



**HB 4325** will allow licensed insurance agents who completed more than the required 24 credit hours to apply those extra credits to the next renewal period, with the following limitations:

- No more than 12 credits can be rolled over in a 2-year renewal period
- This does not apply to Ethics curriculum. Three credit hours of ethics are MANDATORY for every 2-year renewal period.
- Roll over credits are treated as General Credits and agents must still take courses required for specific product lines or businesses.

MAHU supports **HB 4325** to

- Create greater flexibility for agents as to when they can complete their required credits to remain compliant and licensed
- Remove barriers for agents to expand their business
- Incentivize agents to take the most up-to-date courses on their product lines

Neighboring states that allow for agents to carry over continued education credits

- Ohio – limited to 12 of 24 credit hours required per 2-year renewal period, does not include Ethics.
- Illinois – limited to 12 of 24 credit hours required per 2-year renewal period, does not include Ethics.
- Pennsylvania – up to 24 of 24 credit hours required per 2-year renewal period.

The Michigan Association of Health Underwriters (MAHU) is the leading professional association for health insurance agents, brokers, carriers, general agents and consultants.