

SECTION .0700 - PRELICENSING EDUCATION

11 NCAC 06A .0701 GENERAL REQUIREMENTS

(a) This Section applies to individuals attempting to obtain a resident license to solicit property, casualty, personal lines, life, accident and health, or sickness insurance in North Carolina except as specifically exempted by Paragraphs (b) and (c) of this Rule.

(b) Individuals who are exempt from the requirement for a written examination pursuant to G.S. 58-33-35 are exempt from prelicensing education requirements.

(c) Individuals holding one or more of the following insurance designations are exempt from prelicensing education requirements:

- (1) Accident and health or sickness:
 - (A) Registered Health Underwriter (RHU);
 - (B) Certified Employee Benefits Specialist (CEBS);
 - (C) Registered Employee Benefits Consultant (REBC); and
 - (D) Health Insurance Associate (HIA).
- (2) Life:
 - (A) Certified Insurance Counselor (CIC);
 - (B) Certified Employee Benefits Specialist (CEBS); and
 - (C) Certified Financial Planner (CFP).
- (3) Property:
 - (A) Accredited Advisor in Insurance (AAI);
 - (B) Associate in Risk Management (ARM); and
 - (C) Certified Insurance Counselor (CIC).
- (4) Casualty:
 - (A) Accredited Advisor in Insurance (AAI);
 - (B) Associate in Risk Management (ARM); and
 - (C) Certified Insurance Counselor (CIC).
- (5) Personal lines:
 - (A) Accredited Advisor in Insurance (AAI);
 - (B) Associate in Risk Management (ARM); and
 - (C) Certified Insurance Counselor (CIC).
- (6) Property, casualty, personal lines, life, accident and health or sickness:
 - (A) Holder of degree in insurance (associate or bachelors);
 - (B) An individual whose license in another state or jurisdiction for the same kind of insurance as that for which applied has been cancelled within 60 days of the Division's receipt of the letter of clearance and the individual's request for waiver of prelicensing education; and
 - (C) An individual who is licensed in another state or jurisdiction for the same kind of insurance as that for which applied.

(d) If an applicant exempted from prelicensing education under the provisions of Paragraph (c) of this Rule fails the examination, the applicant must successfully meet North Carolina's mandatory prelicensing education requirement prior to retaking the examination.

(e) In this Section, unless otherwise noted the following definitions apply:

- (1) "Classroom School" means an entity that provides prelicensing education sponsored by a company, agency, association or educational institution by an instructor utilizing a teaching curriculum based on the outline.
- (2) "Correspondence Course" means home, self, individual, Internet or correspondence study utilizing programmed text instructions.
- (3) "Correspondence School" means an entity that provides prelicensing education sponsored by a company, agency, association or educational institution through completion of a correspondence course that has been approved by the Commissioner, with students individually supervised by an approved instructor.
- (4) "Instructional Hour" means a 50-minute hour.
- (5) "Instructor" means an individual who meets the qualifications required by Rule .0705 of this Section:

- (A) to instruct in a classroom school, who is responsible for preparation and presentation of lesson plans to assure that the outline is taught to that school's students, and who prepares a final course examination; and
- (B) in a correspondence school to assist and supervise students in the completion of an approved correspondence or Internet course.
- (6) "Outline" means an instructor/examination content outline prepared and published by the Department in the "State of North Carolina Insurance Licensure Examination Candidate Guide".
- (7) "Program Director" means the individual associated with an approved classroom or correspondence school who is responsible for the administration of that school according to Rule .0702(1) of this Section.

*History Note: Authority G.S. 58-2-40; 58-33-30(d); 58-33-35; 58-33-132;
Eff. February 1, 1989;
Amended Eff. April 1, 1996; October 1, 1990;
Amended Eff. February 1, 2008;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25, 2016.*