REGULATIONS REGARDING BIENNIAL LICENSES

Section

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120-2-3-0.25-.05 Licensure of Agencies.

(1) For the purposes of O.C.G.A. § 33-23-3, a principal office of an agency shall be defined as the primary location of an agency or agency organization with multiple locations. An agency or organization with multiple locations seeking licensure must designate one agency location as the principal office of such organization. A branch office of an agency shall be defined as all other locations of the agency or agency organization.

(2) In order to be eligible for an agency license issued in accordance with Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation, the applicant must make proper application to the Commissioner and pay all required fees.

(3) In accordance with O.C.G.A. § 33-23-3, an application for an agency license must be accompanied by the appropriate form containing the designation of the principal office of the agency. For filings regarding an agency branch office location, the name and address of the agency's principal office location will be required.

(4) Each principal office and branch office shall remit the fee prescribed in O.C.G.A. § 33-8-1 with the agency licensing application. Effective July 1, 2012, all new agency licenses will be issued on a biennial basis.

(5) Each agency location must have at least one licensed agent whose primary place of business is that agency location.

(6) The lines of authority of an agency cannot be greater than the lines of authority held by the agent or agents whose primary place of business is that agency location.

(7) An agency license does not eliminate the need for an agent license for any individual that sells, solicits, or negotiates insurance.

(8) License renewal:

(a) All agency licenses issued prior to July 1, 2012 expire on December 31 of the year issued; an agency is required to renew the license prior to expiration on forms prescribed by the Commissioner. The appropriate fee as prescribed in O.C.G.A. § 33-8-1 must accompany the renewal application.

(b) The appropriate fee as prescribed in O.C.G.A. § 33-8-1 must accompany the renewal application. Beginning July 1, 2012, upon renewal, all agency licenses will be converted to a biennial license.

(9) A licensed entity under Chapter 3 of Title 7 of the Official Code of Georgia Annotated shall be deemed licensed under this Regulation.

(10) The license issued in accordance with this Rule must be available for public inspection in the agency location.

Authority O.C.G.A. Secs. 33-2-9, 33-8-1, 33-23-2, 33-23-3, 33-23-44.

120-2-3-0.25-.15 Resident Continuing Education Requirements.

(1) Continuing education requirements.
(a) Annual education requirements. All resident licensees licensed for less than 20 years must complete a minimum of 15 continuing education hours per year by the dates specified in Rule 120-2-3-.16. For resident licensees continually licensed for 20 years or longer, a minimum of 10 continuing education hours per year must be completed by the dates specified in Rule 120-2-3-.16.
(b) After conversion to a biennial license, each resident licensee licensed for less than 20 years must complete a minimum of thirty (30) continuing education hours, six (6) of which must be completed in Ethics, by the dates specified in Rule 120-2-3-.16. For resident licensees continually licensed for 20 years or longer, a minimum of twenty (20) continuing education hours, six (6) of which must be completed in Ethics, by the dates specified in Rule 120-2-3-.16.
(2) Continuing education hours may be completed in any subject area for which he or she is licensed, provided that agents, adjusters and counselors complete a minimum of three (3) hours of their continuing education requirement in the subject area of Ethics annually. The Ethics requirement may be satisfied by completing courses in the subject area of Ethical practices, Legislative updates or Federal or Departmental Regulatory changes in insurance, current issues and other such topics that the Commissioner may at his or her discretion approve. After conversion to a biennial license, each resident licensee must complete six (6) hours of their continuing education requirement in the subject area of Ethics.
(a) Credit Insurance Exception. For any person holding a multiple line license where one of the lines is Credit insurance, no more than five (5) hours can come in the area of Credit insurance

