



Department of Business and Industry

Nevada Division of Insurance

1818 E. College Pkwy, Suite 103, Carson City, Nevada 89706-7942 Phone: (775) 687-0700 Fax: (775) 687-0787 Web: doi.nv.gov

Nevada Continuing Education Providers

Frequently Asked Questions

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

What are the steps or obtaining approval as an education provider in Nevada?

Submit the application online at www.sircon.com. Click on *Educators*. Click on *Online Education Provider Agreement*. Complete this form and click *Submit*.

Your Provider account will be setup within 2-3 business days, after which you will be emailed a password and directions for using the site.

If you require assistance using this site, please contact Vertafore (Sircon) at 877-876-4450.

How do providers get a course approved?

At least 60 days before the beginning of the course, submit an electronic application for course approval at www.sircon.com. Click on *Educators* and sign in to the site using the information and instructions provided by Vertafore (Sircon). All courses submitted for approval will be reviewed by Pearson VUE on behalf of the Division.

The application fee for course consideration is \$50. No payment is required at the time of log-in. You will be billed monthly by Vertafore and you can pay by check or credit card at that time.

What must be included with the application?

Each application must include the following:

- An outline of the subject matter;
- The method of presentation;
- The qualifications of the instructor;
- The number of classroom hours or, if for a correspondence course, a self-study course or an on-line computer course, the equivalent of classroom hours, and a written procedure for conducting a supervised final examination;
- Any applicable fees established and required by the Commissioner; and

- Any other information required by the Commissioner or a designated representative.

Is there instructor approval in Nevada?

No, however, Providers must ensure that the instructor is qualified and must furnish information to the Division regarding the qualifications. To do so, the provider must submit a resume and bio for the instructor 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 dishonesty, has intentionally violated a state or regulation relating to insurance or has been convicted of a crime involving theft, fraud, dishonesty or moral turpitude.

May a licensed producer provide continuing education courses?

No. A licensed producer or agency may not provide a course unless the producer or agency is an insurance industry trade association.

May a licensed individual teach a continuing education course?

Yes. A licensee may teach an approved course and may receive CE credit for the number of hours that would be granted to a licensee taking and successfully completing the course. The individual may only receive such credit in this manner once during a renewal period.

Do courses expire?

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

How long does the course review process take?

The regulations 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 30 days. Notification of approval or denial will be sent to the provider via email.

Is Nevada a participant in the NAIC Continuing Education Reciprocity (CER) process?

Yes. A provider may submit a course for reciprocal approval based on home state approval using the NAIC CER form available electronically through www.sircon.com. The provider will need to upload the home state approval letter and a timed outline.

Are there requirements for course content?

Generally, a course must be designed to increase the knowledge and understanding of the licensee of principles and coverage of insurance; applicable laws, rules and regulations concerning insurance; recent changes in coverages; and the duties, ethics and responsibilities of the licensee.

If the course is for an adjuster, the course must be designed to increase the knowledge and understanding of the licensee regarding principles of adjusting insurance claims; applicable laws, rules and regulations concerning insurance; recent changes in adjusting principles or practices; and the duties, ethics and responsibilities of the licensee.

What topics will not be approved?

The Division will not approve a continuing education course that teaches: 1) precertification training; 2) motivation or psychology; 3) marketing; 4) prospecting; 5) recruiting; 6) sales; 7) computer applications that are unrelated to insurance; 8) skills for communication; or 9) management of personnel or of an office. In addition, the Division will not approve a course including topics that are not related to increasing the technical knowledge of insurance principles, coverage, laws or regulations.

What if the Provider makes a change in the content of an approved course?

If a provider makes a change to the course material, the provider is required to resubmit the course for approval prior to presentation of the updated material. The Division considers a change of twenty-five percent (25%) or more of the course content from the course that was originally approved to be a material change requiring re-approval. The provider must submit the course in the same manner as a new course.

Are there specific requirements for self-study, online or correspondence courses?

A self-study, online or correspondence course must include a provision for a supervised final examination. For guidance on who may supervise the exam, refer to the question regarding proctors.

The Division uses the NAIC Continuing Education Recommended Guidelines for Online Courses adopted by the Producer Licensing Task Force on March 29, 2015, for consideration of an online course.

For “live” Webinars, refer to the question on Webinars.

Who may serve as a proctor to supervise the final exam for a self-study, online or correspondence course?

The Division applies the NAIC's standardized terms and definitions for guidance as to who may serve as a proctor. An approved proctor is an impartial, disinterested third party or currently licensed agent with no family or financial relationship to the student and is over the age of 18. The proctor must verify the student's identity and complete an affidavit supplied by the approved provider testifying that the agent received no outside assistance. Membership in a professional association/organization does not constitute a financial relationship. Providers are responsible for collecting and retaining completed affidavits.

What are the Webinar guidelines?

Nevada uses the guidelines for Webinars as adopted by the NAIC Producer Licensing Task Force on August 1, 2014, as follows:

- These guidelines are intended to apply to courses conducted and viewed in real time (live) in all locations and are not intended to apply when courses have been recorded and are viewed at a later time or to other online courses.
- Each student will be required to log in to the webinar using a distinct username, password and/or email.

