



CONTINUING EDUCATION READ

| State | Continuing Education Requirements | CIC Institutes approved for credit | CISR Courses approved for credit | CRM Courses approved for credit |
|-------------|--|---------------------------------------|-------------------------------------|------------------------------------|
| Alabama | 24 hours including 3 ethics/business practices on last day | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN |
| | of birth month biennially. Service Reps: 12 hours & 1.5 ethics. | All others = 20 GEN | All others = 7 GEN | |
| | CICs in good standing meet their requirement. | | | |
| Alaska | 24 hours including 3 ethics biennially on birth date based on | AM = 16 GEN & 4 ETH | AO = 5 GEN & 1 ETH | All = 20 GEN |
| | odd/even birth year. Only 8 hours AM per period. | All others = 20 GEN | All others = 7 GEN | |
| Arizona | 48 hours including 6 ethics hours every 4 years on last day | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN |
| | of birth month. | All others = 20 GEN | All others = 7 GEN | |
| Arkansas | 12 hours including 2 ethics. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN/ADJ |
| | In 2013, (odd birth month) 24 hours including 3 ethics biennially | LH = 20 GEN | LHE = 7 GEN | |
| | In 2014, (even birth month) 24 hours including 3 ethics biennially | All others = 20 GEN or ADJ | All others = 7 GEN or ADJ | |
| California | 24 hours including 3 ethics biennially on last day birth month. | AM = 21 PC & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 PC |
| | PL license 12 hours annually including 2 ethics | LH = 24 LX (LAH) | LHE = 7 LAH ELR = 7 GEN | |
| | Hours must be specific to lines held. | CC, CP = 24 PC or 20 ADJ | All others = 7 PC or ADJ | |
| | | CML = 20 PC | | |
| | | PL = 25 PC or 20 ADJ | | |
| | | ICO = 20 GEN (20 ADJ pending) | | |
| Colorado | 24 hours including 3 ethics biennially on last day of birth | AM = 21 PC/LH & 3 ETH | AO = 6 PC/LAH & 1 ETH | RME = 20 PC/LH |
| | month. 18 hours must be specific to lines held. | LH = 24 LH | PM, PR = 4 PC & 3 Homeowners | All others = 20 PC |
| | Combined licenses divide hours between LH and PC topics. | PL = 21 PC & 3 Homeowners | ELR, LHE, PA $= 7 \text{ PC/LAH}$ | |
| | | CP, CML = 20 PC | IC1, IC2, IP = 7 PC | |
| | | CC = 24 PC | | |
| | | ICO = 20 PC/LAH | | |
| Connecticut | 24 hours including 3 ethics/law biennially on birth date. | AM = 16 PC or LH & 4 LRE (law) | AO = 6 PC or LH & 1 LRE (law) | All = 20 PC |
| | 6 hours must be specific to lines held. | LH = 20 LH | LHE = 7 LH | |
| | | ICO = 20 PC or 20 LH | All others = 7 PC | |
| | | All others = 20 PC | | |
| Delaware | 24 hours including 3 ethics biennially on February 28th of | AM = 21 GEN & 4 ETH | AO = 6 GEN & 1 ETH | AD, RME = 17 GEN & 3 ETH |
| | even years. Agents who write H.O. or PL cover-must complete | LH = 19 GEN, 2 LTC & 3 ETH | All others = 7 GEN | All others = 20 GEN |
| | 2 NFIP flood | CML = 17 GEN & 3 ETH | | |
| | | CC, ICO = 21 GEN & 3 ETH | | |
| | | CP = 20 GEN | | |
| District of | 24 hours including 3 ethics biennially last day of birth month. | AM = 12 PC/LH & 4 ETH | AO = 6 GEN & 1 ETH | RME = 20 PC |
| Columbia | Hours must be specific to lines held | LH = 20 LH PL = 16 PC | All others = 7 GEN | All others = 16 PC |
| | Combined licenses must include 6 hours each of PC and LH. | ICO = 20 PC/LH | | |
| | | CC, CP, CML = 20 PC | | |

