



INSURANCE REGULATORY EXAMINERS SOCIETY

The Professional Society Committed to
Excellence in Insurance Regulation

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National IRES Continuing Education (NICE) Program

Table of Contents

Mission Statement	3
History and Purpose	4
General Information	6
<i>IRES Designation Programs</i>	6
Accredited Insurance Examiner (AIE®).....	6
https://go-ires.org/designation-programs/aie-and-cie-designation-program/	6
Certified Insurance Examiner (CIE®).....	7
<i>Qualifying Work Experience</i>	7
Applications.....	8
AIE®/CIE® APPLICATION FOR GENERAL MEMBERS.....	8
(PDF version).....	8
AIE®/CIE® APPLICATION FOR SUSTAINING MEMBERS	8
(PDF version).....	8
Certified Insurance Consumer Service Representative (CICSR®).....	8
Market Conduct Management (MCM®)	8
Advanced Market Conduct Management (AMCM®)	9
<i>Frequently Asked Questions</i>	10
What is NICE?	10
Who administers the NICE program?.....	10
What is the purpose of the program?	10
How is the NICE Program funded?	10
Who must comply with the NICE requirements?	10
What happens if I fail to comply?	11
When did the NICE Program begin?	11
Are there extensions of time available to complete Continuing Education requirements?	11
What qualifies as Continuing Education for NICE?	11
What is the required number of Continuing Education hours?	15
I am a sustaining member wanting to pursue the AIE®/CIE® designation. What are the requirements?	16
Where can I attend CE courses?.....	16
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?	17
I have attended qualifying programs. How do I file a compliance report and certify my CE credits? ..	17

How will the IRES Administration Office audit my CE?	18
May I carry over excess credit hours?	18
Will I get an annual reminder to check my transcript report?	19
What happens if I fail to report and certify my CE credits?	19
What happens if I fail to pay my IRES membership dues?	19
What happens if my NICE compliance certifications are not received within 30 days of the deadline date?	20
Disagreement with Action of the Accreditation and Ethics Committee – What then?	20
If I must become “inactive” because of sickness, disability, or temporary employment elsewhere, what should I do?	20
There may be a situation where a member is unable to complete the continuing education requirements but needs to hold an active designation as a condition of employment. The IRES Board or its appointed sub-committee will consider a request to waive the continuing education requirement. Any waiver granted must be applied for in advance of the required completion date and will be only for the applicable period approved by the Board. Application for a waiver is included in the Extension Request form. After I have been on approved inactive status, how do I reactivate my status?	21
How may I obtain a copy of the NICE manual?	21
Where do I call if I have questions?	21
Accreditation and Ethics Committee Rules on Qualifying Continuing Education	22
<i>NICE Annual Compliance Reporting</i>	<i>24</i>
<i>Retention of Documentation/Certificate of Attendance</i>	<i>24</i>
<i>Seminars and Schools</i>	<i>25</i>
NICE Forms and Procedures	26
<i>Address Change Notification Procedure</i>	<i>27</i>
<i>Extension Request Form and Procedure</i>	<i>27</i>
<i>Inactive Status Notification Procedure</i>	<i>27</i>
<i>Reactivation and Appeal for Reinstatement Procedure</i>	<i>28</i>
<i>Permanent Retirement Status Notification Procedure</i>	<i>29</i>
NICE Resources	30

Mission Statement

The mission of the National IRES Continuing Education Program is to promote the ongoing educational development of its CIE®, AIE® and CICSR® 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 CIE®, AIE®s and CICSR®, 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 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. cognizant of, and sensitive to, any economic impact this program might have upon the 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. 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 Administration Office.

General Information

IRES Designation Programs

There are currently five designation programs offered by IRES.

Accredited Insurance Examiner (AIE®)

The Accredited Insurance Examiner (AIE®) designation is awarded to IRES General members and Sustaining members who meet the established minimum education and employment requirements. An insurance regulatory professional who has been awarded an AIE® has at least two years of verifiable fulltime insurance regulatory work and has been extensively trained in one of two primary fields of insurance regulation, Property and Casualty or Life and Health.

An insurance regulatory professional who has been awarded a CIE® has at least three years of verifiable fulltime insurance regulatory work, has attained an AIE® in one field, and cross-trained in the other field.

IRES members who have been awarded the AIE® designation must take part in the Society's program of continuing education, known as the National IRES Continuing Education (NICE) Program. Members with this designation must remain active and provide fifteen hours of CEs annually to maintain the designation.

For more information on the curriculum for this designation please visit:

<https://go-ires.org/designation-programs/aie-and-cie-designation-program/>

Certified Insurance Examiner (CIE®)

The Certified Insurance Examiner designation is awarded to IRES General members and Sustaining members who meet the established minimum education and employment requirements. An insurance regulatory professional who has been awarded a CIE® has at least three years of verifiable fulltime insurance regulatory work, has attained an AIE® in one field, and cross-trained in the other field.

