

FEBRUARY - MAY 2010 MD CE SCHEDULE

You now need 24 credits.

Title lines still need 16 credits.

NEW - CAPE IS PROVIDING PRE-LICENSE L&H, P&C & TITLE COURSES!

Tel. 888-227-3331

www.capeeducation.com

Fax 610-353-9471

Register On-Line and Save an Extra 15% On Your Class Tuition



You can complete 1/2 of your CE Online!
Online courses as low as \$25 - complete!
Interactive Online Courses as low as \$18 -
complete! **NO HIDDEN CHARGES.** 50
multiple choice questions and you're done!
www.capeeducation.com

Our programs are interesting, entertaining and informative!
You expect value - we deliver!

ATTN: MANAGERS

⇒ WE CAN BRING CE TO YOU. ⇐
In-house programs for 1-250 people.
You Tell Us When. You Tell Us Where.
We Handle the Rest! Call CAPE® to get a
No Obligation Quote: 888-227-3331

Coming to a
Computer Near You
With a
Special Introductory
Price of \$249
CAPE'S NEW,
TOTALLY
INTERACTIVE,
SELF-STUDY
ONLINE COURSE

Title Insurance Orientation

This is the all new
sensible way to
prepare for the
MD State Title
Insurance License
Exam

**To Order, Call
888-227-3331**



CAPE® Education Maryland Insurance Continuing Education

To Select Classes and to Register, please circle class titles below and return with registration form (page 3). Questions? Call CAPE®: 610-359-7500 or 888-227-3331

Special Classes

■ Ethics

College Park - 3/25, 4/27, 5/27
Columbia - 5/6
Cumberland - 3/4
Frederick - 3/23
Gaithersburg - 3/2, 4/14, 5/18
Hagerstown - 4/29
Harrisburg, PA - 3/11
Salisbury - 2/22, 5/13
Timonium - 3/4, 4/6, 5/11
Waldorf - 4/1
Wilmington, DE - 2/23

▣ Flood

Columbia - 5/6
Gaithersburg - 5/18

◆ Long Term Care

College Park - 5/27
Columbia - 5/6
Gaithersburg - 3/2, 4/14
Salisbury - 2/22

Classes by Week

2/22-28
Salisbury, Wilmington, DE
3/1-7
Gaithersburg, Timonium
3/8-14
Bowie, Harrisburg, PA
3/15-21
No Classes
3/22-28
College Park, Frederick
3/29-4/4
Waldorf
4/5-11
Timonium
4/12-18
Gaithersburg
4/19-25
Bowie
4/26-5/2
College Park, Hagerstown
5/3-9
Columbia/Jessup
5/10-16
Salisbury, Timonium
5/17-23
Gaithersburg
5/24-30
College Park

FEBRUARY - MAY 2010 CLASSROOM SCHEDULE

All Courses are approved in MD. ■ Satisfies Ethics req. ▣ Satisfies MD Flood req. ◆ Satisfies LTC req.
Maryland will be transitioning to birth month renewals. The change has not been implemented in MD's system, but you may sign up for bulletins and updates regarding changes to producer licensing. Visit www.mdinsurance.state.md.us and select *Subscribe to MIA Mailing List* in the top left corner.

BOWIE

Comfort Inn Hotel & Conference,
US 50 & 301 at MD 3, 20716

March 9, Tues.

8am-4:30pm 8 cr. - LH/PC
Protecting Your Client's
Investments and Assets,
C59805, ***

April 20, Tues.

8am-12pm 4 cr. - LH/PC
Insurance Law - Do the Right
Thing, C50370
12:30pm-4pm 4 cr. - LH/PC
You're Not Me! - Protecting
Your Identity, C54445, *

COLLEGE PARK

Holiday Inn
10000 Baltimore Blvd., 20740

March 25, Thur.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH/PC
Everyday Insurance Legal
Issues, C54446, *
12:30-4:30pm 3 Eth./1 LH PC
■ Ins. Ethics - Knowing Right
from Wrong, C05010/C05009
5-9pm 4 cr. - LH/PC
Ins. Fraud, Awareness &
Detection, C50368, *

