

e-PAL Continuing Education Requirements QuickGuide

August 2008 Version

Revision Date shown in parenthesis indicates the date that a change was made for that state. Revised information is shown in bold text.

V10.1

STATE	Continuing Education Requirement Producers	Course Subject Requirements	Ethics/Law Hours <sup>1</sup>	Product Based Training Flood - LTC - Annuities <sup>2</sup>	Study Methods Allowed <sup>3</sup>	Carryover of Credit Hrs. Allowed <sup>4</sup>	Compliance Deadline <sup>5</sup>
ALABAMA	12 hrs. for 1 yr license 24 hrs. biennially	Any approved course	3 hrs.	Flood: Comply with FEMA req.	Classroom Self-Study #	Yes	License Renewal (B)
ALASKA	24 hrs. biennially.	16 hrs. min in insurance related lines; Max 8 hrs in agency mgt		Flood: Comply with FEMA req.	Classroom Self-Study Published Article	Yes – 8 hrs max.	License Renewal (B)
ARIZONA	1–2 yr. license: 20 hrs. 2yr + . : 40 hrs.	Hrs. must be taken in lines for which license is held or in general ins. and law topics		Flood: Comply with FEMA req. LTC: must be licensed in Accident/Health/Sickness or Life and complete 8 hrs. prior to sale. After completing the one-time training, 4 hrs. every 2 yr. period after 7/1/2009.	Classroom, Self-Study #	No	License Renewal (B)
ARKANSAS	Life/Health: 8 hrs. annually PC: 8 hrs. annually LH and PC: 10 hrs. annually.		1 hr	Flood: Comply with FEMA req. LTC and LTCP: one-time training of 8 hrs. and ongoing training of 4 hrs. every 24 months. New producers must comply on or before 1/1/2009. Producers already selling on 7/1/2008 must complete the one-time training on or before 7/1/2009.	Classroom, Self-Study #	Yes	License Renewal (B)
CALIFORNIA	LH – 24 hrs biennially. PC: Licensed 1–4 yrs.: 25 hrs. annually Licensed 5 or more yrs.: 30 hrs. biennially. Personal Lines: 10 hrs. annually	Hrs. must be taken in lines for which license is held.	4 hrs for Life and Fire-Casualty 2 hrs for Personal Lines.	Flood: Comply with FEMA req. LTC: 8 hrs. prior to sale and 8 hours biennially thereafter. Addtl. 8 hs for CA LTC Partnership. Annuities: 8 hrs. prior to sale and 4 hours biennially thereafter. 24 hr Coverage: 4 hr course prior to sale	Classroom Self-Study No Self-Study for partnership LTC or bail agent. "24 hr. Coverage" course exam must be monitored.	Yes	License Renewal (I) Life, Fire-Casualty 12/31 – Personal Lines
COLORADO	24 hrs. biennially.	At least 18 hrs. must be taken in lines for which license is held.	3 hrs.	Flood: Comply with FEMA req. LTCP: 1-time training of 16 hrs. and ongoing training of 5 hrs. every 24 months. The 8 hrs of general LTC may be completed with self study, online or classroom training. The 8 hrs of LTCP must be completed in the classroom. Ongoing training every 24 months shall be no less than 5 hrs. in the classroom. Initial compliance is 1/1/09. Claims-made Policies: producers who sell must complete 2 hrs. of claims-made policy education before selling. The one-time requirement may be counted toward the total CE requirement.	Classroom, Self-Study #	Yes after 8/4/04— max. of 12 credit hrs. earned only during the 120 days prior to deadline.	License Renewal (B)
CONNECTICUT	24 hrs. biennially	At least 6 hrs. must be taken in lines for which license is held	3 hrs. in CT ins. law & regulations &/or ethics	Flood: All P&C and PL licensees must complete one-time 3 hr. flood course after 8/1/07 but before their next renewal. LTC Partnership: complete one-time 7 hr. course worth 8 hrs. of CE credit.	Classroom, Self-Study #	No	License Renewal (B)

