

18.06.04 – CONTINUING EDUCATION

000. LEGAL AUTHORITY.

Title 41, Chapters 2, 10, 11, and 58, Sections 41-211, 41-1013, 41-1108, 41-5813, and 41-5820, Idaho Code. (4-11-15)

001. SCOPE.

This rule prescribes a minimum education in approved subjects that impacts all resident licensees practicing insurance, except for producers licensed to sell only “limited lines insurance,” and requires them to periodically complete procedures and standards for the approval of such education, and a procedure for establishing that continuing education requirements have been met. (3-20-20)

002. -- 009. (RESERVED)

010. DEFINITIONS.

01. Licensee. An individual holding a license as a producer, bail, adjuster, or public adjuster pursuant to Title 41, Chapters 10, 11, or 58, Idaho Code. (4-11-15)

011. (RESERVED)

012. BASIC REQUIREMENTS.

01. Proof of Completion. As a condition for the continuation of a license, a licensee must complete a total of 24 hours of continuing education credits, including a minimum of 3 ethics credits on or before the licensing renewal date every two (2) years. Proof of satisfactory completion of approved subjects or courses will be downloaded to licensing records by the system vendor in a format acceptable to the Director. (4-5-00)
(4-7-11)

a. No more than four (4) hours of continuing education credit from courses approved for adjusters or public adjusters can apply toward the continuation of a producer license. (4-11-15)

02. Completion Within Two Years. Each course to be applied toward satisfaction of the continuing education requirement is to be completed within the two (2) year period immediately preceding renewal of the license. Courses cannot have been duplicated in the same renewal period. The date of completion for a self-study course is the date of successful completion of exam. (3-20-04)

013. EXCEPTIONS/EXTENSIONS.

01. Exceptions and Extensions. The following exceptions and extensions may be made to the continuing education rules: (7-1-93)

a. Licensees on extended active duty with the Armed Forces of the United States for the period of such duty and all other exceptions allowed under Section 41-1008(4), Idaho Code. (5-3-03)

b. Persons which hold a temporary license as provided in Section 41-1015, Idaho Code. (5-3-03)

c. The Continuing Education Advisory Committee or the Director may approve an exception or extension for an extra ordinary situation that is requested by a licensee, in writing, setting forth the basis for the exception or extension, and received prior to the renewal date by the Director or Committee. (4-5-00)

014. CONTINUING EDUCATION ADVISORY COMMITTEE.

01. Continuing Education Advisory Committee. An eleven (11) member Continuing Education Advisory Committee (“Committee”) comprised of representatives from each segment of the insurance industry, is appointed by the Director. Committee members will serve a term of three (3) years. (7-1-98)

02. Duties of the Committee. The Committee performs the following duties at the discretion of the Director: (3-20-20)

a. Approve or disapprove courses as per the standards of this rule and assign the number of continuing education hours to be awarded. (7-1-93)

b. Consider applications for exceptions and extensions as permitted under Section 013; and (7-1-93)

c. Consider other matters as the Director may assign. (7-1-93)

03. Quorum. Those present at any meeting of the Committee are a quorum for purposes of acting to perform the duties of the Committee pursuant to this rule. Matters before the Committee may be decided by a majority of those members present. In the event of a tie vote, the Chairman votes to break the tie. (3-20-20)

015. PROGRAM REQUIREMENTS.

All continuing education programs need to be submitted to the Committee in accordance with Section 021 on forms promulgated by the Director. Any course provider that resides in and has had their continuing education program(s) approved by, a state in which the insurance department has signed a separate reciprocity agreement with the Idaho Department, need not have their continuing education program(s) reviewed and approved by the Committee. However, all such courses need to be filed with the Department in a format approved by the Director and course application fees paid.

