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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

BULLETIN 2020-29

To: All Individual Insurance Licensees and Interested Parties

From: Gary D. Anderson, Commissioner of Insurance

Date: October 7, 2020

Re: Individual Insurance License Extensions Granted during the COVID-19 (Coronavirus) Health Crisis

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The Division of Insurance ("Division") issues this Bulletin 2020-29 to implement Governor Baker's COVID-19 Order No. 41 Authorizing the Reopening of Child Care Programs and Rescinding Eight COVID-19 Orders issued June 26, 2020 ("Rescission Order") as it relates to individual insurance licenses issued by the Division. On April 3, 2020, as outlined in Bulletin 2020-12, in response to the Coronavirus public health crisis, the Division extended the renewal of certain individual insurance licenses (including insurance producers, public insurance adjusters, insurance advisers, surplus lines brokers, reinsurance intermediaries, life settlement brokers and others). As a result of improving public health data and the Governor's Rescission Order, the Division issues this Bulletin in preparation for returning to regularly scheduled license renewals for individual insurance licenses.

The Coronavirus Risk

The public health and societal impact resulting from the spread of COVID-19 dramatically impacted the Commonwealth. Governor Baker's COVID-19 Order No. 9 Extending the Registration of Certain Licensed Professionals issued on March 18, 2020 ("Licensing Order") recognized the potential difficulty for licensed professionals to renew or satisfy certain requirements for renewal of their licenses during the COVID-19 state of emergency. The Licensing Order recognized that licensed professionals provide significant services within the Commonwealth, and the unavailability of licensed professionals would hamper the recovery of the Commonwealth's economy. Recently, however, the sustained trend of improving public health data has allowed for the re-opening of many businesses and organizations in the Commonwealth and permitted the resumption of state services, including licensing, which has substantially diminished the need for the flexibility and expedited

processes that were authorized by the Governor's Licensing Order. Therefore, the Division provides the following guidance to its licensees, applicants for an insurance license, and continuing education providers, in preparation for resuming the regular license renewal process.

Extension of Licenses - Renewal by December 31, 2020

In accordance with Division Bulletin 2020-12, all individual insurance licenses in good standing that expired on or after March 10, 2020 were extended until 90 days after the end of the state of emergency. Pursuant to the Governor's Rescission Order, the provisions of his previously issued Licensing Order were rescinded effective July 10, 2020, with extended licenses remaining valid through at least October 1, 2020. In order to implement the terms of the Rescission Order, the Division has determined that all license extensions for individual insurance licenses with renewal dates since March 10, 2020 will remain in effect through December 31, 2020, but all such individual insurance licensees must renew their license on or before December 31, 2020.

Although individual insurance licenses that would have expired between March 10, 2020 and December 30, 2020 are extended to December 31, 2020, insurance licensees may, and are encouraged to, submit a renewal application corresponding to their original renewal date, or if such date has passed, prior to December 31, 2020. The Division is accepting renewal applications electronically through the National Insurance Producer Registry (nipr.com) or by mail (sent to the Division's office).

Any individual insurance license that is scheduled to expire on or after January 1, 2021 is not eligible for extension and must be renewed on or before its originally scheduled expiration date.

Continuing Education Required for License Renewal

All individual insurance licensees who qualified to have their licenses extended must satisfy their Continuing Education obligations (e.g., as outlined in M.G.L. c. 175, §177E and 211 CMR 50.00) prior to December 31, 2020. Because there may be a time lag between completion of coursework and the posting of the corresponding Continue Education credits, all individual insurance licensees are encouraged to complete any required Continuing Education in advance of their original renewal date, and if such date has passed, sufficiently in advance of December 31, 2020 so that their credits may be processed and posted to their transcript, on NIPR, and at the Division before the end of the year. Early completion of the required Continuing Education facilitates timely processing of renewal applications, and failure to complete the required Continuing Education credits prior to the extended renewal date of December 31, 2020 may result in monetary penalties, reinstatement fees and non-renewal of an individual insurance license.

To assist individual licensees with the satisfaction of these Continuing Education requirements, the Division has approved many online (self-study) courses, eliminating the need for in-person attendance and supporting initiatives to slow the spread of COVID-19. A listing of approved courses is available through Prometric at https://ceo.experioronline.com/Features/ApprovedCourses/ACLMain.asp. Consistent with the standards for social distancing outlined in the Public Health Advisory issued by the Massachusetts Department of Public Health on March 24, 2020, during the state of emergency, the Division will continue to waive the proctor requirement for all approved online Continuing Education courses.

All providers of Continuing Education courses for resident insurance producers continue to be encouraged to expand their offerings and provide an online option for those courses that are currently approved for in-person classroom credit. As indicated in Bulletin 2020-12, any approved classroom courses being offered online during the state of emergency do not have to be re-filed for approval. However, a course provider offering approved classroom courses online, must notify Prometric within 30 days of delivering such a course online to ensure continuing education credit is properly recorded.

Licensing Exams

Some Prometric testing centers in Massachusetts have reopened with limited capacity for in-person insurance licensing exams. In addition, the Division continues to work with Prometric to make remote testing available as soon as possible. Interested persons should check Prometric's website (www.prometric.com) for the latest examination information.

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.