \_\_\_ Annuity Suitability \_\_\_
3. Classroom courses - One credit hour is 50 minutes of continuous instruction or participation. Your attendance will be verified via the sign-in/ sign-out sheet located with the door monitor. Only students meeting minimum attendance requirements may receive certificates of course completion.
4. Agents cannot receive CE credit for a course taught in alternative formats (e.g. a classroom course and online course) if the curriculum is based on the same published materials. This rule applies to any variation of course type. It is both your and the provider's responsibility to ensure that you are not enrolled in two or more courses based on the same published materials. The same course offered by two different providers is still considered one course and duplicate credits will not be given.
5. Excess earned Ethics credits may be applied to cover other CE requirements in the current biennium. Any remaining ethics credits may be carried over to the next biennium and applied to the Ethics requirements first and then to other CE requirements.
6. Agents are not allowed to receive or carry over credit for the same course in the same biennium.
7. ONLY the Virginia Insurance License Number (VLN) or the National Producer Number (NPN) are permitted forms of identification. Please be sure that you have recorded your number so that the instructor can read it, as illegible submissions will result in a delay of reporting course credits.
8. CE credits for this course should be posted to your transcript within 20 calendar days. If your transcript does not reflect this course within 20 calendar days, please contact the provider.
9. This class may be audited by representatives of Pearson VUE, a private company who, in partnership with Vertafore, was contracted by the Virginia Insurance Continuing Education Board to administer all facets of the continuing education program.
10. Agents are expected to give their full attention to this class. Cell phones should be turned off and put away. The uses of electronic devices are permitted in the classroom for learning purposes but should not cause a distraction. The volume of these devices should either be completely turned down or muted. Earbuds and headphones are not permitted.
11. Agents and consultants are required to notify the Virginia Bureau of Insurance within 30 calendar days of any address or name change. Those who fail to update their address with the Virginia Bureau of Insurance risk not receiving important notices. Agents may update their address, name and add or update their email address online at [www.scc.virginia.gov/boi/online.aspx](http://www.scc.virginia.gov/boi/online.aspx).
12. Agents who are newly licensed in the second year of a biennium are exempt from the continuing education requirements for that biennium. These agents may elect to take CE courses and earn credits that may be carried over to the next biennium provided they pay the \$20 nonrefundable continuance fee for the current biennium. Failure to pay this continuance fee will prevent the credits earned from being carried over to the next biennium when the agent will be required to meet all continuing education requirements.
13. Credits for this course will not be reported or applied to your CE requirements unless you have paid all fees to the provider and all fees associated with this course.

## For Self Study Courses:

- Self-study courses must include a proctored examination to receive credit. Providers cannot report course completion until the provider is in receipt of the completed Student and Proctor Certifications.
- The Student Certification must be completed by the student and submitted to the course provider by mail, email, or facsimile transmission within seven calendar days of course completion. No credit shall be given to any student who fails to provide the provider with the Student Certification.
- 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.

Each agent should review the Virginia Insurance Continuing Education Agent Information Handbook for complete guidelines at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com).

## **VIRGINIA INSURANCE CONTINUING EDUCATION BOARD PROVIDER AND/OR INSTRUCTOR GRIEVANCES AND APPEAL PROCEDURES**

If you believe that any decision by Pearson VUE or the Virginia Insurance Continuing Education Board (“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](mailto: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 [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov) or by U.S. mail to Agent Licensing Section, Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218, and shall include copies of all previous documentation submitted to Pearson VUE and the Board. If you have additional information not previously submitted that you would like the Bureau to consider, you may submit it at that time. The Bureau will then review your appeal and will communicate its decision to you in writing.

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.” Upon receipt of your appeal, the Commissioner of Insurance or her 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 her 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 her designee is not in your favor, you may have additional rights, and you may inquire about any such rights at that time.

# VIRGINIA INSURANCE CONTINUING EDUCATION BOARD PROVIDER INFORMATION

## INSTRUCTIONS FOR REGISTERING AS A VIRGINIA CONTINUING EDUCATION (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](http://www.sircon.com).**

There are no application fees for provider registration.

