



# Nevada Division of Insurance

## Nevada Prelicensing Education Providers Frequently Asked Questions

These frequently asked questions are presented for informational purposes only. The intent is to help prelicensing education providers with questions regarding provider application and prelicensing education course approval.

### 1. What are the steps to register as an education provider in Nevada?

A provider will register via the [Nevada Prelicensing Education Course Application](#) and email the completed application with the required supporting documents to Pearson VUE at [ce\\_providers@pearson.com](mailto:ce_providers@pearson.com). There is no fee for provider registration.

Note that, pursuant to Nevada law, prior to offering a prelicensing course in Nevada, you must first obtain licensure from the Commission on Postsecondary Education (CPE) to operate a postsecondary education institution – see Nevada Revised Statutes ([NRS](#)) [394.099\(4d\)](#) and [NRS 394.415](#). Information on the CPE licensing requirements is available on the CPE website at: <http://cpe.nv.gov> or by calling (702)486-7330.

### 2. How do providers get a course approved?

A provider must email the completed [Nevada Prelicensing Education Course Application](#) with the required supporting documents to: [ce\\_providers@pearson.com](mailto:ce_providers@pearson.com).

There is no course review fee for prelicensing education.

### 3. Do prelicensing providers need to have a physical location in Nevada?

Yes. Prelicensing providers are required to maintain a physical location, such an administrative office, in Nevada. In addition, prelicensing providers are required to have a full-time director who resides in Nevada. See [NRS 394.091](#) and Nevada Administrative Code ([NAC](#)) [394.480](#).

### 4. What must be included with the application?

A provider must submit the completed application along with the following:

- a) A detailed outline of the course;
- b) A description of the scale to be used in grading the persons taking the course;
- c) A certification that the content of the course complies with the State's regulations regarding prelicensing education;
- d) An application for approval of the instructor; and
- e) A schedule of the times the course is to be taught.

**5. Is there instructor approval in Nevada?**

No. There is no separate application for an instructor, and the Division does not issue a separate approval for an instructor apart from the approval of the course.

For a course to be approved, the instructor must have at least five (5) years of relevant experience in the topic to be taught or be approved by the Nevada System of Higher Education to teach insurance within that system. Providers must ensure that the instructor is qualified and must furnish information to the Division regarding the qualifications. The provider must submit a resume for the instructor or proof of approval by the Nevada System of Higher Education at the time the provider submits the course application.

In addition, a provider is prohibited from using an “unsuitable person” as an instructor. An unsuitable person is a person who is untrustworthy or dishonest, has intentionally violated a statute or regulation relating to insurance or has been convicted of a crime involving theft, fraud, dishonesty or moral turpitude.

**6. May other means of instruction be used?**

Yes, but not more than one-third of the course may be taught by:

- a) An instructor who does not have five (5) years’ experience or approval to teach within the Nevada System of Higher Education;
- b) Videotapes or audio tapes; or
- c) Any other mechanical teaching aids.

Mechanical teaching aids include, without limitation, digital or electronic versions of mechanical methods or instruction such as software which presents a slideshow, video or audio recordings transmitted via the Internet and other similar methods of communication.

**7. Do courses expire?**

No. Courses do not expire. The Division asks that providers keep their current courses current and notify the Division of inactive courses that are no longer being offered.

**8. How long does the course review process take?**

The regulations vary and, where specified, provide that a decision on approval or denial of a course application will be issued no later than sixty (60) days following the receipt of the completed application and all other required information. In practice, the review process is less than thirty (30) days. Notification of approval or denial will be sent to the provider via email.

**9. Are there requirements for course content?**

Yes. A course for each line of insurance (other than bail) must be a minimum of twenty (20) hours and must consist of the following:

- a) At least five (5) hours of instruction in the provision of Title 57 of the Nevada Revised Statutes and corresponding regulations.
- b) At least one-half of the five (5) hours must cover the laws and regulations common to all lines of insurance.
- c) The remaining fifteen (15) hours must cover the following for the specific line of insurance for which the course is being offered (life, accident and health, property, casualty, claims adjusting, and exchange enrollment facilitation), including:
  - i) Principles and concepts of insurance in general;
  - ii) Basic principles and concepts for the specific insurance type being taught;
  - iii) Contracts and provisions of the policy;
  - iv) Classifications or types of policies.
  - v) Ethical responsibilities of the producer; and
  - vi) Regulation by government.

