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Texas Department of Insurance
www.tdi.state.tx.us - Consumer Helpline 1-800-252-3439

Continuing Education Information for Agents/All Adjusters and Providers

This page contains the following three major sections:

- [Agent/Adjuster Continuing Education Information & Requirements](#)
- [Provider Continuing Education Information](#)
- [Continuing Education Rules](#)



Agent/Adjuster Continuing Education Information

DISCLAIMER: TDI does NOT suggest or recommend courses by certifying them; nor is the quality of a course assured because it is certified. We strongly suggest that when you take a poor course, e-mail us, and tell your associates. Please do the same with the good courses. Use this email link: CE@tdi.state.tx.us

[Click here](#) for an interactive list of certified continuing education courses, to look up a provider, to get a course list for a specific kind of course, or to check a particular course's information.

[Click here](#) for list of adjuster pre-license providers (not for public adjusters).

Requirement for Most Licensees: In general, most licensees holding any combination of licenses for LAH, PC, MGA, LH Counselors, and adjusters of all types including public adjusters, must receive credit for at least 30 hours in each two year renewal cycle. Courses must be taken from the course lists referenced on this site, or be an otherwise certified course or a qualifying courses. Only 15 of the hours may be self study, and 2 must be in ethics/consumer protection. Holders of limited lines and county mutual licenses must complete 10 hours per two years with 2 hours of ethics. Only 5 hours may be self study. At this time, TDI does not have the means to track credits earned by individual licensees. It is the licensee's responsibility to retain certificates of course completion in case of audit.

Please note that to maintain your license, **whether or not you are using it**, you must meet your continuing education requirements.

There is no continuing education "grace period". Once the expiration date has passed, a violation exists. CE cannot be made up after the expiration date. The fine for not doing the required continuing education is \$50 per deficient hour. Call 512.322.3503 for a payment voucher to accompany your payment, which will clear the violation.

Before consulting a general course list, you may wish to see if any company you represent or a professional association you belong to is a provider. Passing a part of many professional designation programs is a way to earn credit. A professional designation program is defined in the rules. It is (A) nationally recognized in the insurance industry, and is (B) issued by an entity that maintains a not-for-profit status and has been in existence for at least five years.

"Qualifying" courses, not certified by TDI, may also be used for credit. Qualifying courses are insurance

courses that are: (A) offered for credit by accredited colleges, universities, or law schools; or (B) part of a national designation certification program; or (C) approved for classroom, classroom equivalent, or participatory credit by the continuing education approval authority of a state bar association or state board of public accountancy; or (D) certified or approved for continuing education credit under the guidelines of the Federal Crop Insurance Corporation.

The following table summarizes the continuing education requirements for license holders:

License	Requirement per renewal period
General Lines - Life, Accident, Health, and HMO (LAH)	30 hours, including 2 hours of ethics / consumer protection
General Lines - Property and Casualty (PC)	30 hours, including 2 hours of ethics / consumer protection
Life/Health Insurance Counselor	30 hours, including 2 hours of ethics / consumer protection
Adjusters and Public Adjusters	30 hours, including 2 hours of ethics / consumer protection
MGA	30 hours, including 2 hours of ethics / consumer protection
Limited Lines (LAH, PC, others)	10 hours, including 2 hours of ethics
Insurance Service Representative (ISR)	30 hours, including 2 hours of ethics / consumer protection
Full Time Home Office Employee	30 hours, including 2 hours of ethics / consumer protection; courses submitted to TDI for approval by insurer prior to use
Funeral Prearrangement	none
Life Insurance Under \$15,000	10 hours, including 2 hours of ethics / consumer protection
County Mutual	10 hours, including 2 hours of ethics / consumer protection

***All Licensees:** At least half the hours must be classroom or "classroom equivalent". There are only two topic groups, "General" and "Ethics/CP". Any licensee may take courses from these two groups. Courses are not divided by license type.

Full Time Home Office Salaried Employees: 30 hours a renewal period of CE are required with 2 hours of ethics training. Insurers whose plan of operation contemplates the use of these employees are responsible for their training. If insurer wishes to do the training in house, it must be a registered provider.

Exemptions from, and extensions of time for a licensee to do CE are possible, under very limited circumstances. The key to an extension being granted is proper documentation of a circumstance described in the rule that is beyond the licensee's control. Examples might be long term illness, and military service in a theater of war. Reasons related to business or work load are never acceptable. Documentation is also important when claiming an exemption from continuing education if our records do not show current eligibility.

A major change became effective 12/31/2002. The 20 years of licensure needed to qualify for an exemption now must be CONTINUOUS (no breaks greater than 90 days) and the license must be held under the Texas Insurance Code.

