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COMMISSIONER OF INSURANCE

BULLETIN 2020-14

To: All Insurers, Insurance Producers, Individual Insurance Producer License Applicants and Interested Parties

From: Gary D. Anderson, Commissioner of Insurance

Date: April 29, 2020

Re: Temporary Individual Insurance Producer Licenses during the COVID-19 (Coronavirus) Health Crisis

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The Division of Insurance ("Division") issues this Bulletin 2020-14 in response to the COVID-19 public health crisis and to address the impact it may have on the ability of interested individuals to become licensed as insurance producers in Massachusetts.

The Coronavirus Risk

The public health and societal impact resulting from the spread of COVID-19 could dramatically impact the Commonwealth. It will be essential that government and business leaders take all appropriate steps to safeguard the general public and well-being of the Commonwealth's citizens. COVID-19 may impose unique risks to our insurance market that Massachusetts has not faced for at least a generation.

In response to the COVID-19 public health crisis, a state of emergency was declared by Governor Baker on March 10, 2020 (Executive Order No. 591) ("State of Emergency"). COVID-19 has caused the suspension of insurance producer licensing exams in Massachusetts because the Division's insurance examination provider, Prometric, has closed its testing centers until at least May 1, 2020. The suspension of producer licensing exams has resulted in some prospective new applicants being unable to obtain an insurance license and secure employment. M.G.L. c. 175, § 162Q authorizes the Commissioner of Insurance to issue a temporary insurance producer license without requiring an

examination when the temporary license is necessary for the servicing of insurance business and the public interest will best be served by the issuance of the temporary license.

To address the current inability of new applicants to obtain an insurance producer license in Massachusetts, effective immediately and during the State of Emergency, the Division will issue Temporary Insurance Producer Licenses in accordance with M.G.L. c. 175, § 162Q and this Bulletin 2020-14 to applicants meeting the requirements for licensure without requiring examination.

Qualifications of Applicants for a Temporary Insurance Producer License

1. Must be a resident of Massachusetts.

2. Must be appointed by a sponsoring insurer who assumes responsibilities for all acts of the temporary licensee pursuant to M.G.L. c. 175, § 162Q(b). This temporary appointment will coincide with the duration of the temporary license.

Limitation of Temporary Insurance Producer License

1. Temporary insurance producer licenses will automatically expire on the earlier of 90 days after the State of Emergency is terminated or 180 days from the date of issue (no exceptions). A Temporary Insurance Producer License is not renewable.

2. Temporary insurance producer licenses are subject to cancellation or revocation if the temporary licensee violates the insurance laws of the Commonwealth or if the interests of insureds or the public are endangered.

3. A temporary insurance producer license allows the producer to operate in Massachusetts as a resident temporary producer. Temporary producers are not eligible for non-resident licenses in other states.

4. A temporary insurance producer license is convertible to an equivalent traditional insurance producer license by completion of all prerequisites of a license for the desired line or lines of insurance, including meeting all examination and background qualification requirements prior to the expiration of the temporary insurance producer license. No additional fee shall be required in association with the issuance of the regular producer license.

How to Apply for a Temporary Insurance Producer License

1. Until further notice, applicants for a temporary producer license must submit the following:
   A. A hard-copy Uniform Application for Individual Producer License/Registration with a check via United States mail for $225 (applicants applying for casualty, property, and/or personal lines of authority must submit an additional fee of $75 for the lead paint surcharge).
   B. A hard-copy appointment/sponsor form completed by the sponsoring insurer with the appropriate fee of $75 per applicant.

2. The producer application and insurer appointment/sponsor form may be found on our website at https://www.mass.gov/info-details/individual-and-business-entity-licensing#producer---individual-.

3. The application will not be automatically approved. To expedite the temporary licensing process, sponsoring insurers should mail the completed producer application, appointment/sponsor form, and required fees in one package. This will enable the Division to timely process temporary insurance producer license applications.

The Division is currently working with the National Insurance Producer Registry ("NIPR") to enable electronic applications via their website at www.nipr.com. New applicants should continue to check our website at mass.gov/doi for updates regarding the availability of online applications.

Sponsoring Insurer Responsibilities

The sponsoring insurer must maintain a record of all producers operating under a temporary license and business transacted by them. Sponsoring insurers should assist producers with moving through the examination and background check process more quickly once the current State of Emergency has been lifted. The sponsoring insurer must assure that the temporarily licensed producers' sales activities and training are coordinated by a licensed insurance producer in good standing with the Division or where applicable, a FINRA-licensed registered principal.

Remote Testing

Remote testing for Massachusetts license examinations is not currently available. However, as part of our ongoing efforts to respond to the COVID-19 public health crisis, we are working to make remote testing available as soon as possible.

If you have any questions regarding licensing matters, please contact the Division's Producer Licensing Unit at producerupdate.mailbox@mass.gov or (617) 521-7794. Our Producer Licensing Unit is available to support all licensing needs during the state of emergency.