

Attention: Minnesota Insurance Businesses and Professionals
Re: Minnesota Temporary Producer Licensing
Date: April 24, 2020

Regulatory Guidance 20-20

Issued April 24, 2020

Authority.

On March 13, 2020, Governor Tim Walz signed Executive Order 20-01, declaring a peacetime emergency related to COVID-19.

On March 28, 2020, Governor Tim Walz signed House File 4531 authorizing Commissioner of Commerce Steve Kelley (“Commissioner”) to delay, stay, or waive the following licensing, investigative and other deadlines related to the duties and responsibilities of the Commissioner and regulated entities required to effectively continue the business of the Minnesota Department of Commerce and to assist regulated entities during the current peacetime emergency.

On April 13, 2020, Governor Tim Walz signed Executive Order 20-35, extending the COVID-19 peacetime emergency declared in Executive Order 20-01.

In light of the challenges related to the COVID-19 virus, the Commissioner of Commerce has determined that it is in the public interest to allow the issuance of temporary resident insurance producer licenses pursuant to Minn. Stat. § 60K.42.

Guidance.

A. Requirements for Temporary Licenses

Effective immediately, the Minnesota Department of Commerce will issue temporary producer licenses to applicants who meet the requirements for resident licensure under Minn. Stat. § 60K, without requiring examination or the submission of fingerprints, subject to the following conditions:

1. A temporary producer license will be valid for a period of 180 days.
2. Available lines of authority will be Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Personal Lines, and Farm Property & Liability.

3. To qualify for a temporary Life, Accident & Health, Property, Casualty, or Personal Lines license, an individual must have successfully completed the prelicense education required under Minn. Stat. § 60K.361 for each line of authority to be held by the individual.
4. A temporary producer license may not be renewed and may not be reinstated if it lapses.
5. Upon its surrender or expiration, a temporary producer license may not be permanently converted to a regular producer license.
6. A temporary producer license is subject to cancellation or revocation if the temporary producer licensee violates the insurance laws of Minnesota or if the interests of insureds or the public are endangered.
7. A temporary producer license allows the producer to operate in Minnesota as a resident temporary producer. A temporary producer license issued by Minnesota does not confer eligibility for nonresident licenses in other states. An individual cannot perform any act requiring an insurance producer license under Minn. Stat. § 60K until an application for the individual's temporary producer license has been submitted and approved.
8. A temporary producer must be appointed by a sponsoring insurer authorized to do business in Minnesota that assumes responsibility for all acts of the temporary producer licensee and is authorized to write the line(s) of insurance to be sold, solicited, or negotiated by the producer. The duration of this temporary appointment will coincide with the duration of the temporary license.
9. The appointment required for the temporary producer license will not be submitted by the sponsoring insurer in the standard manner. The Minnesota Department of Commerce will create the appointment when the temporary producer license application is approved. Please note that the appointment will not remain in place after the expiration or termination of the temporary license unless the temporary licensee applies for and receives a regular producer license prior to the expiration or termination of the temporary license.
10. The appointment of the sponsoring insurer will be the only appointment that is permitted for a temporary producer licensee.
11. The sponsoring insurer must maintain a record of all producers operating under a temporary producer license and all business the temporary producer licensees transact and assumes responsibility for all acts of its temporary licensees.

B. How to Apply for a Temporary Producer License

The sponsoring insurer must submit an application on behalf of the temporary producer licensee. The Temporary Producer License application must be submitted electronically and is available only via www.sircon.com. The license application fee is \$50.00 per line of authority plus a \$30 company appointment fee and a Technology Surcharge (\$30 through April 30, \$25 beginning May 1). After an application is approved, the license may be printed at www.sircon.com/minnesota.

Follow these steps to access the Temporary Producer License application.

1. Visit www.sircon.com.
2. Click on "Product Login" in the upper-right corner of the page.
3. Enter the insurance company's account ID #, username, and password.

4. In the “Online Services” menu, click on “License Application.”
5. Under “New Insurance Licenses,” select “New Insurance License,” then select “Resident” and “Individual” and click on “Continue.”

Questions.

Individual questions can be directed to licensing.commerce@state.mn.us. Commerce staff are responding as soon as possible to written inquiries.

With You Every Day.

Wherever you are in Minnesota, the Department of Commerce is with you every day. Whether you’re filling up on gas, purchasing a home, working to reduce energy consumption or rebuilding after a disaster—we are with you, no matter what.

The Minnesota Department of Commerce oversees more than 20 regulated industries, ensuring that Minnesota businesses are strong and Minnesota consumers are protected. Our mission is to protect the public interest, advocate for Minnesota consumers, ensure a strong, competitive and fair marketplace, strengthen the state’s economic future and serve as a trusted public resource for consumers and businesses. Learn more at mn.gov/commerce.