

Office of the Commissioner of Insurance

Prelicensing & Continuing Education Provider Information Packet



Wisconsin Office of the
COMMISSIONER
OF INSURANCE

Administrative Services Provided by PSI

July 2020

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INTRODUCTION

The State of Wisconsin has contracted with PSI Services LLC (PSI) to perform CE/PE provider and course review and administer the CE/PE program on behalf of the Office of the Commissioner of Insurance (OCI). PSI handles all transactions and inquiries for CE/PE providers and courses, e.g., course revisions, changes to CE provider information, application status, submission requirements, etc.

PSI utilizes State Based Systems (SBS) software to process and store all application submissions.

Prospective providers can set up an account with SBS and obtain access to submit the provider application by visiting https://www.statebasedsystems.com/solar/service_org.html#sbsProvider. Step-by-step instructions on obtaining access to SBS can also be found at <https://www.statebasedsystems.com/solar/support.html#PROV>.

SBS offers the following functionality for providers:

- Submit course applications
- Submit/maintain course offerings (or schedules)
- Upload course rosters
- View course rosters & completions
- View provider summary
- Submit instructor applications
- Upload attachments to pending courses
- Update provider address, phone number, email addresses, and manage contacts

All provider applications, renewals, PE and CE course applications, renewals, and rosters **must** be directly uploaded into SBS for PSI to review and process on behalf of OCI. Providers and courses are reviewed and approved by PSI. Submission of paper applications directly to PSI or OCI are not accepted and will be returned.

Please note: Providers should report any changes of name, owners or officers, addresses, provider, director, phone and fax numbers, email address, and disciplinary actions arising out of any jurisdiction within 30 days of the change or action. These changes should be made directly through SBS.

<p><u>PSI</u> Phone: 877-526-6833 Email: ce@psionline.com Website: https://home.psiexams.com/#/home</p> <p>CE/PE Provider Apps & Renewals</p> <ul style="list-style-type: none">• CE/PE Course App & Renewals• Course Revisions• Pass/Fail Reports	<p><u>Office of the Commissioner of Insurance</u> Phone: 608-266-8699 Email: ociagentlicensing@wisconsin.gov Website: oci.wi.gov</p> <ul style="list-style-type: none">• Licensee Issues• Provider Exceptions
<p><u>State Based Systems (SBS)</u> Phone: 816-783-8990 Email: sbshelp@naic.org</p> <ul style="list-style-type: none">• Assistance with credit banking• Correcting and resubmitting entries• SBS system issues• List of Approved Courses• List of Approved Providers• Maintain Provider Information• Course Roster Removal	

PRELICENSING PROVIDERS

Provider Requirements

Providers shall comply with state and federal laws in their education programs, including but not limited to laws regarding discrimination on the basis of sex, race, religion, age, physical disability, sexual orientation, or national origin.

An approved provider must comply with all requirements established under ch. Ins 26, Wis. Adm. Code (http://docs.legis.wisconsin.gov/code/admin_code/ins/26). Failure to comply with the program requirements may result in the suspension or termination of the provider's authorization to offer courses.

Providers must publish and abide by a refund policy. The refund policy is to be submitted with the provider approval application (unless no course fee is charged to a student). A policy of no refunds is unacceptable.

OCI or a duly appointed representative shall investigate or review all provider and course applications and may investigate or examine previously approved providers, courses, and instructors. In addition to investigation or examination upon its own initiative, OCI or duly appointed representative may investigate or examine any non-credit program or instructor upon receipt of a complaint from any person.

How to Apply for a Provider License

Once an account has been set up with SBS, the provider may submit an application using their provider account via the SBS portal (https://www.statebasedsystems.com/solar/service_org.html#sbsProvider).

Information that may be submitted with the provider application:

1. Organizational structure, registration policies, fee schedules, and promotional material for the school
2. A description of the student record systems including a description of the methods for documenting attendance
3. Method used to evaluate instructors and summary of previous evaluations conducted
4. Signature of person authorized to sign certifications
5. Instructor approvals (see instructor requirements)

The initial fee for a provider application is \$45.00. Wisconsin governmental bodies, such as universities and technical colleges, are exempt from these fees.

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Upon successful completion of the provider application, PSI will issue an application approval no later than 60 days following the receipt of the completed application, per [s. Ins 26.06 \(3\), Wis. Adm. Code](#).

Applicants may submit applications for course approval at the same time the provider application is submitted.

Once the application has been approved, the applicant will receive electronic notification. Providers must add the entity in their SBS accounts. Instructions can be found at <https://www.statebasedsystems.com/solar/docs/AddProvider.pdf>.

General Course Requirements

[Section Ins 26.03 \(3m\), Wis. Adm. Code](#) defines "credit hour" as a period of study, included as a part of a course, consisting of no less than 50 minutes of classroom instruction, or 4500 words per credit hour for correspondence self-study, or on-line courses. Registration, coffee and lunch breaks, and social hours do not qualify for PE credits and must be excluded from the number of CE credits requested. Anything less than 50 minutes does not qualify for credit.

A course can be approved for a maximum of 20 credit hours.

No course may be advertised or otherwise promoted as appropriate for Wisconsin PE credit until it has been approved in writing. Advertising a provider or course as being offered for PE credit before approval of the provider/course is grounds for disqualification as a provider. Courses may be advertised as "pending approval" after being submitted.

Each authority/license below requires at least 20 hours of preliminary educational instruction. These hours are to be completed not more than one year earlier than the examination date.

- Property
- Casualty
- Personal Lines P & C
- Property & Casualty
- Life
- Accident & Health
- Navigator
- Public Adjuster Training

Courses may be approved if they meet the criteria under [s. Ins 26.06, Wis. Adm. Code](#) and the subsequent requirements in appendices 1–4.

