

PRODUCER EDUCATION AND EXAMINATION REQUIREMENTS

All continuing education requirements are given on an annual basis unless otherwise specified. All requirements are given in classroom hours unless otherwise specified.

The date following each state indicates the last time information for the state was reviewed/changed.

State	Citation	Prelicensing Education	Reciprocal	Resident Exam Required	Reciprocal	Continuing Education	Reciprocal
AL (4/24)	§§ 27-7-5; 27-7-28; 27-7-29.1; 27-8A-1; AAC 482-1-110-.05	No provision	Yes	All licenses; limited lines, CLU, CPLU, CIC, variable life, variable annuity exempt.	Yes	24 hours per biennium, including 3 hours of ethics. CLU, CIC, CPCU, CFC, CFP, RHU, REBC, CHC, ARM, limited lines exempt; newly licensed producers and service representatives for 12 months following the effective date of their license exempt. Any producer or service representative employed by another producer or by an insurer to work only in the office of the employer and who is not licensed as a nonresident in any other state shall satisfactorily complete a minimum of 12 classroom hours biennially, 2 hours of which shall be on the topic of insurance producer ethics.	Yes
AK (4/24)	§§ 21.27.020; 21.27.060; 3 AAC 23.070 to 23.168	No provision	No provision	Limited license exempt. Scores only valid for one year.	Yes	24 continuing education credit hours per 2-year period of which at least 3 credit hours must include the topic of insurance ethics. Up to 8 hours may be carried over to the next license period. Does not apply to a licensee whose license was first issued before 1/1/80.	Nonresidents exempt

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AZ (4/24)	§§ 20-284 to 20-288; 20-300; 20-2901 to 20-2904	No provision	No provision	All licenses unless exempt; limited lines, rental car agents, self-service storage agents exempt. Exemption does not apply to limited line crop insurance.	Yes	48 hours required; 6 hours of which must be ethics training. Exemptions listed in § 20-2902.	Yes
AR (4/24)	§§ 23-64-202; 23-64-301 to 23-64-303; 23-64-506 to 23-64-516; Ark. Admin. Code 054.00.31; 054.00.50 § 4	20 hours of classroom or electronic instruction; applicants for a new or additional line not required to retake 5 hour State Insurance Laws and Rules portion; certificate of completion must be presented before taking licensing exam; adjusters, consultants and nonresidents from states with reciprocal licensing exempt.	Yes	All licenses; limited lines credit, credit property, travel insurance, funeral expense insurance, and other lines exempt.	Yes	Unless exempt under § 23-64-302, agent or broker shall complete 24 hours biennially, which must include 3 hours of ethics. Newly licensed agents meet requirements for second renewal period. Agents licensed prior to 7/1/03 are exempt at age 60 or when they have been licensed 15 years.	Yes

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CA (4/24)	Ins. §§ 1675 to 1676; 1679; 1749; 1749.2; 1749.3; 1749.31; 1749.32; 1749.33; 1749.8; 10 CCR §§ 2186 to 2188.8	20 hours P/C, 20 hours L/H, 20 hours personal lines broker-agent; plus 12 hours ethics and insurance code study	Only ethics hours needed.	All licenses	Waived by reciprocal agreement.	24 hours during each 2-year license term for individuals licensed as a life agent or an accident and health or sickness agent or as a property or casualty broker-agent or as a personal lines broker-agent, of which 3 hours must be in ethics. 20 hours during each 2-year license term for limited lines automobile agents, of which 3 hours must be in ethics. Every life agent must have 8 hours of training prior to soliciting sales of annuities; must have 4 hours of training prior to each license renewal. Exempt if 70 years of age or older & licensed for 30 continuous years.	No provision

