ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION
ADMINISTRATIVE CODE

CHAPTER 482-1-147
INSURANCE PRODUCERS, TEMPORARY PRODUCERS, AND SERVICE REPRESENTATIVES

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482-1-147-.01 Purpose, Scope, And Authority.

(1) The purpose of this chapter is to set forth rules and procedural requirements the Commissioner deems necessary to carry out the provisions of Chapter 7 of the Code of Ala. 1975, Tit. 27 relating to the licensing and appointment of insurance producers, temporary producers, and service representatives; and the various types of disciplinary action concerning licenses and grants of authority.

(2) This chapter shall apply to individuals and business entities applying for an insurance producer license, to individuals applying for a temporary producer license, and to all insurers appointing producers, temporary producers, and service representatives. This chapter does not apply to title insurance agents.

(3) This chapter is adopted pursuant to Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, and 27-7-43.

Author: Commissioner of Insurance

Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: New Rule: October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.02 Definitions.

Unless the context otherwise requires, terms found in this chapter are used as defined in Code of Ala. 1975, §27-7-1. The following terms are defined for purposes of this chapter:

(a) CAPTIVE PRODUCER. An insurance producer under contract to represent only one insurer or one group of insurers.

(b) HEALTH. The line of authority defined in Code of Ala. 1975, §27-7-14.1 as Accident and Health or Sickness, commonly known as disability.

(c) NAIC. The National Association of Insurance Commissioners or its affiliates or subsidiaries.

(d) NIPR. The National Insurance Producer Registry.

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: New Rule: October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.03 Prelicensing Education (REPEALED 1/1/24).
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: New Rule: October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Repealed:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.04 Prelicensing Course Providers (REPEALED 1/1/24).
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: New Rule: October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Repealed:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.05 Approval And Content Of Prelicensing Courses (REPEALED 1/1/24).
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: New Rule: October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Repealed:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.06 Insurance Producer Examination.

(1)(a) Except as provided in paragraph (3), all individuals must successfully pass an examination prior to becoming licensed as an insurance producer for the following lines of authority:

1. Life.
2. Health.
3. Property.
4. Casualty.
5. Personal Lines.
6. Bail Bonds.

(b) An outline for each examination will be posted on the Department's Web site setting forth the number of questions on the examination from each test section and the time allowed within which to complete the examination.

(2) Unless otherwise exempt, an insurance producer whose license has expired or has otherwise been terminated and has not been in effect for twelve (12) consecutive calendar months must successfully pass the applicable examination(s), as required in paragraph (1), in order to again become licensed.

(3) The examination requirements shall not apply as follows:

(a) All applicants for a license to transact only the following lines of authority are exempt from the requirements of this rule:

1. Variable Life and Variable Annuity Products.

2. Credit.

3. Rental Vehicle.

4. Crop.

5. Portable Electronics.

6. Travel.

7. Legal Services.

8. Dental Services.

9. Motor Club.

10. Self-Service Storage Facility.

(b) An individual licensed as an insurance producer in another state is exempt from successfully passing an examination in order to apply for an Alabama producer license with the same line(s) of authority if, at the time of application, the individual's out-of-state license is current or was cancelled within ninety (90) days before the application and the individual is in good standing in that state or in the state's producer database records as maintained by the NAIC.

(c) An individual currently licensed as an insurance producer (or its equivalent) in another state is exempt from successfully passing an examination in order to apply for a nonresident producer license in Alabama with the same line(s) of authority if the individual is in good standing in that state or in the state's producer database records as maintained by the NAIC.

(4) Examination Passing Grade.

(a) Prior to an examination, each question will be valued with the sum of the values equaling 100.

(b) After an examination, the value of each question answered correctly will be counted and the sum of the values totaling 70 or more shall constitute a passing grade.

(5) Limitations on Repeat Examinations.

(a) If an individual takes and fails to pass two examinations for a particular line of authority, the individual must wait a minimum of ninety (90) days after the last failure before the individual can again take the examination for that line of authority.

(b) If an individual thereafter fails the examination two additional times, the individual must wait a minimum of one hundred eighty (180) days after the last failure before each subsequent examination for that line of authority.

(c) The waiting periods described in paragraphs (a) and (b) expire twenty-four (24) months after the date of the last failed examination.

(d) For purposes of applying the waiting periods in the context of examinations on related lines of authority:

1. The waiting periods relating to the life examination and the health examination apply also to the combined life and health examination.

2. The waiting periods relating to the combined life and health examination apply also to the life examination and to the health examination.

3. The waiting periods relating to the property examination apply also to the personal lines examination and the combined property and casualty examination.