- Section A of the appendices for all lines of authority are the same (8 credits); however, the provider must submit the information with every course.
- Section B of the appendices for all lines of authority must be submitted and approved for 12 hours of credit.

WI Course Groups	WI Course Methods
<ul style="list-style-type: none"> • Prelicensing Accident & Health • Prelicensing Casualty • Prelicensing Life • Prelicensing Navigator PE Training • Prelicensing Personal Lines P & C • Prelicensing Property • Public Adjuster Training 	<ul style="list-style-type: none"> • Classroom • Correspondence • Internet • National • Self- Study • Seminar/Workshop • Teleconference • Video/Audio/CD/DVD

Synchronous vs. Asynchronous—A distinction between programs of study that are either “live” or “self-study.” Synchronous learning happens in real time and requires students and instructors to be online or in class at the same time. Asynchronous learning involves study materials, assignments, and examinations/assessments that can be accessed by students at any time.

Classroom (a.k.a. synchronous, contact)—Course activities or information occurring in real time at a specific time, date, and place, and delivered via Internet or in person, such as but not limited to seminar/workshop, webinar, virtual class, or teleconference. Classroom courses do not require an examination but attendance must be monitored by use of sign-in/sign-out sheets.

Providers offering classroom courses may make arrangements for make-up classes covering the same material as the class missed to enable student to meet the education requirements.

Self-Study (a.k.a. asynchronous, non-contact)—Course activities or information delivered outside of real time (recorded or similarly accessible) and available at any time, such as but not limited to correspondence, online training, video, audio, CD, or DVD. Self-study courses do not require interaction with instructors but do require successful completion of an examination and/or frequent interaction during the course as a condition of progressing through the course material. Course credits will only be approved for the time it takes to complete/study instructional material and not for the time it takes to complete the examination.

Self- study courses must include the following in their application submission:

- a) A copy of all materials a student must study in order to pass the exam
- b) A word count excluding glossaries, indexes, tables of contents
- c) Appendices, text book, case law, etc., must be included
- d) A copy of one version of the exam

Online Course—An asynchronous/non-contact program of study where activities and information are delivered in a recorded, streaming, or multimedia format that concludes with an examination/assessment. Course may alternatively require frequent interaction with courseware as a condition of progressing through the course material, with chapter/section quizzes providing continuous feedback on learning. Personally identifiable information (e.g., username, password, email) can be used throughout the courseware to ensure interactivity. Course credits will only be approved for the time it takes to complete/study instructional material and not for the time it takes to complete the examination.

Virtual Class/Webinar—A type of classroom study that is instructor-led, delivered using the Internet to remote attendees, with a specific start time and end time, in which students enroll before gaining access to the instructor, information, and course activities. Student attendance is monitored and validated based on personally identifiable information (e.g., username, password, email) and student participation in interactive exercises is required. Credit for course is based on attendance and activity, not examination. Webinar courses must follow standard classroom policies.

In addition to the standard policies, webinar courses must meet the following:

- a) They must be submitted as classroom courses.
- b) A separate course submission is required for webinar courses.
- c) Final exams are not required for webinars.
- d) Providers must submit a statement as to the process in determining when a participant is inactive or not fully engaged, such as when the screen is minimized or the participant does not answer the polling questions or verification codes.
- e) For webinars not given in a group setting, no less than two polling questions and/or attendance verification codes must be asked, with appropriate responses provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.
- f) Students in all locations must be able to interact in real time with the instructor and should be able to submit questions and/or comments at any point during the webinar session.
- g) The provider must have a procedure that informs the students in advance of the course participation requirements and consequences for failing to actively participate in the course.

Teleconference (a.k.a. video conference or web conference)—A type of classroom study featuring the live exchange of information among several persons who are remote from one another but linked by telecommunications. Teleconference features audio, video, and/or data-sharing, and offers opportunities for learner/instructor/facilitator interaction. A synchronous program of study has a specific start time and end time that validates student attendance through personally-identifiable information (e.g. username, password, email) and interactivity. Credit for the course is based on attendance and activity, not examination.

Requirements & Guidelines for Proctored Examinations for Non-Classroom Courses

- a) Contain a Minimum of 25 questions in Section A
- b) Contain a Minimum of 50 questions in Section B
- c) The number of questions must increase proportionately as the amount of material increases up to a suggested maximum of 75 questions for very large courses. It is suggested that all questions should be four-alternative multiple choice or completion format and that the use of True/False questions be avoided.
- d) A passing score of 70% or higher on each preclicensing examination is required. Credit will only be allowed if the student passes the exam with a score of 70% or higher.
- e) Use of an approved proctor who is an impartial, disinterested third party, or a currently licensed agent with no family or financial relationship to student. Membership in a professional association or organization does not constitute a financial relationship.
- f) Proctor must verify the student's identity and complete the affidavit supplied by the provider testifying the student received no outside assistance. The monitoring process must ensure the student will complete the exam and that the specified conditions of administration are observed. Both the proctor and the student must sign the affidavit. See sample on pg. 24, **Affidavit of Personal Responsibility Form**.
- g) Providers are responsible for collecting and retaining completed affidavits.
- h) Self-study courses presented via the Internet must adhere to the same requirements as other self-study methods.

How to Submit a Course

All course applications must be submitted electronically through SBS via the provider portal.

Information that may be submitted with each course application:

1. Name
2. Method of Instruction
3. Course Numbers
4. Course Titles
5. Detailed Outline of Subject Matter & Time (include hours for each topic/method showing the minimum time allotted to each)
6. Current Course Catalogue
7. Instructional Material
8. Copy of Examination
9. Promotional Material
10. If a webinar, explanation of how provider plans to track attendance

Initial fee for course approval is \$9.00 per credit.