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CO (4/24)	§§ 10-2-201 to 203; 10-2-301; 10-2-402; 10-2-403; 10-2-501; 3 CCR 702 Reg. 1-2-4 §§ 1 to 9; 3 CCR 702 Reg. 1-2-5 §§ 1 to 16	50 hours life, A/H, P/C; must include 3 hours ethics. Must include 3 hours on general insurance laws and regulations not related to the specific line of business. Must include 4 hours on insurance laws and regulations specifically related to the applicant's line of business. Must provide evidence of coursework.	Yes	All licenses; CLU, CPCU, ChFC, RHU partially exempt.	Yes	24 hours biennially for life, A/H, P/C. At least 3 hours shall be for courses in ethics. At least 18 hours shall be in approved courses for the type of license for which the producer is licensed. For producers authorized to sell property or personal insurance lines of business, at least 3 of the 24 hours of continuing education must be for courses in homeowner's insurance coverage. Licensees in limited lines credit insurance, travel insurance, title insurance, and crop/hail insurance are exempt. Producers may carry over no more than 12 hours to the next continuing education period.	Yes

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CT (4/24)	§§ 38a-702a to 38a-702h; 38a-769; 38a-702n Regs. §§ 38a-782a-1 to 38a-782a-18	Yes, 20 hours for each line of insurance for which the applicant has successfully completed an approved course; or equivalent experience or training as determined by the commissioner; limited lines exempt.	Yes	All licenses; limited lines exempt.	Yes	24 hours every biennium; minimum of 3 hours of ethics or CT insurance law. Exemption from education requirement for limited lines. Up to 24 hours may be carried over to the next biennium.	Yes

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DE (4/24)	18 Del.C. §§ 1701 to 1709; 1717; 1718; 1772; 18 Del. Admin. Code 504-1.0 to 504-12.0	No provision	No provision	All licenses unless exempt. Non-resident adjusters or appraisers whose home states (including designated home states) do not have continuing education requirements for adjusters or appraisers shall be required to satisfy this state's continuing education requirements.	Yes, with exceptions.	None required first year; 24 hours continuing education units biennially, including 3 hours of ethics; if soliciting long-term care insurance, include 3 hours in LTC; if writing flood insurance, 21 hours with 2 hours related to flood insurance & NFIP; after 25 years, 12 hours CEU. Limited representatives, including fraternal agents, 12 hours biennially, including 3 hours of ethics. Up to 5 hours may carry over to the next biennium.	Yes

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DC (4/24)	§§ 31-1131.05 to 31-1131.09; 26A DCMR § 106	Commissioner may require prelicensing education; attorneys with a license to practice law in any state or the District shall be exempt; title insurance employees are exempt.	Yes	Applicants for limited and surplus lines licenses are exempt.	Yes	24 hours per renewal period at least 3 hours of ethics. Producers renewing a license in both life and health and property and casualty shall complete at least 6 hours for each group. Property and casualty licensees shall have 3 hours of flood insurance education. Limited lines exempt; 16 hours biennially for resident title insurance producers, of which no more than 8 hours may be completed through approved online or video-based courses; 4 hours biennially for nonresident title.	Yes

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FL (4/24)	§§ 626.221; 626.732; 626.7851; 626.8311; 626.8417; 626.2815	General lines applicants must complete (a) 200 hours of coursework, 3 hours must be on ethics (b) one year as a full-time property and casualty employee, or (c) one year as a customer service representative or personal lines agent and 40 hours of coursework. (cont.)	Yes	All licenses; limited lines exempt; CLU, CPCU, ACA, AIC, PCA, PPIA, CA, CCA, CACP, AICS, UCC exempt.	Nonresidents exempt if home state requirements substantially similar.	Each licensee must complete 20 hours of elective continuing education courses every 2 years. If licensed for more than 6 years, requirement drops to 16 hours every 2 years. If licensed for more than 25 years, requirement drops to 6 hours every 2 years. Each licensee must also complete a 4-hour update course addressing changes to insurance laws, industry trends, and other similar insurance-related topics. CLU, CPCU, CIC, and other coursework can be used to satisfy continuing education requirements.	Yes

