



Agent and Adjuster Licensing
Continuing Education

March 27, 2025

TDI | Agent and Adjuster Licensing Section

Responsible for licensing and regulating people and entities that sell insurance, adjust claims, or work in title industry in Texas.

- **Applications** - front line application processing team.
- **Administrative review** - processes nonstandard applications.
- **Continuing education (CE) & license maintenance** - processes requests for current licenses involving CE compliance and license updates.

850,000

Active licensees

197,000

**Applications
received last year**

40,000

**License change
requests processed**

TDI | What is continuing education?

- Continuing education refers to ongoing learning and training that individuals pursue after obtaining their license.
- Continuing education is a condition of licensure for most licensees to ensure they are up to date with the latest industry standards, knowledge, and practices.
- Protects the public and preserves and improves the competence of license holders.
- Insurance Code [4004.053](#) and [2652.058](#).

- Over 400,000 licensees with CE requirements.
 - Resident licensees.
 - DHS adjusters.
- Available courses.
 - Classroom.
 - Classroom equivalent.
 - Self study.

835

Education providers

12,500

Available courses

796,539

Course completions

TDI | CE requirements

- Major lines licenses
 - 24 hours total.
 - 3 hours of ethics.
 - Other agent licenses
 - 10 hours total.
 - 3 hours of ethics.
 - Escrow officers
 - 10 hours total.
 - 2 hours of ethics.
- CE hour requirements.
 - Self-study can only be half of your hours.
 - Other half must be classroom or classroom equivalent.
 - First term is generally prorated. One credit per month of licensure.
 - Use [Sircon](#) account or public transcript to keep up with your requirements and search for courses.
 - Can't repeat courses.

Search for CE courses



Education Services

[Inquiries](#)

[Services](#)

Contact Information

[California](#)

[Colorado](#)

[Georgia](#)

[Indiana](#)

[Iowa](#)

[Maryland](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Nevada](#)

[New Jersey](#)

[North Carolina](#)

[Pennsylvania](#)

[South Dakota](#)

[Texas](#)

[Utah](#)

[Virginia](#)

[West Virginia](#)

[Wyoming](#)

[Continuing Education Transcript Inquiry](#)
[Pre-licensing Education Transcript Inquiry](#)
[Available Course Offerings Inquiry](#)
[Approved Courses Inquiry](#)
[Approved Instructor Inquiry](#)
[Approved Providers Inquiry](#)
[Instructor Application Inquiry](#)
[Instructor Renewal Inquiry](#)

Education Type Continuing Education * *Required*

Instruction Method Classroom Equivalent

- Course Category**
- Annuity Best Interest 1
 - Annuity Best Interest 4
 - Asso Att Confer - Present
 - Assoc Rev Materials
 - CE-Annuity
 - CE-LTC-Partnership
 - CE-Medicare Related
 - CE-Small Empl Health
 - Cert-Annuity
 - Cert-LTC-Partnership
 - Cert-Medicare Related
 - Cert-Small Employer Health
 - Escrow-Title
 - Ethics
 - General
 - Life Insurance
 - Life Settlement Broker
 - Management-Title
 - Management-Partnership

PRINCIPLES OF INSURANCE (8901)	Y	13.0	General	Classroom Equivalent	On-line Training/Webinar	Internal Review	12-19-2007	12-19-2025
PROPERTY INSURANCE (8903)	Y	7.0	General	Classroom Equivalent	On-line Training/Webinar	Internal Review	12-19-2007	12-19-2025

5TH GEAR ENTERPRISES. LLC(33152)

