

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 every 2 years, three (3) of those hours must be in Ethics/consumer protection. The license renewal date is every 2 years on the last day of your birth month. No carryover hours are allowed and 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/webinar or classroom equivalent courses. Up to 12 hours of CE may be completed with self-study courses. All self-study credits completed in excess of this amount will not be applied to your CE transcript.

CATEGORY RESTRICTIONS

Texas producers can take CE courses in any line of authority. Three (3) of the 24 hours must be in Ethics/consumer protection.

SPECIAL TRAINING

- **LONG-TERM CARE TRAINING** – Before a producer can sell, solicit or negotiate Long-Term Care products or policies, they must complete a state approved, one-time 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 training CE every renewal period thereafter.
- **ANNUITY BEST INTEREST TRAINING** – Texas licensed producers must complete a state approved one-time 4-hour Annuity Suitability Best Interest Standard course before selling, soliciting or negotiating 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 8 hours of initial Medicare Advantage and or Medicare Part D training prior to soliciting, selling or negotiating any Medicare-related products. After the initial requirement, agents must complete 4 hours of Medicare-related product training every renewal period thereafter.
- **FLOOD INSURANCE TRAINING** – Texas licensed property and casualty producers are required to take a 3-hour one-time state approved course approved on the National Flood Insurance Program (NFIP) prior to selling flood insurance policies.



COURSE PRESENTATION – CLASSROOM EQUIVALENT

(TX Principles of Life and Health and TX Principles of Property and Casualty ONLY)

PROGRESSIVE – Licensees must progress through the curriculum topic by topic.

STUDY BY TOPIC QUIZZES – ExamFX requires that all Study by Topic quizzes be passed with at least a score of 70%.

ATTESTATION – The attestation must be completed that the course was taken in its entirety.

COURSE PRESENTATION – SELF STUDY

PROGRESSIVE – Licensees must progress through the curriculum topic by topic.

CERTIFICATE EXAM – Licensees 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%.

ATTESTATION – The attestation must be completed following the certificate exam.

CERTIFICATES OF COMPLETION AND REPORTING

Your certificate of completion will be processed within two (2) business days and can be downloaded/printed from the "View Certificate(s)" link in the course launch portal. Completions are normally reported to the state entities within two (2) business days of the certificate having been issued. There is a state charge of \$.88 per credit hour to report your completion. This fee will be charged prior to accessing the certificate exam.

NON-RESIDENT PRODUCERS

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



CE EXEMPTIONS

The following individuals are exempt from Texas CE requirements:

- Individuals who have been licensed continuously for 20 or more years with no gaps in licensure longer than 90 days may apply for an exemption
- Non-resident producers who have met the CE requirements of their home state
- Producers may apply to the Texas DOI for a 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.

ADDITIONAL LICENSE RENEWAL INFORMATION

Once the course requirements have been met, ExamFX will report course completions to Sircon and you may file a renewal application, pay all fees and follow the online renewal process by [clicking here](#). After successful renewal the Texas Department of Insurance website will be updated, and the renewed license can be downloaded from this [site](#).

STATE CONTACT INFORMATION

Texas Department of Insurance
Phone: (512) 676-6500
Website: <https://www.tdi.texas.gov/>

Mailing Address:
P.O Box 12030
Austin, TX 78711-2030

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