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FL (cont.)		Life applicants must complete 40 hours in life insurance, or 60 hours in multiple areas, including 3 hours ethics; CLU, ChFC, FLMI exempt; health agent must complete 40 hours in health, or 60 hours in multiple lines, including 3 hours ethics; RHU, ChHC, REBC, CEBS, HIA exempt. Prelicensure coursework is not required for a member or veteran of the U.S. Armed Forces or the spouse of such a member or veteran.					
GA (4/24)	§§ 33-23-5; 33-23-16; R. & Regs. §§ 120-2-3-.07; 120-2-3-.08; 120-2-3-.09; 120-2-3-.15; 120-2-3-.19	20 hours per line of authority; CPCU, CLU, CIC, CISR, CRM, or college degree in insurance exempt; applicants for temporary licenses or credit insurance licenses exempt.	Yes	Applicants with CPCU, CLU, CIC, FLMI, REBC, or RHU designations are exempt; applicants with a Ph.D. in Risk Management are exempt.	Yes	Licensed less than 20 years = 24 hours per year (3 in ethics); more than 20 years = 20 hours per year (3 in ethics). Certain professional designations trigger a reduction in requirements to 6 hours per year with at least 3 hours of ethics.	Yes, provided the state reciprocates for Georgia producers.

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HI (4/24)	§§ 431:9A-105 to 431:9A-109; 431:9A-116; 431:9A-124; HAR §§ 16-171-307 to 16-171-308	No provision	No provision	All licenses	Yes	24 hours annually for life or disability, property, marine and transportation, vehicle, general casualty, or surety; includes 21 hours related to line of authority for which license is held and 3 hours related to ethics or insurance regulation. If licensed in both areas, 24 hours required annually, 10 in L/H, 11 in P/C and 3 in ethics. If a producer acquires an additional line, complete required education by the next renewal. If reactivating, complete continuing education before reactivation.	Yes
ID (4/24)	§§ 41-1006 to 41-1009; 41-1012; 41-1020; IDAPA 18.06.04 §§ 11 to 13	No provision	No provision	All licenses	Yes	24 hours during each 2-year licensing period. At least 3 hours must cover ethics. Up to 4 hours can come from courses approved for adjusters. Certificate must be presented at time of license renewal. Limited lines exempt.	Yes

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IL (4/24)	215 ILCS 5/500-25; 5/500-30; 5/500-40; 5/500-45; 5/500-90; 50 Ill. Adm. Code 3119.10; 3119.45 to 3119.60	20 hours for life, 20 hours for accident and health, 20 hours for fire, 20 hours for casualty, 20 hours for personal lines- PC, 12.5 hours for motor vehicle. Certain professional designations exempt. 7.5 hours of each pre-licensing course must be completed in a classroom or webinar setting, except Motor Vehicle, which would require 5 hours in a classroom or webinar setting.	Yes	All licenses	Yes	24 hours per 2-year renewal period, 3 hours of which must be classroom or webinar ethics instruction. Courses exceeding 12 credit hours shall not be considered for continuing education purposes.	Yes

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IN (4/24)	§§ 27-1-15.6-6; 27-1-15.6-8; 27-1-15.6-9; 27-1-15.6-16; 27-1-15.6-18; 27-1-15.7-2; 27-1-15.7-2.2; 27-1-15.7-2.5; 27-1-15.7-5; 760 IAC 2-10-1; 760 IAC 1-50-13	Life, Health, Personal lines = 20 hours; P&C = 40 hours; L&H combined = 40 hours. If required, certification must be filed with commissioner. Licensed producer may not sell LTC insurance until has completed 8 hours of LTC education. Title producer required to have 10 hours of title-related education. Annuity product producers, not less than 4 hours.	Yes	All licenses; individuals with CLU, CFP, CFC, CPCU, CIC, or AAI designation exempt; individuals with bachelor's degree in insurance; limited lines exempt.	Yes	24 hours for producers (not more than 4 hours of which may be in courses concerning one or a combination of the following: sales promotion; sales technique; motivation; psychology; or time management), including 3 hours ethics; 5 hours for limited lines producers unless exempt; title producer must have 7 hours of education specific to title with at least one hour each in ethics, title underwriting, escrow issues, & principles of federal Real Estate Settlement Procedures Act. Bail bond agent, 6 hours in laws related to bail agents. Retired producer may apply for exemption. Commissioner to allow waiver of hours for producer on active duty in armed forces.	Yes
IA (4/24)	IAC 191-10.3 to 191-10.5; 191-11.3	None	No provision	All licenses	Certification by home state waives exam.	36 hours per term of 3 years, including 3 hours of ethics.	Yes, if agent's state of domicile has a continuing education law in force.