April 27, Tues.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH
Suitability Issues and the
Insurance Agent, C03034
12:30-4:30pm 3 Eth./1 LH PC
■ Ins. Ethics - Knowing Right
from Wrong, C05010/C05009
5-9pm 4 cr. - LH/PC
Loss Prevention, C50381, *

May 27, Thur.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH/LTC
◆ MD LTC Review, C04662
12:30-4:30pm 3 Eth./1 LH PC
■ Ethics & Agency Relationships,
C04995/C04996, *
5-9pm 4 cr. - LH/PC
Everyday Insurance Legal
Issues, C54446, *

COLUMBIA/ JESSUP

Holiday Inn
7900 Washington Blvd., 20794

May 6, Thur.

Marathon Day - 12 cr.
8am-12pm 4 cr. - PC/FL
▣ Flood Insurance - What You
Need to Know, C66961
12:30-4:30pm 3 Eth./1 LH PC
■ Ethics: Beyond the Basics,
C05008/C05007, *
5-9pm 4 cr. - LH/LTC
◆ Medicare, Medicare
Supplements, & LTC,
C16344, *

CUMBERLAND

Holiday Inn
100 S George St., 21502

March 4, Thur.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH/PC
Everyday Insurance Legal
Issues, C54446, *
12:30-4:30pm 4 cr. - LH/PC
Ideal Practices for the
Successful Agent, C66829
5-9pm 3 Eth./1 LH PC
■ Ins. Ethics - Knowing Right
from Wrong, C05010/C05009

FREDERICK

Marriott Residence Inn
5230 Westview Dr., 21703

March 23, Tues.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH
Don't Get Hurt Without It -
Disability Income Ins., C60019
12:30-4:30pm 3 Eth./1 LH PC
■ Ethics - How to Deal With
the New Technological
World, C05000/C04999
5-9pm 4 cr. - LH
How to Avoid Being the Agent
on Trial, C03035

- Satisfies Ethics req.
- ▣ Satisfies Flood req.
- ◆ Satisfies LTC req.

GAITHERSBURG SALISBURY

Holiday Inn, 2 Montgomery Village
Ave., 20879

March 2, Tues.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH
How to Avoid Being the Agent
on Trial, C03035
12:30-4:30pm 4 cr. - LH/LTC
◆ LTC: History, Needs,
Fundamentals, C50378, *
5-9pm 3 Eth./1 LH PC
■ Ethics - How to Deal With
the New Technological
World, C05000/C04999

April 14, Wed.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH/LTC
◆ MD LTC Review, C04662
12:30-4:30pm 3 Eth./1 LH PC
■ Ethics - How to Deal With
the New Technological
World, C05000/C04999
5-9pm 4 cr. - LH/PC
Basics of Errors and
Omissions Coverage,
C69177

May 18, Tues.

Marathon Day - 12 cr.
8am-12pm 4 cr. - PC/FL
▣ Flood Insurance - What You
Need to Know, C66961
12:30-4:30pm 3 Eth./1 LH PC
■ Professional Ethics & Sales
Conduct, C05011/C05012
5-9pm 4 cr. - LH/PC
Ideal Practices for the
Successful Agent, C66829

HAGERSTOWN

Hampton Inn
1716 Dual Highway, 21740

April 29, Thur.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH/PC
Professional Liability for Ins.
Agents, C65616***
12:30-4:30pm 3 Eth./1 LH PC
■ Ethics & Agency Relationships,
C04995/C04996, *
5-9pm 4 cr. - LH/PC
Terrorism Insurance - Our
Safety Net, C61005

Chesapeake Steak House,
Chateau Deville, 1801 N.
Salisbury Blvd., 21802

February 22, Mon.

Marathon Day - 12 cr.
8am-12pm 3 Eth./1 LH PC
■ Ethics - How to Deal With
the New Technological
World, C05000/C04999
12:30-4:30pm 4 cr. - LH/LTC
◆ Addressing Senior Needs
with Long Term Care,
C66827
5-9pm 4 cr. - LH/PC
Ideal Practices for the
Successful Agent, C66829

May 13, Thur.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH/PC
Ideal Practices for the
Successful Agent, C66829
12:30-4:30pm 3 Eth./1 LH PC
■ Ethics: Beyond the Basics,
C05008/C05007, *
5-9pm 4 cr. - LH/PC
Insurance Law with a Twist,
C61201, *

TIMONIUM

Holiday Inn (FKA Days Hotel)
9615 Deereco Rd, I-83, 21093

March 4, Thur.

