CONTINUING EDUCATION
GUIDELINES/PROCEDURES/REQUIREMENTS
FOR SUBMITTING COURSES FOR APPROVAL

Pursuant to Neb.Rev.Stat. §44-3905, R.R.S. Supp. 1982, the Director of Insurance may approve those courses, lectures, seminars, or other instructional programs which would be beneficial in improving the product knowledge or service capability of licensees.

Any person, company, trade association, agents association, college, insurance education institution, or other person or corporation may submit courses for approval.

Courses which shall be deemed to meet the Director's standards for continuing education requirements are:

1. Any course or program of instruction or seminar developed and/or sponsored by any authorized insurer, insurance education institute, recognized agents association, or insurance trade association, or any independent program of instruction, shall, subject to the approval of the Director, qualify for the equivalency of the number of credit hours assigned thereto by the Director.

2. Any correspondence course approved by the Director shall qualify for the equivalency of the number of credit hours assigned thereto by the Director.

3. Any insurance-related course approved by the Director and taught by an accredited college or university shall qualify for the number of credit hours assigned thereto by the Director.

4. A person teaching or lecturing an approved course shall qualify for the same number of credit hours as would be granted a person taking and successfully completing such course.

Procedure and Guidelines

A course, program, or seminar must be submitted to the Department for approval prior to being offered. Requests for approval are to be submitted to the Department 30 days in advance of an offering. Courses cannot be advertised in any manner as approved unless approval has been granted in writing. Courses may be submitted online through www.statebasedsystems.com.

Fee

A (non-refundable) fee of $50.00 must be remitted with each request for approval of a new or revised continuing education training program.
Duration

A course submitted for approval must consist of a minimum of one hour of course instruction.

Topical Outline

The topics covered in the course should be listed individually and under each separate topic, you should then give a summary of the instruction given and the material, covered under that particular topic heading. The time allotted for each topic must also be shown. The main topic on the outline should be broken down into 15 minute time periods.

It is necessary to indicate on the outline any breaks given as credit hours are granted on the basis of a 50 minute hour. The number of hours approved will not include time spent on meals breaks and other unrelated activities.

Certificate of Completion

The course sponsor is required to upload the continuing education credit hours earned for all courses taken on or after July 16, 2012, within 10 days of course completion. Do not send the certificate(s) of completion to the Nebraska Department of Insurance. It is the responsibility of the producer to monitor their Education Transcript at www.statebasedsystems.com, to ensure they fulfill their requirement.

Course Repetition

A producer or consultant may not repeat a course within a renewal period.

Educational Requirements

Educational requirements apply to resident licensees only.

<table>
<thead>
<tr>
<th>Property Only, Casualty Only, Property and Casualty, and Personal Lines 21 hours</th>
<th>Life and Annuities 21 hours</th>
<th>Sickness, Accident and Health 21 hours</th>
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<tbody>
<tr>
<td>Variable Contracts 21 hours</td>
<td>Title 6 hours</td>
<td>Crop only 3 hours</td>
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Insurance consultants shall be required to complete 21 hours of continuing education activities and 3 hours of approved continuing education activities on insurance industry ethics in each two-year period. No licensee shall be required to complete more than 24 cumulative hours in any two-year period.

**Ethics Requirement**

In each two-year period, licensees required to complete continuing education shall, in addition, be required to complete three hours of approved continuing education activities on insurance industry ethics. Of the total continuing education hours due in a two-year license period, no licensee shall be required to complete more than 24 cumulative hours in any two-year period.

**Nebraska Continuing Education Evaluation Forms**

It is requested that the Nebraska Continuing Education Evaluation be made available to all participants of programs, courses or seminars approved for continuing education credit. Please advise individuals that these forms are available and that comments and opinions are welcome.

The following are **examples** of subjects that most likely will qualify for credit:

- a. Policy contents
- b. Proper use of products
- c. Rating
- d. Tax laws (related to license)
- e. Technical information related to the license
- f. Nebraska Insurance Statutes and Rules

The following topics are **examples** of subjects that **will not** qualify:

- a. Prospecting
- b. Motivation
- c. Sales & Marketing
- d. Psychology
- e. Recruiting
- f. Subjects not related to the insurance license

**Ethics**

Definition: The rules or standards of conduct governing the members of a profession.

Types of information that may apply to the ethics requirements:
Related law-problem areas that deal with specific types of coverage
Fraud
Misrepresentation
Twisting
Controlled business (selling to cover needs only)
Field underwriting
Replacement of insurance coverage
Contract Law
E&O Insurance
Consumer Protection
Professionalism and Ethical Standards
Unfair Trade Practices
Unfair Claims Settlement Practices
Deceptive Practices

Instructors
The qualifications and experience of each instructor must also be listed individually in the request for course approval. It is the responsibility of the provider to provide the Department with a current list of all the instructors that qualifications have been submitted.

Date, Time, Place
Once a program has been approved, prior to the presentation of the course, the provider can go to www.statebasedsystems.com and enter the course offerings. Do not notify the Department.

Home State Approval
When applicable, provide to the Department the home state approval for courses. This Department will use the home state approval for guidance on approval of the course.

Credit Hours
A credit hour is the measure of credit that the Department will assign to an approved course. The actual classroom or contact time will be used as a guide in assigning credit hours. Credit hours are based on a 50 minute hour. Partial credit is not granted for partial attendance of an approved course.

For an approved program of independent study, the credit hours will be determined by the page count or word count and difficulty level of the course.

Classification of Courses
Approved courses will be assigned at least one of the classifications as follows:
1. Life  
2. Health  
3. Variable Contracts  
4. Property/Casualty  
5. Crop  
6. Title  
7. General  
8. Ethics  
9. Personal Lines  
10. Casualty Only  
11. Property Only

A course assigned a general, ethics or ethics-general classification may apply towards satisfying the credit hours for agents licensed in any line of insurance.

The Department will review all courses submitted within 30 days and act as follows:

1. The Department will grant approval and assign credit hours.

2. The Department may deny approval and list the reasons for disapproval.

Courses must be completed during the two-year period for which the credit hours will be applied towards. There is no carry over of hours.

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