



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

April 28, 2016

CIRCULAR LETTER NO.: CC-2016-1885-SR

TO ALL EDUCATIONAL INSTITUTIONS AND PROFESSIONAL TRAINING ENTITIES AUTHORIZED TO OFFER CONTINUING EDUCATION COURSES UNDER RULE 52 OF THE REGULATIONS OF THE PUERTO RICO INSURANCE CODE

STANDARDS FOR COURSE OFFERINGS

Dear Sirs and Madams:

For the purpose of meeting our programmatic goals of updating processes and maximizing the efficiency of the continuing education program, the Office of the Commissioner of Insurance establishes the following standards:

1. Continuing education courses authorized under Rule 52 of the Regulations of the Insurance Code shall be valid for two (2) years. To maintain the authorization of a course, the course must be reviewed at least six (6) months before the expiration date. Changes in course content must be submitted to the Office of the Commissioner of Insurance for the appropriate processing. If there are substantial changes such as a complete change in content, topics to be covered, teaching methods, etc., it will be considered to be a new course that must be submitted for the corresponding approval. A transition period of one hundred eighty (180) days from the date of this ruling letter is established so that each educational institution and professional training entity may submit to the OCI the updates of the continuing education courses that were previously authorized, which authorization shall be no longer than two (2) years.
2. For classroom courses, each educational institution and each professional training entity authorized under Rule 52, *supra*, shall register in the *State Based System*, SBS platform the calendar showing the dates on which the authorized courses will be offered.

3. When registering contact hours through the SBS application, the educational institution, the professional training entity and/or their representatives must verify that they are using the correct identification numbers for the licensee or participant. The identification number is the insurance license number, the certification number or the national producer number (NPN). Registering contact hours for the incorrect licensee could entail sanctions and even suspension of the authorization to offer continuing education courses, as may be necessary.
4. Each educational institution and each professional training entity within twenty(20) days from beginning to offer a course shall register the contact hours of the participants or licenses at the website https://sbs-pr.naic.org/Lion-eb/jsp/login/ext_provider_login.jsp, to show that they have complied with the terms that are required for accreditation of contact hours. In addition, the institution or entity must provide certificates of compliance within thirty (30) days, whether on paper or electronically to the licensees that pass the course. The certificate shall contain at least the following information:
 - a. Name, paternal and maternal surname, and the license, certification, or NPN number of the participant.
 - b. Name and identification number of the activity.
 - c. The date on which the activity was offered or passed.
 - d. The number of contact hours applicable to the activity.
 - e. Name and signature of the person who certifies the information.
 - f. Name of the Institution or professional training entity that offered the educational activity.
5. You are advised that the standards that have been adopted for the approval of online courses are provided by the National Association of Insurance Commissioner, the NAIC, which are enclosed with this letter. The contact hours that are recognized for each online course will be for the time that each participant should invest in studying the content of the course material. Any course review provided to the participant should not prevent the student from studying the course material. That is to say, offering a course review is not directed at substituting the training that the participant should have completed during independent study of the material, and much less is it directed at advancing the answers to the course examination. If a review is offered, it should be directed at answering any questions the participants might have regarding course material.
6. The educational institution and professional training entity shall ensure that participants have had enough time to devote to the needed study of the course material before the participants take the course examination. The time that

should elapse before the participants take an examination should be the hours that are recognized for the educational activity. For example, a participant should not enroll for a twenty-four (24) credit hour course and on the same day an examination is taken and receive credits for that educational activity. The OCI will be vigilant to ensure that participants have dedicated the necessary time required by the educational activity, and for which contact hours will be recognized as authorized for the course.

Immediate attention is required to the standards described in this letter. Any person who fails to comply with the above shall be subject to sanctions for failure to comply with the guidelines of the Office of the Commissioner of Insurance, as provided in the Insurance Code and its Regulations.

Very truly yours,

SIGNED

Ángela Weyne Roig
Commissioner of Insurance

Enclosure



National Association of
Insurance Commissioners

Continuing Education Recommended Guidelines for Online Courses

(Adopted by NAIC Spring 2015)

Goal: To deliver functional computer-based internet courses that offer quality insurance and/or risk management material in a password-protected online environment.

Key Components:

- Material that is current, relevant, accurate, and that includes valid reference materials, graphics and interactivity.
- Clearly defined objectives and course completion criteria
- Specific instructions to register, navigate and complete the course work
- Technical support/provider representative should be available during business hours and response provided within 24hours of initial contact.
- Instructors/subject matter experts must be available to answer student questions during provider business hours
- Process to authenticate student identity such as passwords and security prompts
- Method for measuring the student's successful completion of course which includes the material, exam and any proctor requirements.
- Process for requesting and receiving CE course-completion certificate and reporting student results to the appropriate regulator
- Require each agent to enroll for the course before having access to course material.
- Prevent access to the course exam before review of the course materials.
- Prevent downloading of any course exam.
- Provide review questions at the end of each unit/chapter and prevent access to the final exam until each set of questions are answered at a 70% rate.
- Provide final exam questions that do not duplicate unit/chapter questions.
- Prevent alternately accessing course materials and course exams. This does not apply if the state allows for "open book" exams.
- Have monitor affidavit containing specific monitor duties and responsibilities printed for monitor's use to direct the taking of the final exam. Monitor will complete the affidavit after the exam is completed. (This only for states that require a monitored exam).
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Final Assessment (exam) Criteria:

- Minimum of 10 questions for 1 credit hour course with additional 5 questions for each subsequent credit hour and a score of 70% or greater
- At least enough questions to fashion a minimum of 2 versions with a least 50% of questions being new/different in each subsequent version
- Inability to print the exam or to view the exam prior to reviewing material
- Proctor, if required by the state, who verifies identity by photo identification and processes affidavit testifying the student received no outside assistance

Procedures to determine Appropriate Number of Credit Hours:

Word Count/Difficulty Level

- Divide total number of words by 180 (documented average reading time) = number of minutes to read material
- Divide number of minutes by 50 = credit hours
- Course difficulty level is identified by the CE provider on the CER form and should be based on the NAIC CE Standardized Terms-Definitions for basic, intermediate and advanced course difficulty levels.
- Multiply number of hours by 1.00 for a basic level course; 1.25 for an intermediate level; 1.50 for an advanced course for additional study time = total number of credit hours (fractional hours rounded up if .50 or above and rounded down if .49 or less)

Interactive Course Content

- Elements included in the online course, in addition to text, such as video, animation, interactive exercises, quizzes, case studies, games, and simulations.
- Interactive elements should be applicable to course material and facilitate student learning.
- Only mandatory interactive elements should be included in the calculation of CE credit hours.
- Calculation of CE hour credits should be based on the run time of the interactive elements.
- CE providers will indicate run time of the interactive elements in the course content and upon request provide access to the state for review of the course.

Professional Designation Course

- Course that is part of a nationally recognized professional designation
- Credit hours equivalent to hours assigned to the same classroom course material

Final Assessment

- Time spent completing the final assessment should not be used in calculation of CE credit hours.

Adopted by the NAIC Membership 2015