

ALABAMA DEPARTMENT OF INSURANCE INSURANCE REGULATION
ADMINISTRATIVE CODE

CHAPTER 482-1-110
RENEWAL OF LICENSE AND CONTINUING EDUCATION FOR PRODUCERS AND
SERVICE REPRESENTATIVES

482-1-110-.03 Scope.

(1) As to the renewal of licenses, this chapter shall apply to every person licensed in this state as a producer or service representative for any line of authority.

(2) In order to qualify for the renewal of their licenses, producers and service representatives licensed for the following lines of authority must comply with the educational requirements set forth in Rule 482-1-110-.05:

(a) The life lines of authority, as defined in Code of Ala. 1975, §27-7-1.

(b) The property lines of authority, as defined in Code of Ala. 1975, §27-7-1.

(c) Bail Bonds.

(d) Any combination thereof.

(3) Notwithstanding the provisions of Paragraph (2), the educational requirements set forth in Rule 482-1-110-.05 shall not apply to:

(a) Any person exempt from licensing pursuant to Subsection (b) of Code of Ala. 1975, §27-3-27.

(b) Any producer whose license is limited to acting only as a producer for credit insurance, rental vehicle insurance, crop, portable electronic, travel, motor club, dental services, legal services, and self-service storage facility insurance, or any combination thereof.

(c) Any nonresident producer or service representative who must complete the continuing education requirements in his or her state of residence. The home state's requirements may be used to meet this state's continuing education requirements if that state recognizes reciprocity with Alabama's continuing education requirements. A non-resident whose home state does not have a continuing education requirement or whose home state does not recognize reciprocity with Alabama's continuing education requirements, must meet the continuing education requirements of this state.

(d) Newly licensed producers and service representatives for 12 months following the effective date of their license.

(e) Any individual exempt from the educational requirements of Code of Ala. 1975, §27-8A-1 immediately prior to January 1, 2013, so long as the individual remains exempt according to the law at that time, unless the license is permitted to expire or is otherwise terminated and remains out of effect for a period of 12 consecutive months, in which case the exemption is no longer applicable. To maintain an exemption from continuing education requirements, the individual must submit a statement and dated evidence that the exemption claimed applied prior to January 1, 2013, and continues in effect at the time of license renewal. Any change in the claimed exemption, such as loss of certification or position shall result in loss of the claimed exemption for subsequent renewal periods. Individuals may claim an exemption if any of the following apply subject to the terms outlined above:

1. Any person licensed only for limited lines insurance, industrial fire, commonly known as debit fire, insurance, or any combination thereof prior to January 1, 2013.
2. All producers and service representatives licensed in this state for 15 ears and at least 60 years of age or older prior to January 1, 2013.
3. Any person who holds a designation as a Chartered Property and Casualty Underwriter, Certified Insurance Counselor, Chartered Life Underwriter, Chartered Financial Consultant, Certified Financial Planner certificant, Registered Health Underwriter, Registered Employee Benefits Consultant, Certified Health Consultant, or Associate Risk Manager prior to January 1, 2013.

Author: Commissioner of Insurance

Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-43, 27-8A-1, et seq.

History: New Rule: September 15, 1994; effective October 1, 1994. **Amended:** September 23, 1996; effective October 3, 1996.

Amended: December 16, 1998; effective January 1, 1999. **Amended:** August 19, 2002; effective August 29, 2002. Filed with LRS August 19, 2002. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Filed November 29, 2006; effective December 9, 2006. Filed with LRS November 29, 2006. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Filed October 18, 2012; effective October 28, 2012. Filed with LRS October 18, 2012. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Filed July 21, 2016; effective July 31, 2016. Filed with LRS July 21, 2016. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Filed November 7, 2018; effective November 17, 2018. Filed with

LSA November 7, 2018. Rule is not subject to the Alabama Administrative Procedure Act.