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Subject: Notice - Temporary Insurance Producer License for New Resident Applicants



Web Version



Connecticut State
Insurance Department

Temporary License Notice April 20 of 2020

Posted on April 20, 2020



STATE OF CONNECTICUT
INSURANCE DEPARTMENT

Date:

April 20, 2020

To:

All Producers and Insurers Transacting the Business of Insurance in Connecticut

From:

Commissioner Andrew Mais

Re:

Temporary Insurance Producer License for New Resident Applicants

Governor Ned Lamont declared a State of Emergency due to the 2019 Novel Coronavirus (COVID-19) on *March, 20, 2020*. The COVID-19 emergency has caused the suspension of insurance producer licensing exams. The suspension of

producer licensing exams has resulted in some prospective new applicants being unable to obtain an insurance license and secure employment

Effective immediately, the Department will issue Temporary Insurance Producer Licenses in accordance with C.G.S. 38a-702 to applicants meeting the requirements for licensure without requiring examination. The stipulations regarding this temporary license are set forth below.

The purpose of this notice is to bring to the attention of the insurance industry, including applicants, agents, and insurers, that the Commissioner has determined that it is in the public interest to issue temporary resident producer licenses during the period covered by the Executive Orders concerning the corona virus (COVID-19) emergency issued by Governor Lamont. This notice establishes the process to apply for, and the criteria for issuance of, a temporary resident producer license.

Qualifications of Applicants for a Temporary Insurance Producer License

1. Must be a Connecticut resident. The temporary producer license will allow the producer to operate in Connecticut as a resident temporary producer. The temporary license is not intended to qualify the producer for non-resident licenses in other states and, as such, Connecticut will not grant non-resident temporary producer licenses.
2. Must be appointed by an insurer who assumes responsibilities for all acts of the temporary licensee. This temporary appointment will coincide with the duration of the temporary license.
3. Insurers must notify the Connecticut Department of Insurance in writing if the sponsored temporary license holder is no longer employed or under the direct supervision of the insurer sponsor, and shall disclose all details as to circumstances causing termination.
4. The individual requesting the temporary license meets all other requirements for licensure. The Commissioner will not issue a temporary license if the individual has been revoked or denied a resident license by the State of Connecticut.
5. Temporary Insurance Producer Licenses are subject to cancellation or revocation if the temporary licensee violates the insurance laws of this state or if the interests of insureds or the public are endangered.

Duties of Insurer or Responsible Licensed Producer

The insurer must maintain a record of all producers operating under a temporary license and business transacted by them. 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 Insurance Commissioner may require the temporary insurance producer to have a responsible licensed producer or insurer who assumes responsibility for all acts of the temporary licensee and may impose other similar requirements designed to protect the insureds and public.

Limitation of Temporary Insurance Producer License

- The license will automatically expire 180 days from the date of issue: no exceptions.
- The license is not renewable.
- The license is convertible to an equivalent traditional insurance producer license without an additional fee if the examination has been met before its expiration date. There will be no extensions to, or exceptions made to this requirement.
- Recipients of a Temporary Insurance Producer License will be subject to any and all limitations on the authority of such temporary licenses pursuant to Connecticut law.

How to Apply for a Temporary Insurance Producer License

1. Applicants may apply for a temporary producer license if they have completed the pre-licensing course within the last 12 months.

2. Apply through the Department's website at: <https://cidonline.ct.gov/lit/application/individualApplication.jsp>
Select "Producer New Application." The fee is \$140.00.
You may not apply through NIPR or submit a paper application.
3. The application will not be approved unless all required documents are received by the Department.
4. Submission of appointments through NIPR for Temporary Producer licenses are ***not available***. Companies will need to email appointment/s information directly to the Department at: cid.licensing@ct.gov. Include: applicant full name, Connecticut license number, company name/s and NAIC #(s).
5. All temporary licenses will automatically expire 180 days from the date of issuance unless applicant has submitted an email advising that they have passed the exam.
Email: cid.licensing@ct.gov. Be sure to include your license number or national producer number (NPN).

Upon receipt, the Department will review the passed exam information and update expiration date to appropriate birth month expiration and will send an email confirmation.

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