



# Education Provider Procedures Guide

2022

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## **INTRODUCTION**

This guide is intended to help prospective insurance, real estate, and appraiser license education providers understand how to apply for and receive approval from the Minnesota Department of Commerce ("Commerce Department") for their coordinators, instructors, and courses in Minnesota.

Every effort was made to ensure the accuracy of the material in this guide, but nothing in it should be construed as legal advice, and Minnesota state law always governs the matters discussed in these pages.

The information in this guide was current as of August 2022, but always check [Minnesota Statutes, Chapter 45](#) and the [Commerce Department website](#) for updates to laws and procedures.

## **QUICK OVERVIEW**

To offer prelicense or continuing education courses for credit to Minnesota insurance, real estate, or appraiser licensees, you must first become an approved education provider. An education provider must have at least one approved coordinator who is responsible for supervising the educational program and assuring compliance with all laws and rules.

An education provider is an individual, business, or organization that presents prelicense or continuing education courses. A coordinator is usually an employee of an education provider and is legally responsible for supervising the educational program and assuring compliance with all laws and rules.

To become an approved education provider or coordinator in Minnesota, you must first submit the required application, pay the associated fee, and receive notice that your application has been approved by the Commerce Department.

An education provider must:

- be approved in advance
- have an approved coordinator at all times
- use qualified instructors
- get courses approved in advance
- follow specified practices and procedures
- upload course completions within ten days

### **Fees**

The fee for initial education provider approval is \$100.

The fee for renewal of education provider approval is \$10.

The fee for initial course approval is \$10 for each hour or fraction of one hour of education course approval sought.

The fee for renewal of course approval is \$10 per course.

## **APPLICABLE LAWS**

The primary statute governing license education providers in Minnesota is Minnesota Statutes Chapter 45, Department of Commerce; General Powers, especially sections 45.22 through 45.43. But you must be familiar with many other Minnesota laws as well, including the following:

Chapter 60K, Insurance Producers

[Chapter 72A, Insurance Industry Trade Practices](#) (specifically section [72A.2033, "Insurance Producer Training"](#))

Chapter 72B, Insurance Adjusters

Chapter 82, Real Estate Brokers and Salespersons

Chapter 82B, Real Estate Appraisers

## **BECOMING AN APPROVED EDUCATION PROVIDER**

To become an approved Minnesota insurance, real estate, or appraiser license education provider, you must:

- Submit the required application
- Pay the associated fee
- Receive notice that your application has been approved by the Commerce Department

## **Applying for Approval as an Education Provider**

Because the requirements to qualify for approval as an education provider differ from industry to industry, you must submit a separate application for each industry (insurance, real estate, or appraiser) for which you intend to offer courses for credit to licensees. The forms are available on the Commerce Department website under Home > Licensees > Education > [Providers & Coordinators](#).

Because an education provider must have at least one approved coordinator at all times, the provider application also serves as the initial coordinator application.

## **Receiving Approval as an Education Provider**

Applications are reviewed in order by date received. After your application has been reviewed, you will receive either an approval letter or a letter that requests additional information that is necessary in order for your application to be approved.

Every effort is made to review applications as efficiently as possible. When large numbers of applications are received in a short span of time, however, the line of applications awaiting review can become long. If it has been more than 30 days since you submitted a complete application, you can request an estimated review date by sending an e-mail to [education.commerce@state.mn.us](mailto:education.commerce@state.mn.us). Please include your complete provider name, the industry you intend to offer courses for (insurance, real estate, or appraiser), and the check number of the check that you submitted as payment with the application. (The check number allows us to confirm the date that your submission was received by the Commerce Department.)

## **Renewing Approval as an Education Provider**

Your approval as an education provider is valid until January 31 of the renewal year that is assigned to you when you are first approved. When you submit a timely renewal, your approval is valid for another two years. The Commerce Department will send you a renewal reminder notice that includes the renewal instructions.



