

### **120-2-3-.15 Resident Continuing Education Requirements.**

(1) 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. The 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.

(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.

(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.

(d) Newly licensed persons. Newly licensed persons who have taken the required precursing course will be considered to have met the initial requirements for continuing education by filing a copy of the precursing course certificate with the required renewal form. This examination only applies to continuing education requirements for the first year of licensure.

(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 full year between reporting dates.

(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) For newly licensed persons who were exempt from the precensuring requirement, the continuing education hours required for the first renewal period shall be determined by a formula of the number of months from the date of the original license to the reporting date divided by twelve (12) times fifteen (15) hours. Hours required for less than a full year are rounded to the nearest whole number (.51 = 1 hour, .50 = 0 hours).

(6) 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. **History.** Original Rule entitled "Continuing Education Hours Required" adopted. F. Sept. 10, 1992; eff. Sept. 30, 1992. **Amended:** Rule retitled "Continuing Education Requirements". F. Aug. 9, 1996; eff. Aug. 29, 1996. **Amended:** F. July 23, 1998; eff. Aug. 12, 1998. **Amended:** F. Jan. 14, 2000; eff. Feb. 3, 2000. **Repealed:** New Rule entitled "Resident Continuing Education Requirements" adopted. F. Jan. 15, 2003; eff. Feb. 4, 2003. **Amended:** F. July 16, 2009; eff. Aug. 5, 2009.