Designation course fee is \$9.00 per credit (not to exceed 8 times the credit hour fee per course).

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Upon successful completion of the course application, PSI will issue an application approval decision no later than 60 ays of the completed application, per [s. Ins 26.06 \(3\), Wis. Adm. Code](#).

Course reviews are based on materials received with the application. If requests for additional information are not responded to within 60 days, the submission will be closed and you will need to resubmit the course. Upon course review, a notification will be sent via email to the primary point of contact listed on the provider profile.

Once a PE course has been approved, any changes to that course must be reported to our office per [s. Ins 26.06 \(4\), Wis. Adm. Code](#).

A course may not be substantially altered more than 20% without a new application, including a new fee being submitted to and approved by PSI. A substantial alteration is any change that would modify the content or time allocations stated in the course outline or would change any of the course topics. A change in the focus of a course where all or significant portions are based on a particular concept (e.g., ISO policy form, policy type, etc.) would also be considered substantial. A change to update a minor point (e.g., change in Medicare deductibles, changes in estate tax limits, etc.) would not be considered substantial.

Sample Acceptable Course Outline – see pg. 20

Sample Unacceptable Course Outline – see pg. 21

Certificate of Completion

All prelicensing providers must provide original certificates of completion to each individual upon satisfactory completion of a prelicensing course. Additional certificates shall be provided to the student upon request and at no additional charge per [s. Ins 26.07 \(1\) \(a\), Wis. Adm. Code](#).

Each certificate must include the following:

1. Minimum wording as per appendix 5, http://docs.legis.wisconsin.gov/code/admin_code/ins/26_5
2. Signed by authorized person whose signature is on file with our office
3. Date on certificate shall be date of last class attended by student.
4. Certificates shall be provided to each student in hard copy or electronically.
5. For classroom courses, the instructor shall verify the student's identity with a picture ID prior to issuing a certificate of completion. Instructors accepting a form of identification other than the Wisconsin driver's license or Wisconsin ID card shall note the form of identification used on the certificate of completion.

Students who have taken the general portion (section A) of the prelicensing course only need to take this once within a 12 month period. If a student takes only the product knowledge (section B), the instructor shall verify the student completed section A within one year before issuing a certificate of completion.

Providers shall maintain attendance records for 3 years per [s. Ins 26.07 \(3\), Wis. Adm. Code](#). These records must be made available to OCI upon request. **Sample of Certificate of Completion – see pg. 22**

Course Offerings

All prelicensing providers shall submit their course offerings promptly via the SBS portal in advance of offering an approved course on a date or at a place other than, or in addition to, the date and location provided in the initial request for course approval per [s. Ins 26.06 \(4\), Wis. Adm. Code](#).

Changes and cancellations must be entered as soon as known and, in all instances, before the scheduled date. Failure to inform PSI may result in courses being denied approval or current approvals being revoked. In addition, if a roster is submitted that does not have a course schedule offering, the roster will be rejected. All schedule changes should be made using the SBS system.

Instructor Requirements

Instructor applications must be submitted separately through SBS. Applications should not be submitted along with a provider or course application.

Providers must verify that instructors are competent and qualified to teach a course. Instructors are typically filed at the same time as the course application; however, it is not required if the instructor is already approved by OCI.

Individuals must satisfy at least one of the following criteria to qualify as an instructor per [s. Ins. 26.06 \(2\) \(b\) Wis. Adm. Code](#):

- Engaged in the practice of teaching insurance courses at an accredited institution of higher education for at least the last 3 years
- Be a licensed intermediary for at least the last 5 years and demonstrates good character and knowledge of experience to instruct the scope of the subject area for which he or she will be responsible
- Be a member of the state bar in at least one state or the District of Columbia engaged in the field of insurance related law
- Be a Life instructor who holds any of the following professional designations or successor designations: Certified Employee Benefit Specialist (CEBS); Chartered Financial Consultant (ChFC); Certified Insurance Counselor (CIC); Certified Financial Planner (CFP); Chartered Life Underwriter (CLU); Fellow of the Life Management Institute (FLMI); or Life Underwriter Training Council Fellow (LUTCF); or
- Be an Accident & Health instructor who holds any of the following professional designations or successor designations: Registered Health Underwriter (RHU); Certified Employee Benefit Specialist (CEBS); Registered Employee Benefits Counselor (REBC); or Health Insurance Associate (HIA); or
- Be a Property, Casualty, or Personal Lines P&C instructor who holds any of the following professional designations or successor designations: Accredited Advisor in Insurance (AAI); Associate in Risk Management (ARM); Certified Insurance Counselor (CIC); or Chartered Property and Casualty Underwriter (CPCU); or
- Be a person who, in the judgment of the commissioner, is qualified to teach a course by reason of exemplary experience or education in the lines of insurance being taught
- Is a certified public accountant licensed in a state or the District of Columbia and engaged in insurance-related practice

Instructors may be replaced by other approved instructors with equal qualifications on an emergency basis.

Once the instructor application has been approved, the provider will receive electronic notification to the email contact on file.

Instructor Certification Request Form – see pg. 23

Banking Course Credits

Providers are required to submit PE course completion rosters electronically within 10 days of course completion via the SBS portal per [s. Ins 26.07 \(2\), Wis. Adm. Code](#).

The following is required to successfully bank prelicensing course credits:

- Last Name
- Last 4 of SSN
- DOB
- Date of Completion
- Course Number

The fee to bank credits is \$1.00 per course credit per student (SBS fee). Providers will receive a confirmation from SBS of all rosters submitted.