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| Florida | Licensed 6 years or more: 20 hours including 3 ethics | AM = 15 PC/LH & 4 ETH | AO = 6 PC/ADJ & 1 ETH | All = 20 PC | |
| | Licensed 6 years or less: 24 hours including 3 ethics | LH = 20 LHV | LHE = 7 LH | | |
| | Biennially on last day of birth month | CC, CP, PL = 20 PC & ADJ | ELR = 7 PC/LH or ADJ | | |
| | Must be specific to lines held; combined licenses: 12 PC, 12 LH. | ICO = 20 PC or 20 LH | All others = 7 PC or ADJ | | |
| | | CML = 20 PC | | | |
| Georgia | Licensed less than 20 years: 24 hours incl 3 ethics biennially on | AM, LH, ICO = 17 PC/LH & 3 ETH | AO, PR = 4 PC/LH & 3 ETH | RME = 20 PC | |
| | last day of birth month; Licensed 20 years or more: 20 hours incl 3 | CML = 20 PC | LHE = 4 LH & 3 ETH | All others = 17 PC, 3 ETH | |
| | ethics biennially last day of birth month. Hours must be specific to | All others = 17 PC & 3 ETH | All others = 4 PC & 3 ETH | k | |
| | lines held. CICs are req'd to complete 6 hours annually. | | | | |
| lawaii | 24 hours biennially including 3 ethics/Hi law | AM = 16 PC or LH & 4 ETH | AO = 6 PC & 1 ETH | All = 20 PC | |
| | 16th day of birth month even/odd year. | LH = 20 LH | LHE = 7 LAH | | |
| | | ICO = 20 PC or 20 LH | All others = 7 PC | | |
| | | All others = 20 PC | | | |
| daho | 24 including 3 hours ethics biennially on last day of birth month. | AM = 16 & 4 ETH | AO = 6 GEN & 1 ETH | AII = 20 GEN | |
| | | All others = 20 GEN | All others = 7 GEN | | |
| Illinois | 24 biennially including 3 ethics on Dec 31st. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN (2x 10 GEN) | |
| | Ethics must be classroom only. | All others = 20 GEN | All others = 7 GEN | | |
| Indiana | 24 hours biennially 30 days prior to license expiration. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN | |
| | | All others = 20 GEN | All others 7 GEN | | |
| owa | 36 hours including 3 ethics triennially on last day of birth month. | AM = 16 GEN & 4 ETH | AO GEN = 6 & 1 ETH | All = 20 GEN | |
| | | All others = 20 GEN | All others = 7 GEN | | |
| Kansas | 12 hours including 1 hour ethics; Combined licenses: 24 hours | AM = 12 GEN & 4 ETH | AO = 6 GEN & 1 ETH | RME = 20 GEN | |
| | including 2 hours ethics biennially on birth date odd or even year. | LH = 12 LHV | LHE = 7 LH ELR = 7 GEN | All others = 12 GEN | |
| | Must be specific to lines held. | ICO = 20 PC/LH | All others = 7 PC | | |
| | | CC = 16 PC | | | |
| | | All others = 12 PC | | | |
| Kentucky | 24 hours including 3 ethics biennially on last day of birth month | AM = 16 PC/LH & 4 ETH | AO = 6 GEN & 1 ETH | RME = 20 PC/LH | |
| | odd or even year; 6 hours must be specific to lines held. | LH = 20 LH | LHE = 7 LH ELR = 7 PC/LH | All others = 20 PC | |
| | | ICO = 20 PC/LH | All others = 7 PC | | |
| | | All others = 20 PC | | | |
| ouisiana | 24 hours including 3 ethics & 3 flood biennially on last day | AM = 16 PC/LH or ADJ & 4 ETH | AO = 5 PC/LH or ADJ & 1 ETH | All = 20 GEN or ADJ | |
| | of birth month. | LH = 20 LH or ADJ | ELR = 7 PC/LH or ADJ | | |
| | PC - Odd years | CML = 20 PC | LHE = 7 LH or ADJ | | |
| | | ICO = 20 PC/LH | All others = 7 PC or ADJ | | |
| | LH - Even years | All others = 20 PC or ADJ | | | |
| | | (PL - may include 2 hrs flood) | | | |
| Maine | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN | |
| | | LH = 20 LH All others = 20 GEN | All others = 7 GEN | | |

