

## **Burgos, Alexander N**

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**Subject:** FW: DOI Temporary Rules-Requests for Changes-RRC April 2026

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**From:** Wiggs, Travis C <travis.wiggs@oah.nc.gov>

**Sent:** Friday, April 24, 2026 4:27 PM

**To:** Benjamin, Alisha <alisha.benjamin@ncdoi.gov>

**Cc:** Burgos, Alexander N <alexander.burgos@oah.nc.gov>; Moore, Raheema I <raheema.moore@ncdoi.gov>; Rules, Oah <oah.rules@oah.nc.gov>; Whitehead, Charles G <charles.whitehead@ncdoi.gov>; Wall, Joe <joe.wall@ncdoi.gov>

**Subject:** RE: DOI Temporary Rules-Requests for Changes-RRC April 2026

Thank you, Alisha. Have a great weekend!

Travis C. Wiggs

Rules Review Commission Counsel

Office of Administrative Hearings

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## Burgos, Alexander N

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**Subject:** FW: DOI Temporary Rules-Requests for Changes-RRC April 2026  
**Attachments:** 11 NCAC 06A. 0808 Final.docx; 11 NCAC 06A .0811 Final.docx; 11 NCAC 06A .0701.docx; 11 NCAC 06A .0702.docx; 11 NCAC 06A .0703.docx; 11 NCAC 06A .0704.docx; 11 NCAC 06A .0705.docx

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**From:** Benjamin, Alisha <alisha.benjamin@ncdoi.gov>  
**Sent:** Friday, April 24, 2026 3:06 PM  
**To:** Wiggs, Travis C <travis.wiggs@oah.nc.gov>  
**Cc:** Burgos, Alexander N <alexander.burgos@oah.nc.gov>; Moore, Raheema I <raheema.moore@ncdoi.gov>; Rules, Oah <oah.rules@oah.nc.gov>; Whitehead, Charles G <charles.whitehead@ncdoi.gov>; Wall, Joe <joe.wall@ncdoi.gov>  
**Subject:** RE: DOI Temporary Rules-Requests for Changes-RRC April 2026

Please accept these final amendment revisions to temporary rules 11 NCAC 06A .0808 and .0811 and proposed repeal of rules 11 NCAC 06A .0701- .0705 on behalf of the Department of Insurance.

We will have agency representation in person at Tuesday's RRC meeting, to include myself, Chuck Whitehead and Joe Wall, whom I've copied to this correspondence.

Thanks again Travis!

**Alisha Benjamin**  
**Assistant General Counsel**



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**N.C. Department of Insurance**  
1201 Mail Service Center  
Raleigh, NC 27699-1202  
919.807.6654

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1 11 NCAC 06A .0701 is repealed under temporary procedures as follows:

2

3 **11 NCAC 06A .0701 GENERAL REQUIREMENTS**

4

5 *History Note: Authority G.S. 58-2-40; 58-33-30(d); 58-33-35; 58-33-132;*

6 *Eff. February 1, 1989;*

7 *Amended Eff. April 1, 1996; October 1, 1990;*

8 *Amended Eff. February 1, 2008;*

9 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25,*

10 *~~2016-2016~~;*

11 *Repealed Eff. May 1, 2026.*

12

1 11 NCAC 06A .0702 is repealed under temporary procedures as follows:

2

3 **11 NCAC 06A .0702 PRELICENSING EDUCATION SCHOOLS**

4

5 *History Note: Authority G.S. 58-2-40; 58-33-30(d); 58-33-132;*

6 *Eff. February 1, 1989;*

7 *Amended Eff. February 1, 2008; April 1, 2003; April 1, 1996; November 1, 1990;*

8 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25,*  
9 *~~2016-2016~~;*

10 *Repealed Eff. May 1, 2026.*

11

1 11 NCAC 06A .0703 is repealed under temporary procedures as follows:

2

3 **11 NCAC 06A .0703 PROGRAM DIRECTORS**

4

5 *History Note: Authority G.S. 58-2-40; 58-33-30(d); 58-33-132;*

6 *Eff. February 1, 1989;*

7 *Amended Eff. February 1, 2008; October 1, ~~1990~~, 1990;*

8 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25,*

9 *~~2016~~, 2016;*

10 *Repealed Eff, May 1, 2026.*

11

1 11 NCAC 06A .0704 is repealed under temporary procedures as follows:

