

**TRANSMITTAL SHEET FOR  
NOTICE OF INTENDED ACTION**

Control 482 Department or Agency Department of Insurance\*

Rule No. 482-1-151-.11

Rule Title: Continuing Education.

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\*

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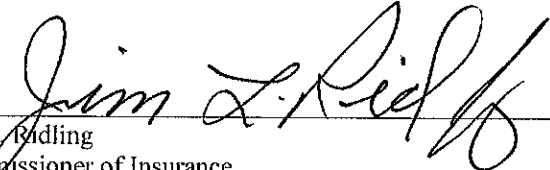
Does the proposed rule have an economic impact? N/A\*

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.

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**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-.11: Continuing Education.

**INTENDED ACTION:** Amend rule.

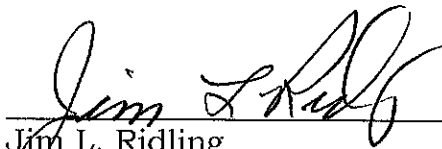
**SUBSTANCE OF PROPOSED ACTION:** The Commissioner of Insurance is proposing to amend the rule which sets the requirements for continuing education for Independent Adjusters. The amendment adds the statutory exceptions to the continuing education requirement. The amendment will become effective November 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

  
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Jim L. Ridling  
Commissioner of Insurance

1 **482-1-151-.11 Continuing Education.**

2 (1) Individual licensees shall satisfactorily complete  
3 such courses or programs of instruction as may be approved in  
4 accordance with this chapter in the minimum number of 24  
5 classroom hours, 3 hours of which shall be on the topic of  
6 ethics, in order to be eligible to renew an independent  
7 adjuster license, except as otherwise indicated in this rule.

8 (2)(a) Licensees Born in Odd-numbered Years, Renewal in  
9 2013. Individual licensees born in odd-numbered years and  
10 licensed in this state as independent adjusters are not  
11 required to complete any educational requirements with the  
12 renewal of license due to be completed in accordance with  
13 paragraph (2) of Rule 482-1-151-.10 in the year 2013.

14 (b) Licensees Born in Even-numbered Years, Renewal in  
15 2014 and thereafter. Along with the renewal of license due to  
16 be completed in accordance with paragraph (2) of Rule 482-1-  
17 151-.10 in the year 2014 and in every other year thereafter,  
18 every individual licensee born in an even-numbered year and  
19 licensed in this state as an independent adjuster and not  
20 exempt under subparagraph (2)(d) of Rule 482-1-151-.01 shall  
21 satisfactorily complete such courses or programs of

1 instruction as may be approved in accordance with this chapter  
2 in the minimum number of 24 classroom hours, 3 hours of which  
3 shall be on the topic of independent adjuster ethics.

4 (c) Licensees Born in Odd-numbered Years, Renewal in 2015  
5 and thereafter. Along with the renewal of license due to be  
6 completed in accordance with paragraph (2) of Rule 482-1-151-  
7 .10 in the year 2015 and in every other year thereafter, every  
8 individual licensee born in an odd-numbered year and licensed  
9 in this state as an independent adjuster and not exempt under  
10 subparagraph (2)(d) of Rule 482-1-151-.01 shall satisfactorily  
11 complete such courses or programs of instruction as may be  
12 approved in accordance with this chapter in the minimum number  
13 of 24 classroom hours, 3 hours of which shall be on the topic  
14 of insurance independent adjuster ethics or business  
15 practices.

16 (3) A person teaching any approved course of instruction  
17 or lecturing at any approved seminar or program shall qualify  
18 for the same number of classroom hours as would be granted to  
19 a person taking and successfully completing such course,  
20 seminar or program.

21 (4) No independent adjuster may receive credit for any  
22 approved course more than once in any reporting period.

1           (5) For the purposes of this chapter, "classroom hour"  
2 shall mean a unit of at least fifty (50) minutes of  
3 participation in an approved course. This unit of measure  
4 shall apply to any classroom course, correspondence course,  
5 internet course, or other program or seminar of instruction  
6 approved by the Commissioner. Not more than ten (10) minutes  
7 of any sixty (60) minute period may be used for breaks, roll-  
8 taking, or administrative instructions. The total classroom  
9 hours, sometimes also referred to as "credit hours," for an  
10 approved course will be assigned by the Department in the  
11 course approval process.

12           (6) Independent adjusters also licensed as insurance  
13 producers need only complete a total of 24 classroom hours in  
14 approved courses. Courses approved for insurance producers  
15 will also count toward the education requirement for  
16 independent adjusters.

17           (7) The continuing education requirement shall not apply  
18 to:

19           (a) Licensees not licensed for one full year prior to the  
20 license expiration date.

21           (b) Licensees holding nonresident independent adjuster  
22 licenses who have met the continuing education requirements of

1 their designated home state and whose designated home state  
2 gives credit to residents of this state on the same basis.

3 (c) Licensees holding a certification from a continuing  
4 education provider approved by the commissioner according to  
5 Rule 482-1-151-.12, certifying that the licensee has completed  
6 continuing education coursework substantially equivalent to  
7 that described in Rule 482-1-151-.12.

8 **Author:** Commissioner of Insurance  
9 **Statutory Authority:** Ala. Code §§ 27-2-17 (1975), 27-9A-13  
10 (2017) & 27-9A-18 (2011)  
11 **History:** New October 18, 2012, effective October 28, 2012;  
12 Revised November 15, 2017, Effective November 25, 2017