

11 NCAC 06A .0705 INSTRUCTORS

(a) Each instructor shall have the following qualifications which shall be verified by the instructor's prelicensing education school:

- (1) Accident and health or sickness; Medicare supplement insurance and long-term care insurance:
 - (A) Registered Health Underwriter (RHU);
 - (B) Certified Employee Benefits Specialist (CEBS);
 - (C) Registered Employee Benefits Consultant (REBC);
 - (D) Health Insurance Associate (HIA);
 - (E) Five years of full-time experience as an employee, agent, or broker interpreting or explaining policies covering accident and health or sickness insurance, Medicare supplement insurance or long term care insurance;
 - (F) Holds an associate degree or bachelor's degree in insurance; or
 - (G) Has education and experience that are found by the Commissioner to be equivalent to the qualifications described in Rule .0703(d)(1) and (d)(2) of this Section.
- (2) Life insurance and annuities:
 - (A) Chartered Life Underwriter (CLU);
 - (B) Chartered Financial Consultant (ChFC);
 - (C) Fellow Life Management Institute (FLMI);
 - (D) Life Underwriter Training Council Fellow (LUTCF);
 - (E) Certified Employee Benefits Specialist (CEBS);
 - (F) Certified Financial Planner (CFP);
 - (G) Five years of full-time experience as an employee, agent, or broker interpreting or explaining life insurance policies, or annuities;
 - (H) Holds an associate degree or bachelor's degree in insurance; or
 - (I) Has education and experience that are found by the Commissioner to be equivalent to the qualifications described in Rule .0703(d)(1) and (d)(2) of this Section.
- (3) Property insurance, casualty insurance, and personal lines:
 - (A) Chartered Property and Casualty Underwriter (CPCU);
 - (B) Accredited Advisor in Insurance (AAI);
 - (C) Associate in Risk Management (ARM);
 - (D) Certified Insurance Counselor (CIC);
 - (E) Five years of full-time experience as an employee, agent, or broker interpreting or explaining property insurance, casualty insurance, or personal lines policies;
 - (F) Holds an associate degree or bachelor's degree in insurance; or
 - (G) Has education and experience that are found by the Commissioner to be equivalent to the qualifications described in Rule .0703(d)(1) and (d)(2) of this Section.

(b) An applicant for instructor shall be determined qualified by the prelicensing education school for each course taught in the prelicensing curriculum.

(c) The Commissioner shall deny, revoke, suspend, or terminate the approval of an instructor upon finding that:

- (1) The instructor fails to meet the criteria for approval provided by this Rule;
- (2) The instructor has failed to comply with statutes or rules regarding prelicensing courses or schools;
- (3) The instructor's employment has been terminated by any approved school on the grounds of incompetence or failure to comply with institutional policies and procedures;
- (4) The instructor provided false information to the Commissioner;
- (5) The instructor has at any time had an insurance license denied, suspended, revoked, or terminated, by the Commissioner or any other state insurance regulator, or has ever been required to return a license while under investigation;
- (6) The instructor has obtained or used, or attempted to obtain or use, in any manner or form, examination questions; or
- (7) The instructor's students have a first-time licensing examination performance record that is below the average examination performance record of all first-time examination candidates.

(d) In all proceedings to deny, revoke, suspend, or terminate approval of an instructor, the provisions of Chapter 150B of the General Statutes shall be applicable.

(e) When an instructor's approval is discontinued, the procedure for reinstatement shall be to apply as a new instructor, with a statement of reasons that he is now eligible for reconsideration. The Commissioner may require an investigation before new approval is granted.

(f) Instructors shall meet the requirements in 11 NCAC 06A .0808.

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