IRES members who have been awarded the CIE® designation must take part in the Society's program of continuing education, known as the National IRES Continuing Education (NICE) Program. Members with this designation must remain active and provide fifteen hours of CEs annually to maintain the designation.

For more information on the curriculum for this designation please visit:

<https://go-ires.org/designation-programs/aie-and-cie-designation-program/>

Qualifying Work Experience

To qualify for the Accredited Insurance Examiner (AIE®) or Certified Insurance Examiner (CIE®), the applicant must be a IRES member in good standing, complete the required coursework, and have the minimum required years of full-time verifiable regulatory work experience. The number of years varies by the designation noted as follows:

- AIE® applicants must have two years of full-time regulatory work experience.
- CIE® applicants must have three years of full-time regulatory work experience.

The application for General Members and Sustaining Members referenced below must be submitted with an accompanying letter from the applicant's Manager or Supervisor attesting on behalf of their insurance org.

Applications

[AIE®/CIE® APPLICATION FOR GENERAL MEMBERS \(PDF version\)](#)

[AIE®/CIE® APPLICATION FOR SUSTAINING MEMBERS \(PDF version\)](#)

Certified Insurance Consumer Service Representative (CICSR®)

This designation has been designed for both regulators and industry. It builds on an educational commitment for insurance consumer/customer service and market regulation. An applicant for a CICSR® designation must have two years of full-time experience with an insurance regulatory agency (includes regulatory contractors), or in the insurance industry. The applicant is required to have earned one of the ACS designations offered by LOMA or AICPCU, and then must pass four optional courses from a list of approved courses.

IRES members who have been awarded the CICSR® designation must take part in the Society's program of continuing education, known as the National IRES Continuing Education (NICE) Program. Members with this designation must remain active and provide fifteen hours of CEs annually to maintain the designation.

For more information on the curriculum for this designation please visit:

<https://go-ires.org/designation-programs/cicsr-designation-program>

Market Conduct Management (MCM®)

The MCM® “*Market Conduct Management*” Program is a unique and practical 2.5-day program that offers advanced, hands-on-training for insurance regulators and insurance industry professionals on how to manage an effective and efficient market conduct examination. The MCM® Program teaches valuable tools for examination management designed to achieve operational efficiencies. It is ideal for current and future examiners-in-charge and company compliance personnel. The two and a half day MCM® course facilitates an information exchange between regulators and industry, offers advanced certification, and furthers professional standards and ethics in insurance regulation. The MCM® Program contains an interactive, comprehensive curriculum, and the program material encompasses a

wide variety of market regulation topics. All MCM® Program attendees who complete the course and pass the test receive the IRES MCM® designation.

IRES members holding an AIE® or CIE® will automatically receive 15 continuing education credits for completion of the course. These CEs will be automatically added to each individual CE profile by the management company.

There are no requirements for CE once the course has been completed.

For more information about this program, please visit the following webpage:

<https://go-ires.org/designation-programs/mcm-designation-program>

Advanced Market Conduct Management (AMCM®)

AMCM® “*Advanced Market Conduct Management*” is considered to be the “master degree” of MCM®. It is a three-hour program designed to use the techniques of the MCM® Program by combining discussion along with the hands-on approach of case studies. Through your own knowledge and that of others in your program, you will weave the results based upon knowledge learned in the MCM® program and that of the NAIC Market Regulation Handbook best practices.

Successful completion of the course will earn you **(3) Continuing Education Credits** and the AMCM® designation.

Once the AMCM® is obtained, the MCM® designation will be replaced with the AMCM® designation. Continued Education (CE) is required for continuance of the AMCM® designation. The requirement is the AMCM® course must be re-taken every 4 years. If a person loses their AMCM® designation due to not meeting the required CE credits, then the individual shall no longer use the AMCM® but shall revert to using the MCM® designation.

For more information about this program, please visit the following webpage:

<https://go-ires.org/designation-programs/amcm>

Continuing Education (CE) Requirements for IRES Designations

Designation	CE Requirements
AIE®	15 Hours Annually

CIE®	15 Hours Annually
CICSR®	15 Hours Annually
MCM®	None
AMCM®	Every 4 Years Must take the course again.

Frequently Asked Questions

What is NICE?

Designed by the Insurance Regulatory Examiners Society (IRES), National IRES Continuing Education Program (NICE) is a professional continuing education program, which establishes minimum requirements for all members holding the AIE®, CIE® and CICSR® 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. The IRES Administration Office handles the daily administration of the NICE program. While the IRES Board of Directors encourages ongoing communication, be mindful that the IRES staff only administers the rules of the program. All interpretation and authority remains with the IRES Accreditation & Ethics Committee.

What is the purpose of the program?

IRES seeks to ensure that every active designation 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 field.