Marathon Day - 12 cr.
8am-12pm 4 cr. - PC
Disasters And The Insurance
Industry After Katrina,
C03031
12:30-4:30pm 4 cr. - PC
Auto Coverage for the
Insurance Industry, C69145
5-9pm 3 Eth./1 LH PC
■ Professional Ethics & Sales
Conduct, C05011/C05012

April 6, Tues.

Marathon Day - 12 cr.
8am-12pm 4 cr. - LH/PC
Anti-Money Laundering
Compliance Within the
Insurance Industry, C66799
12:30-4:30pm 3 Eth./1 LH PC
■ Ethics: Beyond the Basics,
C05008/C05007, *
5-9pm 4 cr. - LH/PC
Basics of Errors and
Omissions Coverage,
C69177

25% of your total requirement must be in your line(s) [LH or PC] of authority.
Excess ethics credits will count toward your total requirement.

Do the entire
marathon day
or individual
classes
- your choice!

888-227-3331

www.capeeducation.com

Fax 610-353-9471

Timonium, continued

May 11, Tues.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH
Suitability Issues and the Insurance Agent, C03034
12:30-4:30pm 3 Eth./1 LH PC
■Ethics - How to Deal With the New Technological World, C05000/C04999
5-9pm 4 cr. - LH
How to Avoid Being the Agent on Trial, C03035

WALDORF

Holiday Inn - Damons
Rt. 301 & St. Patrick's Dr., 20603

April 1, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Insurance Law with a Twist, C61201, *
12:30-4:30pm 4 cr. - LH
Suitability Issues and the Insurance Agent, C03034
5-9pm 3 Eth./1 LH PC
■Professional Ethics & Sales Conduct, C05011/C05012

Certified Financial Planner (CFP)
Course approved for CFP Gen. Credits
* = 4 CR. *** = 8 CR.
CFP credit processing and reporting are available! Please add \$10 per course.

Do the entire marathon day or individual classes - your choice!

WILMINGTON, DE

Holiday Inn Select, Naamans & I-95

February 23, Tues.

Marathon Day - 12 cr.

8am-12pm 3 Eth./1 LH PC
■Insurance Ethics - Knowing Right from Wrong, C05010/C05009
12:30-4:30pm 4 cr. - LH/PC
Basics of E&O Coverage, C69177
5-9pm 4 cr. - PC/FL
Uncommon Coverages - Flood, C50406

HARRISBURG, PA

Radisson Penn Harris Hotel & Convention Ctr., Camp Hill, 1150 Camp Hill Bypass, 17011

March 11, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH
Evolving Health Care Choices: Health Savings Accounts, C66868
12:30-4:30pm 3 Eth./1 LH PC
■Professional Ethics & Sales Conduct, C05011/C05012
5-9pm 4 cr. - PC
Disasters And The Insurance Industry After Katrina, C03031

CONTINUING EDUCATION / ETHICS REQUIREMENT
Effective October 1, 2009 all resident licensees holding a major line of authority, with the exception of Title, will be required to complete 24 hours of Continuing Education before the license can be renewed. Title producers still have a 16 hour requirement. Of the required hours of Continuing Education for all resident producers per renewal period, at least 3 hours shall relate directly to ethics. Course titles preceded by ■ satisfy the ethics requirement.

CLASSROOM TUITION

Former Student **10% discount** requires students to register at least one week prior to first class. The online promotional **15% discount** requires students to complete the entire class registration process online (credit/debit cards only) at www.capeeducation.com. Discounts may not be combined.

