

TO: All Colorado Insurers, Insurance Agencies, and Interested Parties

SUBJECT: COVID-19 Guidance – Temporary Individual Resident Insurance Producer Licenses

DATE: May 11, 2020

In order to assure the continuity of certain vital insurance services and to address the disruption caused by the COVID-19 pandemic, pursuant to C.R.S. § 10-2-410, the Colorado Insurance Commissioner (“Commissioner”) has entered an Order, Order Number O-20-052 (“Order”), relating to the issuance of temporary producer licenses. Accordingly, the Colorado Division of Insurance (“Division”) will be commencing the issuance of temporary producer licenses to those qualifying individuals desiring to become Colorado insurance producers.

The temporary licensing of individual insurance producers will be subject to the following terms and mandates:

**I. Terms and Conditions for Insurers and Temporary Producer Licensees:**

- Applicants must meet all the requirements set forth in the Order in addition to the terms and conditions in this guidance.
- Applicants must be sponsored by an insurer or licensed Colorado resident insurance producer (hereinafter “Sponsor” or collectively “Sponsors”) that is in good standing in the state of Colorado. Sponsors must meet all the requirements set forth in the Order in addition to the terms and conditions in this guidance.
- An applicant sponsored by an insurer need not be an employee of the insurance company, but must be actively appointed by such insurer. The insurer Sponsor must be authorized to write the line(s) of insurance in which the individual is applying.
- The appointment will be in effect only as long as the temporary license is valid. The insurer Sponsor shall immediately notify the Division if the applicant’s appointment or the sponsorship ends before the expiration of the temporary license.
- Temporary licensees will only be permitted to hold an appointment with one Sponsoring Insurer.
- Only Sponsors are permitted to submit applications on behalf of individuals for temporary licensure.
- Prior to the issuance of a temporary license, applicants are required to complete pre-licensing education as outlined in Colorado Insurance Regulation 1-2-05. While in-person, pre-licensing education has been temporarily suspended in Colorado, web-based education is still available through Division-approved providers.

- All applicable licensing fees shall continue to be collected pursuant to section 12 of Colorado Insurance Regulation 1-2-10.
- Any temporary license issued pursuant to this Order may be converted into a permanent license, within 180 days of issuance, by completion of all prerequisites of a license for the line or lines of issuance including passing the required examination pursuant to the applicable statutes prior to expiration of the temporary license. No additional fee shall be required in association with the issuance of a permanent license.
- All Sponsors will confirm to the Division that the temporary licensee's sales activities and training are coordinated by a fully-licensed Colorado resident insurance producer in good standing with the Division.
- Temporary producers are not eligible for non-resident licenses in other states.
- 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.
- Individuals receiving a temporary license will receive notification from the Division of the issuance of the temporary individual resident producer license, along with all restrictions, entitlements and notice of expiration. After the application is approved, producers may print their temporary license free of charge within 30 days at [www.sircon.com/colorado](http://www.sircon.com/colorado).
- Pursuant to C.R.S. §§ 10-2-410 and 10-2-801, the Commissioner may revoke, suspend, or refuse to issue a temporary license if the interests of insureds or the public are endangered. Any violation of the Colorado insurance law or regulations may result in immediate revocation of the temporary license.
- All Sponsors must keep track of which licensees have been provided a temporary license in order to quickly move them through the exam and background process once testing centers are again available for use.

## **II. How to Apply:**

- Sponsors must submit applications for the temporary license electronically at [www.sircon.com](http://www.sircon.com), as authorized submitters on the applicant's behalf.
- Each Sponsor must attest to the following information in writing and on Sponsor's entity letterhead:
  1. Name of the applicant;
  2. Sponsor's confirmation of its sponsorship of the applicant;
  3. Sponsor's confirmation that the applicant passed the background check as set forth in the Order;

4. For a producer Sponsor: Sponsor's name, license number, business address, telephone number and email address; and
  5. For an insurer Sponsor: Sponsor's name, NAIC Company Code, business address, telephone number and email address.
- The Sponsor's attestation shall be attached to the applicant's electronic license application via the "related documents" feature.
  - Applicants should visit <https://home.pearsonvue.com/co/insurance> for the latest information or email the Colorado office at [pvcoloradoinsurance@pearson.com](mailto:pvcoloradoinsurance@pearson.com) for specific questions.

### **III. Anticipated Timeline for Implementation and Duration:**

- Sponsors may commence electronic application submissions on May 13, 2020.
- Colorado insurers, agencies, and interested parties are encouraged to monitor the Division's website at <https://www.colorado.gov/pacific/dora/division-insurance> for periodic updates regarding the availability of the temporary license.
- The ability to apply for temporary licensure will remain in effect until July 31, 2020, or as amended by subsequent order of the Commissioner. However, previously-issued temporary licenses will still remain in effect until 180 days from the date of issuance.

### **IV. Note on Remote Testing:**

- In response to the COVID-19 pandemic, the Division is currently working with its examination vendor to make remote electronic testing available.