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 CICSR® professional

designations are required to comply with NICE. This program does not apply to IRES members at-large not holding the AIE®, CIE®, or CICSR®. 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 CICSR® 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 CICSR® designation with IRES will be regarded as inactive. Without registration of your designation, IRES will not recognize your professional designation nor endorse it to others including but not limited to your employer, the NAIC, organizations, associations, or other individuals.

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 1 through August 31 of each year.

Are there extensions of time available to complete Continuing Education requirements?

Yes. Upon written request received by the IRES Administration Office prior to September 1 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 1.

What qualifies as Continuing Education for NICE?

Qualifying continuing education (CE) includes courses, conferences, seminars, published articles, IRES committee/subcommittee work, webinars, and speaking engagements, which are 50% or more insurance related and NAIC meetings. A maximum of 12 hours will be granted for courses, most seminars, and NAIC meetings. For exceptions to this criterion, please see pages 18-20 of this manual.

For instance:

- **College & University Courses:** Credit is granted for the successful completion of any course related to insurance offered by an accredited college or university. While a

semester course is in excess of 12 contact hours, the maximum credit hours will be 12 CE hours. You must successfully complete the course and provide documentation that you passed.

• **Seminars & Conferences:** Credit is granted for insurance-related seminars and conferences that provide a certificate of attendance. The 12-hour maximum credit rule applies. **Members seeking CE credit should retain the certificate, or other documentation verifying proof of attendance for two years.**

There are five exceptions to the 12-hour maximum credit rule:

- **IRES Career Development Seminar:** The IRES Administration Office will record 15 credit hours for attendance at the Career Development Seminar (CDS) automatically, if you stay for the entire conference and pick up your attendance certificate. All other attendees will automatically receive 12 credit hours.
- **IRES MCM® Program:** The IRES Administration Office will automatically record 15 credit hours if you attend the entire program. You do not have to pass the MCM® examination to receive the 15 credit hours.
- **IRES Foundation Market Regulation School:** The IRES Administration Office will automatically record 15 credit hours for attendance at the Market Regulation School automatically, if you stay for the entire event. All other attendees who submit a certification for actual hours attended will receive a maximum of 12 credit hours.
- **SOFE Career Development Seminar:** The maximum credit hours for attendance of the SOFE CDS are 15. The attendance certificate shall be maintained for two years.
- **Recorded online courses and webinars:** The IRES Administrative Office will record up to 15 credit hours for watching recorded courses and webinars. You must submit your CE credits online on the IRES website in the Members' area, along with a self-certification and documentation that supports the course or webinar content is 50% or more insurance related.

• **Committee & Subcommittee Work:** To recognize the professional development gained by actively participating in IRES Committees and Subcommittees, IRES members may earn three credit hours annually for active participation in IRES committees 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 is one credit hour.
- Attending via teleconference 75% of the scheduled meetings of the Committee or Subcommittee is two credit hours.
- Attending via teleconference 100% of the scheduled meetings of the Committee or Subcommittee is three credit hours.

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, the chairs will email the attendance form to the members so they may report their credit hours.

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. 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 email their respective volunteers with the required form and CE award so that IRES members may certify the credit on the 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 the total number of credits awarded per year for these activities cannot 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.

• **State Approved Producer Licensing Continuing Education Course:** Online producer licensing continuing education courses approved by a state insurance department, which are more than 50% insurance related, qualify for up to 12 credit hours. Members seeking CE credit should retain the certificate, or other documentation verifying proof of attendance for two years.

• **Live Online Courses & Webinars:** Online courses and webinars, which are more than 50% insurance related, qualify for up to 12 credit hours. Members seeking CE credit should retain the certificate, or other documentation verifying proof of attendance for two years. A webinar is eligible for IRES Continuing Education Credits for the individuals who have preregistered for and participate in the live webinar.

• **Published Articles:** One credit is granted for each 500 words with a maximum of five credit hours for 2,500 words for an article published by professional insurance magazines, journals, and industry newsletters. No credit is granted for articles less than 500 words. Examples of publications: *The Regulator*, NAIC's *Journal of Insurance Regulation*, Association of Insurance Compliance Professionals (AICP) *The Journal for Insurance Compliance Professionals*, *The National Underwriter*, and *BEST Review*. Members seeking CE credit shall retain a copy of the publication for two years.

• **Speaking Engagements:** Credit for speaking engagements is granted for twice the actual presentation hours, up to a maximum of 12 credit hours, per program. Credit is based upon actual presentation hours of any program related to insurance. Speaking engagements at IRES and NAIC sponsored events and state continuing education conferences are examples of speaking engagements that qualify for CE credit. Credit for a panelist is granted for one and a half times the actual contact hours, up to a maximum of 12 credit hours, per program. Panel participation must be at least 50 minutes to qualify for credit. Members seeking CE credit should retain documentation verifying proof for two years.

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

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 will 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 attends the entire 8-hour program and the presentation was an hour. Thus, nine credit hours will be obtained by attending and speaking for 50 minutes at a qualified 8-hour program. Duplicate credit cannot be claimed for multiple presentations of the same speech, panel, or program.