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DELAWARE	24 hrs. biennially. Licensed 25 yrs. or more or holds a professional designation: 12 hrs. biennially.		3 hrs.	Flood: Licensees writing PL or HO complete 2 hrs biennially. LTC: 3 hrs. biennially	Classroom Self-Study Internet	Yes—a max. of 5 hrs.	License Renewal (2/28 even yrs. )
DISTRICT OF COLUMBIA	24 hrs. biennially	Hrs. must be taken in lines for which license is held. Multiple lines must take a min. of 6 hrs. per line	3 hrs.	Flood: PC licensee take one-time 3 hr flood course	Classroom, Self-Study # Ins. Co. Course*,	No	License Renewal (B)
FLORIDA	Licensed 1-6 yrs.: 24 hrs. biennially. Licensed 6+ yrs.: 20 hrs. intermediate or advanced courses. Licensed 25 or more yrs. w/CLU or CPCU: 12 hrs., biennially.	The remainder must be taken in lines for which license is held. LH/PC licenses must take 50% of hrs. in each line.	3 hrs.	Flood: Comply with FEMA req. Gen Lines & CSRs: 1 hr/2 yrs on hurricane mitigation premium discounts due with periods ending 1/31/09, or after. LTC: 8 hrs. prior to sale and 4 hrs. biennially thereafter.	Classroom, Self-Study #	Yes	End of birth month following the second anniversary of the license issuance date, and biennially thereafter.
GEORGIA	Less than 20 yrs.: 15 hrs. annually. 20 yrs. or more: 10 hrs. annually. Professional designation: 6 hrs. annually. Limited subagents & credit agents: 5 hrs. annually.	Hrs. must be taken in lines for which license is held.	3 hrs ethics all but limited subagents	LTC Partnership: 8 hrs initial training prior to selling. Initial compliance date has not been set.	Classroom, Self-Study #	Yes—max. of 50% of CE requirement for next reporting period to next CE reporting period only.	License Renewal (12/31 Annually, DOI recommends completion by 11/1.)
HAWAII	LH or PC: 20 hrs. biennially. LH & PC: 30 hrs. biennially. (12 LH/18 PC)	Hrs. must be taken in lines for which license is held.	3 hrs. of ins. code & rules. 6 hrs if both LH and PC licensed.	Flood: Comply with FEMA req. LTC: Requirement pending	Classroom Self-study #	No	License Renewal (B)
IDAHO	24 hrs. biennially.		3 hrs.	Flood: Comply with FEMA req. LTC: 8 hrs. prior to sale and 4 hrs. biennially thereafter	Classroom Self-Study	No	License Renewal (I)
ILLINOIS	30 hrs. biennially			Flood: Comply with FEMA req. LTC and LTC Partnership: Effective 7/1/2008, resident producers must complete a specific 8-hr. course titled Long Term Care Partnership and not less than 4 hrs. of LTC training each renewal period. Licensed producers who have completed the 6-hr. LTC course prior to 7/1/08, must complete the new course by 7/1/09.	Classroom Self-Study	Yes max. of 15 hrs.	License Renewal (I) DOI suggests compliance 1 month prior to license renewal.

