

CONTINUING ETHICS AND FLOOD REQUIREMENTS - EXISTING LICENSEES

Between 1/1/08 and 12/31/09, all individuals licensed on or before 12/31/07 had an initial mandatory course requirement of three (3) hours of Ethics. In addition, Adjusters, Property and Personal Lines Agents had to take three (3) hours of Flood. After meeting the initial mandatory course requirement, all licensees are required to take three (3) hours of Ethics in their next **full** compliance period **AFTER 12/31/09** and then every compliance period thereafter. Adjusters, Property and Personal Lines Agents are required to take three (3) hours of Flood in their **second full** compliance period **AFTER 12/31/09** and every other compliance period thereafter.

Prorated compliance periods were necessary to transition all licensees to a full 24-month biennial period based on their birth month and even or odd birth year. The charts below have been created to assist you in determining when three (3) hours of Ethics and if applicable, three (3) hours of Flood are required again.

BIRTH MONTH <u>EVEN</u> YEAR	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
ETHICS - Compliance period beginning (and <u>every</u> compliance period thereafter)	2/1/2010	3/1/2010	4/1/2010	5/1/2010	6/1/2010	7/1/2010	8/1/2010	9/1/2010	10/1/2010	11/1/2010	12/1/2010	1/1/2011
FLOOD - Compliance period beginning (and <u>every other</u> compliance period thereafter)	2/1/2012	3/1/2012	4/1/2012	5/1/2012	6/1/2012	7/1/2012	8/1/2012	9/1/2012	10/1/2012	11/1/2012	12/1/2012	1/1/2013

BIRTH MONTH <u>ODD</u> YEAR	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
ETHICS - Compliance period beginning (and <u>every</u> compliance period thereafter)	2/1/2011	3/1/2011	4/1/2011	5/1/2011	6/1/2011	7/1/2011	8/1/2011	9/1/2011	10/1/2011	11/1/2011	12/1/2011	*1/1/2010 SEE NOTE
FLOOD - Compliance period beginning (and <u>every other</u> compliance period thereafter)	2/1/2013	3/1/2013	4/1/2013	5/1/2013	6/1/2013	7/1/2013	8/1/2013	9/1/2013	10/1/2013	11/1/2013	12/1/2013	*1/1/2012 SEE NOTE

***NOTE:** Individuals with a December odd year birth date did not have a prorated initial compliance period as their initial compliance period was a full 24 months. Therefore, three (3) hours of Ethics are required in the compliance period beginning 1/1/2010 and if applicable, three (3) hours of Flood are required in the compliance period beginning 1/1/2012.

EXAMPLE # 1: Licensee with June/Even Year Birth Date:

1/1/2008 – 12/31/2009 Initial mandatory course requirement - 3 hours of Ethics and if applicable, 3 hours of Flood
 1/1/2008 – 6/30/2008 6 CE hours
 7/1/2008 – 6/30/2010 24 CE hours
 7/1/2010 – 6/30/2012 24 CE hours including 3 hours Ethics
 7/1/2012 – 6/30/2014 24 CE hours including 3 hours Ethics and if applicable, 3 hours Flood

EXAMPLE # 2: Licensee with November/Odd Year Birth Date:

1/1/2008 – 12/31/2009 Initial mandatory course requirement - 3 hours of Ethics and if applicable, 3 hours of Flood
 1/1/2008 – 11/30/2009 23 CE hours
 12/1/2009 – 11/30/2011 24 CE hours
 12/1/2011 – 11/30/2013 24 CE hours including 3 hours Ethics
 12/1/2013 – 11/30/2015 24 CE hours including 3 hours Ethics and if applicable, 3 hours Flood