Organizations providing Insurance CE for Virginia credit must register online at [www.sircon.com](http://www.sircon.com).

### Provider Registration

Purpose:	For providers to provide information about their organizations 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 <a href="#">Provider Registration Form</a> 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.

### Form Instructions:

#### Provider name

Enter the organization's full legal name. If this application is for one department or division of a large company with multiple training entities, please specify the department or division in addition to the company name.

#### Provider Federal Employers' Identification Number (FEIN)

Enter the organization's FEIN. If a FEIN is not available, a Virginia identification number will be assigned by Pearson VUE at the time of course approval. An SSN may not be used due to privacy considerations.

#### Names and titles of owners or officers

List all individuals who have a significant financial interest in your organization. For partnerships, list all partners. For corporations, name the officers and shareholders who have greater than a 25 percent interest.

#### How long in business?

Indicate the number of years your organization has been in the business of providing insurance education.

#### Former names and locations

If your organization has ever operated under a different name, please provide all such names. If your organization is a sole proprietorship or partnership, please indicate the names of all training companies in which the proprietor or any partner has been a proprietor, partner, or held at least a 50 percent ownership interest. If your organization is a corporation, for each owner who holds at least 50 percent of the voting stock, please list all training companies in which any of these owners have been proprietors, partners, or have held at least 50 percent of the voting stock.

#### Type of organization

Indicate the type best describing your organization. A **professional association** is a not-for-profit association of insurance professionals whose function, generally, is to foster professionalism through education, fellowship, and communication. An **insurance company** is a company that underwrites and issues policies. A **training company** is a business that offers training to insurance professionals. An **insurance agency** is an organization of one or more agents or consultants (including brokers, wholesalers, and managing general agents) whose primary function is to sell insurance products to

the insurance-buying public. An **educational institution** is an accredited institution of higher learning. A **financial institution** acts as an agent that provides financial services for its clients or members.

**Are your courses available to all agents?**

Please indicate whether all agents may register and attend your courses or if courses are restricted to only certain agents or groups of agents (e.g., only employees of your company or organization attend).

**Address**

Please provide your organization's complete mailing address. A post office box may be provided, but a street address is required.

**Contact person and title**

Please provide the name and title of one individual with whom to communicate all business matters. Where several people may be applicable, provide the name of one person who will know the appropriate person for each type of issue that may arise.

**Contact information**

Provide the phone number of the contact person. Also provide a fax number and email address.

**URL**

Enter your URL.

**Certification**

You must certify that your organization will abide by all Virginia laws, State Corporation Commission regulations, and Board program requirements. See [Program Requirements](#) for the specifics to which you are agreeing. This certification must be signed by the sole proprietor, a general partner, or an officer of your corporation with authority to bind the corporation.

**Submission**

No fee is required.

# VIRGINIA INSURANCE CONTINUING EDUCATION BOARD COURSE INFORMATION

## INSTRUCTIONS FOR COMPLETING THE COURSE APPROVAL APPLICATION

Insurance CE credit is given only for courses approved by Pearson VUE. Providers submit course applications and materials directly online ([www.sircon.com](http://www.sircon.com)) at least 30 calendar days before teaching the course. **Expedited course review is available at an additional \$50 per course. An expedited course review decision is assured within three business days of receipt of materials.** All course approvals (except single session) expire at the end of the biennium (each even-numbered year). Renewals apply only to courses with no substantial changes. Approximately 60 days before the end of the biennium, Pearson VUE will notify providers regarding all renewable courses. Providers must renew courses before presenting them in the next biennium. Providers may advertise courses that are being renewed prior to official renewal.

### Provider's name

Enter the provider's name.

### Provider number

Enter the number assigned to your organization when it registered as a Virginia CE provider.

### Course title

Enter the course title (40-character limit). Please be sure similar course titles are easily distinguished from each other by indicating edition numbers or sessions (e.g., "Revised 2002," "fourth edition," etc.).

### Course number

Leave blank. A course number will be assigned.

### Type of course

Mark one selection for the type of course.

