



Table of Contents

MISSION STATEMENT 1
HISTORY AND PURPOSE 2
GENERAL INFORMATION 4
WHAT IS NICE? 4
WHO ADMINISTERS THE NICE PROGRAM? 4
WHAT IS THE PURPOSE OF THE PROGRAM? 4
HOW IS THE NICE PROGRAM FUNDED? 4
WHO MUST COMPLY WITH THE NICE REQUIREMENTS? 4
WHAT HAPPENS IF I FAIL TO COMPLY? 4
WHEN DID THE NICE PROGRAM BEGIN? 5
ARE THERE EXTENSIONS OF TIME AVAILABLE TO COMPLETE CE REQUIREMENTS? 5
WHAT IS THE REQUIRED NUMBER OF CE HOURS? 5
WHAT QUALIFIES AS CE FOR NICE? 5
WHERE CAN I ATTEND CE COURSES? 10
CORRESPONDENCE COURSES AND/OR SELF-STUDY? 10
IN-HOUSE PROGRAMS? 10
I PREPARED THE WRITTEN MATERIALS USED IN A CE PRESENTATION. IF SOMEONE ELSE TEACHES THE COURSE OR IT IS CANCELLED, MAY I STILL RECEIVE CREDIT? 10
SUBMITTING YOUR ANNUAL REPORT CE CREDITS. 11
HOW ARE CONTINUING EDUCATION RECORDS KEPT? 11
IF A MEMBER EARNS AN AIE, CIE OR CICSR DESIGNATION DURING THE YEAR, HOW ARE CE CREDIT HOUR REQUIREMENTS? CALCULATED 11
HOW WILL THE CE OFFICE AUDIT MY NICE REPORTS? 11
MAY I CARRY OVER EXCESS CREDIT HOURS? 12
WILL I GET AN ANNUAL REMINDER TO CHECK MY TRANSCRIPT REPORT? 12
WHAT HAPPENS IF I FAIL TO REPORT AND CERTIFY MY CE CREDITS ON TIME? 12
WHAT HAPPENS IF I FAIL TO PAY MY IRES MEMBERSHIP DUES? 13
OTHER THAN AS STATED ABOVE FOR NON-PAYMENT, IF MY REGISTRATION IS SUSPENDED FOR FAILURE TO COMPLY WITH THE NICE PROGRAM IS THERE ANY WAY I CAN GET IT BACK? 13
WHAT HAPPENS IF MY NICE COMPLIANCE CERTIFICATIONS ARE RECEIVED WITHIN 30 DAYS OF THE DEADLINE DATE? 13
I DISAGREE WITH THE ACTION OF THE ACCREDITATION AND ETHICS COMMITTEE. WHAT THEN? 13
I AM PERMANENTLY RETIRED. IS THERE ANY SPECIAL PROVISION? 13
IF I MUST BECOME "INACTIVE" BECAUSE OF SICKNESS, DISABILITY, OR TEMPORARY EMPLOYMENT ELSEWHERE, WHAT SHOULD I DO?... 14
AFTER I HAVE BEEN ON APPROVED INACTIVE STATUS, HOW DO I REACTIVATE MY STATUS? 14
IF I LOSE MY CE PROGRAM BINDER, CAN I OBTAIN A REPLACEMENT COPY? 14
WHERE DO I CALL IF I HAVE QUESTIONS? 14
ACCREDITATION AND ETHICS COMMITTEE RULES ON QUALIFYING CONTINUING EDUCATION 15
DOCUMENTATION/CERTIFICATE OF ATTENDANCE 15
NICE ANNUAL COMPLIANCE REPORTING 16
DOCUMENTATION/CERTIFICATE OF ATTENDANCE 17
SEMINARS AND SCHOOLS 17
NICE FORMS 18
ADDRESS CHANGE NOTIFICATION FORM 19

N.I.C.E

EXTENSION REQUEST FORM21
INACTIVE STATUS NOTIFICATION FORM23
NOTIFICATION OF RETURN TO ACTIVE STATUS FORM24
PERMANENT RETIREMENT STATUS NOTIFICATION FORM.....27
APPEAL FOR REINSTATEMENT29
NICE RESOURCES30
2010 PRE-APPROVED CREDIT **ERROR! BOOKMARK NOT DEFINED.**

MISSION STATEMENT

The mission of the National IRES Continuing Education Program is to promote the ongoing educational development of its CIE, AIE and CICS designees and thereby bring about greater recognition and demand for the designations among regulators, the insurance community and, most importantly, the insurance consuming public whom we serve.

HISTORY AND PURPOSE

The Insurance Regulatory Examiners Society (IRES) bylaws were amended in 1987 to include in Article IX, Section 6 (c), that IRES "develop and administer a mandatory continuing education program for all members holding IRES designations." After a number of years of discussion and debate, a Continuing Education Subcommittee was authorized in 1994. On March 3, 1995, the IRES Executive Committee approved the general program outline and authorized the Subcommittee to proceed with operational development.

On March 12, 1995 at its meeting in Miami, Florida, the IRES Foundation voted to assist IRES with a monetary grant for the initial program development and assistance with initial administrative expenses. The IRES Foundation has continued to make annual grants to IRES to cover a significant portion of the NICE program operating costs.

During the program's startup phase, (1994-1995), a three year, 45 hour compliance program was implemented for the period September 1, 1995 to September 1, 1998. Later, the program was modified, based on feedback from members, to a simple annual reporting format requiring 15 credit hours per year. NICE is truly designed to be an educational program -- not a mere compliance burden. IRES hopes that the successful implementation of the NICE Program will become a compelling reason to achieve the AIE, CIE and CICSR designation. The education requirements are designed to be flexible to expand, not limit, the number of members choosing to become designee recipients.

Unquestionably, for the NICE Program to be meaningful, it must apply to all CIEs, AIEs and CICSRs, regardless of when those designations may have been earned. Failure to comply with the program will result in suspension of registration of one's designation with IRES. IRES will only recognize and endorse designees who are currently registered in good standing. To maintain good standing also requires designees to remain as dues paying members of IRES.