All questionable submissions will be referred to the IRES Accreditation and Ethics Committee for review.

What is the required number of Continuing Education hours?

IRES requires 15 hours of CE to be earned and reported each year during the compliance period September 1 through August 31. The maximum number of hours IRES grants for any one course, seminar, or NAIC meetings is 12 credit hours, with the following exceptions:

- **IRES Career Development Seminar:** The IRES Administration Office will record 15 credit hours for attendance at the Career Development Seminar (CDS) automatically if you stay for the entire conference and pick up your attendance certificate. All other attendees will automatically receive 12 credit hours.
- **IRES MCM® Program:** The IRES Administration Office will automatically record 15 credit hours if you attend the entire program. You do not have to pass the MCM® examination to receive the 15 credit hours.
- **IRES Foundation Market Regulation School:** The IRES Administration Office will automatically record 15 credit hours for attendance at the Market Regulation School automatically, if you stay for the entire event. All other attendees who submit a certification for actual hours attended will receive a maximum of 12 credit hours.
- **SOFE Career Development Seminar:** The maximum credit hours for attendance of the SOFE CDS are 15. The attendance certificate shall be maintained for two years.
- **Recorded online courses and webinars:** The IRES Administrative Office will record up to 15 credit hours for watching recorded courses and webinars. You must

submit your CE credits online on the IRES website in the Members' area, along with a self-certification and documentation that supports the course or webinar content is 50% or more insurance related.

I am a sustaining member wanting to pursue the AIE®/CIE® designation. What are the requirements?

IRES Bylaws were rewritten by the Board of Directors in April 2013 and adopted by the general membership of the Society in July 2013. A significant provision added is that a sustaining member may obtain the AIE®/CIE® designation by successfully completing the requirements for the AIE®/CIE® designation. The sustaining member may meet the regulatory service requirement of the AIE®/CIE® designation by attaining the MCM® designation, if the member or his/her firm has been a sustaining member of the Society for at least two years. Once the Sustaining Member has received their designation, they must become an individual sustaining member and comply with all continuing education requirements, as well the requirements set forth in Article III, Section 3 to maintain the AIE®/CIE® designation.

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.

Correspondence courses and/or self-study

Correspondence courses and self-study programs offered by accredited colleges, universities, and national sponsors (as outlined in the NICE Resource section) qualify for credit hours if a certificate is offered or post-assessment test indicating successful completion of a course. Please retain verifying documentation for a period of two years. Individuals can earn a maximum of four credits (per organization) for reading correspondence journals through professional organizations (which are 50% insurance related) and that have a testing component for their CE credits.

In-House programs

In-house insurance programs will qualify for credit hours if the course or seminar deals with insurance and a certificate of attendance is obtained.

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

Simply go to the IRES website, log in, and submit your CE credits by using the appropriate NICE submission form linked from “My Account » My Credits” or the [Continuing Education Program \(NICE\)](#) webpage. Each form contains a certification, which requires you to enter your name to certify that you are entitled to receive the CE credits claimed. Be sure to retain your documentation supporting the 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.

[Account login help](#)

Submitting 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 August 31.

Retention of Continuing Education Records

Each CIE®, AIE®, or CICS® is responsible for keeping the IRES Administration Office updated regarding your CE compliance and for keeping the IRES Administration Office apprised of your current mailing address for all IRES business. Please update your information by logging in on the IRES website and going to “My Account » Manage My Account.”

Members who are active in the NICE program may check their IRES records online by logging in on the IRES website and going to “My Account » My Credits.” Please keep in mind that new designees will not be able to check their hours until they have turned in their first CE hours to our office.

[Account login help](#)

CE Credit Hour Requirements for Designation Earned during Year

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 IRES Administration Office audit my CE?

The Accreditation and Ethics Committee Self Certification Audit Subcommittee (Subcommittee) will do annual audits of 10% of the CE certifications. The Subcommittee 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 inactive. You will receive a notice from the IRES Administration Office to that effect. To reactivate your status as an AIE®, CIE®, or CICSR® or appeal for reinstatement, please send a request for reactivation or appeal via email outlining your request for reactivation or appeal for reinstatements. Also include documentation certifying that you have completed 15 hours of qualifying CE in the last 12 months along with a payment of a \$30 reactivation fee. Your designation will be reactivated 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 members who attended the IRES Annual CDS, MCM®, or the IRES Foundation's Market Regulation School are not subject to audit. The IRES Administration Office automatically records the credits.

May I carry over excess credit hours?

NICE is a continuing education program. You are encouraged to complete 15 hours (or more)

of qualifying insurance continuing education every September 1 through August 31 period. If towards the end of the period, you find yourself short 6 hours, you may “reach back” and use up to six excess hours from the prior year 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 1 and June 30, the IRES Administration Office, as a courtesy, will email you a reminder to check your CE credits online. However, you may view your CE credits anytime by logging in on the IRES website and going to “My Account » My Credits,” or you may call or write the IRES Administration Office for a written report. Excessive requests for written reports may be subject to an administrative fee of \$10 each.