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Renewal of Provider License

Prelicensing providers renew **August 30th** of the next odd numbered year after provider license approval date per [s. Ins 26.06 \(3\), Wis. Adm. Code](#). The renewal date for both prelicensing providers and prelicensing courses are the same.

Renewal notices are sent out by PSI via email 30 days in advance of the expiration date.

Providers are required to renew their provider license online via the SBS Provider portal prior to expiration. **Please note:** If you fail to renew, your provider license will be inactivated, you will be required to reapply to become a provider and reapply for all courses again, and applicable fees will be charged. There are no exceptions.

Provider renewal fee is \$45.00.

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Renewal of Course

Prelicensing courses renew **August 30th** of the next odd year after the provider approval date per [s. Ins 26.06 \(3\), Wis. Adm. Code](#). The renewal date for both prelicensing providers and prelicensing courses is the same.

Renewal notices are sent out by PSI via email 30 days in advance of the expiration date.

Providers are required to renew their courses online via the SBS Provider portal prior to expiration. **Please Note:** If you fail to renew your course, the course will be inactivated, you will be required to submit new applications for all the inactivated courses, and you will be charged the required fees. There are no exceptions.

Course renewal fee is \$8.75 per credit (up to a maximum of \$35).

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

CONTINUING EDUCATION PROVIDERS

Provider Requirements

Providers shall comply with state and federal laws, including but not limited to laws regarding discrimination on the basis of sex, race, religion, age, physical disability, sexual orientation, or national origin in their education programs.

An approved provider must comply with all requirements established under Chapter Ins 28, Wis. Adm. Code (http://docs.legis.wisconsin.gov/code/admin_code/ins/28). Failure to comply with the program requirements may result in the suspension or termination of the provider's authorization to offer courses.

Providers must publish and abide by a refund policy. The refund policy is to be submitted with the provider approval application (unless no course fee is charged to a student). A policy of no refunds is unacceptable.

OCI or a duly appointed representative shall investigate or review all provider and course applications and may investigate or examine previously approved providers, courses, and instructors. In addition to investigation or examination upon its own initiative, OCI or a duly appointed representative may investigate or examine any non-credit program or instructor upon receipt of a complaint from any person.

How to Apply for a Provider License

Once an account has been set up with SBS, the provider may submit an application using their provider account via the SBS portal (https://www.statebasedsystems.com/solar/service_org.html#sbsProvider).

Information that may be submitted with the provider application:

1. Organizational structure, registration policies, fee schedules, and promotional material for the school
2. A description of the student record systems including a description of the methods for documenting attendance
3. Method used to evaluate instructors and summary of previous evaluations conducted
4. Signature of person authorized to sign certifications
5. Instructor approvals (see instructor requirements)

The initial fee for a provider application is \$45.00. Wisconsin governmental bodies, such as universities and technical colleges, are exempt from these fees.

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Upon successful completion of the provider application, PSI will issue an application approval no later than 60 days following the receipt of the completed application per [s. Ins. 28.06 \(4\), Wis. Adm. Code](#).

Applicants may submit applications for course approval at the same time the provider application is submitted.

Once the application has been approved, the applicant will receive electronic notification. Providers must add the entity in their SBS accounts. For instruction, visit <https://www.statebasedsystems.com/solar/docs/AddProvider.pdf>.

General Course Requirements

Section Ins 28.03 (3), Wis. Adm. Code defines "credit hour" as a period of study, included as a part of a course, consisting of no less than 50 minutes of classroom instruction, or 4500 words per credit hour for correspondence self-study, or on-line courses. Registration, coffee and lunch breaks, and social hours do not qualify for CE credits and must be excluded from the number of CE credits requested. Anything less than 50 minutes does not qualify for credit.

A course can be approved for a maximum of 24 credit hours.

No course may be advertised or otherwise promoted as appropriate for Wisconsin CE credit until it has been approved in writing. Advertising a provider or course as being offered for CE credit before approval of the provider/course is grounds for disqualification as a provider. Courses may be advertised as "pending approval" after being submitted.

WI Course Groups	WI Course Methods
<ul style="list-style-type: none"> • Accident & Health • Annuity Training • Casualty • Ethics • Flood (NFIP) • General • Life • Life Settlement Training • Navigator CE Training • Property & Casualty • Public Adjuster Training 	<ul style="list-style-type: none"> • Classroom • Correspondence • Internet • National • Self- Study • Seminar/Workshop • Teleconference • Video/Audio/CD/DVD

Synchronous vs. Asynchronous—A distinction between programs of study that are either “live” or “self-study.” Synchronous learning happens in real time and requires students and instructors to be online (or in class) at the same time. Asynchronous learning involves study materials, assignments, and examinations/assessments that can be accessed by students at any time.

Classroom (a.k.a. synchronous, contact)—Course activities or information occurring in real time at a specific time, date and place, and delivered via Internet or in person, such as but not limited to seminar/workshop, webinar, virtual class or teleconference. Classroom courses do not require an examination but attendance must be monitored by use of sign-in/sign-out sheets.

Providers offering classroom courses may make arrangements for make-up classes covering the same material as the class missed to enable student to meet the education requirements.

Self-Study (a.k.a. asynchronous, non-contact)—Course activities or information delivered outside of real time (recorded or similarly accessible) and available at any time, such as but not limited to correspondence, online training, video, audio, CD, or DVD. Self-study courses do not require interaction with instructors but do require successful completion of an examination and/or frequent interaction during the course as a condition of progressing through the course material. Course credits will only be approved for the time it takes to complete/study instructional material and not for the time it takes to complete the examination.

