



**STATE OF MINNESOTA  
DEPARTMENT OF COMMERCE**  
85 – 7<sup>th</sup> PLACE EAST, SUITE 500  
ST. PAUL, MINNESOTA 55101  
(651) 296-6319

(For Department Use Only)

- Approved by \_\_\_\_\_
- Returned by \_\_\_\_\_
- Denied by \_\_\_\_\_
- Traditional classroom
- Interactive Internet

**COURSE APPROVAL APPLICATION**  
**INSURANCE PRE-LICENSE  
EDUCATION**

COURSE NUMBER

DATE PROCESSED

**Courses approved using this application will not be valid for credit until July 1, 2010**

**Course Information and Application Fees**

**NEW COURSE APPROVAL - FEE \$200**

**RENEWAL - FEE \$10**

Is this course replacing a prior course that you will no longer teach?  Yes  No

**Course #** \_\_\_\_\_

**If yes:** List course number(s) \_\_\_\_\_ that should be terminated.

ONLY **ONE** COURSE PER APPLICATION ALLOWED

Each application must include own set of required attachments

**COURSE TITLE**

**Pre-License Insurance**  
(check one box)

- Life + Basics = 20 Total Hours**
- Accident and Health + Basics = 20 Total Hours**
- Property + Basics = 20 Total Hours**
- Casualty + Basics = 20 Total Hours**
- Personal Lines + Basics = 20 Total Hours**

Proposed Course Date(s)

Start Time

End Time

Location

Address

Suite

City

State

Zip

Telephone of Facility

**Provider / Coordinator Information**

**Provider Name**

**MN Provider Number**

Provider Address

City

State

Zip

Provider FAX Number

( )

Provider website

Provider FEIN #

**Coordinator Name** (Approval Required)

Coordinator Business Telephone

( )

Coordinator Business Email

## INSTRUCTIONS and PRE-LICENSE EDUCATION MANDATORY REQUIRED ATTACHMENTS (NEW OR RENEW)

Requirements are based on Minn. Stat. Chapter 45 and Minn. Stat. Chapter 60K

**Method of presentation:** [CHOOSE ONLY ONE METHOD PER COURSE, PER APPLICATION AND FEE]

- Traditional classroom
- Interactive Internet (**Must meet MN Interactive Internet Requirements in Minn. Stat. Chapter 45.305**)

- Attach an in-depth explanation of method of presentation.
- Attach MANDATORY current IDECC interactive internet certification.
- See **PAGE 8** regarding internet interactive course requirements.
- See **PAGE 9** for information regarding verifiable course &/or exam proctors.

**A Producer must:**

Successfully complete a total 20 hours of education **per line of authority**. The first 10 hours of classroom study shall be devoted to the basic fundamentals of insurance which will include the rules, regulations, and law. The second 10 hours must cover the specific major line of authority for the license the individual is seeking: Life, Accident & Health, Property, or Casualty. The 10 hours of Basics is part of each line of authority course and must be repeated with each line of authority the applicant requests a license for.

**New & Renewal:** All parts of this application, including all attachments, must be completed, signed and dated by the Provider, Coordinator, and Instructor(s), and submitted at least 30 days before the requested initial offering of the course.

**Renewal:** If the course review process is cancelled and the application is returned due to incompleteness of the renewal application, the course approval is cancelled effective the regular expiration date. Applicant may resubmit within 30 days of return, after correcting deficiencies. If application is not resubmitted within 30 days of return, a new application and full fee is needed.

**Course Materials:**

- Course Description
- Learning Objectives
- Instructional Material for Students  
(Textbooks, Notebooks, handouts, etc.)
- Materials for Instructor Use (overheads etc)
- Examination and Answer Key
- Course Matrix Outline**
- Login & Password if internet
- internet address if internet
- IDECC interactive internet certification**

**Policies Covering:**

- Course Prerequisites
- Instructor Qualifications
- Attendance
- Cancellation & Refund

**Miscellaneous:**

- Copy of proposed advertising including outline
- Course Schedule
- Student's Course & Instructor Evaluation Form
- Instructor's Resume/Bio for each Instructor
- Copy of proposed Completion Certificate for Student

Has this course been approved by a regulatory agency of another state?  Yes  No  
**If yes, attach copy of approval.**

# INSURANCE PRE-LICENSE EDUCATION COURSE APPLICATION COORDINATOR SIGNATURE AND CERTIFICATION PAGE

As an approved education coordinator I understand that:

