

**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-.14. Resident Agent Personal Lines License

(1) In order to be eligible for a resident agent personal lines license 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 expiration date, shall be required to submit electronic fingerprints through a vendor selected by the Department 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 in personal lines unless specifically exempted by Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation. All prelicensing courses must contain a minimum of eight (8) hours of instruction. 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.

(4) Exceptions to prelicensing course requirement:

(a) Applicants who hold a designation of Chartered Property and Casualty Underwriter (CPCU);

(b) Applicants who qualify for exemption under O.C.G.A. §§33-23-5(a)(5)(A) and 33-235(a)(5)(B);

(c) Applicants for temporary licenses;

(d) 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;

(e) Applicants who hold college degrees in insurance;

(f) Other applicants at the Commissioner's discretion.

(5) All continuing education requirements as outlined in Rule 120-2-3-.15 and all renewal requirements as outlined in Rule 120-2-3-.16 apply to personal lines licenses.

(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, 33-23-5, 33-23-5.1, 33-23-8, 33-23-10, 33-23-12, 33-23-44.