

**RULES AND REGULATIONS OF
THE INSURANCE COMMISSIONER**

CHAPTER 120-2-3

**REGUALTIONS REGARDING AGENTS, SUBAGENTS, COUNSELORS, ADJUSTERS,
SURPLUS LINES BROKERS, AND AGENCIES**

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RULE 120-2-3-.08. Prelicensing Course and Provider Approval

(1) All agent and adjuster prelicensing courses must contain a minimum of twenty (20) 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.

(2) Limited subagent courses must contain a minimum of twenty (20) hours per combination lines of life, accident and sickness or property and casualty.

(3) Navigator prelicensing courses must contain a minimum of ten (10) hours of instruction in health benefit insurance, the state based exchange provision, the medical assistance program provided for by Article 7 of Chapter 4 of Title 49, and the PeachCare for Kids Program provided for by Article 13 of Chapter 5 of Title 49, information pertaining to state licensing laws and any other information which will give the applicant a proficient knowledge of state insurance laws.

(4) Additionally, all prelicensing courses must meet the following standard:

- (a) Instructors must have had training or educational experience satisfactory to the Commissioner in order to be certified to teach any part of an approved prelicensing course. Each instructor must have three (3) or more years in insurance work or otherwise qualify with equivalent educational and teaching experience and be approved by the Commissioner prior to teaching any prelicensing course, or any part of any course.

(b) Reference materials such as sample policy forms, manuals, the Georgia Insurance Code, textbooks, Georgia Insurance Department study manuals as appropriate, programmed textual materials, and other illustrative materials are required to be readily available for student use.

(c) All classrooms used shall be rooms separate from other activities while instruction is being given and shall provide comfortable physical facilities for the students. Such classrooms must be properly equipped with sufficient desk or table space to accommodate the number of students taking the course and must contain sufficient teaching aids to facilitate a learning atmosphere for those students.

(d) The subject matter of the prelicensing course must pertain to the category or categories of license for which the applicant has applied or is intending to apply and must include all of the following to such extent as the information applies to the categories of license sought by the applicant:

1. The Georgia Agents' Licensing Study Manual Life and Health, and the Georgia Agents' Licensing Study Manual Property and Casualty;
2. Chapters 5, 6, 7, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 39, 42, 43, 44, 50, and 51 of Title 33 of the Official Code of Georgia Annotated and corresponding regulations;
3. Fundamental needs of various kinds of insurance;
4. Study and analysis of various kinds of policies, endorsements, riders, and other policy contract documents;
5. Study and analysis of various rating plans and systems; and
6. Such additional material as the commissioner may from time to time require by notice to course sponsors.

(e) All prelicensing courses must include O.C.G.A. §§33-1-9, 33-1-16 and this Regulation.

(f) If the prelicensing course is conducted in a virtual classroom setting, for example as a web cast or internet based course, system security must be in place to ensure user attendance.

(4) Any person, including but not limited to, colleges and universities, insurers, adult education centers, and associations may seek approval as a provider of prelicensing courses.

(5) Course providers must obtain approval from the Commissioner prior to the beginning of any course. To request approval, the provider shall file with the Commissioner the appropriate required form and pay the appropriate fees, and the following:

- (a) An outline of the proposed course, including instructional time for each course major component;
 - (b) A list of all instructional materials to be used;
 - (c) A description of the facility to be used as a classroom and a statement that adequate parking facilities are available and that handicap access is provided;
 - (d) The name or names of the instructors; and
 - (e) The category or categories of license for which the course is intended to prepare applicants for licensing.
- (6) The Commissioner may require further detail of the proposed course content or filing of copies of any instructional materials to be used as are necessary to determine the adequacy of the proposed instruction.
- (7) Course providers must provide a listing of examination sites and times to each applicant. The Commissioner will notify all course sponsors of any changes in the information.
- (8) Nothing in this Regulation is intended to prohibit any person upon payment of any required fees from taking any prelicensing course whether or not such person has applied for or intends to apply for a license under Chapter 23 of Title 33 of the Official Code of Georgia Annotated.
- (9) Course providers must certify to the Commissioner and the student on the appropriate required form, the contact hours completed by each applicant.
- (a) The course provider name and instructor name must appear on certification; the instructor must sign such certification.
 - (b) False certification shall be cause for withdrawal of approval of the course provider or instructor and shall be deemed a violation of Chapter 23 of Title 33 of the Official Code of Georgia Annotated.
 - (c) The Commissioner may require certification of course completions to be reported electronically. Such reporting must be submitted within fourteen (14) days from course completion.
- (10) Instructors may receive the same credit for courses as applicants when their attendance is certified in the same manner as provided in Paragraph (7) of this Section. The approved Instructor shall only receive this credit one time per renewal period regardless of the number of times the instructor conducts the same course.

(11) The Commissioner may review any approved program, instructor or course and may cancel approval of such program, instructor or course with regard to all future offerings. Once a program, instructor or course provider has been canceled, such program, instructor or course provider shall not reapply for approval for a period of five (5) years from the date of cancellation.

(12) If any unapproved providers are found to be offering, certifying, or offering and certifying completions for unapproved courses to applicants for prelicensing requirements without having first obtained approval by the Commissioner, the providers shall not apply for approval for a period of five (5) years from the date of notice.

Authority: O.C.G.A. Secs. 33-2-9, 33-8-1, 33-23-5, 33-23-9, 33-23-44, 33-23-200, 33-23-201, 33-23-202, 33-23-203, 33-23-204, 33-23-205.