self study. The remainder of the continuing education requirement must come from the other lines of insurance. If licensed for credit insurance only, the Ethics course requirement does not apply.
(b) Limited Subagent Exception. For any person holding multiple license types, where one of the licenses is for a Limited Subagent, no more than five (5) hours of continuing education credit can come from the subject area that coincides with the Limited Subagent license. The remainder of the continuing education requirement must come from the lines of insurance held under the agent, adjuster or counselor license. If licensed only as a Limited Subagent, the Ethics course requirement does not apply.
(c) Workers' Compensation Adjuster Exception. Licensee may either complete 10 hours of approved continuing education courses through the State Workers' Compensation Board; or complete the normal continuing education requirement specifically in the lines of property and casualty. If licensed as a workers' compensation adjuster only, the ethics requirement does not apply. After conversion to a biennial license, each resident licensee must complete twenty (20) hours of approved continuing education courses through the State Workers' Compensation Board or complete the normal continuing education requirement specifically in the lines of property and casualty, by the dates specified in Rule 120-2-3-.16.
(d) Persons newly licensed prior to July 1, 2012. Newly licensed persons who have taken the required prelicensing course will be considered to have met the initial requirements for continuing education by filing a copy of the prelicensing course certificate with the required renewal form. This exemption only applies to continuing education requirements for the first year of licensure for those who obtained their license prior to July 1, 2012.
(e) Agents licensed in the property line of authority that will be selling through the National Flood Insurance Program (NFIP) must complete a one time three (3) hour continuing education course related to NFIP. This three (3) hour course will count towards the agent's annual continuing education requirement and can be used to satisfy the annual Ethics requirement.
(f) On or after January 1, 2009, an Agent may not sell, solicit or negotiate a long term care partnership policy unless the individual has completed an initial eight (8) hour long term care training course. Agent must also complete ongoing training consisting of a four (4) hour continuing education course every 24 months. Such training must meet the requirements as outlined in Section 120-2-3-.12. To meet the 24-month timing requirements, an agent must complete this long term care continuing education course before the second January 1 calendar year cycle required of all other continuing education requirements as set out in Section 120-2-3-.16 measured from the date of completion of the agent's initial eight (8) hour long term care training course.
1. Resident agents that have taken another state's qualified long term care partnership course may receive credit for up to six (6) hours toward the Georgia partnership training course requirement. Such resident agent must complete an approved two (2) hour Georgia specific Medicaid course in order to meet the eight (8) hour training requirement.
2. Insurers offering a long term care partnership policy shall obtain verification that an agent has received the training required in 120-2-3-.12(1)(c) and this section before the agent is permitted to sell, solicit or negotiate the insurer's long term care partnership policy.
3. Each insurer shall maintain records with respect to the training of its agents qualified to sell, solicit or negotiate long term care partnership policies, to include training received and that the agent has demonstrated an understanding of the partnership policies and their relationship to

public and private coverage of long term care, including Medicaid. These records shall be maintained for a period of not less than five years and shall be made available to the Commissioner upon request.
(3) Following the initial reporting date for new licensees, each person shall report on the date specified in Rule 120-2-3-.16 of this Regulation the appropriate number of hours for the previous reporting period.
(4) Credit will not be given for the same Continuing Education course for a period of two (2) years, unless the topic of the course is current issues, ethics or legislative updates.
(5) Credit for continuing education earned in one filing period in excess of the hours required may be carried forward to the next filing period, provided that credit carried forward shall not exceed fifty percent (50%) of annual continuing education requirement.

Authority O.C.G.A. Secs. 33-2-9, 33-23-12, 33-23-15, 33-23-18, 33-23-44, 33-42-6, 33-42-7.

120-2-3-0.25-.16 Dates for Resident License Renewal and Required Filing of Continuing Education Credits.

(1) For resident licenses issued prior to June 1, 2012, license renewals must be filed by November 1st of each year on forms prescribed by the Commissioner. Failure to file the required license renewal forms along with the appropriate fee shall result in the expiration of the license as of December 31st of the year in question.

(2) For renewals filed July 1, 2012 through December 31st 2012, fees will be prorated for the transition to biennial licenses. The prorated renewal fee for the transition year will be calculated by dividing the two year fee by 24 months multiplied by the number of months the license will be held determined by birth month. The prorated fee will be rounded to the nearest .25 cents.

