

Long Term Care (LTC) Training Requirements:

Persons holding a Life or Accident & Health line of authority who plan to sell, solicit or negotiate long-term care insurance must complete an initial 8-hour LTC course approved by the superintendent. In order to be able to continue selling, soliciting or negotiating long-term care insurance the agent must also complete a 4-hour LTC refresher course approved by the superintendent every renewal period. The initial and on-going LTC course credits count towards the agents 24-hour CE requirement. Initial long term care courses are approved under the LTC-8 course category and on-going long term care courses are approved under the LTC-4 course category.

Agents must complete the initial training prior to selling, soliciting or negotiating long-term care insurance. Failing to complete the initial training or on-going training may jeopardize the agent's authority to sell long term care insurance.

A resident agent may complete these training requirements in any state provided the Department has approved the course for long term care credit prior to the agent taking the course. The satisfaction of the training requirements in any state will satisfy the training requirements in this state for Ohio non-resident agents.

Link to [Ohio Bulletin 2008-2](#) on LTC Training Requirements

Flood Insurance (NFIP) Training Requirements:

Agents holding a Property and Casualty or Personal Lines line of authority who plan to sell a flood insurance policy must complete a one-time 3-hour course related to NFIP that is approved by the Ohio Department of Insurance. NFIP course credits count towards the agents 24-hour CE requirement. Ohio approved Flood training courses are approved under the "NFIP Flood" course category type.

Agents must complete the flood-training requirement by the end of his or her first renewal period. The failure to comply with this requirement may jeopardize the person's authority to sell flood insurance through the NFIP.

Link to [Ohio 2007 Bulletin](#) on Flood Training Requirements

Annuity Best Interest Product (Annuity) Training Requirements:

Agents holding a Life or Variable Annuity line of authority who plan to sell, solicit or negotiate annuity products must complete a one-time 4-hour course related to annuity. Annuity course credits count towards the agents 24-hour CE requirement. Ohio approved Annuity training courses are approved under the "Annuity Best Interest – 4" course category type. The Annuity Best Interest – 4 training course must be completed prior to selling, soliciting or negotiating any annuity product.

Resident agents who complete the training in another state with laws substantially similar to Ohio's will be deemed to have complied with Ohio's requirements. Non-resident agents who complete the training in another state with laws substantially similar to Ohio's will be deemed to have complied with Ohio's requirements.

Resident agents who completed an annuity course prior to February 14, 2021, may complete either a new four-hour Best Interest training course or an additional one-time one-hour Annuity Best Interest - 1 training course within six months of the effective date of the rule.