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INDIANA	40 hrs. every 4 yrs. Limited Lines (excluding credit): 10 hrs. every 4 yrs. 20 hours major lines and 5 hrs limited line for 2 yr licenses			Flood: Comply with FEMA req. LTC: include 8 hrs. of LTC courses at first renewal (completed prior to selling) and 10 hrs. of LTC courses every 4 yrs. LTCP: one time 15 hrs. course prior to selling which counts toward CE req.	Classroom, Self-Study #	No	30 days prior to License Renewal (I)
IOWA	36 hrs. triennially,		3 hrs.	Flood: Comply with FEMA req. Indexed Products: 4 hr course prior to sale LTC: At least 4 hrs. prior to sale and no less than 3 hrs. each CE period after. (eff. 1/1/09)	Classroom Self-Study #*	No	License Renewal (B)
KANSAS	12 hrs. biennially . LH & PC 24 hrs. biennially	Hrs. must be taken in lines for which license is held	1 hr- LH or PC 2 hrs - LH & PC	Flood: Comply with FEMA req. LTC: New training requirements effective 7/1/08. Details not finalized as of 8/15/08.	Classroom, Self-Study #	No	License Renewal (B)
KENTUCKY	24 hrs. biennially.	At least 6 hrs. must be taken in lines for which license is held.	3 hrs.	Flood: Comply with FEMA req. LTC: New rule effective 7/15/08; details not finalized as of 8/15/08)	Classroom Self-Study *	Yes max of 12 hrs.	License Renewal (B)
LOUISIANA	LH 16 hrs. biennially. PC 24 hrs. biennially. LH & PC 32 hrs. biennially (12 hrs. in LH and 24 hrs. in PC) Personal Lines 24 hrs. biennially.	Hrs. must be taken in lines for which license is held.		Flood: P&C and PL producers complete one-time 3 hr. flood course. If licensed between 5/1/05 and 4/30/07, must complete by next renewal.	Classroom, Self-Study *	Yes, LH - 6 hrs. PC - 10 hrs.	Prior to License Renewal (4/30)
MAINE	24 hrs. biennially. To transition existing licensees into the new continuation cycle, licensees who would have a continuation date occurring in 2007 are only required to complete 12 hours of CE by 12/31/07.		3 hrs	Flood: Comply with FEMA req. LTC: 8 hrs. prior to sale and 4 hours biennially thereafter (eff. 7/1/08)	Classroom Self-Study ! (course must be graded by a third party)	No	License Continuation (B)
MARYLAND	16 hrs. biennially. Continuously licensed 25 yrs. in MD, - 8 hrs.	Hrs. must be taken in lines for which license is held. LH/PC combined complete at least 25% in each line.	Ethics CE required for renewals after 10/1/09.	Flood: PC producers selling flood insurance complete 2 hrs. in flood training by 9/30/06 and biennially thereafter. PC producers selling homeowners must complete a one-time 2 hour course on flood insurance by 9/30/07. LTC Training - 8 hrs. prior to sale and 4 hours biennially thereafter (eff. 9/10/08 for currently licensed/selling LTC; 9/10/07 for new licenses or new to LTC sales).	Classroom, Self-Study*	No	License Renewal (I)
MASSACHUSETTS	60 hrs. during first 36 months of licensure, 45 hrs. triennially thereafter.	At least 1 hr. must be taken in lines for which lic. is held.		Flood: Comply with FEMA req. LTC: complete an insurer-developed course prior to selling	Classroom, Self-Study #	Yes	Triennially from original license issuance date.