(3) Upon renewal the following schedule will be used for the transition from fixed date expiration of December 31, 2102 to birth month expiration:

BIRTH MONTH	TRANSITION EXPIRATON DATE	LENGTH OF TRANSITION LICENSE
January	01/31/2015	25 Months
February	02/28/2015	26 Months
March	03/31/2015	27 Months
April	04/30/2015	28 Months
May	05/31/2015	29 Months
June	06/30/2014	18 Months
July	07/31/2014	19 Months
August	08/31/2014	20 Months
September	09/30/2014	21 Months
October	10/31/2014	22 Months
November	11/30/2014	23 Months
December	12/31/2014	24 Months

(a) Beginning July 1, 2012, upon renewal, each licensee's expiration date will be converted to a birth month expiration;
(b) After conversion to birth month expiration, license renewals and appropriate fees will be due on the last day of the licensee's birth month;
(c) Licensee may file a late renewal with appropriate late fee within 15 days of the last day of the licensee's birth month;
(d) Failure to file the required license renewal form along with the appropriate fee shall result in the expiration of the license as of the last day of the licensee's birth month of the year in question.

(4) For licenses issued prior to July 1, 2012, all continuing education requirements must be completed on or before December 31st.
(a) Upon renewal in 2012, continuing education completion deadlines will be converted to a biennial date based on birth month.
(b) After this conversion, continuing education requirements must be completed biennially on or before the last day of the licensee's birth month.

(5) Failure to file renewal and/or evidence of completion of required continuing education may result in regulatory action.

(6) If an individual fails to file for late renewal reinstatement prior to one (1) year from the license expiration date, the licensee will be required to reapply for the license, including satisfying all prelicensing requirements.

(7) A licensed insurance producer who is unable to comply with license renewal procedures due to military service may request a waiver of those procedures. The producer may also request a waiver of any examination requirement or any other fine or sanction imposed for failure to comply with renewal procedures.
Authority O.C.G.A Secs. 33-2-9, 33-23-18, 33-23-21, 33-23-44.

120-2-3-0.25-.19 Exemptions or Reductions in Requirements for Continuing Education.

(1) On approval of the Commissioner, persons holding professional designations in insurance may receive a reduction or exemption from continuing education requirements provided:

(a) The organization sponsoring or granting the professional designation requests such exemption in writing setting forth the continuing education requirements for such designation;

(b) The holder of such designation provides proof of exemption annually with the Commissioner on or before the date required for filing continuing education credits;

(c) Such exemption or reduction shall only be to the extent of contact hours of continuing education received; and

(d) Exemption or reduction claimed under this Section may be subject to verification by the Commissioner.

(2) Any organization requesting an exemption under Subparagraph (1)(a) of this section must notify the Commissioner in writing within thirty (30) days of any change in its continuing education requirements.

(3) Upon filing the required form on or before the date required for filing continuing education credits with the Commissioner, and at the discretion of the Commissioner, any person may receive a reduction or exemption in continuing education hours required to the extent of the time spent on insurance related activities during the previous year. Such activity shall include, but not be limited to, the following related or occupational duties:

(a) Teaching courses in insurance related topics; or

(b) Insurance related legislative activities; or

(c) Journalism activities involving insurance related topics; or

(d) Projects involving research of insurance laws and regulations; or

(e) Active participation in professional insurance associations. Active members are eligible for a maximum of 3 hours subject to verification from association.

(4) Individuals holding the professional designation of CPCU, CLU, Fellow Life Management Institute (FLMI), CIC, Certified Employee Benefit Specialist (CEBS), Chartered Financial Consultant (ChFC), Accredited Advisor in Insurance (AAI), Certified Financial Planner (CFP), CRM, CISR or a major BBA in Risk Management and Insurance from an accredited college will receive a reduction of continuing education hours required. Holders of these designations are required to complete six (6) hours of continuing education annually, with a minimum of three (3) hours of their continuing education requirement to be completed in the subject area of Ethics. To claim this reduction in continuing education hours, the licensee must attach documentation of achieving such designation. After conversion to a biennial license, holders of these designations are required to complete twelve (12) hours of continuing education with a minimum of six (6) hours to be completed in Ethics. Hours must be completed by the dates specified in Rule 120-2-3-.16.

(5) Individuals holding a non-resident license who are required to meet continuing education in their state of residence will be considered in compliance with the continuing education requirements under this chapter, provided the non-resident licensee's home state reciprocates with Georgia licensees in the same manner.