## **EDUCATION PROVIDER DUTIES AND RESPONSIBILITIES**

After becoming an approved Minnesota insurance, real estate, or appraiser license education provider, you must fulfill certain duties and responsibilities. Among other things, you must:

- Have an approved coordinator at all times
- Use qualified instructors
- Get courses approved in advance
- Follow specified practices and procedures
- Upload course completions within ten days

Specific education provider responsibilities are listed in [Minnesota Statutes, Chapter 45.31, subdivision 3](#).

## **COORDINATOR APPROVAL**

Because an education provider must have at least one approved coordinator at all times, the provider application also serves as the initial coordinator application. (See "Applying for Approval as an Education Provider" above.) You may also request approval for an additional coordinator, to assist the original coordinator or to act as a substitute for the coordinator in the event of an emergency or illness. You may request approval for an additional coordinator to replace an outgoing coordinator, but you should do so as far in advance as possible to allow time for processing.

To add or replace a coordinator, you must submit the Additional Coordinator Approval Application for each industry you intend to add or replace a coordinator for (insurance, real estate, or appraiser). The forms are available on the Commerce Department website under Home > Licensees > Education > [Providers & Coordinators](#).

Coordinator approval may not be transferred to an individual who has not already been approved as an additional coordinator for the applicable license type for your providership.

### **Qualifications for Coordinators**

To receive approval as a coordinator, an individual must be qualified or have experience in the applicable subject matter of courses offered by the education provider or have experience in the administration of an education program.

## **INSTRUCTOR APPROVAL**

Every approved course (except self-study courses) must have an instructor who is qualified by education, training, or experience to ensure competent instruction. Only qualified instructors can teach at approved course offerings.

Because an education course (other than a self-study course) must have at least one approved instructor, the initial instructor application is included in the course application. Course application forms are available on the Commerce Department website under Home > Licensees > Education > [Providers & Coordinators](#).

Only approved instructors may teach an approved course. To add or replace an instructor for any reason, you must submit the Application to Add or Replace a License Education Instructor for approval. The form is available on the Commerce Department website under Home > Licensees > Education > Providers & Coordinators > [Instructor Qualifications](#).

### **Qualifications for Instructors**

The requirements to qualify for approval as an instructor depend on whether the instructor will be teaching a prelicense education course or a continuing education course.

**Prelicense.** To receive approval as a prelicense instructor, an individual must have one of the following qualifications:

- A four-year degree in the industry for which the course is being taught; or
- A four-year degree with three years full-time experience in the industry for which the course is being taught; or
- A four-year degree with three years full-time experience in the business or profession relating to the subject being taught; or
- A postgraduate degree and completion of 45 hours of continuing education in the industry for which the course is being taught; or
- A two-year degree in the industry for which the education is being given and completion of 45 hours of continuing education in the industry for which the course is being taught; or
- A two-year degree or certificate with five years full-time experience in the industry for which the course is being taught; or

- A degree or certificate with five years full-time experience in the business or profession relating to the subject being taught; or
- Eight years of experience in the subject area being taught, gained in the eight years immediately preceding the first course offering taught.

In addition, an instructor of the Minnesota Supervisor/Trainee Appraiser Course offered as prelicense education must:

- (1) be licensed in good standing as either a certified residential real property appraiser or a certified general real property appraiser, and must have been so licensed for the three-year period immediately preceding the individual's application to become an instructor of the Minnesota Supervisor/Trainee Appraiser Course; and
- (2) not have been the subject of any license or certificate suspension or revocation, or been prohibited from supervising activities in Minnesota or any other state within the three years immediately preceding the individual's application to become an instructor of the Minnesota Supervisor/Trainee Appraiser Course.

**Continuing education.** To receive approval as a continuing education instructor, an individual must have one of the following qualifications:

- A four-year degree in any area plus two years practical experience in the subject area being taught; or
- Five years of practical experience in the subject area being taught; or
- A college or graduate degree in the subject area being taught.

In addition, an instructor of the Minnesota Supervisor/Trainee Appraiser Course offered as continuing education must:

- (1) be licensed in good standing as either a certified residential real property appraiser or a certified general real property appraiser, and must have been so licensed for the three-year period immediately preceding the individual's application to become an instructor of the Minnesota Supervisor/Trainee Appraiser Course; and
- (2) not have been the subject of any license or certificate suspension or revocation, or been prohibited from supervising activities in Minnesota or any other state within the three years immediately preceding the individual's application to become an instructor of the Minnesota Supervisor/Trainee Appraiser Course.