[Account login help](#)

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

Approximately 30 days after a reporting deadline, the IRES Administration Office will send you written notice stating that your designation with IRES is inactive. To reactivate your designation, file a compliance report certifying that you have completed 15 hours of qualifying CE in the last 12 months and pay a \$30.00 reactivation fee.

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

Approximately 30 days after a payment deadline, the IRES Administration 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 becomes inactive. In order to reactivate your designation, you must pay a \$30.00 reactivation fee.

Inactive to Active Status

You must file a compliance report certifying that you have completed 15 hours of qualifying CE in the last 12 months and pay a \$30 reactivation fee. At its next scheduled meeting, the Accreditation and Ethics Committee will consider your appeal and determine the appropriate action.

What happens if my NICE compliance certifications are not received within 30 days of the deadline date?

A \$30.00 late fee will be assessed to any designee who submits their NICE compliance certifications within 30 days following the August 31 reporting deadline of any respective compliance period. Courses or seminars submitted for credit must be completed prior to the August 31 deadline.

Disagreement with Action of the Accreditation and Ethics Committee – What then?

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

Permanently Retired

You may notify the IRES Administration Office. Please see the “Permanent Retirement Status Notification Procedure” on page 23. IRES will continue to maintain the registration of your designation as honorary. Any member whose status is permanently retired who represents himself as an AIE®, CIE® or CICSR® for professional purposes shall be immediately subject to permanent inactive status. Permanent retirement is final. It should not be elected by those below retirement age or by anyone who expects to re-enter the insurance industry for monetary gain. A direct petition for review may be made to the IRES Accreditation and Ethics Committee and IRES Executive 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, contact the IRES Administration Office through the IRES website under About IRES » [Contact Us](#) 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 inactive.

Regarding Serious Illness or Injury

There may be a situation where a member is unable to complete the continuing education requirements but needs to hold an active designation as a condition of employment. The IRES Board or its appointed sub-committee will consider a request to waive the continuing education requirement. Any waiver granted must be applied for in advance of the required completion date and will be only for the applicable period approved by the Board. Application for a waiver is included in the Extension Request form. After I have been on approved inactive status, how do I reactivate my status?

Send a request for reactivation to the IRES Administration Office via email or U.S. Mail. You must pay a \$30.00 reactivation fee; file a compliance report certifying that you have completed 15 hours of qualifying CE in the last 12 months and agree to comply with the current prorated CE hour requirements. (The applicant will be notified of hours from the IRES Administration 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 once the committee approves and notifies candidate.

How may I obtain a copy of the NICE manual?

You may download a copy of the current CE manual free of charge from the NICE program page of the IRES website at <https://go-ires.org/continuing-education-program-nice>.

Where do I call if I have questions?

Questions should be forwarded to the IRES Office at 708-820-8112. Refer to the guidelines in this manual for determining CE hours and report them to the IRES Office. Other comments about the NICE Program may be submitted in writing to the IRES Accreditation & Ethics Committee, in care of the IRES Office at 10340 Democracy Lane #200, Fairfax, VA 22030.

Accreditation and Ethics Committee Rules on Qualifying Continuing Education

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

A) Use the IRES website for continuing education credit requests and include a certification that

the member attended the number of hours requested. All supporting documentation for your credits, for example 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.

B) Certificate of Attendance

The following information should be included in any 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 Continuing Education Coordinator at 651.917.6250.

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

committee chair(s).

C) Self-study, video and online programs and continuing education courses will qualify for credit as long as attendance can be authenticated by a recognized national sponsor (as outlined in the CE Resource section) Webinars where the provider tracks attendance or for recorded courses or webinars, the member has submitted a self-certification and provided documentation that supports the course or webinar content is 50% or more insurance related, are acceptable methods of online education as well are acceptable methods of online education as well.

D) Qualifying courses must be more than 50% insurance related. As of September 2011, up to 5 hours of computer Information Technology (IT) courses attended are credits as long as it relates 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, you must demonstrate that the course concentrates over 50% of the content on insurance specific applications (i.e., NAIC sponsored “ACL for Windows”). As of June 27, 2016, an exception to the 50% or more insurance related requirement may be associated with courses involving cybersecurity. These courses may involve cyber-IT governance and focus more on IT controls, not specific application controls. Courses will be assessed for relevance regard to the handling of privileged and confidential information including, but not limited to its collection, transmission, maintenance, and storage; and for the number of credit hours based on the length of the class.

E) Courses such as real estate, taxation, or wood roof repair may potentially qualify as credit if the appropriate evidence submitted is insurance related.

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 panels, or other related activities.

G) Credit will not automatically be given for attending local or state chapter meetings of any insurance group; unless written documentation is submitted clearly, indicating that qualified insurance continuing education was presented at the 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 another member.