Self- study courses must include the following in their application submission:

- a) A copy of all materials that a student must study in order to pass the exam
- b) A word count excluding glossaries, indexes, tables of contents
- c) Appendices, text book, case law, etc. must be included
- d) A copy of one version of the exam

Online Course—An asynchronous/non-contact program of study where activities and information are delivered in a recorded, streaming, or multimedia format that concludes with an examination/assessment. The course may alternatively require frequent interaction with courseware as a condition of progressing through the course material, with chapter/section quizzes providing continuous feedback on learning. Personally identifiable information (e.g., username, password, email) can be used throughout the courseware to ensure interactivity. Course credits will only be approved for the time it takes to complete/study instructional material and not for the time it takes to complete the examination.

Virtual Class/Webinar—A type of classroom study that is instructor-led, delivered using the Internet to remote attendees, with a specific start time and end time, in which students enroll before gaining access to the instructor, information, and course activities. Student attendance is monitored and validated based on personally identifiable information (e.g., username, password, email) and student participation in interactive exercises is required. Credit for the course is based on attendance and activity, not examination. Webinar courses must follow standard classroom policies.

In addition to the standard policies, webinar courses must meet the following:

- a) They must be submitted as classroom courses.
- b) A separate course submission is required for webinar courses.
- c) Final exams are not required for webinars.
- d) Providers must submit a statement as to the process in determining when a participant is inactive or not fully engaged, such as when the screen is minimized or the participant does not answer the polling questions or verification codes.
- e) For webinars not given in a group setting, no less than two polling questions and/or attendance verification codes must be asked, with appropriate responses provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.
- f) Students in all locations must be able to interact in real time with the instructor and should be able to submit questions and/or comments at any point during the webinar session.
- g) The provider must have a procedure that informs the students in advance of the course participation requirements and consequences for failing to actively participate in the course.

Teleconference (a.k.a. video conference or web conference)—A type of classroom study featuring the live exchange of information among several persons who are remote from one another but linked by telecommunications; featuring audio, video, and/or data-sharing; and offering opportunities for learner/instructor/facilitator interaction. A synchronous program of study has a specific start time and end time that validates student attendance through personally-identifiable information (e.g. username, password, email) and interactivity. Credit for the course is based on attendance and activity, not examination.

Requirements & Guidelines for Non-Classroom Course Proctored Examinations

- a) The number of questions must increase proportionately as the amount of material increases up to a suggested maximum of 75 questions for very large courses. It is suggested that all questions should be four-alternative multiple choice or completion format and that the use of True/False questions be avoided.
- b) A passing score of 70% or higher on each continuing education examination is required. Credit will only be allowed if the student passes the exam with a score of 70% or higher.
- c) An approved proctor must be used who is an impartial, disinterested third party, or a currently licensed agent with no family or financial relationship to student. Membership in a professional association or organization does not constitute a financial relationship.
- d) Proctor must verify the student's identity and complete the affidavit supplied by the provider testifying the student received no outside assistance. The monitoring process must ensure the student will complete the exam and that the specified conditions of administration are observed. Both the proctor and the student must sign the affidavit. See sample **Affidavit of Personal Responsibility Form - see pg. 24**.
- e) Providers are responsible for collecting and retaining completed affidavits.
- f) Self-study courses presented via the Internet must adhere to the same requirements as other self-study methods.
- g) Exams for self-study courses that are approved for 3 credits or less must contain at least 25 questions. For courses approved for more than 3 credit hours, an exam must contain a minimum of 50 questions. The number of questions must increase proportionately as the amount of material increases up to a suggested maximum of 75 questions for very large courses. It is suggested that all questions should be four-alternative multiple choice or completion format and that the use of True/False questions be avoided.

To qualify for approval, a course must be designed to develop or expand technical insurance skills and knowledge. The following course topics are subjects that qualify per [s. Ins 28.06 \(6\) \(a\), Wis. Adm. Code](#):

1. Principles of property insurance
2. Principles of casualty insurance
3. Principles of life insurance
4. Principles of accident and health insurance
5. Estate planning/taxation
6. Ethics in insurance
7. Legal, legislative, regulatory matters in insurance
8. Wisconsin insurance code and administrative rules
9. Insurance policy contents
10. Proper use of insurance products
11. Accounting/actuarial considerations in insurance

12. Principles of risk management
13. Provisions/differences in insurance policy contracts
14. Tax laws (specifically related to insurance)
15. Wills and trusts
16. Multiple Employer Welfare Arrangements/Unauthorized Insurers
17. Legal structuring of life settlements
18. Legal relationships among the parties to a life settlement
19. Required disclosures and privacy requirements in life settlements
20. Ethical considerations in selling, soliciting, and negotiating life settlements
21. Life settlement contract requirements
22. Advertisements of life settlements
23. Life settlement remedies
24. Life settlement licensing requirements

The following course topics are subjects that do not qualify per [s. Ins 28.06 \(6\) \(b\), Wis. Adm. Code](#):

1. Sales
2. Motivation
3. Prospecting
4. Psychology
5. Communication skills
6. Supportive office skills (typing, filing, telephone, computers)
7. Personnel management
8. Recruiting
9. Time management
10. Repair procedures
11. Cleaning techniques
12. Other subjects not related to the insurance industry
13. Agency management (except as permitted in par (a))

How to Submit a Course

All course applications must be submitted electronically through SBS via the provider portal.

Information that may be submitted with each course application:

1. Name
2. Method of Instruction
3. Course Numbers
4. Course Titles
5. Detailed Outline of Subject Matter & Time (include hours for each topic/method showing the minimum time allotted to each)
6. Current Course Catalogue
7. Instructional Material
8. Copy of Examination
9. Promotional Material
10. If a webinar, explanation on how provider plans on tracking attendance.

