

### **120-2-3-.09 Examinations**

(1) All resident applicants required under Chapter 23 of Title 33 of the Official Code of Georgia Annotated shall submit to examination by the Commissioner except:

(a) Applicants for agent licenses in lines or sublines of life or health insurance who hold the designation of CLU or FLMI;

(b) Applicants for agent licenses in lines or sublines of property and casualty who hold the designation of CPCU;

(c) Applicants for licenses as counselors who hold the designation of Certified Insurance Counselor (CIC), Accredited Advisor in Insurance (AAI), Registered Employee Benefits Consultant (REBC), CPCU as specified in Rule 120-2-3-.09(1)(b), CLU or FLMI as specified in Rule 120-2-3-.09(1)(a), or applicants deemed by the Commissioner to have sufficient experience and qualifications in the lines of authority for which the applicant seeks licensure;

(d) Applicants for Limited Health Counselor licensure that have five (5) years' experience licensed as an agent in the line of accident and sickness;

(e) Applicants for Limited Health Counselor licensure that hold the designation of CIC, CLU, FLMI, Registered Health Underwriter (RHU) and Registered Employee Benefits Consultant(REBC);

(f) Applicants for limited licenses in accordance with Rules 120-2-3-.29, .31, .32, .39, .44, and .45 of this Regulation Chapter;

(g) Applicants holding a Ph.D. in Risk Management;

(h) Adjusters who are salaried employees of insurers;

(i) Applicants for temporary licenses;

(j) Applicants for credit insurance agent licenses;

(k) Applicants for a workers compensation adjuster license who hold the designation of Certified Workers Compensation Professional (CWCP).

(l) Such other applicants as the Commissioner may, at his discretion, determine.

(m) The applicant who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption is only available if the individual is currently licensed in that state or if the application is received within 90 days of the cancellation of the applicant's previous license and if the prior state issues a certification that, at the time of cancellation, the applicant was in good standing in that state or the state's producer data base records maintained by the National Association of Insurance

Commissioners (NAIC), its affiliates, or subsidiaries indicate that the applicant is or was licensed in good standing for the line of authority requested.

- (2) The passing grade on examinations for licenses shall be seventy percent (70%).
- (3)(a) Any person taking an examination for licensing and not receiving a passing grade shall not be entitled to retake the examination until two (2) weeks have elapsed, and will be required to pay the appropriate fee. However, such two (2) week period may be reduced to two (2) days by the Commissioner, at his discretion, for good cause shown.
  - (b) A person who completes a prelicensing course through an independent provider who fails to pass an examination after taking it three (3) times must take a prelicensing course from a different provider prior to retaking the exam.
  - (c) A person who took a prelicensing course taught via a virtual classroom who fails to pass an examination after taking it three (3) times must take an in-classroom prelicensing course prior to retaking the exam.
- (4) A person who has not completed the licensing requirements within twelve (12) months of the date of receiving a passing exam score will be required to retake the examination.

Authority: O.C.G.A. Secs. 33-2-9, 33-8-1, 33-23-5, 33-23-10, 33-23-44.

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