IRES has purposefully chosen substance over style and rewards over penalties in the design of the NICE Program. IRES believes that successful and quality participation by all designee holders will ensure even greater rewards. The rules for qualifying programs were designed to ensure substance and quality, but at the same time allow the maximum flexibility to attend a wide range of educational opportunities, including those that can be afforded at a nominal cost.

The IRES Board of Directors and members who participated in the design of NICE were very cognizant of, and sensitive to, any economic impact this program might have upon the

N.I.C.E

membership at large. However, no quality program could be established and be expected to attain respect and thrive without an investment of financial resources. Program development, materials, postage, printing, recordkeeping, professional services, computers, software, telephone lines all must be properly addressed. IRES has taken creative steps to mitigate all costs by working closely with its administrative office and by seeking grant funds from the IRES Foundation. We recognize with great appreciation the commitment of the IRES Foundation to bring this program to fruition and keep it operating for the benefit of all IRES members.

The NICE Program has present benefits, but more importantly, it may have an even greater future impact. A quality CE program has proven to have significant and important impact among financial regulators and is destined to have a similar impact among market regulators as well. IRES believes that the NICE Program will encourage states to relate the CIE, AIE and CICS designations more closely to responsibility, promotion, and remuneration.

The NICE Program remains flexible as the needs of IRES members change. This program update represents the adherence by the IRES Board of Directors to that commitment. Member comments and recommendations are always welcome. They should be addressed in writing to the IRES Accreditation and Ethics Committee in care of the IRES CE Office.

GENERAL INFORMATION

What is NICE?

Designed by the Insurance Regulatory Examiners Society (IRES), NICE (National IRES Continuing Education Program) is a professional continuing education program, which establishes minimum requirements for all members holding the AIE, CIE and CICS R professional designations.

Who administers the NICE program?

The supervision authority is under the IRES Accreditation & Ethics Committee, pursuant to authority granted by the IRES Board. Daily administration and record keeping is handled by the IRES CE Office. While the IRES Board of Directors encourages ongoing communication, be mindful that the IRES staff only administers the rules of the program. All interpretations and authority remains with the IRES Accreditation & Ethics Committee.

What is the purpose of the program?

IRES seeks to ensure that every active designee holder pursues a plan of continuing education throughout his or her career to remain current with issues facing the insurance industry. Other benefits are expected to accrue from increased opportunities for members and from the exchange of ideas among regulators practicing in the same fields.

How is the NICE Program funded?

The program is funded by grants from the IRES Foundation and by IRES membership dues.

Who must comply with the NICE requirements?

IRES members in good standing holding active AIE, CIE or CICS R professional designations are required to comply with NICE. This program does not apply to IRES members at-large not holding the AIE, CIE or CICS R. To be clear, one must maintain their IRES membership in good standing and comply with the NICE program in order for their AIE, CIE or CICS R designation to remain recognized. Continuing education is not required to maintain the IRES Market Conduct Management (MCM) designation.

What happens if I fail to comply?

The registration of your professional AIE, CIE or CICS R designation with IRES will be suspended. Without registration of your designation, IRES will not recognize your professional designation nor endorse it to other agencies, including the NAIC.

When did the NICE Program begin?

The program started September 1, 1995. Since then, it has undergone several changes. The current annual compliance period runs September 1st to September 1st of each year.

Are there extensions of time available to complete CE requirements?

Yes. Upon written request received by the IRES CE Office prior to September 1st of each year, a member will be granted a one-year extension to complete and report the 15 hours required for that year. Current year hours will continue to accrue. A member may not be more than 15 hours in arrears each September 1st.

What is the required number of CE hours?

IRES requires 15 hours of qualifying CE to be earned and reported each year during the compliance period September 1st to September 1st. The maximum number of hours IRES grants for any one course or seminar is 12 CE hours, with the following exceptions:

- The IRES Career Development Seminar (CDS) provides 15 CE hours if you stay for the entire CDS and pick-up your attendance certificate. If you do not have your attendance certificate, you will receive no more than 12 hours credit.
- An IRES MCM program provides 15 CE hours if you attend the entire program regardless if you successfully pass the examination required to earn the MCM designation.
- Attendance at the annual IRES Foundation's National School on Market Regulation. The IRES CE Office will record 15 credit hours for attendance at the School automatically, if you stay for the entire event.
- The SOFE Career Development Seminar provides up to a maximum of 15 IRES CE hours, provided at least that many hours have been granted by SOFE. You must retain your attendance certificate for documentation.

What qualifies as CE for NICE?

Qualifying CE will include specific course work and seminars, published articles, and speaking engagements, which are 50% or more directly insurance related. Courses or seminars must meet for at least 50 minutes to qualify for one contact hour and 25 minutes to qualify for one-half contact hour. Credit is not granted for less than one-half contact hour. However, a maximum of 12 hours will be granted for any individual course or seminar.

Insurance Courses — College & University Programs: Credit is granted for the successful completion of any course related to insurance offered by an accredited college, university or recognized insurance education organization or sponsor. (While a typical semester university course would be far in excess of 12 contact hours, the maximum credit hours will be 12 CE hours.) Note: If you successfully passed the required test for any course work, proof of passage is sufficient. You need not have actually attended the course to receive credit.

Insurance Seminars & Conferences: Credit for seminars is based upon actual contact hours. Assume you attend a one-day seminar on insurance sponsored by a local CPCU chapter. Please calculate and report the contact hours to the IRES CE Office along with a certificate of attendance or comparable evidence. Again, the 12-hour maximum credit rule applies. Typically, a full day seminar will qualify for six credit hours -- time spent at breaks and meals should not be considered when calculating actual contact hours. Please do not call the IRES CE Office to determine credit hours for these programs, since only you will know the actual contact hours for the courses you attend.

Credit hour guidelines (based upon full participation) for a limited number of preapproved IRES, NAIC and SOFE programs are included in the Pre-Approved Credit section of this manual. These are only a very few of the many courses offered nationwide which may qualify for credit.

