TEXAS

TEXAS INSURANCE CONTINUING EDUCATION REQUIREMENTS

REQUIRED HOURS

Agents, Managing General Agents, Adjusters and Public Adjusters, Life/Health Counselors in Texas must take 24 hours of continuing education each two (2) year renewal period, two (2) of the 24 hours being in ethics/consumer protection. The license renewal date is two (2) years from the initial license issue date. All CE must be completed before the expiration date of the license. A course may not be taken more than once in any 2-year license renewal period.

Producers MUST complete at least 50% (12 hours) of their required CE in certified classroom or classroom equivalent courses. Up to 12 hours of CE may be completed with self-study courses. ExamFX courses are classified as self-study.

Those holding a County Mutual, Life Insurance under $25,000, or Limited Lines License are required to complete 10 hours, including two (2) hours of ethics/consumer protection each two-year renewal period.

Navigators please see Navigator Registration Information page for CE information.

CATEGORY RESTRICTIONS

Texas producers can take CE courses in any line of authority. Two (2) of the 24 hours must be in ethics/consumer protection.

SPECIAL TRAINING

- **LONG TERM CARE TRAINING** – Before a Producer can sell or solicit Long Term Care Insurance they must complete an initial, state approved, 8-hour Long Term Care Training course. After completing the initial 8-hour Long Term Care Partnership Training Requirement, producers who continue to sell LTC Partnership insurance products must complete 4 hours of Long Term Care CE every license period thereafter.

- **ANNUITY TRAINING** – Any Texas producer who sells annuity must take a one-time course approved for at least 4 hours before selling or soliciting any annuity products. After completing the initial 4-hour Annuity Training Requirement, producers who continue to sell Annuity products must complete 8 hours of Annuity CE every license period thereafter.

- **Medicare Training** - Any Texas producer who sells Medicare–related products must complete at least 8 hours of training before selling or soliciting any Medicare products. After completing the initial 8 hour Medicare Training Requirement, producers who continue to sell Medicare products must complete 4 hours of Medicare CE every license period thereafter.

- **FLOOD INSURANCE TRAINING** – Texas licensed producers who sell flood insurance are required to take a 3-hour one-time course approved for the National Flood Insurance Program (NFIP).
COURSE PRESENTATION

- **PROGRESSIVE** – Students must progress through the curriculum by topic.

- **CERTIFICATION EXAM** – Students are required to pass the certification exam with a 70% or better.

- **STUDY BY TOPIC QUIZZES** – ExamFX requires that all Study by Topic quizzes be passed with at least a score of 1%.

- **STUDENT ATTESTATION** – The student attestation must be completed following the certificate exam.

CERTIFICATES OF COMPLETION AND REPORTING

Students may print their certificate directly from the course after completing the curriculum requirements. Completions are reported to state entities within two (2) business days of the certificate having been issued. The state charges $0.67 per credit in order to report completions. This fee is charged to the student before the certification exam may be accessed.

NONRESIDENT PRODUCERS

If you have satisfied the continuing education requirements of your home state, Texas will consider that as satisfaction of the continuing education requirements.

CE EXEMPTIONS

The following individuals are exempt from Texas CE requirements:

- Producers who on or after January 1, 2003, have been licensed under the Texas Insurance Code for 20 years continuously (no breaks greater than 90 days) they may request an exemption from completing CE hours using TDI Form LHL216, Application for Licensee Exemption or Extension form

- Funeral Prearrangement licensees

- Nonresident producers who have met the continuing education requirements of their home state.

- Producers may apply to the Texas Department of Insurance for CE exemption or extension due to illness, medical disability, or circumstances beyond their control. Unless the extension or exemption has been granted, producers are responsible for meeting CE requirements by their license expiration date.

LICENSE RENEWAL

Producers should receive a notice by mail about 85 days prior to license expiration. Producers may renew by returning the mailed renewal invoice with the appropriate fee, OR producers can renew their license online through the Texas Department of Insurance at: [https://txapps.texas.gov/NASApp/tdi/TdiARManager](https://txapps.texas.gov/NASApp/tdi/TdiARManager)
If a licensee does not complete the 24 hours of CE before their license expiration date, the licensee will have 90 days to complete the remaining number of hours and pay a fine of $50 per deficient hour. If these conditions are not met within 90 days of the license expiration, the license will be inactivated and the licensee will need to apply for a new license.

STATE CONTACT INFORMATION

Texas Department of Insurance

Phone: 512-676-6500
Web site: http://www.tdi.texas.gov/

Mailing Address:

P.O Box 149104
Austin, TX 78714 -9104

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