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KS (4/24)	§§ 40-4903; 40-4906; 40-4908; 40-4914; KAR 40-7-20a	No	No provision	All licenses	Yes	18 hours CEC biennially for L/H or P/C, including 3 hours of ethics or regulatory compliance; 2 hours for crop insurance, 4 hours for title.	Yes
KY (4/24)	§§ 304.9-105; 304.9-107; 304.9-140; 304.9-170; 304.9-295	40 hours for life and health, 40 hours for P/C, or 20 for each line of authority, if applicable; limited lines and variable life & variable annuities exempt; holders of specified designations exempt.	Yes	All licenses; limited lines, variable life, variable annuities exempt.	Yes	24 hours biennially; at least 3 hours in ethics per biennium. Certain professional designation coursework may be used to satisfy the commissioner's standards for continuing education requirements.	Yes

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LA (4/24)	§§ 22:1545; 22:1546; 22:1548; 22:1551; 22:1560; 22:1573; La. Admin Code. tit. 37, pt. XI, §§ 711; 713	No provision	Yes	All licenses; limited lines, credit insurers, travel insurance, certain professional designations exempt.	Yes	L/H only: 24 hours biennially with 3 hours dedicated to ethics. P/C only: 24 hours biennially and 3 hours dedicated to ethics, 3 hours dedicated to flood insurance. Adjusters only: 24 hours biennially with 3 hours dedicated to ethics. Multiline producers: 24 hours biennially with 3 hours dedicated to ethics. Bail bond producers: 12 hours; 6 hours dedicated to bail enforcement as defined by the criminal procedure code. Title producers: 12 hours with at least 2 hours dedicated to matters related to state and federal consumer finance protection laws. Commissioner may grant up to 4 hours credit for membership in a national insurance association. May carry over no more than 10 P/C hours or 10 L/H hours to the next reporting period.	Yes

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ME (4/24)	24-A M.R.S.A. §§ 1410; 1420-D; 1420-G; 1420-H; 1420-O; 1481-A; 1482; 02-031 CMR Ch. 542, § 4	Applicants for insurance producer licenses must present either (1) a certificate demonstrating satisfactory completion of 16 credit hours of prelicensing education; or (2) a certificate demonstrating that the applicant has completed at least 6 months of relevant full-time equivalent experience as an employee of an insurer or producer.	Yes	All licenses; certain limited lines and certain resident title insurance producers exempt.	Yes	Commissioner shall set number of hours by regulation, not to exceed 30 hours biennially, at least 3 of ethics. Currently 24 hours are required.	Waive requirement if satisfy continuing education requirements of home state.

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MD (4/24)	Ins. §§ 10-104; 10-105; 10-116; 10-116.1; 10-119; COMAR 31.03.02.03; Bulletin 13-07; Department website	Applicants must complete 20 prelicensing course hours or have one-year experience; limited lines must complete approved program provided by insurer. Waiver may be granted for certain professional designations.	Yes	All licenses; certain professional designations and limited lines exempt.	Yes	24 hours each renewal period; except for producers licensed for 25 or more consecutive years as of 10/01/2008, 8 hours; at least 3 hours ethics. If have L/H and P/C license, 24 hours, at least 6 hours must be in each area, plus ethics. Title insurance licensed, 16 hours every 2-year renewal period plus ethics requirement. If issuing LTC, must receive at least 2 hours CE in LTC. P/C producers selling flood insurance must receive 2 hours continuing education related to flood insurance. P/C providing bail bondsman services must receive 4 hours of continuing education related to bail bond insurance. CEs waived for aged 70 as of 4/30/2013. After the biennial requirements are satisfied, up to 9 credit hours can be carried over to the next license renewal period.	Yes

