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COMPLIANCE CONNECTIONS

Prelicensing and Continuing Education

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Prelicensing & Continuing Education

This presentation contains two parts. Part 1 includes information of specific interest to CE and prelicensing providers and instructors and Part 2 provides information for producer, adjusters and company personnel responsible for producer and adjuster compliance.



Continuing Education and Prelicensing Information for Providers and Instructors



Course Filing Basics

- Applications must be submitted no less than 30 days prior to use
- All course materials must be supplied
- If a self-study/online course user ID and password must be supplied
- Submission of courses via e-mail strongly encouraged



Most Common Issues

- Failure to provide a timed outline
- Failure to provide instructor information
- Courses must re-certified every three years
- Any material changes to content must also be filed within 30 days



Timed Outline

The timed outline must provide sufficiently detailed information for the LDI to determine the subjects to be covered and the amount of time spent on each subject.



Qualifying Content

To be certified, a CE course must meet the following standards:

- The program must have significant intellectual or practical content to enhance and improve the insurance knowledge and professional competence of participants.
- The program must be developed by persons who are qualified in the subject matter and instructional design.
- The program content must be current and up to date.
- The program includes a means for evaluating the quality of the education provided.
- The instructors of the program are qualified in respect to the content of the program and the teaching method employed to present the program

Approvable Content

In order for a course to qualify for CE credit, a course must they contribute to the knowledge and professional competence of a licensee and demonstrate a direct and specific application to insurance

Approvable Content

Approvable content includes:

- insurance and risk management
- insurance laws, regulations and ethics
- programs in economics, business, management, computers, finance, taxes and laws which relate specifically to the insurance business
- claims management and damage assessment
- any other such subjects which may be related or that have a direct and specific application to the insurance industry and which contribute to the professional competence of a licensee.

Un-approvable CE Content

- Prelicense courses
- general computer programs not specifically related to the business of insurance or adjusting
- motivational, psychology, communications, or sales training program
- general business programs not specifically related to the business of insurance or adjusting
- any program not directly and specifically applicable to the insurance or adjusting business



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Instructor Information

For all non self-study programs (this includes meetings, seminars, conventions as well as classroom setting programs) each speaker must complete the Continuing Education Instructor Information form and it must be submitted with the application.

For situations where the Commissioner or other LDI personnel are the presenters, we already have the necessary information in our files and you may simply incorporate that by reference.



Proprietary or Trade Secret Information

- All course filings are public record
- Any requests for exemption from public record must be made in strict compliance with La. R.S. 44:3.2
- Courses using published materials from a third party should include documentation verifying permission for use or re-sale of the materials



Advertising and Information on CE and Prelicensing Programs

- A provider may not advertise or otherwise indicate that a program has been approved for credit in Louisiana until the LDI has granted such approval.
- One of the major complaints received by the LDI from producers and adjusters are allegations that the contents of a course and the number of credit hours are misrepresented.



Filing of Course Completion Rosters

*****NEW*****

All course completion rosters can now be filed using the Education Roster Import module of the Industry Access System.



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Continuing Education and Prelicensing Information for Producers and Adjusters



Most Commonly Misunderstood Issues

- CE Carryover
- Duplication of a program in a renewal period
- Responsibility for CE compliance
- Time delay for CE completion reporting



CE Carryover

- A producer licensed for the lines of life, health and accident, property, casualty or personal lines may carry over up to ten hours of unused CE credit.
- Carryover does not apply to ethics or flood requirements.
- Producers licensed for other lines (including title and bail bonds) may not carry over any unused CE.
- Adjusters may not carry over any unused CE.



Duplication of a Course in a Renewal Period

- Producers and adjusters may not receive duplicate credit for the same CE program during one renewal period.
- This prohibition still applies in a situation of hours carried over from a previous renewal period.
- Courses taken during the “renewal window” may be applied to the current renewal or to the next renewal.



Responsibility for CE Compliance

The licensee is responsible for compliance with all CE requirements. The requirements cannot be waived due to a misunderstanding with or misrepresentation of the applicability of a course by the CE provider.



Time Delay for CE Reporting

Providers have up to 30 days to report the successful completion of a CE program. Licensees should keep this in mind when scheduling CE as renewals will not become available until all required CE is recorded.



LDI Website Information and Tool

- Extensive information on CE requirements
- Comprehensive lists of all approved prelicensing and CE programs
- List of recorded CE credit for all resident producers and adjusters via the Producer/Adjuster Portal of the Industry Access System

www.lidi.la.gov



Questions?