(6) Agents holding a nonactive license as provided in O.C.G.A. §§ 33-23-4(f) and 33-23-18(e) are exempt from Continuing Education requirements provided:
(a) The holder of such license files for renewal annually on or before the date required.
(b) Such exemption shall only be valid during the period the license is nonactive.

Authority O.C.G.A Secs. 33-2-9, 33-23-4, 33-23-6, 33-23-16, 33-23-18, 33-23-44.

120-2-3-0.25-.29 Resident Credit Insurance Agents and Limited Subagents.

(1) Agent:
(a) In order to be eligible for a resident credit insurance agent license issued in accordance with Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation, the applicant must make proper application to the Commissioner and pay all required fees. Upon application to the Commissioner, a license for an agent limited to credit insurance shall be issued to any resident individual provided:
1. The individual otherwise meets the requirements for an agent license under Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation; and
2. The application process shall include sponsorship by an insurer licensed to do business in this state. Prior to issuance of the license, the sponsor shall agree to appoint the applicant as a representative of the company. The sponsor shall affirm that an investigation of the general character of the applicant has been conducted by an agency not affiliated with the insurer and that the sponsor recommends the applicant for a license. Such investigation shall include a criminal background check; and
3. The insurer and applicant certify that the applicant has read the following laws and regulations:
(i) Chapters 6, 7, 24, 27, 30, and 31 of Title 33 of the Official Code of Georgia Annotated; and O.C.G.A. §§ 33-1-9, 33-1-16, 33-2- 12, and 33-2-15.
(ii) Insurance Department Regulation 120-2-27.
(b) No prelicensing education shall be required other than the certification of compliance with Rules 120-2-3-.29(1)(a)3.(i) and (ii).
(c) No examination shall be required for the issuance of such license.
(d) Effective January 1, 2010, the application process for an agent license will no longer require sponsorship by an insurer. Upon issuance of the agent license, the licensee must obtain a certificate of authority from each insurer that they will represent.
(e) Effective January 1, 2010, all new applicants, excluding active licensees and individuals that apply for reinstatement within 6 months of expiration date, shall be required to submit electronic fingerprints through a vendor selected by the Department for a criminal background check. The applicant shall bear the cost for electronic fingerprinting.
(2) Limited Subagent:
(a) In order to be eligible for a resident limited subagent credit license issued in accordance with Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation, the applicant must make proper application to the Commissioner and pay all required fees. The application shall include sponsorship by a licensed resident agent who agrees to assume responsibility for the limited subagent's acts; and,
1. The application process shall include sponsorship by a resident agent licensed to do business in this state. Prior to issuance of the license, the sponsoring agent shall agree to appoint the applicant as a representative of the agent. The sponsoring agent shall affirm that an investigation of the general character of the applicant has been conducted by an agency not affiliated with the agent and that the sponsoring agent recommends the applicant for a license. Such investigation shall include a criminal background check; and