WWW.5THGEARCE.COM Email: DEBORAH@5THGEARLLC.COM

Course Name	Public	Credits	Category	Method	Presentation Method	Approval Basis	Active Date	Renewal Date
CONCEPTS & HISTORY INSURANCE (19259)	Y	4.0	General	Classroom Equivalent	On-line Training/Webinar	Internal Review	10-09-2008	10-10-2026
Credit Scoring in Insurance (92865)	Y	4.0	General	Classroom Equivalent	Computer	Internal Review	07-29-2013	07-29-2025
<u>DIMINISHED VALUE AND INSURANCE (19261)</u>	Y	<u>2.0</u>	<u>General</u>	<u>Classroom Equivalent On-line Training/Webinar</u>		Internal Review	09-13-2008	09-14-2026
ERRORS & OMISSIONS-INSURANCE FOR AGENT'S (9955)	Y	3.0	General	Classroom Equivalent	On-line Training/Webinar	Internal Review	10-23-2008	10-24-2024
ESSENTIALS OF THE PERSONAL UMBRELLA (19263)	Y	3.0	General	Classroom Equivalent	On-line Training/Webinar	Internal Review	11-02-2008	11-02-2024
ETHICS FOR INSURANCE PROFESSIONALS (19265)	Y	3.0	Ethics	Classroom Equivalent	On-line Training/Webinar	Internal Review	06-18-2008	06-18-2026
FINANCIAL PLANNING AND DIVORCE (19267)	N	2.0	General	Classroom Equivalent	On-line Training/Webinar	Internal Review	06-20-2007	06-20-2025
FINDING OPPORTUNITIES IN EPL INSURANCE (19269)	N	2.0	General	Classroom Equivalent	On-line Training/Webinar	Internal Review	10-23-2008	10-24-2024
FLOOD INSURANCE						Internal		

TDI | Other ways to earn qualifying credits



Higher ed classroom insurance courses.



Instructor certified course preparation.



CLE or CPE credits.



National Designation Certifications Program credit.



Federal Farm Credit Insurance Corporation.

TDI | Other qualifying credits

- Licensees can also obtain credit from sources outside of TDI approved courses.
 - College, law school, or university classroom insurance courses.
 - National Designation Certifications Program credit.
 - CLE/CPE credit: approved insurance related courses from the Texas State Bar or Board of Public Accountancy.
 - Federal Farm Credit Insurance Corporation.
 - Instructor preparation for certified course.
- Limited to above scenarios only.

TDI | Qualifying credit

- Submit request for qualifying credit by submitting either the [FIN522](#) or [FINT22](#).
- Attach supporting documentation and send to CE@tdi.texas.gov.
- Hours granted could count toward your self-study limit, so always check your transcript to see how the hours counted.

TDI | Association credit

- Licensees who currently hold a national designation certification, or are members in good standing of a state or national insurance association, may receive self-study continuing education credit.
 - Reviewing educational materials from the association.
 - Attendance of a conference for the association.
- Submit the [FIN523](#).
- Can obtain up to four hours self-study hours total.
- Check your transcript to confirm processing.

Sircon CE transcript

Complete. Connected. Compliant.

Sircon helps you save money, reduce compliance risk, and accelerate time-to-revenue by getting and keeping agents / advisors authorized to sell.

[Apply for a License](#)

[Renew or Reinstatement a License](#)

[Check Application / Renewal Status](#)

[Print a License](#)

[Look up Courses or Transcript](#)

[View a list of all services](#)

Take our quiz to see how Sircon can help you manage your compliance.

Insurance is all about relationships, and compliance is no exception. Sircon connects all of the compliance stakeholders together so that everyone knows who is authorized to sell.

Tell us about yourself, and we'll help you find the best Sircon solution for you!

TELL US WHO YOU ARE:



Agent



Agency or Broker



Carrier



More

[Next Question](#)



Education Services

[Inquiries](#)

[Services](#)

Contact Information

[California](#)

[Colorado](#)

[Georgia](#)

[Indiana](#)

[Iowa](#)

[Maryland](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Nevada](#)

[New Jersey](#)

[North Carolina](#)

[Pennsylvania](#)

[South Dakota](#)

[Texas](#)

[Utah](#)

[Virginia](#)

[West Virginia](#)

[Wyoming](#)

