

**RULES AND REGULATIONS OF
THE INSURANCE COMMISSIONER**

**CHAPTER 120-2
RULES OF COMMISSIONER OF INSURANCE**

**SUBJECT 120-2-3
REGULATIONS REGARDING AGENTS, SUBAGENTS, COUNSELORS,
ADJUSTERS, SURPLUS LINES BROKERS AND AGENCIES**

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RULE 120-2-3-.07. Resident Agent License Requirements

(1) In order to be eligible for any resident agent insurance license issued in accordance with Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation, the applicant must make proper application to the Commissioner and pay all required fees.

(2) New applicants, excluding active licensees and individuals that apply for reinstatement within 6 months of the expiration date, shall be required to submit electronic fingerprints through a vendor selected by the Commissioner for a criminal background check. The applicant shall bear the cost for electronic fingerprinting.

(3) The resident agent applicant must complete an approved prelicensing course unless specifically exempted by Chapter 23 of Title 33 of the Official Code of Georgia Annotated or this Regulation. All prelicensing courses must contain a minimum of eight (8) hours of instruction per major line of authority; the major lines are

(a) Life;

(b) Accident and Sickness;

(c) Property;

(d) Casualty; and

(e) Personal Lines.

(4) The applicant must pass the required examination for licensure within 12 months of the completion of the prelicensing course. All applicants must apply for licensure within 12 months from receiving a passing grade on the examination.

(5) Exceptions to the 8 hour prelicensing course requirements:

(a) Applicants for licenses in lines or sublines of property or casualty insurance who hold the

designation of Chartered Property and Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), Certified Insurance Representative (CISR), Certified Risk Manager (CRM);

(b) Applicants for licenses in the lines or sublines of life or health insurance who hold the designation of Chartered Life Underwriter (CLU) or Fellow Life Management Institute (FLMI);

(c) Applicants for temporary licenses;

(d) Applicants for credit insurance agent licenses;

(e) Applicants who provide satisfactory evidence such as a transcript from a college or university indicating successful completion of two (2) college or university courses related to insurance. Such courses must relate to the lines of authority for which the Applicant has applied;

(f) Applicants who hold college degrees in insurance;

(g) Applicants who qualify for exemption under O.C.G.A. §§ 33-23-5(a)(5)(A) and 33-23-5(a)(5)(B);

(h) Applicants for agent licenses as referenced in Rules 120-2-3-.23, .29, .32, .41, and .44 of this Regulation Chapter;

(i) Other applicants as the Commissioner at his discretion may determine.

(6) Upon issuance of the agent license, the licensee must obtain a certificate of authority from each insurer that they will represent.

Authority:

O.C.G.A. §§33-2-9, 33-8-1, 33-23-4, 33-23-5, 33-23-5.1, 33-23-8, 33-23-10, 33-23-12, 33-23-44.