

Insurance Department Issues Notice to Insurers

Highlighting Temporary Licensure Process During COVID-19

Harrisburg, PA – Insurance Commissioner Jessica Altman announced today that the insurance department submitted to the Pennsylvania Bulletin a notice to all state insurance companies and agencies. The [notice](#) outlines the process for the issuance of temporary producer licenses to those qualifying individuals desiring to become Pennsylvania resident insurance producers during the COVID-19 pandemic.

“The COVID-19 pandemic is impacting the operations of businesses in every industry, which has created an increased need for flexibility, digital options and thoughtful guidance from regulators and state agencies,” said Altman. “All producer examination testing centers are closed in Pennsylvania, creating a hurdle for those seeking an insurance producer license, so the department was tasked with creating a temporary pathway to licensure in order to assure the continuity of certain vital insurance services and address the disruption caused by the virus.”

Temporary licenses will only be permitted for individuals who are sponsored by an insurance company holding an active certificate of authority in Pennsylvania and authorized to write the lines of insurance for which the individual is applying. All applicants are required to complete the 24 credit hours of pre-licensing education before the sponsoring insurer can submit their application and must complete the fingerprinting and background check process through the department.

Guidance details include:

- An application fee of \$55 must be paid to the department. If a temporary licensee takes and passes the appropriate producer licensing exam *prior* to the expiration of the temporary license, the department will waive the application fee to become a fully-licensed resident producer without requiring an additional application or fingerprinting/background check.
- The temporary license is valid for no more than 180 days from the date of issuance. This temporary license is nontransferable and *cannot* be renewed.
- Any active temporary producer license issued by the department may be converted to a regular producer license by completion of all prerequisites of a license for the desired lines of authority, including meeting all examination and fingerprint requirements pursuant to Pennsylvania statute.
- In response to the COVID-19 pandemic, the department is currently working with its examination vendor to make remote electronic testing available and anticipates possible implementation in late summer or early fall.

Last month, a [notice](#) was issued to insurance licensees to temporarily suspend all in-person classroom education approved by the Pennsylvania Insurance Department and encourage all classroom courses to be offered via internet-based webinar format instead.

The department has submitted various [notices](#) to the Pennsylvania Bulletin to help ease the hardships that are being felt by Pennsylvanians during this crisis and ensure minimum disruption to the department and commonwealth-regulated operations.

The Insurance Department, in partnership with the departments of Health and Human Services, developed an [FAQ](#) that provides information and answers to common questions related to insurance coverage and COVID-19.

If a consumer has any questions or concerns related to their insurance coverage, whether COVID-19 related or not, they are encouraged to contact the department at 1-877-881-6388.

Visit the commonwealth's [Responding to COVID-19 guide](#) for the latest guidance and resources for Pennsylvanians or the [Pennsylvania Department of Health's dedicated coronavirus webpage](#) for the most up-to-date information regarding COVID-19.