| CONTINUING EDUCATION READY REFERENCE GUIDE | | | | | |
|--|---|---------------------------------------|---|------------------------------------|--|
| State | Continuing Education Requirements | CIC Institutes approved for credit | CISR Courses approved for credit | CRM Courses approved for credit | |
| laryland | 24 hours including 3 ethics biennially on license issuance date | AM = 17 PC or LH / 3 ETH | AO = 6 PC or LH & 1 ETH | AII = 20 PC | |
| | Hours must be specific to lines held | LH = 18 LH/ 2 LTC | LHE = 7 LH | | |
| | | ICO = (20 PC or 20 LH - Pending) | All others = 7 PC | | |
| | Agents who sell flood must complete 2 hours NFIP flood. | All others = 20 PC | | | |
| | | (CP & PL = may incl 2 hrs FLD) | | | |
| lassachusetts | 60 hours first 3 years; thereafter, 45 hours triennially on license | AM = 21 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN | |
| | renewal date. Effective Must include 3 ethics. | CC, PL = 25 GEN or 20 ADJ | LHE, ELR = 7 GEN | | |
| | | CML, LH, CP, ICO = 20 GEN | All others = 7 GEN or 7 ADJ | | |
| lichigan | 24 hours including 3 ethics biennially on first day of birth month | AM = 16 PC/LH & 4 ETH | AO = 6 PC/LH & 1 ETH | AII = 20 PC/LH | |
| | odd/even year. | LH = 20LH | LHE = 7 LH | | |
| | | ICO = 20 PC/LH | All others = 7 PC | | |
| | | All others = 20 PC | | | |
| linnesota | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | AII = 20 GEN | |
| | | All others = 20 GEN | All others = 7 GEN | | |
| Mississippi | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 PC, LH or ADJ & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN or ADJ | |
| | Hours must be specific to lines held. | LH = 20 LH | ELR = 7 GEN LHE = 7 LAH | | |
| | | All others = 20 GEN (PC/LH/ADJ) | All others = 7 PC & ADJ | | |
| Missouri | 16 hours including 3 ethics biennially on license issuance date. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | RME = 20 GEN | |
| | Hours must be specific to lines held. | LH = 16 LH | ELR = 7 GEN LHE = 7 LH | All others = 16 GEN | |
| | | ICO = 20 GEN | All others = 7 PC | | |
| | | All others = 16 PC | | | |
| <i>l</i> ontana | 24 hours including 3 ethics & 1 MT law biennially on first day of | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | AD = 16 GEN | |
| | birth month odd/even year; this will soon change to last day. | All others = 20 GEN | All others = 7 GEN | All others = 20 GEN | |
| lebraska | 24 hours including 3 ethics prior to last day of birth month. | AM = 20 GEN & 4 ETH | AO = 6 GEN & 1 ETH | RA, RME = 20 GEN | |
| | | LH = 24 GEN | LHE = 7 LH | All others = 20 PC | |
| | | CML, CC, CP, ICO = $20 PC$ | All others = 7 PC | | |
| | | PL = 24 PC | | | |
| levada | 30 hours including 3 ethics triennially on first day of the month | AM = 21 PC/LH & 4 ETH | AO = 6 PC/LH & 1 ETH | RME = 20 PC/LH | |
| | following license issuance month. Hours specific to lines held | CC, CP, CML = 20 PC | IC 1, IC 2, IP = 7 PC | All others = 20 PC | |
| | | PL, LH = 25 PC/LH | All others = 7 PC/LH | | |
| | CICs in good standing exempt. | ICO = 20 PC/LH | | | |
| lew | 24 hours including 3 ethics biennially 60 days prior to last day of | AM = 20 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN | |
| lampshire | birth month. | LH = 21 LH PL = 24 GEN | All others = 7 GEN | | |
| • | | CML, CC, CP, ICO = 20 GEN | | | |