- I am responsible for ensuring that instructors are qualified to teach the course offering and that failure to have only qualified instructors teach an approved course offering will result in loss of course approval.
- I am responsible for supervising and evaluating courses and instructors. Supervision includes assuring, especially when a course will be taught by more than one instructor, that all areas of the curriculum are addressed without redundancy and that continuity is present throughout the entire course.
- I am responsible for investigating complaints related to course offerings and instructors and forwarding a copy of the written complaints to the Department of Commerce.
- courses may not be advertised before approval, unless this application has already been submitted to the MN Department of Commerce and the course is described in the advertising as "approval pending";
- the number of approved hours must be accurately displayed on any advertisement for the course, and if the course offering is longer than the number of approved continuing education hours, any advertisement must be clear that continuing education credit is not earned for the entire course;
- I am responsible for furnishing the commissioner, upon request, with copies of course and instructor evaluations and qualifications of instructors. Evaluations must be completed by students and coordinators.
- I am responsible for maintaining accurate records relating to course offerings, instructors, tests taken by students.
- I am responsible for notifying the MN Department of Commerce in writing within 10 days of any change in the information in this application for approval, including any addition or change in the name(s) of instructors who will teach the course.

I understand that as an approved education coordinator I shall not:

- recommend or promote the services or practices of a particular business;
- encourage or recruit individuals to engage the services of, or become associated with, a particular business;
- use materials, clothing, or other evidences of affiliation with a particular entity;
- require students to participate in other programs or services offered by the instructor, coordinator, or provider;
- attempt, either directly or indirectly, to discover questions or answers on an examination for a license;
- disseminate to any other person specific questions, problems, or information known or believed to be included in licensing examinations;
- misrepresent any information submitted to the commissioner;
- fail to cover, or ensure coverage of, all points, issues, and concepts contained in the course outline approved by the commissioner during the approved instruction; and
- issue inaccurate course completion certificates.

I certify that all of the information submitted in this application is true and complete, and that this document has not been altered in any manner from the form adopted by the MN Department of Commerce.

Name of Course: \_\_\_\_\_  
(Mandatory)

I certify that I am the approved Coordinator/Provider and that I am responsible for compliance with all Minnesota education laws and regulations located in Minn. Stat. Chapter 45 and Minn. Stat. Chapter 60K. Furthermore, I accept responsibility for instructor conduct and their compliance with course content. I declare that the information provided for the above named course on the attached pre-license education course approval application, the core matrix outline content, and all the attachments are true and correct, and that I have answered each question fully and truthfully and without any purpose of evasion or mental reservation.

Printed name of Coordinator: \_\_\_\_\_  
(Mandatory)

Signature of Coordinator: \_\_\_\_\_  
(Signature is Mandatory)

Printed name of Provider: \_\_\_\_\_ Provider #: \_\_\_\_\_  
(Mandatory) (Mandatory)



# INSURANCE PRE-LICENSE EDUCATION COURSE APPLICATION INSTRUCTOR SIGNATURE AND CERTIFICATION PAGE

***Copy and attach additional pages as needed for every additional pre-license instructor.***

I certify that I am an approved instructor for the provider listed below and I am responsible for compliance with Minnesota education laws and regulations.

I understand that as an approved education instructor I am responsible for:

- compliance with all laws and rules relating to industry education;
- providing students with current and accurate information;
- maintaining an atmosphere conducive to learning in the classroom;
- assuring and certifying attendance of students enrolled in courses;
- providing assistance to students and responding to questions relating to course materials; and
- attending the workshops or instructional programs that are required by the commissioner.

I understand that as an approved education instructor I shall not:

- recommend or promote the services or practices of a particular business;
- encourage or recruit individuals to engage the services of, or become associated with, a particular business;
- use materials, clothing, or other evidences of affiliation with a particular entity;
- require students to participate in other programs or services offered by the instructor, coordinator, or provider;
- attempt, either directly or indirectly, to discover questions or answers on an examination for a license;
- disseminate to any other person specific questions, problems, or information known or believed to be included in licensing examinations;
- misrepresent any information submitted to the commissioner;
- fail to cover, or ensure coverage of, all points, issues, and concepts contained in the course outline approved by the commissioner during the approved instruction; and

I certify that all of the information submitted in this application is true and complete, and that this document has not been changed in any manner from the form adopted by the MN Department of Commerce.

Name of Course: \_\_\_\_\_  
(Mandatory)

I certify that I am the approved Instructor and that I am responsible for compliance with all Minnesota education laws and regulations located in Minn. Stat. Chapter 45 and Minn. Stat. Chapter 60K. Furthermore, I declare that the information I provided for the above named course on the attached pre-license education course approval application, my core matrix outline content, and all of my attachments are true and correct, and that I have answered each question fully and truthfully and without any purpose of evasion or mental reservation.