Cr.	Regular Price Mail, Fax or Tel. Registrations	Sale Price Mail, Fax or Tel. Registrations	Former Student Mail, Fax, or Tel. Reg. 10% Discount	Online Registrations ONLY 15% Discount
4	\$57.00	\$ 52.00	\$ 46.80	\$ 44.20
8	\$119.00	\$ 99.00	\$ 89.10	\$ 84.15
12	\$159.00	\$139.00	\$125.10	\$118.15
16	\$199.00	\$178.00	\$160.20	\$151.30
20	\$249.00	\$199.00	\$179.10	\$169.15
24	\$240.00	\$219.00	\$197.10	\$186.15

CAPE® REGISTRATION POLICY

To pre-register and reserve a space in class, registration must be accompanied by payment in full. MAIL (check or credit card) or FAX (credit card) the registration form with full payment so that we receive it at least **5 business days** prior to the first class session to take advantage of pre-paid sale price. CAPE® will e-mail, mail or fax a confirmation, time permitting. CAPE® reserves the right to cancel class(es). Sale prices may not be applied to previous registrations. Walk-in registrants, (space available) must pay regular tuition plus a \$15 surcharge by check or credit card (no cash) at the start of class.

CAPE® RESCHEDULE POLICY

Seminars may be rescheduled (space available) with no penalties if CAPE® is notified in Newtown Square 1 day prior to the scheduled seminar. "No Shows" are allowed 1 opportunity to reschedule with a \$20 reschedule fee. Please call 888-227-3331.

CAPE® REFUND & CERTIFICATE POLICY

Requests for refunds must be received in our office 1 business day prior to start of class. A \$25 non-refundable administrative fee will apply. Certificates are given after each course. There is a \$10 charge for replacement certificates. There is a \$25 fee for bank returned checks.

DO YOU NEED CERTIFICATES AND CE CREDITS FOR OTHER STATES?

Many courses enjoy multi state approvals. Call CAPE® to arrange. Only \$20 per course, per additional jurisdiction plus state filing fee where applicable.

HOW TO REGISTER

ONLINE OR INTERACTIVE COURSES:

Register and Complete Course Online.

PRINTED COURSES:

Check box(es) before desired course(s) to be shipped.

CLASSROOM:

Circle desired courses on the schedule or save 15% by registering online.

CAPE® REGISTRATION FORM

Please see policies below on left.

CLASSROOM: circle desired courses on the schedule.

SELF-STUDY: check appropriate box of courses to be shipped.

Send this form with payment to CAPE®.

MAIL TO:

CAPE®, PO Box 377, Newtown Square, PA 19073

FAX TO:

610-353-9471 (credit cards only)

QUESTIONS? We're here for you! 888-227-3331

SAVE MORE \$\$ ~ COMPLETE SELF-STUDY COURSES OR REGISTER FOR CLASSROOM COURSES ONLINE!

www.capeeducation.com

SS and Resident Lic. #s are used to report credits to Prometric.

MD (RPI) Lic # _____ Exp. _____

SS# _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone (day) _____

Fax Confirmation _____

E-mail _____

Circle Payment Type:

Disc Visa MC AmEx Check (to CAPE)

CC# _____

CCID# _____ Exp Date _____

Cardholder name _____

Signature _____

Total Credits Scheduled: _____

Total Tuition Paid: \$ _____

Do the entire marathon day or individual classes - your choice!

www.capeeducation.com

1-888-227-3331

CAPE® SELF-STUDY

ONLINE SELF-STUDY COURSES - STARTING AT ONLY \$25!

Maryland Insurance Administration requires half of your CE credits to be completed in the classroom. Your other 8 credits may be completed by distance learning. To access any of our self-study courses go to www.capeeducation.com. Click Insurance, Click Maryland, Click Continuing Education, Click Self Study Courses. On the self-study courses page, you have the choice of: Online Courses; Interactive Online Courses; or Printed Courses. All prices include the Prometric filing fees.

CODE: Satisfies MD Flood req. Satisfies LTC req. Satisfies Ethics req. [Interactive Online Price]


* INDICATES COURSE IS APPROVED FOR CERTIFIED FINANCIAL PLANNER (CFP) SELF-STUDY CREDITS. CFP CREDIT PROCESSING AND REPORTING IS AVAILABLE @ \$10 PER COURSE.

