

CONTINUING EDUCATION READY REFERENCE GUIDE

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State	Continuing Education Requirements	CIC Institutes approved for	CISR Courses approved for	CRM Courses approved for
Alabama	12 hours for agents; 6 hours for CSRs annually on last day of birth month. Effective Jan '07 24 hours biennially. Must include 3 hours of ethics or business practices. <i>CICs in good standing meet their requirement.</i>	20 hours AM includes 3 hours ETH	8 hours AO includes 3 hours ETH	20 hours PRI includes 1 hour ETH
Alaska	24 hours biennially on birth date.	20 hours (AM = 8)	6 hours	20 hours
Arizona	20 hours if licensed 1-2 years; 40 hours if licensed 2+ years every 4 years on last day of birth month.	20 hours	8 hours	20 hours
Arkansas	8 hours; combined licenses: 10 hours annually on birth date. Must include 1 hour ethics .	20 hours (AM includes 1 hour ETH)	8 hours (AO includes 1 hour ETH)	20 hours (PRI includes 1 hour ETH)
California	25 hours annually first 4 years; thereafter 30 hours biennially. Hours must be specific to lines held. Beginning with Jan '07 renewals FX (PC) agent/broker must complete 4 hours ethics ; PL agent 2 hours ethics .	25 FX hours (PC) [LH = 25 FL (PC/LH)] [AM = 25 FL (PC/LH) & 4 ETH]	8 FX hours (PC) [AO = 8 FL (PC/LH) & 1 ETH]	20 FX hours (PC) [PRI = 20 FX (P/C) & 1 ETH]
Colorado	24 hours biennially on last day of birth month. Must include 3 hours ethics . 18 hours must be specific to lines held.	24 PC hours (AM = 21 LH/PC & 3 ETH) (LH = 24 LH)	8 PC hours (AO = 7 PC/LH & 1 ETH)	20 PC hours (PRI = 19 PC & 1 ETH)
Connecticut	24 hours biennially on DOB. Must include 3 hours law/reg or ethics . 6 hours must be specific to each lines held.	20 PC hours [AM = 17 PC or LH & 3 LRE (law)] (LH = 25 LH)	8 PC hours [AO = 5 PC or LH & 3 LRE (law)] [IC = 7 PC & 1 LRE (law)]	20 PC hours [PRI = 19 PC & 1 LRE (law)]
Delaware	Agents 24 hours; Adjusters 12 hours biennially on last day of Feb. even years. Must include 3 hours ethics . Effective 3/1/06 agents who write H.O. or PL coverage must complete 2 hours flood (NFIP related).	25 GEN hours (AM = 21 GEN & 4 ETH) (LH = 25 LH) (CP & PL = may include 2 FLD)	8 GEN hours (AO & PR = 7 GEN & 1 ETH)	20 GEN hours (PRI = 16 GEN & 4 ETH)
District of Columbia	16 hours; combined licenses: 24 hours biennially on 12/31 even year. Hours must be specific to lines held; Combined licenses must include 6 hours each of PC & LH.	16 PC hours (AM = 16 GEN) (LH = 16 LH)	8 PC hours (AO = 8 PC/LH) (IP = 9 PC)	16 PC hours (PRA = 16 GEN)
Florida	24 hours biennially. Must include 3 hours ethics . Adjusters must also complete 10 hours law. Hours must be specific to lines held; combined licenses: 12 PC, 12 LH.	20 PC hours (LH = 20 LH) (AM = 22 GEN & 3 ETH) (CC, CP, PL = 20 Adj hrs)	8 PC hours (AO = 7 PC & 1 ETH) (IC, IP, PA & PR = 8 Adj hrs)	20 PC hours

