ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION
ADMINISTRATIVE CODE

CHAPTER 482-1-157
CRIMINAL HISTORY BACKGROUND CHECKS FOR INSURANCE PRODUCERS AND INDEPENDENT ADJUSTERS

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482-1-157-.01 Purpose, Scope, And Authority.

(1) The purposes of this chapter are as follows:

(a) To set forth rules the Commissioner deems necessary to carry out the provisions of Code of Ala. 1975, §27-7-4.4 (2014), relating to conducting a criminal history background check on applicants for license as insurance producer.

(b) To set forth rules the Commissioner deems necessary to carry out the provisions of Code of Ala. 1975, §27-9A-17 (2014), relating to conducting a criminal history background check on applicants for license as independent insurance adjuster.

(2)(a) This chapter shall apply to individuals applying for an initial resident license as insurance producer or independent insurance adjuster, to individuals applying for an additional line of authority under an existing resident license as insurance producer or independent insurance adjuster, to non-resident individuals applying for an initial license as independent insurance adjuster by designating Alabama as his or her home state, and to non-resident individuals who have designed Alabama as his or her home state applying for an additional line of authority as independent insurance adjuster.

(b) This chapter does not apply to limited lines producers as defined in Section 27-7-1.

(c) This chapter does not apply to temporary insurance producers licensed in accordance with Rule 482-1-147-.08; however, an unexpired temporary producer license will not automatically convert to an individual insurance producer license pursuant to Rule 482-1-147-.08 unless and until the

individual has successfully completed the required insurance producer examination and also complied with the requirements of this chapter.

(d) This chapter does not apply to an emergency independent adjuster licensed in accordance with Rule 482-1-151-.09 or to an apprentice independent adjuster licensed in accordance with Rule 482-1-151-.08; however, an unexpired apprentice independent adjuster license will not automatically convert to an individual independent adjuster license pursuant to Rule 482-1-151-.08 unless and until the individual has successfully completed the required independent adjuster examination and also complied with the requirements of this chapter.

(3) This chapter is adopted pursuant to Code of Ala. 1975, §§27-2-17, 27-7-4.4, and 27-9A-17.
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.4, 27-9A-17 (2014).
History: **New Rule:** October 16, 2014; effective January 1, 2015. Filed with LRS October 21, 2014. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-157-.02 Definitions.

The following definitions shall apply in this chapter:

(1) APPLICABLE APPLICATION. Any of the following:

(a) An initial application for a resident license as insurance producer for any major line of authority.

(b) An application for resident license as insurance producer for an additional major line of authority.

(c) An application for resident license as an independent insurance adjuster.

(d) An application for license as an independent insurance adjuster by a non-resident who is designating Alabama as his or her home state.

(e) An application for an additional line of authority as independent insurance adjuster by either a resident licensee or non-resident licensee who has designed Alabama as his or her home state.

(2) MAJOR LINE OF AUTHORITY. The following lines of authority as defined in Code of Ala. 1975, §27-7-14.1 (2013): Life; Accident and Health or Sickness, commonly known as Disability;

Property; Casualty; Variable Life and Variable Annuity Products; Personal Lines; and Bail Bond.
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17.
History: New Rule: October 16, 2014; effective January 1, 2015. Filed with LRS October 21, 2014. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-157-.03 Criminal History Background Checks.

(1) Any individual submitting an applicable application for license shall be required to be fingerprinted by the approved third party contractor designated by the Alabama Department of Insurance, submit the required nonrefundable and nontransferable fee, and authorize the Alabama Department of Public Safety to conduct a criminal history background check and allow the release of any criminal history information to the Alabama Department of Insurance.

(2) Specific instructions for complying with this requirement will be provided on the Department's Web page.

(3) A criminal history background check conducted in accordance with this rule shall be valid for any applicable application filed within 365 days.
Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-4.4, 27-9A-17 (2014).
History: New Rule: October 16, 2014; effective January 1, 2015. Filed with LRS October 21, 2014. Rule is not subject to the Alabama Administrative Procedure Act.

482-1-157-.04 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 any 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, 2015, 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, 27-7-4.4, 27-9A-17 (2014).
History: New Rule: October 16, 2014; effective January 1, 2015. Filed with LRS October 21, 2014. Rule is not subject to the Alabama Administrative Procedure Act.