## **COURSE APPROVAL**

Courses must be approved by the Commerce Department in advance. Course application forms are available on the Commerce Department website under Home > Licensees > Education > Providers & Coordinators. By state law, the Commerce Department must make the final determination as to accreditation and assignment of credit hours for courses.

Courses must be submitted at least 30 days before the initial proposed course offering.

When either the content of an approved course or its method of instruction changes, the course is no longer approved for license education credit, and a new course approval application is required.

**Minimum length.** Courses must be at least one hour long, except courses for real estate appraisers must be at least two hours long. Time spent on meals or other unrelated activities does not count toward the total time for the course.

**Prelicense course content.** All prelicense courses must include the content specified by law for the associated industry. The content outline is included in the associated prelicense course application.

Certain prelicense courses are permitted to be used for continuing education credit. Licensees seeking continuing education credit in these courses must pass the same examination as is required for those taking the course for prelicensing.

**Continuing education course content.** All continuing education courses must impart appropriate and related knowledge in the field for which approval is requested. "Appropriate and related knowledge" means facts, information, or principles that are clearly relevant to the licensee in performing responsibilities under a license. These facts, information, or principles must convey substantive and procedural knowledge as it relates to postlicensing issues and must be relevant to the technical aspects of a particular area of continuing education.

Some continuing education courses cannot be approved for credit, including:

- Courses designed solely to prepare students for passing a license examination.
- Courses in mechanical office or business skills, including typing, speed reading, or other machines or equipment. Computer skills courses are allowed, if appropriate and related to the industry to which the courses are directed.
- Courses in sales promotion, including meetings held in conjunction with the general business of the licensee.
- Courses in motivation, salesmanship, psychology, time management, or communication, except as prescribed in prelicense training.
- Courses related to office management or intended to improve the operation of the licensee's business.
- Courses that are primarily intended to impart knowledge of specific products of specific companies, if the use of the product or products relates to the sales promotion or marketing of one or more of the products discussed.

**Subsequent offerings.** You do not need to submit a new course approval application for subsequent offerings of identical continuing education courses. But when either the content of an approved course or its method of instruction changes, the course is no longer approved for license education credit, and a new course approval application is required.

### **NAIC Reciprocal Courses**

Under the guidance of the National Association of Insurance Commissioners (NAIC), most states and territories have signed a reciprocity agreement for insurance continuing education course approvals. In general, the agreement provides that once an insurance continuing education course is approved by one of the participating states or territories, the other states and territories can rely on that approval rather than conducting their own substantive (thorough and detailed) review of the course. As part of this process, the education provider must complete the NAIC CE Reciprocity (CER) application. You can get more information and download the application forms at [https://content.naic.org/cmte\\_d\\_pltf\\_cer.htm](https://content.naic.org/cmte_d_pltf_cer.htm). Instruction methods other than classroom will require additional information for approval in order to meet Minnesota method of instruction requirements.

## **"Qualified provider" certification/"Short form" applications**

Many courses are required by federal criteria or a reciprocity agreement to receive a substantive (thorough and detailed) review, and they are approved or disapproved based on their compliance with the laws and rules relating to the appropriate industry. But a course that is not required to receive a substantive review may be approved based on a qualified provider's certification on the appropriate form that the course complies with Minnesota Statutes Chapter 45 and the laws and rules relating to the appropriate industry. For these purposes, a "qualified provider" is one of the following:

- a degree-granting institution of higher learning located within Minnesota.
- a private school licensed by the Minnesota Office of Higher Education.
- when conducting courses for its members, a bona fide trade association that staffs and maintains in Minnesota a physical location that contains course and student records and that has done so for not less than three years.

An approved education provider may apply for approval as a "qualified provider" by submitting the Qualified Provider Application that is available on the Commerce Department website under Home > Licensees > Education > [Providers & Coordinators](#).