[Continuing Education Transcript Inquiry](#)
[Pre-licensing Education Transcript Inquiry](#)
[Available Course Offerings Inquiry](#)
[Approved Courses Inquiry](#)
[Approved Instructor Inquiry](#)
[Approved Providers Inquiry](#)
[Instructor Application Inquiry](#)
[Instructor Renewal Inquiry](#)



Continuing Education Transcript Inquiry For the State of Texas

Education Review Period 04/06/2018 - 04/30/2020

Education Services

[Inquiries](#)

[Services](#)

Contact Information

[California](#)

[Colorado](#)

[Georgia](#)

[Indiana](#)

[Iowa](#)

[Maryland](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Nevada](#)

[New Jersey](#)

[North Carolina](#)

[Pennsylvania](#)

[South Dakota](#)

[Texas](#)

[Utah](#)

[Virginia](#)

[West Virginia](#)

[Wyoming](#)

[Print](#)

Aug 14, 2024 10:11 AM

Continuing Education Transcript

Licensee: JANE DOE

State: Texas

Begin Date: 05-01-2024

Review Date: 04-30-2026

License: # 1234567 General Lines Agent (Life, Accident, Health & HMO, Property and Casualty)

Compliance Summary

Continuing Education Type	CE Hours Met for Above Review Date?
General Lines Agent	✔ Yes

Requirements

General Lines Agent

Requirement	Required Hours*	Applied Hours	Remaining Hours	Status
Ethics	2.0	3.0	0.0	Compliant
Total General	24.0	24.0	0.0	Compliant

Complete your continuing education to avoid fines

To renew an agent license in Texas, you must:

- Complete your continuing education requirements.
- Pay any fines that are due.
- Pay your renewal fee.



Education Services

[Inquiries](#)

[Services](#)

Contact Information

[California](#)

[Colorado](#)

[Georgia](#)

[Indiana](#)

[Iowa](#)

[Maryland](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Nevada](#)

[New Jersey](#)

[North Carolina](#)

[Pennsylvania](#)

[South Dakota](#)

[Texas](#)

[Utah](#)

[Virginia](#)

[West Virginia](#)

[Wyoming](#)

completion.

- Courses must be approved by the Texas Department of Insurance (TDI). To request approval for non TDI-approved courses, fill out a [request form](#).

For more information about continuing education requirements, visit [the TDI website](#).

Courses

Course ID	Course Name	Provider	Category	Course Hours	Instruction Method	Completion Date	Processed Date
19259	CONCEPTS & HISTORY INSURANCE	5TH GEAR ENTERPRISES. LLC	General	4.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 4.0 hours applied to the Total General requirement.</i>							
19265	ETHICS FOR INSURANCE PROFESSIONALS	5TH GEAR ENTERPRISES. LLC	Ethics	3.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 3.0 hours applied to the Ethics and Total General requirements.</i>							
9967	INSURANCE FRAUD	5TH GEAR ENTERPRISES. LLC	General	3.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 3.0 hours applied to the Total General requirement.</i>							
19277	PROPERTY & CASUALTY INSURANCE CONCEPTS	5TH GEAR ENTERPRISES. LLC	General	6.0	Classroom Equivalent	01-31-2020	01-31-2020
<i>There are 6.0 hours applied to the Total General requirement.</i>							
22139	UNDERSTANDING AUTO INSURANCE	5TH GEAR ENTERPRISES. LLC	General	5.0	Classroom Equivalent	01-30-2020	01-31-2020
<i>There are 5.0 hours applied to the Total General requirement.</i>							
29289	Understanding Renters Insurance	5TH GEAR ENTERPRISES. LLC	General	3.0	Classroom Equivalent	01-30-2020	01-31-2020
<i>There are 3.0 hours applied to the Total General requirement.</i>							

TDI | CE permanent exemption

- Licensees licensed for 20 continuous years in Texas.
- Maintained CE compliance.
- Renewal application still required.
- Submit request via [Sircon.com](https://www.sircon.com) or by completing the [FIN517](#).
- Only for agents/adjusters.