Initial fee for course approval is \$9.00 per credit.

Designation course fee is \$9.00 per credit (not to exceed 8 times the credit hour fee per course).

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Course approval decisions will be issued no later than 30 days following receipt of the completed application and all required information per [s. Ins 28.06 \(5\) \(a\), Wis. Adm. Code](#).

Course reviews are based on material received with the application. Any submissions that are incomplete are subject to denial. If requests for additional information are not responded to within 60 days from the date of request, the submission will be closed and you will need to resubmit the course. Upon course review, a notification will be sent via email to the primary point of contact listed on the Provider profile.

Once a CE course has been approved, any changes must be reported to our office within 10 days per [s. Ins 28.06 \(8\)](#).

Wis. Adm. Code.

A course may not be substantially altered more than 20% without a new application including a new fee being submitted to and approved by PSI. A substantial alteration is any change that would modify the content or time allocations stated in the course outline or would change any of the course topics. A change in the focus of a course where all or significant portions are based on a particular concept (e.g., ISO policy form, policy type, etc.) would be considered substantial. A change to update a minor point (e.g., change in Medicare deductibles, changes in estate tax limits, etc.) would not be considered substantial.

Sample Acceptable Course Outline – see pg. 20

Sample Unacceptable Course Outline – see pg. 21

Certificate of Completion

All continuing education providers shall provide original certificates of completion to each individual within a reasonable period of time after completing a course. One additional certificate of continuing education shall be provided to a student upon request at no additional charge per [s. Ins 28.07 \(1\) \(a\), Wis. Adm. Code.](#)

Each certificate of completion must include the following:

1. Agent's Name
2. Wisconsin License Number/National Producer Number (NPN)
3. Course Title
4. Course Number
5. Date Course was Completed
6. Number of Approved Credit Hours
7. Name of Provider
8. Provider License Number
9. Signature of Authorized Provider Representative on File with OCI
10. Date Issued

Providers shall maintain attendance records for 4 years per [s. Ins 28.07 \(3\), Wis. Adm. Code.](#) These records must be made available to OCI upon request.

Sample of Certificate of Completion – see pg. 22

Course Offerings

All providers shall submit their course offerings via the SBS portal at least 10 days in advance of offering an approved course on a date or at a place other than, or in addition to, the date and location provided in the initial request of course approval per [s. Ins 28.06 \(8\), Wis. Adm. Code.](#)

Changes and cancellations must be entered as soon as known and, in all instances, before the scheduled date. Failure to inform PSI may result in courses being denied approval or current approvals being revoked. In addition, if a roster is submitted that does not have a course schedule offering, the roster will be rejected. All schedule changes should be made using the SBS system.

Instructor Requirements

Instructor applications must be submitted separately through SBS. Applications should not be submitted along with a provider or course application.

Providers must verify that instructors are competent and qualified to teach a course. Instructors are typically filed at the same time as the course application; however, it is not required as long as the instructor is already approved with OCI.

Individuals must satisfy at least one of the following criteria to qualify as an instructor per [s. Ins. 28.06 \(2\) \(b\), Wis. Adm. Code:](#)

- Engaged in the practice of teaching insurance courses at an accredited institution of higher education for at least the last 3 years
- Be a licensed intermediary for at least the last 5 years and demonstrates good character and knowledge of experience to instruct the scope of the subject area for which he or she will be responsible
- Be a member of the state bar in at least one state or the District of Columbia who is engaged in the field of insurance related law
- Be a Life instructor who holds any of the following professional designations or successor designations: Certified

Employee Benefit Specialist (CEBS); Chartered Financial Consultant (ChFC); Certified Insurance Counselor (CIC); Certified Financial Planner (CFP); Chartered Life Underwriter (CLU); Fellow of the Life Management Institute (FLMI); or Life Underwriter Training Council Fellow (LUTCF); or

- Be an Accident & Health instructor who holds any of the following professional designations or successor designations: Registered Health Underwriter (RHU); Certified Employee Benefit Specialist (CEBS); Registered Employee Benefits Counselor (REBC); or Health Insurance Associate (HIA); or
- Be a Property, Casualty, or Personal Lines P&C instructor who holds any of the following professional designations or successor designations: Accredited Advisor in Insurance (AAI); Associate in Risk Management (ARM); Certified Insurance Counselor (CIC); or Chartered Property and Casualty Underwriter (CPCU); or
- Be a person who, in the judgment of the commissioner, is qualified to teach a course by reason of exemplary experience or education in the lines of insurance being taught
- Is a certified public accountant licensed in a state or the District of Columbia and engaged in insurance-related practice.

Instructors may be replaced by other approved instructors with equal qualifications on an emergency basis.

Once the instructor application has been approved, the provider will receive electronic notification to the email contact on file.

Instructor Certification Request Form – see pg. 23

Banking Course Credits

Providers are required to submit CE course completion rosters electronically within 10 days of course completion via the SBS portal per [s. Ins 28.07 \(2\), Wis. Adm. Code](#).

The following is required to successfully bank continuing education course credits:

- Provider Number
- Course Number
- Date of Course Completion
- Agent Last Name
- Agent License Number/National Producer Number (NPN)

The fee to bank credits is \$1.00 per course credit per student (SBS Fee). Providers will receive a confirmation of all rosters submitted. **All fees are nonrefundable.** Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Renewal of Provider License

Continuing education providers renew **July 31st** of the next even numbered year after their license approval date per [s. Ins 28.06 \(4\), Wis. Adm. Code](#).

Renewal notices are sent out by PSI via email 30 days in advance of the expiration date.