| | | 20 ADJ credit for all except AM. | 7 ADJ credits for AO, IC 1, IC 2, IP, PA, PM, PR | 20 ADJ credit available for all | |
| | | Contact CE Dept for details | Contact CE Dept for details | Contact CE Dept for details | |
| New Jersey | 24 hours including 3 ethics biennially on last day of birth month | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN | |
| | for producers with two-year license. | LH = 18 LH & 2 LTC | All others = 7 GEN | | |
| | CIC's & CISR's in good standing meet their requirement. | All others = 20 GEN | | | |

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|--|---|---|-------------------------------------|------------------------------------|--|
| State | Continuing Education Requirements | CIC Institutes approved for credit | CISR Courses approved for credit | CRM Courses approved for credit | |
| New Mexico | 15 hours including 1 ethics annually on 9/30. | AM = 19 PC/LH & 1 ETH | AO = 6 PC/LH/ETH | AII = 20 PC/LH | |
| | Hours must be specific to lines held. | LH = 20 LH | All others = 7 PC/LH | | |
| | | All others = 20 PC/LH | | | |
| New York | 15 hours; Combined licenses 30 hours | AM, ICO = 15 BRIDGE (PC/LH) | AO = 7 PC/LH | All = 15 PC/LH | |
| | Biennially on birth date on even/odd year | LH = 15 LH | LHE = 7 LH | | |
| | Renew 60 days prior to avoid late fee Hours specific to lines held | All others = 15 PC | All others = 7 PC | | |
| | | | also one hour for passed exam | | |
| North | 24 hours including 3 ethics biennially on last day of birth month | AM = 15 GEN & 3 ETH | AO = 6 GEN & 1 ETH | RME = 20 GEN | |
| Carolina | odd/even year based on birth year. 3 hrs FLD every 4 years. | CML, CC, CP, ICO = 20 GEN | All others = 7 GEN | All others = 18 GEN | |
| | | LH, PL = 18 GEN | | | |
| North Dakota | 24 hours including 3 ethics biennially last day of birth month. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN | |
| | | LH = 20 LH | All others = 7 GEN | | |
| | | All others = 20 GEN | | | |
| Ohio | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | AII = 20 GEN | |
| | | All others = 20 GEN | All others = 7 GEN | | |
| Oklahoma | 24 hours including 3 ethics & 2 legislative update biennially on last | AM = 15 GEN or ADJ / 4 ETH/ 1 LU | All = 5 GEN or ADJ / 1 ETH & 1 LU | All = 17 GEN or ADJ / 2 ETH / 1 LU | |
| | day of the birth month. Effective Jan '15, one hour of earthquake | LH = 17 GEN / 2 ETH / 1 LU | | | |
| | credit also required. | All others = 17 GEN or ADJ / 2 ETH / 1 LU | | | |
| | CSRs: 13 hours including 3 ethics and 2 hours legislative update. | | | | |
| Oregon | 24 hour including 3 ethics & 3 OR law biennially on last day | AM = 18 GEN / 3 ETH | AO = 6 GEN / 1 ETH | All = 20 GEN | |
| Cregen | of birth month. | All others = 20 GEN | All others = 7 GEN | | |
| | Non-Res - Odd years | | | | |
| Pennsylvania | 24 hours biennially on last day of birth month. | LH = 18 GEN & 2 LTC | All = 7 GEN | All = 20 GEN | |
| · · · · · · · · · · · · · · · · · · · | | All others = 20 GEN | | | |
| | | | | | |
| Puerto Rico | 30 hours biennially. | AM = 26 GEN & 4 ETH | All CISR courses = 8 GEN | RME = 20 GEN | |
| | | CP, ICO = 20 GEN | | All others = 30 GEN | |
| | | All others = 30 GEN | | | |
| | Non-designees must pass the exam to receive CE credit. | | | | |
| Rhode Island | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 PC & 4 ETH | AO = 5 GEN & 1 ETH | AII = 20 GEN | |
| | | LH = 20 LAH | LHE, ELR = 7 GEN | | |
