



October 18, 2024

**Via Email:** [irrc@irrc.state.pa.us](mailto:irrc@irrc.state.pa.us)

Fiona Cormack  
Director of Regulatory Review  
Independent Regulatory Review Commission  
333 Market Street, 14<sup>th</sup> Floor  
Harrisburg, PA 17101

Dear Ms. Cormack:

**RE: INSURANCE DEPARTMENT FINAL-FORM REGULATION 11-262 – INSURANCE PRODUCERS**

On behalf of the Insurance Agents & Brokers of Pennsylvania (IA&B), thank you for allowing us to provide comments on the Insurance Department's final-form regulation rescinding 31 Pa. Code Chapter 37 and replacing it with Chapter 37.a – Insurance Producers.

IA&B is a professional trade association for independent insurance agents in Pennsylvania. Our membership is comprised of nearly 1,000 member agencies and their 7,500-plus employees.

First and foremost, IA&B welcomes the adoption of an updated regulation that accounts for the substantive changes made to the producer licensing statute in 2002. IA&B has had input in the process since work began on a draft in 2023. We worked with the Department on several iterations of the regulation before it was officially submitted to IRRC for review. We are grateful to Commissioner Humphreys and the staff members at the Pennsylvania Insurance Department for their work on these revisions. We have appreciated the collaborative process, and the open lines of communication the Department has had with stakeholders like us on these changes over the last several months. Throughout, the Department was receptive to our feedback and many of our suggested edits were incorporated. We find that the final regulation is well organized and brings needed clarity to several areas where the newer statute and the old regulation were no longer in sync.

In addition to eliminating the use of outdated language and processes, the final-form regulation clarifies and modernizes various areas of former Chapter 37. It is important for insurance producers to understand their role as either the representative of the insurer or the representative of the consumer for each transaction in which they take part and to comply with the law accordingly. The final regulation helps clarify these roles. While the regulation imposes new requirements on agencies regarding record retention, these requirements mainly formalize our members' existing practices. Agencies retain records as a matter of course, both to follow recommended business practices and as part of their contractual duties. While less substantive, other edits were made that better describe the process for license issuance and renewal.



Insurance Agents  
& Brokers

Ultimately, this new Chapter 37a will help insurance producers licensed in Pennsylvania understand their obligations and will facilitate compliance, and we respectfully request that IRRC approve the final-form regulation as presented.

Thank you again for your consideration.

Respectfully submitted,

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cc:

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