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MICHIGAN	24 hrs. biennially .		3 hrs.	Flood: Comply with FEMA req. LTC: 8 hrs. prior to sale and 4 hours biennially thereafter	Classroom, Self-Study #	No	Based on last digit of SSN and first letter of last name, biennially. A-L – odd yrs. M-Z – even yrs. OFIR encourages completion of CE 45 days prior to deadline.
MINNESOTA (8/15/08)	30 hrs. biennially. Licensed more than 6 mos. prior to renewal: 15 hrs.			<b>Flood: Comply with FEMA req.</b> LTC: 8 hrs. prior to sale and 4 hours biennially thereafter	Classroom Ins. Co. Courses * Online self-study *	No	License Renewal (10/31)
MISSISSIPPI	12 hrs. annually LH/PC comb.: 12 hrs. in primary line, 12 hrs. in secondary line suggested.	Hrs. must be taken in lines for which license is held.		Flood: Comply with FEMA req.	Classroom, Self-Study #	No	License Expiration (LH 12/31, PC 5/31)
MISSOURI	16 hrs. biennially	Hrs. must be taken in lines for which license is held	3 hrs. with first compliance 1/1/09.	Flood: Comply with FEMA req. MO LTC Partnership: 4 hrs. of Partnership CE every 2 yrs as part of the 16 hr. CE requirement.	Classroom Self-Study #	Yes	License Renewal (I)
MONTANA	24 hrs. biennially. Credit 5 hrs. biennially.	Credit license CE must be taken in credit, life/health insurance, law &/or ethics	1 hr. of changes in MT law.	LTC: 8 hrs. prior to sale and 4 hours biennially thereafter (eff. 7/1/08)	Classroom Self-Study *	No	License Continuation (B)
NEBRASKA	Life or Health only 6 hrs. biennially. L&H 12 hrs. biennially. Var. Contracts 6 hrs. biennially. PC, PL or LH/PC comb.: 21 hrs. biennially. Crop only 3 hrs. Maximum requirement is 24 total hrs.	Hrs. must be taken in lines for which license is held.	3 hrs in addition to license related hrs.	Flood: P&C producers selling flood insurance comply with the FEMA one-time, 3 hr training by their next renewal that occurs after 1/1/07. LTC and LTC Partnership: 8 hrs. prior to sale and 4 hours biennially thereafter. (eff 8/1/08)	Classroom, Self-Study #	No	45 days prior to License Renewal (B)
NEVADA	30 hrs. triennially. Bail Agents: 3 hrs. triennially	Hrs. must be taken in lines for which license is held.		Flood: Comply with FEMA req.	Classroom Self-Study # Online courses #	No	License Renewal (I)
NEW HAMPSHIRE	24 hrs biennially.		3 hrs.	Flood: Comply with FEMA req.	Classroom Self-Study	No	60 days prior to Lic. Renewal.
NEW JERSEY	48 hours every 4 years for 4 yr license 24 hrs. biennially for 2 yr license		6 hrs for 4 yr license 3 hrs ethics/fraud prevention for 2 yr license	Flood: Comply with FEMA req. LTCP: 8 hrs. of initial training and 4 hrs. of CE. Initial compliance due 7/1/09.	Classroom Self-Study # Online courses	No	45 days prior to License Renewal (B)
NEW MEXICO	15 hrs. annually	Hrs. must be taken in lines for which license is held	1 hr	Flood: Comply with FEMA req.	Classroom Self-Study @	No	Sept. 30, annually

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NEW YORK	15 hrs. biennially. LH/PC comb.: 30 hrs. biennially, 15 hrs. in each line.	Courses approved for LH and PC may be simultaneously applied to both requirements. Hrs. must be taken in lines for which license is held.		Flood: Comply with FEMA req. LTCP: 8 hr. certification course	Classroom Self-Study #	No	60 days prior to License Renewal (B)
NORTH CAROLINA (8/27/08)	24 hrs biennially.	Any approved course	3 hrs. within 2 years after 1/1/08, then biennially thereafter.	All P&C agents must complete 3 hrs in flood training and the NIFP within 2 years after 1/1/08, then every 4 years thereafter. <b>LTC: 10 hr. prelicense course including the principles of LTC insurance and federal and NC law relating to LTC insurance.</b>	Classroom, Self-Study #	Yes	Last day of birth month in even/odd years. See <b>Footnote #6 at the end of this QuickGuide.</b>
NORTH DAKOTA	24 hrs. biennially. Limited lines crop, 12 hrs		3 hrs.	Flood: Comply with FEMA req. LTCP: 8 hrs. prior to sale and 4 hours biennially thereafter (eff 7/1/08)	Classroom Self-Study	Yes—max. of ½ req. hrs. earned in last half of a biennial reporting period	Jan. 31, biennially. Odd-numbered yrs. for last names A-K. Even-numbered yrs. for last names L-Z.
OHIO (8/15/08)	20 hrs. biennially. Surety Bail Bond, 14 hrs. biennially Title, 10 hrs. biennially.	Surety and Title CE must be completed in license-related courses only.		Flood: Comply with FEMA req. by 12/31/08. Licensed after 1/1/07 must complete by 1st CE compliance date. <b>LTC and LTCP: 8 hrs. prior to sale and 4 hrs. biennially thereafter.</b>	Classroom Self-Study Ins. Co. Courses Published Article Online interactive	No	CE period is Jan. 1 after license issuance date through Dec. 31 of 2 <sup>nd</sup> yr. and biennially thereafter. CE filing date is Jan. 31 following CE compliance deadline (Dec. 31).
OKLAHOMA (8/15/08)	16 hrs. biennially. Compliance periods beginning after 7/14/07 must also include 2 hours of elective credits.	Hrs. must be in lines for which license is held. Elective credits in the topics of state or federal legislative updates, health coverage, or welfare coverage	2 hrs.	Flood: Comply with FEMA req. <b>LTC: 8 hrs. prior to sale and 4 hrs. biennially thereafter. Effective 7/1/2009. Medicare Advantage: 8 hrs. before sale and 8 hrs of CE in addition to 16 hr CE requirement. Effective 7/1/08.</b>	Classroom, Self-Study #	<b>Yes - 6 hrs may be carried over to the next reporting period.</b>	License Renewal (I)
OREGON	24 hrs biennially.	Courses must meet agent's professional needs.	3 hrs. ethics and 3 hrs. of OR law.	Flood: Comply with FEMA req. LTC: 8 hrs. prior to sale and 4 hours biennially thereafter (eff. 1/1/08)	Classroom, Self-Study #	No	License Renewal (I)
PENNSYLVANIA	24 hrs. biennially Title agents, who are also attorneys completing legal CE: 3 hrs. biennially			Flood: Comply with FEMA req. LTCP: Must complete 1-time 8 hr. course which may include 1-hr PA Medicaid Long-Term Care Services course, by December 31, 2008; and a 4-hr training course every licensing cycle thereafter.	Classroom, Self-Study #	Yes	60 days prior to License Renewal (I)
RHODE ISLAND	24 hrs. biennially	A minimum of 5 hours must be completed in each line held by the producer.	3 hrs.	Flood: Comply with FEMA req. LTC: 8 hrs. prior to sale and 4 hours biennially thereafter (eff 1/1/08)	Classroom Self-Study !	Yes—max. of 15 credit hrs. to next CE reporting period only. 24 hrs of carryover when on new biennial cycle.	License Renewal (B)