2

3 **11 NCAC 06A .0704 COURSES**

4

5 *History Note: Authority G.S. 58-2-40; 58-33-30(d); 58-33-132;*

6 *Eff. February 1, 1989;*

7 *Amended Eff. February 1, 2008; April 1, 1996; October 1, 1990;*

8 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25,*

9 *~~2016-2016;~~*

10 *Repealed Eff. May 1, 2026.*

1 11 NCAC 06A .0705 is repealed under temporary procedures as follows:

2

3 **11 NCAC 06A .0705 INSTRUCTORS**

4

5 *History Note: Authority G.S. 58-2-40; 58-33-30(d); 58-33-132;*

6 *Eff. February 1, 1989;*

7 *Amended Eff. February 1, 2008; April 1, 1996; October 1, 1990;*

8 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25,*

9 *~~2016-2016;~~*

10 *Repealed Eff. May 1, 2026.*

11

1 11 NCAC 06A .0811 is amended under temporary procedures with changes as follows:

2  
3 **11 NCAC 06A .0811 SANCTIONS FOR NONCOMPLIANCE**

4 (a) If the license of any person lapses under G.S. 58-33-130(c), the license shall be reinstated when the person has  
5 completed the continuing education requirements and paid an administrative fee of seventy-five dollars (\$75.00)  
6 within four months after the end of the person's previous compliance year. If the person does not satisfy the  
7 requirements for licensure reinstatement within four months after the end of the person's previous compliance year,  
8 the person shall ~~complete the appropriate prelicensing education requirement and~~ pass the appropriate licensing  
9 examination, at which time the Commissioner shall reinstate the person's license.

10 (b) The Commissioner may suspend, revoke, or refuse to renew a license for any of the following causes:

- 11 (1) Failing to respond to Department inquiries, including continuing education audit requests, within  
12 seven calendar days after the receipt of the inquiry or request.
- 13 (2) Requesting an extension or waiver under false pretenses.
- 14 (3) Refusing to cooperate with Department employees in an investigation or inquiry.

15 (c) The Commissioner may suspend, revoke, or refuse to renew a course provider's, presenters, or instructor's authority  
16 to offer courses for any of the following causes:

- 17 (1) Advertising that a course is approved before the Commissioner has granted such approval in writing.
- 18 (2) Submitting a course outline with material inaccuracies, either in length, presentation time, or topic  
19 content.
- 20 (3) Presenting or using unapproved material in providing an approved course.
- 21 (4) Failing to conduct a course for the full time specified in the approval request submitted to the  
22 Commissioner.
- 23 (5) Preparing and distributing certificates of attendance or completion before the course has been  
24 approved.
- 25 (6) Issuing certificates of attendance or completion before the completion of the course.
- 26 (7) Failing to issue certificates of attendance or completion to any licensee who satisfactorily completes  
27 a course.
- 28 (8) Failing to notify the Commissioner in writing of suspected or known violations of the North Carolina  
29 General Statutes or Administrative Code within 30 days after suspecting or knowing about the  
30 violations.
- 31 (9) Violating the North Carolina General Statutes or Administrative Code.
- 32 (10) Failing to monitor attendance and attention of attendees.
- 33 (11) Preparing and distributing fraudulent certificates of attendance or completion.
- 34 (12) Failing to ensure that the licensee completes the course hours approved by the Commissioner.
- 35 (13) Failing to use qualified or approved instructors.
- 36 (14) Refusing to cooperate with Department employees in an investigation or inquiry.

1 (d) Course providers and presenters are responsible for the activities of persons conducting, supervising, instructing,  
2 proctoring, monitoring, moderating, facilitating, or in any way responsible for the conduct of any of the activities  
3 associated with the course.

4 (e) The Commissioner may require any one of the following upon a finding of a violation of this Section:

5 (1) Refunding all course tuition and fees to licensees.

6 (2) Providing licensees with a course to replace the course that was found in violation.

7 (3) Withdrawal of approval of courses offered by the provider, presenter, or instructor.

