NAIC CE Reciprocity Agreement

Guidelines for Course Approval Staff

On March 15, 1998, the Insurance Commissioners of the Midwest Zone signed a reciprocity agreement on course approval practices for continuing education (CE) courses in the Midwest zone states. The agreement provides that each zone state will accept the credits awarded by another zone state without re-reviewing the course. As of November 25, 2003, 45 states have signed the Addendum to the Midwest Zone Declaration Regarding Continuing Education Course Approval and have agreed to participate in what is now referred to as the Continuing Education Reciprocity (CER) process.

The procedure will be that a Provider will file a course in its home state. Once approved, the provider will fill out the NAIC Uniform Continuing Education Reciprocity Course Filing Form (Version 2/04). The form will be sent to other states in which the provider wishes to offer the course. The Provider must file the course at least 45 days before the initial course offering and still pay all fees as required by law. The Provider must be an approved Provider in each state it intends to qualify courses for CE credit before it is eligible to file courses using the NAIC Uniform Continuing Education Reciprocity Course Filing Form.

The Provider must include the following attachments:

- The Course Approval Document from the home state. This may be either a letter of approval or the stamped, approved application form that was filed in the home state.

- The NAIC Uniform Continuing Education Reciprocity Course Filing Form, a detailed course outline, and the required fee to the Reciprocal State. If this is for a National Course, the Provider will be allowed to submit an Agenda which must include date, time, each topic, and event location. To determine the state requirements for course Instructor information, please see State Matrix.

The course approval document issued by each State must indicate the following:

1. Method of instruction - and specifically whether the course was self-study.
2. The specific number of credits awarded for sales and marketing topics.
3. Course Title.
4. Whether a course is part of a national designation program and which one.
5. Contact person.

All states have agreed to issue 1 credit for 50 minutes of contact instruction. The minimum number of credits is 1, there is no maximum, and no partial credits will be awarded. Each state will use its own method to award credits for self-study courses. States may review the manner in which self-study credits are awarded for other than a national self-study course.

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A state will use its own method to determine if an instructor is qualified. States will not review an instructor's qualifications, but may disapprove an instructor if that person has failed to comply with a State's laws and regulations.

A state is not required to accept any topic, provider or instructor that is not eligible for approval under that state's laws and regulations.