

MAINE STATE LEGISLATURE

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SMG
H. O.S.

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Minority
INSURANCE AND FINANCIAL SERVICES

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
126TH LEGISLATURE
FIRST REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 165, L.D. 204, Bill, "An Act To Amend the Laws That Govern the Activities of Insurance Adjusters"

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

'Sec. 1. 24-A MRSA §1476, as enacted by PL 1997, c. 592, §43, is amended to read:

§1476. Activities of insurance adjusters

The following requirements govern the activities of insurance adjusters.

1. Solicitation. An adjuster seeking to provide adjusting services to an insured for a fee to be paid by the insured may not solicit or offer an adjustment services contract to any person for at least 36 hours after during an accident or occurrence as a result of which the person might have a potential claim.

2. Contract provision. Any such adjustment services contract 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 4 business days after the contract is signed.'

SUMMARY

This amendment replaces the bill and is the minority report of the committee. Current law prohibits a public insurance adjuster from soliciting or offering an adjustment services contract to any person for at least 36 hours after an accident or occurrence as a result of which the person might have a potential claim. This amendment removes that prohibition and instead provides that public insurance adjusters may not solicit or offer a contract during an accident or occurrence. The amendment also extends the time in which a person may rescind an adjustment services contract from 2 to 4 business days after the contract is signed.

COMMITTEE AMENDMENT