Printed name of Instructor: \_\_\_\_\_  
(Mandatory)

Signature of Instructor: \_\_\_\_\_  
(Signature is Mandatory)

Printed name of Provider: \_\_\_\_\_ Provider #: \_\_\_\_\_  
(Mandatory) (Mandatory)

**BOTH PAGES OF THIS PRE-LICENSE CORE MATRIX MUST BE COMPLETED & SUBMITTED  
60K.361 INSURANCE EDUCATION**

**(a) Prelicense education must consist of 20 hours of education per line of authority.**

Core Matrix page 1 of 2

<b>TOPIC</b> <b>(b) The course must include an introduction to insurance and insurance-related concepts covering all of the major lines of authority except variable life and variable annuities. The course must consist of the following:</b>	<b>HOURS</b> Requested By Provider	<b>MATERIAL</b> <b>CROSS-REF</b> (textbook) Pg #'s	<b>OUTLINE</b> <b>CROSS-REF</b> Outline Location	<b>EXAM</b> <b>CROSS-REF</b> Question #'s	<b>Hours</b> Determined By Reviewer
<b>(1) rules, regulations, and law;</b>					
<b>(2) basic fundamentals of insurance;</b>					
<b>(3) property:</b>					
(i) types of policies;					
(ii) policy provisions;					
(iii) perils, exclusions, deductibles, and liability; and					
(iv) evaluating needs; and					
<b>(4) casualty:</b>					
(i) types of policies;					
(ii) policy provisions;					
(iii) perils, exclusions, deductibles, and liability; and					
(iv) evaluating needs; and					
<b>(5) life:</b>					
(i) types of policies;					
(ii) policy provisions; and					
(iii) group insurance; and					
<b>(6) accident and health:</b>					
(i) types of policies;					
(ii) policy provisions; and					
(iii) group insurance.					
<b>Total Hours allowed for Basics</b>					

**BOTH PAGES OF THIS PRE-LICENSE CORE MATRIX MUST BE COMPLETED & SUBMITTED**  
**60K.361 INSURANCE EDUCATION**

Core Matrix page 2 of 2

<b>TOPIC</b> <b>(c) Courses that cover a specific major line of authority must include the following:</b>	<b>HOURS</b> Requested By Provider	<b>MATERIAL</b> <b>CROSS-REF</b> (textbook) Pg #'s	<b>OUTLINE</b> <b>CROSS-REF</b> Outline Location	<b>EXAM</b> <b>CROSS-REF</b> Question #'s	<b>Hours</b> Determined By Reviewer
<b>CHOOSE ONE LINE OF AUTHORITY BELOW per 20 HOUR COURSE:</b>					
<b>(1) life:</b>					
(I) types of life insurance policies; and					
(II) Minnesota laws, rules, and regulations pertinent to life insurance;					
<b>(2) accident and health:</b>					
(I) types of health insurance policies; and					
(II) Minnesota laws, rules, and regulations pertinent to accident and health insurance;					
<b>(3) property/casualty;</b>					
(I) personal lines; and					
(II) commercial lines; and					
(III) Minnesota laws, rules, and regulations pertinent to property insurance.					
<b>(4) property/casualty;</b>					
(I) personal lines; and					
(II) commercial lines; and					
(III) Minnesota laws, rules, and regulations pertinent to casualty insurance.					
<b>(5) personal lines:</b>					
(i) types of property/casualty personal lines insurance policies; and					
(ii) Minnesota laws, rules, and regulations pertinent to property/casualty personal lines insurance.					
<b>TOTAL HOURS FOR CHOSEN LINE OF AUTHORITY</b>					
<b>Hours Allotted for Course Examination</b>					
<b>Total Hours for ENTIRE Course</b>					

**Minnesota Department of Commerce (DOC)**  
**Interactive CE Training On-Line Basic Requirements**

**Per, 45.305 PRELICENSE EDUCATION COURSES OFFERED OVER THE INTERNET.**

**Subdivision 1.Appraiser and insurance Internet prelicense courses.**

The design and delivery of an appraiser prelicense education course or an insurance prelicense education course must be approved by the International Distance Education Certification Center (IDECC) before the course is submitted for the commissioner's approval.