| | | ICO = 20 PC/LH | All others = 7 PC | | |
| | | All others = 20 PC | | | |
| South | 24 hours including 3 ethics biennially on last day birth month. | AM = 16 PC or LH & 4 ETH | AO = 6 PC or LH & 1 ETH | AII = 20 PC | |
| Carolina | 8 hours must be specific to lines held. | LH = 20 LAH | LHE = 7 LH IP = 7 GEN | | |
| | | ICO = 20 PC or 20 LH | All others = 7 PC | | |
| | CICs only 12 hours with written request to Prometric. | All others = 20 PC | | | |
| South Dakota | 10 hours; Combined licenses 20 hours | AM = 20 GEN | AO = 6 GEN | RME = 12 GEN | |
| | Bienially on last day of birth month. Hours specific to lines held | LH = 10 LH | LHE = 7 LH | All others = 10 GEN | |
| | Combined licenses must have 40% in each line. | All others = 10 PC | All others = 7 PC | | |
| | Combined licenses must have 40% in each line. | (ICO Pending 20 GEN) | All others = 7 PC | | |

| State | Continuing Education | CIC Institutes | CISR Courses | CRM Courses |
|-------------------|--|-----------------------|------------------------------|-------------------------|
| | Requirements | approved for credit | approved for credit | approved for credit |
| Tennessee | 24 hours including 3 ethics biennially before last day of birth month. | AM = 20 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN |
| | | CML, CP = 20 GEN | All others = 7 GEN | |
| | | All others = 24 GEN | | |
| Texas | 24 hours including 2 ethics biennially before last day of birth month. | AM = 16 GEN & 4 ETH | AO = 5 GEN & 1 ETH | RME, RC = 19 GEN |
| | 50% of hours must be "classroom" credit. | All others = 20 GEN | All others = 7 GEN | All others = 20 GEN |
| Utah | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN |
| | 12 hours must be classroom. | All others = 20 GEN | IC 1, IC 2, IP = 7 PC | |
| | CICs and CRMs in good standing meet the requirement. | | All others = 7 GEN | |
| Vermont | 24 hours including 3 ethics biennially on 3/31 odd years. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN |
| | 6 hours of management allowed per review period. | All others = 20 GEN | All others = 7 GEN | |
| Virginia | 16 hours including 3 hours ethics; Combined licenses 24 hours | AM = 16 GEN 4 ETH | AO = 6 GEN & 1 ETH | All = 20 PC |
| | including 3 hours ethics biennially on 11/30 even years. | LH = 20 LH | IP, PA, PR = 7 PC or ADJ | |
| | Hours must be specific to each line held. | ICO = 20 GEN | LHE = 7 LH All others = 7 PC | |
| | | All others = 20 PC | LHE = 7 LH All others = 7 PC | |
| Nashington | 24 hours including 3 ethics biennially on date of birth month | AM = 18 GEN & 2 ETH | AO = 6 GEN & 1 ETH | AD, RA = 21 GEN / 3 ETH |
| | | All Others= 20 GEN | All others = 7 GEN | RC, RF = 21 GEN |
| | | | | RME = 20 GEN |
| West | 24 hours including 3 ethics biennially on last day of birth month. | AM = 20 GEN & 4 ETH | AO = 6 GEN & 1 ETH | RME = 12 GEN |
| Virginia | | LH, CML = 20 GEN | All others = 7 GEN | All others = 24 GEN |
| | | All others = 24 GEN | | |
| Nisconsin | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 PC/LH & 4 ETH | AO = 6 PC/LH & 1 ETH | All = 20 GEN |
| | | All others = 20 PC/LH | ELR = 7 PC/LH LHE = 7 GEN | |
| | | | All others = 7 PC | |
| Wyoming | 24 hours including 3 ethics biennially on last day of birth month. | AM = 16 GEN & 4 ETH | AO = 6 GEN & 1 ETH | All = 20 GEN |
| . – | | All others = 20 GEN | All others = 7 GEN | |