Providers are required to renew their provider license online via the SBS Provider portal prior to expiration. **Please note:** If you fail to renew, your provider license will be inactivated, you will be required to reapply to become a provider and reapply for all courses again, and you will be charged the required fees. There are no exceptions.

Provider renewal fee is \$45.00.

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**

Renewal of Course

Continuing education courses renew every 2 years from the date the course was approved per [s. Ins 28.06 \(5\) \(a\), Wis. Adm. Code](#).

Renewal notices are sent out by PSI via email 30 days in advance of the expiration date. Providers are required to renew their courses online via the SBS Provider portal prior to expiration. **Please Note:** If you fail to renew your course, the course will be inactivated, you will be required to submit new applications for all the inactivated courses, and you will be charged the required fees. There are no exceptions.

Course renewal fee is \$8.75 per credit (up to a maximum of \$35). **All fees are nonrefundable.** Providers will be charged

for all fees at time of submission. **Do not send payments to PSI.**

APPEAL PROCESS

Providers and courses may be denied by PSI on behalf of OCI if the provider or courses fail to comply with Wisconsin laws and regulations.

Initial Provider/Course Review & Denial

If a submission is denied by PSI, providers have the opportunity to revise the application submission with guidance from PSI. Providers must resubmit their revised material to the email ce@psionline.com.

Failure to provide the revised course material to PSI within 30 days of denial will result in permanent denial of your course application and you will be required to apply as a new course submission and pay the appropriate fees again via SBS.

Secondary Provider/Course Review and Denial Upheld

If the submission still does not comply with laws or regulations and is denied again by PSI, the provider has the right to appeal directly with OCI. Pursuant to [s. Ins. 26.10 \(4\)](#) and [28.10 \(4\), Wis. Adm. Code](#), the denial constitutes an order pursuant to [s. 601.62 \(3\), Wis. Stat.](#), and you may request a hearing in writing.

The request for a hearing must be received within 30 days of the date of the denial letter and must include a copy of the letter, evidence showing that the course is compliant under current laws and regulations, and contact information.

The request for a hearing must be sent either by email to ociagentlicensing@wisconsin.gov, faxed to 608-267-9451, or mailed to the address listed below.

**Office of the Commissioner of Insurance
Provider/Course Appeal
P.O. Box 7872
Madison, WI 53707-7872**

NAIC RECIPROCALITY FILING

In order to simplify continuing education (CE) course approval processes and reduce barriers for non-resident CE providers, Wisconsin allows providers to file CE courses without a substantive review as long as they meet the below requirements.

Reciprocity Requirements

The following is required in order to be eligible for a course to qualify for CE Reciprocity:

1. Course must be approved in the state of domicile (which must be a participating state).
2. Course approval document must come from the state of domicile. This may either be a letter of approval or the stamped approved application form that was filed in the resident state. (At a minimum, the document shall include course name, method of instruction, and whether the course is part of a national or profession designation program.)
3. Provider must already be approved in Wisconsin.

Minimum number of credits awarded is one credit; no partial credits will be approved.

Maximum number of credits that can be approved is 24.

A National Course is defined as an approved program of instruction in insurance-related topics, including a course leading to a National Professional Designation, or an insurance course at an institution offered as part of a degree-conferring curriculum presented by an approved CE Provider organization.

Please note: Wisconsin is not required to accept any topic, provider, or instructor that is not eligible for approval under its laws and regulations.

How to Submit a Course for Reciprocity

Providers must submit an application request for CE reciprocity via the SBS portal.

Complete the following steps:

1. Complete the Continuing Education Reciprocity Course Filing Form for each course.
2. Attach a copy of the state approval document.
3. Attach a copy of the outline for classroom courses or the table of contents for self-study courses.

Initial fee for course approval is \$9.00 per credit.

Designation course fee is \$9.00 per credit (not to exceed 8 times the credit hour fee per course).

Uniform Continuing Education Reciprocity Course Filing Form – see pg. 19.

All fees are nonrefundable. Providers will be charged for all fees at time of submission. **Do not send payments to PSI.**



UNIFORM CONTINUING EDUCATION RECIPROCITY COURSE FILING FORM

Please clearly print or type information on this form. Thank you for helping us promptly process your application.

Provider Information

Provider Name		FEIN # (if applicable)			
Contact Person		E-mail Address of Contact Person			
Phone Number () - ext.	Fax Number () -	Home State	Home State Provider #	Reciprocal State	Reciprocal State Provider #
Mailing Address		City	State	Zip	

Course Information

Course Title		
Date of Course Offering (if applicable)		
Method of Instruction		National Course
Self – Study (non-contact) <input type="checkbox"/> Correspondence <input type="checkbox"/> On-Line Training (Self-Study) <input type="checkbox"/> Video/Audio/CD/DVD Word Count _____ Difficulty (Circle) Basic Intermediate Advanced	Classroom (contact) <input type="checkbox"/> Seminar/Workshop <input type="checkbox"/> Webinar <input type="checkbox"/> Teleconference <input type="checkbox"/> Other _____	National Insurance Designation? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Type: _____ <hr/> Is this Course Open to the Public? <input type="checkbox"/> Yes <input type="checkbox"/> No
Examination Required? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Credit Hours Requested and Course/Hours Decision

Course Concentration	Hrs Requested by Provider	Hrs Approved by Home State	Hrs Approved by Reciprocal State
	Sales/Mktg Insurance	Sales/Mktg Insurance	Sales /Mktg Insurance
A. Insurance Topics: (Circle Appropriate Course Concentration)			
Life / Health			
Property / Casualty/Personal Lines			
Ethics			
General (Applies to all lines)			
Insurance Laws			
Other (LTC, NFIP, Viatical, Annuities, _____)			
Total Hours			
B. Adjuster Topics (Total Hours)			

