

Year One Prorated		
Month Designation Received	40 Hours *	Minimum 20 Hours *
Jan	36.7	18.3
Feb	33.3	16.7
Mar	30.0	15.0
Apr	26.7	13.3
May	23.3	11.7
Jun	20.0	10.0
Jul	16.7	8.3
Aug	13.3	6.7
Sep	10.0	5.0
Oct	6.7	3.3
Nov	3.3	1.7
Dec	0.0	0.0

\*Forty (40) hours per year evenly divides the 120 CRE requirement for the 3 year reporting period. An examiner MUST earn a MINIMUM of 20 CREs in any ONE year. ALL designees must have 2 Ethics CRE credits and the annual NAIC Handbook Training every year no matter when the designation is earned.

The year the designation is earned is prorated based on how many calendar months remain in the year following the month the designation is awarded. This affects the overall total for the first 3 year reporting period, (See Three Year Totals Prorated).

Example- An examiner becoming an AFE in April, 2018 would be required to have a minimum of 66.5 CRE hours by December 31, 2019 (20/36 months = 55 percent x 120 hours = 66.5 hours) in order to maintain his/her AFE.

If an AFE/CFE/AES has earned 40 or more excess credits by the end of the 3-year reporting period, up to 40 CREs may be applied to the 3-year total required for the next 3 year reporting period.

Member AES designees must earn a total of 36 CRE credits in IT subjects for the 3- year reporting period and a minimum of 6 CRE credits in IT subjects per year . Up to 12 CRE credits in IT subjects in excess of the 36 CRE credit requirement can apply to the next 3 year total. If they also have an AFE or CFE designation, then the 36 hours requirement is part of their total 120 CRE requirement for the 3 year period.

**CRE PRORATING PROVISION**

**Three -Year Totals Prorated**

Month & Year Designation Received	Total required hours at end of 3 yr. reporting period	Month & Year Designation Received	Total required hours at end of 3 yr. Reporting period	Month & Year Designation Received	Total required hours at end of 3 yr. reporting period
Jan-20	116.7	Jan-21	76.7	Jan-22	36.7
Feb-20	113.3	Feb-21	73.3	Feb-22	33.3
Mar-20	110.0	Mar-21	70.0	Mar-22	30.0
Apr-20	106.7	Apr-21	66.7	Apr-22	26.7
May-20	103.3	May-21	63.3	May-22	23.3
Jun-20	100.0	Jun-21	60.0	Jun- 22	20.0
Jul-20	96.7	Jul-21	56.7	Jul-22	16.7
Aug-20	93.3	Aug-21	53.3	Aug-22	13.3
Sep-20	90.0	Sep-21	50.0	Sep-22	10.0
Oct-20	86.7	Oct-21	46.7	Oct-22	6.7
Nov-20	83.3	Nov-21	43.3	Nov-22	3.3
Dec-20	80.0	Dec-21	40.0	Dec-22	0.0