4. The waiting periods relating to the casualty examination apply also to the personal lines examination and the combined property and casualty examination.

5. The waiting periods relating to the combined property and casualty examination apply also to the personal lines examination, the property examination, and the casualty examination.

6. The waiting periods for the personal lines examination apply also to the personal lines examination, the property examination, the casualty examination, and the combined property and casualty examination.

(6) An individual passing an examination will be furnished an examination results certificate by the examination administrator.

This certificate must be kept by the individual and presented to Department of Insurance upon request.

(7) Examination results certificates are valid for one year from the date of issuance.

(8) An individual shall pay a non-refundable fee as indicated below for each examination scheduled:

(a) Life $50.00

(b) Health $50.00

(c) Combined Life and Health $75.00

(d) Property $50.00

(e) Casualty $50.00

(f) Combined Property and Casualty $75.00

(g) Personal Lines $50.00

(h) Bail Bonds $50.00

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Revised:** August 12, 2015; effective January 1, 2016. Filed with LRS August 12, 2015. Rule is not subject to the Alabama Administrative Procedure Act. **Revised:** November 7, 2018; effective November 17, 2018. Filed with LSA November 7, 2018. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.07 Insurance Producer License.

(1) Business Entity Producer. A business entity may be issued an insurance producer license in accordance with the following:

(a) To be licensed as an insurance producer, a business entity must be a corporation, a limited liability company, a partnership, a limited partnership, a limited liability partnership, or another legally recognized form of entity distinct from an individual or the individuals or other entities that may own or hold interests in, or be members of, the entity as determined by the laws of the entity's state of domicile. A sole proprietorship can only be licensed as an

individual producer. One or more individuals doing business under a trade name cannot obtain a business entity producer license absent formal organization as an entity.

(b) An Alabama-domiciled business entity shall complete the Department's on-line licensing process to become licensed as an insurance producer for a particular line or lines of insurance. Instructions for the on-1ine licensing process will be provided on the Department's Web site.

(c) A foreign-domiciled business entity may use the on-1ine licensing process or may submit or transmit a copy of the application that was submitted to its domiciliary state. Issuance of an Alabama business entity producer license to a foreign-domiciled business entity does not in itself satisfy any applicable Alabama constitutional and statutory requirements that may require the entity to qualify through or register with the Alabama Secretary of State in order to lawfully do business in Alabama.

(d) The business entity license applicant must identify at least one licensed individual producer designated as responsible for the business entity's compliance with all applicable laws, rules, and regulations for each line of authority. A licensed individual producer so designated must have such a degree of affiliation with the entity in terms of an ownership interest in the entity, a role as an officer or director, by contract or employment relationship, or otherwise as reasonably assures that the licensed individual producer can cause or influence the entity's compliance with all applicable laws, rules, and regulations.

(e) Business entity producers must be appointed to act on behalf of an insurer and must be appointed by each insurer it represents. A business entity is deemed to be representing or acting on behalf of an insurer upon entering into an agency contract or agreement with the insurer. Each individual producer acting as a producer of the insurer on behalf of the business entity producer must also be appointed to represent the insurer.

(2) Individual Producer. An individual may be issued an insurance producer license in accordance with the following:

(a) An Alabama resident shall complete the Department's on-1ine licensing process to become licensed as an insurance producer for a particular line or lines of insurance.

(b) A nonresident individual may also use the on-1ine licensing process or may submit or transmit a copy of the application that was submitted to the home state.

(c) Individual insurance producers must be appointed to act on behalf of an insurer and must be appointed by each insurer it represents.

(3) Unless exempt, an individual applicant must comply with the examination requirements prior to making application for license as an insurance producer for those lines of authority requiring an examination.

(4) An individual seeking to be licensed for or holding the variable life and variable annuity products line of authority must also hold the life line of authority as an insurance producer and must also successfully complete the appropriate securities examinations and be registered under the applicable federal and state securities laws.

(5) An individual or business entity may apply for an insurance producer license for any or all of the lines of authority for which qualified at one time; however, subsequent applications for additional lines of authority are treated the same as initial applications. All license and application fees apply for each application submitted or transmitted.

(6) Instructions for the on-1ine licensing process, as it may change from time to time, will be provided on the Department's Web site.

(7) The initial fees for an individual insurance producer license are set by statute and are listed on the Department's Web site.

(8) Subsequent changes in the name, mailing address, or electronic mail address of a producer must be reported within 30 days thereof. While there is no filing fee for reporting such changes, there is a penalty of $50 for the failure to report the changes within 30 days. Instructions for the name, mailing address, or electronic mail address change process, as it may change from time to time, will be provided on the Department's Web site.