After receiving approval as a "qualified provider," you may submit the "short form" course approval application for eligible courses. The "short forms" are available on the Commerce Department website under Home > Licensees > Education > [Providers & Coordinators](#).

Please note that the following courses are **not** eligible for application using a "short form":

**Insurance.** Annuity Best Interest, Ethics, Flood, Long-term Care, and any course that you intend to file in another state or territory using the NAIC CER process.

**Real Estate.** Agency Law, Fair Housing, and yearly modules.

**Appraiser.** Owing to federal requirements, no appraiser courses are eligible for application using a "short form."

## **REQUIREMENTS FOR APPROVED EDUCATION COURSES**

### **Fees Charged to Students**

Fees for approved courses and related materials must be clearly identified to students. In the event that a course is canceled for any reason, all fees must be returned within 15 days from the date of cancellation. In the event that a course is postponed for any reason, students must be given the choice of either attending the course at a later date or having their fees refunded in full. If a student is unable to attend a course or cancels the registration in a course, education provider policies regarding refunds will govern.

### **Access and Facilities**

All course offerings must be open to any interested individuals. Access may be restricted by the education provider based on class size only, and attendance may not be restricted to any particular group of people, except that access to a course offering sponsored by, offered by, or affiliated with an insurance company or agency may be restricted to agents of the company or agency, and attendance at approved courses leading to the achievement or maintenance of certain insurance professional designations may be limited to those producers seeking the professional designation or those producers who have met prerequisite coursework for the course offering. (See Minnesota Statutes [60K.36, subdivision 4a](#)).

Each course offered to students who attend it in person must be conducted in a classroom or other facility that is adequate to comfortably accommodate the faculty and the number of students enrolled. The education provider may limit the number of students enrolled in a course.

Approved courses must not be held on the premises of a company doing business in the regulated area, except for company-sponsored courses allowed by statute or noncompany-sponsored courses offered by a bona fide trade association. A bona fide trade association may offer noncompany-sponsored courses on the premises of an insurance company or agency so long as the course is not restricted to employees or appointed agents of the insurance company or agency. A course leading to the achievement or maintenance of a professional designation listed in Minnesota Statutes [60K.36, subdivision 4a](#), is not considered to be company sponsored unless it is provided by an insurance company.



### **Textbook or syllabus**

All prelicense courses must also require the use of a textbook or a detailed workbook that covers the subject matter of the course and is current.

Textbooks are not required to be used for continuing education courses unless the course is also approved as a prelicense course. If textbooks are not used, students must be provided with a syllabus containing, at a minimum, the course title, the times and dates of the course offering, the names and addresses or telephone numbers of the course coordinator and instructor, and a detailed outline of the subject materials to be covered.

Any written or printed material given to students must be of readable quality and contain accurate and current information.

### **Supplementary materials**

An adequate supply of supplementary materials to be used or distributed in connection with an approved course must be available in order to ensure that each student receives all necessary materials. Outlines and any other materials that are reproduced must be legible.

### **Notice to students**

At the beginning of each approved course offering, the following notice must be handed out in printed form or must be read to students: "This educational offering is recognized by the Minnesota Commissioner of Commerce as satisfying ..... hours of credit toward (choose one or more of the following as appropriate: prelicensing or continuing) (insert appropriate industry) education requirements."

### **Credit earned**

Upon completion of approved courses, students must earn one hour of continuing education credit for each hour approved by the Commerce Department.

- > Continuing education courses must be attended in their entirety in order for a student to receive credit for the number of approved hours.
- > A licensee must not receive credit for more than eight hours of continuing education in one day.

## **Advertising courses**

Prelicense and continuing education courses may be advertised, but the advertising must be truthful and not deceptive or misleading. Courses must not be advertised in any manner as approved unless you have received written course approval from the Commerce Department, and courses must not be advertised before approval, unless the course is described in the advertising as "approval pending" and that is, in fact, the case.

You cannot circulate or distribute in Minnesota any advertisement, pamphlet, circular, or other similar materials pertaining to an approved course offering unless one of the following statements is prominently displayed:

- > For prelicense education courses, "This course has been approved by the Minnesota Commissioner of Commerce for (relevant industry) prelicense education."
- > For continuing education courses, "This course has been approved by the Minnesota Commissioner of Commerce for ..... hours for (relevant industry) continuing education."