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<b>SOUTH CAROLINA (8/15/08)</b>	24 hrs. biennially.	At least 8 hrs. must be taken in each line for which license is held.	3 hrs.	Flood: Comply with FEMA req. <b>LTC: 8 hrs. prior to sale and 4 hrs. biennially thereafter. Producers already authorized to sell LTC must comply by 7/1/2009.</b>	Classroom, Self-Study #	Yes—max. of 18 credit hrs. to next reporting period.	<b>License Renewal (B)</b>
SOUTH DAKOTA	10 hrs. biennially. LH/PC comb.: 20 hrs. biennially, at least 8 hrs. in one line Personal Lines: 10 hrs. of PC biennially. Farm mutual agent: 10 hrs. of PC biennially. Crop hail agent: 4 hrs. biennially.	Hrs. must be taken in lines for which license is held. LH/PC—combined licensees must complete 8 hrs. devoted to one line		Flood: Comply with FEMA req. LTC: 8 hrs. prior to sale and 4 hours biennially thereafter (eff 7/1/08)	Classroom Self-Study Ins. Co. Courses * Internet Courses	No	License Renewal (April 30 even years)
<b>TENNESSEE (8/15/08)</b>	24 hours biennially	<b>LTCP training must include basic information about TennCare eligibility as it relates to the LTCP Program.</b>	3 hrs.	Flood: Comply with FEMA req. <b>LTCP: 8 hr. one-time LTC training prior to sale and 4 hrs. biennially thereafter. If authorized to sell LTC before 7/1/2008, must complete one-time training before 6/30/2009.</b>	Classroom Self-Study	Yes	License Renewal (B). Transitioning to renewal date based on birthdate in 2008.
TEXAS	30 hrs. biennially Limited lines : 10 hours biennially County Mutual: 10 hours biennially Life under \$15, 000: 10 hours biennially	Licensee may complete any Texas-approved course. Courses are classified as either "general" or "ethics/consumer protection".	2 hrs of ethics or consumer protection	Flood: Comply with FEMA req. LTCP: Texas has proposed legislation to require 8 hrs LC prior to selling and 4 hrs. biennially thereafter. If passed, compliance must be met by January 1, 2009.	Classroom (monitored exam, if attendance not used as method of completion) 50% of hrs. must be classroom. Self-Study #	No	License Renewal (I)
UTAH	24 hours biennially		3 hrs.	Flood: Comply with FEMA req.	Classroom, 50% of hrs. must be in classroom. Self-Study * Ins. Co. Courses *	No	License Renewal (I)
VERMONT	24 hrs. biennially.	No more than 6 hrs. related to agency management per review period.	3 hrs	Flood: All P&C producer complete a 1 time 3 hr flood course during the current compliance period.	Classroom Self-Study #	No	License Renewal (March 31 odd years)
VIRGINIA	16 hrs. biennially LH/PC comb.: 24 hrs. biennially, at least 8 hrs. in each line.	Hrs. must be taken in lines for which license is held. LH/PC combo at least 8 hrs in LH and 8 in PC	2 hrs. VA ins. law & regulations.	Flood: Comply with FEMA req. LTCP: 8 hrs. prior to sale and 4 hrs. biennially thereafter	Classroom, Self-Study #, Ins. Co. Courses *	Yes—to next CE reporting period only. Must be reported in biennium in which course was taken.	Dec. 31 of even-numbered years