(9)(a) Individual and business entity producers are subject to the license renewal process set forth in Chapter 482-1-110.

(b) If an insurance producer license is not renewed in accordance with Chapter 482-1-110 the license expires and all insurer appointments are canceled.

(c) Within twelve months of expiration, the former licensee can reapply for an insurance producer license without having to retake the examination by following the instructions for the on-line license reinstatement process, as it may change from time to time, as directed on the Department's Web site. Upon receiving the reinstated license, the producer may again be appointed by insurers by following the on-1ine appointment process.

(d) When former licensees have been without a license for over twelve months, they must comply with any applicable examination requirements before again applying for an insurance producer license.

(10) When an insurance producer's license is suspended or revoked, the former licensee should contact the Legal Division of the Department to receive instructions should the former licensee desire to again become licensed.
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.08 Temporary Producer License.

(1) Temporary License - Pending Examination.

(a) An individual otherwise qualified as an insurance producer except as to having taken and passed the written examination may apply for a temporary producer license according to the requirements set forth in this rule for the following lines of insurance:

1. Life.

2. Health.

3. Property.

4. Casualty.

5. Personal Lines.

(b) The applicant for a temporary producer license must be actively engaged in a prelicensing course for the line or lines of authority under the supervision of the appointing insurer or insurers.

(c) The applicant shall complete the Department's on-1ine licensing process to become licensed as a temporary producer for a particular line or lines of insurance. Instructions for the on-1ine licensing process, as they may change from time to time, will be provided on the Department's Web site.

(d) A temporary producer license is valid for a maximum of six months, during which time the temporary licensee must complete the examination requirements to convert the temporary license to a regular producer license.

(e)1. An individual may only have one temporary producer license for a particular line of authority in a lifetime, except when the prior license was canceled before expiration, in which case the remaining time may be applied to a subsequent temporary producer license.

2. The Department will rely on its license and appointment records to determine the length of time an individual held a temporary license in a line of authority for purposes of the six-month limitation. The Department will not accept or act upon insurer representations that a producer's part appointment terminated earlier than as shown in the Department's records or that the producer did not earn commissions while appointed, or other similar claims which are not established or capable of being established in the Department's records.

(f)1. A temporary producer must be appointed by at least one insurer for each line of authority but may be appointed to represent more than one insurer only by affiliated companies.

2. Each insurer using temporary producers shall have prospective temporary producer licensees sign a disclosure statement before application is made for the license, whether a new applicant or an applicant using the balance of an unused prior six-month license. The Department will provide a copy of the disclosure form on its Web site. A copy of the signed disclosure shall be provided to the applicant and the original signed disclosure shall be retained by the insurer and made available to the Department upon request.

3. An insurer shall terminate a temporary producer's appointment through the Department within five (5) business days after the date on which the temporary producer's employment with the insurer terminated, whether voluntarily by the producer's decision or involuntarily by the insurer's decision.

(g) The fees for a temporary producer license are the same as for an individual producer license provided in Code of Ala. 1975, §27-4-2(a), as set forth below:

1. Application fee	$30.00
2. License fee	$50.00

3. Appointment fee $40.00

(2) Temporary License – Death, Disability or Military Service of Licensed Producer (Type 2).

(a) An individual otherwise qualified as an insurance producer except as to having taken and passed the written examination may apply for a temporary producer license, herein referred to as a "Type 2" temporary license, for any line of insurance according to the requirements set forth in this rule under the following circumstances:

1. The individual is the surviving spouse or court-appointed personal representative of a licensed producer who dies or becomes mentally or physically disabled.

2. The individual is a member or employee of a business entity which is a licensed insurance producer, upon the death or disability of the licensed individual producer designated by the business entity to be responsible for the business entity's compliance with all applicable laws, rules, and regulations.

3. The individual is the designee of a licensed producer entering active service in the Armed Forces of the United States of America.

4. Another circumstance determined by the Commissioner on a case-by-case basis which best serves the public interest.

(b) The applicant shall submit or transmit the forms provided by the Department to become licensed as a Type 2 temporary insurance producer under this paragraph. Instructions for the licensing process, as they may change from time to time, will be provided by the Department.

(c) The applicant must be sponsored by a licensed insurance producer or insurer who will assume responsibility for all acts of the Type 2 temporary producer.

(d) A Type 2 temporary producer license is valid for a period not to exceed six months, except a Type 2 temporary license issued under circumstances of disabling or confining illness or injury of the producer may be renewed for one additional six-month term.

(e) The Type 2 temporary licensee may complete the examination requirements and convert the Type 2 temporary license to an ordinary producer license.