**Subd. 4.Interactive Internet course requirements.**

An interactive Internet prelicense education course must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time; (\*See clarification below.)**
- (4) include a high level of interactivity;
- (5) include graphics that reinforce the content;
- (6) include the ability for the student to contact an instructor within a reasonable amount of time;
- (7) include the ability for the student to get technical support within a reasonable amount of time;
- (8) include a statement that the student's information will not be sold or distributed to any third party without prior written consent of the student. Taking the course does not constitute consent;
- (9) be available 24 hours a day, seven days a week, excluding minimal down time for updating and administration, except that this provision does not apply to live courses taught by an actual instructor and delivered over the Internet;
- (10) provide viewing access to the online course at all times to the commissioner, excluding minimal down time for updating and administration;
- (11) include a process to authenticate the student's identity;
- (12) inform the student and the commissioner how long after its purchase a course will be accessible;
- (13) inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course;
- (14) provide clear instructions on how to navigate through the course;
- (15) provide automatic bookmarking at any point in the course;
- (16) provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter;
- (17) include a reinforcement response when a quiz question is answered correctly;
- (18) include a response when a quiz question is answered incorrectly;
- (19) include a comprehensive final examination covering all required topics;
- (20) allow the student to go back and review any unit at any time, except during the final examination;
- (21) provide a course evaluation at the end of the course. At a minimum, the evaluation must ask the student to report any difficulties caused by the online education delivery method; and
- (22) provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.

**Subd. 5.Final examination. (\*\*See clarification below.)**

The final examination for a prelicense education course offered over the Internet must be monitored by a proctor who certifies that the student took the examination. The exam must be either a paper examination or an encrypted online examination. The student must not be allowed to review the course content once the examination has begun.

**\*45.306 Subd2. (3)** While seat time is a definite requirement and you must include technology to guarantee it, this does not mean that to accomplish it, a licensee should be sitting in front of a computer waiting for X number of hours to pass. The course itself must contain the right amount of interactive instruction content to take the same X number of hours, or more, as requested by the provider. If a provider is asking for 2 hours of credit, that course must take a licensee 2 hours, or more, of interactive learning to complete. This also means that your course must have the technology to time out (automatically log out) if a licensee leaves the computer inactive for more than ten minutes.

**\*\*45.25 DEFINITIONS.**

**Subd. 7.Encrypted online examination.**

"Encrypted online examination" means an examination offered over the Internet that is (1) inaccessible to anyone but the student taking the examination, who must have a unique login and password to see it, and (2) protected with security measures that make it unreadable if it is electronically stolen. In addition, the student must not have the ability to download and save the examination in any readable form.

**Subd. 12.Proctor.**

"Proctor" means a disinterested third party with no conflict of interest who verifies a student's identity and processes an affidavit testifying that the student received no outside assistance with the course or examination.

## Minnesota Basic Requirements for

### Finding an Acceptable Proctor for Exams or Courses:

Distance Learning has strict policies regarding proctor selection. An acceptable proctor is a disinterested third party with no conflict of interest who verifies a student's identity and processes an affidavit testifying that the student received no outside assistance with the course or examination. Relatives, spouses, friends, neighbors and co-workers are not acceptable proctors. Some examples of acceptable proctors include but are not limited to:

For the Minnesota Dept. of Commerce Licensing Education, **only** the MN approved Education Coordinator or the MN approved Instructor for a particular approved course may physically monitor and verify student attendance and there must be no geographical separation of instructor and student. This includes, but is not limited to: standard classroom, Webinar, WebEx, remote TV - interactive w/audio, or teleconference - interactive w/video/audio, pre-license education interactive internet. Otherwise you may use a qualified verifiable Proctor.

**Note:** For each student, the chosen proctor is required to submit original signed and dated verification information to the MN approved Education Coordinator immediately after the conclusion of the course or exam. Education Coordinators must keep these documents along with all other records relating to course offerings, for a period of three years from the date on which the course or exam was completed. The Coordinator must make these records available to the commissioner upon request.

#### Who May Proctor Your Course or Exam

- The teaching staff of an accredited institution of higher education such as a community college, college, or university. **Please submit a page from the institution's directory, catalog or web address that lists the proctor's name and title and institution's name.**
- For members of the Armed Forces, a military base education officer may proctor your course or exam attendance. If there is not a representative in this capacity, a base librarian or commissioned officer of higher rank than the student is acceptable. **A letter on official letterhead from the base commander verifying the proctor's position must be submitted.**
- Your employer's Human Resources Director or Manager may proctor your course or exam attendance. **Please submit a letter on company letterhead from the Human Resources Department verifying the proctor's position.**
- A high school superintendent, supervising principal or other administrator within your local school system. **A letter from the superintendent or principal on official letterhead must be submitted.**
- A librarian within your local school or public library system. **A letter from the proctor on library system letterhead must be submitted.**