The number of hours a course has been approved for must be prominently displayed on an advertisement for the course. If the course offering is longer than the number of hours of credit to be given, it must be clear that credit is not earned for the entire course.

Advertising of approved courses must be clearly distinguishable from the advertisement of other nonapproved courses and services.

## **Proctors**

A proctor must (1) verify a student's identity, and (2) process an affidavit testifying that the student received no outside assistance with the course or examination.

A proctor must be 18 years of age or older and must not have a financial or other conflict of interest with respect to a student's successful completion of the course or the examination.

A proctor must not be a relative of the student, the student's supervisor at work, someone the student supervises at work, or a student who is completing the same course.

You can download the proctor affidavit form from the Commerce Department website at <https://mn.gov/commerce-stat/pdfs/exam-proctor-affidavit.pdf>.

## **LIVE COURSES**

"Live course" means any learning experience that is actively led by an instructor, either online or in a classroom setting, that offers person-to-person, real-time feedback. A live course offered online 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;
- (4) include the ability for the student to get technical support within a reasonable amount of time;
- (5) include a statement that the student's information will not be sold or distributed to any third party without the prior written consent of the student. Taking the course does not constitute consent; and
- (6) include a process to authenticate the student's identity.

Live courses offered in a classroom receive one hour of credit for each 50 minutes of approved instruction. Breaks cannot be accumulated in order to dismiss the class early. All other courses receive one hour of credit for each 60 minutes of approved instruction.

## **PRELICENSE COURSES OFFERED OVER THE INTERNET**

The design and delivery requirements for prelicense courses offered over the Internet depend on which industry the course will be offered for license education credit for (insurance, real estate, or appraiser).

**Appraiser Internet prelicense courses.** The requirements for the design and delivery of an appraiser prelicense education course are the requirements established by the Appraiser Qualifications Board of the Appraisal Foundation and published in the most recent version of the Real Property Appraiser Qualification Criteria.

**Insurance Internet prelicense courses.** The design and delivery of 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. This does not apply to Internet prelicense courses offered for academic credit by an accredited college, community college, or university that offers distance education programs and is approved or accredited by the Commission on Colleges, a regional or national accreditation association, or by an accrediting agency that is recognized by the United States Secretary of Education.

**Real estate Internet prelicense courses.** The design and delivery of a real estate prelicense education course must be approved by either IDECC or the Association of Real Estate License Law Officials before the course is submitted for the commissioner's approval. This does not apply to Internet prelicense courses offered for academic credit by an accredited college, community college, or university that offers distance education programs and is approved or accredited by the Commission on Colleges, a regional or national accreditation association, or by an accrediting agency that is recognized by the United States Secretary of Education.

The majority of the requirements for prelicense courses offered over the Internet are not dependent on the industry for which the course will be offered for license education credit. All interactive Internet prelicense education courses must:

- specify the minimum system requirements.
- 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.
- include technology to guarantee seat time.
- include a high level of interactivity.

- include graphics that reinforce the content.
- include the ability for the student to contact an instructor within a reasonable amount of time.
- include the ability for the student to get technical support within a reasonable amount of time.
- 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.
- 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.
- provide viewing access to the online course at all times to the Commerce Department, excluding minimal down time for updating and administration.
- include a process to authenticate the student's identity.
- inform the student and the Commerce Department how long after its purchase a course will be accessible.
- inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course.
- provide clear instructions on how to navigate through the course.
- provide automatic bookmarking at any point in the course.
- provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter.
- include a reinforcement response when a quiz question is answered correctly.
- include a response when a quiz question is answered incorrectly.
- include a comprehensive final examination covering all required topics. In addition, 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. "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.

- allow the student to go back and review any unit at any time, except during the final examination.
- 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.
- provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.

## **CONTINUING EDUCATION COURSES OFFERED OVER THE INTERNET**

The requirements for the design and delivery of an appraiser continuing education course are the requirements established by the Appraiser Qualifications Board of the Appraisal Foundation and published in the most recent version of the Real Property Appraiser Qualification Criteria.