(3-20-20)

016. PROGRAMS WHICH QUALIFY.

01. Requirements of Acceptable Program. A specific program will qualify as an acceptable continuing education program if it is a formal program of learning which contributes directly to the professional competence of a licensee. It will be left to each individual licensee to determine the course of study to be pursued. All programs need to meet the standards outlined in Section 018. (7-1-93)

02. Subjects Which Qualify. (7-1-93)

a. The following general subjects are acceptable for producers. (4-11-15)

i. Insurance, fixed & indexed annuities, and risk management. (7-1-93)

ii. Insurance laws and rules. (7-1-93)

iii. Mathematics, statistics, and probability. (7-1-93)

iv. Economics. (7-1-93)

v. Business law. (7-1-93)

vi. Finance. (7-1-93)

vii. Taxes, trusts, estate planning. (4-5-00)

viii. Business environment, management, or organization. (7-1-93)

ix. Securities. (7-1-98)

- b.** The following general subjects are acceptable for adjusters and public adjusters. (4-11-15)
 - i. Insurance. (3-19-10)
 - ii. Insurance laws and rules. (3-19-10)
 - iii. Mathematics, statistics, and probability. (3-19-10)
 - iv. Economics. (3-19-10)
 - v. Business law. (3-19-10)
 - vi. Restoration. (3-19-10)
 - vii. Communications. (3-19-10)
 - viii. Arbitration. (3-19-10)
 - ix. Mitigation. (3-19-10)
 - x. Glass replacement and/or repair. (3-19-10)

c. Areas other than those listed above may be acceptable if the licensee can demonstrate that they contribute to professional competence and meet the standards set forth in this rule. The responsibility for substantiating that a particular program meets the requirements of this rule rests solely upon the licensee. (3-20-20)

017. PROGRAMS WHICH DO NOT QUALIFY.

- 01. Any Course Used to Prepare for Taking an Insurance Licensing Examination.** (7-1-93)
- 02. Committee Service of Professional Organizations.** (7-1-93)
- 03. Computer Science Courses.** (7-1-93)
- 04. Motivation, Psychology, or Selling Skills Courses.** (7-1-93)
- 05. Reviews, Quizzes and/or Examinations.** (7-1-93)
- 06. Any Program Not in Accordance with This Rule.** (7-1-93)

018. STANDARDS FOR CONTINUING EDUCATION PROGRAMS.

To qualify for credit, the following standards need to be met by all continuing education programs: (7-1-93)

- 01. Program Development.** (7-1-93)
 - a.** The program provides significant intellectual or practical content to enhance and improve the insurance knowledge and professional competence of participants. (7-1-93)
 - b.** The program is developed by persons who are qualified in the subject matter and instructional design. (3-20-20)
 - c.** The program content is current or up to date. (3-20-20)
- 02. Program Presentation.** (7-1-93)
 - a.** Instructors are qualified, both with respect to program content and teaching methods. Instructors

will be considered qualified if, through formal training or experience, they have obtained sufficient knowledge to instruct the course competently. (3-20-20)

b. The number of participants and physical facilities is consistent with the teaching method specified. (3-20-20)

c. All programs will include some means for evaluating quality. (3-20-20)

019. MEASUREMENT OF CREDIT.

01. Credits Measured in Full Hours. Professional education courses are credited for continuing education purposes in full hours only. The number of hours is equivalent to the actual number of contact hours which need to include at least fifty (50) minutes of instruction or participation. No credit will be given for partial attendance. (3-20-20)

02. Internet Courses. Internet self-study courses will be credited one (1) hour of continuing education for every fifty (50) minutes of study material, excluding exams. Credit will be given in accordance with Section 021. (3-19-10)

03. Webinar Courses. Webinars will be credited as classroom instruction or participation. In the event one (1) course encompasses multiple webinars and self-study is necessary between webinars, the self-study material need to be submitted to the Committee to be evaluated for additional credit in accordance with Section 021. (3-20-20)

020. CONTROLS AND REPORTING.

01. Licensee to Retain Original Certificate as Evidence. The original certificate of completion received for each educational program or course is retained by the licensee to evidence completion during the two (2) year renewal period. The certificate of completion is in a format provided to the Department. (7-1-93)

02. Sign-In and Sign-Out Sheets. Sign-in and sign-out sheets are to be used and monitored to ensure attendance for the full length of the seminar. No certificate of completion is to be given to anyone arriving late or leaving prior to the conclusion of the seminar. Failure to comply with these requirements will result in loss of certification of the provider in accordance with Section 023. (3-20-20)

