



## State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE

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### BULLETIN NO. 20-29

**TO: ALL NEW JERSEY LICENSED INSURANCE PRODUCERS, INSURANCE EDUCATION SCHOOLS, AND OTHER INTERESTED PARTIES**

**FROM: MARLENE CARIDE, COMMISSIONER**

**RE: EXTENSION OF SUSPENSION OF REQUIREMENT FOR AN INDEPENDENT MONITOR FOR CONTINUING EDUCATION COURSES IN RESPONSE TO COVID-19, EXTENSION OF BULLETIN NO. 20-20**

On March 9, 2020, Governor Phil Murphy declared a state of emergency and public health emergency. Exec. Order No. 103 (March 9, 2020) 52 N.J.R. 549(a) (April 6, 2020) (“EO 103”). The public health emergency declared by EO 103 was extended several times, most recently by Exec. Order No. 171 (August 1, 2020) \_\_\_ N.J.R. \_\_\_ (“EO 171”). Governor Murphy also directed New Jersey residents to practice social distancing through the issuance of Exec. Order No. 107 (March 21, 2020) 52 N.J.R. 554(a) (April 6, 2020), (“EO 107”). These Executive Orders were issued to contain the spread of the Coronavirus (“COVID-19”) pandemic.

On May 1, 2020, the Department of Banking and Insurance (“Department”) issued Bulletin No. 20-20, which suspended the requirement that self-study continuing education courses culminate in a monitored examination of the material presented until June 30, 2020. Given that the public health emergency and social distancing requirements continue to exist, the Department has determined that it is appropriate to extend suspension of that requirement. Accordingly, the Department is issuing this Bulletin to provide that all self-study courses that were or will be taken during the state of emergency and public health emergency declared pursuant to EO 103 and extended through EO 171, and for any future extensions of the public health emergency declared in EO 103, do not need to include a monitored examination.

The Department also notes that Bulletin No. 20-20 also extended deadlines for renewing insurance producer licenses for entities and individuals. Those deadlines provided in Bulletin No. 20-20 are not being extended.

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Please note that this position may be revised or extended at any time in the discretion of the Commissioner and does not constitute a statutory or regulatory exemption from licensure.

08/10/2020  
Date



Marlene Caride  
Commissioner

Jd Bulletin self study ext/COVID-19

**STATE OF NEW JERSEY**  
**DEPARTMENT OF BANKING AND INSURANCE**  
**NOTICE OF RULE MODIFICATION**  
**PURSUANT TO EXECUTIVE ORDER NO. 103 (MURPHY)(MARCH 9, 2020)**  
**COVID-19 STATE OF EMERGENCY**

Temporary Rule Suspension and Modification adopted by Marlene Caride, Commissioner, Department of Banking and Insurance

Date: May 1, 2020

Authority: N.J.S.A. App.A:9-45 & App. A:9-47; Exec. Order No. 103 (March 9, 2020) 52 N.J.R. 549(a) (April 6, 2020) (“EO 103”), extended by Exec. Order No. 119 (April 7, 2020), \_\_\_ N.J.R. \_\_\_ (“EO 119”).

Effective Date: May 1, 2020

Expiration Date: Concurrent with end of EO 103

This is an emergency adoption of a temporary rule suspension and modification of the Department’s Insurance rules at N.J.A.C. 11:1-37.3, N.J.A.C. 11:17-2.1, and N.J.A.C. 11:17-3.6. Section 6 of EO 103, issued in response to the COVID-19 pandemic, authorizes agency heads to waive/suspend/modify any existing rule, where the enforcement of the rule would be detrimental to the public welfare during the emergency, notwithstanding the provisions of the Administrative Procedure Act or any law to the contrary. Pursuant to that authority, and with the approval of the Governor and in consultation with the State Director of Emergency Management and the Commissioner of the Department of Health, the Department of Banking and Insurance is suspending certain rules as follows:

In order to create flexibility for insurance producers licensed under the New Jersey Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 to -48, the Department is taking the following action. Full Text of the proposed modifications follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

**11:17-2.1 Term of License**

(a) The terms of individual producer licenses are established as set forth below.

1. The first term of licenses that are initially issued shall expire on the last day of the birth month of the producer in the year that will result in the term of the license being at least 18 months.

2. All such licenses shall thereafter expire biennially on the last day of the birth month of the individual producer that is two years subsequent to the preceding expiration date.

3. **For licensing terms ended on or between March 31, 2020 and June 30, 2020, licensees are granted a three-month extension for this licensing term only. For subsequent licensing renewals, individuals must renew by the last day of their birth month.**

(b) The terms of business entity producer licenses are established as set forth below.

1. The first term of licenses initially issued shall expire on May 31 of the first year that will result in the term of the license being at least 18 months.

2. All such licenses shall thereafter expire biennially on the second May 31 date that is two years subsequent to the preceding expiration date.

3. **Entities whose licenses expire on May 31, 2020 must renew by August 31, 2020. This extension is for this licensing term only. For the next licensing term, entities must renew their licenses by May 31, 2022.**

### **11:17-3.6 Continuing Education**

(c) Self-study courses shall be considered for approval if the program of instruction culminates in [a monitored] **an** examination of the subject presented. A monitored examination is not required for an interactive, online program that the Department determines has sufficient internal testing to validate the student's full comprehension of the material presented.

I find that modification of the rules above is necessary because enforcement of the existing rules would be detrimental to the public welfare during this emergency.



May 1, 2020  
Date

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Marlene Caride  
Commissioner

Jd ins lic exp ext/COVID-19