*NOTE: There are four exceptions to the above maximum credit rule:

- Attendance at the annual IRES Career Development Seminar. The IRES CE Office will record 15 credit hours for attendance at the CDS automatically, if you stay for the entire conference and pick up your attendance certificate. All other attendees who do not have an attendance certificate and submit a CE certification for actual hours attended will receive a maximum of 12 CE credits.
- An IRES MCM program. This program provides 15 CE hours if you attend the entire program. You do not have to successfully pass the examination required to earn the MCM designation to receive the 15 CE hours. The IRES CE Office will automatically record 15 credit hours for attendance of a MCM program
- Attendance at the annual IRES Foundation's National School on Market Regulation. The IRES CE Office will record 15 credit hours for attendance at the School automatically, if you stay for the entire event. All other attendees who submit a CE certification for actual hours attended will receive a maximum of 12 CE credits.

- The SOFE Career Development Seminar earns up to a maximum of 15 IRES CE hours provided at least that many hours have been granted by SOFE. You must file your certification of hours attended and maintain your attendance documentation for two years.

IRES Committee & Subcommittee Work: To recognize the continuing professional development gained by actively participating in IRES Committees and Subcommittees, IRES members can earn up to three CE credits annually for active participation in IRES Committee and/or Subcommittees beginning September 1, 2008. Credit will be based on the following schedule:

- Attending via teleconference 50% of the scheduled meetings of the Committee or Subcommittee meetings earns one CE credit.
- Attending via teleconference 75% of the scheduled meetings of the Committee or Subcommittee meetings earns two CE credits.
- Attending via teleconference 100% of the scheduled meetings of the Committee or Subcommittee meetings earns three CE credits.

The Committee and Subcommittee Chairs will be responsible for tracking attendance on a form prescribed by IRES. After the last Committee meeting but prior to the Annual Board meeting, upon request of any Committee or Subcommittee member, the Chairs will e-mail the prescribed reporting form so that IRES members may certify the appropriate credit on the IRES website .

For credit awarded for participation in special projects and/or ongoing Committee work done for Committees, Subcommittees or the Society as a whole, the Committee or Subcommittee Chair or appropriate executive officer will be responsible for establishing the parameters of the project and the number of credits to be awarded upon successful completion. In order for credit to be awarded, the parameters and number of credits to be awarded must be established prior to initiating any work on the project. This change applies to compliance year beginning September 1, 2009.

The appropriate Chair or officer will be responsible for tracking the project and credit awarded on a form prescribed by IRES. Upon completion of the project but prior to the Annual Board meeting, they will e-mail their respective volunteers with the required form and CE award so that IRES members may certify the credit on IRES website. Members seeking CE credit should retain the documentation for two years.

IRES members may earn credit for Committee or Subcommittee participation and special projects, but in no event will the total number of credits awarded per year for these activities exceed three credits. For example, a member attends 75% of the meetings scheduled for a committee and receives a reporting form from the chair for two credits. He also is eligible for two credits for a special project he participated in for another committee. The maximum number of credits he can claim for these activities is three CE credits. Members seeking CE credit should retain the documentation for two years.

Online Continuing Education Courses: Online Continuing Education Courses that provide for verifiable registration of the user and an internal testing program that can assure that the registrant successfully passed the course are considered “proctored” and may be submitted for consideration of CE credits. The content must be more than 50% directly and substantively insurance related. Credit is awarded based upon actual contact hours, which may be determined using the same methodology outlined in the Insurance Seminars & Conferences section noted above. Most online providers offer a certificate of completion indicating completion of the test and the number of contact hours earned. Webinars where the department or other appropriate provider of education tracks the attendance are also acceptable as online continuing education. Some examples of acceptable Online CE Courses are:

- State Approved Producer Licensing Continuing Education Course: Online producer licensing continuing education courses approved by a state insurance department which are more than 50% directly and substantively insurance related qualify for up to 12 CE hours. Credit is based upon actual hours, which should be determined using the same methodology outlined in the Insurance Seminars & Conferences section noted above.
- CEU Online Courses: The IRES Accreditation & Ethics Committee has preapproved specific insurance related courses available from CEU at www.ceu.com. A list of the approved courses and maximum IRES credit allowed for each course can be found in the NICE Pre-Approved Credit section of this manual.
- NAIC Online Courses & Webinars: Several online courses and Webinars offered by the NAIC have also been pre-approved for IRES CE. A list of the approved courses and maximum IRES credit allowed for each course can be found in the NICE Pre-Approved Credit section of this manual.

- LOMA Online Courses: Online courses offered by LOMA which are more than 50% directly and substantively insurance related qualify for up to 12 CE hours. Credit is based upon actual contact hours, which should be determined using the same methodology outlined in the Insurance Seminars & Conferences section noted above.

Published Articles: One credit is granted for each 500 words (with a maximum of five credit hours for 2,500 words) of an article published by professional insurance organizations. Qualifying articles are those that have been published in recognized magazines, journals, and widely distributed industry newsletters. No partial credit is granted for increments less than 500 words. *The Regulator*, NAIC's *Journal of Insurance Regulation*, and the *National Underwriter BEST Review* are just a few examples of such publications for which credit would be granted. Members seeking CE credit should retain a copy of the publication for two years.

Speaking Engagements: Credit for speaking engagements is granted for twice the actual contact hours, up to a maximum of 12 credit hours, per program. Credit is based upon actual contact hours and includes participation as a listed speaker on any program directly related to insurance or insurance regulation. Speaking engagements at IRES sponsored events, NAIC-sponsored events and state continuing education conferences are examples of those that qualify for CE credit. Members seeking CE credit should retain the documentation for two years.

Credit as a panelist only is granted for 1.5 times the actual contact hours, up to a maximum of 12 credit hours, per program. For example:

- A 50 minute speaking engagement = 2 credit hours
- A 25 minute speaking engagement = 1 credit hour
- A 50 minute panel discussion* = 1.5 credit hours

(*Panel participation must be at least 50 minutes to qualify for credit.)