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 Office.

NICE Annual Compliance Reporting

IRES currently require 15 hours of qualifying CE to be earned and reported every September 1 to August 31 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 CDS, IRES Foundation Market Regulation School, 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. For recorded courses and webinars, you must also submit a self-certification and provide documentation that supports the course or webinar content is 50% or more insurance related. 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 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 applicable)

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 and NAIC meetings, IRES grants a maximum of 12 credit hours. The only exception is for those who attend the annual IRES CDS, SOFE CDS, or the MCM® training as set forth elsewhere in this manual.

If you attend the entire annual IRES CDS, IRES Foundation's Market Regulation School on, and/or MCM® training, you do not need to file a report. That is, if you stay to the end and pick up your attendance certificate, IRES will automatically post 15 hours for the program to your CE record.

For IRES CDS attendees who do not receive an attendance certificate, the IRES administrative office shall automatically record 12 credit hours.

For attendance at the NAIC National Meetings, Members can receive a maximum of 12 credit hours per NAIC national meeting. Documentation of attendance should include the dates and meetings attended.

Example documentation includes:

NAIC registration confirmation and documentation of meetings attended. The documentation attached to the registration can be the NAIC National meeting matrix (available on their website) or internal department matrix or the NAIC agenda with the attended meetings highlighted or listed.

There are also many national insurance programs that are eligible for continuing education credits provided they meet the guidelines as outlined in this manual for insurance related content.

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

NICE Forms and Procedures

- Address Change Notification Procedure
- Extension Request Form and Procedure
- Inactive Status Notification Procedure
- Reactivation and Appeal for Reinstatement Procedure
- Permanent Retirement Status Notification Procedure

Address Change Notification Procedure

You are solely responsible for keeping the IRES Administration informed of your current mailing address, email address, and telephone number for all IRES business. Please make every effort to keep your contact information accurate and up-to-date via the IRES website.

To update your contact information:

A) Log in to your IRES website account. B) Navigate to My Account » Manage My Account » Profile Information. C) Update your information as appropriate.

(You may also update your profile when applying for or renewing IRES membership or registering for an IRES event.)

[Account login help](#)

Extension Request Form and Procedure

Must be received by September 1

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

Upon written request received by the IRES Administration Office prior to September 1 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 1. The Extension Request Form is available on the IRES website under Designation Programs » [Continuing Education Program \(NICE\)](#).

Inactive Status Notification Procedure

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 contact the IRES Administration Office through the IRES website (About IRES » [Contact Us](#)).

In your communication with IRES, please specify the reason you are requesting Inactive NICE Status. For example:

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

Please remember: In exercising this exemption, you understand that you are not responsible for the mandatory continuing education requirements as prescribed by IRES. However, you also understand that your designation will not be registered with IRES as a designation in good standing during the term of your Inactive Status. To return to active status, you must submit documentation to support compliance certifying that you have completed 15 hours of qualifying CE in the preceding 12 months and paid a \$30.00 reactivation fee (see “Reactivation and Appeal Procedure”).

Reactivation and Appeal for Reinstatement Procedure

Use this procedure to do either of the following:

- Request reactivation of your NICE status following a request for inactive status.
- Appeal for reinstatement of your designation in good standing following written notice from the IRES Administration Office that your designation has been suspended for failure to comply with a NICE Program deadline.

To reactivate or appeal for reinstatement of your AIE®, CIE®, or CICSR® designation:

A) Send your reactivation request or appeal for reinstatement to the IRES Administration Office via

email or U.S. mail (About IRES » [Contact Us](#)).

B) Submit documentation electronically as an attachment to the email or hardcopy by U.S. Mail certifying that you have completed 15 hours of qualifying CE in the last 12 months. (Please note: You must comply with the current prorated CE hour requirement.)

(Please note: In submitting a reactivation request or appeal for reinstatement, you agree to comply with the current prorated CE hour requirement.)

The IRES Accreditation & Ethics Committee will review your request or appeal and make a

recommendation to the IRES Executive Board of Directors and a brief summary to the IRES Board of Directors. The Board's final decision regarding your request or appeal will be delivered to you by mail.

Upon approval of your request or appeal, the IRES Administration Office will contact you to pay a \$30.00 reactivation/reinstatement fee. You may pay the \$30.00 reactivation/reinstatement fee by either of the following methods:

- By credit card via telephone
- By check (made payable to the Insurance Regulatory Examiners Society) mailed to the IRES Administration Office with a copy of your approval notice enclosed.

The IRES Administration Office will notify you of your date of activation/reinstatement and registration of your designation once your status as an AIE®, CIE®, or CICSR® has been reactivated or reinstated.

Permanent Retirement Status Notification Procedure

You must apply for permanent retirement status if you are fully retired from the workforce. In other words, you should not elect this status if you intend to hold yourself out as an AIE®, CIE®, or CICSR® 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 Executive Board of Directors.