All interactive Internet continuing education courses must:

- specify the minimum system requirements.
- 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.
- include technology to guarantee seat time.
- include a high level of interactivity.
- include graphics that reinforce the content.
- include the ability for the student to contact an instructor within a reasonable amount of time.
- include the ability for the student to get technical support within a reasonable amount of time.
- 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.
- 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.
- provide viewing access to the online course at all times to the Commerce Department, excluding minimal down time for updating and administration.
- include a process to authenticate the student's identity.
- inform the student and the Commerce Department how long after its purchase a course will be accessible.
- inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course.
- provide clear instructions on how to navigate through the course.
- provide automatic bookmarking at any point in the course.
- provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter.

- include a reinforcement response when a quiz question is answered correctly.
- include a response when a quiz question is answered incorrectly.
- include a final examination. In addition, the final examination must be either an encrypted online examination or a paper examination that is monitored by a proctor who certifies that the student took the examination. The student must not be allowed to review the course content once the examination has begun. "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.
- allow the student to go back and review any unit at any time, except during the final examination.
- 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.
- provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.



## **ON-DEMAND COURSES**

An on-demand continuing education course offered online must:

- specify the minimum system requirements;
- 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;
- include technology to guarantee seat time;
- include a high level of interactivity;
- include graphics that reinforce the content;
- include the ability for the student to contact an instructor within a reasonable amount of time;
- include the ability for the student to get technical support within a reasonable amount of time;
- 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;
- be available 24 hours a day, seven days a week, excluding minimal down time for updating and administration;
- provide viewing access to the online course at all times to the commissioner, excluding minimal down time for updating and administration;
- include a process to authenticate the student's identity;
- inform the student and the commissioner how long after its purchase a course will be accessible;
- inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course;
- provide clear instructions on how to navigate through the course;
- provide automatic bookmarking at any point in the course;
- provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter;
- include a reinforcement response when a quiz question is answered correctly;
- include a response when a quiz question is answered incorrectly;
- include a final examination;

- allow the student to go back and review any unit at any time, except during the final examination;
- 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
- provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.

**Final examination.** The final examination must be either an encrypted online examination or a paper examination that is monitored by a proctor who certifies that the student took the examination. The student must not be allowed to review the course content once the examination has begun.

## **REQUIRED CONTINUING EDUCATION COURSES/TOPICS FOR SPECIFIC LICENSE TYPES**

Insurance, real estate, and appraiser licensees all have industry-specific continuing education courses or topics that are included in their overall continuing education requirements for license renewal. Because these courses often have specific outlines or other content required by federal criteria or state law, they have their own special application forms, or special sections within the general application form. Application forms for the industry-specific continuing education courses or topics listed below are available on the Commerce Department website under Home > Licensees > Education > [Providers & Coordinators](#).

### **Insurance**

Annuity Best Interest  
Ethics  
Flood  
Long-term Care

### **Real Estate**

Agency Law (included in the general real estate application)  
Fair Housing (included in the general real estate application)  
Yearly Modules

### **Appraiser**

Supervisor/Trainee  
USPAP (included in the general appraiser application)  
Valuation Bias

## **UPLOADING COURSE COMPLETIONS**

To ensure that students receive credit for successfully completing a course, coordinators must upload the record of the course completion to the appropriate Commerce Department online system within ten days of, but not before, completion of the entire course. You may also provide written course completion certificates, but it is not necessary to provide a written course completion certificate if you have successfully uploaded the record of the course completion to the appropriate Commerce Department online system. Please note, however, that some laws and occupational procedures require some students to retain written course completion certificates, and these students may request them from you. Course completion certificates must be completed in their entirety. You may require payment of the course tuition as a condition for issuing the record of the course completion.

Which online system you should use depends on the industry you provide courses for. Insurance courses are administered with the Sircon system ([sircon.com](http://sircon.com)); real estate and appraiser courses are administered using the PULSE system ([pulseportal.com](http://pulseportal.com)).