Speaking engagement credit will be considered in addition to attendance and participation at insurance programs as long as attendance and speaking hours do not exceed 12 credit hours, per program. For instance, a CIE, AIE or CICSR who speaks at a qualifying program of 8 hours would be eligible for the full participation credit of 8 hours, plus a credit hour for his/her speaking engagement. This assumes the person seeking credit: 1) attended the entire 8-hour program; and 2) the presentation was 1 hour in length. Thus, nine credit hours could be obtained by attending and speaking for 50 minutes at an otherwise qualified 8-hour program.

Duplicate credit cannot be claimed for multiple presentations of the same speech, panel, or program.

NOTE: All qualifying CE hours must be 50% or more directly related to insurance principals. Questionable submissions will be referred to the IRES Accreditation and Ethics Committee for review.

Where can I attend CE courses?

Courses offered in any state or country will qualify for credit as long as they meet the NICE accreditation standards and are capable of written verification and audit. Course quality, not location, is the controlling factor. Just a few of the NICE Pre-Approved courses are listed in the back section of this manual. These are only a very few of the many courses offered nationwide which may qualify.

Correspondence courses and/or self-study?

Correspondence courses offered by accredited colleges, universities and those offered by national sponsors (as outlined in the CE Resource section) qualify for CE credit. While totally independent self-study programs do not qualify for CE credit at this time, independent verification or post-assessment (test) indicating successful completion of a course will be considered. Please retain adequate documentation for a period of two years.

In-House programs?

In-house insurance programs will qualify for CE credit, if 1) the course/seminar deals with insurance or insurance regulation and 2) is sponsored by an auditable entity.–However, the sponsor must be able to provide the required documentation.

I prepared the written materials used in a CE presentation. If someone else teaches the course or it is cancelled, may I still receive credit?

No.

I've attended qualifying programs. How do I file a compliance report and certify my CE credits?

Simply go to the IRES website in the Members area and submit your CE credits. The form contains a certification which requires you to enter you name to certify that you are entitled to receive the CE credits claimed. Be sure to retain your documentation supporting the any CE

credits you earn for two years (the year you earn the credits and the following year). Thus, you will have the documentation if you need to use the credits for a reach back.

Submitting your annual CE credits.

You may certify your credits as you earn them or you may certify your credits all at once. However, each type of credit will have to be certified separately (courses/seminars, speaker/panelist, published article, and committee service). You must certify all of your credits by the annual deadline (October 1).

How are continuing education records kept?

Each CIE, AIE or CICSR is responsible for keeping the IRES CE Office updated regarding your CE compliance and for keeping the IRES CE Office apprised of your current mailing address for all IRES business. Please notify the IRES CE or Administrative Offices in writing or by FAX transmission of address changes. Please use the "Address Change Notification Form." You may also update the information by logging into the Members Area of the IRES website and clicking on Update Member Information.

Members who are active in the NICE program may check their IRES CE records online by going to our Website www.go-ires.org and click on "My Credits" link inside the Members Area of the Website. If you do not know your username and password, you will need to contact the NICE office at 651.917.6250 for assistance. Please keep in mind that new designees will not be able to check their hours until they have turned in their first Continuing Education (CE) hours to our office.

If a member earns a CIE, AIE or CICSR designation during the year, how are CE credit hour requirements calculated?

Members are not required to begin earning CE until the annual reporting period following the reporting period in which they received their designations. For example, if a member earns his AIE in March of 2011, the designee does not have to start earning CE until September of 2011 for the period of September 2011 to August 2012.

How will the CE Office audit my NICE reports?

The Accreditation and Ethics Committee Self Certification Audit Subcommittee (Subcommittee) will do annual audits of 10% of the CE certifications. The Subgroup will randomly choose 10% of the IRES members subject to CE and request that each of those members submit the documentation for the claimed CE credits for that year, including any reach back credits claimed. You will have 30 days to submit your documentation. If you need additional time to

provide your documentation, you must make the request for an extension within that 30 day period.

If you do not provide the documentation by the date requested, you will receive an email from the Subcommittee requesting that you provide the documentation within 10 days. Failure to submit the required documentation by the date requested will result in your designation being suspended. You will receive a notice from the IRES CE Office to that effect. To be reinstated, you must provide all requested documentation and pay a \$60 reinstatement fee. Your designation will be reinstated if your documentation of your CE credits is complete. Any appeals or questions regarding the audit process will be referred to the IRES Accreditation & Ethics Committee for review.

Please note that members whose credits are automatically recorded by the IRES CE office because they attended the IRES Annual CDS, MCM or the IRES Foundation's School on Market Regulation are **not** subject to audit.

May I carry over excess credit hours?

NICE is a continuing education program. You are encouraged to do 15 hours (or more) of qualifying insurance continuing education every September 1st through September 1st period. If towards the end of the period you find yourself short 1 to 3 hours, you may "reach back" and use up to three excess hours from the prior year — that is, up to three qualifying hours that were not previously used. (You may reach back only one year.) This is not an "automatic" program. Members will need to certify the reach back CE credits on the IRES website and retain the appropriate documentation.

Will I get an annual reminder to check my transcript report?

Yes. On April 1st and June 30th, the IRES CE Office, as a courtesy, will e-mail you a reminder to check your CE credits online. However, you may view your CE credits anytime online at www.go-ires.org or you may call or write the IRES CE Office for a written report. Excessive requests for written reports may be subject to an administrative fee of \$10 each.

What happens if I fail to report and certify my CE credits?

Approximately thirty (30) days after a reporting deadline, the IRES CE Office will send you written notice stating that the registration of your designation with IRES has been suspended. To be reinstated you must certify that all your past CE hours requirements have been met and pay a \$60.00 reinstatement fee.

What happens if I fail to pay my IRES membership dues?

Approximately thirty (30) days after a payment deadline, the IRES CE Office will send you written notice that "You have 30 days to notify us whether you are going to renew your IRES membership. If payment is not received within this time, your designation will be suspended." In order to be reinstated after suspension, you must pay a \$60.00 reinstatement fee.

