

**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-.28. Resident Counselors**

(1) In order to be eligible for a resident counselor 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) Effective January 1, 2010, all 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 applicant must have 5 years of experience as a licensed agent, subagent or adjuster or in some other phase of the insurance business or provide evidence of sufficient teaching, educational qualifications and or experience in the lines of authority for which applicant seeks licensure as a counselor.

(4) The applicant must include with the application a counselor bond in accordance with Rule 120-2-3-.18.

(5) The Applicant must pass the required counselor examination and apply for licensure within 12 months from receiving the passing grade. Exceptions to the experience requirement and examination requirement will be made in the following circumstances:

(a) An applicant who was previously licensed as a counselor in another state shall be exempt from the examination. This exemption is only available if the individual is currently licensed in that state or if the application is received within 90 days of the cancellation of the applicant's previous license. The applicant must have been in good standing with the prior state as evidenced by a certificate of good standing provided by that state and verifiable in the producer data base records maintained by authorized systems.

(b) An applicant with the designation of CPCU or AAI shall be exempt from the property and casualty counselor examination.

(c) An applicant with the designation of CLU or FLMI shall be exempt from the life, accident and sickness counselor examination.

(d) An applicant with the designation of CIC shall be exempt from the life, accident and sickness counselor examination and/or the property and casualty counselor examination.

(e) The Commissioner may, at his or her discretion, exempt an applicant from examination if the applicant has sufficient experience and qualifications in the lines of authority for which the applicant seeks licensure.

(6) 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.

**Authority:**

O.C.G.A. Secs. 33-2-9, 33-23-1, 33-23-1.1, 33-23-5, 33-23-5.1, 33-23-6 to 33-23-8, 33-23-10, 33-23-15, 33-23-18, 33-23-44.