2. Both the applicant and the sponsoring agent certify that the applicant has read the following laws and regulations:
(i) Chapters 6, 7, 24, 27, 30, and 31 of Title 33 of the Official Code of Georgia Annotated; and O.C.G.A. §§ 33-1-9, 33-1-16, 33-2-12, and 33-2-15.
(ii) Insurance Department Regulation 120-2-27.
(b) No prelicensing education shall be required other than the certification of compliance with Rules 120-2-3-.29(2)(a)3.(i) and (ii).
(c) No examination shall be required for issuance of such license.
(d) The sponsoring agent shall hold the credit insurance limited subagent's license and return such license to the Commissioner upon termination of the subagent's authority.
(e) The termination, cancellation, or nonrenewal of the sponsoring agent's license will result in the cancellation of the limited subagent's license.
(f) Effective January 1, 2010, all new applicants, excluding active licensees and individuals that apply for reinstatement within 6 months of expiration date, shall be required to submit electronic fingerprints through a vendor selected by the Department for a criminal background check. The applicant shall bear the cost for electronic fingerprinting.
(3) License Renewal and Continuing Education Filing Requirements. Each year by the dates specified in Rule 120-2-3-.16, license renewals must be filed on forms prescribed by the Commissioner, accompanied by the appropriate fee; additionally, credit insurance agents and limited subagents must file as follows:
(a) Agent. The insurer shall certify to the Commissioner that the credit insurance agent has spent a minimum of five (5) hours of self-study during the preceding year in credit insurance subjects specified in Rules 120-2-3-.29(1)(a)3.(i) and (ii). In lieu of such certification, the agent may submit evidence of completion of a minimum of five (5) hours of classroom study or equivalent correspondence or other individual study programs as provided in this Regulation, provided such study includes credit insurance subjects specified in Rules 120-2-3-.29(1)(a)3.(i) and (ii). After conversion to a biennial license and upon subsequent renewal, each credit licensee is required to provide proof of ten (10) hours of self-study or continuing education.
(b) Limited Subagent. The sponsoring agent shall certify to the Commissioner that the credit insurance limited subagent has received at least five (5) hours of self-study during the preceding year in credit insurance subjects specified in Rules 120-2-3-.29(2)(a)3.(i) and (ii). In lieu of such certification, the limited subagent may submit evidence of completion of a minimum of five (5) hours of classroom study or equivalent correspondence or other individual study programs as provided in this Regulation, provided such study includes credit insurance subjects specified in Rules 120-2-3- 29(2)(a)3.(i) and (ii). The limited subagent certificate of authority must be renewed in conjunction with the limited subagent license renewal. After conversion to biennial license and upon subsequent renewal, each credit licensee is required to provide proof of ten (10) hours of self-study or continuing education.

Authority O.C.G.A. Secs. 33-2-9, 33-23-5, 33-23-5.1, 33-23-8, 33-23-10, 33-23-12, 33-23-15, 33-23-17, 33-23-18, 33-23-27, 33-23-28, 33-23-44.

120-2-3-0.25-.31 Limited Subagent License.

(1) Limited subagent means an individual licensed pursuant to O.C.G.A. 33-23-12(a) under the sponsorship of a licensed agent. With the scope of authority set forth in Chapter 23 of Title 33 of

the Official Code of Georgia Annotated, a limited subagent license may be issued, limiting the insurance activity to the following:
(a) Personal lines-property and casualty;
(b) Personal insurance-life, accident and sickness.
(2) In order to be eligible for a limited subagent license issued in accordance with Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation, the applicant must make proper application to the Commissioner and pay all required fees.
(a) The application process shall include sponsorship by a resident agent licensed to do business in this state. Prior to issuance of the license, the sponsoring agent shall agree to appoint the applicant as a representative of the agent. The sponsoring agent shall affirm that an investigation on the general character of the applicant has been conducted by an agency not affiliated with the agent and that the sponsoring agent recommends the applicant for a license. Such investigation shall include a criminal background check.
(b) Effective January 1, 2010, all new applicants, excluding active licensees and individuals that apply for reinstatement within 6 months of expiration date, shall be required to submit electronic fingerprints through a vendor selected by the Department for a criminal background check. The applicant shall bear the cost for electronic fingerprinting.
(c) The applicant may not become licensed in a category of insurance not included in the license of the sponsoring agent.
(d) The applicant shall provide evidence of completion of an approved limited subagent prelicensing course in the lines for which he/she seeks licensure. Such evidence shall accompany the application. Such completion will only be accepted if the prelicensing course has been taken within twelve (12) months of filing the application for licensure.
(3) No examination shall be required.
(4) The sponsoring agent shall retain the limited subagent's license. In the event the relationship with the limited subagent is terminated, the sponsoring agent shall return the license to the Commissioner with a request for termination of the limited subagent license.
(5) Each year by the dates specified in Rule 120-2-3-.16, license renewals, and evidence of at least five (5) hours of continuing education must be filed each year on forms specified by the Commissioner and accompanied by the required fees. After conversion to a biennial license and upon subsequent renewal, each limited subagent licensee is required to provide proof of ten (10) hours of continuing education.
(6) The limited subagent certificate of authority must be renewed in conjunction with the limited subagent license renewal.
(7) The termination, cancellation, or nonrenewal of the sponsoring agent's license will result in the cancellation of the limited subagent license.

Authority O.C.G.A. Secs. 33-2-9, 33-23-5, 33-23-5.1, 33-23-8, 33-23-10, 33-23-12, 33-23-18, 33-23-27, 33-23-44.

