

**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-.05 Educational Requirements.

(1)(a) Licensees Born in Odd-numbered Years, Renewal in 2009 and thereafter. Along with the renewal of license due to be completed in accordance with Paragraph (2) of Rule 482-1-110-.04 in the year 2009 and in every other year thereafter, every insurance representative born in an odd-numbered year and licensed in this state as a producer or service representative for the lines of insurance listed in Paragraph (2) of Rule 482-1-110-.03, and not exempt under Paragraph (3) of Rule 482-1-110-.03, shall satisfactorily complete such courses or programs of instruction as may be approved in accordance with this chapter in the minimum number of 24 classroom hours, 3 hours of which shall be on the topic of insurance producer ethics.

(b) Licensees Born in Even-numbered Years, Renewal in 2010 and thereafter. Along with the renewal of license due to be completed in accordance with Paragraph (2) of Rule 482-1-110-.04 in the year 2010 and in every other year thereafter, every insurance representative born in an even-numbered year and licensed in this state as a producer or service representative for the lines of insurance listed in Paragraph (2) of Rule 482-1-110-.03, and not exempt under Paragraph (3) of Rule 482-1-110-.03, shall satisfactorily complete such courses or programs of instruction as may be approved in accordance with this chapter in the minimum number of 24 classroom hours, 3 hours of which shall be on the topic of insurance producer ethics.

(2) A person teaching any approved course of instruction or lecturing at any approved seminar or program shall qualify for the same number of classroom hours as would be granted to a person taking and successfully completing such course, seminar or program.

(3) No producer or service representative may receive credit for any approved course more than once in any reporting period.

(4) Producers and service representatives who have been licensed for less than twelve months at the time of their first renewal are not required to complete the educational requirements of this rule.

(5) In lieu of the number of classroom hours required in Paragraph (1), any producer or service representative employed by another producer or by an insurer to work only in the office of the employer and who is not licensed as a nonresident in any other state shall satisfactorily complete a minimum of 12 classroom hours of approved courses, of which two hours shall be on the topic of insurance producer ethics.

(6) For the purposes of this chapter, "classroom hour" shall mean a unit of at least fifty (50) minutes of participation in an approved course. This unit of measure shall apply to any classroom course, correspondence course, internet course, or other program and/or seminar of instruction approved by the Commissioner. Not more than ten (10) minutes of any sixty (60) minute period may be used for breaks, roll-taking, or administrative instructions. The total classroom hours, sometimes also referred to as "credit hours," for an approved course will be assigned by the Department in the course approval process.

Author: Commissioner of Insurance

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

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