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COMMISSIONER OF INSURANCE

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BULLETIN 20-07

To: All Insurance Producers and Insurance Companies Writing in the State of Iowa
From: Doug Ommen, Iowa Insurance Commissioner
RE: Persons Seeking a Temporary Insurance Producer License During the 2020 Public Health
Emergency
Date: April 9, 2020

The impact of COVID-19 has resulted in many of Iowa's insurance producer licensing testing centers being closed, leaving those who want to obtain an insurance producer license unable to do so. In response, the Iowa Insurance Division has developed a process to issue temporary licenses to those persons undergoing training, but not yet able to take the required insurance licensing examinations.

The temporary licenses may be obtained under the authority of the Commissioner's [Order](#) until June 1, 2020 or as amended by Order of the Commissioner. Temporary licenses will expire on the last day of the third full month following the date of the license issuance. A temporary license will not be issued as a standard license, but rather issued as a certificate that does not include a National Producer Number.

To obtain a temporary producer license, the applicant must have an Iowa licensed resident producer in good standing supervise the business of the individual. The producer sponsoring the applicant must attest to being responsible for all business of the applicant.

Carriers will not be required to make appointments of temporary licensees through the standard appointment filing process. Insurance carriers are allowed to determine the appointment relationship with an individual by receiving a copy of the Iowa temporary license certificate from the licensee. Carriers should keep a copy of the certificate and require an updated license after the expiration of the temporary license to ensure the individual's continued authorization to engage as an insurance producer.

The procedures for obtaining a temporary insurance license are detailed on the Iowa Insurance Division [webpage](#). To obtain a license, the person must:

1. Complete the temporary insurance producer license application that includes the sponsoring producer's signed attestation.
2. The Iowa Insurance Division will complete a background check on all applicants. If background questions are not answered correctly, the applicant may not be issued a temporary insurance producer license. Applicants who answer "yes" to any question must submit the required supporting documentation to the application. If the application does not include the supporting documentation, the license may not be issued.

As described, the temporary producer license will expire after three months. For a producer to continue to engage as an insurance producer following the expiration of the temporary license, individuals must take and pass the required insurance producer exams, apply for the appropriate license online at www.nipr.com, and submit the required application fees.

Although the insurance licensing examination is waived in this procedure, all individuals who wish to obtain a temporary license and engage in the sale of annuity products, indexed products, long-term care or other relevant products must complete all required training prior to the sale of any such products, and all issuing carriers that have appointed a producer must verify appropriate training compliance. More detail concerning this training is available at: <https://iid.iowa.gov/insurance-producer-required-trainings>

Questions regarding this process or the form can be directed to Producer Licensing at: producer.licensing@iid.iowa.gov or 515-725-0690.