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Georgia	15 hours annually if licensed less than 20 years; 20 + years: 10 hours annually on/by 12/31. Must include 3 hours ethics . Counselors 6 hours annually. Hours must be specific to lines held.	17 PC & 3 ETH (LH = 17 LH & 3 ETH) (AM = 17 PC/LH & 3 ETH)	5 PC & 3 ETH (AO = 5 PC/LH & 3 ETH)	17 PC & 3 ETH
Hawaii	PC or LH: 20 hours; combined licenses: 30 hours biennially. Must include 2 hours HI insurance code and rules. Hours must be specific to lines held.	20 PC hours (AM = 14 PC & 6 LH) (LH = 20 LH)	8 PC hours (AO = 8 PC or LH)	20 PC hours
Idaho	24 hours biennially on first day of month following license issuance date. Must include 3 hours ethics/law .	20 hours (AM = 16 & 4 ETH) (CC = 18 & 2 LAW)	8 hours (AO = 7 & 1 ETH)	20 hours (PRI = 19 & 1 ETH)
Illinois	30 hours biennially.	15 hours	8 hours	15 hours
Indiana	40 hours every 4 years 30 days prior to last day of license issuance month.	20 hours	8 hours (IC = 7)	20 hours
Iowa	36 hours triennially on 12/31 prior to renewal. Renewal date is 4/1 triennially.	20 hours	8 hours	20 hours
Kansas	12 hours including 1 hour ethics; combined licenses: 24 hrs including 2 hours ethics biennially on birth date. Hours must be specific to lines held.	12 PC hours (AM = 10 GEN & 2 ETH) (LH = 12 LH)	8 PC hours (AO = 7 GEN & 1 ETH)	12 PC hours (PRI = 11 PC & 1 ETH)
Kentucky	24 hours biennially on DOB (even year on even year; odd year on odd year). Must include 3 hours ethics . 6 hours must be specific to lines held. 12 hours must be classroom.	20 PC hours (AM = 16 PC/LH & 4 ETH) (LH = 20 LH)	8 PC hours (AO = 7 PC/LH & 1 ETH)	20 PC hours (PRI = 19 PC & 1 ETH)
Louisiana	LH: 16 hours; PC: 24 hours; combined licenses: 32 hours (12 LH/20 PC or 20 LH/12 PC) biennially 12/31 prior to 5/1 renewal date. LH even year; PC odd year. PC agents must complete one time only 3-hour flood CE prior to 12/31/06 for 5/1/07 renewal or 1st CE renewal date.	24 PC hours (AM = 24 PC/LH) (LH = 16 LH) (PL includes 2 hours flood)	8 PC hours (AO = 8 PC/LH)	20 PC hours
Maine	30 hours biennially on 10/1 even year. <i>Proposed 24 hours incl 3 ethics and DOB renewal in '07.</i>	20 hours	8 hours (IC, IP = 7)	20 hours
Maryland	16 hours biennially. Hours must be specific to lines held. Agents who sell HO policy must complete 2 hours of flood CE prior to 9/30/07. Agents who sell flood must complete 2 hours by 9/30/06 and biennially thereafter.	16 PC hours (LH = 16 LH) [PL = 16 PC (may incl 2 hrs FLD)] (AM = 16 PC/LH)	8 PC hours (AO = 8 PC or LH)	16 PC hours

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Massachusetts	60 hours first 3 years; thereafter, 45 hours triennially. Adjuster 15 hours triennially.	25 hours	8 hours (AO = 6) (PR = 7)	20 Hours
Michigan	24 hours biennially. Must include 3 hours of ethics .	20 PC hours (LH = 20 LH) (AM = 17 PC/LH & 3 ETH)	7 PC hours (AO = 4 PC/LH & 3 ETH)	20 PC hours (PRI = 17 PC & 3 ETH)
Minnesota	30 hours biennially on 10/31.	20 hours	8 hours	20 hours
Mississippi	12 hours annually. LH on 12/31; PC / Adjuster on 5/31. Hours must be specific to lines held.	12 PC hours (LH = 12 LH) (AM = 12 PC or LH)	8 PC hours (AO = 8 PC or LH)	12 PC hours