[Click here to download the Licensee CE Exemption and Extension Form](#)

Several other useful links for Agents and Adjusters:

- The current rules relating to the [Continuing Education Program and Adjuster Prelicensing Training](#) (28 TAC §§19.602 and 19.1001-19.1018);

- [A copy of the CE rule indexed by topic](#)
- [A list of adjuster pre-license providers](#) (not for Public Insurance Adjusters);
- [Ask a question, complain about a provider/course, or comment about this page](#)
CE@tdi.state.tx.us
- [Get help in viewing or downloading files from this site.](#)

Provider Continuing Education Information

Current rule relating to Agents and Adjusters [Continuing Education Program and Adjuster Prelicensing Training](#) - 28 TAC §§19.602; 19.1001-19.1018 (or See indexed links below).

Providers are responsible for tracking changes in statute and rule. [For example, click here](#) to review the required self study final test/interactive inquiry question types, one of those changes.

The last statutory change was in 2001, when a requirement that at least half of a licensee's continuing education requirement be met with classroom or classroom equivalent courses. The course type "classroom equivalent" was created at that time. A 2 hour ethics requirement was added. A classroom course must contain at least 3 students and an instructor. The Administrative Code sections implementing the statute are referenced below and contain answers to most provider (and licensee) questions. These sections were effective January 7, 2003. Providers of courses should pay special attention to §19.1011, which deals with completion requirements for all course types, monitored and unmonitored finals, and how exams must be constructed.

We will make every effort to keep provider information and notices in this section current. Please check this page periodically.

The following table provides references to the **continuing education rules** of concern to both providers and licensees:

Section	Topics
§19.602	Adjuster renewal and reexamination requirements
§19.1001	General provisions
§19.1002	Definitions of terms used in rule
§19.1003	Licensee CE requirements
§19.1004	Exemption from and extension of time to do CE
§19.1005	Provider registration, instructors, speakers
§19.1006	Course topics and criteria
§19.1007	Course submission, expiration, resubmission
§19.1008	Course advertising, modification, assignment
§19.1009	Types of courses
§19.1010	Determination of hours of course credit
§19.1011	Requirements for successful course completion (CE)
§19.1012	Forms and Fees
§19.1013	Licensee records
§19.1014	Provider compliance records
§19.1015	Failure to comply (licensee and provider)

§19.1016	Automatic fines (licensee and provider)
§19.1017	Adjuster prelicense course and examination requirements
§19.1018	Adjuster examination topics
§19.1019	Full time home office salaried employees

Providers must maintain a number of items not required to be submitted with course and provider applications (see those applications for details). These items will be part of any audit of the provider done by this Department.

In general, only courses that deal with technical aspects of insurance coverages, laws, regulation, consumer protection and ethics, and management of the licensee's insurance agency are certifiable. All the course topics and criteria should have now been brought into full compliance. Some courses that had been approved under the previous rules are not certifiable under the current rules. All providers are strongly encouraged to read the rules linked in the table above.

The provider registration form is used for making an initial registration. The course certification form is used for submitting courses. These forms have "walk-through" instructions.

Most rejections of applications, both for courses and providers, are due to missing attachments. Remember that providers who may be subject to Texas franchise taxes must attach a certificate of good standing or an exemption. For more information, [use this link to the Comptroller's office.](#)

The **provider registration form** and the **course certification form** are located on the [agent forms page](#). Course assignment forms are also located on the agent forms page

Providers are responsible for tracking their course certification expiration dates; **no notice is sent by the department**. Course dates and provider dates will differ, but if a provider registration expires without renewal, the provider's courses cannot be given for Texas Credit. A provider may review expiration dates of active courses on the web, at [Course/provider lookup](#).

The department is now mailing renewal reminders along with a short-form provider renewal, which should also be used to make changes in address, APR, and so forth. The form is also available on the web. The initial mailing began with provider renewals April 1, 2005, and later. [This is the link to the form](#). The form and reminder are mailed 60-90 days prior to a provider's expiration. These reminders are being done as a convenience and courtesy to providers, and we hope it is useful.

Course certification fees are \$10 per continuing education credit hour requested on the certification application. This fee is **not refundable in whole or in part**. This includes situations in which a course is rejected or certified for fewer hours than those requested on the application.

[Here is a link to important information about issuing certificates of completion.](#)

Automatic fines have been established for such things as providing a course to students before it is certified by the department or after certification has expired. [Use this link for details from the rules](#)

Adjuster prelicense education providers had until December 31, 2003, to register as a provider and bring their courses into full compliance with [28 TAC §§19.1001-19.1019](#), Continuing Education and Adjuster Prelicense Education programs.

Some of the changes to the adjuster prelicense program are:

- The required course outlines have changed;
- Providers must be registered with this department;

- The examination structure has been changed; and
- Courses must be 40 hours long, with at least 30 hours in a classroom or classroom equivalent setting.

You can read about these and other changes by clicking here

Any adjuster prelicense course that was not certified as being in full compliance was closed, effective January 2, 2004.

Several other useful links for Providers:

- Texas is now part of the Midwest Zone CE Reciprocity Project. Click here to read more about Continuing Education Reciprocity
- Comment about this page; and
- Access help in viewing or downloading files from this site.

For more information, contact: CE@tdi.state.tx.us