MAINE STATE LEGISLATURE

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118th MAINE LEGISLATURE

FIRST REGULAR SESSION-1997

Legislative Document

No. 335

H.P. 271

House of Representatives, January 23, 1997

An Act to Prohibit Certain Activities by Insurance Adjusters.

Reference to the Committee on Banking and Insurance suggested and ordered printed.

OSEPH W. MAYO, Clerk

Presented by Representative MAYO of Bath. Cosponsored by Senator ABROMSON of Cumberland and Representatives: BRUNO of Raymond, McALEVEY of Waterboro, PINKHAM of Brunswick, VIGUE of Winslow.

Be it enacted by the People of the State of Maine as follows:
Sec. 1. 24-A MRSA §1858 is enacted to read:
§1858. Activities of insurance adjusters
The following requirements govern the activities of insurance adjusters.
1. Solicitation. An adjuster may not solicit or otherwise
offer adjustment services to any person not insured by the
insurer for which the adjuster is providing services for at least
36 hours after an accident or occurrence as a result of which the
person might have a potential claim.
2. Contract provision. Any contract for services between an
adjuster and any person not insured by the insurer for which the
adjuster is providing services must contain a provision,
prominently printed on the first page of the contract, stating
that the person contracting with the adjuster has the option to
rescind the contract within 2 business days after the contract is
signed.
SUMMARY
This bill prohibits an insurance adjuster from approaching,
soliciting or offering services to a person not insured by the
insurer for which the adjuster is providing services for at least
36 hours after an accident or occurrence for which the person may
have a potential claim.
The bill also requires that a contract between an adjuster
and any person not insured by the insurer for which the adjuster
is providing services contains an option provision for the
recision of the contract within 2 business days after the

contract is signed.