

TRANSMITTAL SHEET FOR
NOTICE OF INTENDED ACTION

Control 482 Department or Agency Department of Insurance*

Rule No. 482-1-151-.03

Rule Title: Prelicensing Course.

New Amend Repeal Adopt by Reference

Would the absence of the proposed rule significantly harm or endanger the public health, welfare, or safety? N/A*

Is there a reasonable relationship between the state's police power and the protection of the public health, safety, or welfare? N/A*

Is there another, less restrictive method of regulation available that could adequately protect the public? N/A*

Does the proposed rule have the effect of directly or indirectly increasing the costs of any goods or services involved and, if so, to what degree? N/A*

Is the increase in costs, if any, more harmful to the public than the harm that might result from the absence of the proposed rule? N/A*

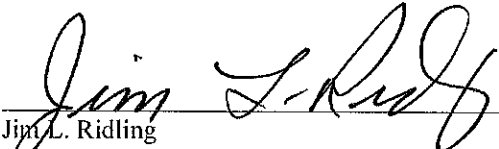
Are all facets of the rulemaking process designed solely for the purpose of, and so they have, as their primary effect, the protection of the public? N/A*

Does the proposed rule have an economic impact? N/A*

If the proposed rule has an economic impact, the proposed rule is required to be accompanied by a fiscal note prepared in accordance with subsection (f) of Section 41-22-23, Code of Alabama 1975.

Certification of Authorized Official

I certify that the attached proposed rule has been proposed in full compliance with the requirements of Sections 27-2-17 and 27-7-43, Code of Alabama 1975, and that it complies with all applicable filing requirements of the Alabama Insurance Code.*

Signature of certifying officer 
Jim L. Ridling
Commissioner of Insurance

Date: September 20, 2017

*Note: *The Alabama Department of Insurance is exempt from the Alabama Administrative Procedures Act pursuant to Section 41-22-2(e), Code of Alabama 1975.*

Alabama Department of Insurance

NOTICE OF INTENDED ACTION

AGENCY NAME: Alabama Department of Insurance

RULE NO. & TITLE: Rule 482-1-151-.03: Prelicensing Course.

INTENDED ACTION: Amend rule.

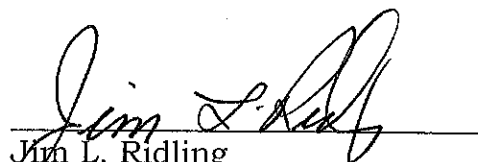
SUBSTANCE OF PROPOSED ACTION: The Commissioner of Insurance is proposing to amend the rule which sets forth the requirements for the prelicensing course for Independent Adjusters. The amendment merely clarifies there are four independent adjuster examinations: (a) Property and Casualty, excluding Workers' Compensation and Crop; (b) Workers' Compensation; (c) Crop; and (d) Property and Casualty, including Workers' Compensation and Crop. The amendment will become effective November 25, 2017.

TIME, PLACE, MANNER OF PRESENTING VIEWS: Interested persons may submit data, views, or arguments in writing at any time prior to November 8, 2017, to the Alabama Department of Insurance, Attention: Legal Division, Post Office Box 303351, Montgomery, Alabama 36130-3351, or orally by appearing at the public hearing, Suite 502, RSA Tower, 201 Monroe Street, Montgomery, Alabama, beginning at 10:00 PM, on November 15, 2017.

FINAL DATE FOR COMMENT AND COMPLETION OF NOTICE:

November 8, 2017

CONTACT PERSON AT AGENCY: Reyn Norman
General Counsel



Jim L. Ridling
Commissioner of Insurance

1 **482-1-151-.03 Prelicensing Course.**

2 (1) Except as provided in paragraph ~~(5)~~ (3), an
3 individual subject to the examination requirement set ~~for~~
4 forth in Rule 482-1-151-.06 must complete a prelicensing
5 course for each line of authority desired in order to take the
6 following independent adjuster examinations:

7 (a) Property and Casualty, excluding Workers'
8 Compensation and Crop.

9 (b) Workers' compensation.

10 (c) Crop.

11 (d) Property and Casualty, including Workers'
12 Compensation and Crop.

13 (2) The prelicensing course must have been completed
14 within twelve (12) months before the date of the examination.

15 (3) Completion of a prelicensing course is not required
16 in the following instances:

17 (a) An individual licensed as an independent adjuster in
18 another state is exempt from completing a prelicensing course
19 in order to apply for an Alabama independent adjuster license
20 with the same line(s) of authority if, at the time of
21 application, the individual's out-of-state license is current

1 or was cancelled within ninety (90) days before the
2 application and the individual is in good standing in that
3 state or in the state's producer database records as
4 maintained by the NAIC.

5 (b) An individual currently licensed as an independent
6 adjuster in another state is exempt from completing a
7 prelicensing course of study in order to apply for a
8 nonresident independent adjuster license in Alabama with the
9 same line(s) of authority if the individual is in good
10 standing in that state or in the state's producer database
11 records as maintained by the NAIC.

12 (4) An individual is required to present a certificate of
13 completion of the appropriate prelicensing course, together
14 with photographic identification, as a condition for taking an
15 independent adjuster examination.

16 **Author:** Commissioner of Insurance

17 **Statutory Authority:** Ala. Code §§ 27-2-17 (1975) & 27-9A-18
18 (2011)

19 **History:** New October 18, 2012, effective October 28, 2012;
20 Revised November 15, 2017, Effective November 25, 2017