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> Eric A. Cioppa Superintendent

Bulletin 445

Coronavirus Pandemic: Temporary Licenses

Maine's insurance examination provider, Pearson VUE, closed its company-owned U.S. and Canada-based Pearson Professional Centers (PPCs) starting March 16, 2020 because of the coronavirus pandemic (COVID-19). The PPCs will be closed until at least May 1, 2020. These closures have resulted in the inability of new applicants to obtain insurance licenses.

Under the authority of the Maine Insurance Code at Section 1420-J(1)(D), I find that the public interest will best be served by the issuance of temporary insurance producer licenses. Effective immediately, the Maine Bureau of Insurance will issue temporary insurance producer licenses to applicants who otherwise meet the requirements for licensure without requiring the successful completion of an examination. Temporary licenses issued pursuant to this Bulletin are subject to the following conditions:

- 1. Applicants seeking a temporary license must submit a temporary license application including all supplemental documents required by the application instructions.
- 2. Applications must be mailed, faxed, or emailed to the Bureau. Online applications are not available at this time.
- 3. Each temporary license applicant must have a licensed sponsor who will oversee the temporary licensee's work and be accountable to the Bureau for all acts of the temporary licensee. The sponsor may be either:
 - a. A resident individual producer whose license is in good standing and who has been licensed with the Bureau of Insurance for a continuous five-year period; or
 - b. An insurance company authorized to do business in the state of Maine which will assume training and supervision responsibilities with respect to the temporary licensee. The sponsoring insurance company must appoint the temporary producer.

- 4. The Bureau reserves the right to refuse a temporary license to an applicant who has committed a ground for denial in accordance with 24-A M.R.S. § 1420-K(1).
- 5. A temporary license will not be issued to an applicant with a felony conviction.
- 6. A temporary licensee must secure an appointment with an authorized insurer before selling, soliciting, or negotiating insurance.
- 7. The temporary license will expire on the earlier of 90 days after Pearson VUE reopens its facilities or 180 days after issuance, unless the term is otherwise extended by the Superintendent.
- 8. If a temporary licensee loses their sponsor or otherwise no longer meets the conditions for temporary licensure, the temporary license will be canceled.
- 9. The temporary producer license will allow the producer to operate in Maine as a resident temporary producer. It is not intended to qualify the producer for non-resident licenses in other states, and Maine will not grant non-resident temporary producer licenses.
- 10. This Bulletin will remain in effect until withdrawn. Upon withdrawal of the Bulletin, the Bureau will stop accepting applications for temporary producer licenses; however, any previously issued temporary producer licenses in effect at that time will remain valid until they expire under paragraph 7 above or are otherwise terminated.
- 11. Temporary licensees are responsible for compliance with all applicable provisions of the Maine Insurance Code. The Superintendent may revoke a temporary license if the interest of insureds or the public is endangered.

April 15, 2020

Eric A. Cippe

Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.