

Stricken language would be deleted from and underlined language would be added to the law as it existed prior to this session of the General Assembly.

1 State of Arkansas  
2 85th General Assembly  
3 Regular Session, 2005

# A Bill

HOUSE BILL 2852

4  
5 By: Representative Cowling  
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## For An Act To Be Entitled

8  
9 AN ACT PERTAINING TO THE CONTINUING EDUCATION  
10 REQUIREMENTS FOR INSURANCE ADJUSTERS AND  
11 INSURANCE CONSULTANTS; AND FOR OTHER PURPOSES.  
12

## Subtitle

13  
14 AN ACT PERTAINING TO THE CONTINUING  
15 EDUCATION REQUIREMENTS FOR INSURANCE  
16 ADJUSTERS AND INSURANCE CONSULTANTS.  
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19 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:  
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21 SECTION 1. Arkansas Code § 23-64-202(b), exemptions to general  
22 qualifications for licensure, is amended to read as follows:

23 23-64-202. General qualifications for licensure - Exemptions.

24 (b) All applicants for a license as an agent, broker, adjuster, or  
25 insurance consultant shall:

26 (1) Pass a written examination for the license if required under  
27 this chapter and attest that he or she is familiar with the insurance laws of  
28 this state and will keep himself or herself familiar despite changes in the  
29 law; and

30 (2)(A)(i) Before licensure or examination, if examination is  
31 required, complete specific courses of instruction in the field of insurance  
32 as the commissioner shall by regulation prescribe for the license.

33 (ii) Proof of completion must be presented before  
34 testing is administered.

35 (iii)(a) The courses of instruction shall consist,  
36 in the aggregate, of not fewer than ~~thirty-six (36)~~ twenty (20) hours of



1 classroom instruction or electronic instruction per line of insurance  
 2 authority. However, an applicant shall not be required to repeat the hours  
 3 of instruction on Arkansas laws and rules within two (2) years of taking  
 4 those hours for a previous line of authority.

5 (b) All instruction shall be administered by  
 6 or under the supervision of persons qualifying with and approved by the  
 7 commissioner for that purpose.

8 (c) An instructor deemed qualified and  
 9 approved by the commissioner shall monitor attendance and participation and  
 10 shall sign a certificate evidencing the licensee's completion of the hours.

11 (d) Applicants for adjuster and consultant  
 12 licenses are exempt from prelicensing education, as are nonresident  
 13 applicants for producer licenses from states that engage in reciprocal  
 14 licensing with Arkansas.

15 (iv) Successful completion of the courses of  
 16 instruction shall be certified to the commissioner, on forms prescribed by  
 17 him or her, by the person under whose supervision the instruction was  
 18 administered.

19 (v) The courses of instruction shall provide the  
 20 applicant with basic knowledge of the broad principles of insurance,  
 21 licensing and regulatory laws of this state, and the obligations and duties  
 22 of an agent, broker, or consultant.

23 (vi) Programs of instruction may be provided by any  
 24 authorized insurer, agents' association, or trade association recognized by  
 25 the commissioner or by any university, college, or any other institution in  
 26 this state having a comprehensive course of instruction approved and  
 27 certified by the commissioner.

28 (vii) The commissioner shall issue appropriate  
 29 regulations to implement the educational requirements and standards  
 30 prescribed in this subdivision (b)(2) and to prescribe the general curriculum  
 31 of courses of instruction.

32 (viii) The curriculum shall include not fewer than  
 33 five (5) hours of instruction relative to the licensing of agents and  
 34 insurance regulatory laws of this state, criteria for approval of the  
 35 providers of the courses of instruction, and certifications contemplated  
 36 hereunder.

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(B) None of the provisions of this subsection shall apply to and no examination or educational requirements contained in this subsection shall be required of any applicant for a license presently exempted by law from an examination.

(C) The provisions of subdivision (b)(2)(A) of this section shall not apply to persons making application for license as an agent or broker for crop hail insurance, mobile home physical damage insurance, mortgagor's decreasing term life and disability insurance, prepaid legal insurance, and fire and marine insurance written in connection with credit transactions, or any line exempted by law, for which only a limited license is issued, nor any other insurance for which only a limited license may be issued and the commissioner, by order or regulation, exempts from the educational requirements of subdivision (b)(2)(A) of this section. surers, insurance agents, or insurance brokers.