8 ~~(f) Each year, the Commissioner shall verify each nonresident licensee's record through the NAIC Producer Data~~  
9 ~~Base to ensure that the licensee has complied with the continuing education requirements in the licensee's home state.~~  
10 ~~If the license lapses under G.S. 58-33-32, the Commissioner shall cancel the license.~~

11  
12 *History Note: Authority G.S. 58-2-40; 58-33-125(a); 58-33-130; 58-33-132;*

13 *Temporary Adoption Eff. June 22, 1990, for a period of 180 days to expire on December 19, 1990;*

14 *ARRC Objection Lodged July 19, 1990;*

15 *Eff. December 1, 1990;*

16 *Temporary Amendment Eff. May 1, 2026; Amended Eff. October 1, 2010; February 1, 2008;*

17 *January 1, 2007; June 1, 1992.*

1 11 NCAC 06A .0808 is amended under temporary procedures with changes as follows:

2  
3 **11 NCAC 06A .0808 INSTRUCTOR QUALIFICATION**

4 (a) Continuing education providers shall certify that continuing education instructors meet the qualification  
5 requirements, which are the same as those for instructors as provided in 11 NCAC 06A .0705(e), except that the  
6 requirements as provided in Paragraph (b) of this Rule. The Commissioner may approve instructors instructors, not  
7 meeting the qualifications as provided in Paragraph (b) of this Rule, who possessing possess specific areas of expertise  
8 to instruct courses comprising those areas of expertise.

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

11 (1) Accident and health or sickness; Medicare supplement insurance and long-term care insurance:

12 (A) Registered Health Underwriter (RHU);

13 (B) Certified Employee Benefits Specialist (CEBS);

14 (C) Registered Employee Benefits Consultant (REBC);

15 (D) Health Insurance Associate (HIA);

16 (E) Five years of full-time experience as an employee, agent, or broker interpreting or  
17 explaining policies covering accident and health or sickness insurance, Medicare  
18 supplement [insurance] insurance, or long term care insurance;

19 (F) [Holds] Has an associate [degree] or bachelor's degree in [insurance;] insurance, or  
20 possesses education and experience determined by the Commissioner to be equivalent to:

21 [(G) — Has education and experience that are found by the Commissioner to be equivalent to:]

22 (i) A baccalaureate or higher degree and at least two years of experience as an instructor of  
23 insurance or as an educational administrator, or;

24 (ii) A baccalaureate degree or higher and at least six years of experience in the insurance  
25 industry with a minimum of two years of experience in insurance management.

26 (2) Life insurance and annuities:

27 (A) Chartered Life Underwriter (CLU);

28 (B) Chartered Financial Consultant (ChFC);

29 (C) Fellow Life Management Institute (FLMI);

30 (D) Life Underwriter Training Council Fellow (LUTCF);

31 (E) Certified Employee Benefits Specialist (CEBS);

32 (F) Certified Financial Planner (CFP);

33 (G) Five years of full-time experience as an employee, agent, or broker interpreting or  
34 explaining life insurance policies, or annuities;

35 (H) [Holds] Has an associate [degree] or bachelor's degree in [insurance;] insurance, or  
36 possesses education and experience determined by the Commissioner to be equivalent to:

37 [(I) — Has education and experience that are found by the Commissioner to be equivalent to:]

1 (i) A baccalaureate or higher degree and at least two years of experience as an instructor  
2 of insurance or as an educational administrator, or;

3 (ii) A baccalaureate degree or higher and at least six years of experience in the insurance  
4 industry with a minimum of two years of experience in insurance management.

5 (3) Property insurance, casualty insurance, and personal lines:

6 (A) Chartered Property and Casualty Underwriter (CPCU);

7 (B) Accredited Advisor in Insurance (AAI);

8 (C) Associate in Risk Management (ARM);

9 (D) Certified Insurance Counselor (CIC);

10 (E) Five years of full-time experience as an employee, agent, or broker interpreting or  
11 explaining property insurance, casualty insurance, or personal lines policies;

12 (F) [Holds] Has an associate [degree] or bachelor's degree in [insurance;] insurance, or  
13 possesses education and experience determined by the Commissioner to be equivalent to:

14 [G]— Has education and experience that are found by the Commissioner to be equivalent to:

15 (i) A baccalaureate or higher degree and at least two years of experience as an instructor of  
16 insurance or as an educational administrator, or;

17 (ii) A baccalaureate degree or higher and at least six years of experience in the insurance  
18 industry with a minimum of two years of experience in insurance management.