120-2-3-0.25-.34 Nonresident License Requirements.

(1) A nonresident person shall receive a nonresident agent license if all requirements set forth in O.C.G.A. § 33-23-16 have been met. All applicants for a Variable Products license must also have a valid agent license for life insurance and provide proof of current NASD Series 6, 7, IR or

GS registration; such proof shall accompany the license application. Failure to maintain a current agent's license for life insurance will result in the cancellation of the variable products license.
(2) A nonresident person shall receive a nonresident adjuster license if all requirements set forth in O.C.G.A. § 33-23-29 have been met.
(3) A nonresident person shall receive a nonresident counselor license if all requirements set forth in O.C.G.A. § 33-23-29.1 have been met.
(4) A nonresident person shall receive a nonresident surplus lines broker license if all requirements set forth in O.C.G.A. § 33-23-16 have been met. The applicant must also hold a nonresident agent license for property and casualty insurance. Failure to maintain a current nonresident property and casualty agent's license will result in the cancellation of the surplus lines broker license.
(5) A nonresident applicant shall receive a nonresident agency license if all requirements set forth in O.C.G.A. §§ 33-23-3, 33-23-16 and Rule 120-2-3-.05 have been met.
(6) All nonresident agent, adjuster, counselor, and surplus lines broker licenses issued before July 1, 2012, expire or expired December 31 of the year issued. Effective July 1, 2012, all new licenses will be issued on a biennial basis with a birth month expiration.
(7) Prior to the issuance of a nonresident license, verification that the nonresident applicant is currently licensed as a resident in good standing in such person's home state shall be provided to the Commissioner. Applicant's home state license will be verified on the NAIC producer database. If an applicant's license information can not be verified through this site, an original certification letter from the applicant's home state dated within 90 days of submission to the Commissioner will satisfy this requirement.
(8) Applicants for agent, adjuster, counselor and surplus lines broker licenses whose resident state does not require a license to transact business may be licensed in this state provided that
(a) Proper application is made on the required forms, accompanied by the required fees;
(b) The applicant takes the examination issued by the Commissioner where required pursuant to Chapter 23 of Title 33 of the Official Code of Georgia Annotated; and
(c) The applicant submits written documentation from their resident state demonstrating the lack of a licensing requirement and the state's reciprocity with residents from this state.
(9) On or after January 1, 2009, a nonresident Agent may not sell, solicit or negotiate a long term care partnership policy in Georgia or to a Georgia resident unless the individual has completed an initial eight (8) hour long term care training course. Such training must meet the requirements as outlined in Section 120-2-3-.12. If the nonresident agent has completed a non Georgia approved long term care partnership course for a minimum of six (6) hours, regardless of whether the long term care partnership course has a state specific Medicaid requirement, said agent must complete a minimum of a two (2) hour course covering Georgia specific Medicaid provisions to meet the full requirement for Georgia long term care partnership agent training requirements under Rule 120-2-16- .34(5). After satisfying the initial eight (8) hour long term care partnership training requirements, agent must also complete ongoing training consisting of a four (4) hour long term care continuing education course every 24 months.
Authority O.C.G.A. Secs. 33-2-9, 33-8-1, 33-23-5, 33-23-8, 33-23-16, 33-23-29, 33-23-29.1, 33-23-41, 33-23-44, 33-42-6, 33-42-7.

120-2-3-0.25-.35 Nonresident License Renewals.

(1) Agents, adjusters, counselors, and surplus lines brokers are required to renew the license prior to expiration on forms prescribed by the Commissioner and pay the required fees.

(2) Any licensee who fails to timely renew will be required to reapply for licensure and meet all initial application and fee requirements.

(3) Prior to the renewal of a nonresident license, verification that the nonresident applicant is currently licensed as a resident in good standing in such person's home state shall be provided to the Commissioner.