### Comprehensive outline

1. For classroom courses, attach an outline divided into meaningful sections and indicate how many minutes will be devoted to each section and indicate the breaks.
2. For self-study courses, an outline or Table of Contents is REQUIRED. The submission must also include a sample exam and an exam administration plan. The examination plan must indicate which outline sections are tested, the number of test questions in each section, and an explanation of the proctoring process. In general, the proctoring process must ensure the student completed a closed-book examination without assistance, and the specified administrative conditions are observed.

### Has this course been previously approved by Pearson VUE in another state?

If the course has been approved through another state's CE program, indicate the course number and state.

### How will this course be presented? (classroom courses only)

Indicate the methods used to present this course (i.e., lecture, conference, workshop, panel discussion, video/audio, web cast, video conference, or other). 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](mailto:VirginiaInsuranceCE@pearson.com)) at least 24 hours prior to submitting such courses for approval.

### Location (single-session courses only)

Indicate the date, time, and location of the course.

### Instructors

Single-session courses do not require instructor approval. Résumés may be submitted but are not required.

### Publisher's name (application to present a published course only)

Indicate the name of the course publisher.

**Publisher's course number (application to present a published course only)**

Indicate the course approval number assigned to the publisher. The publisher from whom these materials were purchased provides this number. If the publisher's course has not been approved, your application will be disapproved. Complete and attach the [Approval to Use Published Materials of Others](#) form.

**Will you follow published course outline exactly?**

If you answer "No," describe in detail how you will deviate from the publisher's outline. If you deviate from the publisher's outline, your application may be disapproved. You will be required to resubmit this application as a provider-developed course.



## CERTIFICATION WORKSHEET

By signing, you certify that all the information on this form and in the attachments is true and correct, to the best of your knowledge, and that this course will be conducted in accordance with all applicable program guidelines established by the Virginia Insurance Continuing Education Board.

### Attachments (provide as indicated for all courses and additional course types as needed)

<b>Provider-Developed Courses</b>	
Providers may develop their own classroom courses and submit them for approval.	
1. Application	3. <a href="#">Instructor Approval Application</a> with same content areas as course
2. Outline	4. Fee: \$65. Fees are non-refundable.

<b>Single-Session Courses</b>	
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	3. Outline
2. Date, time, and location of the course	4. Fee: \$35. Fees are non-refundable.

<b>Published Classroom Courses</b>	
Providers of published classroom courses develop courses to be taught by other providers.	
1 Application	3. <a href="#">Instructor Approval Application</a> with same content areas as course
2. Outline	4. Fee: \$65. Fees are non-refundable

<b>Published Self-Study Courses</b>	
A self-study course is intended to be self-paced by the student.	
1. Application	4. All materials students will study
2. Sample examination(s)	5. Examination administration procedures
3. <a href="#">Proctor Certification</a>	6. Fee: \$65. Fees are non-refundable.

<b>Application to Present a Published Course</b>	
Provides a simple and more economical method of course preparation.	
1. Application	3. Approval form or written permission to use course; Not necessary for national designation courses
2. Outline must be followed exactly as published course outline	4. Fee: \$35. Fees are non-refundable.

Please allow **15 calendar days** for application review. Upon review completion, Pearson VUE will send 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.

You may request expedited course review by including an additional fee of \$50 per course. You will be assured of a completed course review within three business days of receipt of your materials.

## INSTRUCTIONS FOR PROVIDERS ELIGIBLE FOR NAIC UNIFORM CE RECIPROcity

All states or jurisdictions are participating in the agreement **EXCEPT:**

American Samoa	Massachusetts
Florida	Puerto Rico
Guam	Virgin Islands

### 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 the stamped approved application form that was filed in the resident state or copy of approved course listing on 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 [Compliance Express](#).

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 continuing education 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

([www.naic.org/documents/urtt\\_cer\\_CE\\_Matrix.xls](http://www.naic.org/documents/urtt_cer_CE_Matrix.xls)).

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

*2.1* Make a sufficient number of photocopies of the Home State approval form to enable you to submit a copy of this application to each of the Reciprocal States where you are seeking credit.

*2.2* On each application, write the Reciprocal State and the provider number assigned to you by that state in the “Reciprocal State” and adjacent “Provider #” fields.

