



# IMPORTANT INFORMATION

## REGARDING RESIDENT CONTINUING EDUCATION REQUIREMENTS

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Idaho resident producers must complete their Continuing Education (CE) prior to submitting their application for renewal. CE credits must have been earned during the two (2) year licensing period prior to the current renewal date (current license expiration date). Please be aware that any CE course taken BEFORE a license is issued will not be allowed for CE credit when renewing the license. Please be aware that any CE course completed AFTER the license renewal date will result in a late CE penalty.

### CONTINUING EDUCATION REQUIREMENT:

For all resident producers who have one or more of the following lines of insurance: *Life, Health, Property, Casualty, Personal Lines, Public Adjusters and Bail Bond Agents*:

- Twenty-four (24) hours of CE are required for each two-year renewal period.
- A minimum of three (3) of those credit hours must be in the ethics category.

CE requirements pertain to the individual licensee, not to the number of lines of authority or licenses an individual carries.

There is no CE requirement for the line of *Variable*, or if you only carry a limited line such as *Credit (GAP), Travel, Surety, Pet, Portable Electronics*.

CE course providers are required to upload earned credits directly into the Sircon licensing record for you; however, by agreement they have up to 30 days to do this. Please make every attempt to complete your CE courses **early** in your renewal period. *You may begin taking credits any time within your renewal period.*

NOTE: In addition to completing the CE hours, a licensee must submit his or her [license renewal application](#) before the license expiration date. Late application for license renewal will result in a greater fee to [reinstate](#) the license and other penalties as outlined below.

### FAILURE TO COMPLETE CONTINUING EDUCATION REQUIREMENT ON TIME:

The licensee may complete continuing education credits earned **after** the license expiration date, **but will be assessed a Late CE Administrative Penalty** of \$100.00 during the first 30 days of delinquency; \$200.00 during the 31<sup>st</sup> to 60<sup>th</sup> day of delinquency; and \$300.00 during the 61<sup>st</sup> through the 90<sup>th</sup> day of delinquency.

The **completion date** of any course, as defined by Idaho Rule 53, **will determine which penalty amount will apply**. (See Idaho Rule 53 at: <http://adminrules.idaho.gov/rules/current/18/index.html>)

After the 90<sup>th</sup> day from the date of license expiration, but prior to the 365<sup>th</sup> day past expiration, if CE was not completed, the producer must re-test for all lines of authority, **complete the CE requirement**, and submit a new application for licensure. **After** the license has been expired for **one year**, there is no CE requirement; however, the producer must re-test for all lines of authority, re-fingerprint, and submit a new application for licensure.

### **LONG TERM CARE REQUIREMENT**

Any producer who sells, solicits or negotiates a long-term care policy under Idaho's Long-Term Care Insurance Partnership Program must receive eight hours of training in and demonstrate an understanding of Partnership Policies and their relationship to public and private coverage for long-term care.

- Producers are also required to complete four hours of long-term care insurance training every 24 months. Timing starts the date of the last course you took.
- See [Bulletin 06-5](#) for more information.
- The carriers are responsible for tracking this Federally-mandated continuing education requirement. You must be able to provide them with proof of compliance if asked to do so.
- This requirement schedule must be met as long as you sell Long Term Care products in Idaho.
- For convenience, our [CE course](#) catalog has a category titled Long Term Care. All courses listed in this category will meet the Federal education mandate.

### **FLOOD REQUIREMENT**

All insurance producers licensed in property, casualty or personal lines of authority who sell flood insurance through the NFIP must complete a one-time three-hour course related to the NFIP.

- The NFIP flood insurance course is available through approved continuing education providers. Failure to comply with this continuing education requirement may jeopardize the insurance producer's authority to write flood insurance through the NFIP.
- The carriers are responsible for tracking this Federally-mandated continuing education requirement. You must be able to provide them with proof of compliance if asked to do so.
- For convenience, our [CE course](#) catalog has a category titled Flood. All courses listed in this category will meet the Federal education mandate.

### **SUITABILITY IN ANNUITIES REQUIREMENT**

The Idaho Legislature approved a pending rule change to [IDAPA 18 Title 01, Chapter 09 \(IDAPA 18.01.09\)](#), which became effective when the Legislature adjourned on April 4, 2013.

- This rule is based on the 2010 NAIC Model Regulation 275 and requires the producer or insurer to have reasonable grounds to believe an annuity is suitable based on specific information about the consumer prior to making a recommendation to the consumer.
- It requires producers selling annuity products to complete a one-time four-hour training, either through approved CE courses from approved providers, or through insurer-provided training that meets the NAIC 2010 Suitability in Annuities training requirement for course content. The producer training requirements are in [section 16 of the rule \(18.01.09.016\)](#).
- The carriers are responsible for tracking this Federally-mandated continuing education requirement. You must be able to provide them with proof of compliance if asked to do so.
- For convenience, our [CE course](#) catalog has a category titled Annuities Suitability. All courses listed in this category will meet the Federal education mandate.

**Check the website occasionally for more Continuing Education Information.**