



ADMINISTRATIVE RULES OF MONTANA



6.6.4203 COURSE SUBMISSIONS

- (1) Except as provided in (14) and ARM 6.6.4213, the following standards, by which acceptability of submitted courses should be evaluated, must all be certified by the sponsoring organization:
 - (a) the practical and academic experience of each faculty member is sufficient to teach the subject assigned;
 - (b) the course enhances the ability of a licensee to provide insurance services to the public effectively;
 - (c) the subject matter relates to professional ethics, where practicable.
- (2) Submissions for approval of courses must include at least the following information:
 - (a) the name of the sponsoring organization;
 - (b) the title of the course;
 - (c) course goals and objectives;
 - (d) course length;
 - (e) a syllabus or course outline;
 - (f) a summary of each course outline element;
 - (g) method of instruction, such as classroom, self- study, videotape, audiotape, teleconference, and online webinars, etc.;
 - (h) method of administering examinations, if any;
 - (i) method of attendance verification;
 - (j) instructors, if any;
 - (k) a designated contact person; and
 - (l) a written explanation of examination security measures and examination administration methods.
- (3) A sponsoring organization must submit each course for review and receive approval of the course prior to making that course available for enrollment by licensees. If the commissioner determines that the course content is incomplete or inadequate, the provider will be notified and required to supplement or modify the course before receiving approval.

- (4) Accredited university or college courses will be allowed 15 continuing education credits for each semester credit and 10 continuing education credits for each quarter credit.
- (5) Charges for courses must be clearly disclosed to students before enrollment.
 - (a) if a course is canceled for any reason, all charges are refundable in full;
 - (b) in all instances, the charges must be refunded within 45 days of cancellation;
 - (c) in the event that a continuing education provider postpones a course for any reason, the provider must give the students a choice of attending a course at a later date or having their charges refunded in full. The provider must refund the charges within 45 days of the postponement unless the student notifies the provider that the student has chosen to attend a later course;
 - (d) a sponsoring organization may have a refund policy addressing a student's cancellation or failure to complete a course, as long as that policy is made clear to potential students.
- (6) A sponsoring organization shall submit course completion attendance through SBS for each course participant within 30 days of the course completion. A sponsoring organization's compliance with this rule satisfies the annual reporting requirements of 33-17-1205(4), MCA.
- (7) Sponsoring organizations who add qualified course instructors after a course is approved must submit the names of those instructors to the commissioner prior to the course offering.
- (8) Except as provided in (15), course approval is for a period of two years following the course approval date. A course without significant changes may be renewed in a form approved by the commissioner.
- (9) Sponsoring organizations must resubmit courses for new review and certification whenever significant changes in course content are made.
- (10) The commissioner will only award credits for courses whose subject matter will increase the technical knowledge of insurance principles, coverages, laws or regulations. Technical knowledge includes subject areas described in 33-17-1204, MCA.
- (11) If any credits are awarded for sales or marketing, those credits will be separately noted on the course approval document. Credits for sales or marketing may only be awarded in states that are permitted by law or regulation to accept credit for those topics. The commissioner shall award one credit for each 50 minutes of contact instruction. The commissioner will award credit hours for a self-study course based on the hours required to complete that course.
- (12) The minimum number of credits that the commissioner may award is one credit.
- (13) No course may be advertised as having been approved for credit by the commissioner until the sponsoring organization receives written approval from the commissioner.
- (14) An individual Montana insurance producer, adjuster, or consultant who must meet the requirement of 33-17-1203, MCA, who submits a course for review and approval to meet that requirement:
 - (a) need not comply with (1)(a), (2)(g), (2)(k), (2)(m), (2)(p), (5)(a), (5)(b), (5)(c), (5)(d), (6), or (7) of this rule in preparing the course submission; and
 - (b) must submit the course no more than 45 days after the date of offering.

- (15) Any credit hours assigned to a course submitted as described in (14), are available only to the producer, adjuster, or consultant who made the course submission for that offering.

Authorizing statute(s): 33-1-313, 33-17-1206, MCA

Implementing statute(s): 33-17-1204, MCA

History: NEW, 1993 MAR p. 3004, Eff. 12/24/93; AMD, 1996 MAR p. 1661, Eff. 6/21/96; AMD, 2001 MAR p. 2134, Eff. 10/26/01; AMD, 2008 MAR p. 1455, Eff. 7/18/08; AMD, 2014 MAR p. 580, Eff. 3/28/14; AMD, 2023 MAR p. 1397, Eff. 10/21/23.