### **Sircon**

Insurance education providers must set up an account for the Sircon system by visiting [sircon.com](http://sircon.com) and creating a username and password. You will be able to access your Minnesota insurance education provider and course approval information after you have set up your user account. If you have any questions about setting up your account, please contact Vertafore at 833-814-0228.

You will also use the Sircon system to enter subsequent offering dates and locations for your approved courses.

### **Pulse**

Real estate and appraiser education providers must set up an account for the PULSE system by visiting [pulseportal.com](http://pulseportal.com) and creating a username and password. You will be able to access your Minnesota insurance education provider and course approval information after you have set up your user account. If you have any questions about setting up your account, please contact Vertafore at 833-814-0228.

You will also use the PULSE system to enter subsequent offering dates and locations for your approved courses.

## **COURSE RENEWAL**

Initial course approval expires on the last day of the 24th month after the course is approved. Renewal of course approval expires on the last day of the 24th month after the course is renewed.

Course renewals are performed online. Which online system you will use depends on the industry you provide courses for. Insurance courses are renewed using the Sircon system ([sircon.com](http://sircon.com)); real estate and appraiser courses are renewed using the PULSE system ([pulseportal.com](http://pulseportal.com)). For more information on these systems, please see the "Uploading Course Completions" section above.

## **PROVIDER DUTIES AND RESPONSIBILITIES**

Education providers must fulfill certain duties and responsibilities. A provider is responsible for all of the following.

- Assuring compliance with all laws and rules relating to educational offerings governed by the Commerce Department.
- Assuring that students are provided with current and accurate information relating to the laws and rules governing their licensed activity.
- 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.
- Ensuring that instructors are qualified to teach the course offering.
- Furnishing the Commerce Department, upon request, with copies of course and instructor evaluations and qualifications of instructors. Evaluations must be completed by students and coordinators.
- Investigating complaints related to course offerings and instructors and forwarding a copy of the written complaints to the Department of Commerce.
- Maintaining accurate records relating to course offerings, instructors, tests taken by students, and student attendance for a period of three years from the date on which the course was completed. These records must be made available to the Commerce Department upon request. In the event that an education provider ceases operation for any reason, the coordinator is responsible for maintaining the records or providing a custodian for the records acceptable to the Commerce Department. The coordinator must notify the Commerce Department of the name and address of that person. In order to be acceptable to the Commerce Department, custodians must agree to make copies of acknowledgments available to students at a reasonable fee. Under no circumstances will the Commerce Department act as custodian of the records.
- Ensuring that the coordinator is available to instructors and students throughout course offerings and providing to the students and instructor the name of the coordinator and a telephone number at which the coordinator can be reached.

- Attending workshops or instructional programs as reasonably required by the Commerce Department.
- Providing course completion certificates within ten days of, but not before, completion of the entire course. Course completion certificates must be completed in their entirety. It is not necessary to provide a written course completion certificate if the course completion certificate has been electronically delivered to the department or its designated licensing contractor. A coordinator may require payment of the course tuition as a condition for receiving the course completion certificate.
- Notifying the Commerce Department immediately of any change in an application for the course, coordinator, or instructor approval application.
- In conjunction with the instructor, assuring and certifying attendance of students enrolled in courses.

## **INSTRUCTOR DUTIES AND RESPONSIBILITIES**

Approved instructors must fulfill certain duties and responsibilities. An instructor is responsible for all of the following.

- 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.
- In conjunction with the coordinator, assuring and certifying attendance of students enrolled in courses.
- Providing assistance to students and responding to questions relating to course materials.
- Attending the workshops or instructional programs that are required by the Commerce Department.

### **Instructor extra credit**

Qualified instructors will earn three hours of continuing education credit for each classroom hour of approved instruction that they deliver (1) independently, or (2) as part of a team presentation in a course of two hours or less, if they attend the course in its entirety. This extra credit is not available to authors of Internet course material. To apply for instructor extra credit, submit the form that is available from the Commerce Department website at <http://mn.gov/commerce-stat/pdfs/licensing-app-instructor-extra-ce.pdf>. The instructor must have been approved to teach the course prior to submitting the extra credit application. Please note that the education provider must upload the course completion for the instructor/student for the regular number of hours the course was approved for. After receiving and approving the instructor extra credit request form, the Commerce Department will enter the extra credit hours to the instructor/student's license record.