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MA (4/24)	M.G.L.A. 175 §§ 162L; 177E; 162O; 162U; 211 CMR 50.04; 50.05	No provision	No provision	All licenses	Yes	Minimum number of classroom hours as follow: 60 hours prior to initial renew date; during first 3 years after licensing; 45 hours each 3 years after that; at least 3 hours must be in ethics; hours may be met by instruction in any line where licensed; encouraged to take at least one hour in each line where licensed.	Yes
MI (4/24)	§§ 500.1204; 500.1204a; 500.1204c; 500.1204e	20 hours per line; 40 hours L/H or P/C; commissioner may waive for limited lines, degree with concentration in insurance, and other professional designations.	Yes	Commissioner may waive exam for limited lines, degree with concentration in insurance, and other professional designations.	Yes	24 hours every 2 years; at least 3 hours must be in ethics. Commissioner may waive continuing education requirements because of military service or if a hardship on agent. Requirement waived for travel- or baggage-only, or limited lines credit insurance producers.	Yes
MN (4/24)	§§ 60K.36; 60K.361; 60K.365; 60K.39; 60K.40; 60K.53; 60K.56	20 hours per line; limited lines, degree in insurance, other professional designations are exempt. 8 additional hours of training required for P&C/L&H producers to sell or solicit LTC insurance.	Yes	All licenses; limited lines, title, travel, bail bonds exempt.	Yes	24 credit hours during each licensing period, 3 hours of which in ethics.	Yes

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MS (4/24)	§§ 83-17-39; 83-17-59; 83-17-67; 83-17-79; 83-17-251	20 hours per line of authority; exemptions for CEBS, CHFC, CIC, CFP, CLU, FLMI, LUTCF, RHU, CEBS, REBC, HIA, AAI, ARM, CPCU, limited lines and insurance degree holders	Yes	All licenses; ticket-selling agent, credit life/health/accident, credit property, and fraternal benefit society exempt.	Yes	If active less than 18 mos., 12 hours annually; if more than 18 mos., 24 hours (3 must be in ethics.)	Yes
MO (4/24)	§§ 375.015 to 375.020; 20 CSR 700-3.200; 700-6.150 to 700-6.160; Regulatory Activity 20 CSR 700-3.200	No provision	No provision	All licenses; limited lines exempt.	Yes	16 hours must complete 3 hours of instruction covering ethics, Missouri law, and producer duties and obligations to the department; up to 4 hours can come from membership in a professional insurance association; certain professional designations are exempt; waivers may be granted for: serious illness/injury, active military duty, producer outside of U.S., or producer over 70 years of age.	Yes

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MT (4/24)	§§ 33-17-212; 33-17-1203; 33-20-1303; Mont.Admin.R. 6.6.4201 to 6.6.4213; 6.6.8502	Viatical broker - 24 hours on subjects of life insurance, viaticals & ethics.	Yes	All licenses, except certain limited lines travel insurance.	Yes	24 hours per biennium for an insurance producer, adjuster, public adjuster or consultant including 3 hours of ethics and one hour in Montana law; limited lines - one hour in Montana law and 4 hours in insurance law, ethics; viatical broker - 24 hours on subjects of life insurance, viaticals and ethics.	Yes, must submit proof of course completion.
NE (4/24)	§§ 44-3904; 44-4050; 44-4052; 44-4056	No provision	No provision	All licenses	Yes	21 hours P/C and L/H biennially; 3 hours crop or surety only; 6 hours for each other line; no licensee shall be required to complete more than 24 cumulative hours total in 2 years; 3 hours insurance ethics for all.	Yes
NV (4/24)	NRS 683A.241; 683A.251; 683A.271; 683A.291; NAC 683A.221; 683A.330	Prelicensing education no longer required per NRS 683A.251 § 1.	No provision	All licenses; limited line, credit, portable electronics, or rental car exempt.	Yes	30 hours every 3 years, 3 hours in ethics; CPCU, CLU, CIC, CFP, ChFC, 20 years of continuous experience and primary source of income in the business of insurance are exempt if submit certification.	No requirement for nonresidents.
NH (4/24)	§§ 402-J:5; 402-J:6; 402-J:7-a; 402-J:9; 402-J:16 R. Ins. 1302.03	No provision	Yes	All licenses	Yes	24 hours biennially with at least 3 hours, but not more than 10 hours, of ethics; certain professional designations exempt.	Yes