(f) In the event an individual is unable to serve for the duration of the temporary license, a substitute individual may

be licensed under the same requirements and conditions; however, the expiration date of the substitute licensee will be adjusted to conform to the time period indicated above in paragraph (c).

(g) A Type 2 temporary producer licensed under this paragraph may be appointed by more than one insurer.

(h) The fees for a Type 2 temporary producer license are the same as for an individual producer provided in Code of Ala. 1975, §27-4-2(a), as set forth below:

1. Application fee	$30.00
2. License fee	$50.00
3. Appointment fee	$40.00

(3)(a) Upon successful completion of the required insurance producer examination and any criminal history record check required under Chapter 482-1-157, an unexpired temporary producer license under either paragraph (1) or (2) will be automatically converted to an individual insurance producer license for the same line of authority covered by the examination. No additional fees are required at that time and the new individual insurance producer license will be considered to have been first issued on the date of the conversion from the temporary license for purposes of determining renewal and continuing education requirements.

(b) If the temporary insurance producer license expires prior to successful completion of the required examination and any criminal history record check required under Chapter 482-1-157, the individual must complete the application process for individual insurance producer license to become licensed.

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. Amended Rule: October 16, 2014; effective October 26, 2014. Filed with LRS October 21, 2014. Rule is not subject to the Alabama Administrative Procedure Act. **Revised:** August 12, 2015; effective January 1, 2016. Filed with LRS August 12, 2015. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.09 Service Representative License.

(1) An individual may be licensed as a service representative according to the requirements set forth in this rule for the following lines of insurance:

(a) Property.

(b) Casualty.

(c) Personal Lines.

(2) No new license as a service representative will be issued on and after January 1, 2024; however, any person already holding a valid service representative license on and after January 1, 2024, may continue to hold and renew the license for so long as the person meets the requirements of this rule.

(3) A service representative must be employed on salary or at an hourly rate by an insurer, a managing general agent, or a captive producer.

(4) Subsequent changes in the name, mailing address, or electronic mail address of a service representative must be reported within 30 days thereof. While there is no filing fee for reporting such changes, there is a penalty of $50 for the failure to report the changes within 30 days. Instructions for the name, mailing address, or electronic mail address change process, as it may change from time to time, will be provided on the Department’s Web site.

(5) A service representative must be appointed by at least one insurer for each line of authority and may be appointed to represent more than one insurer.

(6) Service representatives must complete the license renewal process in accordance with Chapter 482-1-110.

(7)(a) If a service representative license is not renewed in accordance with Chapter 482-1-110 the license expires and all insurer appointments are canceled.

(b) Within twelve months of expiration, the former licensee can reapply for a service representative license by following the instructions for the on-line license reinstatement process, as it may change from time to time, as directed on the Department’s Web site. Upon receiving the reinstated license, the service representative may then be reappointed by insurers by following the on-1ine appointment process.

(c) When former licensees have been without a license for over twelve months, the service representative license cannot be renewed, reinstated, or otherwise reactivated.

(8) When a service representative's license is suspended or revoked, the former licensee should contact the Legal Division of the Department to receive instructions should the former licensee desire to again become licensed.

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.10 Appointments.

(1) Any producer, including individuals and business entities, acting on behalf of an insurer must be appointed by the insurer. All temporary producers and service representatives must be appointed by any and all insurers they represent.

(2) All appointments are handled on-1ine through NIPR.

(3) The notice of appointment shall be completed by the insurer within 15 days from the date the agency contract is executed or the first insurance application is submitted, whichever occurs first.

(4) Insurers may terminate an appointment at any time, subject to the appointee's contract rights, if any. If a licensee wishes to cancel an insurer appointment, the licensee should request the insurer to cancel the appointment. All appointment cancellations are handled on-1ine through NIPR.

(5) All insurers terminating an appointment for reason of "Request Regulator Review," "Company Indebtedness," or any other involuntary reason other than inadequate production, shall provide the Department with a statement of the facts relative to the termination and cause thereof, together with any documentation. Any such information provided to the Department is privileged according to Code of Ala. 1975, §27-7-30(h), and confidential according to Code of Ala. 1975, §27-7-30.3.

(6) Insurers shall comply with the appointment continuation requirements set forth in Chapter 482-1-109.

(7) The fees associated with initial appointments are as follows:

(a) The notice of appointment fee for producers is $40 per insurer.

(b) The notice of appointment fee for temporary producers is $40 plus the $50 license fee and $30 application fee, for a total of $120 to be paid by the insurer at the time of filing the notice of appointment.

