

Maryland Continuing Education Requirements

Property/Casualty Producers

24 hours of continuing education credits are required every 2-year license renewal term. Of those 24 hours, **3 hours must be done in the category of Ethics.**

Special P/C Education Requirements

Flood Insurance

All MD producers who sell flood insurance must complete a **2 hour** approved flood course every 2-year renewal term.

Bail Bonds

Effective 10/1/17, MD producers who sell bail bonds are required to complete **4 credits** of bail bonds CE.

Life/Health Producers

24 hours of continuing education credits are required every 2-year license renewal term. Of those 24 hours, **3 hours must be done in the category of Ethics.**

Special Education L/H Requirements

Long-Term Care (LTC)

All MD producers who sell/solicit LTC must complete a **2 hour** approved LTC course every 2-year license renewal term.

Long-Term Care Partnership (LTCP)

- **Initial 8-hour LTCP training requirement:** Before a producer can begin selling/soliciting LTCP insurance products in Maryland, they must complete an initial **8-hour** state-approved LTC training course.
- **Ongoing 4-hour LTCP training requirement:** After completing the 8-hour initial training requirement, LTCP producers who still sell/solicit LTCP policies, must complete **4 hours** of state-approved Maryland LTC training every 2 years thereafter.

Annuity Training Requirements

All MD producers licensed on or after 11/1/2011 must complete a **4 hour** approved annuity training course prior to selling, soliciting, or negotiating such products.

Dual License - P/C & L/H

For those producers that hold both a P/C and L/H license, at least **6 hours** of the 24-hour requirement must be completed in each line. The remaining 12 hours may be fulfilled in either line. Of the 24 hours required, **3 hours must also be done in the category of Ethics.**

Licensee Information

- A licensed insurance producer who, as of October 1, 2008, has held a license for 25 or more consecutive years shall successfully complete 8 hours of continuing education in each renewal period in order to renew the license.
- Any producer who turned 70 prior to April 30, 2013 is exempt from the 24 hour CE requirement.