

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #3**

POLICY TITLE: Professional Development  
CLASSIFICATION: Professional Development  
DRAFTED BY: Laura Firestone, Executive Director  
DATE SUBMITTED: October 25, 2007

APPROVED X REVISED 1/21/05, 4/24/05, 01/20/06, 10/26/07, 01/23/09, 10/28/11, 07/13/12,  
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PURPOSE: NABIP-TX will act as the provider for continuing education courses when requested.

POLICY: NABIP-TX will provide a CE course upon request by a Qualified instructor and will furnish the necessary materials, pursuant to the following procedures. NABIP-TX certifies CE instructors based upon their experience and licensure. Certified instructors are not representatives of NABIP-TX, and the opinions of instructors are not necessarily those of NABIP-TX. NABIP-TX does not endorse any company or product with which an instructor may be associated, and any express or implied endorsement of any such company or product in a CE presentation is a violation of NABIP-TX policy.

**PROCEDURES:**

- I. The individuals required to review and sign this P&P will be Professional Development Chairs, Local Chapter Executive Boards, State Executive Board, and Certified Instructors.
- II. The only authorized liaisons with TDI shall be the Executive Director, current NABIP-TX President or the state Professional Development Chair.
- III. Determine if the CE course will be one currently on NABIP-TX's approved TDI course list or if it will be a new course to be submitted for approval through TDI. Any NABIP-TX course to be presented must be coordinated with the local chapter CE chair for chapter-sponsored events, or the NABIP-TX Executive Director for state-sponsored events, in order to ensure the proper paperwork is prepared and notification given prior to the beginning of the course presentation. NABIP-TX does not submit courses for approval through TDI for presentations not scheduled for a local chapter or state function.
  - A. NEW COURSE
    1. To be certified as a CE course, the course content shall be designed to enhance the knowledge, understanding and/or professional competence of the student in topics that may include but are not limited to the following: insurance principles and coverage; applicable laws and rules; recent and prospective changes in coverage; technical policy provisions and underwriting guidelines and standards; law and the duties and responsibilities of the licensee; consumer protection; or insurance ethics. The course content may also include instruction on management of the licensee's insurance agency. Ethics and consumer protection course credit shall apply equally to

all license types and the content for ethics and consumer protection topics shall be designed to relate to the business of insurance.

2. The Texas Administrative Code Section 19.1009(g)(1-4) requires that classroom courses meet several requirements:
  - a. Classroom courses may include lectures, seminars, audio, video, computer-based instruction and teleconferences that meet the following requirements:
    1. A disinterested third party attendant, an instructor or a disinterested third party using visual observation technology must visually monitor attendance either inside or at all exits to the course presentation area at all times during the course presentation. For presentations via webinar, NABIP-TX requires that the instructor or designated third party will use the webinar technology to “visually monitor” attendance through impromptu attendance checks and other required audience participation. The webinar technology also informs the instructor if a student doesn't have the presentation as the active window on his/her computer, which will prompt reminders from the instructor or designated third party and additional impromptu attendance checks.
    2. At least three students and an instructor must be involved in each presentation of the course. However, in circumstances involving remote presentations, all students and the instructor do not need to be in the same location. In the case of presenting recorded or text materials, the instructor making the live course presentation doesn't have to be the same instructor included on the recorded presentation or who prepared the text materials. It is NABIP-TX's policy that any webinars that do not have at least three registered students, in addition to the instructor, will be rescheduled. The students will attend remotely via webinar and will not be in the same location as the instructor.
    3. Question and answer and discussion periods must be provided by:
      - a. An instructor making a live presentation of the course to licensees in the same room or via real-time live audio or audio-visual connection which shall allow for immediate student inquiries and responses with the presenting instructor or
      - b. An instructor who is present for the entire remote, recorded or computer-based course presentation to students in the same room which shall allow for immediate inquiries and responses of students to the instructor.For presentations via webinar, NABIP-TX requires allowance for immediate attendee inquiries and responses by the instructor. Not only should attendees be encouraged to ask questions during the presentation, they should be provided with a means to ask additional questions they may have immediately following the presentation, either via email or through a discussion forum on the website.
    4. The course pace is set by the instructor and does not allow for independent completion of the course by students. For presentations via webinar, NABIP-TX requires the webinar is presented live according to a pre-set schedule. Students must register and attend the webinar when it is scheduled and cannot view the webinar “on-demand” or complete it at their own pace.

3. As long as the course meets the criteria above in paragraphs 1 and 2, complete a NABIP-TX Chapter CE Worksheet, attach the required information necessary for a new course (refer to checklist on the worksheet) and fax/email/or mail to the Professional Development Independent Consultant as noted at the bottom of the worksheet at least 45 days prior to the course presentation date.

4. A course may be advertised prior to approval only as "pending certification by the Texas Department of Insurance". A course may not be given for CE credit prior to approval and assigned courses may not be provided to students without a current assignment form. Courses given prior to TDI approval cannot be retroactively approved for CE credit.

5. Once the course is approved, NABIP-TX will notify the chapter contact with the appropriate course information in order to prepare the appropriate CE forms necessary for the course presentation.

B. CURRENT NABIP-TX APPROVED COURSE

1. Confirm that the course will still be in effect on the proposed presentation date by referring to the active course list. If the course will have expired, it must be recertified through TDI by following the procedures of submitting courses for approval (see section III.A. above). Confirm location, date, and time of presentation.

2. If originator of the CE course is not available for presentation, locate an instructor who is qualified and knowledgeable in the subject matter and meets the qualifications on the instructor certification form. Obtain a bio and completed instructor certification form from the instructor. All instructors and designated third party monitors must be trained on providing presentations via webinar prior to the scheduled date of the webinar. Training will be provided by the Professional Development Chair or his/her designee.

