

NOTE

**This Bulletin was superseded by Insurance Bulletin 2011-2.
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Department of Business Regulation

233 Richmond Street
Providence, RI 02903

Insurance Bulletin Number 2007-10

**Long-term Care Training – Good Faith Compliance
Producer Training Requirement**

Newly enacted R.I.G.L. § [27-34.2-21](#) provides for Producer Training Requirements. These requirements apply to all licensed producers who sell, solicit or negotiate long-term care insurance, and issuers (insurers) are responsible for assuring compliance and for maintaining records from which the Director may verify compliance. Licensed producers who had not been selling long-term care insurance on or before July 3, 2007 must undergo training on or before January 1, 2008 if they wish to sell long term care insurance policies after that date. Licensed producers who had been selling long-term care insurance on or before July 3, 2007 must undergo training before July 3, 2008.

Good Faith Compliance

Rhode Island has not developed guidance for the content of long-term care training beyond the requirements of the statute, and it has not yet developed any process for prior review and approval of training courses. As it continues to develop its partnership program, it may develop such standards in the future. However, the statute provides that issuers are responsible for providing the prescribed training, and the issuers will be expected to exercise good faith compliance pending further guidance and the possible creation of a review and approval process.

Continuing Education

As provided in § 27-34.2-21 (d), training programs intended for use in compliance with this section may be approved as continuing education courses. Rhode Island is accepting and reviewing long-term care training courses under its standards for continuing education, and some courses have been approved. However, approval of these courses for continuing education credit does not create any exception to the standard of good faith compliance noted above. Even though a long-term care training course may have been approved for continuing education credit, issuers are still fully responsible for the appropriateness of courses used for their training compliance.

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Associate Director and Superintendent of Insurance
December 17, 2007