021. APPROVED PROGRAMS OF STUDY - CERTIFICATION BY DIRECTOR.

01. Requirements of Course Approval. All courses are approved by the Committee. If a course is not approved in advance of presentation, an application for credit may be submitted to the Committee within sixty (60) days of completion of the course. (3-20-20)

02. Nonrefundable Application Fee. Each course application is accompanied by a nonrefundable application fee (as set forth in IDAPA 18.01.02, "Schedule of Fees, Licenses and Miscellaneous Charges"). (7-1-93)

03. Course Approval Procedures. Any person intending to provide courses applies in a format prescribed by the Department and provides the following supporting documentation: (5-3-03)

a. A specific outline and/or course material; (7-1-93)

b. Time schedule; (7-1-93)

c. Method of presentation; (7-1-93)

d. Qualifications of instructor; and (7-1-93)

e. Other information supporting the request for approval. (7-1-93)

04. Method to Determine Completion. The submission includes a statement of the method used to determine the satisfactory completion of the course. Methods may be an examination, or certification by the provider of the agent's program attendance or completion, or other methods approved by the Director. (3-20-20)

05. Certification of Program. Certification of a program is effective for two (2) years or until any material changes are made in the program, after which it may be resubmitted to the Committee for approval. (3-20-20)

022. PROOF OF COMPLETION.

An authorized representative of the sponsoring organization will, within thirty (30) days of completion of the course, provide a certificate of completion to each individual who satisfactorily completed the course and certify to the Department electronically a list of all such individuals. (3-20-20)

023. APPROVED SUBJECTS - LOSS OF CERTIFICATION.

01. Program Suspension. The certification of a program may be suspended by the Director if it has been determined that: (7-1-93)

a. The program teaching method or program content no longer meets the standards of this rule, or have been significantly changed without notice to the Director for recertification; (7-1-93)

b. The program certified to the Director that an individual completed the program, when in fact the individual had not done so;

c. Individuals who have satisfactorily completed the program of study were not so certified by the program; (7-1-93)

d. The instructor or sponsoring organization is not qualified per the standards of this rule or lacks education or experience in the subject matter of the proposed course; (5-3-03)

e. The instructor, sponsoring organization, or any company or affiliate of a sponsoring organization has had a license revoked or suspended in any jurisdiction. This includes any firm or organization where a revoked or suspended individual has a substantial ownership interest, or other control in a firm or organization; or (5-3-03)

f. There is other good and just cause why certification should be suspended. (7-1-93)

02. Reinstatement of a Suspended Certification. Reinstatement of a suspended certification will be made upon proof satisfactory to the Committee or the Director, that the conditions responsible for the suspension have been corrected. (5-3-03)

024. CREDIT FOR INDIVIDUAL STUDY PROGRAMS.

01. Requirements for Credit of Independent Study Programs. All approved correspondence courses or independent study programs need to include an examination which requires a score of seventy percent (70%) or better to earn a certificate of completion. For each approved course, the sponsoring organization will maintain multiple tests (two (2) or more) sufficient to maintain the integrity of the testing process. A written explanation of test security and administration methods will accompany the course examination materials. Each unit and/or chapter of a course will contain review questions that can be answered with a score of seventy percent (70%) or better before access to the following unit/chapter is allowed. (4-7-11)

02. Completed Tests. The examinations are administered, graded, and the results recorded by the organization to which approval was originally granted. Completed tests are retained by the sponsoring organization and will not be returned to any licensee. (4-7-11)

03. Prior Approval Needed for Correspondence courses. All correspondence courses need be submitted for approval and approved prior to being offered to licensees for continuing education credit. (3-20-20)

025. CREDIT FOR SERVICE AS LECTURER, DISCUSSION LEADER, OR SPEAKER.

Only one (1) hour of continuing education credit will be awarded for each hour completed as an instructor or discussion leader. (3-20-20)

026. -- 999. (RESERVED)