*2.3* Send the CER application, home state approval, if home state issues one, a detailed course outline, and the required fee to the reciprocal state. If this is a National Course\*, the Providers will be allowed to submit an agenda, which must include date, time, topic, and event locations in lieu of a detailed course outline.

*2.4* Subsequent national course offerings should only be reported for events that are conducted in the “home” state.

\***National Course** is defined as an approved program of instruction in insurance-related topics, offered by an approved provider, and leads to a national professional designation or is a course offered to individuals who must update their designation once it is earned.

**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”.

*4.2* 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.

# **VIRGINIA INSURANCE CONTINUING EDUCATION BOARD INSTRUCTOR INFORMATION**

## **INSTRUCTIONS FOR COMPLETING THE INSTRUCTOR APPROVAL APPLICATION**

Classroom courses approved for Virginia CE credit must be taught by approved instructors. Instructor approval is performed by Pearson VUE under authority of the Virginia Insurance Continuing Education Board.

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

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.

Approved instructors may submit a new application and fee to upgrade their approved categories if their work, education, and/or teaching experiences have changed.

As an approved instructor, an agent may receive credit for teaching a Virginia-approved CE course, subject to the rules regarding duplicate courses within the same biennium.

Instructors must submit, along with this form and appropriate fees, a detailed résumé or a biographical summary of their work and teaching experiences by line of insurance or type of product.

### **Name(s)**

Enter your full legal name in the name block. In the block below, list your maiden name, former married name(s), and any aliases you have used.

### **Instructor number**

Enter your instructor identification number. If one has not yet been assigned, leave this blank.

### **Agent ID Number**

Licensed insurance agents must provide their Virginia Insurance License number or their National Producer Number (NPN).

### **Provider number**

Enter the provider number if a provider is paying for this approval. This does not mean that the instructor is limited to teach only for this provider, but the certificate will be mailed to the provider.

### **Address**

Provide your home street address; a post office box alone is not acceptable.

### **Phone**

Provide your daytime business phone number and your home phone number. If they are the same, please indicate this information. Please also include your fax number.

### **Academic credentials**

Indicate any college or university degrees that you have been awarded. Include the educational level (e.g., bachelor's degree, master's degree), the major area of study, the granting institution, and the year of graduation. If you have more than one degree at any educational level, list the one most closely related to the subject matter that you intend to teach.

## Professional credentials

Indicate every insurance-related professional designation that you hold. The full meanings of the acronyms listed on the form are given below. If you add others to the list, please provide the full title (in addition to the acronym) and the granting institution.

AAI	Accredited Advisor in Insurance, Insurance Institute of America
ACSR	Insurance Institute of America
AIC	Associate in Claims, Insurance Institute of America
ARM	Associate in Risk Management, Insurance Institute of America
AU	Associate in Underwriting, Insurance Institute of America
CEBS	Certified Employee Benefits Specialist, International Foundation of Employee Benefit Plans
CFP	Certified Financial Planner, The American College
ChFC	Chartered Financial Consultant, The American College
CIC	Certified Insurance Counselor, The National Alliance for Insurance Education and Research
CISR	Certified Insurance Service Representative, The National Alliance for Insurance Education and Research
CLTC	Certified in Long Term Care, Corporation for Long Term Care
CLU	Chartered Life Underwriter, The American College
CPCU	Chartered Property & Casualty Underwriter, American Institute for CPCU
FLMI	Fellow, Life Management Institute, Life Office Management Association
LUTCF	Fellow, Life Underwriter Training Council, National Association of Life Underwriters
RHU	Registered Health Underwriter, The American College
RPLU	Registered Professional Liability Underwriter, Professional Liability Underwriting Society

## Insurance and securities licenses you hold

Indicate each insurance license type and securities license that you hold and the state(s) in which you hold the license(s).

## Résumé

Attach a current résumé or biographical summary to the completed application form. The résumé must list your teaching and work experience by license type and line of business and/or product type.

List all of your jobs in the field of insurance in chronological order. Each entry must include the date you began work and your date of last employment.