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

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

24 ~~(d)~~ ~~(e)~~ The Commissioner shall require applicants and current instructors to ~~submit to~~ participate in a personal  
25 interview, provide a video or audio ~~tape,~~ tape demonstrating course instruction, and ~~submit~~ a written history of courses  
26 taught or any other documentation that will verify the applicant's qualifications to instruct approved insurance courses.

27 ~~(e)~~ ~~(f)~~ Temporary instructor authority shall be given to each qualified applicant. The instructor authority shall become  
28 permanent after six months unless otherwise denied, suspended, ~~terminated~~ terminated, or revoked by the  
29 Commissioner.

30 ~~(f)~~ ~~(g)~~ As a condition to continued instructor qualification, providers shall ~~insure~~ ensure that each instructor teaches  
31 ~~at least one prelicensing or~~ continuing education course each calendar year.

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

33 (1) The instructor fails to meet the criteria for approval provided by this Rule;

34 (2) The instructor has failed to comply with statutes or rules regarding continuing education courses or  
35 providers;

36 (3) The instructor's employment has been terminated by any approved provider on the grounds of  
37 incompetence or failure to comply with institutional policies and procedures;

1 (4) The instructor provided false information to the Commissioner;

2 (5) The instructor ~~has~~ **has**, at any ~~time~~ **time**, had an insurance license denied, suspended, revoked,  
3 or ~~terminated.~~ **terminated** by the ~~Commissioner~~ **Commissioner**, or any other state insurance  
4 regulator, or has ever been required to return a license while under investigation;

5 (6) The instructor has obtained or used, or attempted to obtain or use, in any manner or form, **licensing**  
6 examination ~~questions.~~ **questions** under G.S. 58-33-30.

7 ~~(h)~~ **(i)** In all proceedings to deny, revoke, suspend, or terminate approval of an instructor, the provisions of Chapter  
8 150B of the General Statutes shall be ~~applicable.~~ **applied**.

9 ~~(i)~~ **(j)** When an instructor's approval is discontinued, the procedure for reinstatement shall be to apply as a new  
10 instructor, with a statement of reasons that the applicant is now eligible for reconsideration. The Commissioner may  
11 require an investigation before new approval is granted.

12  
13 *History Note: Authority G.S. 58-2-40; 58-33-130; 58-33-132;*

14 *Temporary Adoption Eff. June 22, 1990, for a period of 180 days to expire on December 19, 1990;*

15 *ARRC Objection Lodged July 19, 1990;*

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18 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25,*  
19 *2016-2016;*

20 *Temporary Amendment Eff. May 1, 2026.*

21

## Burgos, Alexander N

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**Subject:** FW: DOI Temporary Rules-Requests for Changes-RRC April 2026

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**From:** Wiggs, Travis C <travis.wiggs@oah.nc.gov>

**Sent:** Friday, April 24, 2026 2:06 PM

**To:** Benjamin, Alisha <alisha.benjamin@ncdoi.gov>

**Cc:** Burgos, Alexander N <alexander.burgos@oah.nc.gov>; Moore, Raheema I <raheema.moore@ncdoi.gov>; Rules, Oah <oah.rules@oah.nc.gov>

**Subject:** Re: DOI Temporary Rules-Requests for Changes-RRC April 2026

Thank you, Alisha.

I have one minor request in .0808. On page 3, line 8, add "G.S." before the cited statute.

Once that change is made, please send both of your final revised rules on April's agenda to [oah.rules@oah.nc.gov](mailto:oah.rules@oah.nc.gov) (or just reply all). These rules are final for review at April's RRC meeting.

Please let us know if anyone from your agency will be present for the meeting, in-person or on WebEx.