For specific requirements for each line or license, please refer to the regulations specific to the license type, as follows:

- a) [NAC 683A](#) for Producers and Insurance Consultants
- b) [NAC 684A](#) for Adjusters
- c) [NAC 695J](#) for Exchange Enrollment Facilitators

**10. May combination courses be provided?**

Yes, combination courses are permitted for the major lines of authority for a producer license. In addition to the five (5) hours regarding Nevada law that is required for every course, the following hours may be awarded to combination courses:

- a) For producers, a course for a combination of life and health insurance or a combination of property and casualty insurance may be approved for a minimum of thirty-five (35) hours, if the course covers the required subjects for each of the separate lines of insurance.
- b) A course may be approved to cover the four lines of life, health, property, and casualty insurance if the course is for a minimum of seventy-five (75) hours and covers the required subjects for each line of insurance.

- c) A course may be approved to cover the five lines of life, health, property, casualty and personal lines, if the course is a minimum of ninety-five (95) hours and covers the required subjects for those lines of insurance.

**11. What topics will not be approved?**

The Division will not approve a course which:

- a) Substantially involves techniques for taking the licensing examination,
- b) Is directed toward teaching techniques of selling, soliciting or negotiating insurance, motivation or finding applicants for insurance;
- c) Is substantially a course to teach clerical skills; or
- d) Does not meet the requirements of the prelicensing regulations.

**12. What if the Provider makes a material change in the content of an approved course?**

If a provider makes a change to the course material, the provider is required to resubmit a course for approval. The updated course must be submitted and approved prior to presentation of the updated material. This submission follows the same process as that for submitting a new course. The Division considers a change of 25% or more of the course content to be a material change such that the course must be resubmitted.

**13. What are the requirements if the sponsor or instructor changes?**

If the provider (aka sponsor) changes after the course has been approved, the updated provider must reapply for course approval with the Division. The process is the same as that for a new provider.

If an instructor changes, the provider must notify Pearson VUE of the new instructor for the course, along with the course number, and provide information demonstrating that the instructor is qualified. Instructor changes may be emailed to Pearson VUE at [ce\\_providers@pearson.com](mailto:ce_providers@pearson.com).

**14. Are there special requirements for self-study, online or correspondence courses?**

Yes. A self-study, extension or correspondence course may be approved if:

- a) It meets the requirements of the regulations for prelicensing education;
- b) The student has quick and easy access to the sponsor or the instructor or his or her representative; and
- c) The student is required to pass a final examination and the examination is directly supervised by the sponsor, instructor or his or her representative.

The Division will determine the equivalent hours of instruction in the classroom allowed for each approved correspondence, extension or self-study prelicensing course.

**15. What is the minimum and maximum number of credit hours allowed for a course?**

The minimum number of credits is twenty (20) credit hours. The maximum number of hours will depend on how many types of insurance a combination course may be covering. A course may not have more than eight (8) hours of instruction in the classroom each day.

**16. Is Course Offering Notification required?**

The Division asks that a provider submit the date, time and location of a course offering via [www.sircon.com](http://www.sircon.com). If a course is cancelled, the Division asks that the provider update the offering on the Sircon website, as soon as practicable upon making the decision to cancel the class.

**17. Who should be notified if changing information of a course offering?**

The Course Offering Schedule may be completed in Compliance Express® at [www.sircon.com](http://www.sircon.com). Once logged in to your account, select the arrow down button next to “Licensing” located in the gray toolbar, then select “Provider Course,” then “Maintain Offerings.”

**18. What are the special requirements for courses for bail licensees?**

Prelicensing courses for Bail Agents, Bail Solicitors and General Agents for Bail must be six (6) hours in length, must be offered by a state or national organization of bail agents or another organization that administers training for the license type and must be approved by the Commissioner. Those courses must be submitted for approval pursuant to the prelicensing course approval requirements for producers.

Bail prelicensing education providers are subject to the same reporting and record retention requirements as those providing prelicensing education for producers.