3. Complete the NABIP-TX Chapter CE worksheet and forward it along with other necessary documentation to the Professional Development Independent Consultant, as notification of the course presentation, **no later than two weeks prior to presentation of course.**

4. NABIP-TX sign-in/out sheets and course evaluation forms MUST be used on the day of presentation of any classroom NABIP-TX-approved course. For presentations via webinar, attendees will be required to pre-register for the presentation and provide, at a minimum, full name as it appears on his/her license, license number and email address. Course evaluation forms will be provided online. All forms may be obtained from the Professional Development Independent Consultant after receipt of the NABIP-TX CE worksheet and any required documents. Attendees must attend at least 90% of the presentation in order to receive continuing education credit. Monitoring procedures must be in place as described in the requirements above under New Course.

IV. Issuing CE Credit and Certificates

A. Legible names, email addresses and TDI license numbers are required in order to receive CE credit and a certificate. Omitting this information will only delay the issuance of credit.

- B. The completed sign-in/out sheets and course evaluation forms, complete with name, address and TDI license number, in addition to a copy of any handouts, and any presentation, must be forwarded to the Professional Development Independent Consultant within 7 business days after the date of the course. If the paperwork is not forwarded within the time frame noted above, an additional surcharge will be applied to certificate processing fees.
- C. The Professional Development Independent Consultant will upload CE completions to SIRCON and certificates will be generated within 30 days of the course date. If the paperwork is missing information necessary to issue credit and generate a certificate, the Professional Development Independent Consultant will notify the attendee to obtain the necessary information.
- D. The charge to chapters for CE held at a chapter-sponsored event or to outside organizations shall be the current TDI rate for filing plus an additional NABIP-TX filing fee, to be reviewed and approved by the Board annually. The EC may make special waiver or adjustment of the set fees in cases where such waiver or adjustment is deemed to be in the best interest of NABIP-TX. NABIP-TX will invoice the chapter or outside organization upon completion of CE processing.

V. All forms pertaining to CE shall be forwarded by the Professional Development Independent Consultant to all Qualified Members, as described in Section I of this Policy & Procedure, at the beginning of each fiscal year, and again, upon request. The forms as are follows: CE Worksheet, Instructor Certification Form, Signin Sheets and Evaluation Forms.

VI. Fees and Expenses: In the event NABIP-TX incurs any additional fees or expenses in conjunction with a CE course, the sponsoring entity will be responsible for such fees or expenses.

VII. Ad-Hoc Committee: Each year, the NABIP-TX President shall appoint a Professional Development Ad-Hoc Committee to address issues of continuing education, such as complaints, policies and procedures, etc. The Committee shall consist of the EC officer in charge of Professional Development, the Professional Development Chair, The Professional Development Independent Consultant, the Executive Director, and one Trustee. The Committee shall meet as needed.

VIII. Course Advertisement/Solicitation:

- A. Courses submitted for approval and for which written confirmation of approval has not yet been received by NABIP-TX may only be advertised as "pending certification by the Texas Department of Insurance".
- B. Advertisements that include references to course certification by TDI must also include the provider's name, National Association of Benefits and Insurance Professionals - Texas Chapter, and TDI provider number, 32048.
- C. Advertisements may not be misleading as to the course content or requirements for successful completion and must clearly state 1) whether the provider is offering the course for classroom, classroom equivalent or self study credit, 2) any equipment or software that is required to take the course and 3) the requirements for successful completion of the course (see section III.B.4. above), including whether the course shall require a monitored final examination.
- D. Use of Logos: Providers shall not allow the presentation of advertising of any type in any manner during course instruction or examination periods. Use of company logos and references to specific company products during a course shall not be considered advertising if they are the subject of the course or are actually affixed to items being used, are incidental to the presentation, and do not interfere with or distract from the instruction. Based on this wording taken from the TDI guidelines, if logos are used at all, they must be very small and in an inconspicuous corner that does not interfere with the presentation.

IX. NABIP-TX Sponsorship Slide: Any presentation must include two additional slides or pages in the format provided by the NABIP-TX Executive Director, one at the beginning and one at the end, stating that NABIP-TX is the provider of the CE, with NABIP-TX's address and phone number, fax and email, requirements of successful completion and that any comments, complaints, and/or suggestions should be sent to the NABIP-TX Executive Director. The same information should be included with any handouts.

X. Violations: Violations of any of the aforementioned rules for continuing education shall be measured from July 1 through June 30, and will result in the following:

- A. First offense, a warning will be given to the responsible party.
- B. Second offense will result in a 90-day suspension of sponsoring or giving further CE.
- C. Third offense may result in official removal of the responsible party to sponsor or present further CE.
- D. All fines assessed by TDI as a result of any violations will be the responsibility of the local chapter, or in the event of no presenting local chapter, the certified instructor.
- E. If CE paperwork is not forwarded to the Professional Development Independent Consultant within the 7 days as noted in Section IV.B. above, the charge to the chapter or to the instructor (in the case of a non-NABIP-TX sponsored event presentation) shall be an additional \$5.00 per certificate.

XI. Acknowledgement of Professional Development P&P: All Qualified Members (See I. above for definition of Qualified Member) must have an understanding of this Professional Development P&P, and therefore, may not continue in providing CE through NABIP-TX without signing the following acknowledgement of understanding.

***This policy shall be reviewed for language and application on a triennial basis.***

*"I understand the Policies and Procedures as described above and agree to comply with them."*

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*Qualified Member Printed Name*

*Date*

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*Qualified Member Signature*