To elect permanent retirement status, please notify the IRES Administration Office through the IRES website (About IRES » [Contact Us](#)) and affirm that you are fully retired. Please identify your retirement date within your message.

By doing so, you are affirming that you do not intend in the future to hold yourself out as an AIE®, CIE®, or CICSR® for gainful employment.

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.

<p>ACORD 1 Blue Hill Plaza, 15th Floor PO Box 1529 Pearl River, NY 10965-8529 (845) 620-1700; FAX (845) 620-3600 www.acord.com</p>	<p>American Institute of Marine Underwriters (AIMU) 14 Wall St, 8th Floor New York, NY 10005 (212) 233-0550 FAX (212) 227-5102 www.aimu.org</p>
<p>Alliance of American Insurers (AAI) 3025 Highland Pkwy, Ste 800 Downers Grove, IL 60515 (630) 724-1000; FAX (630) 724-1300</p>	<p>American Insurance Association (AIA) 2101 L St NW, Ste 400 Washington, DC 20037 (202) 828-7100; FAX (202) 293-1219 www.aiadc.org</p>
<p>American Association of Health Plans (AHIP) known as Health Insurance Association of America (HIAA) 601 Pennsylvania Ave NW South Building, Ste 500 Washington, DC 20004 (202) 331-7487 FAX (202) 778-3200 www.ahip.org</p>	<p>Association for Advanced Life Underwriting (AALU) 11921 Freedom Dr, Ste 100 Reston, VA 20190 (703) 641-9400 FAX (703) 641-9885 www.aalu.org</p>
<p>The American College 270 S Bryn Mawr Ave Bryn Mawr, PA 19010-2196 (610) 526-1490 FAX (610) 526-1465 www.theamericancollege.edu</p>	<p>Association of Insurance Compliance Professionals (AICP) 12100 Sunset Hills Rd, Ste 130 Reston, VA 20190-3221 (703) 437-4377; FAX (703) 435-4390 www.aicp.net</p>
<p>American Council of Life Insurance (ACLI) 101 Constitution Ave NW Washington, DC 20001-2133 (202) 624-2000 FAX (202) 624-2319 www.acli.com</p>	<p>Association of Life Insurance Counsel (ALIC) 14350 Mundy Dr, Ste 800, #258 Noblesville, IN 46060 (317) 774-7500 FAX (317) 614-7147 www.alic.cc</p>

<p>Atlantic School of Insurance 1410 Hooper Ave, 2nd Floor Toms River, NJ 08753 (732) 505-8111 www.atlanticschool.com</p>	<p>Independent Insurance Agents & Brokers of America (IIABA) 127 S Peyton St Alexandria, VA 22314 (800) 221-7917 FAX (703) 683-7556 www.independentagent.com/default.asp</p>
<p>Casualty Actuarial Society (CAS) 4350 N Fairfax Dr, Ste 250 Arlington, VA 22203 (703) 276-3100 FAX (703) 276-3108 www.casact.org</p>	<p>The Institutes Formerly American Institute for Chartered Property Casualty Underwriters and Insurance Institute of America 720 Providence Rd, Ste 100 Malvern, PA 19355-3433 (800) 644-2101 FAX (610) 640-9576 www.theinstitutes.org</p>
<p>Compliance and Ethics Forum for Life Insurers (CEFLI) PO Box 30940 Bethesda, MD 20824 (240) 744-3030 www.cefli.org</p>	<p>Insurance Data Management Association (IDMA) 545 Washington Blvd, 17th Floor. Jersey City, NY 07310 (201) 469-3069 www.idma.org</p>
<p>CPCU Society 720 Providence Rd PO Box 3009 Malvern, PA 19355 (800) 932-2728 FAX (610) 725-5969</p>	<p>Insurance Information Institution (III) 110 William St #24 New York, NY 10038 (212) 346-5500 FAX (212) 732-1916 www.iii.org</p>
<p>Fairleigh University, Insurance Institute of C.E. 1000 River Rd Teaneck, NJ 07666 (800) 338-3887 www.fdu.edu</p>	<p>Insurance Regulatory Examiners Society (IRES) 10340 Democracy Lane, Suite 300 Fairfax, VA 22030 708-820-8112 go-ires.org</p>
<p>Financial Services Institute 607 14th St NW, Ste 750 Washington, DC 20005 (888) 373-1840 www.financialservices.org</p>	<p>Insurance Services Office (ISO) 545 Washington Blvd Jersey City, NJ 07310-1686 (800) 888-4476 FAX (201) 748-1472</p>