Thanks,

Travis C. Wiggs

Rules Review Commission Counsel

Office of Administrative Hearings

Telephone: 984-236-1929

Email: [travis.wiggs@oah.nc.gov](mailto:travis.wiggs@oah.nc.gov)

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## Burgos, Alexander N

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**Subject:** FW: DOI Temporary Rules-Requests for Changes-RRC April 2026  
**Attachments:** 11 NCAC 06A. 0808 -Revised.docx; 11 NCAC 06A .0811 -Revised.docx

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**From:** Benjamin, Alisha <alisha.benjamin@ncdoi.gov>  
**Sent:** Friday, April 24, 2026 1:26 PM  
**To:** Wiggs, Travis C <travis.wiggs@oah.nc.gov>  
**Cc:** Burgos, Alexander N <alexander.burgos@oah.nc.gov>; Moore, Raheema I <raheema.moore@ncdoi.gov>  
**Subject:** RE: DOI Temporary Rules-Requests for Changes-RRC April 2026

Thank you, Travis.

Recovery has been a process but it's coming along. Attached are the revised drafts for submission. I've also included direct responses to each of your request for changes and inquiries below:

11 NCAC 06A .0808 Temporary

*In (a), lines 4-5, are “the qualification requirements” those listed in (1)-(3)?*

- Yes. We've revised the rule to include a separate paragraph (b) which specify the qualification requirements in question and directly cite to that paragraph for clarity.

*Lines 5-7, does the word “except” mean Commissioner selected expert instructors don't have to possess the qualifications listed in (1)-(3)? Please clarify.*

- Yes. We've revised the rule removing the word “except” and added a sentence to address those instructors who don't meet the qualifications but may be approved by the Commissioner when applicable.

*Line 16, add a comma after “supplement insurance.”*

- Corrected.

*In (1)(F)(G), line 17, does the use of “or” indicate either (F) or (G) is required, but not both? It's unclear to me what is required based on the language used in line 7.*

*In (2)(H)(I), line 32, does the use of “or” indicate either (H) or (I) is required, but not both? It's unclear to me what is required based on the language used in line 7.*

*Page 2, in (3)(F)(G), line 8, does the use of “or” indicate either (F) or (G) is required, but not both? It's unclear to me what is required based on the language used in line 7.*

- To provide more clarity for these 3 requests, we've revised the language in line 7. Now the rule reads “Each instructor must meet one of the following qualifications...” then lists the various options for qualifications in the 3 areas of expertise.

*In (b), line 15, it appears “provide” rather than “provider” was intended.*

- Corrected.

*In (d), line 19, consider replacing “submit to” with “participate in”.*

- Corrected.

*Line 20, provide a “video or audio tape” of what? Also, consider adding “and submit” before “a written history”.*

- Revised to “video or audio tape demonstrating course instruction, and submit a written history...”

*In (e), line 23, add a comma after “terminated.”*

- Corrected.

*In (g)(5), line 33, add a comma after “has” and after “time.” Delete the comma after “terminated” and add a comma after “Commissioner” (line 34).*

- Corrected.

*In (g)(6), line 37, what kind or type of “examination questions” are being referred to?*

- Revised to “licensing examination questions under 58-33-30.” It is the Department’s stance that at no time should the actual questions from our state licensing exam be obtained or used in any manner by instructors and this rule allows the Commissioner to take action against those instructors who use or attempt to use licensing examination questions in the continuing education classes they provide to licensees.

*Page 3, in (h), line 2, consider replacing “applicable” with “applied”. Or add “and utilized” after “applicable”.*

- Corrected.

11 NCAC 06A .0811 Temporary

*Page 2, in (f), line 6, will the Commission notify the nonresident licensee if their license is cancelled under G.S. 58-33-32? If so, how and when must the notification be issued?*

- After agency review, paragraph (f) is being removed. To offer some background, a nonresident licensee’s license must be in good standing in their home state pursuant to 58-33-30(h)(2)(a1), and the license issued by the Commissioner automatically lapse 30 days after the home state license is cancelled. While states vary on their continuing education processes, to ensure consistency, we rely on this authority to take action once the home state license is no longer in good standing and terminates. When this occurs, the Commissioner provides notice to nonresident licensees in accordance with 58-33-30.
- Additionally, (c)13 and (c)14 have been added to make the rule more consistent with the responsibilities of providers/instructors align with the responsibilities of licensees found in paragraph (b) of the rule.

Please let me know if anything more is needed and thanks again for your help.