TOT. PRINTED CR.	BOOK	TITLE / COURSE NUMBER	* CFP CREDIT	ONLINE DOWNLOAD
General (All license types.)				
2	<input type="checkbox"/> \$35	Money Laundering and the Insurance Agent, LH/PC, C66800		\$25
4	<input type="checkbox"/> \$39	Insurance as a Social Instrument, LH/PC, C50363. [<input type="checkbox"/> \$24]		\$30
6	<input type="checkbox"/> \$49	Everyday Law for Insurance Agents, LH/PC, C50589. [<input type="checkbox"/> \$36]		\$33
6	<input type="checkbox"/> \$49	Insurance Fraud: Problems & Preventions, LH/PC, C50364. [<input type="checkbox"/> \$36]		\$33
8	<input type="checkbox"/> \$59	Identity Theft Insurance, LH/PC, C54447. [<input type="checkbox"/> \$48]		\$36
9		Underwriting - Write it Right, LH/PC, C58802 [<input type="checkbox"/> \$48 - Interactive Online Only]		
16	<input type="checkbox"/> \$69	General Insurance Digest I, LH/PC, C76784		\$42
Life / Health				
2	<input type="checkbox"/> \$35	Medicare Part D, LH, C61002		\$25
4	<input type="checkbox"/> \$39	Consumer Driven Health Care, LH, C58513		\$30
4	<input type="checkbox"/> \$39	Education Funding, LH, C01666		
4	<input type="checkbox"/> \$49	Retirement Planning, LH, C79121		\$30
4	<input type="checkbox"/> \$39	Understanding Annuities & Mutual Funds, LH, C50408		\$30
6	<input type="checkbox"/> \$49	Group Insurance Concepts, LH, C50353. [<input type="checkbox"/> \$36]		\$33
6	<input type="checkbox"/> \$49	Key Business Needs Insurance, LH, C61200		\$33
8	<input type="checkbox"/> \$59	Administrative Simplification, Privacy Rule & Other Regulations, LH, C50547	5	\$36
8	<input type="checkbox"/> \$59	Affordable Annuity California CE, LH, C55743. Satisfies the CA Annuity requirement.	12	\$36
8	<input type="checkbox"/> \$59	Disability Income Ins., LH, C55452. [<input type="checkbox"/> \$48]	8	\$36
8	<input type="checkbox"/> \$59	Financial Planning: Focus on the Estate; LH, C50348	5	\$36
8	<input type="checkbox"/> \$59	Life Insurance Fundamentals; LH, C55088	8	\$36
8	<input type="checkbox"/> \$59	Managed Care Plans; LH, C50383	5	\$36
8	<input type="checkbox"/> \$59	Retirement Planning: A Key of Sound Financial Planning, LH, C53315	8	\$36
Long Term Care				
2	<input type="checkbox"/> \$35	<input type="checkbox"/> Long Term Care, LH LTC, C59524		\$25
6	<input type="checkbox"/> \$49	<input type="checkbox"/> Long Term Care - Addressing Senior Needs, LH LTC, C68595 [<input type="checkbox"/> \$36]		
8	<input type="checkbox"/> \$59	<input type="checkbox"/> 10 New Habits for Responsible LTC Ins. Agents, LH LTC, C53296	4	\$36
8	<input type="checkbox"/> \$59	<input type="checkbox"/> Long Term Care; LH LTC, C50376	5	\$36
16	<input type="checkbox"/> \$84	<input type="checkbox"/> LH Collection: Focus on Medical Coverage, LH LTC, C76786		\$42
Property / Casualty				
2	<input type="checkbox"/> \$35	<input type="checkbox"/> Building a Strong Foundation with Flood Insurance, PC Flood, C63963		\$25
2	<input type="checkbox"/> \$35	<input type="checkbox"/> Flood Insurance: The Need, Coverages, and Claims, PC Flood, C59525.		\$25
3		<input type="checkbox"/> Flood Insurance Training for Insurance Agents, PC Flood, C67479. [<input type="checkbox"/> \$18 - Interactive Online Only]		\$28
4	<input type="checkbox"/> \$39	Antiques & Collectibles, PC, C63192		\$30
4	<input type="checkbox"/> \$39	Introduction to Surety Bonds, PC, C66949		
8	<input type="checkbox"/> \$59	Automobile Insurance Coverage, PC, C69144. [<input type="checkbox"/> \$48]		\$36
8	<input type="checkbox"/> \$59	Errors & Omissions Insurance; PC, C22340	5	\$36
8	<input type="checkbox"/> \$59	<input type="checkbox"/> Homeowners Insurance, PC Flood, C50356	5	\$36
8	<input type="checkbox"/> \$59	Risk Management, PC, C50399		\$36
8	<input type="checkbox"/> \$59	Underwriting - Write it Right, PC, C50410		\$36
8	<input type="checkbox"/> \$59	Workers Compensation, PC, C50413		\$36
16	<input type="checkbox"/> \$84	PC Collection: Focus on Personal Coverage, PC, C76785		\$42