(4) Upon renewal the following schedule will be used for the transition from fixed date expiration of December 31, 2102 to birth month expiration:

BIRTH MONTH	TRANSITION EXPIRATON DATE	LENGTH OF TRANSITION LICENSE
January	01/31/2015	25 Months
February	02/28/2015	26 Months
March	03/31/2015	27 Months
April	04/30/2015	28 Months
May	05/31/2015	29 Months
June	06/30/2014	18 Months
July	07/31/2014	19 Months
August	08/31/2014	20 Months
September	09/30/2014	21 Months
October	10/31/2014	22 Months
November	11/30/2014	23 Months
December	12/31/2014	24 Months

(a) Beginning July 1, 2012, upon renewal, each licensee's expiration date will be converted to a birth month expiration;
(b) After conversion to birth month expiration, license renewals and appropriate fees will be due on the last day of the licensee's birth month;
(c) Licensee may file a late renewal with appropriate late fee within 15 days of the last day of the licensee's birth month;
(d) Failure to file the required license renewal form along with the appropriate fee shall result in the expiration of the license as of last day of the licensee's birth month of the year in question.

Authority O.C.G.A. Secs. 33-2-9, 33-8-1, 33-23-16, 33-23-44.

120-2-3-0.25-.39 Retail Vendors of Communications Equipment Limited License.

(1) Upon application to the Commissioner on the required form, a limited license for retail vendors of communications equipment shall be issued provided that:

(a) The retail vendor of communications equipment meets the requirements for licensure under Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation;
(b) Each applicant for licensure must remit the fee required by O.C.G.A. § 33-8-1.
(2) The applicant is not required to be sponsored by an insurer for licensure nor are they required to obtain a certificate of authority.
(3) No examination is required.
(4) No continuing education is required.
(5) The license is required for each business location.
(6) The applicant is required to certify that all employees have received basic training as to the types of insurance products specified in O.C.G.A. § 33-23-12(d)(5).
(a) The instructor and prelicensing training program must be approved by the Department prior to making application for licensure;
(b) To request approval, the applicant must submit a course outline and instructor resume to the Department;
(c) In lieu of creating a specific course for their employees, applicants may require their employees to complete the property and casualty prelicensing course from an approved provider.
(7) All licenses issued prior to July 1, 2012 expire on December 31 of the year issued. Effective July 1, 2012, all new licenses will be issued on a biennial basis. Licensees are required to renew the license prior to expiration on forms prescribed by the Commissioner and remit a fee required by O.C.G.A. § 33-8-1 for the renewal of said license.

Authority O.C.G.A. Secs. 33-2-9, 33-23-4, 33-23-12, 33-23-44.

120-2-3-0.25-.45 Rental Company License.

(1) Upon application to the Commissioner on the required form, a limited license for rental companies shall be issued provided that:
(a) The rental company meets the requirements for licensure under Chapter 23 of Title 33 of the Official Code of Georgia Annotated and this Regulation;
(b) Each applicant for licensure must remit the fee required by O.C.G.A. § 33-8-1.
(2) The applicant is not required to be sponsored by an insurer for licensure nor are they required to obtain a certificate of authority.
(3) No examination is required.
(4) The license is required for the principal location or home office only.
(5) The applicant is required to certify that all employees have received basic training as to the types of insurance products specified in O.C.G.A. § 33-23-12(c)(5).
(a) The instructor and prelicensing training program must be approved by the Department prior to making application for licensure;
(b) To request approval, the applicant must submit a course outline and instructor resume to the Department;
(c) In lieu of creating a specific course for their employees, applicants may require their employees to complete the property and casualty prelicensing course from an approved entity.
(6) All licenses issued prior to July 1, 2012 expire December 31 of the year issued. Effective July 1, 2012, all new licenses will be issued on a biennial basis. Licensees are required to renew the license prior to expiration on forms prescribed by the Commissioner and remit a fee required by O.C.G.A. § 33-8-1 for renewal of said license.

(a) As part of the renewal application, the licensee will certify that each employee has received two (2) hours of continuing education training relative to the types of insurance offered by said company;
(b) The instructor and continuing education courses must be approved by the Department prior to making application for renewal;
(c) To request approval, the applicant must submit a course outline and instructor resume to the Department;
(d) In lieu of creating a specific course for their employees, applicants may require their employees to complete the two hours from approved property and casualty continuing education course provider.
Authority O.C.G.A. Secs. 33-2-9, 33-23-12, 33-23-18, 33-23-44.