

**Article - Insurance**

10-116.

(a) (1) Subject to subsections (b) and (c) of this section, the Commissioner shall require an insurance producer to receive continuing education as a condition of renewing the license of the insurance producer.

(2) The Commissioner may not require an individual who holds a license to receive more than:

(i) 16 hours of continuing education per renewal period, if the insurance producer has held a license for less than 25 consecutive years; and

(ii) 8 hours of continuing education per renewal period, if the insurance producer has held a license for 25 or more consecutive years.

(3) Subject to paragraph (4) of this subsection, an insurance producer may satisfy the continuing education requirements of this subsection by submitting to the Commissioner or Commissioner's designee:

(i) proof that the insurance producer has completed at least 16 hours of continuing education for the applicable renewal period; or

(ii) proof that the insurance producer has completed at least 8 hours of continuing education for the applicable renewal period and an affidavit that, over the previous 25 consecutive years, the insurance producer continually:

1. has held a license in the State; and
2. has been employed in the selling of insurance in the State.

(4) (i) To increase the level of education of insurance producers, an insurance producer shall obtain continuing education in the kind or subdivision of insurance for which the insurance producer has received a license.

(ii) Each insurance producer who possesses a license to sell health insurance and who sells long-term care insurance shall receive continuing education that directly relates to long-term care insurance.

(iii) Each insurance producer who possesses a license to sell property and casualty insurance and who sells flood insurance shall receive continuing education that directly relates to flood insurance.

(IV) EACH INSURANCE PRODUCER WHO POSSESSES A LICENSE TO SELL PROPERTY AND CASUALTY INSURANCE AND WHO SELLS HOMEOWNER'S INSURANCE SHALL RECEIVE CONTINUING EDUCATION THAT DIRECTLY RELATES TO FLOOD INSURANCE.

(5) If continuing education is required, the Commissioner may grant a waiver to an insurance producer who has requested a waiver for reasons that the Commissioner determines warrant the waiver.