(c) The notice of appointment fee for service representatives is $40 plus a $30 application fee, for a total of $70 to be paid by the insurer at the time of filing the notice of appointment.

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Revised:** August 12, 2015; effective January 1, 2016. Filed with LRS August 12, 2015. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.11 Effective Of Disciplinary Actions.

(1) The willful violation of any material provision of this chapter may subject a licensee to an administrative proceeding.

(2) By means of a settlement agreement and consent order, or by order issued after other appropriate administrative proceedings, an applicant may be issued a license on a probationary basis, or an existing licensee may be placed on probation for a specified period of time or until certain specified conditions are met. A licensee on probation is allowed to become or remain licensed and to renew an existing license, as applicable, if the licensee has complied or is complying with the conditions specified in the settlement agreement, consent order, or other order imposing the probation during the stated term of the probation. During the term of the probation, the licensee remains subject to all applicable requirements of the Insurance Code, including, but not limited to, requirements concerning continuing education and license renewal. If so stated in the settlement agreement and consent order or in the order imposing the probation, failure to comply with the conditions set forth in the probation order may result in the immediate suspension or revocation of the license without further administrative proceedings.

(3) By means of a settlement agreement and consent order, or by order issued after other appropriate administrative proceedings, the license of a licensee may be suspended for either a specified

period of time or until certain specified conditions are complied with subject to the following:

(a) During the term of the suspension, the licensee may not engage in any actions or activity for which the license is required but remains subject to all applicable requirements of the Insurance Code, including, but not limited to, requirements concerning continuing education.

(b) A suspended license may not be renewed if the renewal date occurs during the suspension term.

(c) A suspension is lifted upon expiration of its term or, if based on compliance with specified conditions, by an order issued upon the licensee's showing that the conditions have been met or complied with, or by an order issued after consideration of an application to lift the suspension has been submitted by the licensee. Upon lifting of the suspension, the license is deemed reinstated unless the license has expired or has otherwise terminated during the suspension term.

(d) If the license has expired or otherwise terminated during the suspension term less than twelve (12) months before the date on which the suspension is lifted, the licensee may immediately apply for a license without complying with any applicable examination requirements. If over twelve (12) months have elapsed between the expiration or other termination of the license and lifting of the suspension, the licensee must comply with any applicable examination requirements prior to applying for the license.

(4) By means of a settlement agreement and consent order, or by order issued after other appropriate administrative proceedings, the license of a licensee may be revoked subject to the following:

(a) The Commissioner's acceptance of a "voluntary surrender" of a license in lieu of administrative proceedings to revoke the license is deemed a revocation for purposes of this section irrespective of whether the settlement agreement and consent order or other order, or information provided by the Department to the NAIC characterizes the action as a "revocation."

(b) From and after the date of revocation, the licensee may not engage in any actions or activity for which the license is required.

(c) A person whose license has been revoked must apply to the Commissioner for permission to apply for any form of license issued through the Department. Such application cannot be made before expiration of the later to occur of two (2) years after the revocation date or such longer period as may be specified

in the revocation order. The application may be in the form of a letter addressed to the Commissioner with such attachments as the applicant may deem appropriate. Whether to grant such permission is at the sole discretion of the Commissioner and is dependent upon the receipt of satisfactory proof that the applicant has complied with such conditions for seeking a license, if any, specified in the revocation order, the conditions which led to the revocation have been corrected, and the possibility of recurrence of the conditions has been substantially mitigated or eliminated and should no longer be used to prevent the reapplication for license.

(d) If satisfied that reasons for the revocation are no longer present and should not be used to prevent the applicant from again becoming licensed, the Commissioner shall issue an order authorizing the applicant to again apply for a license. The applicant must comply with any applicable examination requirements as if the applicant is initially applying for a license prior to applying for the license.

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.12 Fingerprinting.

Individuals applying for an initial resident license as insurance producer or applying for an additional line of authority under an existing resident license as insurance producer are subject to the requirements set forth in Chapter 482-1-157.
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.4, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Repealed and New Rule:** Published July 31, 2023; effective January 1, 2024. Filed published with LRS July 31, 2023. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-147-.13 Severability And Effective Date.

(1) If any rule or portion of a rule or its applicability to any person or circumstance is held invalid by a court, the remainder

of this chapter or the applicability of the provision to other persons or circumstances shall not be affected.

(2) This chapter shall become effective January 1, 2013, upon its approval by the Commissioner of Insurance and upon its having been on file as a public document in the office of the Secretary of State for ten days.
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.3, 27-7-5, 27-7-23, 27-7-24, 27-7-30, 27-7-43.
History: **New Rule:** October 18, 2012; effective January 1, 2013. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act.