For licensees other than appraisers, no more than one-half of the continuing education hours required for renewal of a license may be earned as a qualified instructor at the rate of three hours of continuing education credit for each classroom hour of approved instruction. For licensed appraisers, no more than one-half of the continuing education hours required for renewal of a license may be earned as a qualified instructor.

No credit will be earned if the licensee has previously obtained credit for the same course as either a student or instructor during the same licensing period.



## PROHIBITED PRACTICES

Approval as an education coordinator or instructor gives individuals the responsibility to perform various services. But state law also prohibits education coordinators and instructors from performing certain acts in connection with an approved course.

- You cannot recommend or promote the services or practices of a particular business.
- You cannot encourage or recruit individuals to engage the services of, or become associated with, a particular business.
- You cannot use materials, clothing, or other evidences of affiliation with a particular entity, except as noted below under “Exceptions.”
- You cannot require students to participate in other programs or services offered by the instructor, coordinator, or education provider.
- You cannot attempt, either directly or indirectly, to discover questions or answers on an examination for a license.
- You cannot disseminate to any other person specific questions, problems, or information known or believed to be included in licensing examinations.
- You cannot misrepresent any information submitted to the Commerce Department.
- You cannot fail to cover, or ensure coverage of, all points, issues, and concepts contained in the course outline approved by the Commerce Department during the approved instruction.
- You cannot issue inaccurate course completion certificates.
- You cannot offer classes to any one student for longer than eight hours in one day, excluding meal breaks.

**Exceptions.** In connection with an approved course, coordinators and instructors may:

- (1) display a company or course provider's logo or branding;
- (2) establish a trade show or conference booth outside the classroom where the educational content is being delivered that is separate from a registration location used to track or facilitate student attendance;
- (3) display the logo or branding associated with a particular entity to thank the entity as an organizational partner of the course provider during a scheduled and approved break in the delivery of course content. The display must be separate from a registration location used to track or facilitate student attendance; and

(4) display a third-party logo, promotion, advertisement, or affiliation with a particular entity as part of a course program or advertising for an approved course. For purposes of this clause, "course program" means digital or paper literature describing the schedule of the events, presenters, duration, or background information of the approved course or courses. A course program may be made available in the classroom or at a registration location used to track or facilitate student attendance.

## AVOIDING COMMON PROBLEMS

Most problems that can arise for education providers and coordinators are easily avoidable by taking a few common-sense steps.

**Have multiple coordinators.** It is in your best interest to have more than one approved coordinator, because as soon as you no longer have an approved coordinator for any reason, you lose your approval as an education provider, and all of your courses are no longer valid for license education credit. Having multiple approved coordinators will help ensure that if one of them departs for any reason, you will still have at least one approved coordinator associated with your providership.

**Use valid proctors.** If the person who monitors your course examination does not meet the requirements for being an approved proctor, the examination results are not valid, and any students whose examinations were monitored by that person will not receive credit for the associated course.

**Report new instructors.** To qualify as valid for license education credit, approved courses must be taught by an approved instructor. If you need to change the instructor for a course for any reason, submit the [Application to Add or Replace a License Education Instructor](#) immediately.

**Remember course and providership renewal dates.** Your providership must be renewed by the January 31 deadline. Otherwise, your provider approval will terminate, and all of your courses will no longer be valid for license education credit. For the same reason be sure to renew your courses before the course renewal deadline.

**Review upload confirmations carefully.** After you have uploaded a course completion roster to either Sircon or PULSE, carefully review the confirmation that you receive. The system will accept a bulk upload but may not accept individual uploads within it—for example, if it cannot find a matching license record because there is a typographical error in the student's name or other identifying information. The confirmation will indicate any instances of an individual upload failure.

**Submit complete applications.** Applications cannot be approved as long as one or more required items has not been submitted or sufficiently explained. In addition, only a complete application satisfies your requirement to submit courses at least 30 days before the initial proposed course offering.