List the insurance courses you have taught, when you taught them, and the approximate total number of contact hours you have taught each subject.

If you have a prepared biographical summary that includes this information, you may submit it in place of a résumé.

## Certification

Print or type your name and sign and date the form to indicate that you certify all of the information provided on the application and in the résumé or biographical summary is an accurate representation of your education and experience. Furthermore, you certify to abide by applicable Virginia laws, regulations, and Virginia Insurance Continuing Education Board program requirements. Providers are required to provide all instructors with the requirements.

## Submission

Submit your application for an initial approval or for an upgrade from your current approval, along with your résumé or biographical summary, and the **\$30 fee** online through [Compliance Express](#).

Please allow 30 days for review of your application. Upon completing our review, we will send 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.

## INSTRUCTOR APPROVAL APPLICATION

Below is an example of the information that will be captured when filling out the application. **DO NOT fill out the sample application below.** To fill out an actual application, go to [www.sircon.com](http://www.sircon.com) and submit it online.

Last Name			
First Name			Middle Name or Initial
By what other names have you been known? (List below and include an explanation)			
Instructor Number		VA Insurance License Number or NPN	
Home street address (not only a PO. box number; must include a street address)			
City		State	Zip code
Business phone number ( ) -	Residence phone number ( ) -	Fax number ( ) -	Date of Birth / /
Provider Name			
Contact Person			
Email Address			
Provider Address			
Provider Number			
<b>Course Categories Requested:</b>			
<input type="checkbox"/> Ethics	<input type="checkbox"/> Mitigation	<input type="checkbox"/> Property and Casualty	<input type="checkbox"/> Title
<input type="checkbox"/> Other General Insurance	<input type="checkbox"/> Law and Regulations	<input type="checkbox"/> Life and Health	
<input type="checkbox"/> <b>Expedited instructor review (within three business days) If marked add \$50 to the fee listed above.</b>			

**Academic credentials:**

- BA/BS in \_\_\_\_\_ from \_\_\_\_\_ graduated in \_\_\_\_\_  
*(major)* *(institution)*
- MA/MS in \_\_\_\_\_ from \_\_\_\_\_ graduated in \_\_\_\_\_  
*(major)* *(institution)*
- Ed.D/Ph.D. in \_\_\_\_\_ from \_\_\_\_\_ graduated in \_\_\_\_\_  
*(major)* *(institution)*
- J.D. in \_\_\_\_\_ from \_\_\_\_\_ graduated in \_\_\_\_\_  
*(major)* *(institution)*
- Other (specify) in \_\_\_\_\_ from \_\_\_\_\_ graduated in \_\_\_\_\_  
*(major)* *(institution)*

**My professional credentials:**

- AAI
- CEBS
- CIC
- CPCU
- AIC
- CFP
- CISR
- FLMI
- ARM
- ChFC
- CLTC
- LUTCF
- AU
- ACSR
- CLU
- RHU
- Other \_\_\_\_\_

**Insurance and securities licenses you hold and in which states:**

Licenses	VA	Other States
<input type="checkbox"/> Life/Health	_____	_____
<input type="checkbox"/> Health	_____	_____
<input type="checkbox"/> Property/Casualty	_____	_____
<input type="checkbox"/> Title	_____	_____
<input type="checkbox"/> Securities	_____	_____
<input type="checkbox"/> Other	_____	_____

**Attach your résumé to this application.** Your résumé or biographical summary must list your job experience and your teaching experience by line of license or type of product.

*I certify that the information on this form and on all supporting documentation accurately represents my qualifications to teach insurance courses. I further agree to strictly comply with all applicable Virginia laws, Virginia State Corporation Commission regulations, and Virginia Insurance Continuing Education Board Program Requirements.*

Printed/typed name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

# **INDEX OF FORMS FOR VIRGINIA INSURANCE CONTINUING EDUCATION BOARD PROVIDER PROGRAM**

## **COURSE INFORMATION**

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

[Sample Acceptable Course Outline](#)

[Sample Unacceptable Course Outline](#)

[Student Certification \(for self-study and online courses\)](#)

[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](#)

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