**Alisha Benjamin**  
Assistant General Counsel



**N.C. Department of Insurance**  
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5 completed the continuing education requirements and paid an administrative fee of seventy-five dollars (\$75.00)  
6 within four months after the end of the person's previous compliance year. If the person does not satisfy the  
7 requirements for licensure reinstatement within four months after the end of the person's previous compliance year,  
8 the person ~~shall complete an appropriate prelicensing education course and~~ pass the appropriate licensing  
9 examination, at which time the Commissioner shall reinstate the person's license.

10 (b) The Commissioner may suspend, revoke, or refuse to renew a license for any of the following causes:

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12 seven calendar days after the receipt of the inquiry or request.
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19 content.
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22 Commissioner.
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24 approved.
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27 a course.
- 28 (8) Failing to notify the Commissioner in writing of suspected or known violations of the North Carolina  
29 General Statutes or Administrative Code within 30 days after suspecting or knowing about the  
30 violations.
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- 32 (10) Failing to monitor attendance and attention of attendees.
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2 proctoring, monitoring, moderating, facilitating, or in any way responsible for the conduct of any of the activities  
3 associated with the course.

4 (e) The Commissioner may require any one of the following upon a finding of a violation of this Section:

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6 (2) Providing licensees with a course to replace the course that was found in violation.

7 (3) Withdrawal of approval of courses offered by the provider, presenter, or instructor.

8 ~~(f) Each year, the Commissioner shall verify each nonresident licensee's record through the NAIC Producer Data~~  
9 ~~Base to ensure that the licensee has complied with the continuing education requirements in the licensee's home state.~~  
10 ~~If the license lapses under G.S. 58-33-32, the Commissioner shall cancel the license.~~

11  
12 *History Note: Authority G.S. 58-2-40; 58-33-125(a); 58-33-130; 58-33-132;*

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1 11 NCAC 06A .0808 is amended under temporary procedures with changes as follows:

2  
3 **11 NCAC 06A .0808 INSTRUCTOR QUALIFICATION**

4 (a) Continuing education providers shall certify that continuing education instructors meet the qualification  
5 requirements, which are the same as those for instructors as provided in 11 NCAC 06A .0705(e), except that the  
6 requirements as provided in Paragraph (b) of this Rule. The Commissioner may approve instructors instructors, not  
7 meeting the qualifications as provided in Paragraph (b) of this Rule, who possessing possess specific areas of expertise  
8 to instruct courses comprising those areas of expertise.

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

11 (1) Accident and health or sickness; Medicare supplement insurance and long-term care insurance:

12 (A) Registered Health Underwriter (RHU);

13 (B) Certified Employee Benefits Specialist (CEBS);

14 (C) Registered Employee Benefits Consultant (REBC);

15 (D) Health Insurance Associate (HIA);

16 (E) Five years of full-time experience as an employee, agent, or broker interpreting or  
17 explaining policies covering accident and health or sickness insurance, Medicare  
18 supplement [insurance] insurance, or long term care insurance;

19 (F) [Holds] Has an associate [degree] or bachelor's degree in [insurance;] insurance, or  
20 possesses education and experience determined by the Commissioner to be equivalent to:

21 [(G) — Has education and experience that are found by the Commissioner to be equivalent to:]

22 (i) A baccalaureate or higher degree and at least two years of experience as an instructor of  
23 insurance or as an educational administrator, or;

24 (ii) A baccalaureate degree or higher and at least six years of experience in the insurance  
25 industry with a minimum of two years of experience in insurance management.

26 (2) Life insurance and annuities:

27 (A) Chartered Life Underwriter (CLU);

28 (B) Chartered Financial Consultant (ChFC);

29 (C) Fellow Life Management Institute (FLMI);

30 (D) Life Underwriter Training Council Fellow (LUTCF);

31 (E) Certified Employee Benefits Specialist (CEBS);

32 (F) Certified Financial Planner (CFP);

33 (G) Five years of full-time experience as an employee, agent, or broker interpreting or  
34 explaining life insurance policies, or annuities;

35 (H) [Holds] Has an associate [degree] or bachelor's degree in [insurance;] insurance, or  
36 possesses education and experience determined by the Commissioner to be equivalent to:

37 [(I) — Has education and experience that are found by the Commissioner to be equivalent to:]

1 (i) A baccalaureate or higher degree and at least two years of experience as an instructor  
2 of insurance or as an educational administrator, or;

3 (ii) A baccalaureate degree or higher and at least six years of experience in the insurance  
4 industry with a minimum of two years of experience in insurance management.

