

COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

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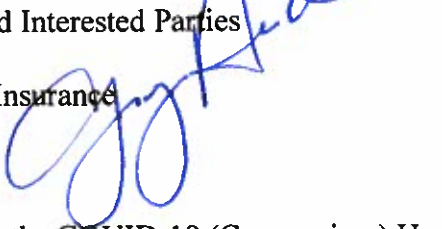
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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

BULLETIN 2020-12

To: All Individual Insurance Licensees and Interested Parties

From: Gary D. Anderson, Commissioner of Insurance 

Date: April 03, 2020

Re: Individual Insurance Licensing during the COVID-19 (Coronavirus) Health Crisis

The Division of Insurance (“Division”) issues this Bulletin 2020-12 to implement Governor Baker’s Order Extending the Registrations of Certain Licensed Professionals issued on March 18, 2020 (“Licensing Order”) and to provide information to holders of an individual insurance license (including insurance producers, public insurance adjusters, insurance advisers, surplus lines brokers, reinsurance intermediaries, life settlement brokers and others) issued by the Division, as well as continuing education providers, about the Division’s efforts to address concerns about licensing during the COVID-19 (Coronavirus) public health crisis.

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.

The Licensing Order recognizes that the escalating COVID-19 public health emergency likely will make it difficult for licensed professionals to renew or satisfy certain requirements for renewal of their licenses during the state of emergency that was declared by Governor Baker on March 10, 2020 by Executive Order No. 591 (“Emergency Declaration”). The Licensing Order further recognizes that licensed professionals provide significant services within the Commonwealth, and the unavailability of licensed professionals would hamper the recovery of the Commonwealth’s economy. Therefore, the Division provides the following guidance to its licensees, applicants for

an insurance license, and continuing education providers, and expects them to take all necessary steps to assist in protecting the public health during this emergency period.

Extension of Insurance Licenses

Pursuant to the Licensing Order, all individual insurance licenses “in good standing” as of the date of the Emergency Declaration that expire during the state of emergency are extended and shall remain valid for a period of 90 days following the termination of the state of emergency. The Licensing Order makes clear that a license “in good standing” has not been revoked, surrendered, suspended, or subject to disciplinary restrictions. Any insurance license that lapsed prior to March 10, 2020, whether due to failure to complete continuing education requirements or otherwise, is not “in good standing” and is not extended.

Although the Licensing Order grants an extension for individual licenses that expire during the state of emergency, insurance licensees may, and are encouraged to, submit a renewal application corresponding to their original renewal date. The Division is accepting renewal applications electronically through the National Insurance Producer Registry (nipr.com) or by mail (sent to the Division’s office).

Continuing Education

All individual insurance licensees are encouraged to complete any required continuing education (e.g., as outlined in M.G.L. c. 175, §177E and 211 CMR 50.00) in advance of their original renewal date. To assist individual licensees with the satisfaction of these 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.experiononline.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 is also waiving the proctor requirement for all approved online continuing education courses.

All providers of continuing education courses for resident insurance producers are encouraged to expand their offerings and provide an online option for those courses that are currently approved for in-person classroom credit. 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

Prometric testing centers are closed and all in-person insurance licensing exams have been suspended until at least April 16, 2020. Anyone with an existing appointment at a Prometric testing center will be contacted by Prometric to reschedule the exam. Rescheduled exams will not take place until after April 16.

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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.
