

# Texas Department of Insurance

## Continuing Education Licensee-Related

### FREQUENTLY ASKED QUESTIONS

**1. How do I maintain my agent license in Texas?**

You must meet your continuing education requirements. 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 24 hours in each two-year renewal cycle. Courses must be certified or a qualifying courses. Only 12 of the hours may be self-study, 12 hours must be classroom and 2 must be in ethics/consumer protection. Holders of limited lines and county mutual licenses must complete 10 hours in each two-year renewal cycle. Only 5 of the hours may be self-study, 5 hours must be classroom and 2 must be in ethics/consumer protection.

There is no continuing education “grace period”. Once the expiration date has passed, a violation exists. You must complete all required CE hours and pay any fines or fees before you can renew your license. The fine for not doing the required continuing education is \$50 per deficient hour and up to \$500.00. Call TDI at 512-676-6500 for a CE fine invoice to accompany your payment, which will clear the violation.

**2. What is a Qualifying Courses?**

Courses not certified by TDI that can 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.

**3. Where can I find information that lists license types and license requirements for each two-year renewal period?**

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

License	Requirement per renewal period
General Lines - Life, Accident, Health, and HMO (LAH)	24 hours, including 2 hours of ethics / consumer protection
General Lines - Property and Casualty (PC)	24 hours, including 2 hours of ethics / consumer protection
Life/Health Insurance Counselor	24 hours, including 2 hours of ethics / consumer protection
Adjusters and Public Adjusters	24 hours, including 2 hours of ethics / consumer protection
MGA	24 hours, including 2 hours of ethics / consumer protection
Limited Lines (LAH, PC, others)	10 hours, including 2 hours of ethics
Insurance Service Representative (ISR)	24 hours, including 2 hours of ethics / consumer protection
Full Time Home Office Employee	24 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:** 24 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.

**NOTES:** You should verify 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.

Also, up to four hours of continuing education credit can be earned by an agent who is an active member of a state or national insurance association. For information about how the credit can be earned, you can review Chapter 4004.0535 of the Texas Insurance Code and §19.1011 and new §19.1020 of the Texas Administrative Code found on the TDI website.

<p><b>4. Can I duplicate courses?</b> No. If the same course is taken during a renewal cycle, credit will be neither awarded nor carried over into the next renewal cycle.</p>
<p><b>5. How will course completions be reported?</b> CE Providers must submit rosters within 30 days of course completion. Rosters submitted electronically are processed in real time. Licensees can always obtain their <b>current</b> transcripts. <b>It is recommended that you use the website, <a href="http://www.sircon.com">www.sircon.com</a> to verify the information in your online transcript.</b></p>
<p><b>6. Do I submit certificates to Pearson VUE?</b> No. Do not submit certificates of course completion to Pearson VUE, Sircon, or TDI. All approved providers of CE <b>must</b> submit course completion information directly to Sircon within 30 days of course completion. Licensees are advised to retain course completion certificates in the event that a discrepancy occurs. However, credits do not count toward compliance until your information is verified by the Sircon System. Licensees should verify with their providers that all of their demographic information, and License Numbers are correct.</p>
<p><b>7. How can I determine if a roster has been submitted for a completed course?</b> Providers have 30 days to submit rosters. Transcripts will be updated as soon as a roster is posted. You should allow that amount of time and then check your transcript online at <a href="http://www.sircon.com">www.sircon.com</a> or call Pearson VUE at 1-866-936-7791. Transcripts will display all your course information and those credits earned towards compliance. If the course is <b>NOT</b> showing on your transcript, contact the Provider directly. Sircon will notify TDI if a provider reports credits after 30 days.</p>
<p><b>8. Can I carry over course credits?</b> No. Carry over credits are not allowed in Texas.</p>
<p><b>9. When and how will I receive notification of my compliance status?</b> Pearson VUE will mail transcripts to licensees at specified intervals during the licensee's reporting period.</p>
<p><b>10. Will I receive a deficiency notice?</b> Texas Department of Insurance will mail out deficiency notices to all licensees that did not meet their CE hours during a reporting period. The notices will be mailed 30 days after the end of the reporting period.</p>
<p><b>11. May I speak with a Pearson VUE CE customer support person?</b> Yes. Licensees may contact the CE customer support team at PV on Monday thru Friday, 8 am – 6 pm at 1-866-936-7791. It is recommended that you use the website to verify the information in your online transcript. You may also email Pearson VUE at <a href="mailto:ce@pearson.com">ce@pearson.com</a>.</p>
<p><b>12. How do I check the status of my license application?</b> Contact Pearson VUE/Data Stream Technologies at 888-325-6580.</p>
<p><b>13. How do I contact Texas Department of Insurance?</b> You may either call 512-676-6500 or you may send an email to <a href="mailto:CE@tdi.texas.gov">CE@tdi.texas.gov</a>.</p>
<p><b>14. Can I receive CE credits if I am teaching a class?</b> Licensees who teach any portion of a certified continuing education classroom course may receive hour for hour classroom credit up to the maximum number of credit hours for the course. Licensees who teach courses shall also be awarded an equal number of self-study hours as credit for course preparation. (RULE §19.1010 Hours of Credit)</p>
<p><b>15. Can I apply for a CE Exemption?</b> Yes, if a licensee certifies that he/she has been licensed by the Texas Department of Insurance for at least 20 continuous years, with no gaps in licensure greater than 90 days. You can submit a paper application, "<b>Application for Licensee Exemption or Extension</b>", form FIN517 and send it to: <b>Texas Department of Insurance</b>, P.O. Box 149104, Austin, TX 78714-9104 You can also apply online at <a href="http://www.sircon.com">www.sircon.com</a>. Select <i>Look up Courses or Transcript</i>. Under <i>Education Services</i> click <i>Services</i> and select <i>Texas CE Exemptions or Extension Request</i>.</p>
<p><b>16. Can I apply for a CE Extension?</b> Yes, a licensee can request an extension. The decision to grant the extension will be granted by TDI under the following conditions:</p> <ul style="list-style-type: none"> <li>• Illness or medical disability</li> <li>• Circumstances not related to business beyond the licensee's control.</li> <li>• Active military duty in combat</li> </ul> <p><b>NOTE:</b> TDI will require detailed information and evidence to grant this extension. Please see documentation requirements on the "<b>Application for Licensee Exemption or Extension</b>" form on the PV website. Application and the required documents need to be mailed to TDI. Only completed documents will be reviewed and approved if appropriate. You can also apply online at <a href="http://www.sircon.com">www.sircon.com</a>. Select <i>Look up Courses or Transcript</i>. Under <i>Education Services</i> click <i>Services</i> and select <i>Texas CE Exemptions or Extension Request</i>.</p>
<p><b>17. How do I change my address?</b> To change your address go to <a href="http://www.tdi.texas.gov">www.tdi.texas.gov</a>. Under <b>Insurance</b> click on <i>Agent / Adjusters</i>. From there you may click on your license type for information on how to manage your license.</p>