5 (3) Property insurance, casualty insurance, and personal lines:

6 (A) Chartered Property and Casualty Underwriter (CPCU);

7 (B) Accredited Advisor in Insurance (AAI);

8 (C) Associate in Risk Management (ARM);

9 (D) Certified Insurance Counselor (CIC);

10 (E) Five years of full-time experience as an employee, agent, or broker interpreting or  
11 explaining property insurance, casualty insurance, or personal lines policies;

12 (F) [Holds] Has an associate [degree] or bachelor's degree in [insurance;] insurance, or  
13 possesses education and experience determined by the Commissioner to be equivalent to:

14 [G]— Has education and experience that are found by the Commissioner to be equivalent to:

15 (i) A baccalaureate or higher degree and at least two years of experience as an instructor of  
16 insurance or as an educational administrator, or;

17 (ii) A baccalaureate degree or higher and at least six years of experience in the insurance  
18 industry with a minimum of two years of experience in insurance management.

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

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

24 ~~(d)~~ ~~(e)~~ The Commissioner shall require applicants and current instructors to ~~submit to~~ ~~participate in~~ a personal  
25 interview, provide a video or audio ~~tape,~~ ~~tape demonstrating course instruction,~~ and ~~submit~~ a written history of courses  
26 taught or any other documentation that will verify the applicant's qualifications to instruct approved insurance courses.

27 ~~(e)~~ ~~(f)~~ Temporary instructor authority shall be given to each qualified applicant. The instructor authority shall become  
28 permanent after six months unless otherwise denied, suspended, ~~terminated~~ ~~terminated,~~ or revoked by the  
29 Commissioner.

30 ~~(f)~~ ~~(g)~~ As a condition to continued instructor qualification, providers shall ~~insure~~ ~~ensure~~ that each instructor teaches  
31 ~~at least one prelicensing or~~ continuing education course each calendar year.

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

33 (1) The instructor fails to meet the criteria for approval provided by this Rule;

34 (2) The instructor has failed to comply with statutes or rules regarding continuing education courses or  
35 providers;

36 (3) The instructor's employment has been terminated by any approved provider on the grounds of  
37 incompetence or failure to comply with institutional policies and procedures;

1 (4) The instructor provided false information to the Commissioner;

2 (5) The instructor ~~has~~ **has**, at any ~~time~~ **time**, had an insurance license denied, suspended, revoked,  
3 or ~~terminated.~~ **terminated** by the ~~Commissioner~~ **Commissioner**, or any other state insurance  
4 regulator, or has ever been required to return a license while under investigation;

5 (6) The instructor has obtained or used, or attempted to obtain or use, in any manner or form, **licensing**  
6 examination ~~questions.~~ **questions** under 58-33-30.

7 ~~(h)~~ **(i)** In all proceedings to deny, revoke, suspend, or terminate approval of an instructor, the provisions of Chapter  
8 150B of the General Statutes shall be ~~applicable.~~ **applied**.

9 ~~(i)~~ **(j)** When an instructor's approval is discontinued, the procedure for reinstatement shall be to apply as a new  
10 instructor, with a statement of reasons that the applicant is now eligible for reconsideration. The Commissioner may  
11 require an investigation before new approval is granted.

12  
13 *History Note: Authority G.S. 58-2-40; 58-33-130; 58-33-132;*

14 *Temporary Adoption Eff. June 22, 1990, for a period of 180 days to expire on December 19, 1990;*

15 *ARRC Objection Lodged July 19, 1990;*

16 *Eff. December 1, 1990;*

17 *Amended Eff. February 1, 2008; February 1, 1996;*

18 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25,*  
19 *2016-2016;*

20 *Temporary Amendment Eff. May 1, 2026.*

21

## Burgos, Alexander N

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**Subject:** FW: DOI Temporary Rules-Requests for Changes-RRC April 2026

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**From:** Wiggs, Travis C <travis.wiggs@oah.nc.gov>  
**Sent:** Friday, April 24, 2026 11:27 AM  
**To:** Benjamin, Alisha <alisha.benjamin@ncdoi.gov>  
**Cc:** Burgos, Alexander N <alexander.burgos@oah.nc.gov>  
**Subject:** Re: DOI Temporary Rules-Requests for Changes-RRC April 2026

Sorry to hear you've been out of the office, and I hope you're on the mend.

