

PRELICENSING EDUCATION

GUIDELINES/PROCEDURES/REQUIREMENTS FOR SUBMITTING COURSES FOR APPROVAL

Pursuant to Neb.Rev.Stat. §44-3913, the Director of Insurance may approve courses, or other instructional programs which would be beneficial in improving the 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 by submitting a Provider Application via State Based Systems. There is no fee to become a provider. Once approved, the provider is emailed their State Based Systems login ID and password and added to a list on our website, www.doi.nebraska.gov.

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

1. Any course or program of instruction 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 number of credit hours assigned thereto by the Director.
2. Any correspondence course approved by the Director shall qualify for 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 should be submitted electronically via State Based Systems at https://sbs-ne.naic.org/Lion-Web/jsp/login/ext_provider_login.jsp. The Department requires 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.

Fee

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

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 should also be shown.

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.

Study materials such as text books or manuals may be submitted by mail directly to the Department, if needed.

Credit Hour

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, with a maximum of 8 hours of classroom study per day. Partial credit is not granted for partial attendance of an approved course.

For an approved course of independent study, word count is required.

Time set aside for breaks, lunch, and final exam shall not count toward the minimum hours required for each line.

Word Count

Divide total number of words by 180 then divide number of minutes by 50 = credit hours.

Please indicate if you have mandatory videos and/or audio and then indicate run time. We will consider all animations, interactive exercises, quizzes, case studies, games, simulation that are mandatory for measuring PLE credit hours.

Prelicensing Certificate of Completion

The course sponsor is required to upload the prelicensing education credit hours earned via State Based Systems within 10 days of each course completion. The uploading fee is \$1 per credit hour, per person. You may create a certificate of completion for participants, but please advise them not to send the prelicensing certificate(s) of completion to the Nebraska Department of Insurance.

Course Content

For course content requirements, please refer to the Nebraska Department of Insurance Licensing Information Bulletin published by Prometric. Nebraska Exam Content outlines can also be found online on the Prometric website <https://www.prometric.com/en-us/clients/insurance/Pages/ne-content-outlines.aspx>.

Requirements for licensure and the steps to obtain the license should be explained in detail to all students. Use the department's Frequently Asked Questions as needed. <http://www.doi.nebraska.gov/license/faq0615.pdf>

The provider is required to ensure course content remains up-to-date on any changes to the statutes that govern PLE in Nebraska.

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

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

Qualifications of Instructors

The Director shall approve an individual as an instructor upon finding that he or she has submitted all information required by the Director, possesses good character and reputation, and possesses the appropriate qualifications described below:

Life, accident and health:

- Chartered Life Underwriter (CLU);
- Chartered Financial Consultant (ChFC);
- Fellow Life Management Institute (FLMI);
- Life Underwriter Training Council Fellow (LUTCF);

Four years of experience as a training representative interpreting or explaining insurance policy contracts in the life, accident and health industry and a designation as:

Certified Employee Benefits Specialist (CEBS);
Life Underwriter Training Council Graduate (LUTC Graduate);
Fraternal Insurance Counselor (FIC);
Certified Financial Planner (CFP);
Holder of degree in Insurance (associate or bachelors);
Certified Insurance Counselor (CIC); or

Seven years of experience as a training representative interpreting or explaining insurance policy contracts in the life, accident and health industry.

Property and casualty:

Chartered Property and Casualty Underwriter (CPCU) or
Four years of experience as a training representative interpreting or explaining insurance policy contracts in the fire and casualty industry and a designation as:

Associate in Underwriting (AU);
Program in General Insurance (INS);
Accredited Advisor in Insurance (AAI);
Associate in Claims (AIC);
Associate in Risk Management (ARM);
Certified Insurance Counselor (CIC);
Associate in Premium Auditing (APA);
Associate in Insurance Accounting and Finance (AIAF);
Holder of degree in Insurance (associate or bachelors) or

Seven years of experience as a training representative interpreting or explaining insurance policy contracts in the fire and casualty industry:

The Director may approve as a qualified instructor a person who has a combination of training, experience and qualifications that are substantially equivalent to those listed in subsection Life, accident and health & property and casualty. ***For online courses we will require the subject matter expert and/or course developer's qualifications.

Date, Time, Place

Once a program has been approved, prior to the presentation of the course, the provider may go to www.statebasedsystems.com and enter the course offerings. This is not required, do not notify the Department.

Final Exam

- o A hard copy of the final exam with the equivalent number of questions to the state exam must be submitted with answers. - Multiple choice items with four options and each question must only have one correct response. - "True/False", "All of the above" and "None of the above" are not acceptable answers. -
- o Inability to print the exam or to view the exam prior to reviewing material.
- o Must have at least enough questions in your question bank to fashion a second exam, should the student need to retake with at least 50% new/different questions.
- o Unit questions cannot duplicate final exam questions. (It is suggested that you provide questions at the end of each unit/chapter.)
- o Describe proctor monitor affidavit process in place.
- o Open book EXAMS are not allowed.
- o Time spent completing the final exam shall not be used in calculation of PLE credit hours.

Classification of Courses

Approved courses will be assigned at least one of the classifications as follows:

1. Property/Casualty
2. Life and Annuities
3. Sickness, Accident and Health
4. Combined Life and Annuities, and Sickness, Accident & Health
5. Title
6. Personal Lines Property and Casualty
7. Crop
8. Property
9. Casualty
10. Funeral

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

1. The Department will grant approval and assign credit hours.
2. The Department may deny approval and shall furnish a written explanation listing the reasons for disapproval to the course sponsor.

PRE-LICENSING EDUCATION REQUIREMENTS

Individuals seeking a license must comply with the following pre-licensing education requirements prior to taking the qualifying examinations:

<p>Property and Casualty 40 hours (34 - property and casualty, 6 - ethics)</p>	<p>Property 20 hours (14 - property, 6 - ethics)</p>	<p>Casualty 20 hours (14 - casualty, 6 - ethics)</p>
<p>Combined Life and Annuities, and Sickness, Accident and Health 40 hours (17 - life and annuities, 17 - sickness, accident and health, which includes 6 hours of Medicare Supplement and Long-Term Care, AND 6 - ethics)</p>	<p>Life and Annuities 20 hours (14 - life and annuities, 6 - ethics)</p>	<p>Sickness, Accident and Health 20 hours (14 - accident and health, which includes 6 hours in Medicare Supplement and Long-Term Care, AND 6 - ethics)</p>
<p>Crop 6 hours (3 - crop-hail, 3 - ethics)</p>	<p>Title 12 hours (6 - Title, 6 - ethics)</p>	<p>Personal Lines 20 hours (14 - property and casualty, 6 - ethics)</p>
<p>Funeral Insurance 8 hours (5 funeral, 3 ethics)</p>	<p>Funeral Insurance - Director 6 hours (3 funeral, 3 ethics)</p>	