Other than as stated above for non-payment, if my registration is suspended for failure to comply with the NICE Program is there any way I can get it back?

Possibly. You must send a typed letter of appeal complete with your evidence and arguments in support of reinstatement. At its next scheduled meeting, the Accreditation and Ethics Committee will consider your appeal and determine the appropriate action. A member requesting reinstatement will be required to bring IRES membership dues current; pay a \$60.00 reinstatement fee; pay up to 3 years of unpaid CE fees; and report up to 3 consecutive years of past due CE credit hours.

What happens if my NICE compliance reports form certifications are ~~is~~ received within 30 days of the deadline date?

A \$30.00 late fee will be assessed to any designee holder who submits their NICE compliance certifications within 30 days following the October 1st reporting deadline of any respective compliance period. Courses or seminars submitted for credit must be completed prior to the September 1st deadline.

I disagree with the action of the Accreditation and Ethics Committee. What then?

You may submit a written appeal with the IRES Board. The decision of the Board is final.

I am permanently retired. Is there any special provision?

Yes. You notify the IRES CE Office on the "Permanent Retirement Status Notification Form." IRES will continue to maintain the registration of your designation as honorary. Any permanently retired who represents himself as an AIE, CIE or CICSR for professional purposes shall be immediately subject to the permanent suspension of their registration. Permanent retirement is considered final. It should not be elected by those below retirement age or by anyone who expects to someday re-enter the insurance industry for monetary gain. A direct petition for review may be made to the IRES Accreditation and Ethics Committee and the IRES Board for reinstatement from retirement status.

If I must become "inactive" because of sickness, disability, or temporary employment elsewhere, what should I do?

We hope you can remain active and encourage you to do so. However, if not possible, submit an "Inactive Status Notification Form" and clearly state the approved reason(s). During this period, you are NOT subject to the mandatory CE requirements or annual fee, but the registration of your designation with IRES is suspended for the period of your inactive status.

After I have been on approved inactive status, how do I reactivate my status?

Submit the "Notification of Return to Active Status Form" to the IRES CE office. You must 1) pay a \$30.00 reactivation fee; 2) file a compliance report certifying that you have completed 15 hours of qualifying CE in the last 12 months and 3) agree to comply with the current prorated CE hour requirement. (You will be notified of hours from the IRES CE Office depending upon the reporting period in effect at the time.) The registration of your professional designation will be reactivated upon certified completion of the hours required.

If I lose my CE Program binder, can I obtain a replacement copy?

Yes.

You may also download a copy of the current CE manual free of charge from the IRES website (www.go-ires.org).

Where do I call if I have questions?

Questions should be forwarded to the IRES CE Office at 651.917.6250. Refer to the guidelines in this manual for determining CE hours and report them to the IRES CE Office. Other comments about the NICE Program may be submitted in writing to the IRES Accreditation & Ethics Committee, in care of the IRES CE Office 1821 University Ave W, Suite S256 St. Paul, MN 55104.

ACCREDITATION AND ETHICS COMMITTEE RULES ON QUALIFYING CONTINUING EDUCATION

The following are official Accreditation and Ethics Committee Rules on Qualifying Continuing Education.

- A) All requests for continuing education credit shall be made on the IRES website in the Members area and shall include a certification that the member attended the number of hours requested. All supporting documentation for your credits, including a certificate of attendance, a copy of the article published, or some other evidence of completion as set forth in this manual should be maintained for two years by the IRES member.

Documentation/Certificate of Attendance

The following information should be included in any course/seminar certificate of attendance:

- IRES member's name
- Name of course or seminar
- Brief course description
- Dates of course
- Actual hours attended
- Instructor's signature

If a certificate of attendance is unavailable, or you are unsure about whether your course documentation is sufficient, please contact the IRES CE Coordinator at 651.917.6250.

For IRES Committee work, please retain the statement(s) of participation from the committee chair(s).

- C.) Completely independent self-study does not qualify for credit. Video or Internet Online programs will qualify for credit as long as they are proctored. In some cases, this means the testing is conducted at a scheduled time by a recognized sponsor, and attendance can be authenticated. In addition to in person testing with a proctor, Online Continuing Education Courses that provide for verifiable registration of the user and an internal testing program that can assure that the registrant successfully passed the course are considered "proctored." Webinars where the department or other appropriate provider of education tracks attendance are acceptable methods of online education as well.

- D.) Qualifying courses must be more than 50% directly and substantively insurance related. As of September 2011, up to 5 hours of computer IT (Information Technology) courses can be used towards CE as long as it is related to the work of the regulator (i.e. "Fundamentals of Windows", "Word Processing", "Using Excel Spreadsheets"). For a computer-training program to qualify for full credit, it must be demonstrated that the course concentrates over 50% of the content on insurance specific applications (i.e. NAIC sponsored "ACL for Windows").
- E.) Courses such as those dealing with real estate, taxation, or wood roof repair may potentially qualify if appropriate evidence is submitted of insurance related content.
- F.) It is not within the spirit or intent of NICE to grant credit for efforts, which appear to be within one's normal scope of daily work or job responsibilities. Therefore, credit is not granted for conducting administrative hearings, participation on vendor test review panels or like activities.
- G.) Credit will not automatically be given for attending local or state chapter meetings of any insurance group, unless written documentation is submitted with the compliance report form clearly indicating that qualified insurance continuing education was presented at such meeting.
- H.) You are responsible for reporting and certifying your CE credits. It shall be assumed if different hours are submitted for the same course or program that the member simply attended more or less hours than the other.
- I.) If any member disagrees with any administrative determination by the IRES staff, he or she may file a written appeal to the Accreditation & Ethics Committee in care of the IRES CE Office.