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NJ (4/24)	N.J.A.C. 11:17-3.2 to 11:17-3.6	20 hours life or health; 20 hours P/C; 20 hours title; 10 hours limited lines – bail bond; 40 hours L/H or P/C combination; may be waived for certain professional designations.	Yes	All licenses	Yes	24 hours within the previous licensing term, 3 hours in fraud, ethics, or other subject matter required by the commissioner; 3 hours flood education for those who write flood.	Yes
NM (4/24)	§§ 59A-12-12; 59A-12-16; 59A-12-26	No provision	No provision	All licenses; CPCU and CLU exempt; limited lines exempt.	Yes	Biennially - at least 3 hours must be ethics; 24 hours; 14 hours for limited surety agents; 10 hours for title, at least 3 hours must cover the proper handling of escrow funds, these hours may satisfy ethics requirement. Limited license holders and self-storage producers exempt.	Yes
NY (4/24)	Ins. Law §§ 2103; 2108; 2132	90 hours P/C; 40 hours L/H; 40 hours public adjusters; superintendent may waive some or all hours for CLU, CPCU holders.	Nonresident exempt	All licenses; CPCU and CLU exempt from exam except for law portion.	Adjusters and consultants must pass New York exam; other licenses reciprocal.	15 hours biennially including public adjusters.	Yes

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NC (4/24)	§§ 58-33-30; 58-33-32; 58-33-130; 11 NCAC 6A.0704; 6A.0802; 6A.0814	20 hours L/H or P/C; 20 hours health; 10 hours LTC or Med Supp.	Yes	All licenses	Yes	24 hours for L/H or P/C every 2 years with 3 hours of ethics; P/C must have 3 hours flood insurance education. Producers with listed designation, 65 and older, and continually licensed for 25 years exempt from requirement.	Yes
ND (4/24)	§§ 26.1-26-13.2; 26.1-26-13.3; 26.1-26-20; 26.1-26-25; 26.1-26-31.1	No provision	No provision	All licenses	Yes	24 hours every 2 years, 3 of which must be ethics. May carry forward no more than 12 hours to the next reporting period; effective, 1/1/2010, if at least 62 years old and has a combined total year of continuous licensure as an insurance producer and years of age which equals 85, exempt.	Yes

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OH (4/24)	§§ 3905.04; 3905.041; 3905.08; 3905.481; 3905.88; OAC 3901-5-01; 3901-5-09	20 hours of insurance study for all licensees, which may include classroom study, online study, and self-study; waived for individuals with a degree in insurance; may be waived for individuals with an approved professional designation; limited lines exempt.	Yes	All; superintendent may exempt limited lines.	Yes	24 hours every 2 years; must include 3 hours of ethics; 10 hours title only. Agents who hold only a title insurance license, 12 credits of approved CE during each renewal period, 10 directly related to the title insurance and 2 of approved ethics	Yes
OK (4/24)	36 Okl.St.Ann. §§ 1435.6; 1435.7; 1435.9; 1435.10; 1435.29; 59 Okl.St.Ann. § 1308.1; Okla. Admin. Code 365:25-3-1; 365:25-3-14; 365:25-5-3	No provision	Yes	All licenses; limited lines exempt.	Yes	21 hours + 3 hours of ethics biennially. Title and aircraft title 16 hours, including 2 hours of ethics biennially. Customer service reps. 10 hours + 3 hours ethics, biennially. Members of legislature and some designation programs exempt. Beginning 1/1/2019, each resident insurance producer with a property line of authority shall complete one hour in the flood insurance biennially.	Yes

