

After completing this course, learners will be able to:

- Describe the **purpose** of NY Reg 187, **who** the regulation applies to, and **when** the regulation applies
- Explain how the rule defines a “recommendation” and identify actions that are *not* considered recommendations under the rule
- Distinguish between **sales transactions** and **in-force transactions** and explain the **duties** that producers and insurers must carry out for each type of transaction
- Describe **how** a producer or home office employee demonstrates that he or she is acting in the **best interest of a consumer**
- Describe the **suitability information** that may be collected, shared, and documented when a producer or home office employee makes a recommendation to a consumer
- Describe the **suitability factors** to be considered when a recommendation involves a replacement
- Explain the **insurer’s obligations** under the regulation related to suitability reviews, supervision, and prevention of financial exploitation and abuse