- Under limited circumstances, licensees can be granted additional time to complete their CE hours.
- Circumstances must be out of the licensee's control (cannot be business or financial reasons).
- Does not extend your expiration date of your actual license.
- Submit request via [Sircon.com](https://www.sircon.com) or by completing the [FIN517](#) and attach supporting documentation.
- Also use this form to appeal a CE fine.

TDI | Renewing your license

- Individual licenses expire the last day of birth month, every other year.
- Renewal requirements:
 - Pay renewal fee.
 - Complete CE requirement.
- Must complete both or license will not renew.
- Licensees only have 90 days to become compliant or a new application will be required.
- Must be re-fingerprinted due to gap in licensure and counter starts over for CE permanent exemption.

- General courses will count for all license types (except escrow).
- CE providers have 30 days to report hours per Texas Administrative Code.
- If you fail to complete required hours on time, you will owe a \$50 per hour fine (up to \$500 max).

TDI | Online CE fine payments

- Invoice payments for CE auto fines should be submitted online.
- [Sircon free account](#) required.
- Must know the invoice ID and license number of the licensee.
- Payments are instantly processed, saving 7-10 days compared to mail.
- No refunds of CE fine payments.

Online CE fine payments

Our Services



LICENSING

- [Apply for a License or Line of Authority](#) [Learn More >>](#)
- [Renew or Reinstatement a License](#) [Learn More >>](#)
- [Print a License](#) [Learn More >>](#)
- [Request a Letter of Certification](#) [Learn More >>](#)

UPDATE CONTACT INFORMATION

- [Change My Name with the State](#) [Learn More >>](#)
- [Change My Contact Information with the State](#) [Learn More >>](#)
- [Change My Email Address with the State](#) [Learn More >>](#)

STATE SPECIFIC SERVICES

- [California - Request a Business Entity Name](#) [Learn More >>](#)
- [Pay State Invoice](#) [Learn More >>](#)

EDUCATION

- [My Continuing Education \(CE\) Transcript](#) [Learn More >>](#)
- [My Pre-Licensing Education \(PE\) Transcript](#) [Learn More >>](#)
- [Search Approved Courses](#) [Learn More >>](#)
- [Search Approved Education Providers](#) [Learn More >>](#)
- [Search Course Offerings](#) [Learn More >>](#)

LOOK UP OTHER INFORMATION

- [Look up My License Number](#) [Learn More >>](#)
- [Look up My NPN Number](#) [Learn More >>](#)
- [Check My Status with a State](#) [Learn More >>](#)

Pay State Invoice



FIND YOUR INVOICE

INVOICE DETAILS

PAYMENT

RECEIPT



Note: Not all invoice types are available to pay. For license renewal or reinstatement fees, use the [Renew a License](#) service

Find Your Invoice

To begin, we need some information to look up the correct invoice.

State *(Which state sent you the invoice?)*

Texas



Invoice ID *(This will be on the invoice you received from the state.)*

5492523

Select an option to verify your identity

License Number



License Number

12345

Cancel


Search for Invoice

Pay State Invoice



Invoice Details

We found the following invoice. Please review it for accuracy. You can download the invoice to view more details.

 **Invoice ID: 5492523**

 [Download Invoice Summary](#)

STATE	INVOICE ID	INVOICE STATUS	DUE DATE	AMOUNT DUE
TX	5492523	Open	08/21/2024	\$500.00

SUBTOTAL \$500.00

PROCESSING FEE* \$25.00

*5% of invoice amount or \$5 minimum

 **Note:** Invoices must be paid in full

TOTAL \$525.00

Attestation

The above amount will not be charged until you complete the payment process. Please select the checkbox below and **Continue to Payment** to proceed with the payment process.

I understand all fees are non-refundable

Back

Cancel

Continue to Payment

TDI | Product specific training

- Certain insurance products require specific training before you are qualified to sell these products:
 - Annuity.
 - Medicare.
 - Long-term care.
 - Small employer health benefit.
- Each has ongoing CE requirements to maintain compliance.