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OR (4/24)	§§ 744.067; 744.072; OAR 836-071-0180; 836-071-0215 to 836-071-0230	20 hours. CPCU, CLU, limited class and title are exempt. Director may exempt certain designations other experience requirements for the examination.	Yes	All licenses; CPCU, CLU, limited class, title exempt; director may exempt other designations.	Yes	Hours not to exceed: first 5 years of licensure, 45 hours per year; for each year after 5 th year, 24 hours. Currently set at 24 hours every 2 years. For CLU, CPCU, or individuals licensed more than 10 years, 12 hours annually. Applicable hours for each biennium must include 3 hours on Oregon laws and 3 hours of ethics. Two hours flood for producer that negotiates, sells or solicits flood insurance. No CE required for individual who requests an exemption; or is authorized to transact only life insurance; is 58 years of age or older; has 10 or more years of experience as a licensed insurance producer; and is servicing only existing policies; or for reinsurance intermediaries. Ability to apply for waiver for producers in military service or for other extenuating circumstance.	No provision for nonresidents.
PA (4/24)	40 P.S. §§ 310.4; 310.8	24 hours; CLU, CPCU, CIC exempt.	Yes	CPCU, CIC, CLU, limited lines exempt; commissioner may waive other professional designations.	Yes	24 hours for each 2-year period; limited lines exempt; licensee continuously licensed since 1/1/71 exempt.	Yes

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PR (4/24)	26 L.P.R.A. §§ 949i; 950a; 950i; 950j; 951m; Ins. Rule LII §§ 4; 5; 6; 9	All applicants must provide evidence of their formal education	No provision	All licenses	Yes	24 hours with 3 hours designated to ethics and 4 hours of courses sponsored or offered by the Office of the Commissioner of Insurance; licensees over 60 years old with more than 25 years of licensure are exempt.	Yes
RI (4/24)	§§ 27-2.4-5; 27-2.4-7; 27-2.4-8; 27-2.4-10; 27-2.4-11; 27-2.4-17; 27-3.2-3; 27-3.2-4; Bulletin 2005-1; Bulletin 2021-1	Producers must complete an 8-hour training course prior to selling, soliciting, or negotiating annuity policies; no other provisions	Not required	All licenses	Yes	24 hours biennially, including 3 in ethics; at least 5 hours must be specific to each class of insurance for which the producer is licensed; exempt if have been licensed for 25 years and are at least age 55 at time of renewal or have been licensed for 20 years and are at least age 60 as of 7/3/04.	Yes
SC (4/24)	§§ 38-43-70; 38-43-75; 38-43-100; 38-43-101; 38-43-106; R. 69-50 §§ II; XI	No provision	Not required	All licenses	Yes	24 hours biennially; if licensed in P/C & L/H, at least 8 hours in each type; person with designation may use same hours required to maintain designation; exempt if 25 years or more of licensure in SC and is 65 years or older.	Yes
SD (4/24)	§§ 58-30-52; 58-30-115; 58-30-116; 58-30-143; 58-30-145; 58-30-148; 58-30-160; SD ADC 20:06:18:04.01	No provision	No provision	All licenses; limited lines exempt; travel retailer exempt; licensed attorneys exempt.	Yes	10 hours P/C or L/H biennially; 20 hours biennially for multiple lines; 4 hours crop/hail biennially; licensees over 65 years old with at least 10 years of licensure exempt.	Yes

PRODUCER EDUCATION AND EXAMINATION REQUIREMENTS

State	Citation	Prelicensing Education	Reciprocal	Resident Exam Required	Reciprocal	Continuing Education	Reciprocal
TN (4/24)	§§ 56-6-105; 56-6-106; 56-6-108 to 56-6-110; 56-6-118; Tenn. Comp. R & Regs. 0780-1-56	No provision	Not required if previously licensed for the same lines in another state.	All licenses; certain limited lines exempt.	Yes	24 hours biennially with 3 hours of ethics.	Yes
TX (4/24)	I.C. §§ 4001.105; 4002.001; 4002.003; 4004.051 to 4004.054; 28 TX ADC § 19.1004	No provision	No provision	All licenses; CPCU and CLU exempt.	Yes	Life, accident, and health and P/C, personal lines 24 hours; limited life, accident, health and P/C licenses, 5 hours annually; 3 hours ethics for all licensees; may grant up to 4 hours credit for active participation in an insurance association; 50% in a classroom setting; agents continuously licensed for 20 years exempt.	Yes
UT (4/24)	§§ 31A-23a-108; 31A-23a-109; 31A-23a-202; 31A-26-206; UAC §§ R590-142-4; R590-142-5	No provision	No provision	All licenses, except limited lines and applicants licensed under 31A-23a-106(2)(c).	Yes	24 hours every 2 years, including 3 hours of ethics; title 12 hours every 2 years with 3 in ethics or 6 hours with 3 in ethics if licensed more than 20 years. Person first licensed prior to 12/31/1982 is exempt. At least half of the required hours through classroom hours. Credit may be granted for authorship of an insurance-related book, course, or article. Credit may also be granted for professional association memberships.	Yes