<p>International Association of Insurance Receivers Formerly Society of Insurance Receivers 610 Freedom Business Center, Ste 110 King of Prussia, PA 19406 (610) 992-0017 FAX (610) 992-0021 www.iair.org</p>	<p>www.iso.com National Association of Health Underwriters (NAHU) 1212 New York Ave NW, Ste 1100 Washington, DC 20005 (202) 552-5060 FAX (202) 747-6820 www.nahu.org</p>
<p>Life Insurance Settlement Association (LISA) Formerly National Viatical Association 225 S Eola Dr Orlando, FL 32801 Phone: (407)894-3797 Fax: (407)835-0007 www.lisa.org</p>	<p>National Association of Independent Insurers (NAII) 2600 River Rd Des Plaines, IL 60018 (847) 297-7800</p>
<p>Life Office Management Association (LOMA) 2300 Windy Ridge Pkwy, Ste 600 Atlanta, GA 30339-8443 (770) 951-1770 (option 0) FAX (770) 984-6418 www.loma.org</p>	<p>National Association of Independent Life Brokerage Agencies (NAILBA) 11325 Random Hills Rd, Ste 110 Fairfax, VA 22030 (703) 383-3081 FAX (703) 383-6942 www.nailba.org</p>
<p>Life Underwriter Training Council Fellow (LUTCF) Program 270 S Bryn Mawr Ave Bryn Mawr, PA 19010 (888) 263-7265 or (610) 526-1000 www.theamericancollege.edu/insurance-education/lutcf-insurance-skills</p>	<p>National Association of Insurance & Financial Advisors (NAIFA) 2901 Telestar Ct. Falls Church, VA 22042-1205 (877) 866-2432 www.naifa.org</p>
<p>Mass Marketing Insurance Institute (MMII) 2841Main St Kansas City, MO 64108 (816)221-7575 FAX (816) 472-7765</p>	<p>National Association of Insurance Commissioners (NAIC) 1100 Walnut St, Ste 1500 Kansas City, MO 64106-2197 (816) 842-3600 FAX (816) 783-8175 www.naic.org</p>

<p>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</p>	<p>National Risk Retention Association (NRRRA) 16133 Ventura Blvd, Ste 1055 Encino, CA 91436 (800) 928-5809 x102 FAX (800) 421-5981 www.nrra-usa.org</p>
<p>National Association of Professional Insurance Agents (NAPIA) 400 N Washington St Alexandria, VA 22314 (703)836-9340 FAX (703) 836-1279 www.pianet.com</p>	<p>PIA School of Insurance 25 Chamberlain St PO Box 997 Glenmont, NY 12077-0997 (800) 424-4244; FAX (888) 225-6935 www.pia.org</p>
<p>National Association of Professional Surplus Lines Offices (NAPSLO) 4131 North Mulberry Dr, Ste 200 Kansas City, MO 64116 (816) 741-3910 FAX (816) 741-5409 www.napslo.org/imispublic/AM/Template.cfm</p>	<p>Pictorial, Inc. 8081 Zionsville Rd Indianapolis, IN 46268 (800) 428-1324</p>
<p>Insurance (NCCI) 901 Peninsula Corporate Cir Boca Raton, FL 33487 (800) NCCI-123 FAX (561) 893-1191 www.ncci.com</p>	<p>Reinsurance Association of America (RAA) 1445 New York Ave, 7th Floor Washington, DC 20005 (202) 783-8325 FAX (202) 638-0936 www.reinsurance.org</p>
<p>National Organization of Life and Health Insurance Guaranty Association (NOLHGA) 13873 Park Center Rd, Ste 329 Herndon, VA 20171 (703) 481-5206 FAX (703) 481-5209 www.nolhga.com</p>	<p>Risk and Insurance Management Society (RIMS) 1065 Avenue of the Americas, 13th Floor New York, NY 10018 (212) 286-9292 FAX (212) 986-9716 www.rims.org</p>

<p>Securities & Insurance Licensing Association (SILA) PO Box 498 Zionsville, IN 46077-0498 (800) 428-8329 FAX (866) 253-6026 www.sila.org</p>	<p>Society of Financial Service Professionals Formerly American Society of CLU and ChFC 19 Campus Blvd, Ste 100 Newtown Square, PA 19073-3239 (610) 526-2500 FAX (610) 527-1499 www.financialpro.org</p>
<p>Society of Certified Insurance Counselors/The National Alliance for Insurance Education & Research PO Box 27027 Austin, Texas 78755-2027 www.scic.com</p>	<p>Society of Insurance Research (SIR) 631 Eastpointe Dr Shelbyville, IN 46176 (317) 398-3684 www.sirnet.org</p>
<p>Society of Financial Examiners (SOFE) 12100 Sunset Hills Rd, Ste 130 Reston, VA 20190-3221 (703)234-4140 FAX (888) 436-8686 Toll Free: (800) 787-SOFE (7633) www.sofe.org</p>	<p>St. John's University, School of Risk Management, Insurance, & Actuarial Science 101 Murray St. New York, NY 10007 (212) 962-4111; FAX (212) 964-3381 www.stjohns.edu/academics/schools-and-colleges/peter-j-tobin-college-business/school-risk-management-insurance-and-actuarial-science</p>