

CONTINUING EDUCATION READY REFERENCE GUIDE

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

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

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Maryland	24 hours including 3 ethics biennially on license issuance date Hours must be specific to lines held Agents who sell flood must complete 2 hours NFIP flood.	AM = 17 PC or LH / 3 ETH LH = 18 LH/ 2 LTC ICO = (20 PC or 20 LH - Pending) All others = 20 PC (CP & PL = may incl 2 hrs FLD)	AO = 6 PC or LH & 1 ETH LHE = 7 LH All others = 7 PC	All = 20 PC
Massachusetts	60 hours first 3 years; thereafter, 45 hours triennially on license renewal date. Effective Must include 3 ethics.	AM = 21 GEN & 4 ETH CC, PL = 25 GEN or 20 ADJ CML, LH, CP, ICO = 20 GEN	AO = 6 GEN & 1 ETH LHE, ELR = 7 GEN All others = 7 GEN or 7 ADJ	All = 20 GEN
Michigan	24 hours including 3 ethics biennially on first day of birth month odd/even year.	AM = 16 PC/LH & 4 ETH LH = 20LH ICO = 20 PC/LH All others = 20 PC	AO = 6 PC/LH & 1 ETH LHE = 7 LH All others = 7 PC	All = 20 PC/LH
Minnesota	24 hours including 3 ethics biennially on last day of birth month.	AM = 16 GEN & 4 ETH All others = 20 GEN	AO = 6 GEN & 1 ETH All others = 7 GEN	All = 20 GEN
Mississippi	24 hours including 3 ethics biennially on last day of birth month. Hours must be specific to lines held.	AM = 16 PC, LH or ADJ & 4 ETH LH = 20 LH All others = 20 GEN (PC/LH/ADJ)	AO = 6 GEN & 1 ETH ELR = 7 GEN LHE = 7 LAH All others = 7 PC & ADJ	All = 20 GEN or ADJ
Missouri	16 hours including 3 ethics biennially on license issuance date. Hours must be specific to lines held.	AM = 16 GEN & 4 ETH LH = 16 LH ICO = 20 GEN All others = 16 PC	AO = 6 GEN & 1 ETH ELR = 7 GEN LHE = 7 LH All others = 7 PC	RME = 20 GEN All others = 16 GEN
Montana	24 hours including 3 ethics & 1 MT law biennially on first day of birth month odd/even year; this will soon change to last day.	AM = 16 GEN & 4 ETH All others = 20 GEN	AO = 6 GEN & 1 ETH All others = 7 GEN	AD = 16 GEN All others = 20 GEN
Nebraska	24 hours including 3 ethics prior to last day of birth month.	AM = 20 GEN & 4 ETH LH = 24 GEN CML, CC, CP, ICO = 20 PC PL = 24 PC	AO = 6 GEN & 1 ETH LHE = 7 LH All others = 7 PC	RA, RME = 20 GEN All others = 20 PC
Nevada	30 hours including 3 ethics triennially on first day of the month following license issuance month. Hours specific to lines held <i>CICs in good standing exempt.</i>	AM = 21 PC/LH & 4 ETH CC, CP, CML = 20 PC PL, LH = 25 PC/LH ICO = 20 PC/LH	AO = 6 PC/LH & 1 ETH IC 1, IC 2, IP = 7 PC All others = 7 PC/LH	RME = 20 PC/LH All others = 20 PC
New Hampshire	24 hours including 3 ethics biennially 60 days prior to last day of birth month.	AM = 20 GEN & 4 ETH LH = 21 LH PL = 24 GEN CML, CC, CP, ICO = 20 GEN <i>20 ADJ credit for all except AM. Contact CE Dept for details</i>	AO = 6 GEN & 1 ETH All others = 7 GEN <i>7 ADJ credits for AO, IC 1, IC 2, IP, PA, PM, PR Contact CE Dept for details</i>	All = 20 GEN <i>20 ADJ credit available for all Contact CE Dept for details</i>
New Jersey	24 hours including 3 ethics biennially on last day of birth month for producers with two-year license. <i>CIC's & CISR's in good standing meet their requirement.</i>	AM = 16 GEN & 4 ETH LH = 18 LH & 2 LTC All others = 20 GEN	AO = 6 GEN & 1 ETH All others = 7 GEN	All = 20 GEN

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

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