Prelicensing for Bail Enforcement Agents must be at least eighty (80) hours of training and include training in the law, procedures for field operations, skills required to be a bail enforcement officer, principles of investigation, courtroom demeanor, first aid and CPR. A detailed list of required subjects is provided in [NRS 697.177](#). This course must be approved by the Division and must be submitted in the same manner as other courses.

**19. What are the main responsibilities of an approved prelicensing education provider?**

Providers are responsible for obtaining course approval, notifying Pearson VUE of any change in address or contact information, offering courses, issuing certificates of completion, keeping attendance and grade records, and transmitting accurate complete course data in the required electronic format to Vertafore (Sircon). Changes may be emailed to Pearson VUE as [ce\\_providers@pearson.com](mailto:ce_providers@pearson.com). Be sure to note the provider name and the course number, if applicable.

**20. How do providers report the credits once the course is complete?**

A Provider must report credits via [www.sircon.com](http://www.sircon.com). There is a transaction fee of \$1 per hour per student for reporting credits. The provider is required to upload completions and may not separately charge the student for the transaction fee as a condition of uploading the completion. This does not prohibit a provider from including the cost of uploading the completion in the course tuition.

The Division requires individuals to complete prelicensing education and to ensure that the credits are reported to the Division prior to taking the exam and applying for a license.

Therefore, the Division requests that Providers upload credits as soon as possible upon completion of the course, to ensure that individual licensees will be eligible to apply.

**21. Does a provider need to maintain an attendance record for each course?**

Yes, a sponsor or provider must maintain a complete record of each person attending the course. The record must indicate each person's attendance and indicates the student's final grade in the course. These records must be available to the Division upon request.

**22. Does a provider need to submit reports regarding course attendance to the Division?**

Each Provider (Sponsor) of a course is required to submit quarterly to the Commissioner or a designated representative for each course offered, the name of the sponsor of the course, the date the course was completed, and the name and grade of each person attending the course. If the course is a self-study course, the sponsor shall also submit the name and description of the course. Email the submissions to [ce\\_providers@pearson.com](mailto:ce_providers@pearson.com).

**23. Is there a Nevada-specific certificate of completion?**

Yes, the Division requires Providers to use the electronic credit reporting form available via [www.sircon.com](http://www.sircon.com). Providers must upload the course completion as soon as possible after the end of the course.

The DOI does not require a specific form for hard copy certificates provided to students, but requires the following information to be included on a certificate of completion:

- a) Student's full name;
- b) Provider name;
- c) Course name;
- d) Course number;
- e) Instructor's name;
- f) Line of insurance;

- g) The student's final grade;
- h) Location and times the course was offered; and
- i) 5) Date course was completed.

The Commission on Postsecondary Education may have other requirements regarding the certificates of completion to be provided to students.

**24. Can a provider give partial credit if a student attends only part of the course?**

No. A certificate of completion may only be issued to an individual who successfully completes the course.

**25. Can a provider's authority be revoked or suspended?**

The Division may suspend or revoke the approval of any sponsor or instructor if: 1) the sponsor or instructor knowingly submits or issues a false or fraudulent certificate of completion, outline or schedule for a course or an application for approval as an instructor or sponsor. In addition, the Division may suspend or revoke the approval of any sponsor or instructor who is determined to be an unsuitable person.

**26. May a course approval be suspended or revoked?**

Yes, the Division may suspend or revoke the approval of a course if the Commissioner determines that:

- a) The content of the course has been changed without notice to the Commissioner or designated representative and the change affects the number of hours of credit assigned to the course;
- b) A certificate of completion has been issued and hours were credited to a person who has not completed the course;
- c) A certificate of completion has not been issued and hours have not been credited when requested to a person who has successfully completed the course;
- d) The quality of instruction is inadequate;
- e) The content of the course does not meet the requirements for approval;
- f) The sponsor has not maintained the required records; or
- g) The sponsor has employed an unsuitable person as an instructor for the course.

**27. Will the Division audit the course?**

The Division or a designated representative may audit a course to ensure that the content and the instructor meet the requirements.

**28. How does a Provider contact Pearson VUE to address concerns and resolve issues?**

For questions regarding provider and course application reviews, a Provider may either call (833)408-6546 or may send an email to [ce\\_providers@pearson.com](mailto:ce_providers@pearson.com).