

**RULES AND REGULATIONS OF
THE INSURANCE COMMISSIONER**

CHAPTER 120-2-3

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

TABLE OF CONTENTS

RULE 120-2-3-.48. Navigator and Georgia Access Specialist

(1) No person shall act as a Navigator, as defined in O.C.G.A. 33-23-201(3), without first obtaining a license to act as such from the Commissioner.

(2) The Commissioner may not issue a Navigator license to any applicant until such applicant has:

(a) Submitted an application on forms provided by the Commissioner. Such form shall include an acknowledgement from the applicant that such applicant understands that a Navigator license is not alone sufficient to sell, solicit, or negotiate insurance in the State of Georgia;

(b) Submitted a résumé listing the applicant's educational background and experience related to the functions of a Navigator;

(c) Successfully completed not less than 35 hours of instruction;

(d) Passed an exam as required by the Commissioner;

(e) Attained the age of 18;

(f) Submitted electronic fingerprints through a vendor selected by the Department to run criminal background checks. The applicant shall bear the cost for electronic fingerprinting; and

(g) Submitted proof satisfactory to the Commissioner that such applicant (or such applicant's sponsoring entity) has been approved by the State authorities, by being awarded a grant or otherwise, to act as Navigator, as defined in O.C.G.A. §33-23-201(3).

(3) Each license shall expire August 31.

(4) In determining whether any applicant has satisfied the pre-licensing education requirement set forth in subparagraph (d) of paragraph (2) of this regulation. Up to 25 hours of pre-licensing training may consist of education provided by approved provider provided that the applicant

submits documentation, satisfactory to the Commissioner that the applicant has, in fact, spent the amount of time requested engaged in pre-licensing training. If the applicant completes 25 hours of navigator training, the remaining 10 hours must be satisfied by completing the 10 hour Navigator prelicensing course through an approved provider.

(5) The Commissioner may not renew a Navigator license until such applicant has:

(a) Submitted a license renewal on forms prescribed by the Commissioner;

(b) License renewals are due on or before the August 31 expiration date;

(c) Failure to file the required license renewal form shall result in the expiration of the license.

(d) Completed 10 hours of Continuing education; hours must be completed annually on or before the expiration date of the license. Up to 10 hours of Continuing Education may consist of education provided by approved provider provided that the licensee submits documentation, satisfactory to the Commissioner that the licensee has, in fact, spent the amount of time requested engaged in training.

(e) Submitted proof satisfactory to the Commissioner that such applicant (or such applicant's sponsoring entity) has been approved, by being awarded a federal grant or otherwise, to act as a Navigator.

Authority:

O.C.G.A. Secs. 33-2-9, 33-8-1, 33-23-5, 33-23-5.1, 33-23-10, 33-23-9, 33-23-44, 33-23-200, 33-23-201, 33-23-202, 33-23-203, 33-23-204, 33-23-205.