NICE Annual Compliance Reporting

IRES currently requires 15 hours of qualifying CE to be earned and reported every September 1st to September 1st annual period. The maximum IRES grants for any one course or seminar is 12 CE hours with the exception of full attendance at the IRES Career Development Seminar (CDS), IRES Foundation School on Market Regulation, SOFE CDS, or MCM Program as noted in this manual. You must submit your CE credits online on the IRES website in the Members area. You may submit your credits as you earn them throughout the year or you may submit them at the end of the year. You must submit each type of credit separately and each course, seminar, article, etc. separately.

Retention of Documentation/Certificate of Attendance

The IRES member seeking CE credits for participation for two years should retain all documentation and certificates of attendance. This period would cover the current year and the following year, if the credits were needed for “reach back.”

The following information should be included in any course/seminar certificate of attendance:

- IRES member’s name
- Name of course or seminar
- Brief course description
- Dates of course or seminar
- Actual hours attended
- Instructor or State Chair signature

If a certificate of attendance is unavailable, or you are unsure about whether your course documentation is sufficient, please contact the IRES CE Coordinator at 651.917.6250.

For IRES Committee work, please retain the statement of participation from the committee chair for two years.

Seminars and Schools

For professional seminars and schools, IRES grants a maximum of 12 credit hours. The only exception is for those who attend the annual IRES Career Development Seminar (CDS), SOFE CDS, or the MCM training as set forth elsewhere in this manual.

If you attend the entire annual IRES CDS, IRES Foundation National School on Market Regulation and/or the MCM training, you don’t need to file any report. That is, if you stay to the end and pick up your official attendance certificate, IRES will automatically post 15 hours for the program to your CE record.

IRES CDS attendees who do not receive an official attendance certificate must report their CDS hours afterwards, just as they would report any other seminar. You must submit a NICE Compliance Report Form and document the actual CDS hours attended. In this case, the maximum CE hours you will receive is 12, just as with other seminars.

If you require more time to report your CE hours, see the "Extension Request Form."

NICE FORMS

- Address Change Notification Form
- Extension Request Form
- Inactive Status Notification Form
- Notification of Return to Active Status Form
- Permanent Retirement Status Notification Form
- Appeal for Reinstatement

Address Change Notification Form

You are solely responsible for keeping the IRES CE office apprised of your current mailing address and telephone number for all IRES business. Please notify the IRES CE Office in writing, by FAX transmission, or via e-mail of address and telephone changes.

NOTE: This form is intended for changes of your permanent mailing address and/or telephone number for business correspondence only. Please do not submit temporary changes of address to the IRES Office.



Address Change Notification Form

First Name: _____

Last Name: _____

Organization: _____

My New Preferred Mailing Address is Home Business

Address Line 1: _____

Address Line 2: _____

City: _____ State _____ Zip Code _____

Country: _____

Business Phone Number: () _____

Home Phone Number: () _____

Preferred Email Address: _____

This form may be used to update all IRES Administrative Records.

Member Signature

Print Name

Date

Mail: Insurance Regulatory Examiners Society
1821 University Ave W, Ste S256
St. Paul, MN 55104
Email: info@go-ires.org
Fax: 651.917.1835

Extension Request Form

Must be received by September 1st

When circumstances prevent you from complying with the mandatory NICE Program requirements, please advise the IRES CE Office by completing the Extension Request Form.

Upon written request received by the IRES CE Office prior to September 1st of each year, a member will be granted a one-year extension to complete and report the 15 hours required for that year. Current year hours will continue to accrue. A member may not be more than 15 hours in arrears each September 1st.



EXTENSION REQUEST FORM

PERSONAL DATA: *(Please print clearly or type.)*

Last Name _____ First _____ M. Initial _____

Organization _____ AIE CIE

Street Address _____

City _____ State _____ Zip _____

Preferred E-Mail Address _____

Telephone Number _____

DEADLINE: FORMS MUST BE RECEIVED BEFORE September 1st

I request an extension for the current Annual Reporting Program:

I request a one-year extension to report my hours for the reporting period
September 1, _____ to September 1, _____

Designee Signature

Date

Mail: Insurance Regulatory Examiners Society
 1821 University Ave W, Ste S256
 St. Paul, MN 55104
 Email: info@go-ires.org
 Fax: 651.917.1835

Inactive Status Notification Form

Physical disability, employment outside of insurance, or other extenuating circumstances may prohibit you from fulfilling the mandatory NICE requirement. If this applies to you, please fill out this form and mail or fax it to the IRES CE Office. It will enable you to return to active status without the need for an appeal.



INACTIVE STATUS NOTIFICATION FORM

Last Name	First	Middle

Organization		AIE <input type="checkbox"/> CIE <input type="checkbox"/>

Address		

City	State	Zip

E-Mail	_____	

Telephone Number	_____	

I hereby affirm that, while I am a dues-paying IRES member in good standing (active or retired) holding the designation of AIE or CIE, I request Inactive NICE Status because of:

- Employment Outside Insurance
- Physical Disability
- Other (include a written explanation)

In exercising this exemption, I understand that I am not responsible for the mandatory continuing education requirements as prescribed by IRES. However, I also understand that my designation will not be registered with IRES as a designation in good standing during the term of my Inactive Status. To return to active status I must submit a compliance report form certifying that I have completed 15 hours of qualifying CE in the preceding 12 months and pay a \$30.00 reactivation fee.

I understand by signing this document that I am also certifying to IRES that I will not be working as an insurance examiner as defined in the IRES bylaws during the term of my Inactive Status.

Mail: Insurance Regulatory Examiners Society
 1821 University Ave W, Ste S256
 St. Paul, MN 55104
 Email: info@go-ires.org
 Fax: 651.917.1835

 Designee Signature

 Date

Notification of Return to Active Status Form

(This only applies if you previously have properly filed for inactive status.)

To reactivate your status as an AIE or CIE, please:

- 1) Complete Form on next page
- 2) Pay a \$30.00 Reactivation Fee
- 3) File a compliance report certifying that you have completed 15 hours of qualifying CE in the last 12 months
- 4) Agree to comply with the current prorated CE hour requirement.

You will then become ACTIVE and your professional designation will be reregistered with IRES.