Missouri	10 hours; combined licenses: 16 hours biennially. Hours must be specific to lines held.	16 PC hours (AM = 16 GEN) (LH = 16 LH)	8 PC hours (AO = 8 GEN) (IP = 9 PC)	16 PC hours
Montana	24 hours biennially on first day of birth month. Even birth year renews on even year; odd birth year renews on odd year. Must include 1 hour Montana law .	19 hours (AM = 20)	8 hours (PA, PR = 7)	19 hours (PRA = 20)
Nebraska	PC and combined licenses: 21 hours; LH: 6 hours biennially 45 days prior to last day of birth month. Must include an additional 3 hours ethics .	24 PC hours (AM = 16 GEN & 4 ETH) (LH = 24 LH)	8 PC hours (AO = 7 GEN & 1 ETH)	20 PC hours (PRI = 19 PC & 1 ETH)
Nevada	30 hours triennially. Hours must be specific to lines held. <i>CICs in good standing meet their requirement.</i>	25 PC hours (AM, LH = 25 PC/LH)	7 PC hours (AO = 8 PC/LH) (PA = 7.5 PC)	20 PC hours
New Hampshire	Producer 30 hours; ML & WC ADJ: 20 hours; Public ADJ: 15 hours biennially 60 days prior to last day of the month of each quarter for birth dates in that quarter. Hours must be specific to lines held. <i>Effective April '07 renewal: 24 hours incl 3 ethics on DOB.</i>	30 hours (ML ADJ = 20 hours)	8 GEN/ML/P/WC hours (PA = 8 GEN/ML/P)	20 GEN/ML/P/WC (PRA = 20 GEN/ML/P)
New Jersey	48 hours every 4 years. Must include 6 hours ethics . 24 hours must be specific to lines held. <i>Proposed 24 hours including 3 hours ethics in '07.</i> <i>CIC's & CISR's in good standing meet their requirement.</i>	20 PC hours (LH = 20 LH) (AM = 18 PC & 2 ETH)	8 PC hours (AO = 7 PC & 1 ETH)	20 PC hours (PRI = 19 PC & 1 ETH)
New Mexico	15 hours annually on 9/30. Must include 1 hour ethics . Hours must be specific to lines held.	20 PC hours (AM = 19 PC/LH & 1 ETH) (LH = 20 L)	8 PC hours (AO = 7 PC/LH & 1 ETH)	20 PC hours (PRI = 19 PC & 1 ETH)

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New York	15 hours; combined licenses: 30 hours biennially. LH: 6/30 (odd); PC: 6/30 (even); Public ADJ: 12/31 (even). Renew by 5/1 to avoid late fee. Brokers: 10/31 (even) by 9/1. Hours must be specific to lines held.	15 BR,C3,PA, (PC) hours (AM = 15 LA (LH), C1, LB, BR, C3, (PC), PA) [LH = LA, C1, LB (LH)]	8 BR,C3,PA, (PC) hours (AO = 8 LA (LH), C1, LB, BR, C3, (PC), PA) 1 add'l hour w/ passed exam	15 BR,C3,PA, (PC) hours
North Carolina	12 hours; combined licenses: 18 hours annually on 12/31. Hours must be specific to lines held.	18 P&L (PC) hours (LH = 18 LAH)	6 P&L (PC) hours	18 P&L (PC) hours
North Dakota	24 hours biennially. Must include 3 hours ethics .	20 hours (AM = 16 & 4 ETH)	8 hours (AO = 7 & 1 ETH)	20 hours (PRI = 19 & 1 ETH)
Ohio	20 hours biennially on 12/31.	20 GEN hours	8 GEN hours	20 GEN hours
Oklahoma	16 hours; CSR 12 hours biennially. Must include 2 hrs ethics . Hours must be specific to lines held. Adjuster & CISRs: 12 hours biennially.	12 + 2 ETH, 1 LTC, 1 HCR (ADJ 12 Hours)	5 + 1 ETH, 1 LTC, 1 HCR (ADJ = 8 hours)	(FIN & PRA = 12 + 2 ETH, 1 LTC, 1 HCR) (PRI = 14 & 2 ETH) (ANA & CON = 16) (ADJ = 12)