Information Below is for Regulator Use Only

Approval Date		
Course Number assigned		
Course approval expiration date		
Signature of Home State Regulator/Representative OR <u>ATTACH</u> Provider Home State Approval Form		
Signature of Reciprocal State Regulator/Representative OR <u>ATTACH</u> Reciprocal State Approval Form		

See State Matrix for Instruction Sheet and State Specific Fee Schedule

Sample Acceptable Course Outline

DIRECTORS AND OFFICERS LIABILITY

25 minutes	8:30 - 8:55	I. Recent history of D&O liability exposure A. Trends in D&O claim frequency and severity B. Major problem areas 1. Federal securities laws 2. Mergers/acquisitions 3. Pollution claims 4. Financial institutions claims 5. Third-party claims C. Recent large settlements and judgments
25 minutes	8:55 - 9:20	II. Legal concepts underlying the D&O exposure A. Basic legal duties of directors and officers 1. Duty of obedience 2. Duty of loyalty 3. Duty of care B. To whom duties are owed C. Common defenses D. Recent legislation limiting director liability
9:20 – 9:30	BREAK	
50 minutes	9:30 – 10:20	III. Common exclusions A. Public policy exclusions 1. Dishonesty 2. Gaining an illegal profit or advantage 3. Section 16(b) of the Securities Exchange Act 4. Return of excessive remuneration B. Intended to be covered elsewhere 1. Libel and slander 2. Nuclear energy 3. Employment practice
10:20 – 10:30	BREAK	
50 minutes	10:30 – 11:20	IV. Case study Review of ABC Corporation's stockholder lawsuit alleging mismanagement by the corporation's board of directors and senior management. Study includes review of facts, company's defense and participation in defense by the insurer.

This course outline is acceptable because:

1. Sufficient detail is given on subject matter covered.
2. Sufficient detail is given on amount of time spent on each topic.
3. Insurance policy content is a topic that qualifies for credit.
4. Breaks are noted on the outline.
5. Case study is described.

NOTE: CREDIT CANNOT BE GIVEN FOR SECTIONS WHERE NO DETAIL IS PROVIDED. WHEN CASE STUDIES ARE USED, DESCRIPTIONS MUST BE INCLUDED.

Sample Unacceptable Course Outline

ADVANCED WORKERS COMPENSATION SEMINAR

- | | |
|-----------------------|--|
| 8:00 a.m. – Noon | I. Introduction |
| | II. Policy coverages |
| | A. Benefits to injured workers |
| | B. Employer liability |
| | III. Writing workers compensation coverages with Middle Atlantic Life and Casualty |
| | A. Sales support to agents |
| | B. Price and service comparisons to competitors |
| | IV. Use of technology by agents to service clients |
| | A. Wonder Wizard claim reporting software |
| | B. Visit the Middle Atlantic Life and Casualty interactive website |
| Working luncheon | |
| Noon – 1:00 p.m. | V. Reserving |
| 1:00 p.m. – 4:00 p.m. | VI. Loss control activities |
| | VII. Case studies |
| | VIII. Panel discussion with experts |

Problems: Reasons for Unacceptability

Deficiencies in this outline:

1. Insufficient detail on subject matter covered.
2. Insufficient detail on amount of time spent on each topic.
3. Sales and Marketing topics are not eligible for credit.
4. Company-specific procedural or marketing content is not eligible for credit.
5. Training for office technology or use of the Internet is not eligible for credit.
6. Course material may not be presented concurrently with meals.
7. Where case studies are used, a description of the case study must be included with the course outline.
8. Where panel discussions are used, a description must be provided along with a description of the topic(s) to be addressed and backgrounds of the panel members.
9. Breaks are not noted on the outline.

OFFICE OF THE COMMISSIONER OF INSURANCE
STATE OF WISCONSIN

**CERTIFICATE OF COURSE
COMPLETION**

Continuing Education

Provider Name: ABC School of Insurance
Provider ID Number: 99999

Course Title: Commercial Liability Insurance
Course Number: 888888

Course Credits Completed: 6

Name of Agent

Wisconsin License Number/ NPN _____

Date of Course Completion (mm/dd/yyyy) ____/____/____

As an authorized representative of the above named provider, I certify that the student named on this certificate has successfully completed the continuing education course identified above. This certificate is being issued per [s. Ins 28.07 \(1\) \(b\), Wis. Adm. Code](#).

Signature of Authorized Representative:

[signature block]

Name of Authorized Representative:

Title of Authorized Representative: _____

Date : _____

OFFICE OF THE COMMISSIONER OF INSURANCE
STATE OF WISCONSIN

***Affidavit of Personal Responsibility
Continuing Education***

Student Name *(print)* _____

Email Address _____

I declare that I personally completed this exam without any outside assistance including course material, other source material or assistance from any person(s).

Wisconsin License Number _____

Signature _____ Date _____

Affidavit of Exam Completion

I declare that I personally observed the above named individual during the completion of this examination and also observed that the producer received no outside assistance in completing the examination. I attest that as an approved proctor I am an impartial, disinterested third party or currently licensed agent with no family or financial relationship to the student per [s. Ins 28.08 \(3\), Wis. Adm. Code](#).

Name of Student _____

Name of Course _____

Date Exam Taken _____

Beginning Time _____

Ending Time _____

Type of proctor: _____ Provider Representative _____ Licensed Producer

Other *(Please identify relationship to licensee)*

Name of Proctor _____

Proctor Email Address _____

Proctor Wisconsin License Number _____

Signature _____ Date _____