Students that view webinars in group settings which is two or more individuals should alternatively verify their participation in the form of sign-in and sign-out sheets submitted by a monitor with an attestation or verification code.

- The provider will verify the identity and license number, or National Producer Number (NPN), of all students.
- A provider representative, using computer-based attendance-monitoring technology, must monitor attendance throughout the course.
- The provider must have a process to determine when a participant is inactive or not fully participating, such as when the screen is minimized, or the participant does not answer the polling questions and/or verification codes.
- For webinars not given in a group setting, no less than two polling questions and/or attendance verification codes must be asked, with appropriate response provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.

- The provider will maintain an electronic roster to include records for each participant's log-in/log-out times. If required by states chat history and polling responses should be captured as part of the electronic record.
- When a student is deemed inactive or not fully participating in the course by the course monitor of failure to enter appropriate polling question response or verification codes, continuing education (CE) credit is denied.
- All students and the instructor do not need to be in the same location.
- Students in all locations must be able to interact in real time with the instructor. Students should be able to submit questions or comments at any point during the webinar session.
- The course pace must be set by the instructor and does not allow for independent completion.
- Instruction time is considered the amount of time devoted to the actual course instruction and does not include breaks, lunch, dinner or introductions of speakers.
- One credit will be awarded for each 50 minutes of webinar/webcast instruction, and the minimum number of credits that will be awarded for webinar/webcast courses is one credit.
- The provider must have a procedure that informs each student in advance of course participation requirements and consequences for failing to actively participate in the course.
- A comprehensive final examination is not required.

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

The minimum numbers is one credit hour. Nevada law is silent on the maximum number of hours.

What is the equivalent of one credit hour?

A credit hour means a period of study, included as part of a course, consisting of no less than 50 minutes of classroom instruction.

Is Course Offering Notification required?

Yes. A Provider is required to submit a notice to the Division not later than 30 days before the course is offered with the name and number of the course, instructor, location, date and time

the course will be offered. The provider may make changes to the offering up to ten (10) days prior to the course date.

Providers must submit Course Offering information at www.sircon.com. If a course is cancelled, the Provider must update the offering on the Sircon website. The Division requests that providers update the offering to alert students to the cancellation no later than five (5) days in advance.

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

The Course Offering Schedule should be completed in Compliance Express® at <http://www.sircon.com/login/index.html> for timely offering. Once logged in to your account, select the arrow down button next to “Licensing,” located in the gray toolbar; then select “Provider Course” and “Maintain Offerings.” This must be done prior to the course offering date.

How may a provider submit a required course offering for a course that is not open to the public?

To submit a course that is not open to the public, a provider must indicate in the electronic application that the course is not open to the public.

What are the specific requirements to provider courses for bail licensees?

For the licensee to get credit, a bail CE course must be offered by: 1) a surety insurer appointing the licensee; 2) a national or state association of bail agents; or 3) an organization administering training for bail and approved by the commissioner. Bail licensees require three (3) hours of continuing education during a renewal period.

Courses may be submitted in the same format as other courses.

What are the main responsibilities of an approved CE provider?

Providers are responsible for obtaining course approval, notifying Pearson VUE of any change in address or contact info, offering courses, issuing certificates of completion, keeping attendance records for 4 years, and transmitting accurate complete course data in the required electronic format to Vertafore (Sircon), and not employ an unsuitable person as an instructor for the course.

How do providers report the credits once the course is complete?

A Provider must report credits via www.sircon.com. There is a transaction fee of \$1 per hour per student for reporting credits. The Division requires individuals to complete CE and ensure that all CE credits to be reported to the Division before the expiration date of an individual's 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 timely renew.

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

Yes, a CE Provider shall obtain and maintain an attendance and completion record for the participants of each course for at least four years from the end of the year in which the course is offered. These records must be available to the Division upon request.

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.

May a provider give partial credit if a student attends only part of the course?

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

How may a provider advertise a course?

A Provider may advertise a course once the Provider has been notified that the course has been approved. Any advertisement must contain the title of the course, the name and address of the person approved to provide the course, the fact that the course has been approved, the number of course of credit for CE for which the course has been approved and a brief summary or outline of the contents of the course. If the course is for a specific license type, the Provider should so indicate in the advertisement.

Can a provider's authority be revoked or suspended?

The Division may suspend or revoke the approval of a course if: 1) the content of the course has been changed without notice to the Division and the change affects the number of hours of credit assigned to the course; 2) a certificate of completion has been issued and hours credited to a person who did not complete the course; 3) a certificate of completion has not been issued and hours credited to a person who successfully complete the course; 4) the quality of instruction is inadequate; 5) the content of the course does not meet regulatory objectives; 6) the provider has not properly maintained the records; 7) the provider has employed an unsuitable persons as an instructor for the course.

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.

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 you may send an email to ce_providers@pearson.com.

How may a Provider contact Sircon?

For billing and technical questions, contact Sircon Support at 517-381-3860