Notification of Return to Active Status Form

Last Name	First	Middle

Organization		AIE <input type="checkbox"/> CIE <input type="checkbox"/>
My NEW Preferred Mailing Address below is:		
Home <input type="checkbox"/>		Office <input type="checkbox"/>

Street Address		

City	State	Zip

Business Telephone	_____	
Home Telephone	_____	
Preferred E-Mail Address	_____	

Inactive AIEs/CIEs:

- a. Inactive examiners, prior to engaging in practice, shall submit a written application for reinstatement to the IRES CE Office as required by the IRES Accreditation & Ethics Committee and Board.
 - b. The written application shall be accompanied by a check or money order made payable to IRES in the amount of \$30.00 for the Reinstatement Fee.
 - c. Any inactive examiner reinstated to NICE shall earn a minimum of 15 continuing education credit hours during the last 12 months and must comply with the current prorated CE hour requirement.
- You will be notified of your date of activation and registration of your designation by the IRES CE Office in accordance with the above rules.

Mail: Insurance Regulatory Examiners Society
 1821 University Ave W, Ste S256
 St. Paul, MN 55104
 Email: info@go-ires.org
 Fax: 651.917.1835

_____ Designee Signature

_____ Date

Permanent Retirement Status Notification Form

You must apply for permanent retirement status if you are fully retired from the work force. In other words, you should not elect this status if you intend to hold yourself out as an AIE or CIE for gainful employment.

If you elect permanent retirement status, your designation will become honorary. To keep your designation as "honorary," you must continue to pay your retired IRES dues.

While no activation is anticipated from permanent retirement status, in exceptional cases a direct petition for review may be made to the IRES Accreditation & Ethics Committee and the IRES Board.



PERMANENT RETIREMENT STATUS NOTIFICATION FORM

PERSONAL DATA: (Please print clearly or type.)
Last Name First M. Initial
Organization AIE CIE
Street Address
City State Zip
Preferred E-Mail Address
Telephone Number

I hereby affirm that I am fully retired as of and do not intend in the future to hold myself out as an AIE or CIE for gainful employment. To keep your designation as "honorary," you must continue to pay your retired IRES dues.

COMPLIANCE PERIOD:
September 1, to September 1,

Mail: Insurance Regulatory Examiners Society
1821 University Ave W, Ste S256
St. Paul, MN 55104
Email: info@go-ires.org
Fax: 651.917.1835

Designee Signature
Date

Appeal for Reinstatement

If you fail to comply with a NICE Program deadline, the IRES CE Office will send you written notice indicating that "The registration of your designation with IRES has been suspended." You are required to make a written appeal to the IRES Accreditation & Ethics Committee for possible reinstatement and include a \$60 reinstatement fee. The IRES Accreditation & Ethics Committee will then review your appeal and make a recommendation to the IRES Board. The Board's final decision regarding your appeal will be mailed to you.

Submit your written appeal on your own stationery and mail to:

IRES CE Office**1821 University Ave W, Ste S256****St. Paul, MN 55104**

Ph: 651.917.6250

or Fax to 651.917.1835

or e-mail at info@go-ires.org

NICE RESOURCES

The following organizations sponsor various insurance courses and seminars that will likely qualify under the NICE Program. IRES makes no endorsement or recommendation of any listed provider. These are being provided simply as a reference resource.

Academy School of Insurance

20000 Horizon Way, Suite 500
Mt. Laurel, NJ 08054
(856) 231-0911

ACORD

One Blue Hill Plaza 15th Floor
PO Box 1529
Pearl River, NY 10965-8529
(845) 620-1700 FAX (845) 620-3600
www.acord.com

Alliance of American Insurers (AAI)

3025 Highland Pkwy., Ste. 800
Downers Grove, IL 60515
(630) 724-2100 FAX (630) 724-2190
www.allianceai.org

The American College

270 S. Bryn Mawr Avenue
Bryn Mawr, PA 19010-2196
(610) 526-1490 FAX (610) 526-1465
www.theamericancollege.edu

American Council of Life Insurance (ACLI)

101 Constitution Ave NW
Washington, D.C. 20001-2133
(202) 624-2000 FAX (202) 624-2319
www.acli.com

**American Institute for Chartered Property
Casualty Underwriters* (AICPA)**

720 Providence Road
PO Box 3016
Malvern, PA 19355-0716
(800) 644-2101 FAX (610) 640-9576
www.aicpcu.org

**American Institute of Marine Underwriters
(AIMU)**

14 Wall Street, 8th Floor
New York, NY 10005

(212) 233-0550 FAX (212) 227-5102
www.aimu.org

American Insurance Association (AIA)

1130 Connecticut Avenue, NW Suite 1000
Washington, DC 20036
(202) 828-7100 FAX (202) 293-1219
www.aiadc.org

**American Society of CLU and ChFC (ASCLU
& ChFC)**

270 South Bryn Mawr Avenue
Bryn Mawr, PA 19010
(610) 526-2500 FAX (610) 527-4010

**Association for Advanced Life Underwriting
(AALU)**

2901 Telestar Court
Falls Church, VA 22042
(703) 641-9400 FAX (703) 641-9885
www.aalu.org

**Association of Insurance Compliance
Professionals (AICP)**

12100 Sunset Hills RD., Ste 130
Reston, VA 20190-3221
(703) 234-4074 FAX (703) 435-4390
www.aicp.net

Association of Life Insurance Counsel (ALIC)

1300 Clinton St
Fort Wayne, IN 46801
(219) 455-2000 FAX (219) 455-4503

Atlantic School of Insurance

1608 Route 88 West, Suite 204
Brick, NJ 08723
(908) 458-8700

Casualty Actuarial Society (CAS)

1100 N. Glebe Road Suite 600
Arlington, VA 22201
(703) 276-3100 FAX (703) 276-3108

www.casact.org

St. John's University, School of Risk Management, Insurance, & Actuarial Science

101 Murray Street
New York, NY 10007
(212) 962-4111 FAX (212) 964-3381
<http://new.stjohns.edu/academics/graduate/to>
bin/srm/srm.sju

CPCU Society*

720 Providence Road
PO Box 3009
Malvern, PA 19355
(800) 932-2728 FAX (610) 251-2780

Fairleigh Dickinson University, Insurance Institute of C.E.