TDI | Annuity

- Initial 4-hour certification course, which can be found by searching for “Annuity Best Interest 4” course category.
- Ongoing 8-hour CE requirement, per license term, which can be found by searching for “CE-annuity” course category.
- Courses count toward your general CE requirement.
- CE requirement is eligible for permanent exemption (not certification).

TDI | Medicare related

- Initial 8-hour certification course, which can be found by searching for “Cert-Medicare Related” course category.
- Ongoing 4-hour requirement, per license term, which can be found by searching for “CE-Medicare Related” course category.
- Courses count toward your general CE requirement.
- Neither requirement is eligible for permanent exemption.

TDI | Long-term care

- Initial 8-hour certification course, which can be found by searching for “Cert-LTC Partnership” course category.
- Ongoing 4-hour requirement, per license term, which can be found by searching for “CE-LTC Partnership” course category.
- Courses count toward your general CE requirement.
- Neither requirement is eligible for permanent exemption.

TDI | Small employer health benefit plans

- Initial 8-hour certification course, which can be found by searching for “Cert-Small Employer Health” course category.
- Ongoing 4-hour requirement, per license term.
 - Course can be found by searching for “CE-Small Empl Health” course category.
- Courses count toward your general CE requirement.
- Neither requirement is eligible for permanent exemption.

TDI | Surrendering a license

- A surrender of licensure does not cancel or eliminate CE requirements.
- CE is tied to the duration of your licensure, meaning it is accrued every month an individual is actively licensed.
- May be subject to CE fines or other compliance requirements for future license applications.

TDI | Surrendering a license

- How can I surrender my license without owing CE?
 - If you surrender within 6 months of your new license term, CE is not required.
 - If you hold a CE permanent exemption.
 - If you moved out of the state of Texas during your license term.
 - If you are approved for a CE waiver through our appeal process.
- Otherwise, you will receive confirmation of the license surrender and notification of any CE owed from our team at time of processing.


TDI website

Notice

Continuing education (CE) fines can now be paid online through Sircon's website with a [free account](#).

Apply, renew, and manage your license. To get started, select a license type below.

Have a question about your agent or adjuster license? [Read our FAQ.](#)

 Stay connected!
[Sign up for updates.](#)

Agent

- [County mutual](#)
- [Escrow officer](#)
- [Funeral pre-arrangement life](#)
- [General lines - life, accident, health and HMO](#)
- [General lines - property and casualty](#)
- [Life agent](#)
- [Life insurance not exceeding \\$25,000](#)
- [Limited lines](#)
- [Managing general agent](#)
- [Personal lines property and casualty](#)
- [Risk manager](#)
- [Surplus lines](#)
- [Title insurance](#)

Adjuster

- [All lines](#)
- [Designated home state - all lines](#)
- [Emergency \(catastrophe\)](#)
- [Property and casualty](#)
- [Public insurance](#)
- [Trainee](#)
- [Workers' compensation](#)

Specialty

- [Credit](#)
- [Portable electronic vendor](#)
- [Rental car company](#)
- [Self-service storage facility](#)
- [Travel](#)

Other

- [Life settlement broker/expectancy estimator](#)
- [Life settlement provider](#)
- [Reinsurance - broker](#)
- [Reinsurance - manager](#)
- [Continuing education course provider](#)

TDI | CE compliance best practices

- A license cannot renew without CE compliance.
- TDI cannot issue any new licenses, unless CE compliant on all previous licenses.
- Easiest way to be compliant- complete required hours before your license expires.
- If submitting qualifying or association credit, do so well before your license expires.
- If noncompliant, pay the fine and complete deficient CE hours.
- Use the website for relevant links to transcript, courses, and fine payments.

TDI | Help us help you...

- Keep e-mail address up to date. Email is primary use for all communication.
- Use CE@tdi.texas.gov for all CE questions.
- Sircon.com account will provide all information on your license.