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WASHINGTON	24 hours biennially	The OIC suggests licensees take courses for the lines of insurance they are involved with most often.	3 hrs.	Flood: Comply with FEMA req. LTC: 6 hrs. initial course prior to sale and 4 hr refresher course biennially thereafter	Classroom Self-Study	No	License Renewal (I)
WEST VIRGINIA	24 hrs. biennially Telemarketers using a WV approved script: 6 hrs. biennially		3 hrs..	Flood: Comply with FEMA req.	Classroom Self-Study #	No	June 30 of even years
WISCONSIN	24 hrs. biennially. Licensees with renewal dates converted to 2008 must complete 36 hours.		3 hrs.	LTC and LTCP: 8 hrs. initial training and 4 hrs. each 24 months after. Initial compliance must be met by 1/1/2009.	Classroom, Self-Study #	No	License Renewal (B)
WYOMING	24 hrs. biennially.		3 hrs.	Flood: Comply with FEMA req.	Classroom Self-Study # Ins. Co. Courses *	No	License Renewal (B)

- Ethics and/or law hours are included as part of total requirement unless otherwise specified.
- Training applies only to producer selling that product unless otherwise specified. Training requirements are not necessarily part of state's formal CE requirement, although CE credit may be earned by completing training that has also been approved for CE credit. Additional detail is available on the the Long-Term Care Training Quickguide. LTCP indicates training applies to the sale of partnership policies only. FEMA  
Requirement: This state has issued a notice reminding licensees who sell flood insurance of their requirement to comply with the minimum training requirements established by FEMA and the Natl. Flood Insurance Program (NFIP). The minimum training currently is a one-time 3 hr. course on flood insurance and the NIFP program. Reference section 207 of the Flood Insurance Reform Act of 2004.
- # Monitored exam required.
  - ! Monitored exam not required by state for self-study; however, if the course was approved with a monitored final exam, it must be completed as approved.
  - \* Restriction exists on number of hrs. allowed.
- Unless otherwise specified, producer may carryover up to one CE period's amount of credit to the next renewal period only.
- B -Renewal date based on birthdate
  - I - Renewal date based on date of license issuance.

Refer to License Renewal QuickGuide or e-PAL Content for details on license renewal.  
It is recommended that CE be completed in ample time for providers to issue certificates of completion and for credits to be reported and banked before the compliance due date.
- North Carolina CE Compliance Date: A transition of CE due dates to the licensee's birth month and year is in progress. The first biennial compliance period is prorated for agents licensed before 1/1/2008. The conversion formula is found at the Department's website (see Existing Licensee CE chart). Agents born in an even year have prorated CE hours for 2008. On 8/27/2008, NC announced an extension to licensees with CE due in January - November 2008. Expiration dates for those with CE due in any month of 2008 will display a placeholder date of 12/31/2008 on the NC licensee website lookup. Agents whose 2008 CE due date has already passed should complete CE immediately. Prometric will send CE reminders in Sept 2008.