PRODUCER EDUCATION AND EXAMINATION REQUIREMENTS

State	Citation	Prelicensing Education	Reciprocal	Resident Exam Required	Reciprocal	Continuing Education	Reciprocal
VT (4/24)	8 V.S.A. §§ 4800 to 4800a; 4813b; 4813e; 4813h; 4813i; 4813n; Vt. Admin. Code 4-3-41:1 to 4-3-41:11	No provision	Yes	All licenses; limited lines exempt at discretion of commissioner.	Yes	24 hours every 2 years; 3 hours must relate to ethics. For property and casualty producers, there is a one-time requirement that 3 hours relate to the NFIP/flood insurance.	Yes
VI (4/24)	22 VIC §§ 757; 758; 763; 764; 765; 770; Bulletin 2018-04	Yes; applicants must complete a pre-licensing course of study for the lines of authority for which the applicant has applied.	Yes	All licenses except, at the Commissioner's discretion, applicants with more than five years of continuous licensure in a similarly qualified area may be deemed exempt.	Yes	24 credits of continuing education for each biennial compliance period, 3 hours in ethics.	Yes

PRODUCER EDUCATION AND EXAMINATION REQUIREMENTS

State	Citation	Prelicensing Education	Reciprocal	Resident Exam Required	Reciprocal	Continuing Education	Reciprocal
VA (4/24)	§§ 38.2-1814 to 38.2-1817; 38.2-1836; 38.2-1866; 38.2-1871	16 hours for title insurance	Yes	All licenses; limited lines and restricted authority licenses exempt.	Yes	16 hours biennially for health, life and annuities, P/C, title; one or more licenses, 24 hours minimum with 8 hours in each license type. 3 hours for any license shall be on ethics, which may include VA insurance law and regulations. No more than 75% of required credits shall be from insurance company or agency sponsored courses. Resident and nonresident agents issued a license and passed examinations during the last 12 months of the biennium are exempt for that biennium.	Yes
WA (4/24)	§§ 48.17.090; 48.17.110; 48.17.173; 48.17.175 WAC 284-17-122; 284-17-220; 284-17-222; 284-17-224; 284-17-510	20 hours per line for personal, life, disability, and P/C. Course must include WA laws and rules relevant to the line. Some professional designations waive.	Yes	All licenses	Yes	24 hours including 3 hours ethics; limited credit insurance, travel insurance, or surety licenses are exempt.	Yes
WV (4/24)	§§ 33-12-5 to 33-12-6; 33-12-8; 33-12-12; 33-12-14; 33-12-33; R. 114-2-2; 114-42-1 to 114-42-8	No provision	Yes	All licenses; certain professional designations exempt; limited lines exempt.	Yes	24 hours biennially; limited lines exempt.	Yes

PRODUCER EDUCATION AND EXAMINATION REQUIREMENTS

State	Citation	Prelicensing Education	Reciprocal	Resident Exam Required	Reciprocal	Continuing Education	Reciprocal
WI (4/24)	§§ 628.04; 628.07; § Ins 26.01 to 26.10; 28.01 to 28.10	20 hours; exempt if 2-year vocational school degree in insurance or 4-year business degree with insurance emphasis; limited lines applicant exempt; certain professional designations exempt.	Nonresident exempt from requirement.	All licenses	Yes	24 hours for each biennium including 3 hours of ethics; may be waived for emergency situations, in active military duty, or long-term illness or incapacity.	Yes
WY (4/24)	§§ 26-9-205; 26-9-206; 26-9-208; 26-9-209; 26-9-231; INS GEN Ch. 20, §§ 3; 4	No provision	No provision	All licenses	Yes	24 classroom hours for each biennium, including 3 of ethics.	Does not apply to nonresident producers.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.