I will be on the lookout for those revisions. No, I will forward Seth everything.

Thanks,

Travis C. Wiggs  
Rules Review Commission Counsel  
Office of Administrative Hearings  
Telephone: 984-236-1929  
Email: [travis.wiggs@oah.nc.gov](mailto:travis.wiggs@oah.nc.gov)

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**From:** Benjamin, Alisha <[alisha.benjamin@ncdoi.gov](mailto:alisha.benjamin@ncdoi.gov)>  
**Sent:** Friday, April 24, 2026 11:23 AM  
**To:** Wiggs, Travis C <[travis.wiggs@oah.nc.gov](mailto:travis.wiggs@oah.nc.gov)>  
**Cc:** Burgos, Alexander N <[alexander.burgos@oah.nc.gov](mailto:alexander.burgos@oah.nc.gov)>  
**Subject:** RE: DOI Temporary Rules-Requests for Changes-RRC April 2026

Good morning, Travis.

I've been out of the office this week for medical reasons and appreciate you following up. We're making the final revisions now on the changes to the proposed rules based on your previous requests and I expect to have drafts for your review very shortly.

Should I include Seth on the correspondence for our agency submission?

**Alisha Benjamin**  
Assistant General Counsel



**N.C. Department of Insurance**  
1201 Mail Service Center  
Raleigh, NC 27699-1202  
919.807.6654

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**From:** Wiggs, Travis C <[travis.wiggs@oah.nc.gov](mailto:travis.wiggs@oah.nc.gov)>

**Sent:** Friday, April 24, 2026 11:02 AM

**To:** Benjamin, Alisha <[alisha.benjamin@ncdoi.gov](mailto:alisha.benjamin@ncdoi.gov)>; Funderburk, Amy <[amy.funderburk@ncdoi.gov](mailto:amy.funderburk@ncdoi.gov)>

**Cc:** Burgos, Alexander N <[alexander.burgos@oah.nc.gov](mailto:alexander.burgos@oah.nc.gov)>

**Subject:** Re: DOI Temporary Rules-Requests for Changes-RRC April 2026

Good morning,

Do you know when today I will receive the responses to my request for changes?

Also, I will not be at the RRC meeting next Tuesday and Seth Ascher will be filling in for me.

Thanks,

Travis C. Wiggs

Rules Review Commission Counsel

Office of Administrative Hearings

Telephone: 984-236-1929

Email: [travis.wiggs@oah.nc.gov](mailto:travis.wiggs@oah.nc.gov)

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## Burgos, Alexander N

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**From:** Wiggs, Travis C  
**Sent:** Monday, April 13, 2026 2:53 PM  
**To:** Benjamin, Alisha  
**Cc:** Burgos, Alexander N  
**Subject:** DOI Temporary Rules-Requests for Changes-RRC April 2026  
**Attachments:** 04\_2026-Department of Insurance-Temp Rules-Request for Technical Changes.docx

Good afternoon,

I'm the attorney who reviewed the rules submitted by the Department of Insurance for the April 2026 RRC meeting. The RRC will formally review these rules at its meeting on Tuesday, April 28, 2026, at 10:00 a.m. The meeting will be a hybrid of in-person and WebEx attendance, and an evite should be sent to you as we get close to the meeting. If there are any other representatives from your agency who want to attend virtually, please let me know prior to the meeting, and we will get evites out to them as well.

Attached is the Request for Changes Pursuant to G.S. 150B-21.10. Please submit the revised rules to me via email, no later than 5 p.m. on April 24, 2026. Let me know if you have any questions.

Thanks,

Travis C. Wiggs  
Rules Review Commission Counsel  
Office of Administrative Hearings  
Telephone: 984-236-1929  
Email: [travis.wiggs@oah.nc.gov](mailto:travis.wiggs@oah.nc.gov)

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