Oregon	Licensed prior to 1/1/00: 24 hours biennially. Licensed after 1/1/00: 44 hours biennially for first three reporting periods. Must include 3 hours law & 2 hours ethics .	20 PC hours (LH = 19 LH) (AM = 4 mngmt, 5 misc, 1 ETH)	8 PC hours (AO = 4 mngmt, 3 misc, 1 ETH)	20 PC hours (PRI = 19 & 1 ETH)
Pennsylvania	24 hours biennially on issue date.	20 hours	8 hours	20 hours
Puerto Rico	30 hours biennially. Must pass the exam to receive CE credit.	30 hours passed exam required	8 hours passed exam required	30 hours passed exam required
Rhode Island	15 hours annually. Hours must be specific to lines held.	25 PC hours (LH = 25 LH)	8 PC hours (PA = 7 PC)	20 PC hours
South Carolina	24 hours biennially on 5/1 even year. 8 hours must be specific to lines held.	20 PC hours (AM = 20 PC or LH) (LH = 20 LAH)	7 PC hours (AO = 7 PC or LH)	20 PC hours
South Dakota	10 hours; combined licenses: 20 hours biennially on 4/30 even years. Hours must be specific to lines held; combined licenses must have 8 hours PC and LH.	12 PC hours (AM = 20 GEN) (LH = 12 LH)	8 PC hours (AO = 8 GEN)	12 PC hours
Tennessee	12 hours annually.	24 hours	8 hours	20 hours
Texas	30 hours biennially. Must include 2 hours ethics /consumer protection. 15 hours must be classroom.	20 GEN hours (AM = 18 GEN & 2 ETH/CP)	8 GEN hours (AO = 7 & 1 ETH/CP)	20 GEN hours (PRI = 19 GEN & 1 ETH)

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Utah	24 hours biennially on DOB. Must include 3 hours ethics . 12 hours must be classroom. <i>CICs and CRMs in good standing meet the requirement.</i>	20 PC hours (AM = 17 PC/LH & 3 ETH) (LH = 20 LH)	8 PC hours (AO = 7 GEN & 1 ETH)	20 PC hours PRA = 20 PC (PRI = 19 PC & 1 ETH)
Vermont	24 hours biennially on 9/30 even year. 6 hours of AM/AO allowed per review period.	20 GEN hours	8 GEN hours (AO = 6 mngmt & 2 GEN)	20 GEN hours
Virginia	16 hours; combined licenses: 24 hours biennially on 12/31 even year. Must include 2 hours VA law . 8 hours must be specific to each line held.	20 PC hours [AM = 18 GEN & 2 ILR (law)] (LH = 20 LH)	8 PC hours [AO = 6 GEN & 2 ILR (law)] [(IC = 7 PC & 1 ILR (law)]	20 RM hours (PRA = 20 PC) [(PRI = 19 RM & 1 ILR (law)]
Washington	24 hours biennially on DOB. Must include 3 hours ethics .	21 & 3 ETH hours	8 hours (AO = 7 & 1 ETH)	21 & 3 ETH hours
West Virginia	Effective 7/1/06, 24 hours biennially on 5/31/08. Must include 3 hours of ethics.	24 Hours (AM = 20 GEN & 4ETH)	8 hours AO = (7 GEN & 1 ETH)	24 hours PRI = (23 GEN & 1 ETH)
Wisconsin	24 hours biennially; if licensed in odd year, renew on DOB month in odd year; if licensed in even year, renew on DOB month in even year. Proposed 3 hours of ethics beginning with '08 compliance.	20 hours AM = ETH pending	8 hours AO = ETH pending	20 hours PRI = ETH pending
Wyoming	24 hours biennially on DOB. Must include 3 hours ethics .	20 hours (AM = 16 & 4 ETH)	9 hours (PA = 8 hours) (AO = 7 & 1 ETH)	20 hours (PRI = 19 & 1 ETH)