1000 River Road
Teaneck, NJ 07666
(201) 692-6500
www.fdu.edu

Financial Services Institute

38701 7 Mile Rd.
Livonia, MI 48152
(734) 464-0005

Health Insurance Association of America (HIAA)

1201 F St., NW, Ste. 500
Washington, DC 20004-1204
(202) 824-1600 (800) 509-4422 FAX (202) 824-1722
www.hiaa.org

Independent Insurance Agents & Brokers of America (IIABA)

127 S. Peyton St.
Alexandria, VA 22314
(703) 683-4422 FAX (703) 683-7556
www.iiaba.org

Insurance Data Management Association (IDMA)

85 John Street
New York, NY 10038
(212) 669-0496

Insurance Information Institution (III)

110 William Street
New York, NY 10038
(212) 346-5500 FAX (212) 732-1916
www.iii.org

Insurance Institute of America (IIA)

720 Providence Road
Malvern, PA 19355-0716
(610) 644-2100 FAX (610) 251-9995

Insurance Regulatory Examiners Society (IRES)

1821 University Ave W, Ste S256
St. Paul, MN 55104
651.917.6250 | FAX 651.917.1835
www.go-ires.org

Insurance Services Office (ISO)

545 Washington Blvd
Jersey City, NJ 07310-1686
(800) 888-4476 FAX (201) 748-1472
www.iso.com

International Association of Insurance

Receivers (formerly Society of Insurance Receivers)

5800 Foxridge Dr
Shawnee Mission, KS 66202
(913) 262-2749 FAX (913) 262-0174

Life Office Management Association (LOMA)

2300 Windy Ridge Parkway, Ste. 600
Atlanta, GA 30339-8443
(770) 951-1770 FAX (770) 984-0441
www.loma.org

Life Underwriter Training Council (LUTC)

7625 Wisconsin Avenue
Bethesda, MD 20814
(301) 913-5882 FAX (301) 913-0123

Mass Marketing Insurance Institute (MMII)

14 W. 3rd Street
Kansas City, MO 64105
(816) 221-7575 FAX (816) 472-7765

National Association of Health Underwriters (NAHU)

2000 N. 14th St., Ste. 450
Arlington, VA 22201
(703) 276-0220 FAX (703) 841-7797
www.nahu.org

**National Association of Independent Insurers
(NAII)**

2600 River Rd.
Des Plaines, IL 60018
(847) 297-7800 FAX (847) 297-5064
www.naii.org

**National Association of Independent Life
Brokerage Agencies (NAILBA)**

12150 Monument Dr., Ste. 125
Fairfax, VA 22033
(703) 383-3081 FAX (703) 383-6942
www.nailba.org

**National Association of Insurance
Commissioners (NAIC)**

2301 McGee Street #800
Kansas City, MO 64108-2604
(816) 842-3600 FAX (816) 471-7004
www.naic.org

**National Association of Insurance & Financial
Advisors (NAIFA)**

1922 F Street, NW
Washington, DC 20006
(202) 331-6000 FAX (202) 835-9606
www.naifa.org

**National Association of Mutual Insurance
Companies (NAMIC)**

3601 Vincennes Rd.
PO Box 68700
Indianapolis, IN 46268-0700
(317) 875-5250 FAX (317) 879-8408
www.namic.org

**National Association of Professional
Insurance Agents (NAPIA)**

400 N. Washington St.
Alexandria, VA 22314
(703) 836-9340 FAX (703) 836-1279
www.pianet.com

**National Association of Professional Surplus
Lines Offices (NAPSLO)**

6405 N. Cosby Suite 201
Kansas City, MO 64151
(816) 741-3910 FAX (816) 741-5409
www.napslo.org

**National Council on Compensation Insurance
(NCCI)**

901 Peninsula Corporate Circle
Boca Raton, FL 33487
(561) 893-1000 FAX (561) 893-1191
www.ncci.com

**National Organization of Life and Health
Insurance Guaranty Association (NOLHGA)**

13873 Park Center Rd., Suite 329
Herndon, VA 20171
(703) 481-5206 FAX (703) 481-5209

National Risk Retention Association (NRRA)

4248 Park Glen Rd.
Minneapolis, MN 55416
(800) 999-4505 FAX (952) 929-1318
www.nrra-usa.org

National Viatical Association

7910 Woodmont Ave., Suite 1430
Bethesda, MD 20814
(800) 741-9465

PIA School of Insurance

PO Box 997
Glenmont, NY 12077-0997
(518) 434-3111

Pictorial, Inc.

8081 Zionsville Road
Indianapolis, IN 46268
(800) 428-1324

Reinsurance Association of America (RAA)

1301 Pennsylvania Ave., NW Suite 900
Washington, DC 20004
(202) 638-3690 FAX (202) 638-0936
www.reinsurance.org

**Risk and Insurance Management Society
(RIMS)**

N.I.C.E

655 Third Ave., 2nd Floor

New York, NY 10017

(212) 286-9292 FAX (212) 986-9716

www.rims.org

Society of Certified Insurance Counselors

PO Box 27027

Austin, TX 78755-2027

(800) 633-2165 FAX (512) 343-2167

www.scic.com

Society of Financial Examiners (SOFE)

P.O. Box 163209

Altamonte, FL 32716

(407) 682-4930 FAX (407) 682-3175

www.sofe.org

**Securities & Insurance Licensing Association
(SILA)**

P.O. Box 68203

Indianapolis, IN 46268

(800) 428-8329 FAX (800) 876-SILA

www.sila.org

Society of Insurance Research (SIR)

691 Crossfire Ridge

Marietta, GA 30064

(770) 426-9270 FAX (770) 426-9298

www.sirnet.org