TOT. PRINTED CR.	BOOK	TITLE / COURSE NUMBER	* CFP CREDIT	ONLINE DOWNLOAD
Ethics				
3	<input type="checkbox"/> \$49	<input type="checkbox"/> Certified Financial Planning: Code of Ethics, ETH, C54448	2	\$30
4	<input type="checkbox"/> \$39	<input type="checkbox"/> Ethics: A Practical Guide, ETH, C05005/C05006. [<input type="checkbox"/> \$24]		\$30
4	<input type="checkbox"/> \$39	<input type="checkbox"/> Ethics for the Field of Insurance, ETH, C04997/C04998. [<input type="checkbox"/> \$24]		\$30
4	<input type="checkbox"/> \$39	<input type="checkbox"/> Ethics in a Technological World, ETH, C05001/C05002		
5	<input type="checkbox"/> \$59	<input type="checkbox"/> Ethics for Title Insurance Agents, ETH, C05004/C05003 (3 ETH., 2 PC)		\$42
Title				
3	<input type="checkbox"/> \$42	An Introduction to Land Trusts, PC, C03004		\$35
4	<input type="checkbox"/> \$49	Title Insurance & Historic Properties, PC, C03005		\$39
4	<input type="checkbox"/> \$49	Title Insurance Policies, PC, C03007		\$39
5	<input type="checkbox"/> \$59	<input type="checkbox"/> Ethics for Title Insurance Agents, ETH, C05004/C05003 (3 ETH., 2 PC)		\$42
8	<input type="checkbox"/> \$59	Problems in Title Insurance, PC, C21336		\$42
9	<input type="checkbox"/> \$59	Title Insurance A to Z, PC, C50403		\$42

HAVE YOU HEARD?

Cape is Now Providing LH, PC, & Title Pre-License Insurance Courses in MD!



Do you know someone who wants to get a MD insurance license? CAPE's course will prepare them to pass the state exam the first time.

LH or PC Course - \$109
Title Ins. Course - \$249

Call 1-888-227-3331 for details.

- CAPE, a family owned and operated company, is an approved provider (S10732) of Insurance Education in Maryland.
- CAPE will not recruit your employees to sell for CAPE or any other concern.
- CAPE does not sell insurance products.
- CAPE is not and does not have ties to any insurance agency, brokerage or company.
- CAPE will not share your confidential information with others.
- CAPE will promptly file your course completions to PROMETRIC for CE credits and to PSI for pre-license education.
- CAPE wants to be the source for all your education needs.

LTC COMAR TRAINING REQUIREMENT - ABBREVIATED VERSION

Maryland adopted a Regulation on Producer Training Requirements for Long Term Care insurance under COMAR 31.14.01.34 that took effect September 10, 2007. Producers who sell, solicit, or negotiate long term care insurance should have already completed a one-time TRAINING PROGRAM REQUIREMENT which consists of a minimum of 8 hrs. of long term care education followed by an ongoing training requirement of at least 4 hrs. to be completed every 24 months.

If you have not yet satisfied your COMAR requirement, get complete details at <http://www.capeschool.com/ins/md/index.htm>
Click "state requirements."

NOTE: This is a separate / additional requirement to the 2 credit LTC CE. The same credits can be applied to both. Look for CAPE® courses labeled LTC.

You now need 24 credits - at least half must be live classes. If you have LTC, you need 2 credits for CE by license exp. If you handle Flood, you need 2 credits for CE by license expiration. **The 24 credit requirement started for licensees renewing after 10-1-09.**

