

## **11 NCAC 06A .0808 INSTRUCTOR QUALIFICATION**

(a) Continuing education providers shall certify that continuing education instructors meet the qualification requirements as provided in Paragraph (b) of this Rule. The Commissioner may approve instructors, not meeting the qualifications as provided in Paragraph (b) of this Rule, who possess specific areas of expertise to instruct courses comprising those areas of expertise.

(b) Each instructor must meet one of the following qualifications which shall be verified by the instructor's continuing education provider:

- (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; or
  - (F) Has an associate or bachelor's degree in insurance, or possesses education and experience determined by the Commissioner to be equivalent to either: (i) a baccalaureate or higher degree and at least two years of experience as an insurance instructor or as an educational administrator; or (ii) a baccalaureate degree or higher and at least six years of experience in the insurance industry with a minimum of two years of experience in insurance management.
- (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; or
  - (H) Has an associate or bachelor's degree in insurance, or possesses education and experience determined by the Commissioner to be equivalent to either: (i) a baccalaureate or higher degree and at least two years of experience as an insurance instructor or as an educational administrator; or (ii) a baccalaureate degree or higher and at least six years of experience in the insurance industry with a minimum of two years of experience in insurance management.
- (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; or
  - (F) Has an associate or bachelor's degree in insurance, or possesses education and experience determined by the Commissioner to be equivalent to either: (i) a baccalaureate or higher degree and at least two years of experience as an insurance instructor or as an educational administrator; or (ii) a baccalaureate degree or higher and at least six years of experience in the insurance industry with a minimum of two years of experience in insurance management.

(c) Insurance company trainers as instructors shall be full time salaried employees of the insurance company sponsoring the course and shall have as part of their full time responsibilities the duty to provide insurance company training.

(d) College and university instructors may be full time or adjunct faculty of the college or university, and shall be teaching a curriculum course in his or her field of expertise.

- (e) The Commissioner shall require applicants and current instructors to participate in a personal interview, provide a video or audio tape demonstrating course instruction, and submit a written history of courses taught or any other documentation that will verify the applicant's qualifications to instruct approved insurance courses.
- (f) Temporary instructor authority shall be given to each qualified applicant. The instructor authority shall become permanent after six months unless otherwise denied, suspended, terminated, or revoked by the Commissioner.
- (g) As a condition to continued instructor qualification, providers shall ensure that each instructor teaches at least one continuing education course each calendar year.
- (h) 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 continuing education courses or providers;
  - (3) The instructor's employment has been terminated by any approved provider 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, licensing examination questions under G.S. 58-33-30.
- (i) In all proceedings to deny, revoke, suspend, or terminate approval of an instructor, the provisions of Chapter 150B of the General Statutes shall be applied.
- (j) 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 the applicant is now eligible for reconsideration. The Commissioner may require an investigation before new approval is granted.

*History Note: Authority G.S. 58-2-40; 58-33-130; 58-33-132;  
Temporary Adoption Eff. June 22, 1990, for a period of 180 days to expire on December 19, 1990;  
ARRC Objection Lodged July 19, 1990;  
Eff. December 1, 1990;  
Amended Eff. February 1, 2008; February 1, 1996;  
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25, 2016;  
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